

Public Disclosure of Prudential Information

In accordance with APRA Prudential Standard APS 330

As at 30 June 2012

Capital Structure

	\$
Retained Earnings	6,227,651
Paid up ordinary share capital	9,000,000
Gross Tier 1 Capital	15,227,651
Deductions from Tier 1 Capital	
Deferred tax assets	454,847
Costs with issuing capital instruments	945,036
Total deductions from Tier 1 Capital	1,399,883
Net Tier 1 Capital	13,827,768
Tier 2 (net of deductions)	294,423
Total Capital Base	14,122,191

Capital Adequacy (risk weighted assets)

	\$
On balance sheet	
Deposits with banks and other ADI's	4,999,271
Claims against eligible mortgages	17,928,377
Other Assets	5,253,625
Off balance sheet	
Commitments and guarantees	1,480,601
Total credit risk weighted assets	29,661,876
Operational risk	3,235,198
Total risk weighted assets	32,897,073
Total Tier 1 Capital Adequacy Ratio	42.92%
Total Capital Ratio	42.93%

Capital Risk Exposure

Type of Credit Risk Exposure	Gross Credit Risk	Quarterly Average Gross Exposure	Amount Impaired	Amount Past 90 Days Due	Specific Provision	Amount Written Off
Loans and advances						
Secured	45,316,799	44,503,116	-	-	-	-
Unsecured	3,395,178	3,546,896	552,682	32,613	33,516	-
Total loans and advances	48,711,977	48,050,012	552,682	32,613	33,516	-
Claims on other ADI's	24,996,356	19,499,553	-	-	-	-
Balance of general reserve for credit losses	140,906	133,856	-	-	-	-

Banking on Better Service

Goldfields Money Limited

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