



Public Disclosure of Prudential Information
In accordance with APRA Prudential Standard APS 330
For the quarter ended: 30 June 2014

CAPITAL STRUCTURE

Tier 1 Capital

- | | |
|---|-------------|
| • General Reserves | \$ 597,546 |
| • Retained Earnings including current year earnings | \$2,250,852 |

Gross Tier 1 Capital	\$2,848,398
Total deductions from Tier 1 Capital	(\$520,260)
Total Tier 1 Capital (net of deductions)	\$2,328,138

Tier 2 Capital (net of deductions)	\$0
Total Capital Base	\$2,328,138

CAPITAL ADEQUACY

Exposure

Credit Risk (in terms of risk weighted assets by portfolio):

On Balance Sheet

Cash and claims on government	\$258,262
Deposits with Banks and ADI	\$848,097
Loans and Advances:	
• Loans secured by residential mortgage	\$0
• Other member loans and advances (net of provisions)	\$0
• Corporate	\$0
Other assets and claims	\$1,911,736
Total Credit Risk – On Balance Sheet	\$3,018,095

Credit Risk – Off Balance Sheet	\$0
Operational Risk	\$572,600
Total Risk Weighted Assets on Balance Sheet	\$3,590,695

Total Risk Based Capital Ratio	64.83%
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Credit Risk Exposure

	Gross Credit Risk Exposure	Impaired Facilities	Past Due 90 Days	Specific Provisions	Bad Debts expense YTD
Deposits with Banks and ADI's	\$4,240,486				
Loans & Advances					
• Claims Secured by residential mortgages	\$0				
• Other member loans and advances	\$216,049	\$67,829	\$111,366	\$21,728	\$9,829
• Off balance sheet commitments	\$0				
General Reserve for Credit Losses	\$0				

Statement on Unaudited Financial Information

The unaudited financial information set forth above is preliminary and subject to adjustments and modifications. Adjustments and modifications to the financial information may be identified during the course of audit work, which could result in significant differences from the preliminary unaudited financial information.