

# Prudential Information

## for Lifeplan Australia Building Society Limited

In accordance with APRA Prudential Standard 330, Australian Unity Limited ABN 23 087 648 888 is the top corporate entity in the group to which this disclosure information applies.

### LABS Capital Structure

Tier 1 Capital	At 30/09/11
	\$
Paid Up Capital	2,000,000
Reserves	Nil
Retained earnings (including current year earnings)	2,582,309
Deductions from Tier 1 Capital	(11,319)
<b>Total Tier 1 Capital</b>	<b>4,570,990</b>
<b>Tier 2 Capital</b>	<b>2,066,153</b>
<b>Total Capital Base</b>	<b>6,637,143</b>

### LABS Capital Adequacy

Capital Requirement for Credit Risk (in terms of risk weighted assets)	At 30/09/11
	\$
Residential Mortgage	22,214,692
Other Retail	2,155,249
All Other	7,973,659
<b>Operational Risk</b>	<b>5,205,563</b>
<b>Total</b>	<b>37,549,163</b>
<b>Total Capital Ratio for LABS</b>	<b>17.68%</b>
<b>Tier 1 Capital Ratio for LABS</b>	<b>12.17%</b>

### LABS Credit Risk Exposure

Total Gross Credit Risk Exposures		
	At 30/09/11	Average Over Period 01/07/11 - 30/09/11
<b>(a) Represented by Major Types</b>	\$	\$
Investments	31,367,558	29,171,618
Loans	69,758,963	71,511,131
Commitments	734,212	681,949
<b>Total</b>	<b>101,860,733</b>	<b>101,364,698</b>
<b>(b) Represented by Portfolio</b>		
Residential Mortgage	67,618,035	69,353,498
Other Retail	2,140,928	2,157,633
All Other	32,101,770	29,853,567
<b>Total</b>	<b>101,860,733</b>	<b>101,364,698</b>
<b>(c) Impaired Facilities</b>		
Residential Mortgage	Nil	
Other Retail	14,521	
All Other	Nil	
<b>Total</b>	<b>14,521</b>	
<b>(d) Past Due Facilities</b>		
Residential Mortgage	773,050	
Other Retail	48,797	
All Other	1,086,919	
<b>Total</b>	<b>1,908,766</b>	
<b>(e) Specific Provisions</b>		
Other Retail	28,031	
Charge/(Credit) to Specific Provision for the Quarter	5,950	
<b>(f) General Reserve for Credit Losses</b>	<b>94,504</b>	