

Traditional Credit Union (the "Credit Union"), as an Authorised Deposit-Taking Institution (ADI), is regulated by the Australian Prudential Regulatory Authority (APRA). APRA is the prudential regulator of the Australian financial services industry. The fundamental role of APRA is to ensure the stability of the financial industry, primarily through the establishment and enforcement of prudential standards

This report has been prepared by the Credit Union to meet its disclosure requirements under the APRA Prudential Standard (APS) 330 Capital Adequacy: Public Disclosure of Prudential Information. Under APS 330, the Credit Union is required to disclose information about its capital and risk exposure. 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.

**Table 1: Capital Adequacy**

	<b>30-Jun-16</b>
Capital Structure	
• Gross Tier 1 Capital	\$3,464,653
• Total Deductions from Tier 1 Capital	(898012)
Net Tier 1 Capital and Total Capital base	\$2,566,641
Total Risk Weighted Exposures	\$2,812,373
<b>Net Tier 1 Capital and Regulatory Ratio</b>	<b>91.26%</b>

	<b>31-Mar-16</b>
Capital Structure	
• Gross Tier 1 Capital	\$3,530,316
• Total Deductions from Tier 1 Capital	(742,253)
Net Tier 1 Capital and Total Capital base	\$2,788,063
Total Risk Weighted Exposures	\$2,817,201
<b>Net Tier 1 Capital and Regulatory Ratio</b>	<b>98.97%</b>

**Table 2: Credit Risk**

As at 30 June 2016	Gross Exposures	Risk Weighted Value	Impaired Facilities	Past Due 90 Days	Specific Provisions	Charge for Specific Provisions and Write-Offs During the Period
Cash Items	\$803,354	\$0				
Deposits in highly rated ADIs	\$4,588,075	\$917,615				
Deposits in unrated ADIs	\$3,008,850	\$601,770				
Loans and Advances	\$176,832	\$75,079	\$101,753	\$62,827	\$74,115	\$22,195
Fixed Assets	\$468,443	\$468,443				
Other Assets	\$221,308	\$221,308				
<b>Total Risk Weighted Assets for Credit Risk</b>		\$2,284,215				
<b>Total Risk Weighted Assets for Operational Risk</b>		\$528,158				
<b>Total Risk Weighted Assets</b>		<b>\$2,812,372</b>	<b>\$101,753</b>	<b>\$62,827</b>	<b>\$74,115</b>	<b>\$22,195</b>

<b>General Reserve for Credit Losses</b>	\$0
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As at 31 March 2016	Gross Exposures	Risk Weighted Value	Impaired Facilities	Past Due 90 Days	Specific Provisions	Charge for Specific Provisions and Write-Offs During the Period
Cash Items	\$1,411,560	\$0				
Deposits in highly rated ADIs	\$2,015,202	\$403,040				
Deposits in unrated ADIs	\$2,487,673	\$497,535				
Loans and Advances	\$188,173	\$82,638	\$103,992	\$75,889	\$77,665	\$45,760
Fixed Assets	\$559,498	\$559,498				
Other Assets	\$740,075	\$740,075				
<b>Total Risk Weighted Assets for Credit Risk</b>		\$2,282,786				
<b>Total Risk Weighted Assets for Operational Risk</b>		\$534,415				
<b>Total Risk Weighted Assets</b>		<b>\$2,817,201</b>	<b>\$103,992</b>	<b>\$75,889</b>	<b>\$77,665</b>	<b>\$45,760</b>

<b>General Reserve for Credit Losses</b>	\$0
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