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

C	Common Equity Tier 1 Capital: instruments and reserves	Current quarter 30 Jun 2021	Previous quarter 31 Mar 2021
		\$,000	\$,000
1 [Directly issued qualifying ordinary shares (and equivalent for mutually-owned entities) capital	-	-
2 F	Retained earnings	26,211	26,263
3 /	Accumulated other comprehensive income (and other reserves)	10,763	1,455
	Directly issued capital subject to phase out from CET1 (only applicable to mutually-owned companies)	-	-
	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	36,974	27,718
	Common Equity Tier 1 Capital: regulatory adjustments (rows 7 to 27)	·	
7 F	Prudential valuation adjustments		-
	Goodwill (net of related tax liability)		_
	Other intangibles other than mortgage servicing rights (net of related tax liability)		_
	Deferred tax assets in excess of deferred tax liabilities		_
	Cash-flow hedge reserve		_
-	Shortfall of provisions to expected losses		_
	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)		_
	Gains and losses due to changes in own credit risk on fair valued liabilities		_
	Defined benefit superannuation fund net assets		_
-	nvestments in own shares (if not already netted off paid-in capital on reported balance sheet)		-
	Reciprocal cross-holdings in common equity		_
	nvestments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation,		_
r	net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10%		
t	hreshold)	1,216	1,062
	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)		
		-	-
	Mortgage service rights (amount above 10% threshold)	-	-
	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	-
-	Amount exceeding the 15% threshold	-	-
23 0	of which: significant investments in the ordinary shares of financial entities	-	-
	of which: mortgage servicing rights	-	-
25 c	of which: deferred tax assets arising from temporary differences	-	-
26	National specific regulatory adjustments (sum of rows 26a, 26b, 26c, 26d, 26e, 26f, 26g, 26h, 26i and 26j)	238	214
26a c	of which: treasury shares	-	-
26b c	of which: offset to dividends declared under a dividend reinvestment plan (DRP), to the extent that the dividends are used		
t	o purchase new ordinary shares issued by the ADI	-	-
26c c	of which: deferred fee income	-	-
26d c	of which: equity investments in financial institutions not reported in rows 18, 19 and 23	-	-
26e d	of which: deferred tax assets not reported in rows 10, 21 and 25	-	-
26f c	of which: capitalised expenses	171	214
26g (of which: investments in commercial (non-financial) entities that are deducted under APRA rules	68	-
26h c	of which: covered bonds in excess of asset cover in pools	-	-
26i d	of which: undercapitalisation of a non-consolidated subsidiary	-	-
-	of which: other national specific regulatory adjustments not reported in rows 26a to 26i	-	-
	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		
28 1	Total regulatory adjustments to Common Equity Tier 1	1,455	1,276
29 (Common Equity Tier 1 Capital (CET1)	35,520	26,442

39 Directly issued qualifying Additional Ter 1 instruments		The Prudential Disclosures contained herein apply to Horizon Credit Union Limited (ABN 66 087 650 173)		
3.1 of which classified as equity under applicable accounting standards 3.2 of which classified as issuition under applicable accounting standards 3.3 briefly standard applicable accounting standards 3.5 of which classified as issuition under place for accounting the place of the standards and the standards and the place of the standards and the		Additional Tier 1 Capital: instruments		
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Capital ratios and buffers Capital ratios and buffers Cit Common Equity Tier 1 (as a percentage of risk-weighted assets) Common Equity Tier 1 (as a percentage of risk-weighted assets) Common Equity Tier 1 (as a percentage of risk-weighted assets) Common Equity Tier 1 (as a percentage of risk-weighted assets) Cotal Capital Ca	59	Total Capital (TC = T1 + T2)	36,552	27,274
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				-
73 Cap for inclusion of provisions in her 2 under internal ratings-based approach			-	-
	/9	Cap for inclusion of provisions in ther 2 under internal ratings-based approach	-	-

	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 national discretions)	Basel III (Not applying national discretions)
	\$,000	\$,000
CET1 after regulatory adjustments (CET1)	35,520	35,520
Additional Tier 1 capital after regulatory adjustments (AT1)	-	-
Tier 1 capital (Tier 1 = CET1 + AT1)	35,520	35,520
Tier 2 capital after regulatory adjustments (T2)	1,033	1,033
Total capital (Total capital = Tier 1 + Tier 2)	36,552	36,552
Total Risk Weighted Assets (RWA)	240,521	240,521
Capital ratios (5)		
CET1 Ratio (CET1/Total RWA)	14.77%	14.77%
Tier 1 Ratio (Tier 1/Total RWA)	14.77%	14.77%
Total Capital Ratio (Total capital/Total RWA)	15.20%	15.20%

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 l	ssuer	Not applicable	
2	Jnique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	Not applicable	
3 (Governing law(s) of the instrument	Not applicable	
F	Regulatory treatment	Not applicable	
4 7	Fransitional Basel III rules	Not applicable	
5 F	Post-transitional Basel III rules	Not applicable	
6 E	Eligible at solo/group/group & solo	Not applicable	
7 I	nstrument 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 F	Par value of instrument	Not applicable	
10	Accounting classification	Not applicable	
11 (Original date of issuance	Not applicable	
12 F	Perpetual or dated	Not applicable	
13 (Driginal maturity date	Not applicable	
14 I	ssuer call subject to prior supervisory approval	Not applicable	
	Optional call date, contingent call dates and redemption amount	Not applicable	
	Subsequent call dates, if applicable	Not applicable	
(Coupons/dividends	Not applicable	
	ixed or floating dividend/coupon	Not applicable	
	Coupon rate and any related index	Not applicable	
19 E	existence of a dividend stopper	Not applicable	
20 F	fully discretionary, partially discretionary or mandatory	Not applicable	
	existence of step up or other incentive to redeem	Not applicable	
22 1	Noncumulative or cumulative	Not applicable	
23 (Convertible or non-convertible	Not applicable	
24 I	f convertible, conversion trigger (s)	Not applicable	
25 I	f convertible, fully or partially	Not applicable	
26 I	f convertible, conversion rate	Not applicable	
27 I	f convertible, mandatory or optional conversion	Not applicable	
	f convertible, specify instrument type convertible into	Not applicable	
	f convertible, specify issuer of instrument it converts into	Not applicable	
	Write-down feature	Not applicable	
31 I	f write-down, write-down trigger(s)	Not applicable	
_	f write-down, full or partial	Not applicable	
	f write-down, permanent or temporary	Not applicable	
	f 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	
	f 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 15.20%

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 2021 is as follows:

TABLE C RISK WEIGHTED ASSETS BY ASSET CLASS

	Current quarter 30 Jun 2021		Previous	quarter	
			31 Mar 2021		
	Carrying	Risk Weighted	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	433,709	162,017	331,127	124,121	
Loans - other retail	15,765	15,765	13,246	13,246	
Loans - corporate	-	-	-	-	
Liquid investments	124,279	23,005	116,646	20,709	
all other assets	9,912	6,856	9,012	5,668	
Total credit risk on balance sheet	583,665	207,643	470,031	163,744	
Total credit risk off balance sheet (commitments)					
 Undrawn financial commitments (overdrafts, credit cards, line of credit, 					
Loans approved not advanced, guarantees)	37,030	8,218	24,634	5,962	
Capital requirements for securitisation	-	-	-	-	
(b) Capital requirements for market risk.	-	-	-	-	
(C) Capital requirements for operational risk.		24,660		22,469	
Total Risk Weighted assets (Sum above components)	620,695	240,521	494,666	192,176	

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 2021	31 Mar 2021	30 Jun 2021	31 Mar 2021
	\$,000	\$,000		
Common Equity Tier 1	35,520	26,442	14.77%	13.50%
Tier 1	35,520	26,442	14.77%	13.50%
Total Capital ratio	36,552	27,274	15.20%	13.92%

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 2021

Liquid Investments	Average gross exposure in quarter	Carrying value on balance sheet at 30 Jun 2021	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
Banks	88,442	92,571	-	-	-	-
Other ADIs	9,412	9,089	-	-	-	-
Government	22,500	22,500	-	-	-	-
Total	120,354	124,160	-	-	-	-

Previous quarter 31 Mar 2021

Liquid Investments	Average gross exposure in quarter	Carrying value on balance sheet at 31 Mar 2021	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
Banks	42,157	84,313	-	-	-	-
Other ADIs	56,519	9,735	-	-	-	-
Government	11,250	22,500	-	-	-	-
Total	109,925	116,548	-	-	-	-

(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 2021

Loans Portfolio	Gross exposure value - Average for the period	Gross exposure value on balance sheet at 30 Jun 2021	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	370,531	420,603	22,079	-	-	-	-
Personal	11,364	13,686	718	6	13	28	(2)
Overdrafts & Credit cards	2,312	2,258	13,547	2	18	45	29
Corporate borrowers	12,825	13,064	686	4	10	17	17
Total	397,032	449,611	37,030	12	41	90	43

Previous quarter 31 Mar 2021

Loans Portfolio	Gross exposure value - Average for the period	Gross exposure value on balance sheet at 31 Mar 2021	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	318,998	320,459	11,201	-	-	-	-
Personal	8,648	9,042	316	0	0	30	(24)
Overdrafts & Credit cards	2,297	2,367	12,677	1	6	17	3
Corporate borrowers	13,325	12,586	440	-	-	-	-
Total	343,268	344,454	24,634	1	6	47	(21)

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 2021	31 Mar 2021
	\$,000	\$,000
Balance	1,033	833

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 2021.

TABLE G

Current quarter 30 Jun 2021

	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 2021

Fievious quarter 31 Mai 2021			
	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	-	-	-