



**Public Disclosure of Prudential Information**  
**In accordance with APRA Prudential Standard APS 330**  
**For the quarter ended: 30 June 2015**

## **CAPITAL STRUCTURE**

### **Tier 1 Capital**

- General Reserves \$ 600,584
- Retained Earnings including current year earnings \$2,220,478

<b>Gross Tier 1 Capital</b>	<b>\$2,821,062</b>
Total deductions from Tier 1 Capital	(\$699,603)
<b>Total Tier 1 Capital (net of deductions)</b>	<b>\$2,121,459</b>

Tier 2 Capital (net of deductions)	\$0
<b>Total Capital Base</b>	<b>\$2,121,459</b>

## **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	\$1,543,492
Loans and Advances:	
• Loans secured by residential mortgage	\$0
• Other member loans and advances (net of provisions)	\$0
• Corporate	\$0
Other assets and claims	\$1,039,301
<b>Total Credit Risk – On Balance Sheet</b>	<b>\$2,582,793</b>

Credit Risk – Off Balance Sheet	\$0
Operational Risk	\$549,406
<b>Total Risk Weighted Assets on Balance Sheet</b>	<b>\$3,132,199</b>

<b>Total Risk Based Capital Ratio</b>	<b>67.73%</b>
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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	\$6,863,610				
Loans & Advances					
• Claims Secured by residential mortgages	\$0				
• Other member loans and advances	\$202,237	\$87,256	\$61,137	\$64,547	\$1,643
• 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.