

**South West Slopes Credit Union Limited**

**APS 330 Prudential Disclosures 31 March 2016**

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		842	-	-
		Funds on Deposit with other ADI's		51,840	12,314	985
		Mortgage Secured Loans (With Lenders Mortgage Insurance)		8,127	2,845	228
		Mortgage Secured Loans (Without Lenders Mortgage Insurance)		72,486	25,696	2,056
		Past Due Claims		-	-	-
		Other Loans		14,394	14,394	1,152
		Fixed Assets		797	797	64
		Other Assets		2,161	2,161	173
		Margin Lending Against Unlisted Instruments		-	-	-
		Off Balance Sheet		10,795	2,111	169
	• 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		95,218	10,795	95,104	
	• separately, by portfolio		Household Mortgage Secured Loans		77,594	1,766	77,104	
			Household Other Loans		14,979	60	15,356	
			Commercial Term Loans		1,375	-	1,532	
			Overdrafts / Revolving Credit		1,270	1,965	1,111	
			Loan Redraw Facilities		-	7,004	-	
		Total		95,218	10,795	95,104		
(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		77,594	-	-	-	-
		Household Other Loans + Overdrafts		16,249	266	-	176	-
		Commercial Term Loans		1,375	-	-	-	-
Total		95,218	266	-	176	-		
(c)	The general reserve for credit losses.				As At 31 March 2016 (\$,000)		\$ 301	
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.						\$ -	