

Prudential Information for Lifeplan Australia Building Society Limited

Top Corporate Entity

Lifeplan Australia Building Society Limited (LABS) is a wholly owned subsidiary of Lifeplan Australia Friendly Society Limited. The prudential information disclosed here relates to LABS.

LABS Capital Structure

| Tier 1 Capital | At 31/03/10 |
|---|------------------|
| | \$ |
| Paid Up Capital | 2,000,000 |
| Reserves | Nil |
| Retained earnings (including current year earnings) | 2,403,036 |
| Deductions from Tier 1 Capital | (3,420) |
| Total Tier 1 Capital | 4,399,616 |
| Tier 2 Capital | 2,126,271 |
| Total Capital Base | 6,525,887 |

LABS Capital Adequacy

| Capital Requirement for Credit Risk (in terms of risk weighted assets) | At 31/03/10 |
|---|-------------------|
| | \$ |
| Residential Mortgage | 22,267,444 |
| Other Retail | 3,070,007 |
| All Other | 5,428,361 |
| Operational Risk | 5,197,800 |
| Total | 35,963,612 |
| Total Capital Ratio for LABS | 18.15% |
| Tier 1 Capital Ratio for LABS | 12.23% |

LABS Credit Risk Exposure

| Total Gross Credit Risk Exposures | | |
|---|-------------------|--|
| | At 31/03/10 | Average Over Period 01/01/10 - 31/03/10 |
| | \$ | \$ |
| (a) Represented by Major Types | | |
| Investments | 27,483,931 | 24,178,807 |
| Loans | 67,324,771 | 67,542,510 |
| Commitments | 944,014 | 1,396,561 |
| Total | 95,752,716 | 93,117,878 |
| (b) Represented by Portfolio | | |
| Residential Mortgage | 63,599,352 | 63,751,592 |
| Other Retail | 3,725,420 | 3,790,917 |
| All Other | 27,399,438 | 25,526,132 |
| Total | 94,724,210 | 93,068,641 |
| (c) Impaired Facilities | | |
| Residential Mortgage | Nil | |
| Other Retail | 43,545 | |
| All Other | Nil | |
| Total | 43,545 | |
| (d) Past Due Facilities | | |
| Residential Mortgage | 165,125 | |
| Other Retail | 95,637 | |
| All Other | 872,135 | |
| Total | 1,132,897 | |
| (e) Specific Provisions | | |
| Other Retail | 52,971 | |
| Charge/(Credit) to Specific Provision for the Quarter | 8,989 | |
| (f) General Reserve for Credit Losses | 74,947 | |



Issued by Lifeplan Australia Building Society Limited.

Lifeplan Funds Management incorporating:

Lifeplan Australia Friendly Society Limited
ABN 78 087 649 492 AFS Licence 237989

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