

**Prudential Disclosures - 31 March 2009**

**Capital Structure**

<b>Tier 1 Capital</b>	<b>\$</b>
General Reserves	21,282,006
Current Year Earnings	855,293
Deductions from Tier 1 Capital	( 399,580)
<b>Total Tier 1 Capital</b>	<b>21,737,719</b>

**Capital Adequacy**

**Capital Requirements for:**

<b>Credit Risk</b>	
- Residential Mortgages	46,295,449
- Other Loans	9,020,516
- Claims on ADI's	9,486,760
- All Other Claims	979,446
<b>Market Risk</b>	
Operational Risk	8,643,062
<b>Total Risk Weighted Assets</b>	<b>74,425,233</b>
<b>Tier 1 Capital Ratio</b>	<b>29.21%</b>
<b>Total Capital Ratio</b>	<b>29.21%</b>

**Credit Risk**

**Gross Credit Risk Exposure by Type**

	Balance as at 31 March 2009	Average for Quarter
Loans and Advances	128,022,599	129,519,583
Investments & Deposits on Call	40,834,241	36,199,541
Loan Commitments	28,125,693	28,416,813
	<b>196,982,533</b>	<b>194,135,936</b>

**Gross Credit Risk Exposure by Portfolio**

	Balance as at 31 March 2009	Average for Quarter	Impaired Loans	Past Due	Specific Provision	Bad Debts for the Quarter
Residential Mortgages	107,579,252	108,663,983	-	-		
Other Residential Mortgages	1,639,519	1,740,050	5,954	1,134	5,060	-
Corporate	18,803,828	19,115,550	-	-	-	-
Investments & Deposits on Call	40,834,241	36,199,541	-	-	-	-
Commitments and other Off Balance Sheet Exposures	28,125,693	28,416,813	-	-	-	-
	<b>196,982,533</b>	<b>194,135,936</b>	<b>5,954</b>	<b>1,134</b>	<b>5,060</b>	<b>-</b>

**General Reserve for Credit Losses** 87,458