

APRA Required Prudential Disclosure

The following disclosures have been prepared in accordance with APS 330.

Capital Structure	\$
as at 30th June 2009	
Tier 1 capital	
Reserves	(1,070,013)
Retained earnings	29,817,738
Deductions	116,172
Net tier 1 capital	28,863,897
Net tier 2 capital	743,950
Total capital base	29,607,847

General Reserve for Credit Losses	
Quarter ending 31st March 2010	982,561

Capital Adequacy	Risk Weighted Assets
Quarter ending 31st March 2010	
Capital requirements - Credit Risk	
– Claims secured by residential mortgages	100,505,802
– Other retail loans	50,820,674
– Claims on ADI's & Banks	14,058,267
– Corporate claims	1,573,249
– Other claims	9,845,632
– Other non-market off balance sheet exposures	5,114,923
Capital requirements - Credit Risk	181,918,547
Capital requirements - Market Risk	-
Capital requirements - Operational Risk	29,027,646
TOTAL RWA	210,946,193
Total Capital Ratio	14.60%
Tier 1 Capital Ratio	13.97%

Credit Risk	as at	Total Gross Exposure	Average Gross Exposure (Qtr)	Impaired	Past Due	Collective Provision	Collective Charge	Specific Provision	Specific Charge
31st March 2010									
– Cash items		4,419,819	3,932,413						
– ADI's & Banks		88,291,333	91,508,257						
– Loans: Residential secured		280,880,175	282,349,049	1,066,679	936,099				
– Loans: Other		50,820,674	50,627,161	202,714	195,548	396,075	32,209	220,072	17,896
– Loans: Total		331,700,849	332,976,210	1,269,393	1,131,647	396,075	32,209	220,072	17,896
– Other		9,845,632	9,899,956						
– Other non-market off balance sheet exposures		5,114,923	3,647,059						
Total exposures		439,372,556	441,963,895	1,269,393	1,131,647	396,075	32,209	220,072	17,896