

Prudential Disclosures

Police Credit Union

ABN 30 087 651 205

As at 31 March 2011

The force in banking



Police
Credit Union

Police Credit Union Ltd.

ABN: 30 087 651 205

Capital Adequacy

at 31 March 2011

	Consolidated
	\$
Capital Requirements (in terms of risk-weighted assets) for:	
Credit Risk by Portfolio	
Residential Mortgages	172,444,204
Other Retail	40,949,442
Corporate	7,927,138
Other ADI's	17,425,186
All Other	14,132,194
Total Credit Risk	252,878,164
Market Risk	0
Operational Risk	40,315,862
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Total Capital Requirements for Consolidated Group (\$)	293,194,026
Capital Ratio for Consolidated Group	15.10%
Tier 1 Capital Ratio for Consolidated Group	14.86%

Credit Risk Exposure

For the quarter ended 31 March 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	20,879,970	24,672,198
Receivables (other)		
All Other	1,374,918	1,256,682
Derivatives		
Banks	-	-
Loans		
Residential Mortgages	445,010,606	417,923,166
Other Retail	58,532,965	60,211,615
Authorised Deposit taking Institutions	53,755,186	54,087,386
Total	<hr/> 579,553,645	<hr/> 558,151,047

Impaired / past due facilities, provisions and losses

at 31 March 2011

Impaired / past due facilities	\$
Residential Mortgages	722,916
Other Retail	166,251
Specific Impairment allowances	
Other Retail	118,497
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Impairment Losses	
for the quarter ended 31 March 2011	
Charges for loan impairment	
Other Retail:	
Write-off's	28,091
Recoveries of amounts previously written off	25,474
Specific allowances made	21,065
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General Reserve for Credit Losses	1,275,356