



## Public Disclosures of Prudential Information

### Capital As at 30th June 2011

Type	Amount
Paid-up ordinary capital	-
Reserves	-
Retained Earnings including current year earnings	\$7,411,471
Minority interests from consolidation of Tier 1 capital of subsidiaries	-
Innovative instruments	-
Non-innovative residual instruments	-
Deductions from Tier 1 capital, including goodwill and investments	\$301,446
<b>Total Tier 1 capital (net of deductions)</b>	<b>\$7,110,025</b>
Total amount of Tier 2 capital (net of deductions)	\$469,256
<b>Total capital base</b>	<b>\$7,579,281</b>

### Capital Adequacy components As at 30th September 2011

		Amount
<b>In recognising risks, the following level of capital is assigned to:</b>		
Credit Risk		
* Secured loans and credit limits		\$11,828,205
* Unsecured loans and credit limits		\$6,382,445
Operational risk		\$3,311,361
Interest rate risk in the banking book		-
<b>Actual Capital adequacy ratio:</b>		
* Credit Union	Total	26.26%
	Tier 1	24.63%

### Credit Risk Exposure As at 30th September 2011

Type of Credit Exposure	% of Total Assets	Gross Credit Risk	Quarterly Average Gross Exposure	Amount Impaired	Amount Past 90 days	Specific Provision	Amount Written-off YTD
Loans and Advances to Members							
* Secured loans and advances	55.74%	\$33,073,241	\$32,489,625	\$397,086	\$361,277	-	-
* Unsecured loans and advances	10.77%	\$6,392,445	\$6,558,872	-	\$47,201	\$57,745	\$5,543
<b>Total Loans and Advances to Members</b>	<b>66.51%</b>	<b>\$39,465,686</b>	<b>\$39,048,497</b>	<b>\$397,086</b>	<b>\$408,478</b>	<b>\$57,745</b>	<b>\$5,543</b>
Liquidity Investments placed with Other Financial Institutions							
* Bank Deposits	11.17%	\$6,624,641	\$7,369,146	-	-	-	-
* Deposits with Cuscal	6.89%	\$4,088,380	\$3,281,864	-	-	-	-
* Other ADI Deposits	5.94%	\$3,526,905	\$2,817,072	-	-	-	-
<b>Total Liquidity Investments placed with Other Financial Institutions</b>	<b>24.00%</b>	<b>\$14,239,926</b>	<b>\$13,468,102</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Interest Rate Swaps	-	-	-	-	-	-	-
Investment Securities	-	-	-	-	-	-	-
Balance of general reserve for credit losses		\$ 128,916	\$ 131,280				