



CAPITAL STRUCTURE – report date 31 October 2008

Tier 1 Capital	\$
Paid up ordinary shares	26,687,479
Reserves	4,370,351
Retained earnings including current year earnings	(20,478,414)
Gross Tier 1 Capital	10,579,416
less deductions from Tier 1 capital	0
50/50 deductions from Tier 1 Capital (AFS Assets)	(56,874)
Total Tier 1 Capital Deductions	(56,874)
Net Tier 1 capital	10,522,542
Tier 2 Capital	
Upper Tier 2 Capital (credit risk prov.)	65,759
Lower Tier 2 Capital	0
Gross Tier 2 Capital	65,759
Deductions from Tier 2 capital	
50/50 deductions (< AFS reserve)	(56,874)
Total Tier 2 capital deductions	(56,874)
Net Tier 2 Capital	8,885
Total capital base	10,531,427

The disclosure of this capital adequacy information is in line with APRA Prudential Standard APS 330
Capital Adequacy: Public Disclosure of Prudential Information.

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