



In accordance with the requirements outlined in Prudential Standard APS 330 Capital Adequacy: Public Disclosure of Prudential Information, Australian Country Credit Union Ltd hereby provides the following information:

Capital Structure - Disclosure as at 31 December 2009	
Tier 1 capital:	
Reserves (excluding credit loss reserve)	\$139,378
Retained earnings (including current year)	\$8,478,498
Minority interests arising from consolidation of Tier 1 capital of subsidiaries	\$0
Innovative instruments	\$1,292,681
Non-innovative residual instruments	\$0
Deduction – goodwill	\$0
Deduction – investments	(\$490,006)
Deduction – other	(\$506,975)
Tier 1 capital	\$8,913,576
Tier 2 capital	\$3,334,943
Deductions from Tier 2 capital	(\$409,039)
Tier 2 capital net of deductions	\$2,925,904
Total capital base	\$11,839,480

Capital Adequacy – Quarterly Disclosure to 31 December 2009		
Capital requirements (in terms of risk-weighted assets by portfolio) for:		
	Risk Weighted Assets	Charge
Credit Risk		
♦ Residential mortgages	\$33,781,987	\$2,702,559
♦ Other retail	\$12,023,860	\$961,909
♦ Corporate	-	-
♦ Bank	\$8,120,000	\$649,600
♦ Government	-	-
♦ All other	\$3,634,552	\$290,764
♦ Securitisation	-	-
Total Credit Risk	\$57,560,399	\$4,604,832
Market Risk	-	-
Operational Risk	\$7,406,799	\$592,544
Total capital ratio for the Credit Union		18.2%
Tier 1 capital ratio for the Credit Union		13.7%

Gross exposures by portfolio	Total Gross	Average Gross This Financial Year
Cash & Liquid assets	\$2,928,871	\$3,830,060
Trading securities	\$0	\$0
Investment securities	\$0	\$0
Other deposits	\$28,450,000	\$29,275,000
Acceptance of customers	\$0	\$0
Loans		
- Loans to households	\$70,721,441	\$71,775,548
- Commercial loans	\$19,635,921	\$19,446,079
Total loans	\$90,357,362	\$91,221,627
Fixed assets	\$2,353,891	\$2,375,491
Intangible assets	\$4,415	\$5,057
Other assets	\$2,123,325	\$2,374,538
Other Commitments	\$15,853,113	\$16,284,962
Other non-market off-balance sheet exposures	\$37,000	\$50,557
Debt securities	\$0	\$0
Over-the-counter derivatives	\$0	\$0
Overall	\$142,107,977	\$145,417,290

General reserve for credit losses	\$470,000
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Credit Risk	Balances	Impaired	Past Due	Specific Provision	Write-Offs During Quarter
Residential mortgages	\$61,257,579	-	-	-	\$0
Other retail	\$9,463,862	\$128,557	\$52,472	\$335,571	\$42,305
Corporate	\$19,635,921	\$24,265	\$331	\$87,518	\$0
Cash and Investments	\$31,378,871	\$0	\$0	\$0	\$0
Government	\$0	\$0	\$0	\$0	\$0
All other	\$4,481,631	\$0	\$0	\$0	\$0
Other Commitments	\$15,853,113	\$0	\$0	\$0	\$0
Other non-market off-balance sheet exposures	\$37,000	\$0	\$0	\$0	\$0
Debt securities	\$0	\$0	\$0	\$0	\$0
Over-the-counter derivatives	\$0	\$0	\$0	\$0	\$0
Total Exposures	\$142,107,977	\$152,822	\$52,803	\$423,089	\$42,305