

Public Disclosure of Prudential Information

in accordance with APRA Prudential Standard APS 330

CAPITAL STRUCTURE as at 30 June 2008		\$'000
Tier 1 CAPITAL		
Retained earnings (including current year)		4,471
Reserves		9
TOTAL FUNDAMENTAL TIER 1 CAPITAL		4,480
Deductions from Tier 1		285
NET TIER 1 CAPITAL		4,195
Tier 2 CAPITAL (net of deductions)		0
TOTAL CAPITAL BASE		4,195

CAPITAL ADEQUACY as at 31 March 2009		\$'000
Capital requirements in terms of risk weighted assets		
CREDIT RISK		24,720
consisting of :		
Claims on ADIs maturing less than 3 months		3,020
Claims on ADIs maturing greater than 3 months		1,912
Residential Mortgages		11,386
Securitisation		0
Plant, equipment and other fixed assets		1,417
Other assets		6,984
MARKET RISK		0
OPERATIONAL RISK		2,759
TOTAL Risk Weighted Assets		27,511
TOTAL TIER 1 CAPITAL RATIO		15.63%
TOTAL CAPITAL RATIO		15.63%

CREDIT RISK EXPOSURE as at 31 March 2009							\$'000
	Group Credit Risk Exposure at reporting date	Average Credit Risk Exposure for the period	Impaired facilities	90 days Past due	Specific Provisions Balance	Charges for specific provisions and write-offs for the period	
Claims on ADIs	19,196	18,626					
Loans and Advances							
Residential Housing	28,777	28,713		22			
Personal	5,261	5,330	8	3	10	0	
Commercial	2,168	2,236					
Total Loans and Advances	36,206	36,279	8	25	10	0	
Commitments (off balance sheet)	2,543						
consisting of:							
Overdraft limits	1,071						
Undrawn balances	1,472						

GENERAL RESERVES FOR CREDIT LOSSES as at 31 March 2009 is \$63,069.

Contact Us

Transcomm Credit Co-operative Ltd

trading as

Transcomm Credit Union

ABN 54 087 651 750

AFSL 245606

99 King Street,

Melbourne VIC 3000

Phone (03) 9629 4484

Country Vic 1800 013 042

Fax (03) 9629 4905

BSB 704-165

[Member Services & Loans](#)

Fax (03) 9629 4130

[Hours of Business](#)

8.30am - 5pm Monday to Friday

[Reporting a Lost or Stolen Card](#)

Office hours - Member Services Dept

(03) 9629 4484

After hours - 1800 252 149

[General Enquiries](#)

enquire@transcomm.com.au

[Loan Enquiries](#)

loans.dept@transcomm.com.au

[Member Services](#)

member.services@transcomm.com.au

[Website](#)

www.transcomm.com.au



Deposits up to \$1Mil are guaranteed by the Federal Government of Australia