

Prudential Disclosures

Police Credit Union

ABN 30 087 651 205

As at 30 June 2011

Police Credit Union Ltd.

ABN: 30 087 651 205

Capital Structure

For the financial year ended 30 June 2011

	Consolidated
	\$
Tier 1 Capital	
Reserves	12,508,524
Retained Earnings, including current year earnings	33,164,771
Minority Interests	8,864
Deductions from Tier 1 Capital	(1,645,457)
Tier 2 Capital (net of deductions)	746,367
Total Capital Base	44,783,069

Police Credit Union Ltd.

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Capital Adequacy

at 30 June 2011

	Consolidated
	\$
Capital Requirements (in terms of risk-weighted assets) for:	
Credit Risk by Portfolio	
Residential Mortgages	178,275,149
Other Retail	41,550,122
Corporate	6,964,088
Other ADI's	21,736,899
All Other	14,663,704
Total Credit Risk	263,189,962
Market Risk	0
Operational Risk	39,684,319
Total Capital Requirements for Consolidated Group (\$)	302,874,281
Capital Ratio for Consolidated Group	14.79%
Tier 1 Capital Ratio for Consolidated Group	14.54%

Credit Risk Exposure

For the quarter ended 30 June 2011

Exposure by type	Gross \$ Value as at end of the period	Gross \$ average for the period
Cash and Cash Equivalents		
Authorised Deposit taking Institutions	31,541,763	27,494,592
Receivables (other)		
All Other	1,037,817	946,972
Derivatives		
Banks	-	-
Loans		
Residential Mortgages	460,210,888	452,897,933
Other Retail	57,842,758	58,483,501
Authorised Deposit taking Institutions	60,836,344	51,177,580
Total	611,469,570	591,000,578

Impaired / past due facilities, provisions and losses

at 30 June 2011

Impaired / past due facilities	\$
Residential Mortgages	850,825
Other Retail	150,521
Specific Impairment allowances	
Other Retail	75,930

Impairment Losses

for the quarter ended 30 June 2011

Charges for loan impairment

Other Retail:

Write-off's	51,699
Recoveries of amounts previously written off	32,468
Specific allowances reduced	42,567

General Reserve for Credit Losses	1,314,390
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