

Prudential Disclosures

Police Credit Union

ABN 30 087 651 205

As at 31 March 2010

Police Credit Union Ltd.

ABN: 30 087 651 205

Capital Adequacy

at 31 March 2010

	Consolidated
	\$
Capital Requirements (in terms of risk-weighted assets) for:	
Credit Risk by Portfolio	
Residential Mortgages	145,333,968
Other Retail	50,068,801
Corporate	5,018,782
Other ADI's	18,040,180
All Other	15,170,918
Total Credit Risk	233,632,649
Market Risk	0
Operational Risk	37,609,284
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Total Capital Requirements for Consolidated Group (\$)	271,241,933
Capital Ratio for Consolidated Group	14.82%
Tier 1 Capital Ratio for Consolidated Group	14.59%

Credit Risk Exposure

For the quarter ended 31 March 2010

Exposure by type	Gross \$ Value as at end of the period	Gross \$ average for the period
Cash and Cash Equivalents		
Authorised Deposit taking Institutions	21,527,823	15,064,156
Receivables (other)		
All Other	1,378,310	1,464,087
Derivatives		
Banks	-	-
Loans		
Residential Mortgages	382,922,653	363,644,357
Other Retail	61,856,224	61,640,515
Authorised Deposit taking Institutions	51,828,722	48,679,814
Total	<hr/> 519,513,732	<hr/> 490,492,929

Impaired / past due facilities, provisions and losses

at 31 March 2010

Impaired / past due facilities	\$
Residential Mortgages	379,096
Other Retail	48,323
Specific Impairment allowances	
Other Retail	17,835
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Impairment Losses	
for the quarter ended 31 March 2010	
Charges for loan impairment	
Other Retail:	
Write-off's	95,921
Recoveries of amounts previously written off	30,198
Specific allowances reduced	59,114
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General Reserve for Credit Losses	1,190,640

