

## Capital Adequacy Annual Disclosure

Capital Structure as at: 30 June 2009



	2009	2008
	\$	\$
<b>Tier 1 Capital</b>		
General Reserves	215,582	197,538
Retained and current year earnings	23,448,330	22,566,198
Non-innovative residual instruments	3,815,000	3,815,000
<b>Gross Tier 1 Capital</b>	<u>27,478,912</u>	<u>26,578,736</u>
Less deductions	<u>(1,705,874)</u>	<u>(2,271,072)</u>
<b>Net Tier 1 Capital</b>	<u>25,773,039</u>	<u>24,307,664</u>
<b>Tier 2 Capital (net of deductions)</b>	<u>5,371,427</u>	<u>5,585,951</u>
<b>Total Capital Base</b>	<u><b>31,144,466</b></u>	<u><b>29,893,615</b></u>