

# prudential disclosure

## Credit Union SA Ltd

### CAPITAL and RISK DISCLOSURES

Capital Structure as at June 2010	\$'000
<b>Tier 1 Capital</b>	
Reserves	738
Retained Earnings	62,152
	<u>62,890</u>
<b>Less Tier 1 Capital deductions:</b>	<u>(5,100)</u>
	57,790
<b>Less Tier 2 Capital (net of deductions):</b>	<u>(1,497)</u>
<b>Total Capital Base</b>	<u><u>56,293</u></u>

### Capital Adequacy as at March 2011

#### Capital Requirements (Risk-Weighted assets) for:

Credit Risk	305,231
Securitisation	16,857
Operational Risk	30,227
<b>Total Capital Requirements</b>	<u><u>352,315</u></u>

**Capital Adequacy Ratio** 17.05%

### Credit Risk as March 2011

#### Credit Risk Exposure:

External investments	37,499
Loans	205,332
Other assets	62,400
<b>Total Credit Risk Exposure</b>	<u><u>305,231</u></u>

General Reserve for Credit Losses 530

Specific provisions 146

