



Table 3 - Capital Adequacy – Quarterly Disclosure from 1 January 2018 to 31 March 2018

Capital requirements (in terms of risk-weighted assets by portfolio) for:

Credit Risk	Quarter Ended 31 March 2018		Quarter Ended 31 December 2017	
	Exposures \$'000	Charge \$'000	Exposures \$'000	Charge \$'000
• Residential mortgages	356,559	142,308	337,114	137,103
• Other retail	51,152	50,082	49,526	49,080
• Corporate	-	-	-	-
• Bank	75,165	16,698	80,553	17,777
• Government	-	-	-	-
• Securitisation	-	-	-	-
• Other	7,710	9,058	7,422	8,556
Total Credit Risk	490,586	218,146	474,615	212,516
Market Risk	-		-	
Operational Risk	25,115		25,115	
Total capital ratio for the Credit Union	13.95%		13.98%	
Tier 1 capital ratio for the Credit Union	13.15%		13.18%	
Common Equity Tier 1 capital ratio for the Credit Union	13.15%		13.18%	

Table 4 – Credit Risk – Quarterly Disclosure from 1 January 2018 to 31 March 2018

Gross exposures by portfolio	Quarter Ended 31 March 2018		Quarter Ended 31 December 2017	
	Total Gross \$'000	Average Gross \$'000	Total Gross \$'000	Average Gross \$'000
Cash and liquid assets	22,916	25,698	28,481	25,830
Investment securities	52,889	52,896	52,902	58,378
Loans	408,171	397,552	386,933	382,387
Commitments	43,080	42,916	42,751	42,188
Other non-market off-balance sheet exposures				
Debt securities				
Over-the-counter derivatives				
Overall	527,056	519,062	511,068	508,783

General reserve for credit losses	1,946
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1,901

Credit Risk	Balances \$'000		Impaired \$'000		Past Due \$'000		Specific Provision \$'000		Write-Offs \$'000	
	31 Mar	31 Dec	31 Mar	31 Dec	31 Mar	31 Dec	31 Mar	31 Dec	31 Mar	31 Dec
Residential mortgages	344,798	326,798	493	898	2,272	2,020	256	47	-	-
Other retail	63,373	60,135	1,443	1,749	-	-	204	247	61	34
Total Loans	408,171	386,933	1,936	2,647	2,272	2,020	460	294	61	34
Bank	75,165	80,553								
Government	-	-								
Commitments	43,080	42,751								
Other non-market off-balance sheet exposures										
Debt securities										
Over-the-counter derivatives										
Other										
Total Exposures	526,416	510,237	1,936	2,647	2,272	2,020	460	294	61	34

Table 5 – Securitisation Exposures – Quarterly Disclosure from 1 January 2018 to 31 March 2018

Gross exposures by portfolio	Quarter Ended 31 March 2018		Quarter Ended 31 December 2017	
	Total Gross On Balance Sheet	Total Gross Off Balance Sheet	Total Gross On Balance Sheet	Total Gross Off Balance Sheet
	\$'000	\$'000	\$'000	\$'000
Housing Loans	-	-	-	13,154
Personal Loans	-	-	-	-
Commercial Loans	-	-	-	-
Other	-	-	-	-
Overall	-	-	-	13,154

Notes:

^ Balances have been determined in accordance with APRA reporting requirements which differ from the requirements of Australian Accounting Standards