



**Table 3: Capital Adequacy**

The Credit Union's regulatory capital position at 31 December 2013 was as follows:

	December 2013 A\$M	September 2013 A\$M
<b>Risk weighted assets</b>		
Credit risk		
Claims secured by residential mortgage	789.81	778.50
Other retail	122.45	119.65
Corporate		
Bank and other ADI's	172.14	143.49
Government		
All other	4.45	4.64
Securitisation	-	-
Market risk		
Operational risk		
	158.59	151.90
<b>Total risk weighted assets</b>	<b>1,247.44</b>	<b>1,198.17</b>
<b>Common Equity Tier 1 Capital Ratio</b>	<b>15.16%</b>	<b>15.44%</b>
<b>Tier 1 Capital ratio</b>	<b>15.16%</b>	<b>15.44%</b>
<b>Total Capital ratio</b>	<b>15.73%</b>	<b>16.04%</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 31 December 2013 is shown below:

	Dec-13		Sep-13	
	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	2,088.42	2,053.88	2,060.64	2,038.10
Other retail	121.96	133.25	119.11	132.37
<b>Commitments</b>				
Claims secured by residential	59.94	60.95	60.19	58.02
Other retail	.89	1.01	.92	1.20
<b>Investments</b>				
Bank and other ADI's	696.85	661.40	660.00	654.86
<b>Over the counter derivatives</b>				
Bank and other ADI's	.04	.04	.04	.04



**Table 4b: Credit Risk**

An analysis of concentrations of loans and advances credit risk as at 31 December 2013 is shown below:

	December 2013 A\$M	September 2013 A\$M
<b>Past due (&gt;90 days) but NOT impaired</b>		
Carrying amount	3.43	2.54
<b>Collectively impaired - mortgage loans</b>		
Carrying amount	-	-
<b>Collectively impaired – personal loans</b>		
Carrying Amount	.47	.52
<b>Overdrawn / Over limit</b>		
Carrying Amount	.37	.32
<b>Total impaired loans</b>	<b>.84</b>	<b>.83</b>
Neither past due nor impaired	2,206.11	2,176.37
<b>Gross Value of Loans and Advances</b>	<b>2,210.38</b>	<b>2,179.75</b>
Specific provision	(1.59)	(1.59)
General reserve for credit losses	(5.92)	(5.92)
<b>Total Net loans &amp; advances to Members</b>	<b>2,202.87</b>	<b>2,172.24</b>
	December 2013 A\$M	September 2013 A\$M
<b>Total amount charged to specific provision for the quarter</b>	-	-
<b>Total write offs for the quarter</b>	.19	.20

**Table 5: Securitisation exposure**

	December 2013 A\$M	September 2013 A\$M
<b>Loans securitised during the quarter</b>	Nil	Nil
<b>On-Balance Sheet Securitisation Exposures</b>		
Claims secured by residential mortgage	216	244
<b>Total</b>	<b>216</b>	<b>244</b>