

## Public Disclosure of Prudential Information under APRA Prudential Standards APS 330 For the quarter ended 31 March 2022

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-Mar-2022
Capital Structure	
• Gross Tier 1 Capital	\$8,019,528
• Total Deductions from Tier 1 Capital	\$222,732
Net Tier 1 Capital and Total Capital base	\$7,796,796
Total Risk Weighted Exposures	\$5,679,056
<b>Net Tier 1 Capital and Regulatory Ratio</b>	<b>137.29%</b>

	31-Dec-2021
Capital Structure	
• Gross Tier 1 Capital	\$7,285,773
• Total Deductions from Tier 1 Capital	\$222,732
Net Tier 1 Capital and Total Capital base	\$7,063,041
Total Risk Weighted Exposures	\$5,693,626
<b>Net Tier 1 Capital and Regulatory Ratio</b>	<b>124.05%</b>

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**Table 2: Credit Risk**

As at 31 Mar 2022	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	1,052,375	-	-	-	-	-
Deposits in highly rated ADIs	16,316,776	3,263,356	-	-	-	-
Deposits in unrated ADIs	3,220,986	644,197	-	-	-	-
Loans and advances	88,847	61,061	27,785	12,811	18,412	40,456
Fixed assets	71,802	71,802	-	-	-	-
Other assets	534,440	534,440	-	-	-	-
<b>Total Risk Weighted Assets for Credit Risk</b>		4,574,856				
<b>Total Risk Weighted Assets for Operational Risk</b>		1,104,200				
<b>Total Risk Weighted Assets</b>		5,679,056	27,785	12,811	18,412	40,456

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

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	-	-	-	-
<b>Total Risk Weighted Assets for Credit Risk</b>		4,584,013				
<b>Total Risk Weighted Assets for Operational Risk</b>		1,109,613				
<b>Total Risk Weighted Assets</b>		5,693,626	43,301	21,921	27,897	64,923

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