

**Prudential Disclosures - 31 March 2010**

**Capital Structure**

<b>Tier 1 Capital</b>	<b>\$</b>
General Reserves	22,302,738
Current Year Earnings	674,647
Deductions from Tier 1 Capital	( 322,976)
<b>Total Tier 1 Capital</b>	<b>22,654,410</b>

**Capital Adequacy**

**Capital Requirements for:**

<b>Credit Risk</b>	
- Residential Mortgages	41,020,176
- Other Loans	10,189,902
- Claims on ADI's	7,242,097
- All Other Claims	1,040,717
Credit Risk - Off Balance Sheet	1,472,664
Market Risk	-
Operational Risk	8,874,957
<b>Total Risk Weighted Assets</b>	<b>69,840,513</b>
<b>Tier 1 Capital Ratio</b>	<b>32.44%</b>
<b>Total Capital Ratio</b>	<b>32.44%</b>

**Credit Risk**

**Gross Credit Risk Exposure by Type**

	Balance as at 31 March 2010	Average for Quarter
Loans and Advances	122,951,159	120,987,037
Investments & Deposits on Call	31,065,452	34,665,103
Loan Commitments	26,825,385	27,009,216
	<b>180,841,996</b>	<b>182,661,356</b>

**Gross Credit Risk Exposure by Portfolio**

	Balance as at 31 March 2010	Average for Quarter	Impaired Loans	Past Due	Specific Provision	Bad Debts for the Quarter
Residential Mortgages	103,959,921	102,530,013	-	-	-	-
Other Residential Mortgages	1,265,276	1,127,178	4,554	-	3,740	-
Corporate	17,725,962	17,175,105	-	-	-	-
Investments & Deposits on Call	31,065,452	34,665,103	-	-	-	-
Commitments and other Off Balance Sheet Exposures	26,825,385	27,009,216	-	-	-	-
	<b>180,841,996</b>	<b>182,506,616</b>	<b>4,554</b>	<b>-</b>	<b>3,740</b>	<b>-</b>

**General Reserve for Credit Losses** 88,382