

# Public Disclosure of Prudential Information

in accordance with APRA Prudential Standard APS 330

CAPITAL STRUCTURE as at 30 June 2009		\$'000
Tier 1 CAPITAL		
Retained earnings (including current year)		4,528
Reserves		12
TOTAL FUNDAMENTAL TIER 1 CAPITAL		4,540
Deductions from Tier 1		266
NET TIER 1 CAPITAL		4,274
Tier 2 CAPITAL (net of deductions)		7
TOTAL CAPITAL BASE		4,281

CAPITAL ADEQUACY as at 30 June 2010		\$'000
Capital requirements in terms of risk weighted assets		
CREDIT RISK		25,052
consisting of :		
Claims on ADIs maturing less than 3 months		1,814
Claims on ADIs maturing greater than 3 months		3,654
Residential Mortgages		12,722
Securitisation		0
Plant, equipment and other fixed assets		756
Other assets		5,670
MARKET RISK		0
OPERATIONAL RISK		3,099
TOTAL Risk Weighted Assets		28,152
TOTAL TIER 1 CAPITAL RATIO		15.91%
TOTAL CAPITAL RATIO		17.47%

CREDIT RISK EXPOSURE as at 30 June 2010							\$'000
	Group Credit Risk Exposure at reporting date	Average Credit Risk Exposure for the period	Impaired facilities	90 days Past due	Specific Provisions Balance	Charges for specific provisions and write-offs for the period	
Claims on ADIs	19,900	19,321					
Loans and Advances							
Residential Housing	31,682	31,567		21			
Personal	4,827	4,850	10		7	0	
Commercial	2,106	2,112					
Total Loans and Advances	38,614	38,529	10	21	7	0	
Commitments (off balance sheet)	2,573						
consisting of:							
Approved loans not advanced	1,242						
Lines of credit undrawn balances	1,331						

GENERAL RESERVES FOR CREDIT LOSSES as at 30 June 2010 is \$63,062

## Contact Us

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Deposits up to \$1Mil are guaranteed by the Federal Government of Australia