

Public Disclosure of Prudential Information under APRA Prudential Standards APS 330 For the quarter ended 30 September 2021

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-2021
Capital Structure	
• Gross Tier 1 Capital	\$5,952,133
• Total Deductions from Tier 1 Capital	\$222,731
Net Tier 1 Capital and Total Capital base	\$5,729,402
Total Risk Weighted Exposures	\$4,972,267
Net Tier 1 Capital and Regulatory Ratio	115.23%

	30-Jun-2021
Capital Structure	
• Gross Tier 1 Capital	\$5,803,284
• Total Deductions from Tier 1 Capital	\$267,731
Net Tier 1 Capital and Total Capital base	\$5,535,553
Total Risk Weighted Exposures	\$4,972,090
Net Tier 1 Capital and Regulatory Ratio	111.33%

Table 2: Credit Risk

As at 30 Sept 2021	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	677,340	-	-	-	-	-
Deposits in highly rated ADIs	14,642,994	2,928,599	-	-	-	-
Deposits in unrated ADIs	3,037,727	607,545	-	-	-	-
Loans and advances	72,396	38,045	34,350	14,511	21,948	54,584
Fixed assets	153,254	153,254	-	-	-	-
Other assets	164,361	164,361	-	-	-	-
Total Risk Weighted Assets for Credit Risk		3,891,804				
Total Risk Weighted Assets for Operational Risk		1,080,463				
Total Risk Weighted Assets		4,972,267	34,350	14,511	21,948	54,584

General Reserve for Credit Losses \$0

As at 30 Jun 2021	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	568,112	-	-	-	-	-
Deposits in highly rated ADIs	14,441,832	2,888,367	-	-	-	-
Deposits in unrated ADIs	3,156,890	631,378	-	-	-	-
Loans and advances	70,194	34,456	35,738	14,734	22,699	(20,909)
Fixed assets	193,981	193,981	-	-	-	-
Other assets	202,145	202,145	-	-	-	-
Total Risk Weighted Assets for Credit Risk		3,950,327				
Total Risk Weighted Assets for Operational Risk		1,021,763				
Total Risk Weighted Assets		4,972,090	35,738	14,734	22,699	(20,909)

General Reserve for Credit Losses \$0