APRA Required Prudential Disclosure

The following disclosures have been prepared in accordance with APS 330.

Capital Structure	
as at 30th September 2009	**$**
Tier 1 capital	
Reserves	(541,224)
Retained earnings	30,049,074
Deductions	217,092
Net tier 1 capital	29,290,758
Net tier 2 capital	906,486
Total capital base	30,197,244

General Reserve for Credit Losses	
Quarter ending 31st December 2009	626,238

Capital Adequacy	
Quarter ending 31st December 2009	
Capital requirements - Credit Risk	**Risk Weighted Assets**
– Claims secured by residential mortgages	100,680,897
– Other retail loans	50,481,091
– Claims on ADI's & Banks	15,465,920
– Corporate claims	1,851,905
– Other claims	9,977,657
– Other non-market off balance sheet exposures	3,789,666
Capital requirements - Credit Risk	182,247,136
Capital requirements - Market Risk	-
Capital requirements - Operational Risk	29,027,646
TOTAL RWA	**211,274,782**
Total Capital Ratio	14.41%
Tier 1 Capital Ratio	13.94%

$19.5m of the Credit Union's claims on ADI's and Banks is guaranteed by the Commonwealth Government. This amount carries a zero weighting. Without thisguarantee risk weighted assets would be $216.1m

Credit Risk as at 31st December 2009	Total Gross Exposure	Average Gross Exposure (Qtr)	Impaired	Past Due	Collective Provision	Collective Charge	Specific Provision	Specific Charge
– Cash items	4,474,560	3,501,291						
– ADI's & Banks	96,829,602	99,854,276						
– Loans: Residential secured	281,830,271	282,051,683	713,846	161,633				
– Loans: Other	50,481,091	51,262,977	249,403	206,633	402,863	79,849	233,178	46,217
– Loans: Total	332,311,362	333,314,660	963,249	368,266	402,863	79,849	233,178	46,217
– Other	9,977,657	10,035,928						
– Other non-market off balance sheet exposures	3,789,666	3,366,105						
Total exposures	**447,382,847**	**450,072,260**	**963,249**	**368,266**	**402,863**	**79,849**	**233,178**	**46,217**