



AMP Credit Union Ltd

Disclosure of Prudential Information for the quarter ending 30th September 2009

Capital Structure – Annual Disclosure as at 30 June 2009

Tier 1 Capital	\$
Reserves (excluding credit loss reserve)	6,933,180
Retained earnings (including current year)	5,352,517
Less: Deductions from Tier 1 capital	(341,697)
Total Tier 1 Capital	11,944,000
Tier 2 Capital net of deductions	485,045
Less: Deductions from Tier 2 capital	(195,885)
Total Capital Base	12,233,160

Capital Adequacy & Credit Risk – Quarterly disclosure as at 30 September 2009

Exposures	Risk Weighted	Total Gross	Average Gross
Credit Risk			
- Residential mortgages	30,463,510	87,038,599	87,385,580
- Other retail loans	7,782,567	7,765,190	7,835,370
- Bank & ADI investments	8,912,591	41,742,881	35,260,920
- Other assets	562,824	504,338	1,553,361
- Non market off balance sheet items	2,668,750	12,828,819	12,836,709
Total Credit Risk	50,390,242	149,879,827	144,871,940
Market risk	-		
Operational risk	7,272,735		
Total exposures	57,662,977		

Capital adequacy ratio	
Tier 1 capital	21.11%
Total capital ratio	21.62%

Credit Risk Exposures by Portfolio	Total Gross	Loans impaired	Loans past due 90 days	Specific Provisions	Bad debt expense (quarter)
Loans and advances					
- Secured	87,038,599	-	-	-	-
- Unsecured	7,765,190	111,652	14,567	81,066	-
Total loans and advances	94,803,789	111,652	14,567	81,066	-
General reserve for credit losses	485,193				