

# **GROUP PRUDENTIAL DISCLOSURES**

**As at 31 March, 2013**

<b>Capital Structure</b>	<b>Consolidated \$</b>
Tier 1 Capital	
Reserves	14,725,261
Retained Earnings, including current year earnings	39,194,142
Minority Interests	(3,166)
Deductions from Tier 1 Capital	(2,718,495)
Tier 2 Capital (net of deductions)	1,476,083
<b>Total Capital Base</b>	<b>52,673,825</b>

**Police Credit Union Better Banking**

# GROUP PRUDENTIAL DISCLOSURES

As at 31 March, 2013

## 1. Capital adequacy

<b>Capital Requirements (in terms of risk-weighted assets) for:</b>	<b>\$</b>
Credit Risk by Portfolio	
Residential Mortgages	201,598,931
Other Retail	42,029,373
Corporate	8,367,769
Other ADI's	25,356,480
All Other	18,312,325
<b>Total Credit Risk</b>	<b>295,664,878</b>
Market Risk	0
Operational Risk	43,917,893
<b>Total Capital Requirements for Consolidated Group (\$)</b>	<b>339,582,771</b>
<b>Capital Ratio for Consolidated Group</b>	<b>15.51%</b>
<b>Tier 1 Capital Ratio for Consolidated Group</b>	<b>15.08%</b>

## 2. Credit risk exposure for the quarter ended 31 March 2013

<b>Exposure by type:</b>	<b>Gross \$ Value as at end of the period</b>	<b>Gross \$ average for the period</b>
	<b>\$</b>	<b>\$</b>
<b>Cash and Cash Equivalents</b>		
Authorised Deposit taking Institutions	35,836,280	30,534,493
<b>Receivables (other)</b>		
All Other	595,910	1,348,484
<b>Derivatives</b>		
Banks	-	-
<b>Loans</b>		
Residential Mortgages	528,774,703	518,549,629
Other Retail	57,905,227	59,646,928
Authorised Deposit taking Institutions	76,743,192	64,614,467
<b>Total</b>	<b>699,855,312</b>	<b>674,694,001</b>

## 3. Impaired / past due facilities and provisions at 31 March 2013

	<b>Impaired</b>	<b>Past Due</b>
	<b>\$</b>	<b>\$</b>
<b>Impaired / past due facilities</b>		
Residential Mortgages	961,038	820,219
Other Retail	127,217	62,408
		<b>Provisioning</b>
		<b>\$</b>
<b>Specific Impairment allowances</b>		213,053
Other Retail		213,053
<b>General Reserve for Credit Losses</b>		1,476,083

## 4. Impairment Losses for the quarter ended 31 March 2013

### Charges for loan impairment

Other Retail:	
Write-off's	162,440
Recoveries of amounts previously written off	17,199
Specific allowances reduced	8,264