

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-Sept-2020
Capital Structure	
• Gross Tier 1 Capital	\$5,719,395
• Total Deductions from Tier 1 Capital	\$270,177
Net Tier 1 Capital and Total Capital base	\$5,449,218
Total Risk Weighted Exposures	\$4,965,007
Net Tier 1 Capital and Regulatory Ratio	109.75%

	30-June-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
Net Tier 1 Capital and Regulatory Ratio	117.23%

**Public Disclosure of Prudential Information
under APRA Prudential Standards APS 330**
For the quarter ended 30 September 2020

Table 2: Credit Risk

As at 30 Sept 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	744,728	-	-	-	-	-
Deposits in highly rated ADIs	14,333,712	2,866,742	-	-	-	-
Deposits in unrated ADIs	3,127,701	625,540	-	-	-	-
Loans and advances	69,930	33,514	36,416	19,210	25,629	2,623
Fixed assets	394,821	394,821	-	-	-	-
Other assets	173,277	173,277	-	-	-	-
Total Risk Weighted Assets for Credit Risk		4,093,894				
Total Risk Weighted Assets for Operational Risk		871,113				
Total Risk Weighted Assets		4,965,007	36,416	19,210	25,629	2,623

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

As at 30 June 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	-	-	-	-
Total Risk Weighted Assets for Credit Risk		3,534,421				
Total Risk Weighted Assets for Operational Risk		859,238				
Total Risk Weighted Assets		4,393,659	43,677	28,533	31,888	(21,179)

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