



**Table 3: Capital Adequacy**

The Credit Union's regulatory capital position at 30 September 2014 was as follows:

	September 2014 A\$M	June 2014 A\$M
<b>Risk weighted assets</b>		
Credit risk		
Claims secured by residential mortgage	772.32	778.00
Other retail	113.54	119.07
Corporate		
Bank and other ADI's	276.75	220.17
Government		
All other	5.44	4.50
Securitisation	-	-
Market risk		
Operational risk		
	165.96	165.96
<b>Total risk weighted assets</b>	<b>1,334.01</b>	<b>1,287.69</b>
<b>Common Equity Tier 1 Capital Ratio</b>	<b>15.05%</b>	<b>15.31%</b>
<b>Tier 1 Capital ratio</b>	<b>15.05%</b>	<b>15.31%</b>
<b>Total Capital ratio</b>	<b>15.61%</b>	<b>15.89%</b>

**Table 4a: Credit Risk**

The Credit Union monitors the investment options in the market based on the credit rating of the counter party. An analysis of concentrations of investment credit risk at 30 September 2014 is shown below:

	Sep-14		Jun-14	
	Gross credit risk exposure A\$M	Average gross exposure A\$M	Gross credit risk exposure A\$M	Average gross exposure A\$M
<b>Loans</b>				
Claims secured by residential	2,074.20	2,064.18	2,086.39	2,067.25
Other retail	113.38	127.48	118.38	133.46
<b>Commitments</b>				
Claims secured by residential	42.00	58.02	41.89	52.41
Other retail	.59	1.20	1.12	1.01
<b>Investments</b>				
Bank and other ADI's	878.63	864.18	794.24	690.89
<b>Over the counter derivatives</b>				
Bank and other ADI's	.15	.15	.15	.15



**Table 4b: Credit Risk**

An analysis of concentrations of loans and advances credit risk as at 30 September 2014 is shown below:

	September 2014 A\$M	June 2014 A\$M
<b>Past due (&gt;90 days) but NOT impaired</b>		
Carrying amount	1.67	1.67
<b>Collectively impaired - mortgage loans</b>		
Carrying amount	-	-
<b>Collectively impaired – personal loans</b>		
Carrying Amount	.44	.43
<b>Overdrawn / Over limit</b>		
Carrying Amount	.30	.34
<b>Total impaired loans</b>	<u>.74</u>	<u>.77</u>
Neither past due nor impaired	2,185.17	2,202.32
<b>Gross Value of Loans and Advances</b>	<b>2,187.59</b>	<b>2,204.77</b>
Specific provision	(1.49)	(1.49)
General reserve for credit losses	(6.44)	(6.44)
<b>Total Net loans &amp; advances to Members</b>	<u><b>2,179.66</b></u>	<u><b>2,196.84</b></u>
	September 2014 A\$M	June 2014 A\$M
<b>Total amount charged to specific provision for the quarter</b>	-	-
<b>Total write offs for the quarter</b>	.17	.21

**Table 5: Securitisation exposure**

	September 2014 A\$M	June 2014 A\$M
<b>Loans securitised during the quarter</b>	Nil	Nil
<b>On-Balance Sheet Securitisation Exposures</b>		
Claims secured by residential mortgage	372	189
<b>Total</b>	<u><b>372</b></u>	<u><b>189</b></u>