

Central West Credit Union Ltd

APS330 Prudential Disclosures 30th September 2020

Central West Credit Union Ltd is using the post 1 January 2018 capital disclosure templates because it is fully applying the Basel III regulatory adjustments as implemented by APRA.

Capital Adequacy		Gross Balance	Risk Weighted Value	Capital Requirement (8%)
(a)	Capital requirements (in terms of risk-weighted assets) for:	(\$,000)	(\$,000)	(\$,000)
	• credit risk (excluding securitisation) by portfolio; and			
	Cash	987	-	-
	Funds on Deposit with other ADI's	73,764	22,854	1,828
	Mortgage Secured Loans (With Lenders Mortgage Insurance)	11,268	4,544	364
	Mortgage Secured Loans (Without Lenders Mortgage Insurance)	93,054	34,925	2,794
	Past Due Claims	3	3	-
	Other Loans	18,414	18,414	1,473
	Fixed Assets	1,235	1,235	99
	Other Assets	1,255	1,255	100
	Margin Lending Against Unlisted Instruments	456	-	-
	Off Balance Sheet	24,898	1,531	122
	• securitisation.	-	-	-
(b)	Capital requirements (in terms of risk-weighted assets) for equity exposures in the IRB approach (simple risk-weighted method).	N/A	N/A	N/A
(c)	Capital requirements (in terms of risk-weighted assets) for market risk.	-	-	-
(d)	Capital requirements (in terms of risk-weighted assets) for operational risk.	-	10,572	846
(e)	Capital requirements (in terms of risk-weighted assets) for interest rate risk in the banking book (IRRBB) (IRB/AMA approved Australian-owned ADIs only).	N/A	N/A	N/A
(f)	Common Equity Tier 1, Tier 1 and Total Capital ratio for the consolidated banking group.	CET1	T1	TC
		20.3712%	20.3712%	20.7843%

Credit Risk							
(a)	Total gross credit risk exposures, plus average gross exposure over the period, broken down by:			Balance Sheet Value	Off Balance Sheet Commitments	Average Balance Sheet (30/6/20-30/9/20)	
				(\$,000)	(\$,000)	(\$,000)	
	• major types of credit exposure; and,		Loans	123,194	17,242	122,037	
	• separately, by portfolio		Household Mortgage Secured Loans	107,665	1,455	106,316	
			Household Other Loans	8,489	45	8,555	
			Commercial Term Loans	5,823	-	5,807	
			Overdrafts	1,217	3,464	1,360	
			Loan Redraw Facilities	-	12,278	-	
		Total	123,194	17,242	122,037		
(b)	By portfolio: Impaired, Past Due & Provisions		Total Portfolio Balance	Impaired Facilities	Past Due Facilities	Specific Provisions	Specific Provisions & Write Offs For Previous Quarter
			(\$,000)	(\$,000)	(\$,000)	(\$,000)	(\$,000)
	portfolio	Household Mortgage Secured Loans	107,665	-	-	-	-
		Household Other Loans + Overdrafts	9,706	3	14	16	-
		Commercial Term Loans	5,823	-	-	-	-
Total		123,194	3	14	16	-	
(c)	The general reserve for credit losses.			As At 30 Sep 20 (\$,000)		396	

Securitisation Exposures		
(a)	Summary of current period's securitisation activity, including the total amount of exposures securitised (by exposure type) and recognised gain or loss on sale by exposure type.	N/A
(b)	Aggregate amount of:	
	• on-balance sheet securitisation exposures retained or purchased broken down by exposure type; and	N/A
	• off-balance sheet securitisation exposures broken down by exposure type.	N/A

Capital instruments		
1	Issuer	N/A
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A
	Governing law(s) of the instrument	N/A
3	<i>Regulatory treatment</i>	N/A
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group & solo	N/A
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	N/A
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	N/A
9	Par value of instrument	N/A
10	Accounting classification	N/A
11	Original date of issuance	N/A
12	Perpetual or dated	N/A
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	N/A
15	Optional call date, contingent call dates and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
	<i>Coupons/dividends</i>	N/A
17	Fixed or floating dividend/coupon	N/A
18	Coupon rate and any related index	N/A
19	Existence of a dividend stopper	N/A
20	Fully discretionary, partially discretionary or mandatory	N/A
21	Existence of step up or other incentive to redeem	N/A
22	Noncumulative or cumulative	N/A
23	Convertible or non-convertible	N/A
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	N/A
31	If write-down, write-down trigger(s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	N/A