

Public Disclosure of Prudential Information in accordance  
with APRA Prudential Standard APS 330

MyLife MyFinance Limited  
ABN 54 087 651 750 AFSL 245606



CAPITAL STRUCTURE			
	31-Dec-19		30-Sep-19
<b>Tier 1 Capital</b>			
Paid Up Ordinary Share Capital	\$32,720,508		\$22,720,320
Retained earnings	-\$11,200,253		-\$9,128,926
Less deductions from Tier 1	\$92,336		\$102,492
Common Equity Tier 1 Capital	\$21,427,919		\$13,488,902
<b>Net Tier 1 Capital</b>	<b>\$21,427,919</b>		<b>\$13,488,902</b>
<b>Tier 2 Capital</b>			
<b>Net Tier 2 Capital (net of deductions)</b>	<b>\$1,565,672</b>		<b>\$1,622,394</b>
<b>Total Capital Base</b>	<b>\$22,993,591</b>		<b>\$15,111,296</b>

CAPITAL ADEQUACY			
	31-Dec-19		30-Sep-19
Total Risk Weighted Assets for Credit Risk	\$70,962,988		\$62,984,046
Total Risk Weighted Assets for Market Risk	\$0		\$0
Total Risk Weighted Assets for Operational Risk	\$6,404,340		\$5,500,312
<b>TOTAL Risk Weighted Assets</b>	<b>\$77,367,328</b>		<b>\$68,484,358</b>
<b>COMMON EQUITY TIER 1</b>	<b>27.70%</b>		<b>19.70%</b>
<b>TIER 1</b>	<b>27.70%</b>		<b>19.70%</b>
<b>TOTAL CAPITAL</b>	<b>29.72%</b>		<b>22.07%</b>

CREDIT RISK EXPOSURE as at 31 December 2019

RISK EXPOSURES							
	Gross Credit Risk Exposure	Average Gross Credit Risk Exposure	Risk Weighted Amounts	Impaired Amount	Past due	Specific Provisions and write-offs	Charges for specific provisions
Cash and Liquid assets	\$68,396,728	\$59,485,161	27,130,103				
Loans and Advances							
Secured by Eligible Mortgages	\$102,333,900	\$93,458,429	37,119,437		\$929,894		
Other Loan Advances	\$1,679,620	\$1,714,118	1,679,620	\$8,977	\$0	\$8,804	\$0
Plant and Equipment	\$200,872	\$204,983	200,872				
Other Assets	\$1,340,652	\$1,141,307	1,340,652				
Other commitments	\$9,626,856	\$8,561,349	3,492,304				
<b>TOTALS</b>	<b>\$183,578,628</b>	<b>\$164,565,347</b>	<b>\$70,962,988</b>	<b>\$8,977</b>	<b>\$929,894</b>	<b>\$8,804</b>	<b>\$0</b>
<b>GENERAL RESERVES FOR CREDIT LOSSES</b>	<b>\$579,783</b>						

CREDIT RISK EXPOSURE as at 30 September 2019

RISK EXPOSURES							
	Gross Credit Risk Exposure	Average Gross Credit Risk Exposure	Risk Weighted Amounts	Impaired Amount	Past due	Specific Provisions and write-offs	Charges for specific provisions
Cash and Liquid assets	\$66,736,232	\$51,160,749	\$22,002,128				
Loans and Advances							
Secured by Eligible Mortgages	\$94,997,819	\$83,707,480	\$34,498,468		\$472,201		
Other Loan Advances	\$1,734,574	\$1,708,684	\$1,734,574	\$22,151	\$0	\$13,885	\$0
Plant and Equipment	\$199,426	\$211,209	\$199,426				
Other Assets	\$1,299,155	\$2,080,935	\$1,299,155				
Other commitments	\$9,076,276	\$7,747,549	\$3,250,295				
<b>TOTALS</b>	<b>\$174,043,482</b>	<b>\$146,616,606</b>	<b>\$62,984,046</b>	<b>\$22,151</b>	<b>\$472,201</b>	<b>\$13,885</b>	<b>\$0</b>
<b>GENERAL RESERVES FOR CREDIT LOSSES</b>	<b>\$538,296</b>						

## CAPITAL INSTRUMENTS WITHIN MYLIFE MYFINANCE

The regulatory capital in the ADI is limited to :

- \* Paid Up Ordinary Share Capital
- \* Retained earnings
- \* Capital reserves
- \* Share capital
- \* Statutory reserves
- \* General reserves for capital losses

### Disclosure template for main features of Regulatory Capital instruments

1	Issuer	Transcomm Credit Co-operative Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A
3	Governing law(s) of the instrument	Victoria
<b>Regulatory treatment</b>		
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo/group/group & solo	Group and solo
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated debt
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	\$0.99M
9	Par value of instrument	\$2.0M
10	Accounting classification	Liability-Amortised over last 4 years
11	Original date of issuance	05-Sep-14
12	Perpetual or dated	Dated
13	Original maturity date	04-Sep-21
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	After five years from the Issue Date, on any Interest Payment Date on giving not more than 60 nor less than 30 days notice to the Holder, redeem all or any part of the Outstanding Principal Amount together with Interest Accrued to the date fixed for the redemption.
16	Subsequent call dates, if applicable	N/A
<b>Coupons/dividends</b>		
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	3.5%pa
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	N/A
23	Convertible or non-convertible	Non-convertible
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	Yes
31	If write-down, write-down trigger(s)	Only upon occurrence of a non-viability trigger event and where APRA considers the Issuer will become non-viable.
32	If write-down, full or partial	Write-down only to the point without it, where APRA would consider the Issuer to become non-viable.
33	If write-down, permanent or temporary	Permanent
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).	The Instrument is subordinated to depositors and all general creditors but ranks ahead of Common Tier 1 and Additional Tier 1 capital
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A