

ABN 14 087 650 771

ANNUAL PRUDENTIAL CAPITAL DISCLOSURES

30 JUNE 2019

For the year ended 30 June 2019

INTRODUCTION

As a locally incorporated ADI using the standardised approach under Basel III regulatory requirements, Illawarra Credit Union Ltd ("the Credit Union") is required to disclose information about their capital and risk exposure under Australian Prudential Standard APS 330.

CAPITAL MANAGEMENT

The Credit Union calculates capital requirements by analysing various major risks faced by the Credit Union and ensuring appropriate levels of capital are maintained to cover those risks. Major risks considered include credit risk, interest rate risk, liquidity risk, operational risk, reputational risk and economic risk. The Credit Union's Risk Management framework presents information about the Credit Union's exposure to each of the above risks, the objectives, policies and processes for measuring and managing risk, the management of capital, and incorporates rules and ratios established by the Australian Prudential Regulation Authority.

The Credit Union has complied with all external capital requirements, as well as maintaining healthy capital ratios in order to support our ongoing business activities.

Common Equity Tier 1 capital: instruments and reserves 1 Directly issued qualifying ordinary shares (and equivalent for mutually-owned entities) capital 2 Retained earnings 3 Accumulated other comprehensive income (and other reserves) 4 Directly issued capital subject to phase out from CET1 (only applicable to mutually-owned companies)	A\$t Not Applicable 40,250 3,413 Not Applicable
Directly issued qualifying ordinary shares (and equivalent for mutually-owned entities) capital Retained earnings Accumulated other comprehensive income (and other reserves)	Not Applicable 40,250 3,413
 Retained earnings Accumulated other comprehensive income (and other reserves) 	40,250 3,413
3 Accumulated other comprehensive income (and other reserves)	3,413
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	NOT ADDITCABLE
5 Ordinary share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	Not Applicable
6 Common Equity Tier 1 capital before regulatory adjustments	43,663
Common Equity Tier 1 capital : regulatory adjustments	·
7 Prudential valuation adjustments	Not Applicable
8 Goodwill (net of related tax liability)	Not Applicable
9 Other intangibles other than mortgage servicing rights (net of related tax liability)	2,943
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of rel tax liability)	lated -
11 Cash-flow hedge reserve	Not Applicable
12 Shortfall of provisions to expected losses	Not Applicable
13 Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	Not Applicable
14 Gains and losses due to changes in own credit risk on fair valued liabilities	Not Applicable
15 Defined benefit superannuation fund net assets	Not Applicable
16 Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	Not Applicable
17 Reciprocal cross-holdings in common equity	Not Applicable
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory	
18 consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share cap (amount above 10% threshold)	oital -
Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the s regulatory consolidation, net of eligible short positions (amount above 10% threshold)	cope of Not Applicable
20 Mortgage service rights (amount above 10% threshold)	Not Applicable
21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)) Not Applicable
22 Amount exceeding the 15% threshold	Not Applicable
23 of which: significant investments in the ordinary shares of financial entities	Not Applicable
24 of which: mortgage servicing rights	Not Applicable
25 of which: deferred tax assets arising from temporary differences	Not Applicable
26 National specific regulatory adjustments (sum of rows 26a, 26b, 26c, 26d, 26e, 26f, 26g, 26h, 26i and 26j)	91
26a of which: treasury shares	Not Applicable
of which: offset to dividends declared under a dividend reinvestment plan (DRP), to the extent that the dividends used to purchase new ordinary shares issued by the ADI	are Not Applicable
26c of which: deferred fee income	(124)
of which: equity investments in financial institutions not reported in rows 18, 19 and 23	Not Applicable
26e of which: deferred tax assets not reported in rows 10, 21 and 25	Not Applicable

For the year ended 30 June 2019

of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements 26h of which: covered bonds in excess of asect cover in pools 26h of which: covered bonds in excess of asect cover in pools 26h of which: other actional is pecific regulatory adjustments or reported in rows 26a to 26i 27h Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover 28h Total regulatory adjustments to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover 28h Total regulatory adjustments to Common Equity Tier 1 29 Common Equity Tier 1 (Lapital (ETT) 30 Directly issued qualifying Additional Tier 1 instruments 31 Of which: classified as it abilities under applicable accounting standards 32 of which: classified as it abilities under applicable accounting standards 33 Directly issued capital instruments subject to phase out from Additional Tier 1 and Tier 2 to Applicable 34 Additional Tier 1 Capital instruments subject to phase out from Additional Tier 1 and Tier 2 to Applicable 35 Additional Tier 1 Capital instruments subject to phase out from Additional Tier 1 and Tier 2 to Applicable 36 Additional Tier 1 Capital before regulatory adjustments 37 Investments in own Additional Tier 1 instruments 38 Reciprocal cross-holdings in Additional Tier 1 instruments 39 Investments in own Additional Tier 1 instruments 30 Investments in the capital of thanking, financial and insurance entities that are outside the scope of regulatory consolidation not regulatory adjustments to Applicable 39 Capital continuents 30 Capital Capital instruments 30 Capital Capital instruments 31 Not Applicable 32 Total frequents 33 Capital Capital instruments 34 Not Applicable 35 Total regulatory adjustments 36 Not Applicable 37 Total regulatory adjustments 38 Reciprocal cross-holdings of capital instruments 39 Capital Capital 30 Capital Capital 30 Capital Capital 31 Not Applicable	266		245
26) of which: covered bonds in excess of asset cover in pools 26) of which: undercapital tasks on of a nen-consolidated subsidiary 27) of which: undercapital tasks on of a nen-consolidated subsidiary 28 Total tribute and specific regulatory adjustments not reported in rows 28a to 26i 28 Total regulatory adjustments to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 28 Total regulatory adjustments to Common Equity Tier 1. 29 Common Equity Tier 1. Capital (ECTI) 30 Directly issued qualifying Additional Tier 1 instruments 31 of which: classified as equity under applicable accounting standards 32 of which: classified as equity under applicable accounting standards 33 Directly issued capital instruments begindable accounting standards 34 parties (amount allowed in group ATI) 35 parties (amount allowed in group ATI) 36 Additional Tier 1 instruments (amount allowed in group ATI) 37 of which: classified as a liabilities under applicable accounting standards 38 Directly issued capital instruments which to phase out from Additional Tier 1 instruments (amount allowed in group ATI) 36 Additional Tier 1 Capital before regulatory adjustments 37 Inventments is sued by subsidiaries subject to phase out from Additional Tier 1 and Tier 1 instruments (amount allowed of the properties) 38 Reciprocal cross-holdings in Additional Tier 1 instruments 39 Capital Capital (amount allowed 10% the instruments) 30 Capital Capital (amount allowed 10% the instruments) 31 Reciprocal cross-holdings in Additional Tier 1 instruments 32 Reciprocal cross-holdings in Additional Tier 1 instruments 34 Reciprocal cross-holdings in Additional Tier 1 instruments 35 Reciprocal cross-holdings of capital instruments 36 Reciprocal cross-holdings of capital instruments 37 Reciprocal cross-holdings of capital instruments 38 Reciprocal cross-holdings of capital instruments 39 Capital Capital (amount allowed 10% through the capital of the anount allowed 10% through the capital of the anount allowed 10% through the capit	26f	of which: capitalised expenses	215
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26 of which other national specific regulatory adjustments not reported in rows 25a to 26i 27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 28 Total regulatory adjustments to Common Equity Tier 1 29 Common Equity Tier 1 Capital (CET1) Additional Tier 2. Capital instruments 30 Directly issued qualifying Additional Tier 1 instruments 31 of which: classified as equity under applicable accounting standards 32 of which: classified as Ilabilities under applicable accounting standards 33 Directly issued capital instruments under the properties of the properties (amount allowed in group AT1) 35 of which: instruments instruments under the properties of the properties (amount allowed in group AT1) 36 additional Tier 1. Capital instruments under the properties of the properties (amount allowed in group AT1) 37 of which: instruments is issued by subsidiaries subject to phase out from Additional Tier 1. Capital: regulatory adjustments 38 Not Applicable accounties (amount allowed in group AT1) 39 of which: instruments in succession of the properties of the properti		\cdot	
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59 Total capital (TC=T1+T2) 42,11			Not Applicable
			1,488
60 Total risk-weighted assets based on APRA standards 269,53		, , ,	42,117
	60	Total risk-weighted assets based on APRA standards	269,535

For the year ended 30 June 2019

Capital ra	ntios and buffers	
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	15.07%
62	Tier 1 (as a percentage of risk-weighted assets)	15.07%
63	Total capital (as a percentage of risk-weighted assets)	15.63%
64	Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical	7.00%
	buffer requirements expressed as a percentage of risk-weighted assets)	
65	of which: capital conservation buffer requirement	2.50%
66	of which: ADI-specific countercyclical buffer requirements	Not Applicable
67	of which: G-SIB buffer requirement (not applicable)	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)	7.63%
National	minima (if different from Basel III)	
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	
71	National total capital minimum ratio (if different from Basel III minimum)	
Amount	below thresholds for deductions (not risk-weighted)	
72	Non-significant investments in the capital of other financial entities	Not Applicable
73	Significant investments in the ordinary shares of financial entities	Not Applicable
74	Mortgage servicing rights (net of related tax liability)	Not Applicable
75	Deferred tax assets arising from temporary differences (net of related tax liability)	Not Applicable
Applicabl	e caps on the inclusion of provisions in Tier 2	
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	1,488
77	Cap on inclusion of provisions in Tier 2 under standardised approach	2,876
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to	Not Applicable
70	application of cap)	N - + A - -
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	Not Applicable
-	struments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)	N - + A - -
80	Current cap on CET1 instruments subject to phase out arrangements	Not Applicable
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities	Not Applicable
82	Current cap on AT1 instruments subject to phase out arrangements	Not Applicable
83	Amount excluded from AT1 instruments due to cap (excess over cap after redemptions and maturities)	Not Applicable
84	Current cap on T2 instruments subject to phase out arrangements	Not Applicable
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	Not Applicable

For the year ended 30 June 2019

Capital Adequacy	30th Jun 2019	31st Mar 2019	
Capital requirements - Credit Risk	Risk Weighted Assets	Risk Weighted Assets	
	\$'000	\$'000	
 Claims secured by residential mortgages 	176,769	174,946	
– Other retail loans	14,181	15,661	
- Claims on ADI's & Banks	27,218	27,757	
Corporate claims	-	-	
– Other claims	8,530	7,710	
 Other non-market off balance sheet exposures 	5,851	4,579	
Capital requirements - Credit Risk	232,549	230,653	
Capital requirements - Market Risk	-	-	
Capital requirements - Operational Risk	36,985	37,299	
TOTAL Risk Weighted Assets	269,534	267,952	
Common Equity Tier 1 Ratio	15.07%	14.96%	
Tier 1 Capital Ratio	15.07%	14.96%	
Total Capital Ratio	15.63%	15.54%	

Credit Risk as at 30th June 2019	Total Gross Exposure	Average Gross Exposure (Qtr)		
	\$'000	\$'000		
– Cash items	511	533		
– ADI's & Banks	125,049	121,598		
- Loans: Residential secured	488,662	486,603		
- Loans: Other	16,977	16,615		
- Loans: Total	505,639	503,219		
– Other	8,530	7,695		
- Other non-market off balance sheet exposures	96,306	96,841		
Total exposures	736,036	729,887		

Credit Risk as at 30th June 2019	Impaired	P	ast Due	Collective Provision	Collective Expense	Collective Charge	Specific Provision	Specific Charge
	\$'000		\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
– Cash items								
- ADI's & Banks								
- Loans: Residential secured			2,610					
- Loans: Investment secured								
- Loans: Other		786	44	113	18	80	113	80
- Loans: Total		786	2,654	113	18	80	113	80
– Other								
- Other non-market off balance sheet exposures								
Total exposures		786	2,654	113	18	80	113	80

Credit Risk as at 31st March 2019	Total Gross Exposure	Average Gross Exposure (Qtr)
	\$'000	\$'000
– Cash items	612	599
– ADI's & Banks	126,621	139,887
- Loans: Residential secured	484,839	485,002
- Loans: Other	17,675	17,915
- Loans: Total	502,513	502,917
– Other	7,710	7,839
- Other non-market off balance sheet exposures	96,306	95,459
Total exposures	733.763	746.702

For the year ended 30 June 2019

Credit Risk as at 31st March 2019	Impaired	Pa	ast Due	Collective Provision	Collective Expense	Collective Charge	Specific Provision	Specific Charge
	\$'000		\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
– Cash items								
- ADI's & Banks								
- Loans: Residential secured			2,014					
- Loans: Investment secured								
– Loans: Other		1,110	72	51	2	13	51	. 14
- Loans: Total		1,110	2,086	51	2	13	51	. 14
– Other								
- Other non-market off balance sheet exposures								
Total exposures		1,110	2,086	51	2	13	51	. 14

CAPITAL RECONCILIATION

As the scope for capital for regulatory purposes and accounting purposes is often different, locally incorporated ADIs are required to prepare a reconciliation between the two basis of preparation. The below reconciliation contains the regulatory and accounting capital for Community Alliance Credit Union Ltd, which does not incorporate any consolidated entities and the principal activity of which is the provision of financial products, services and associated activities to members.

Regulatory Capital Reconciliation as at 30th June 2019					
Accounting Scope of Consolidation (as per the financial statements)	\$'000	Capital Structure Reference			
Total Assets	644,412				
Total Liabilities	599,080				
Net Assets	45,332				
Equity					
General reserve for credit losses	1,417	50			
Redeemed share capital reserves	252				
Asset revaluation reserve	2,233	3			
Total Reserves	3,902				
Retained Earnings	41,430	2			
Total Equity	45,332				
Adjustments/Additions under the regulatory scope of consolidation	\$'000				
Redeemed share capital reserves	(252)				
Other intangibles (IT software costs)	(2,943)	9			
Net deferred tax assets	0	10			
Equity investments in other financial institutions	0	18			
Capitalised Expenses - investment premiums	(38)	26f			
Capitalised Expenses - loan aggregator expenses	(20)	26f			
Capitalised Expenses - Securitisation Start-up costs	(157)	26f			
Deferred Ioan fee income	124	26c			
Collective provision for credit losses	71	50			
Total adjustments/additions under the regulatory scope of consolidation	(3,215)				
Regulatory capital	42,117				