

Public Disclosures of Prudential Information

as at 30 June 2010

Capital

Type	Amount
Paid-up ordinary capital	\$0.961m
Reserves	\$100.483m
Retained Earnings including current year earnings	\$127.272m
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	-\$14.992m
Total Tier 1 capital (net of deductions)	\$213.724m
Total amount of Tier 2 capital (net of deductions)	\$5.480m
Total capital base	\$219.204m

Capital Adequacy components

	Risk-weighted assets	Assigned capital
In recognising risks, the following level of capital is assigned to:		
Credit risk • secured loans and credit limits	\$786.151m	\$63.120m
• unsecured loans and credit limits	\$279.140m	\$19.140m
• liquid deposits	\$98.938m	\$7.854m
• other assets	\$14.259m	\$3.167m
• off balance sheet exposures	\$22.364m	\$1.103m
Operational risk	\$127.058m	\$11.025m
Interest rate risk in the banking book	-	\$16.423m
Total	\$1,327.910m	\$121.832m

Actual Capital adequacy ratio	Tier 1	Total
• consolidated	16.09%	16.51%
• credit union	15.83%	16.34%

Credit Risk Exposure

Type of Credit Exposure	% of Total Assets	Gross Credit Risk at June 2010	Quarterly Average Gross	Amount impaired	Amount Past 90 days	Specific Provision	Amounts Written-off YTD
Loans and Advances to Members							
- Secured loans and advances	70.4%	\$2,195.126m	\$2,162.237m	\$10.286m	\$3.013m	\$0.189m	\$0.152m
- Unsecured loans and advances	9.0%	\$279.140m	\$274.832m	\$9.337m	\$0.868m	\$1.466m	\$1.205m
Total Loans and Advances to Members		\$2,474.266m	\$2,437.069m	\$19.623m	\$3.881m	\$1.655m	\$1.357m
Liquidity Investments placed with Other Financial Institutions							
- Bank Deposits	7.6%	\$236.024m	\$231.981m	-	-	-	-
- Deposits with Cuscal	4.3%	\$134.450m	\$139.370m	-	-	-	-
Total Liquidity Investments placed with Other Financial Institutions		\$370.474m	\$371.351m	-	-	-	-
Interest Rate Swaps - counterparty exposure	0.0%	\$0.647m	\$0.736m	-	-	-	-
Investment Securities	0.4%	\$14.009m	\$13.706m	-	-	-	-
Total Credit Risk Exposure		\$2,859.396m	\$2,822.862m	\$19.623m	\$3.881m	\$1.655m	\$1.357m

Balance of general reserve for credit losses	\$ 5.668m
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