

# 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 September 2009		\$'000
Capital requirements in terms of risk weighted assets		
CREDIT RISK		25,249
consisting of :		
Claims on ADIs maturing less than 3 months		2,034
Claims on ADIs maturing greater than 3 months		3,670
Residential Mortgages		12,427
Securitisation		0
Plant, equipment and other fixed assets		1,447
Other assets		5,671
MARKET RISK		0
OPERATIONAL RISK		2,884
TOTAL Risk Weighted Assets		28,133
TOTAL TIER 1 CAPITAL RATIO		15.31%
TOTAL CAPITAL RATIO		17.03%

CREDIT RISK EXPOSURE as at 30 September 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	19,542	18,607					
Loans and Advances							
Residential Housing	31,345	30,907		21			
Personal	4,999	5,084	5		7	0	
Commercial	2,165	2,177					
Total Loans and Advances	38,509	38,168	5	21	7	0	
Commitments (off balance sheet)	2,323						
consisting of:							
Approved loans not advanced	871						
Lines of credit undrawn balances	1,452						

GENERAL RESERVES FOR CREDIT LOSSES as at 30 September 2009 is \$63,062

## Contact Us

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