

HUNTER UNITED EMPLOYEES' CREDIT UNION LIMITED
PRUDENTIAL STANDARD - APS 330
DISCLOSURE as at 30 Jun 2009

1. **CAPITAL**

Capital Structure - 30 June 2009

Tier 1 Capital	
General reserves	2,564,340
Retained earnings (including current year)	15,444,427
	<u>18,008,767</u>
Less Deductions from tier 1	
Deferred tax assets	74,394
Intangible assets	338,938
Capital investments	114,259
	<u>527,591</u>
Net Tier 1 Capital	17,481,176
Tier 2 Capital - net of deductions	<u>341,533</u>
Total Capital Base	<u><u>17,822,709</u></u>

Capital Adequacy - 30 June 2009

	Gross Value	Risk Weighted Value
Capital Requirements (risk weighted assets) - Credit Risk		
Cash	2,629,278	0
Claims - on ADIs	28,793,374	9,362,612
Claims - secured against eligible residential mortgages	148,783,859	54,130,858
Claims - other loans	12,109,687	12,109,687
Claims - past due loans	87,692	87,692
Premises, plant and equipment	3,141,449	3,141,449
Other assets	326,755	326,755
	<u>195,872,094</u>	<u>79,159,053</u>
Off Balance Sheet		
Loans approved not advanced - eligible residential mortgages	2,933,257	2,933,257
Loans approved not advanced - other loans	18,075	18,075
Redraw balances available under redraw facilities on term loans	5,230,600	1,307,650
	<u>8,181,932</u>	<u>4,258,982</u>
	204,054,026	83,418,035
Capital Requirements (risk weighted assets) - Market Risk		0
Capital Requirements (risk weighted assets) - Operational Risk		<u>9,726,664</u>
Total risk weighted assets		<u><u>93,144,699</u></u>
Total Capital Ratio		19.13%
Total Tier 1 Capital Ratio		18.77%

2. **CREDIT RISK EXPOSURE - 30 June 2009**

Credit Risk

Types

	30-Jun-09	Qrt Ave
Term Loans	144,412,400	141,768,314
Revolving Credit	16,106,758	16,203,447
Credit Cards	657,185	627,323
	<u>161,176,343</u>	<u>158,599,084</u>

Portfolio

	30-Jun-09	Qrt Ave
Mortgage secured - term loans - variable rate	129,337,582	127,341,147
Mortgage secured - term loans - fixed rate	5,165,619	4,568,768
Mortgage secured - revolving credit	14,280,658	14,432,936
Personal - term loans - variable rate	9,907,514	9,856,295
Personal - term loans - fixed rate	0	0
Personal - revolving credit	476,271	492,804
Commercial - term loans - variable rate	1,685	2,103
Commercial - revolving credit	1,349,829	1,277,708
Credit cards	657,185	627,323
	<u>161,176,343</u>	<u>158,599,084</u>

Impaired and Past Due

	30-Jun-09
Mortgage secured - term loans - variable rate	
Mortgage secured - term loans - fixed rate	
Mortgage secured - revolving credit	
Personal - term loans - variable rate	87,692
Personal - term loans - fixed rate	
Personal - revolving credit	
Commercial - term loans - variable rate	
Commercial - revolving credit	
Credit cards	
	<u>87,692</u>

Specific Provision

	30-Jun-09
Mortgage secured - term loans - variable rate	
Mortgage secured - term loans - fixed rate	
Mortgage secured - revolving credit	
Personal - term loans - variable rate	9,760
Personal - term loans - fixed rate	
Personal - revolving credit	
Commercial - term loans - variable rate	
Commercial - revolving credit	
Credit cards	
	<u>9,760</u>

Bad Debts Written Off

0

General Reserve for Credit Losses

453,275