Table 1: Capital adequacy

	31 December 2009
Capital requirements ($)	**$**
Credit risk	
Residential mortgage	13,101,536
Other retail	8,938,108
Corporate bank	Nil
Government	Nil
All other	8,390,714
Total credit risk	**30,430,358**
(b) Capital requirements for securitisation	Nil
(c) Capital requirements for market risk	Nil
(d) Capital requirements for operational risk	4,958,526
Tier one capital ratio	13.86%
Tier one capital ratio (excluding operational risk)	15.99%
Tier one capital ratio (excluding equity holding deduction)	**16.74%**
Total capital ratio	17.15%
Total capital ratio (excluding operational risk)	19.78%
Total capital ratio (excluding equity holding deduction)	**22.91%**

Table 2: Credit risk

	31 December 2009	
Gross credit risk exposures	**Total ($)**	**Average ($)**
(a) Credit risk exposures		
Cash at bank	1,319,940	1,477,491
Investments	28,465,413	26,162,287
Loans	40,392,800	40,022,293
Property plant and equipment	4,564,310	4,599,590
Other	241,504	289,059
Loan commitments	2,556,733	3,300,098
Other off market off balance sheet exposures	2,809,185	2,912,942
Total	**77,902,193**	**78,763,760**
(b) Amount of impaired facilities and past due facilities		
Residential mortgage	Nil	Nil
Other retail	Nil	Nil
Corporate bank	Nil	Nil
Government	Nil	Nil
All other	Nil	Nil
Total	**Nil**	**Nil**
(c) Specific provisions		
Residential mortgage	Nil	1,284
Other retail	Nil	Nil
Corporate bank	Nil	Nil
Government	Nil	Nil
All other	Nil	Nil
Total	**Nil**	**1,284**
(d) Charges to specific provisions		
Residential mortgage	Nil	1,284
Other retail	Nil	Nil
Corporate bank	Nil	Nil
Government	Nil	Nil
All other	Nil	Nil
Total	**Nil**	**1,284**
(e) Write offs during the period		
Residential mortgage	Nil	Nil
Other retail	Nil	Nil
Corporate bank	Nil	Nil
Government	Nil	Nil
All other	Nil	Nil
Total	**Nil**	**Nil**
(f) General reserve for credit losses	201,793	230,997