

Central Murray Credit Union
Public Disclosure of Prudential Information
In accordance with APRA prudential standard APS 330

Annual Publication as at 30th June 2010

Capital	\$
Capital Structure	
Tier 1 Capital	
General reserves	550,000
Retained Earnings and current years earnings	3,498,515
Deductions from Tier 1 Capital	(86,235)
 Total Tier 1 Capital (net of deductions)	 3,962,280
 Tier 2 Capital	
Tier 2 Capital (net of deductions)	223,798
Total Eligible Capital	4,186,078

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Capital Adequacy	\$
The ratio is expressed as a percentage of risk weighted asset exposures	
 Total Eligible Capital	 4,186,078
 Total risk weighted exposures	 25,303,918
 Capital Adequacy Ratio for the June 10 Quarter	 16.54%
 Board Minimum Target	 13.00%

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Risk Exposure & Capital Adequacy	Gross Amount	Average Amount	Risk Weighted Amounts	Minimum Capital Required - Board Target 13%	Impaired Facilities	90 Days Past due	Specific Provision Balance	Charge for Specific Provisions and Write Offs During the period
	\$	\$	\$	\$	\$	\$	\$	\$
Secured loans and advances	36,423,947	35,007,453	14,699,667	1,910,957	292,763	191,561	-	-
Unsecured loans and advances	4,530,223	4,291,825	3,192,617	415,040	63,932	27,495	-	2,703
Total Loans and Advances	40,954,170	39,299,278	17,892,284	2,325,997	356,695	219,056	-	2,703
Cash and Liquid Assets	673,411	696,692	-	-	-	-	-	-
Investment Securities & Other Deposit	11,377,505	13,163,070	2,292,753	298,058	-	-	-	-
Total Liquid Investments	12,050,915	13,859,762	2,292,753	298,058	-	-	-	-
Other Assets	1,349,303	1,229,130	1,082,774	140,761	-	-	-	-
Total Credit Risk	54,354,388	54,388,169	21,267,811	2,764,816	356,695	219,056	-	2,703
Off-Balance Sheet Risk	6,792,164	6,360,697	1,081,651	140,615	-	-	-	-
Operational Risk	2,954,455	2,814,998	2,954,456	384,079	-	-	-	-
Grand Total Risk Weighted Assets	64,101,007	63,563,864	25,303,918	3,289,510	356,695	219,056	-	2,703
Total Eligible Capital Holdings				4,186,078				
Eligible Capital holdings in excess of Board minimum				896,568				
General Reserves for Credit Losses	178,799							