Public Disclosures of Prudential Information

as at 30 Jun 2016

Capital Adequacy ***Updated quarterly***	***June 2016*** ***$000s***
Risk Weighted Assets	
Capital requirement for credit risk	
Lending secured by residential mortgage	165,740
Other Loans	37,222
Claims on ADIs	44,124
All other claims	5,828
	252,914
Capital requirement for securitisation	0
Capital requirement for market risk	0
Capital requirement for operational risk	33,878
Total Risk Weighted Assets	**286,792**
Common Equity Tier 1 Capital Ratio	20.24%
Tier 1 Capital Ratio	20.24%
Tier 2 Capital Ratio	0.33%
Total Capital Ratio	**20.57%**

Credit Risk ***Updated quarterly***	***June 2016*** ***$000s***	**Average for the Quarter**
Gross Credit Exposures by type		
Loans and overdrafts	478,284	478,024
Cash and liquid assets	103,835	108,318
Loan commitments	12,137	10,961
All other exposures	5,828	5,874
	600,084	**603,177**
Gross Credit Exposures by portfolio		
Lending secured by residential mortgage	453,200	451,277
Other Lending	37,222	37,708
Claims on ADIs	103,835	108,318
All other claims	5,828	5,874
	600,084	**603,177**

Impairment and Bad Debt Summary ($000's)

30 Jun 2016	**Impaired**	**Past Due**	**Specific Provision**	**Charges for Specific Provision & Amounts Written Off**
Lending secured by residential mortgage	1,111	1,656	320	63
Other Lending	721		567	66
All other claims				
	1,831	**1,656**	**888**	**129**

General Reserve for Credit Loss	**$960**

Railways Credit Union Ltd
trading as myMove
ABN 91 087 651 090 AFSL 234 536