



Public Disclosure of Prudential Information
In accordance with APRA Prudential Standard APS 330
For the quarter ended: 31 March 2014

CAPITAL STRUCTURE

Tier 1 Capital

- | | |
|---|-------------|
| • General Reserves | \$ 596,940 |
| • Retained Earnings including current year earnings | \$2,005,904 |

Gross Tier 1 Capital	\$2,602,844
Total deductions from Tier 1 Capital	(\$513,267)
Total Tier 1 Capital (net of deductions)	\$2,089,577

Tier 2 Capital (net of deductions)	\$0
Total Capital Base	\$2,089,577

CAPITAL ADEQUACY

Exposure

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

On Balance Sheet

Cash and claims on government	\$96,870
Deposits with Banks and ADI	\$906,040
Loans and Advances:	
• Loans secured by residential mortgage	\$0
• Other member loans and advances (net of provisions)	\$0
• Corporate	\$0
Other assets and claims	\$1,754,080
Total Credit Risk – On Balance Sheet	\$2,756,990

Credit Risk – Off Balance Sheet	\$0
Operational Risk	\$581,777
Total Risk Weighted Assets on Balance Sheet	\$3,338,767

Total Risk Based Capital Ratio	62.58%
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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	\$4,530,200				
Loans & Advances					
• Claims Secured by residential mortgages	\$0				
• Other member loans and advances	\$221,195	\$61,562	\$101,177	\$47,345	\$9,829
• Off balance sheet commitments	\$0				
General Reserve for Credit Losses	\$0				