

Capital Disclosure as at 30 JUNE 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).

	30-Jun-18	31-Mar-18
Capital Structure	\$	\$
Common Equity Tier 1 capital		
Current year & retained earnings	9,141,806	9,070,229
General Reserve	6,115	6,086
Regulatory Adjustments to Common Equity Tier 1 capital	(231,672)	(217,003)
Common Equity Tier 1 capital	8,916,249	8,859,312
Tier 2 capital net of deductions	300,000	300,000
Total Regulatory Capital	9,216,249	9,159,312

	30-June-2018			31-March-2018						
	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	45,041,874	16,709,367		61,748,787	19,417,111					
Claims secured against eligible residential mortgages	57,552,071	20,345,036		56,775,760	20,261,962					
Past due claims	1,786	1,786		1,800	1,800					
Other assets	2,135,122	2,135,122		1,797,068	1,797,068					
Total	104,730,853	39,191,311		120,323,415	41,477,941					
Off balance sheet										
Guarantees	545,715	10,406		515,083	10,406					
Other commitments	11,342,212	2,266,856		8,617,856	1,497,378					
Total	11,887,927	2,277,262		9,132,939	1,507,784					
Total RWA for credit risk		41,468,573			42,985,725					
Securitisation		-			-					
Market risk		-			-					
Total RWA for operational risk		6,690,654			6,502,217					
Total capital ratio		19.13%			18.51%					
Tier 1 capital ratio		18.51%			17.90%					
Credit Risk Exposure										
<i>Gross exposures by portfolio</i>	Total Gross	Average Gross		Total Gross	Average Gross					
Loan balances										
- Households	56,389,732	55,974,585		55,559,438	55,770,260					
- Commercial	2,959,916	2,844,667		2,729,418	2,696,126					
Commitments										
- Loans approved not yet advanced	2,673,900	1,748,140		822,380	844,651					
- Balances available for redraw	6,739,848	6,453,896		6,167,944	6,219,672					
- Guarantees	545,715	530,399		515,083	358,795					
- Undrawn overdrafts & credit facilities	1,928,465	1,700,725		1,472,984	1,495,523					
	Balances	Impaired	Past due	Specific Provision	Charges/ Write-offs					
Households	56,389,732	0	579,433	0	0	55,559,438	0	1,800	0	0
Commercial	2,959,916	0	0	5,500	0	2,729,418	0	0	5,500	0
	59,349,648	0	579,433	5,500	0	58,288,856	0	1,800	5,500	0
General Reserve for credit losses	300,000					300,000				