

Capital Disclosure as at 31 DECEMBER 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).

	31-Dec-18	30-Sep-18
Capital Structure	\$	\$
Common Equity Tier 1 capital		
Current year & retained earnings	9,320,503	9,233,490
General Reserve	6,179	6,162
Regulatory Adjustments to Common Equity Tier 1 capital	(198,846)	(215,259)
Common Equity Tier 1 capital	<u>9,127,836</u>	<u>9,024,393</u>
Tier 2 capital net of deductions	300,000	300,000
Total Regulatory Capital	9,427,836	9,324,393

	31-December-2018					30-September-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	41,597,428	16,114,284				43,824,697	16,199,360			
Claims secured against eligible residential mortgages	57,157,601	20,323,105				57,186,912	20,305,253			
Past due claims	1,965	1,965				1,875	1,875			
Other assets	2,444,157	2,444,157				2,236,238	2,236,238			
Total	101,201,151	38,883,511				103,249,722	38,742,725			
Off balance sheet										
Guarantees	422,985	4,900				438,715	10,406			
Other commitments	12,393,153	2,729,748				13,194,072	3,005,726			
Total	12,816,138	2,734,649				13,632,787	3,016,131			
Total RWA for credit risk		41,618,160					41,758,856			
Securitisation		-					-			
Market risk		-					-			
Total RWA for operational risk		6,701,171					6,690,654			
Total capital ratio		19.51%					19.24%			
Tier 1 capital ratio		18.89%					18.62%			
Credit Risk Exposure										
<i>Gross exposures by portfolio</i>	Total Gross	Average Gross				Total Gross	Average Gross			
Loan balances										
- Households	55,848,794	55,926,645				56,004,496	56,197,114			
- Commercial	3,109,646	3,080,839				3,052,032	3,005,974			
Commitments										
- Loans approved not yet advanced	4,163,500	4,572,569				4,981,638	3,827,769			
- Balances available for redraw	6,632,827	6,557,891				6,482,954	6,611,401			
- Guarantees	422,985	430,850				438,715	492,215			
- Undrawn overdrafts & credit facilities	1,596,826	1,663,153				1,729,480	1,828,973			
	Balances	Impaired	Past due	Specific Provision	Charges/ Write-offs	Balances	Impaired	Past due	Specific Provision	Charges/ Write-offs
Households	55,848,794	0	421,750	0	0	56,004,496	0	790,265	0	0
Commercial	3,109,646	0	0	5,500	0	3,052,032	0	0	5,500	0
	58,958,440	0	421,750	5,500	0	59,056,528	0	790,265	5,500	0
General Reserve for credit losses	300,000					300,000				