

# GROUP REGULATORY DISCLOSURES

1. Capital adequacy	30-Sep-20	30-Jun-20
<b>Capital Requirements (in terms of risk-weighted assets) for:</b>	<b>\$</b>	<b>\$</b>
Credit Risk by Portfolio		
Residential Mortgages	291,801,415	297,155,657
Other Retail	39,184,983	32,165,461
Corporate	109,256,730	112,297,582
Other ADI's	57,176,214	51,713,827
All Other	47,931,031	46,786,659
<b>Total Credit Risk</b>	<b>545,350,373</b>	<b>540,119,186</b>
Market Risk	0	0
Operational Risk	66,886,200	66,886,200
<b>Total Capital Requirements for Consolidated Group (\$)</b>	<b>612,236,573</b>	<b>607,005,386</b>
<b>Common Equity Tier 1 Capital Ratio for Consolidated Group</b>	<b>14.01%</b>	<b>13.82%</b>
<b>Tier 1 Capital Ratio for Consolidated Group</b>	<b>14.01%</b>	<b>13.82%</b>
<b>Total Capital Ratio for Consolidated Group</b>	<b>14.18%</b>	<b>14.00%</b>

2. Credit risk exposure for the quarter ended:	30-Sep-20		30-Jun-20	
	Gross \$ Value as at end of the period	Gross \$ average for the period	Gross \$ Value as at end of the period	Gross \$ average for the period
<b>Exposure by type:</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>
<b>Cash and Cash Equivalents</b>				
Authorised Deposit taking Institutions	57,585,909	61,637,577	51,989,793	64,177,561
<b>Receivables (other)</b>				
All Other	1,916,585	2,020,892	2,442,464	1,100,264
<b>Derivatives</b>				
Banks	-	-	-	-
<b>Loans</b>				
Residential Mortgages	756,284,013	758,861,629	761,757,260	769,692,786
Other Retail	186,139,610	185,263,184	187,274,444	187,644,964
Authorised Deposit taking Institutions	188,281,076	163,705,337	154,046,415	131,922,121
<b>Total</b>	<b>1,190,207,193</b>	<b>1,171,488,620</b>	<b>1,157,510,376</b>	<b>1,154,537,696</b>

3. Impaired / past due facilities and provisions at:	30-Sep-20		30-Jun-20	
	Impaired	Past Due	Impaired	Past Due
<b>Impaired / past due facilities</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>
Residential Mortgages	7,215,286	1,601,641	6,514,212	2,191,357
Other Retail	5,521,044	398,795	1,006,131	680,478
Corporate Bank	36,900	0	33,000	0
		<b>Provisioning</b>		<b>Provisioning</b>
<b>Specific Impairment allowances</b>		<b>\$</b>		<b>\$</b>
Other Retail		2,636,800		2,478,300
<b>General Reserve for Credit Losses</b>		1,080,000		1,080,000

4. Impairment Losses for the quarter ended 30 September 2020	30-Sep-20	30-Jun-20
<b>Charges for loan impairment</b>		
Other Retail:		
Write-off's	(24,302)	(109,559)
Recoveries of amounts previously written off	3,085	4,949
Specific allowances made	(158,500)	(1,270,700)

Police Credit Union Better Banking