

Capital Disclosure as at 31 March 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.

	31-Mar-17	31-Dec-16
Capital Structure	\$	\$
Common Equity Tier 1 capital		
Current year & retained earnings	8,661,552	8,585,118
General Reserve	5,804	5,685
Regulatory Adjustments to Common Equity Tier 1 capital	<u>(97,122)</u>	<u>(112,257)</u>
Common Equity Tier 1 capital	8,570,234	8,478,546
Tier 2 capital net of deductions	<u>300,000</u>	<u>300,000</u>
Total Regulatory Capital	8,870,234	8,778,546

	31-March-2017					31-December-2016				
	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	75,830,666	20,552,579				73,170,907	19,566,616			
Claims secured against eligible residential mortgages	55,060,389	19,678,182				55,312,887	19,681,181			
Past due claims	3	3				512,231	512,471			
Other assets	1,973,689	1,973,689				1,767,089	1,767,089			
Total	132,864,747	42,204,453				130,763,114	41,527,356			
Off balance sheet										
Guarantees	319,954	16,968				343,718	16,968			
Other commitments	11,819,223	2,528,786				10,450,872	2,093,219			
Total	12,139,177	2,545,754				10,794,590	2,110,187			
Total RWA for credit risk		44,750,207					43,637,543			
Securitisation		-					-			
Market risk		-					-			
Total RWA for operational risk		5,806,428					5,806,428			
Total capital ratio		17.55%					17.75%			
Tier 1 capital ratio		16.95%					17.15%			
Credit Risk Exposure										
<i>Gross exposures by portfolio</i>	Total Gross	Average Gross				Total Gross	Average Gross			
Loan balances										
- Households	53,433,836	53,798,961				54,164,086	54,210,277			
- Commercial	3,152,953	3,115,640				3,078,327	3,173,225			
Commitments										
- Loans approved not yet advanced	3,441,600	2,917,287				2,392,974	2,065,837			
- Balances available for redraw	6,832,939	6,695,576				6,558,212	6,609,593			
- Guarantees	319,954	331,836				343,718	274,917			
- Undrawn overdrafts & credit facilities	1,544,684	1,522,185				1,499,685	1,637,292			
	Balances	Impaired	Past due	Specific Provision	Charges/ Write-offs	Balances	Impaired	Past due	Specific Provision	Charges/ Write-offs
Households	53,433,836	0	238,011	0	0	54,164,086	0	1,428,018	0	0
Commercial	3,152,953	0	0	5,500	0	3,078,327	0	0	5,500	0
	56,586,789	0	238,011	5,500	0	57,242,413	0	1,428,018	5,500	0
General Reserve for credit losses	300,000					300,000				