

Capital Disclosure as at 30 September 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-Sep-17	30-Jun-17
Capital Structure	\$	\$
Common Equity Tier 1 capital		
Current year & retained earnings	8,901,462	8,792,225
General Reserve	5,906	5,885
Regulatory Adjustments to Common Equity Tier 1 capital	(248,379)	(264,067)
Common Equity Tier 1 capital	8,658,989	8,534,043
Tier 2 capital net of deductions	300,000	300,000
Total Regulatory Capital	8,958,989	8,834,043

	30-September-2017					30-June-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	67,003,174	20,312,522				67,424,278	20,099,622			
Claims secured against eligible residential mortgages	56,253,990	19,982,721				54,731,266	19,435,341			
Past due claims	282,593	282,593				285,429	285,429			
Other assets	2,059,303	2,059,303				2,054,462	2,054,462			
Total	125,599,060	42,637,139				124,495,435	41,874,856			
Off balance sheet										
Guarantees	310,829	10,406				502,288	43,539			
Other commitments	9,596,814	1,775,008				10,476,927	2,064,766			
Total	9,907,643	1,785,414				10,979,215	2,108,305			
Total RWA for credit risk		44,422,553					43,983,161			
Securitisation		-					-			
Market risk		-					-			
Total RWA for operational risk		6,216,815					6,216,815			
Total capital ratio		17.69%					17.60%			
Tier 1 capital ratio		17.10%					17.00%			
Credit Risk Exposure										
<i>Gross exposures by portfolio</i>	Total Gross	Average Gross				Total Gross	Average Gross			
Loan balances										
- Households	55,021,173	54,278,398				53,535,623	53,484,730			
- Commercial	3,267,785	3,243,982				3,220,179	3,186,566			
Commitments										
- Loans approved not yet advanced	1,642,328	2,040,738				2,439,148	2,940,374			
- Balances available for redraw	6,043,412	6,035,053				6,026,693	6,429,816			
- Guarantees	310,829	406,559				502,288	411,121			
- Undrawn overdrafts & credit facilities	1,911,074	1,961,080				2,011,086	1,777,885			
	Balances	Impaired	Past due	Specific Provision	Charges/ Write-offs	Balances	Impaired	Past due	Specific Provision	Charges/ Write-offs
Households	55,021,173	0	282,551	0	0	53,535,623	0	285,403	0	0
Commercial	3,267,785	0	0	5,500	0	3,220,179	0	0	5,500	0
	58,288,958	0	282,551	5,500	0	56,755,802	0	285,403	5,500	0
General Reserve for credit losses	300,000					300,000				