

Public Disclosure of Prudential Information
In accordance with APRA Prudential Standard APS 330
As at 31 December 2011



1. Capital Structure		\$000's
<u>Tier 1 Capital</u>		
Retained earnings		84,637
Current year earnings		1,037
Gross Tier 1 Capital		85,674
<u>Deductions from Tier 1 Capital</u>		
Total Tier 1 Capital only deductions		1,133
Net Tier 1 Capital		84,541
<u>Tier 2 Capital</u>		
Gross Tier 2 Capital		2,693
<u>Deductions from Tier 2 Capital</u>		
Total Tier 2 Capital only deductions		0
Net Tier 2 Capital		2,693
Total Capital Base		87,234
2. Capital Adequacy		\$000's
<u>Risk Weighted Assets -</u>		
Credit Risk		310,753
Operational Risk		38,335
Market Risk		0
Other (as required by APRA)		0
Total		349,088
<u>Capital Adequacy Ratio</u>		
On Net Tier 1 Capital		24.2%
On Total Capital Base		25.0%

www.gatewaycu.com.au



Gateway Credit Union Ltd
ABN 47 087 650 093 AFSL/ACL 238293

3. Credit Risk		Gross credit exposure \$000's	Average gross credit exposure \$000's
Gross Exposures			
Cash & liquid assets		45,595	32,341
Investment securities		79,740	79,738
Loans and advances		623,471	622,507
Commitments		3,430	14,488
Total Exposures		752,236	749,073
General Reserve for Credit Losses			2,693

By Portfolio	Balances \$000's	Impaired \$000's	Past Due \$000's	Specific Provision \$000's	Specific Provision Charges/ (Writeback)	Write-Offs
					for the quarter \$000's	for the quarter \$000's
Corporate	-	-	-	-	-	-
Government	-	-	-	-	-	-
Bank	125,335	-	-	-	-	-
Residential mortgage	566,376	-	-	-	-	-
Other retail	54,462	135	-	80	26	265
Commercial	2,633	-	-	-	-	-
Total	748,806	135	-	80	26	265

www.gatewaycu.com.au