

**South West Slopes Credit Union Limited**

**APS 330 Prudential Disclosures 31 December 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	700	-	-
	Cash	50,002	12,243	979
	Funds on Deposit with other ADI's	8,412	2,944	236
	Mortgage Secured Loans (With Lenders Mortgage Insurance)	71,728	25,519	2,042
	Mortgage Secured Loans (Without Lenders Mortgage Insurance)	-	-	-
	Past Due Claims	14,609	14,609	1,169
	Other Loans	858	858	69
	Fixed Assets	2,180	2,180	174
	Other Assets	-	-	-
	Margin Lending Against Unlisted Instruments	9,379	1,856	148
	Off Balance Sheet			
	• 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.	-	7,944	636
(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>
		26.7167%	26.7167%	27.1792%

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		94,988	9,380	99,746	
	• separately, by portfolio		Household Mortgage Secured Loans		76,806	1,001	75,886	
			Household Other Loans		15,733	63	16,136	
			Commercial Term Loans		1,497	-	1,100	
			Overdrafts / Revolving Credit		952	1,315	1,030	
			Loan Redraw Facilities		-	7,001	5,594	
		Total		94,988	9,380	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		76,806	-	-	-	-
		Household Other Loans + Overdrafts		16,685	283	-	240	-
		Commercial Term Loans		1,497	-	-	-	-
Total		94,988	283	-	240	-		
(c)	The general reserve for credit losses.				As At 31 December 2015 (\$,000)		\$ 315	
<b>Securitisation Exposures</b>								
(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.						\$ -	