

Prudential Disclosures

Police Credit Union

ABN 30 087 651 205

As at 31 March 2009

Police Credit Union Ltd.

ABN: 30 087 651 205

Capital Structure

For the financial year ended 30 June 2008

	Consolidated \$
Tier 1 Capital	
Reserves	12,072,231
Retained Earnings, including current year earnings	23,314,047
Less Deductions from Tier 1 Capital required by APS 110	2,300,284
Tier 2 Capital (net of deductions)	601,299
Total Capital Base	33,687,293

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Capital Adequacy

at 31 March 2009

	Consolidated \$
Capital Requirements (in terms of risk-weighted assets) for:	
Credit Risk by Portfolio	
Residential Mortgages	128,897,600
Other Retail	56,711,838
Corporate	6,230,763
Other ADI's	15,693,591
All Other	13,999,019
Total Credit Risk	221,532,811
Market Risk	0
Operational Risk	36,589,392
Total Capital Requirements for Consolidated Group (\$)	258,122,203
Capital Ratio for Consolidated Group	14.35%
Tier 1 Capital Ratio for Consolidated Group	14.60%

Credit Risk Exposure

For the quarter ended 31 March 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	2,319,500	7,202,000
Receivables (other)		
All Other	1,060,307	1,033,019
Loans		
Residential Mortgages	338,987,329	337,944,075
Other Retail	66,514,683	66,969,990
Authorised Deposit taking Institutions	64,104,296	63,472,292
Total	472,986,115	476,621,376

Impaired / past due facilities, provisions and losses

at 31 March 2009

Impaired / past due facilities	\$
Residential Mortgages	219,061
Other Retail	97,301
Specific Impairment allowances	
Other Retail	149,336

Impairment Losses

for the quarter ended 31 March 2009

Charges for loan impairment

Other Retail:	
Write-off's	54,398
Recoveries of amounts previously written off	36,989
Specific allowances made	34,936

General Reserve for Credit Losses	1,174,085
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