

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 31 December 2009		\$'000
Capital requirements in terms of risk weighted assets		
CREDIT RISK		
		24,200
consisting of :		
Claims on ADIs maturing less than 3 months		1,692
Claims on ADIs maturing greater than 3 months		3,186
Residential Mortgages		12,665
Securitisation		0
Plant, equipment and other fixed assets		1,430
Other assets		5,227
MARKET RISK		
		0
OPERATIONAL RISK		
		2,970
TOTAL Risk Weighted Assets		27,171
TOTAL TIER 1 CAPITAL RATIO		16.05%
TOTAL CAPITAL RATIO		17.15%

CREDIT RISK EXPOSURE as at 31 December 2009							\$'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	16,804	17,959					
Loans and Advances							
Residential Housing	31,737	31,590		21			
Personal	4,919	4,954	9		10	0	
Commercial	2,143	2,152					
Total Loans and Advances	38,799	38,695	9	21	10	0	
Commitments (off balance sheet)	1,867						
consisting of:							
Approved loans not advanced	477						
Lines of credit undrawn balances	1,390						

GENERAL RESERVES FOR CREDIT LOSSES as at 31 December 2009 is \$63,062

Contact Us

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