

Capital Disclosure as at 31 March 2021

This report has been prepared by Cairns Penny Savings & Loans Ltd T/as Cairns Bank in accordance with the disclosure requirements under Australian Prudential Regulation Authority (APRA) Australian Prudential Standard Public Disclosures (APS330)

	31-Mar-21	31-Dec-20
Capital Structure	\$	\$
Common Equity Tier 1 capital		
Current year & retained earnings	9,969,780	9,923,518
General Reserve	6,593	6,570
Regulatory Adjustments to Common Equity Tier 1 capital	(237,158)	(256,304)
Common Equity Tier 1 capital	9,739,215	9,673,784
Tier 2 capital net of deductions	300,000	300,000
Total Regulatory Capital	10,039,215	9,973,784

	31-March-2021					31-December-2020				
	Gross Value	Risk Weighted Value				Gross Value	Risk Weighted Value			
Capital Adequacy										
<i>Credit risk</i>										
On balance sheet										
Cash and claims on ADI's	52,284,470	15,034,696				55,186,209	16,805,625			
Claims secured against eligible residential mortgages	65,713,920	23,632,365				65,088,118	23,411,430			
Past due claims	0	0				0	0			
Other assets	2,993,505	2,993,505				2,968,663	2,968,663			
Total	120,991,895	41,660,566				123,242,990	43,185,718			
Off balance sheet										
Guarantees	135,601	10,988				310,656	10,988			
Other commitments	13,814,661	2,908,463				12,622,596	2,627,267			
Total	13,950,262	2,919,451				12,933,252	2,638,255			
Total RWA for credit risk		44,580,017					45,823,973			
Securitisation		-					-			
Market risk		-					-			
Total RWA for operational risk		6,617,201					6,617,201			
Total capital ratio		19.61%					19.02%			
Tier 1 capital ratio		19.02%					18.45%			
Credit Risk Exposure										
<i>Gross exposures by portfolio</i>										
Loan balances										
- Households	63,942,623	63,751,365				63,560,107	64,286,847			
- Commercial	3,372,395	3,249,294				3,126,193	3,129,182			
Commitments										
- Loans approved not yet advanced	4,048,102	3,741,722				3,435,342	3,818,921			
- Balances available for redraw	7,694,929	7,570,269				7,445,609	7,290,076			
- Guarantees	135,601	223,129				310,656	310,656			
- Undrawn overdrafts & credit facilities	2,071,630	1,906,638				1,741,645	1,615,917			
	Balances	Impaired	Past due	Specific Provision	Charges/ Write-offs	Balances	Impaired	Past due	Specific Provision	Charges/ Write-offs
Households	63,942,623	0	459,982	30,992	0	63,560,107	0	569,096	30,992	0
Commercial	3,372,395	0	0	5,500	0	3,126,193	0	0	5,500	0
	67,315,018	0	459,982	36,492	0	68,145,758	0	649,710	36,492	0
General Reserve for credit losses	300,000					300,000				