



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

CAPITAL STRUCTURE

Tier 1 Capital

- | | |
|---|-------------|
| • General Reserves | \$ 597,784 |
| • Retained Earnings including current year earnings | \$2,355,551 |

Gross Tier 1 Capital	\$2,953,335
Total deductions from Tier 1 Capital	(\$617,601)
Total Tier 1 Capital (net of deductions)	\$2,335,734

Tier 2 Capital (net of deductions)	\$0
Total Capital Base	\$2,335,734

CAPITAL ADEQUACY

Exposure

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

On Balance Sheet

Cash and claims on government	\$0
Deposits with Banks and ADI	\$875,651
Loans and Advances:	
• Loans secured by residential mortgage	\$0
• Other member loans and advances (net of provisions)	\$0
• Corporate	\$0
Other assets and claims	\$1,091,808
Total Credit Risk – On Balance Sheet	\$1,967,459

Credit Risk – Off Balance Sheet	\$0
Operational Risk	\$575,091
Total Risk Weighted Assets on Balance Sheet	\$2,542,550

Total Risk Based Capital Ratio	91.86%
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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.