



2025 BORROWING CAPACITY

| DIVISION / GRADE | AGE GROUP | GRADE TO BORROW FROM |
|-------------------------------|------------------|-----------------------------------|
| S1 | | S3 – S6, Divisions 1 - 2 |
| S3 | | S4 – S6, Divisions 1 - 4 |
| S4 | | S5 – S6, Divisions 2 – 4 |
| S5 | | S6, Divisions 2 - 4 |
| S6 | | Divisions 2 - 4 |
| Division 1 | 15-17 | Divisions 2 - 8 |
| Division 2 | 15-17 | Divisions 3 – 8 |
| Division 3 | 15-17 | Division 4 and Divisions 6 - 8 |
| Division 4 | 15-17 | Divisions 6 - 8 |
| Division 5 | 13/14 | Divisions 6 – 9 |
| Division 6 | 13/14 | Divisions 7 – 12 |
| Division 7 | 13/14 | Division 8 and Division 10 - 12 |
| Division 8 | 13/14 | Divisions 10 - 12 |
| Division 9 | 11/12 | Divisions 10 - 12 |
| Division 10 | 11/12 | Divisions 11 - 12 |
| Division 11 | 11/12 | Divisions 12 - 14 |
| Division 12 | 11/12 | Divisions 13 - 14 |
| Division 13 | 9/10 | Division 14, NetSetGO Red Dragons |
| Division 14 | 9/10 | NetSetGO Red Dragons |
| NetSetGO Red Dragons | NetSetGO | NetSetGO White Dragons |
| NetSetGO White Dragons | NetSetGO | Nil. |