

### APRA Required Prudential Disclosure

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

<b>Capital Structure</b>	<b>\$</b>
as at 30th September 2008	
<b>Tier 1 capital</b>	
Reserves	(144,353)
Retained earnings	31,987,034
Deductions	(1,437,336)
<b>Net tier 1 capital</b>	<b>30,405,345</b>
<b>Net tier 2 capital</b>	<b>1,018,488</b>
<b>Total capital base</b>	<b>31,423,833</b>

<b>General Reserve for Credit Losses</b>	
Quarter ending 31st March 2009	<b>844,568</b>

<b>Capital Adequacy</b>	<b>Risk Weighted Assets</b>
Quarter ending 31st March 2009	
<b>Capital requirements - Credit Risk</b>	
– Claims secured by residential mortgages	107,619,078
– Other retail loans	59,334,880
– Claims on ADI's & Banks	19,950,554
– Corporate claims	1,839,955
– Other claims	9,994,883
– Other non-market off balance sheet exposures	2,362,809
<b>Capital requirements - Credit Risk</b>	<b>201,102,159</b>
<b>Capital requirements - Market Risk</b>	<b>-</b>
<b>Capital requirements - Operational Risk</b>	<b>28,095,512</b>
<b>TOTAL RWA</b>	<b>229,197,671</b>
<b>Total Capital Ratio</b>	<b>12.73%</b>
<b>Tier 1 Capital Ratio</b>	<b>12.29%</b>

<b>Credit Risk</b>	as at	<b>Total Gross Exposure</b>	<b>Average Gross Exposure (Qtr)</b>	<b>Impaired</b>	<b>Past Due</b>	<b>Collective Provision</b>	<b>Collective Charge</b>	<b>Specific Provision</b>	<b>Specific Charge</b>
31st March 2009									
– Cash items		7,044,691	4,732,499						
– ADI's & Banks		99,752,768	94,286,624						
– Loans: Residential secured		301,572,748	304,206,676	646,475	253,232				
– <b>Loans: Other</b>		59,327,651	60,052,462	39,399	171,599	483,351	39,521	97,404	7,964
– Loans: Total		360,900,399	364,259,138	685,874	424,831	483,351	39,521	97,404	7,964
– Other		9,994,883	10,049,267						
– Other non-market off balance sheet exposures		2,362,810	2,136,328						
<b>Total exposures</b>		<b>480,055,551</b>	<b>475,463,856</b>	<b>685,874</b>	<b>424,831</b>	<b>483,351</b>	<b>39,521</b>	<b>97,404</b>	<b>7,964</b>