

## 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
<b>Gross Tier 1 Capital</b>	<b>15,227,651</b>
<b>Deductions from Tier 1 Capital</b>	
Deferred tax assets	454,847
Costs with issuing capital instruments	945,036
<b>Total deductions from Tier 1 Capital</b>	<b>1,399,883</b>
<b>Net Tier 1 Capital</b>	<b>13,827,768</b>
<b>Tier 2 (net of deductions)</b>	<b>294,423</b>
<b>Total Capital Base</b>	<b>14,122,191</b>

### Capital Adequacy (risk weighted assets)

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

### 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
<b>Loans and advances</b>						
Secured	45,316,799	44,503,116	-	-	-	-
Unsecured	3,395,178	3,546,896	552,682	32,613	33,516	-
<b>Total loans and advances</b>	<b>48,711,977</b>	<b>48,050,012</b>	<b>552,682</b>	<b>32,613</b>	<b>33,516</b>	-
<b>Claims on other ADI's</b>	<b>24,996,356</b>	<b>19,499,553</b>	-	-	-	-
<b>Balance of general reserve for credit losses</b>	<b>140,906</b>	<b>133,856</b>	-	-	-	-

Banking on Better Service

Goldfields Money Limited

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