



Risk Exposure and Assessment Disclosure For the Quarter Ended 30 September 2015

As a locally incorporated ADI using the standardised approach under Basel III regulatory requirement, Traditional Credit Union Ltd (the "Credit Union") is required to disclose information about their capital and risk exposure under Australian Prudential Standard APS 330. These disclosures show the assets of Credit Union, their appropriate risk weighing and the capital base. Capital Adequacy is calculated as total regulatory capital base divided by risk weighted assets. The minimum regulatory capital ratio of the Credit Union is 50%.

Table 1: Capital Adequacy

	As at 30 September 2015 (Unaudited)	As at 30 June 2015 (Audited)
Total Risk Weighted Exposures	\$2,974,801	\$3,319,550
Capital Structure		
• Gross Tier 1 Capital	\$3,175,884	\$2,955,305
• Total Deductions from Tier 1 Capital	(\$711,380)	(\$711,348)
Net Tier 1 Capital and Total Capital Base	\$2,464,504	\$2,243,957
Net Tier 1 Capital and Total Regulatory Ratio	82.85%	67.60%

Table 2: Credit Risk

As at 30 September 2015 (Unaudited)

Type of Credit Exposure	Gross Credit Risk Exposure	Risk Weighted Assets	Impaired Facilities	Past Due 90 Days	Specific Provisions	Charge for Specific Provisions and Write-Offs During the Period
Loans and Advances	\$181,281	\$98,341	\$87,381	\$65,313	\$69,285	\$3,236
Notes and Cash	\$1,293,981	0				
Deposits with ADI's	\$6,998,477	\$1,399,696				
Other Assets	\$908,612	\$908,612				
Total Risk Weighted Assets off Credit Risk	\$9,382,351	\$2,406,649				
Total Risk Weighted Assets for Operational Risk	\$0	\$568,152				
Total	\$9,382,351	\$2,974,801	\$87,381	\$65,313	\$69,285	\$3,236

General Reserve for Credit Losses	\$0
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Table 2: Credit Risk

As at 30 June 2015 (Audited)

Type of Credit Exposure	Gross Credit Risk Exposure	Risk Weighted Assets	Impaired Facilities	Past Due 90 Days	Specific Provisions	Charge for Specific Provisions and Write-Offs During the Period
Loans and Advances	\$207,983	\$119,827	\$87,381	\$65,313	\$69,285	\$1,643
Notes and Cash	\$1,337,825	0				
Deposits with ADI's	\$7,717,461	\$1,543,492				
Other Assets	\$1,088,079	\$1,088,079				
Total Risk Weighted Assets off Credit Risk	\$10,351,348	\$2,751,398				
Total Risk Weighted Assets for Operational Risk		\$568,152				
Total	\$10,351,348	\$3,319,550	\$87,381	\$65,313	\$69,285	\$3,236

General Reserve for Credit Losses	\$0
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