

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

Annual Publication as at 30th June 2009

Capital	\$
Capital Structure	
Tier 1 Capital	
General reserves	550,000
Retained Earnings and current years earnings	3,286,522
Deductions from Tier 1 Capital	(84,926)
 Total Tier 1 Capital (net of deductions)	 3,751,597
 Tier 2 Capital	
Tier 2 Capital (net of deductions)	203,727
Total Eligible Capital	3,955,323

Quarterly Publication as at 31st December 2009

Capital Adequacy	\$
The ratio is expressed as a percentage of risk weighted asset exposures	
 Total Eligible Capital	 4,011,355
 Total risk weighted exposures	 24,840,751
 Capital Adequacy Ratio for the June 09 Quarter	 16.15%
 Board Minimum Target	 13.00%
 APRA Minimum	 8.00%

Quarterly Publication as at 31st December 2009

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	34,862,130	33,222,896	12,917,202	1,679,236	-	-	-	-
Unsecured loans and advances	4,156,802	4,007,575	4,156,802	540,384	45,384	30,440	754	-
Total Loans and Advances	39,018,932	37,230,471	17,074,004	2,219,620	45,384	30,440	754	-
Cash and Liquid Assets	647,015	784,779	-	-	-	-	-	-
Investment Securities & Other Deposit	13,645,444	14,870,995	2,729,089	354,781	-	-	-	-
Total Liquid Investments	14,292,459	15,655,774	19,803,093	354,781	-	-	-	-
Other Assets	1,120,467	1,147,893	1,250,747	162,597	-	-	-	-
Total Credit Risk	54,431,859	54,034,139	21,054,594	2,736,998	45,384	30,440	754	-
Off-Balance Sheet Risk	6,652,204	6,501,824	976,146	126,899	-	-	-	-
Operational Risk	2,810,011	2,727,015	2,810,011	365,301	-	-	-	-
Grand Total Risk Weighted Assets	63,894,074	63,008,669	24,840,751	3,229,198	45,384	30,440	754	-
Total Eligible Capital Holdings				4,011,355				
Eligible Capital holdings in excess of Board minimum				782,157				
General Reserves for Credit Losses	178,799							