

Goulburn Murray Credit Union	
Capital Structure	
For the period ending 30 June 2011	
Capital Structure	
Paid Up Ordinary Shares	\$ -
Reserves	\$ 67,637
Retained Earnings including current year earnings	\$ 25,996,617
Minority Interests from consolidation of Tier 1 capital subsidiaries	\$ -
Innovative instruments	\$ -
Non-innovative residual instruments	\$ -
Deductions from Tier 1 Capital including goodwill and investments	\$ 507,904
Total Tier 1 Capital (net of deductions)	\$ 25,556,351
Total Tier 2 Capital (net of deductions)	\$ 748,134
Total Capital Base	\$ 26,304,484

Goulburn Murray Credit Union	
Capital Adequacy	
For the period ending 31 December 2011	
Capital Adequacy	
Total Risk Weighted Assets for Credit Risk	\$ 103,003,826
Total Risk Weighted Assets for Market Risk	\$ -
Total Risk Weighted Assets for Operational Risk	\$ 12,093,361
Total Risk Weighted Assets	\$ 115,097,187
Tier 1 Capital Ratio	23.45%
Total Capital Adequacy Ratio	24.12%

Goulburn Murray Credit Union							
Total Credit Risk Exposures							
For the period ending 31 December 2011							
Risk Exposure	Gross Credit Exposure	Average Gross Exposure for the period	Risk Weighted Amounts	Specific Provision	Impaired Assets	Past Due Facilities	Bad Debts Written Off
Cash and Liquid Assets	\$ 45,332,850	\$ 42,650,386	\$ 8,640,822				
Loans and Advances							
-Secured by Eligible Mortgage	\$ 179,286,446	\$ 178,255,443	\$ 70,845,934	\$ 43,911	\$ 1,672,489	\$ -	
-Other Loans & Advances	\$ 16,240,063	\$ 16,098,409	\$ 18,158,585	\$ 22,074	\$ 165,644	\$ -	\$ 9,274
Plant & Equipment	\$ 5,016,161	\$ 5,018,623	\$ 5,016,161				
Other Investments	\$ 455,737	\$ 455,737	\$ 137,056				
Other Assets	\$ 590,702	\$ 623,883	\$ 205,268				
Totals	\$ 246,921,959	\$ 243,102,481	\$ 103,003,826	\$ 65,985	\$ 1,838,133	\$ -	\$ 9,274

General Reserve for Credit Losses **567,463**