

Quarterly Public Disclosure

For Quarter Ended 30 June 2013



Table 3: Capital Adequacy

The Credit Union's regulatory capital position at 30 June 2013 was as follows:

	June 2013 A\$M
Risk weighted assets	
Credit risk	
Claims secured by residential mortgage	774.21
Other retail	121.43
Corporate	
Bank and other ADI's	130.05
Government	
All other	5.69
Securitisation	-
Market risk	-
Operational risk	151.90
Total risk weighted assets	1,183.29
Common Equity Tier 1 Capital Ratio	15.35%
Tier 1 Capital ratio	15.35%
Total Capital ratio	15.95%

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 June 2013 is shown below:

	Gross credit risk exposure A\$M	Average gross exposure A\$M
Loans		
Claims secured by residential mortgage	2,024.95	1,924.65
Other retail	120.59	130.09
Commitments		
Claims secured by residential mortgage	75.00	69.66
Other retail	1.29	1.20
Investments		
Bank and other ADI's	636.96	602.96

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Table 4b: Credit Risk

An analysis of concentrations of loans and advances credit risk as at 30 June 2013 is shown below:

	June 2013 A\$M
Past due (>90 days) but NOT impaired	
Carrying amount	2.72
Collectively impaired - mortgage loans	
Carrying amount	-
Collectively impaired – personal loans	
Carrying Amount	.56
Overdrawn / Over limit	
Carrying Amount	.34
Total impaired loans	<u>.90</u>
Neither past due nor impaired	2,141.92
Gross Value of Loans and Advances	2,145.54
Specific provision	(1.59)
General reserve for credit losses	(5.92)
Total Net loans & advances to Members	<u>2,138.03</u>
	June 2013 A\$M
Total amount charged to specific provision for the quarter	.07
Total write offs for the quarter	.29

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Table 5: Securitisation exposure

	June 2013 A\$M
Loans securitised during the quarter	Nil
On-Balance Sheet Securitisation Exposures	
Claims secured by residential mortgage	146
Total	146