

Prudential Disclosures

Police Credit Union

ABN 30 087 651 205

As at 30 September 2009

Police Credit Union Ltd.

ABN: 30 087 651 205

Capital Adequacy

at 30 September 2009

	Consolidated
	\$
Capital Requirements (in terms of risk-weighted assets) for:	
Credit Risk by Portfolio	
Residential Mortgages	133,821,120
Other Retail	52,760,189
Corporate	4,019,383
Other ADI's	14,199,283
All Other	13,195,212
Total Credit Risk	217,995,187
Market Risk	0
Operational Risk	37,023,180
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Total Capital Requirements for Consolidated Group (\$)	255,018,367
Capital Ratio for Consolidated Group	15.12%
Tier 1 Capital Ratio for Consolidated Group	14.90%

Credit Risk Exposure

For the quarter ended 30 September 2009

Exposure by type	Gross \$ Value as at end of the period	Gross \$ average for the period
Cash and Cash Equivalents		
Authorised Deposit taking Institutions	5,439,436	8,901,183
Receivables (other)		
All Other	1,439,125	1,750,483
Derivatives		
Banks	-	-
Loans		
Residential Mortgages	354,797,488	350,898,879
Other Retail	61,048,780	61,751,784
Authorised Deposit taking Institutions	54,478,191	52,880,996
Total	<hr/> 477,203,020	<hr/> 476,183,326

Impaired / past due facilities, provisions and losses

at 30 September 2009

Impaired / past due facilities	\$
Residential Mortgages	167,806
Other Retail	0
Specific Impairment allowances	
Other Retail	52,157

Impairment Losses

for the quarter ended 30 September 2009

Charges for loan impairment

Other Retail:

Write-off's	46,238
Recoveries of amounts previously written off	47,020
Specific allowances made	20,652

General Reserve for Credit Losses	1,125,160
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