

Capital Disclosure as at 30 SEPTEMBER 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-Sep-18	30-Jun-18
Capital Structure	\$	\$
Common Equity Tier 1 capital		
Current year & retained earnings	9,233,490	9,141,806
General Reserve	6,162	6,115
Regulatory Adjustments to Common Equity Tier 1 capital	(215,259)	(231,672)
Common Equity Tier 1 capital	<u>9,024,393</u>	<u>8,916,249</u>
Tier 2 capital net of deductions	<u>300,000</u>	<u>300,000</u>
Total Regulatory Capital	9,324,393	9,216,249

	30-September-2018			30-June-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	43,824,697	16,199,360		45,041,874	16,709,367					
Claims secured against eligible residential mortgages	57,186,912	20,305,253		57,552,071	20,345,036					
Past due claims	1,875	1,875		1,786	1,786					
Other assets	2,236,238	2,236,238		2,135,122	2,135,122					
Total	103,249,722	38,742,725		104,730,853	39,191,311					
Off balance sheet										
Guarantees	438,715	10,406		545,715	10,406					
Other commitments	13,194,072	3,005,726		11,342,212	2,266,856					
Total	13,632,787	3,016,131		11,887,927	2,277,262					
Total RWA for credit risk		41,758,856			41,468,573					
Securitisation		-			-					
Market risk		-			-					
Total RWA for operational risk		6,690,654			6,690,654					
Total capital ratio		19.24%			19.13%					
Tier 1 capital ratio		18.62%			18.51%					
Credit Risk Exposure										
<i>Gross exposures by portfolio</i>	Total Gross	Average Gross		Total Gross	Average Gross					
Loan balances										
- Households	56,004,496	56,197,114		56,389,732	55,974,585					
- Commercial	3,052,032	3,005,974		2,959,916	2,844,667					
Commitments										
- Loans approved not yet advanced	4,981,638	3,827,769		2,673,900	1,748,140					
- Balances available for redraw	6,482,954	6,611,401		6,739,848	6,453,896					
- Guarantees	438,715	492,215		545,715	530,399					
- Undrawn overdrafts & credit facilities	1,729,480	1,828,973		1,928,465	1,700,725					
	Balances	Impaired	Past due	Specific Provision	Charges/ Write-offs					
Households	56,004,496	0	790,265	0	0	56,389,732	0	579,433	0	0
Commercial	3,052,032	0	0	5,500	0	2,959,916	0	0	5,500	0
	59,056,528	0	790,265	5,500	0	59,349,648	0	579,433	5,500	0
General Reserve for credit losses	300,000					300,000				