

Prudential Disclosures - 31 December 2009

Capital Structure

Tier 1 Capital	\$
General Reserves	22,304,117
Current Year Earnings	407,165
Deductions from Tier 1 Capital	(301,970)
Total Tier 1 Capital	22,409,311

Capital Adequacy

Capital Requirements for:

Credit Risk	
- Residential Mortgages	39,447,769
- Other Loans	9,841,766
- Claims on ADI's	8,186,732
- All Other Claims	1,150,033
Credit Risk - Off Balance Sheet	1,181,894
Market Risk	-
Operational Risk	8,916,036
Total Risk Weighted Assets	68,724,229
Tier 1 Capital Ratio	32.61%
Total Capital Ratio	32.61%

Credit Risk

Gross Credit Risk Exposure by Type

	Balance as at 31 December 2009	Average for Quarter
Loans and Advances	118,757,691	118,871,017
Investments & Deposits on Call	40,984,156	42,750,765
Loan Commitments	27,884,761	27,411,486
	187,626,608	189,033,268

Gross Credit Risk Exposure by Portfolio

	Balance as at 31 December 2009	Average for Quarter	Impaired Loans	Past Due	Specific Provision	Bad Debts for the Quarter
Residential Mortgages	101,152,674	100,886,672	-	122,673		
Other Residential Mortgages	1,302,463	1,396,387	4,967	954	3,758	-
Corporate	16,302,554	16,587,958	-	-	-	-
Investments & Deposits on Call	40,984,156	42,750,765	-	-	-	-
Commitments and other Off Balance Sheet Exposures	27,884,761	27,411,486	-	-	-	-
	187,626,608	189,033,268	4,967	123,627	3,758	-

General Reserve for Credit Losses 88,297