



**Prudential Disclosures - 30 September 2009**

**Capital Structure**

|                                |                   |
|--------------------------------|-------------------|
| <b>Tier 1 Capital</b>          | <b>\$</b>         |
| General Reserves               | 22,304,499        |
| Current Year Earnings          | 136,919           |
| Deductions from Tier 1 Capital | ( 305,749)        |
| <b>Total Tier 1 Capital</b>    | <b>22,135,669</b> |

**Capital Adequacy**

**Capital Requirements for:**

|                                   |                   |
|-----------------------------------|-------------------|
| <b>Credit Risk</b>                |                   |
| - Residential Mortgages           | 40,399,457        |
| - Other Loans                     | 9,040,113         |
| - Claims on ADI's                 | 8,400,989         |
| - All Other Claims                | 1,093,306         |
| Credit Risk - Off Balance Sheet   | 822,737           |
| Market Risk                       | -                 |
| Operational Risk                  | 8,846,637         |
| <b>Total Risk Weighted Assets</b> | <b>68,603,238</b> |
| <b>Tier 1 Capital Ratio</b>       | <b>32.27%</b>     |
| <b>Total Capital Ratio</b>        | <b>32.27%</b>     |

**Credit Risk**

**Gross Credit Risk Exposure by Type**

|                                | <b>Balance as at 30<br/>September 2009</b> | <b>Average for<br/>Quarter</b> |
|--------------------------------|--|--------------------------------|
| Loans and Advances             | 120,647,073                                | 121,909,366                    |
| Investments & Deposits on Call | 42,241,198                                 | 41,508,426                     |
| Loan Commitments               | 26,221,290                                 | 26,770,654                     |
|                                | <b>189,109,561</b>                         | <b>190,188,446</b>             |

**Gross Credit Risk Exposure by Portfolio**

|   | <b>Balance as at 30<br/>September 2009</b> | <b>Average for<br/>Quarter</b> | <b>Impaired<br/>Loans</b> | <b>Past Due</b> | <b>Specific<br/>Provision</b> | <b>Bad Debts for the<br/>Quarter</b> |
|---|--|--------------------------------|---------------------------|-----------------|-------------------------------|--------------------------------------|
| Residential Mortgages                             | 102,154,691                                | 103,531,948                    | 120,657                   | -               | -                             | -                                    |
| Other Residential Mortgages                       | 1,466,889                                  | 1,476,770                      | 7,486                     | 1,107           | 5,953                         | -                                    |
| Corporate   | 17,025,492                                 | 16,900,648                     | -                         | -               | -                             | -                                    |
| Investments & Deposits on Call                    | 42,241,198                                 | 41,508,426                     | -                         | -               | -                             | -                                    |
| Commitments and other Off Balance Sheet Exposures | 26,221,290                                 | 26,770,654                     | -                         | -               | -                             | -                                    |
|   | <b>189,109,561</b>                         | <b>190,188,446</b>             | <b>128,142</b>            | <b>1,107</b>    | <b>5,953</b>                  | <b>-</b>                             |

**General Reserve for Credit Losses** 86,833