



Risk exposures and assessment

Quarterly Disclosures for the period ended: 31-Dec-17

Capital Adequacy

Holiday Coast Credit Union's capital requirements (in terms of risk-weighted assets) for credit, market and operational risk for the period 1 October 2017 to 31 December 2017 were as follows:

	<i>Risk-Weighted Amount (\$)</i>
<i>Credit Risk by Asset Portfolio</i>	
Residential Mortgage	153,195,126
Other Retail Loans	18,545,312
Corporate Loans	19,390,692
Claims on other ADIs and Banks	33,865,832
All other assets and claims	18,286,998
Total Credit Risk	243,283,960
<i>Market Risk</i>	
Market Risk requirement	-
<i>Operational Risk</i>	
Operational Risk requirement	32,889,680
Total requirements for credit, market and operational risk	276,173,640

Capital Adequacy Ratios for the Credit Union

Common Equity Tier 1	13.34%
Tier 1	14.03%
Total Capital Ratio	14.47%

Credit Risk Exposures

HCCU's total gross credit risk exposures and the average gross exposures for the period 1 October 2017 to 31 December 2017 were as follows:

	<i>Gross Exposure (\$)</i>	<i>Average Gross Exposure (\$)</i>
<i>Credit Risk Exposures</i>		
Residential Mortgage	405,186,381	407,264,995
Other Retail Loans	20,269,915	20,196,246
Corporate Loans	19,390,692	18,747,682
Total Loans	444,846,988	446,208,923
Investments with other ADIs and Banks	151,974,160	151,660,291
Commitments and other non-market off-balance sheet exposures	30,684,736	31,138,147
Debt securities	-	-
Over-the-counter derivatives	-	-
Total Other	182,658,896	182,798,438
Total	627,505,884	629,007,361

<i>Loan Portfolio</i>	<i>Gross balance</i> (\$)	<i>Impaired</i> <i>Facilities</i> (\$)	<i>Past Due</i> (\$)	<i>Specific</i> <i>Provision</i> (\$)	<i>Charge for</i> <i>Specific</i> <i>Provision</i> (\$)	<i>Write-offs</i> (\$)
Residential Mortgage	405,186,381	312,648	3,487,417	-	(5)	-
Other Retail Loans	20,269,915	198,998	308,195	95,671	72,364	92,537
Corporate Loans	19,390,692	209	755	84	(6)	29,221
Total Loans	444,846,988	511,855	3,796,366	95,755	72,353	121,758

Note: A facility is past due when a contracted payment has not been met when due or it is otherwise outside contracted arrangements and is not impaired.

General Reserve for Credit Losses (\$)

The balance of the general reserve for credit losses at the end of the quarter was: 1,225,000

Securitisation Exposures

A summary of the current quarter's activities and balances with regards to securitised loans is as follows:

Loans Securitised during the quarter	5,706,469
On-Balance Sheet Securitisation Exposures	
Claims secured by Residential Mortgage	52,760,017
Off-Balance Sheet Securitisation Exposures	
Claims Secured by Residential Mortgage	1,322,459
Total	54,082,476

Notes:

- The above disclosures should also be read in conjunction with the Capital Adequacy and Securitisation disclosures contained within the Credit Union's Annual Report for the year ended 30 June 2017.
- Balances have been determined in accordance with APRA reporting requirements which differ from the requirements of Australian Accounting Standards