



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.

The Credit Union is using post January 2018 capital disclosure template because it is fully applying the Basel III regulatory adjustments as implemented by APRA.

Table 1: Capital Adequacy

	31-Dec-16
Capital Structure	
• Gross Tier 1 Capital	\$4,060,835
• Total Deductions from Tier 1 Capital	(\$862,922)
Net Tier 1 Capital and Total Capital base	\$3,197,913
Total Risk Weighted Exposures	\$2,464,296
Net Tier 1 Capital and Regulatory Ratio	129.77%

	30-Sep-16
Capital Structure	
• Gross Tier 1 Capital	\$3,817,519
• Total Deductions from Tier 1 Capital	(\$880,467)
Net Tier 1 Capital and Total Capital base	\$2,937,052
Total Risk Weighted Exposures	\$2,734,429
Net Tier 1 Capital and Regulatory Ratio	107.41%

Table 2: Credit Risk

As at 31 December 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	\$1,557,138	\$0				
Deposits in highly rated ADIs	\$4,292,417	\$858,483				
Deposits in unrated ADIs	\$2,123,663	\$424,733				
Loans and Advances	\$238,000	\$130,552	\$104,963	\$67,877	\$76,573	\$67,475
Fixed Assets	\$362,689	\$362,689				
Other Assets	\$166,423	\$166,423				
Total Risk Weighted Assets for Credit Risk		\$1,942,880				
Total Risk Weighted Assets for Operational Risk		\$521,416				
Total Risk Weighted Assets		\$2,464,296	\$104,963	\$67,877	\$76,573	\$67,475

General Reserve for Credit Losses	\$0
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As at 30 September 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	\$945,122	\$0				
Deposits in highly rated ADIs	\$5,088,075	\$1,017,615				
Deposits in unrated ADIs	\$2,788,414	\$557,683				
Loans and Advances	\$135,230	\$71,847	\$63,383	\$43,623	\$44,847	\$4,598
Fixed Assets	\$394,057	\$394,057				
Other Assets	\$165,069	\$165,069				
Total Risk Weighted Assets for Credit Risk		\$2,206,272				
Total Risk Weighted Assets for Operational Risk		\$528,158				
Total Risk Weighted Assets		\$2,734,429	\$63,383	\$43,623	\$44,847	\$4,598

General Reserve for Credit Losses	\$0
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ABN 50 087 650 922

AFSL 244255

Public Disclosure of Prudential Information under
APRA Prudential Standards APS 330
For the Quarter Ended 31 December 2016



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