Queensland Professional Credit Union Ltd
ABN 81 087 651 045 AFSL 23956

Prudential Disclosures - 30 September 2008

Capital Structure

Tier 1 Capital	**$**
General Reserves	21,284,866
Current Year Earnings	280,314
Deductions from Tier 1 Capital	(409,134)
Total Tier 1 Capital	**21,156,046**

Capital Adequacy

Capital Requirements for:

Credit Risk	
- Residential Mortgages	47,368,975
- Other Loans	8,810,306
- Claims on ADI's	6,070,977
- All Other Claims	937,610
Market Risk	-
Operational Risk	8,509,142
Total Risk Weighted Assets	**71,697,010**
Tier 1 Capital Ratio	**29.51%**
Total Capital Ratio	**29.51%**

Credit Risk

Gross Credit Risk Exposure by Type

	Balance as at 30 September 2008	**Average for Quarter**
Loans and Advances	128,853,787	128,008,634
Investments & Deposits on Call	30,714,174	29,427,366
Loan Commitments	30,807,175	30,215,130
	190,375,136	187,651,130

Gross Credit Risk Exposure by Portfolio

	Balance as at 30 September 2008	**Average for Quarter**	**Impaired Loans**	**Past Due**	**Specific Provision**	**Bad Debts for the Quarter**
Residental Mortgages	107,339,541	106,391,676	-	-		
Other Residental Mortgages	1,883,437	2,000,378	6,832	1,446	5,969	-
Corporate	19,630,809	19,616,580	-	-	-	-
Investments & Deposits on Call	30,714,174	29,427,366	-	-	-	-
Commitments and other Off Balance Sheet Exposures	30,807,175	30,215,130	-	-	-	-
	190,375,136	187,651,130	6,832	1,446	5,969	-

General Reserve for Credit Losses	86,822