

# Prudential Disclosures

## Police Credit Union

ABN 30 087 651 205

As at 30 September 2010

## Police Credit Union Ltd.

ABN: 30 087 651 205

### Capital Adequacy

at 30 September 2010

	<b>Consolidated</b>
	<b>\$</b>
<b>Capital Requirements (in terms of risk-weighted assets) for:</b>	
Credit Risk by Portfolio	
Residential Mortgages	158,393,730
Other Retail	41,813,832
Corporate	8,026,456
Other ADI's	16,376,019
All Other	13,763,806
Total Credit Risk	238,373,843
Market Risk	0
Operational Risk	39,004,645
<b>Total Capital Requirements for Consolidated Group (\$)</b>	<b>277,378,488</b>
<b>Capital Ratio for Consolidated Group</b>	<b>15.24%</b>
<b>Tier 1 Capital Ratio for Consolidated Group</b>	<b>15.02%</b>

## Credit Risk Exposure

For the quarter ended 30 September 2010

<b>Exposure by type</b>	<b>Gross \$ Value as at end of the period</b>	<b>Gross \$ average for the period</b>
<b>Cash and Cash Equivalents</b>		
Authorised Deposit taking Institutions	30,744,396	25,021,056
<b>Receivables (other)</b>		
All Other	1,477,014	1,249,169
<b>Derivatives</b>		
Banks	-	-
<b>Loans</b>		
Residential Mortgages	409,897,621	400,352,905
Other Retail	60,551,824	61,798,608
Authorised Deposit taking Institutions	45,419,773	59,045,970
<b>Total</b>	<b>548,090,628</b>	<b>547,467,708</b>

## Impaired / past due facilities, provisions and losses

at 30 September 2010

<b>Impaired / past due facilities</b>	<b>\$</b>
Residential Mortgages	228,008
Other Retail	128,656
<b>Specific Impairment allowances</b>	
Other Retail	60,679

### Impairment Losses

for the quarter ended 30 September 2010

#### Charges for loan impairment

Other Retail:	
Write-off's	47,730
Recoveries of amounts previously written off	30,221
Specific allowances reduced	19,540

<b>General Reserve for Credit Losses</b>	<b>1,185,560</b>
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