

# Prudential Disclosures

## Police Credit Union

ABN 30 087 651 205

As at 31 December 2009

## Police Credit Union Ltd.

ABN: 30 087 651 205

### Capital Adequacy

at 31 December 2009

	Consolidated \$
<b>Capital Requirements (in terms of risk-weighted assets) for:</b>	
Credit Risk by Portfolio	
Residential Mortgages	140,137,873
Other Retail	51,763,888
Corporate	3,940,060
Other ADI's	14,597,843
All Other	15,414,355
Total Credit Risk	225,854,019
Market Risk	0
Operational Risk	37,609,284
<b>Total Capital Requirements for Consolidated Group (\$)</b>	<b>263,463,303</b>
<b>Capital Ratio for Consolidated Group</b>	<b>14.96%</b>
<b>Tier 1 Capital Ratio for Consolidated Group</b>	<b>14.75%</b>

## Credit Risk Exposure

For the quarter ended 31 December 2009

Exposure by type	Gross \$ Value as at end of the period	Gross \$ average for the period
<b>Cash and Cash Equivalents</b>		
Authorised Deposit taking Institutions	20,070,067	12,642,390
<b>Receivables (other)</b>		
All Other	2,762,879	1,768,168
<b>Derivatives</b>		
Banks	-	-
<b>Loans</b>		
Residential Mortgages	371,089,046	357,417,490
Other Retail	61,279,379	61,672,068
Authorised Deposit taking Institutions	47,153,471	49,567,488
<b>Total</b>	<b>502,354,842</b>	<b>483,067,604</b>

## Impaired / past due facilities, provisions and losses

at 31 December 2009

<b>Impaired / past due facilities</b>	\$
Residential Mortgages	169,917
Other Retail	0
<b>Specific Impairment allowances</b>	
Other Retail	72,490

### Impairment Losses

for the quarter ended 31 December 2009

#### Charges for loan impairment

Other Retail:	
Write-off's	56,579
Recoveries of amounts previously written off	27,304
Specific allowances made	53,610

<b>General Reserve for Credit Losses</b>	<b>1,141,183</b>
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