

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 ABN 78 087 649 492. The prudential information disclosed here relates to LABS.

LABS Capital Structure

Tier 1 Capital	At 31/12/10
	\$
Paid Up Capital	2,000,000
Reserves	Nil
Retained earnings (including current year earnings)	2,477,307
Deductions from Tier 1 Capital	(53,417)
Total Tier 1 Capital	4,423,890
Tier 2 Capital	2,082,083
Total Capital Base	6,505,973

LABS Capital Adequacy

Capital Requirement for Credit Risk (in terms of risk weighted assets)	At 31/12/10
	\$
Residential Mortgage	26,025,350
Other Retail	2,897,136
All Other	3,436,537
Operational Risk	5,307,175
Total	37,666,198
Total Capital Ratio for LABS	17.27%
Tier 1 Capital Ratio for LABS	11.74%

LABS Credit Risk Exposure

Total Gross Credit Risk Exposures		
	At 31/12/10	Average Over Period 01/10/10 - 31/12/10
(a) Represented by Major Types	\$	\$
Investments	19,509,343	22,168,942
Loans	78,516,870	76,604,877
Commitments	807,739	827,464
Total	98,833,952	99,601,283
(b) Represented by Portfolio		
Residential Mortgage	75,628,913	73,656,003
Other Retail	2,887,957	2,948,875
All Other	20,317,082	22,996,405
Total	98,833,952	99,601,283
(c) Impaired Facilities		
Residential Mortgage	Nil	
Other Retail	31,158	
All Other	Nil	
Total	31,158	
(d) Past Due Facilities		
Residential Mortgage	304,037	
Other Retail	93,308	
All Other	1,006,654	
Total	1,403,999	
(e) Specific Provisions		
Other Retail	34,755	
Charge/(Credit) to Specific Provision for the Quarter	(18,217)	
(f) General Reserve for Credit Losses	117,262	



Issued by Lifeplan Australia Building Society Limited

Lifeplan Funds Management incorporating:

Lifeplan Australia Building Society Limited

ABN 30 087 652 079 AFS Licence 237994

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