The information in this report is prepared quarterly based on the ADI financial records and uses the post 1 January 2018 capital disclosure template to fully comply with Basel III regulatory adjustments as implemented by APRA. The financial records are not audited for the Quarters ended 30 September, 31 December and 31 March.

The report as at the 30 June is based on the financial statements as audited as at the 30 June.

There are no other legal entities that comprise a consolidated group.

CAPITAL BASE

If the details of the components of the capital base set out below are for the financial year ended 30th June, these amounts coincide with the audited accounts.

The following table A sets out the elements of the capital held by the ADI including the reconciliation of any adjustments required by the APRA Prudential Standards to the audited financial statements. Adjustments are usually in the form of deductions of assets not regarded as recoverable in the short term (such as intangible assets and deferred tax assets), and or discounts made to eligible capital of a short term nature.

All regulatory capital elements are consistent with the audited financial statements as at the last reporting date.

TABLE A CAPITAL BASE ELEMENTS

	Common Equity Tier 1 Capital: instruments and reserves	Current quarter 30 Jun 2020	Previous quarter 31 Mar 2020
		\$,000	\$,000
1	Directly issued qualifying ordinary shares (and equivalent for mutually-owned entities) capital	-	-
2	Retained earnings	25,406	24,932
3	Accumulated other comprehensive income (and other reserves)	1,455	1,455
4	Directly issued capital subject to phase out from CET1 (only applicable to mutually-owned companies)	-	-
5	Ordinary share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	-
6	Common Equity Tier 1 capital before regulatory adjustments on Equity Tier 1 capital: regulatory adjustments	26,860	26,387
	Common Equity Tier 1 Capital: regulatory adjustments (rows 7 to 27)		
7	Prudential valuation adjustments	-	-
	Goodwill (net of related tax liability)	-	-
9	Other intangibles other than mortgage servicing rights (net of related tax liability)	-	-
10	Deferred tax assets in excess of deferred tax liabilities	-	-
11	Cash-flow hedge reserve	-	-
	Shortfall of provisions to expected losses	-	-
	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	-	-
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	-
15	Defined benefit superannuation fund net assets	-	-
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	-	_
17	Reciprocal cross-holdings in common equity	-	_
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation,		
	net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10%		
	threshold)	1,062	1,062
19	Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of		
	regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-	_
20	Mortgage service rights (amount above 10% threshold)	-	-
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	-
22	Amount exceeding the 15% threshold	-	-
23	of which: significant investments in the ordinary shares of financial entities		_
	of which: mortgage servicing rights		_
	of which: deferred tax assets arising from temporary differences		_
	National specific regulatory adjustments (sum of rows 26a, 26b, 26c, 26d, 26e, 26f, 26g, 26h, 26i and 26j)	282	328
	of which: treasury shares		528
	of which: offset to dividends declared under a dividend reinvestment plan (DRP), to the extent that the dividends are used		<u> </u>
200	to purchase new ordinary shares issued by the ADI		
20-		-	-
	of which: deferred fee income	-	-
	of which: equity investments in financial institutions not reported in rows 18, 19 and 23	-	<u>-</u>
	of which: deferred tax assets not reported in rows 10, 21 and 25	- 202	- 220
	of which: capitalised expenses	282	328
	of which: investments in commercial (non-financial) entities that are deducted under APRA rules	-	<u>-</u>
	of which: covered bonds in excess of asset cover in pools	-	<u>-</u>
26i	of which: undercapitalisation of a non-consolidated subsidiary	-	<u>-</u>
26j	of which: other national specific regulatory adjustments not reported in rows 26a to 26i	-	<u>-</u>
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	1,344	1,390
	Common Equity Tier 1 Capital (CET1)	25,516	24,997

30 Directly issued qualifying Additional Tier I instruments		The Prudential Disclosures contained herein apply to Horizon Credit Union Limited (ABN 66 087 650 173)		
1 devine classified as equity under applicable according grandrath		Additional Tier 1 Capital: instruments		
20 Interference or agricultural content option determined to the content of t			-	-
30 Directly search capital instruments audipted to prises out from Additional Per 1 Additional Ten 1 instruments (and Cert Instruments on the Center of Section 1) and the Center of Section 1 instruments (and Center of Section 1) and the Center of Section 1 instruments (and Center of Section 1) and the Center of Section 1 instruments (and Center of Section 1) and the Center of Section 1 instruments (and Center of Section 1) and the Center of Section 1 instruments (and Center of Section 1) and the Center of Section 1 instruments (and Center of Section 1) and the Center of Section 1 instruments (and Center of Section 1) and the Center of Section 1 instruments (and Center of Section 1) and the Center of Section 1 instruments (and Center of Section 1) and the Center of Section 1 instruments (and Center of Section 1) and the Center of Section 1 instruments (and Center of Section 1) and the Center of Section 1 instruments (and Center of Section 1) and the Center of Section 1 instruments (and Center of Section 1) and the Center of Section 1 instruments (and Center of Section 1) and the Center of Section 1 instruments (and Center of Section 1) and the Center of Section 1 instruments (and Center of Section 1) and the Center of Section 1 instruments (and Center of Section 1) and the Center of Section 1 instruments (and Center of Section 1) and the Center of Section 1 instruments (and Center of Section 1) and the Center of Section 1 instruments (and Center of Section 1) and the Center of Section 1 instruments (and Center of Section 1) and the Center of Section 1 instruments (and Center of Section 1) and the Center of Section 1 instruments (and Center of Section 1) and the Center of Section 1 instruments (and Center of Section 1) and the Center of Section 1 instruments (and Center of Section 1) and the Center of Section 1 instruments (and Center of Section 1) and the Center of Section 1 instruments (and Center of Section 1) and the Center of Section 1 instruments (and Center of Section 1) and the Center of Section 1 instru			-	-
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37 Investments in own Additional Tire 1 invisroments	36	· · · · · · · · · · · · · · · · · · ·	-	-
Separate conscionation Additional Text Instruments		Additional Tier 1 Capital: regulatory adjustments		
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	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
80	Current cap on CET1 instruments subject to phase out arrangements	-	-
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities	-	-
82	Current cap on AT1 instruments subject to phase out arrangements	-	-
83	Amount excluded from AT1 instruments due to cap (excess over cap after redemptions and maturities)	-	-
84	Current cap on T2 instruments subject to phase out arrangements	-	-
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	-

TABLE B CAPITAL WITHIN THE ADI

The elements of the regulatory capital as set out above are summarised as follows in Table B

Items (AUD)	APRA (After applying nationa discretions)	Basel III (Not I applying national discretions)
	\$,000	\$,000
CET1 after regulatory adjustments (CET1)	25,516	25,516
Additional Tier 1 capital after regulatory adjustments (AT1)	-	-
Tier 1 capital (Tier 1 = CET1 + AT1)	25,516	25,516
Tier 2 capital after regulatory adjustments (T2)	957	957
Total capital (Total capital = Tier 1 + Tier 2)	26,473	26,473
Total Risk Weighted Assets (RWA)	189,154	189,154
Capital ratios (5)		
CET1 Ratio (CET1/Total RWA)	13.499	6 13.49%
Tier 1 Ratio (Tier 1/Total RWA)	13.499	4 13.49%
Total Capital Ratio (Total capital/Total RWA)	14.009	6 14.00%

CAPITAL INSTRUMENTS WITHIN THE ADI

Disclosure for main features of regulatory capital instruments

The regulatory capital is limited to

- Retained earnings
- General reserve for Credit Losses
- Asset revaluation reserves

There are no capital instruments (shares, debt instruments) issued by the ADI

There are no capital instruments (shares, debt instruments) issued by the ADI.		
	Tier 1	Tier 2
1 Issuer	Not applicable	
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	Not applicable	
3 Governing law(s) of the instrument	Not applicable	
Regulatory treatment	Not applicable	
4 Transitional Basel III rules	Not applicable	
5 Post-transitional Basel III rules	Not applicable	
6 Eligible at solo/group/group & solo	Not applicable	
7 Instrument type (ordinary shares/preference shares/subordinated notes/other)	Not applicable	
8 Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	Not applicable	
9 Par value of instrument	Not applicable	
LO Accounting classification	Not applicable	
Original date of issuance	Not applicable	
12 Perpetual or dated	Not applicable	
Original maturity date	Not applicable	
l4 Issuer call subject to prior supervisory approval	Not applicable	
Optional call date, contingent call dates and redemption amount	Not applicable	
L6 Subsequent call dates, if applicable	Not applicable	
Coupons/dividends	Not applicable	
17 Fixed or floating dividend/coupon	Not applicable	
L8 Coupon rate and any related index	Not applicable	
L9 Existence of a dividend stopper	Not applicable	
Pully discretionary, partially discretionary or mandatory	Not applicable	
Existence of step up or other incentive to redeem	Not applicable	
Noncumulative or cumulative	Not applicable	
23 Convertible or non-convertible	Not applicable	
4 If convertible, conversion trigger (s)	Not applicable	
If convertible, fully or partially	Not applicable	
26 If convertible, conversion rate	Not applicable	
27 If convertible, mandatory or optional conversion	Not applicable	
28 If convertible, specify instrument type convertible into	Not applicable	
29 If convertible, specify issuer of instrument it converts into	Not applicable	
30 Write-down feature	Not applicable	
If write-down, write-down trigger(s)	Not applicable	
32 If write-down, full or partial	Not applicable	
33 If write-down, permanent or temporary	Not applicable	
34 If temporary write-down, description of write-up mechanism	Not applicable	
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Not applicable	
Non-compliant transitioned features	Not applicable	
37 If yes, specify non-compliant features	Not applicable	

CAPITAL REQUIREMENTS

Capital requirements in the ADI is determined by the risk weights of the relevant assets held with the minimum required capital to cover 9% of the risk weighted assets. The ADI maintains a capital policy level of minimum 12% and a capital target of 15%. The current level of capital is 14.00%

The risk weighted assets for each asset grouping as set out in the table below is determined by the APRA Prudential Standards APS 112. These are prescribed risk weights to measure the level of risk based on the nature and level of security supporting the assets recovery.

The risk weighted assets held as at the end of the quarter ended 30 Jun 2020 is as follows:

TABLE C RISK WEIGHTED ASSETS BY ASSET CLASS

	Current quarter 30 Jun 2020		Previous	quarter
			31 Mar 2020	
	Carrying	Risk Weighted	Carrying	Risk Weighted
	Value	Value	Value	Value
	\$,000	\$,000	\$,000	\$,000
(a) Capital requirements (in terms of risk-weighted assets) for credit risk (excluding				
securitisation) by portfolio;				
Loans - secured by residential mortgage	321,872	119,054	318,383	117,987
Loans - other retail	1,223	1,223	464	464
Loans - corporate	14,145	14,145	14,735	14,735
Liquid investments	108,147	21,466	85,654	19,169
all other assets	9,688	6,050	8,920	5,912
Total credit risk on balance sheet	455,075	161,938	428,155	158,266
Total credit risk off balance sheet (commitments)				
 Undrawn financial commitments (overdrafts, credit cards, line of credit, 				
Loans approved not advanced, guarantees)	24,634	5,962	26,897	5,464
Capital requirements for securitisation	-	-	-	-
(b) Capital requirements for market risk.	-	-	-	-
(C) Capital requirements for operational risk.		21,254		21,254
Total Risk Weighted assets (Sum above components)	479,709	189,154	455,052	184,985

CAPITAL HELD BY THE ADI

The capital held by the ADI exceeds the policy and minimum capital prescribed by the APRA Prudential standards. This excess facilitates future growth within the ADI.

The capital ratio is the amount of capital described in Table A divided by the risk weighted assets

TABLE D

TABLE D				
	Capital		Capital Ratio	
	\$		\$	
	Current		Current	
	quarter	Previous quarter	quarter	Previous quarter
	30 Jun 2020	31 Mar 2020	30 Jun 2020	31 Mar 2020
	\$,000	\$,000		
Common Equity Tier 1	25,516	24,997	13.49%	13.51%
Tier 1	25,516	24,997	13.49%	13.51%

CREDIT RISK

(i) CREDIT RISK - INVESTMENTS

Surplus cash not invested in loans to members are held in high quality liquid assets. This included the funds required to be held to meet withdrawal of deposits by members of the ADI.

The ADI uses the ratings of reputable ratings agencies to assess the credit quality of all investment exposure, where applicable, using the credit quality assessment scale in APRA Prudential Guidance in APS112. The credit quality assessment scale within this standard has been complied with.

The Table E below excludes the Equities and securitisation exposures. Securitisation exposures are set out in the table G that follows.

The exposure values associated with each credit quality step are as follows in Table E.

TABLE E

Current quarter 30 Jun 2020

Liquid Investments	Average gross	Carrying value	Past due	Impaired	Specific	Increase in
	exposure in	on balance sheet	facilities	facilities	Provision as at	specific provision
	quarter	at			end of qtr	
		30 Jun 2020				and write offs in
						qtr
	\$,000	\$,000	\$,000	\$,000	\$,000	\$,000
Cuscal	8,280	10,280	-	-	-	-
Banks	42,888	84,277	-	-	-	-
Other ADIs	1,000	1,000	-	-	-	-
Government	7,000	12,500	-	-	-	-
Total	59,168	108,057	-	-	-	-

Previous quarter 31 Mar 2020

Liquid Investments	Average gross exposure in quarter	Carrying value on balance sheet at 31 Mar 2020	Past due facilities	Impaired facilities	Specific Provision as at end of qtr	Increase in specific provision and write offs in qtr
	\$,000	\$,000	\$,000	\$,000	\$,000	\$,000
Cuscal	8,730	6,280	-	-	-	-
Banks	28,126	1,500	-	-	-	-
Other ADIs	500	1,000	-	-	-	-
Government	1,500	1,500	-	-	-	-
Total	38,856	10,280	-	-	-	-

(ii) CREDIT RISK - INVESTMENTS

The classes of loans entered into by the credit union are limited to loans, commitments and other off-balance sheet exposures. The credit union does not enter into debt securities, and over-the-counter derivatives.

Impairment details

The level of impaired loans by class of loan is set out below. In the note below -

- Carying Value is the amount of the balance sheet gross of provision (net of deferred fees)
- Past due loans is the 'on balance sheet' loan balances which are behind in repayments past due by 90 days or more but not impaired
- Impaired loans are the 'on balance sheet' loan balances which are at risk of not meeting all principle and interest repayments over time
- Provision for impairment is the amount of the impairment provision allocated to the class of impaired loans
- The losses in the period equate to the additional provisions set aside for impaired loans, and bad debts written off in excess of previous provision allowances.

The impaired loans are generally not secured against residential property. Some impaired loans are secured by bill of sale over motor vehicles or other assets of varying value. It is not practicable to determine the fair value of all collateral as at balance date due to the variety of assets and condition.

The analysis of the ADI's loans by class, is as follows in Table ${\sf F}$

TABLE F [excludes securitisation exposures or equities. Securitisation exposures are set out in the Table G that follows]

Current quarter 30 Jun 2020

Loans Portfolio	Gross exposure value - Average for the period	Gross exposure value on balance sheet at 30 Jun 2020	Commitments - redraws, overdraft facilities undrawn	Past due facilities	Impaired facilities	Specific Provision as at end of qtr	Increase in specific provision and write offs in qtr
	\$,000	\$,000	\$,000	\$,000	\$,000	\$,000	\$,000
Mortgage secured	310,527	312,848	11,150	-	-	-	-
Personal	8,716	8,511	303	-	12	12	(165)
Overdrafts & Credit cards	1,992	1,955	12,677	-	14	5	(9)
Corporate borrowers	14,440	14,145	504	-	-	-	-
Total	335,676	337,459	24,634	-	26	17	(174)

Previous quarter 31 Mar 2020

Loans Portfolio	Gross exposure value - Average for the period	Gross exposure value on balance sheet at 31 Mar 2020	Commitments - redraws, overdraft facilities undrawn	Past due facilities	Impaired facilities	Specific Provision as at end of qtr	Increase in specific provision and write offs in qtr
	\$,000	\$,000	\$,000	\$,000	\$,000	\$,000	\$,000
Mortgage secured	305,080	308,205	13,384	3	12	-	(1)
Personal	9,148	8,922	387	-	-	177	151
Overdrafts & Credit cards	2,195	2,030	12,486	-	-	14	14
Corporate borrowers	14,108	14,735	640	-	-	-	-
Total	330,530	333,892	26,897	3	12	190	163

General Reserve for Credit Losses

The reserve is set aside to quantify the estimate for potential future losses in the loans and investments.

In addition to the provision for impairment, the board has recognised the need to make an allocation from retained earnings to ensure there is adequate protection for members against the prospect that some members will experience loan repayment difficulties in the future.

The reserve has been determined on the basis of the past experience with the loan delinquency and amounts written off.

The value of the reserve is amended to reflect the changes in economic conditions, and the relevant concentrations in specific regions and industries of employment within the loan book.

	Current quarter	Previous quarter
	30 Jun 2020	31 Mar 2020
	\$,000	\$,000
Balance	957	965

SECURITISATION ARRANGEMENTS

The ADI has entered into arrangements for securitied loans to support its liquidity requirements from time to time. The table below states the current value of securitied loans managed by the ADI and the amount securitied in the past quarter ended 30 Jun 2020.

TABLE G

Current quarter 30 Jun 2020

	Loans Securitied in Current qtr, by	Securitied Loans On-balance sheet	Securitied Loans Off-balance sheet
	type of securitisation	exposure retained or purchased	exposures
		Aggregate amount	Aggregate amount
	\$,000	\$,000	\$,000
Mortgage loans			-
Personal loans			
Credit cards			
Total	-	-	-

The recognised gain or loss on securitied arrangements entered into in the past quarter is \$Nil.

Previous quarter 31 Mar 2020

Frevious quarter 31 Mai 2020			
	Loans Securitied in Current qtr, by	Securitied Loans On-balance sheet	Securitied Loans Off-balance sheet
	type of securitisation	exposure retained or purchased	exposures
		Aggregate amount	Aggregate amount
	\$,000	\$,000	\$,000
Mortgage loans			-
Personal loans			
Credit cards			
Total	-	-	-