

## Disclosure of Credit Risk Information and Capital Adequacy

### South-West Credit Union Co-operative Limited

In accordance with APRA prudential standard APS 330 - As At 31 Dec-2018

	31-Dec-18	30-Jun-18
<b>Capital structure</b>		
	\$,000	\$,000
<b>Tier 1 capital</b>		
General reserves and retained earnings	9,477	9,333
Capital Reserve	1,301	1,301
Less deductions from tier 1 capital	467	496
<b>Tier 1 capital (net of deductions)</b>	<b>10,311</b>	<b>10,138</b>
<b>Tier 2 capital</b>		
<b>Tier 2 capital (net of deductions)</b>	<b>287</b>	<b>287</b>
<b>Total capital base</b>	<b>10,598</b>	<b>10,425</b>

	31-Dec-18	30-Jun-18
<b>Capital Adequacy</b>		
	Risk weighted exposure \$,000	Risk weighted exposure \$,000
<b>Risk weighted exposures</b>		
Capital requirements -		
- for credit risk		
Deposits with banks and ADIs	9,110	8,031
Loans and advances		
Claims secured by residential mortgage	36,977	36,220
Other members loans	7,366	5,390
Commitments for loans and advances		
- Loans approved not advanced	3,950	4,181
- Loan redraw facilities	1,148	1,172
- for other assets	3,309	3,232
- for operational risk	7,841	7,371
<b>Total risk weighted exposures</b>	<b>69,701</b>	<b>65,597</b>
<b>Credit Union capital base</b>		
- Net tier 1 capital	10,311	10,138
- Total capital base	10,598	10,425
<b>Capital adequacy ratio</b>		
- on net tier 1 capital	14.79%	15.45%
- on total capital base	15.20%	15.89%

Credit risk						
For the three month period ended 31 December 2018						
	Gross exposures at reporting date	Average gross exposures for the period	Impaired facilities	90 days past due	Specific provisions balance	Charge for specific provisions and write-offs for the period
	\$,000	\$,000	\$,000	\$,000	\$,000	\$,000
<b>Deposits with banks or ADIs</b>	<b>34,933</b>		-	-	-	-
<b>Loans and advances:</b>						
On balance sheet:						
- secured by residential mortgage	102,774	102,774	7	-	7	(10)
- other members loans	7,383	6,559	9	-	9	(1)
Off balance sheet commitments:						
- loans approved not advanced	11,286	12,610	-	-	-	-
- loan balances available for redraw	5,741	5,790	-	-	-	-
- other irrevocable standby commitments	4,590	4,570	-	-	-	-
<b>Total loans and advances</b>	<b>131,774</b>	<b>132,302</b>	<b>16</b>	<b>-</b>	<b>16</b>	<b>(11)</b>
The general reserve for credit losses at reporting date is (\$000):					<b>\$287</b>	

Credit risk						
For the three month period ended 30 September 2018						
	Gross exposures at reporting date	Average gross exposures for the period	Impaired facilities	90 days past due	Specific provisions balance	Charge for specific provisions and write-offs for the period
	\$,000	\$,000	\$,000	\$,000	\$,000	\$,000
<b>Deposits with banks or ADIs</b>	<b>34,223</b>		-	-	-	-
<b>Loans and advances:</b>						
On balance sheet:						
- secured by residential mortgage	103,616	103,224	-	-	17	0
- other members loans	5,734	5,734	30	-	10	1
- commercial			-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	13,933	13,933	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- loan balances available for redraw	5,838	5,838	-	-	-	-
- other irrevocable standby commitments	4,550	4,550	-	-	-	-
<b>Total loans and advances</b>	<b>133,671</b>	<b>133,279</b>	<b>30</b>	<b>-</b>	<b>27</b>	<b>1</b>
The general reserve for credit losses at reporting date is (\$000):					<b>\$287</b>	