

**Public Disclosure (APS 330)
For Quarter Ended 31 December 2015**



Table 3: Capital Adequacy

The Credit Union's regulatory capital position at 31 December 2015 was as follows:

	December 2015 A\$M	September 2015 A\$M
Risk weighted assets		
Credit risk		
Claims secured by residential mortgage	935.43	871.14
Other retail	104.99	105.38
Corporate		
Bank and other ADI's	290.47	338.62
Government		
All other	6.49	5.53
Securitisation	-	-
Market risk	-	-
Operational risk	188.59	182.06
Total risk weighted assets	1,525.97	1,502.73
Common Equity Tier 1 Capital Ratio	14.18%	14.16%
Tier 1 Capital ratio	14.18%	14.16%
Total Capital ratio	14.71%	14.71%

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 2015 is shown below:

	Dec-15		Sep-15	
	Gross credit risk exposure A\$M	Average gross exposure A\$M	Gross credit risk exposure A\$M	Average gross exposure A\$M
Loans				
Claims secured by residential	2,273.54	2,181.69	2,134.03	2,097.02
Other retail	104.32	116.56	104.21	117.84
Commitments				
Claims secured by residential	461.61	405.75	393.44	370.50
Other retail	0.66	0.94	0.80	0.94
Investments				
Bank and other ADI's	845.79	889.84	908.95	923.96
Over the counter derivatives				
Bank and other ADI's	0.30	0.30	0.25	0.25

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Table 4b: Credit Risk

An analysis of concentrations of loans and advances credit risk as at 31 December 2015 is shown below:

	December 2015 A\$M	September 2015 A\$M
Past due (>90 days) but NOT impaired		
Carrying amount	1.67	1.49
Collectively impaired - mortgage loans		
Carrying amount	.00	.37
Collectively impaired – personal loans		
Carrying Amount	.51	.46
Overdrawn / Over limit		
Carrying Amount	.19	.18
Total impaired loans	.70	1.01
Neither past due nor impaired	2,375.50	2,236.11
Gross Value of Loans and Advances	2,377.87	2,238.61
Specific provision	(1.42)	(1.42)
General reserve for credit losses	(7.28)	(7.28)
Total Net loans & advances to Members	2,369.17	2,229.91
	December 2015 A\$M	September 2015 A\$M
Total amount charged to specific provision for the quarter	-	-
Total write offs for the quarter	.18	.21

Table 5: Securitisation exposure

	December 2015 A\$M	September 2015 A\$M
Loans securitised during the quarter	Nil	Nil
On-Balance Sheet Securitisation Exposures		
Claims secured by residential mortgage	482	517
Total	482	517