

Capital Disclosure as at 30 JUNE 2019

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-19	31-Mar-19
Capital Structure	\$	\$
Common Equity Tier 1 capital		
Current year & retained earnings	9,485,511	9,396,384
General Reserve	6,244	6,217
Regulatory Adjustments to Common Equity Tier 1 capital	(211,868)	(192,311)
Common Equity Tier 1 capital	<u>9,279,887</u>	<u>9,210,290</u>
Tier 2 capital net of deductions	<u>300,000</u>	<u>300,000</u>
Total Regulatory Capital	9,579,887	9,510,290

	30-June-2019					31-March-2019				
	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	42,417,501	14,871,553				44,702,926	16,962,626			
Claims secured against eligible residential mortgages	61,221,704	21,879,589				61,379,135	21,843,609			
Past due claims	717	717				854	854			
Other assets	1,784,464	1,784,464				2,177,673	2,177,673			
Total	105,424,386	38,536,323				108,260,588	40,984,762			
Off balance sheet										
Guarantees	432,289	7,482				429,912	4,900			
Other commitments	11,829,320	2,403,553				12,248,594	2,685,216			
Total	12,261,609	2,411,035				12,678,506	2,690,116			
Total RWA for credit risk		40,947,358					43,674,878			
Securitisation		-					-			
Market risk		-					-			
Total RWA for operational risk		6,591,235					6,701,171			
Total capital ratio		20.15%					18.88%			
Tier 1 capital ratio		19.52%					18.28%			
Credit Risk Exposure										
<i>Gross exposures by portfolio</i>										
Loan balances										
- Households	59,682,892	59,693,272				59,703,651	57,776,223			
- Commercial	3,027,467	3,220,425				3,413,382	3,261,514			
Commitments										
- Loans approved not yet advanced	3,094,280	3,558,138				4,021,996	4,092,748			
- Balances available for redraw	6,634,432	6,551,459				6,468,485	6,550,656			
- Guarantees	432,289	431,101				429,912	426,449			
- Undrawn overdrafts & credit facilities	2,100,608	1,929,361				1,758,113	1,677,470			
	Balances	Impaired	Past due	Specific Provision	Charges/ Write-offs	Balances	Impaired	Past due	Specific Provision	Charges/ Write-offs
Households	59,682,892	717	1,202,461	916	1,080	59,703,651	854	0	916	1,080
Commercial	3,027,467	0	0	5,500	0	3,413,382	0	0	5,500	0
	62,710,359	717	1,202,461	6,416	1,080	63,117,033	854	0	6,416	1,080
General Reserve for credit losses	300,000					300,000				