

Central West Credit Union Ltd

APS330 Prudential Disclosures 31st March 2021

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	755	-	-
	Funds on Deposit with other ADI's	79,980	20,286	1,623
	Mortgage Secured Loans (With Lenders Mortgage Insurance)	14,500	6,541	523
	Mortgage Secured Loans (Without Lenders Mortgage Insurance)	93,073	36,046	2,884
	Past Due Claims	13	13	1
	Other Loans	20,724	20,724	1,658
	Fixed Assets	1,194	1,194	96
	Other Assets	1,163	1,163	93
	Margin Lending Against Unlisted Instruments	459	-	-
	Off Balance Sheet	26,640	2,269	182
	• 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.	-	11,145	892
(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
		19.8659%	19.8659%	20.2782%

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 (30/9/20-31/3/21)	
				(\$,000)	(\$,000)	(\$,000)	
	• major types of credit exposure; and,		Loans	128,770	20,085	125,982	
	• separately, by portfolio		Household Mortgage Secured Loans	113,696	4,404	110,681	
			Household Other Loans	8,055	37	8,272	
			Commercial Term Loans	5,936	-	5,880	
			Overdrafts	1,083	3,391	1,150	
			Loan Redraw Facilities	-	12,253	-	
		Total	128,770	20,085	125,982		
(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	113,696	-	-	-	-
		Household Other Loans + Overdrafts	9,138	17	13	15	6
		Commercial Term Loans	5,936	-	-	-	-
Total		128,770	17	13	15	6	
(c)	The general reserve for credit losses.			As At 31 Mar 21 (\$,000)		410	

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