

**South West Slopes Credit Union Limited**

**APS 330 Prudential Disclosures 30 September 2015**

South West Slopes Credit Union is using the post 1 January 2018 common disclosure templates because it is fully applying the Basel III regulatory adjustments as implemented by APRA.

<b>Capital Adequacy</b>		<b>Gross Balance</b>	<b>Risk Weighted Value</b>	<b>Capital Requirement (8%)</b>
(a)	Capital requirements (in terms of risk-weighted assets) for:	(\$,000)	(\$,000)	(\$,000)
	• credit risk (excluding securitisation) by portfolio; and			
	Cash	787	-	-
	Funds on Deposit with other ADI's	47,987	11,786	943
	Mortgage Secured Loans (With Lenders Mortgage Insurance)	8,469	2,964	237
	Mortgage Secured Loans (Without Lenders Mortgage Insurance)	70,908	25,021	2,002
	Past Due Claims	199	199	16
	Other Loans	14,932	14,932	1,195
	Fixed Assets	1,432	1,432	115
	Other Assets	898	898	72
	Margin Lending Against Unlisted Instruments	-	-	-
	Off Balance Sheet	11,109	4,080	326
	• securitisation.			-
(b)	Capital requirements (in terms of risk-weighted assets) for equity exposures in the IRB approach (simple risk-weighted method).	N/A	N/A	N/A
(c)	Capital requirements (in terms of risk-weighted assets) for market risk.	-	-	-
(d)	Capital requirements (in terms of risk-weighted assets) for operational risk.	-	7,680	614
(e)	Capital requirements (in terms of risk-weighted assets) for interest rate risk in the banking book (IRRBB) (IRB/AMA approved Australian-owned ADIs only).	N/A	N/A	N/A
(f)	Common Equity Tier 1, Tier 1 and Total Capital ratio for the consolidated banking group.	<b>CET1</b>	<b>T1</b>	<b>TC</b>
		25.8053%	25.8053%	26.2569%

Credit Risk								
(a)	Total gross credit risk exposures, plus average gross exposure over the period, broken down by:			Balance Sheet Value	Off Balance Sheet Commitments	Average Balance Sheet for the quarter		
				(\$,000)	(\$,000)	(\$,000)		
	• major types of credit exposure; and,	Loans		94,508	9,759	99,746		
	• separately, by portfolio	Household Mortgage Secured Loans		76,221	2,161	75,886		
		Household Other Loans		15,817	251	16,136		
		Commercial Term Loans		1,529	-	1,100		
		Overdrafts / Revolving Credit		941	1,816	1,030		
		Loan Redraw Facilities		-	5,531	5,594		
	Total		94,508	9,759	99,746			
(b)	By portfolio: Impaired, Past Due & Provisions		Total Portfolio Balance	Impaired Facilities	Past Due Facilities	Specific Provisions	Specific Provisions & Write Offs For Previous Quarter	
			(\$,000)	(\$,000)	(\$,000)	(\$,000)	(\$,000)	
	portfolio	Household Mortgage Secured Loans		76,221	-	45	-	-
		Household Other Loans + Overdrafts		16,758	293	-	193	54
		Commercial Term Loans		1,529	-	-	-	-
Total		94,508	293	45	193	54		
(c)	The general reserve for credit losses.			As At 30 September 2015 (\$,000)		\$ 315		
Securitisation Exposures								
(a)	Summary of current period's securitisation activity, including the total amount of exposures securitised (by exposure type) and recognised gain or loss on sale by exposure type.					\$ -		
(b)	Aggregate amount of:							
	• on-balance sheet securitisation exposures retained or purchased broken down by exposure type; and					\$ -		
	• off-balance sheet securitisation exposures broken down by exposure type.					\$ -		