

## Public Disclosure of Prudential Information under APRA Prudential Standards APS 330 For the quarter ended 30 June 2020 (Audited)

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**

	30-Jun-2020
Capital Structure	
• Gross Tier 1 Capital	\$5,420,977
• Total Deductions from Tier 1 Capital	\$270,177
Net Tier 1 Capital and Total Capital base	\$5,150,800
Total Risk Weighted Exposures	\$4,393,659
<b>Net Tier 1 Capital and Regulatory Ratio</b>	<b>117.23%</b>

	31-Mar-2020
Capital Structure	
• Gross Tier 1 Capital	\$5,450,395
• Total Deductions from Tier 1 Capital	\$286,389
Net Tier 1 Capital and Total Capital base	\$5,164,006
Total Risk Weighted Exposures	\$3,815,753
<b>Net Tier 1 Capital and Regulatory Ratio</b>	<b>135.33%</b>

**Table 2: Credit Risk**

As at 30 Jun 2020	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	736,256	-	-	-	-	-
Deposits in highly rated ADIs	13,809,624	2,761,924	-	-	-	-
Deposits in unrated ADIs	2,567,428	513,486	-	-	-	-
Loans and advances	77,650	33,973	43,677	28,533	31,888	(21,179)
Fixed assets	54,795	54,795	-	-	-	-
Other assets	170,243	170,243	-	-	-	-
<b>Total Risk Weighted Assets for Credit Risk</b>		3,534,421				
<b>Total Risk Weighted Assets for Operational Risk</b>		859,238				
<b>Total Risk Weighted Assets</b>		<b>4,393,659</b>	<b>43,677</b>	<b>28,533</b>	<b>31,888</b>	<b>(21,179)</b>

**General Reserve for Credit Losses** \$0

As at 31 Mar 2020	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	1,090,061	-	-	-	-	-
Deposits in highly rated ADIs	11,403,116	2,280,623	-	-	-	-
Deposits in unrated ADIs	2,437,515	487,503	-	-	-	-
Loans and advances	96,476	42,647	53,829	22,888	34,126	(97,986)
Fixed assets	117,262	117,262	-	-	-	-
Other assets	109,768	109,768	-	-	-	-
<b>Total Risk Weighted Assets for Credit Risk</b>		3,037,803				
<b>Total Risk Weighted Assets for Operational Risk</b>		777,950				
<b>Total Risk Weighted Assets</b>		<b>3,815,753</b>	<b>53,829</b>	<b>22,888</b>	<b>34,126</b>	<b>(97,986)</b>

**General Reserve for Credit Losses** \$0