

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-2021		30-Sept-2021
Capital Structure		Capital Structure	
• Gross Tier 1 Capital	\$7,285,773	• Gross Tier 1 Capital	\$5,952,133
• Total Deductions from Tier 1 Capital	\$222,732	• Total Deductions from Tier 1 Capital	\$222,731
Net Tier 1 Capital and Total Capital base	\$7,063,041	Net Tier 1 Capital and Total Capital base	\$5,729,402
Total Risk Weighted Exposures	\$5,693,626	Total Risk Weighted Exposures	\$4,972,267
Net Tier 1 Capital and Regulatory Ratio	124.05%	Net Tier 1 Capital and Regulatory Ratio	115.23%

**Public Disclosure of Prudential Information
under APRA Prudential Standards APS 330**
For the quarter ended 31 December 2021

Table 2: Credit Risk

As at 31 Dec 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	724,975	-	-	-	-	-
Deposits in highly rated ADIs	17,214,870	3,442,974	-	-	-	-
Deposits in unrated ADIs	3,050,506	610,101	-	-	-	-
Loans and advances	124,723	81,421	43,301	21,921	27,897	64,923
Fixed assets	112,528	112,528	-	-	-	-
Other assets	336,989	336,989	-	-	-	-
Total Risk Weighted Assets for Credit Risk		4,584,013				
Total Risk Weighted Assets for Operational Risk		1,109,613				
Total Risk Weighted Assets		5,693,626	43,301	21,921	27,897	64,923

General Reserve for Credit Losses	\$0
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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
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