

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-2022
Capital Structure	
• Gross Tier 1 Capital	\$9,360,715
• Total Deductions from Tier 1 Capital	\$94,299
Net Tier 1 Capital and Total Capital base	\$9,266,416
Total Risk Weighted Exposures	\$7,105,031
Net Tier 1 Capital and Regulatory Ratio	130.42%

	30-Sep-2022
Capital Structure	
• Gross Tier 1 Capital	\$8,494,297
• Total Deductions from Tier 1 Capital	\$94,299
Net Tier 1 Capital and Total Capital base	\$8,399,998
Total Risk Weighted Exposures	\$7,412,577
Net Tier 1 Capital and Regulatory Ratio	113.32%

Table 2: Credit Risk

As at 31 Dec 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	\$1,932,289	-	-	-	-	-
Deposits in highly rated ADIs	\$21,432,056	\$4,286,411	-	-	-	-
Deposits in unrated ADIs	\$2,601,337	\$520,267	-	-	-	-
Loans and advances	\$92,182	\$65,002	27,178	12,984	18,113	52,900
Fixed assets	\$342,079	\$342,079	-	-	-	-
Other assets	\$527,534	\$527,534	-	-	-	-
Total Risk Weighted Assets for Credit Risk		\$5,741,293				
Total Risk Weighted Assets for Operational Risk		\$1,363,738				
Total Risk Weighted Assets		\$7,105,031	27,178	12,984	18,113	52,900

General Reserve for Credit Losses \$0

As at 30 Sep 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	\$612,609	-	-	-	-	-
Deposits in highly rated ADIs	\$18,630,479	\$3,726,095	-	-	-	-
Deposits in unrated ADIs	\$3,092,315	\$618,463	-	-	-	-
Loans and advances	\$99,886	\$69,635	30,250	12,276	19,110	60,722
Fixed assets	\$419,160	\$419,160	-	-	-	-
Other assets	\$1,309,824	\$1,309,824	-	-	-	-
Total Risk Weighted Assets for Credit Risk		\$6,143,177				
Total Risk Weighted Assets for Operational Risk		\$1,269,400				
Total Risk Weighted Assets		\$7,412,577	25,500	12,276	19,110	60,722

General Reserve for Credit Losses \$0