

Capital Disclosure as at 31 March 2018

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-18	31-Dec-17
Capital Structure	\$	\$
Common Equity Tier 1 capital		
Current year & retained earnings	9,070,229	8,991,851
General Reserve	6,086	6,030
Regulatory Adjustments to Common Equity Tier 1 capital	<u>(217,003)</u>	<u>(232,691)</u>
Common Equity Tier 1 capital	8,859,312	8,765,190
Tier 2 capital net of deductions	<u>300,000</u>	<u>300,000</u>
Total Regulatory Capital	9,159,312	9,065,190

	31-March-2018					31-December-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	61,748,787	19,417,111				54,937,143	17,427,956			
Claims secured against eligible residential mortgages	56,775,760	20,261,962				57,251,623	20,336,853			
Past due claims	1,800	1,800				281,867	281,867			
Other assets	1,797,068	1,797,068				1,687,414	1,687,414			
Total	120,323,415	41,477,941				114,158,047	39,734,090			
Off balance sheet										
Guarantees	515,083	10,406				202,506	10,405			
Other commitments	8,617,856	1,497,378				8,656,383	1,507,181			
Total	9,132,939	1,507,784				8,858,889	1,517,586			
Total RWA for credit risk		42,985,725					41,251,676			
Securitisation		-					-			
Market risk		-					-			
Total RWA for operational risk		6,502,217					6,502,217			
Total capital ratio		18.51%					18.98%			
Tier 1 capital ratio		17.90%					18.35%			
Credit Risk Exposure										
<i>Gross exposures by portfolio</i>										
Loan balances										
- Households	55,559,438	55,770,260				55,981,082	55,501,128			
- Commercial	2,729,418	2,696,126				2,662,833	2,965,309			
Commitments										
- Loans approved not yet advanced	822,380	844,651				866,922	1,254,625			
- Balances available for redraw	6,167,944	6,219,672				6,271,400	6,157,406			
- Guarantees	515,083	358,795				202,506	256,668			
- Undrawn overdrafts & credit facilities	1,472,984	1,495,523				1,518,061	1,714,568			
	Balances	Impaired	Past due	Specific Provision	Charges/ Write-offs	Balances	Impaired	Past due	Specific Provision	Charges/ Write-offs
Households	55,559,438	0	1,800	0	0	55,981,082	0	576,861	0	0
Commercial	2,729,418	0	0	5,500	0	2,662,833	0	0	5,500	0
	58,288,856	0	1,800	5,500	0	58,643,915	0	576,861	5,500	0
General Reserve for credit losses	300,000					300,000				