

## Capital Disclosure as at 31 December 2016

This report has been prepared by Cairns Penny Savings & Loans in accordance with the disclosure requirements under Australian Prudential Regulation Authority (APRA) Australian Prudential Standard 330 Public Disclosures (APS 330).

Cairns Penny are using the post 1 July 2018 common disclosure template because it is fully applying the Basel III regulatory adjustments as prescribed by APRA.

	31-Dec-16	30-Sep-16
<b>Capital Structure</b>	\$	\$
<b>Common Equity Tier 1 capital</b>		
Current year & retained earnings	8,585,118	8,497,606
General Reserve	5,685	5,660
Regulatory Adjustments to Common Equity Tier 1 capital	(112,257)	(124,949)
<b>Common Equity Tier 1 capital</b>	<b>8,478,546</b>	<b>8,378,317</b>
Tier 2 capital net of deductions	300,000	300,000
<b>Total Regulatory Capital</b>	<b>8,778,546</b>	<b>8,678,317</b>

	31-December-2016					30-September-2016				
	Gross Value	Risk Weighted Value				Gross Value	Risk Weighted Value			
<b>Capital Adequacy</b>										
<i>Credit risk</i>										
On balance sheet										
Cash and claims on ADI's	73,170,907	19,566,616				69,839,474	20,889,388			
Claims secured against eligible residential mortgages	55,312,887	19,681,181				55,624,639	19,788,541			
Past due claims	512,231	512,471				497,407	497,407			
Other assets	1,767,089	1,767,089				1,713,761	1,713,761			
<b>Total</b>	<b>130,763,114</b>	<b>41,527,356</b>				<b>127,675,281</b>	<b>42,889,097</b>			
Off balance sheet										
Guarantees	343,718	16,968				206,116	16,968			
Other commitments	10,450,872	2,093,219				10,174,572	1,923,986			
<b>Total</b>	<b>10,794,590</b>	<b>2,110,187</b>				<b>10,380,688</b>	<b>1,940,954</b>			
<b>Total RWA for credit risk</b>		<b>43,637,543</b>					<b>44,830,051</b>			
Securitisation		-					-			
Market risk		-					-			
<b>Total RWA for operational risk</b>		<b>5,806,428</b>					<b>5,322,285</b>			
Total capital ratio		17.75%					17.30%			
Tier 1 capital ratio		17.15%					16.71%			
<b>Credit Risk Exposure</b>										
<i>Gross exposures by portfolio</i>	<b>Total Gross</b>	<b>Average Gross</b>				<b>Total Gross</b>	<b>Average Gross</b>			
Loan balances										
- Households	54,164,086	54,210,277				54,256,467	54,256,467			
- Commercial	3,078,327	3,173,225				3,268,122	3,268,122			
Commitments										
- Loans approved not yet advanced	2,392,974	2,065,837				1,738,700	1,738,700			
- Balances available for redraw	6,558,212	6,609,593				6,660,974	6,660,974			
- Guarantees	343,718	274,917				206,116	206,116			
- Undrawn overdrafts & credit facilities	1,499,685	1,637,292				1,774,899	1,774,899			
	<b>Balances</b>	<b>Impaired</b>	<b>Past due</b>	<b>Specific Provision</b>	<b>Charges/ Write-offs</b>	<b>Balances</b>	<b>Impaired</b>	<b>Past due</b>	<b>Specific Provision</b>	<b>Charges/ Write-offs</b>
Households	54,164,086	0	1,428,018	0	0	54,256,467	0	1,029,933	0	0
Commercial	3,078,327	0	0	5,500	0	3,268,122	0	0	5,500	0
	<b>57,242,413</b>	<b>0</b>	<b>1,428,018</b>	<b>5,500</b>	<b>0</b>	<b>57,524,589</b>	<b>0</b>	<b>1,029,933</b>	<b>5,500</b>	<b>0</b>
General Reserve for credit losses	300,000					300,000				