

Goldfields Money Limited Public Disclosure of Prudential Information

(In accordance with APRA Prudential Standard APS 330)

Capital Structure

As at 30 June 2012	\$
Retained Earnings	442,184
Paid up ordinary share capital	14,785,467
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)

	\$ 30 September 2012	\$ 30 June 2012
On balance sheet		
Deposits with banks and other ADI's	8,804,668	4,999,271
Claims against eligible mortgages	18,928,961	17,928,377
Other Assets	4,846,223	5,253,625
Off balance sheet		
Commitments and guarantees	2,171,697	1,480,601
Total credit risk weighted assets	34,751,549	29,661,876
Operational risk	3,235,198	3,235,198
Total risk weighted assets	37,986,747	32,897,073
Total Tier 1 Capital Adequacy Ratio	35.94%	42.00%
Total Capital Ratio	36.39%	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
30 September 2012						
Loans and advances						
Secured	46,990,707	46,153,753	-	-	-	-
Unsecured	3,900,312	3,647,745	316,885	4,634	5,169	-
Total loans and advances	50,891,019	49,801,498	316,885	4,634	5,169	-
Claims on other ADI's	35,123,190	30,059,773	-	-	-	-
Balance of general reserve for credit losses	142,966	141,936	-	-	-	-
30 June 2012						
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	-	-	-	-

Securitisation

Aggregate amount of Securitisation Exposure	\$ 30 June 2012	\$ 30 September 2012
Off balance sheet		
Housing loans	1,957,655	1,688,416