

Capital Disclosure as at 30 June 2017

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.

	30-Jun-17	31-Mar-17
Capital Structure	\$	\$
Common Equity Tier 1 capital		
Current year & retained earnings	8,792,225	8,661,552
General Reserve	5,885	5,804
Regulatory Adjustments to Common Equity Tier 1 capital	(264,067)	(97,122)
Common Equity Tier 1 capital	8,534,043	8,570,234
Tier 2 capital net of deductions	300,000	300,000
Total Regulatory Capital	8,834,043	8,870,234

	30-June-2017					31-March-2017				
	Gross Value	Risk Weighted Value				Gross Value	Risk Weighted Value			
Capital Adequacy										
<i>Credit risk</i>										
On balance sheet										
Cash and claims on ADI's	67,424,278	20,099,622				75,830,666	20,552,579			
Claims secured against eligible residential mortgages	54,731,266	19,435,341				55,060,389	19,678,182			
Past due claims	285,429	285,429				3	3			
Other assets	2,054,462	2,054,462				1,973,689	1,973,689			
Total	124,495,435	41,874,856				132,864,747	42,204,453			
Off balance sheet										
Guarantees	502,288	43,539				319,954	16,968			
Other commitments	10,476,927	2,064,766				11,819,223	2,528,786			
Total	10,979,215	2,108,305				12,139,177	2,545,754			
Total RWA for credit risk		43,983,161					44,750,207			
Securitisation		-					-			
Market risk		-					-			
Total RWA for operational risk		6,216,815					5,806,428			
Total capital ratio		17.60%					17.55%			
Tier 1 capital ratio		17.00%					16.95%			
Credit Risk Exposure										
<i>Gross exposures by portfolio</i>										
Loan balances										
- Households	53,535,623	53,484,730				53,433,836	53,798,961			
- Commercial	3,220,179	3,186,566				3,152,953	3,115,640			
Commitments										
- Loans approved not yet advanced	2,439,148	2,940,374				3,441,600	2,917,287			
- Balances available for redraw	6,026,693	6,429,816				6,832,939	6,695,576			
- Guarantees	502,288	411,121				319,954	331,836			
- Undrawn overdrafts & credit facilities	2,011,086	1,777,885				1,544,684	1,522,185			
	Balances	Impaired	Past due	Specific Provision	Charges/ Write-offs	Balances	Impaired	Past due	Specific Provision	Charges/ Write-offs
Households	53,535,623	0	285,403	0	0	53,433,836	0	238,011	0	0
Commercial	3,220,179	0	0	5,500	0	3,152,953	0	0	5,500	0
	56,755,802	0	285,403	5,500	0	56,586,789	0	238,011	5,500	0
General Reserve for credit losses	300,000					300,000				