Queensland Professional Credit Union Ltd

ABN 81 087 651 045 AFSL 23956

Prudential Disclosures - 30 June 2009

Capital Structure

Tier 1 Capital	**$**
General Reserves	21,279,747
Current Year Earnings	1,022,906
Deductions from Tier 1 Capital	(309,536)
Total Tier 1 Capital	**21,993,117**

Capital Adequacy

Capital Requirements for:

Credit Risk	
- Residential Mortgages	42,638,293
- Other Loans	9,071,770
- Claims on ADI's	9,178,293
- All Other Claims	1,587,850
Market Risk	-
Operational Risk	8,846,637
Total Risk Weighted Assets	**71,322,842**
Tier 1 Capital Ratio	**30.84%**
Total Capital Ratio	**30.84%**

Credit Risk

Gross Credit Risk Exposure by Type

	Balance as at 30 June 2009	Average for Quarter
Loans and Advances	122,090,122	124,219,683
Investments & Deposits on Call	42,225,600	42,501,116
Loan Commitments	27,818,240	28,324,060
	192,133,962	195,044,859

Gross Credit Risk Exposure by Portfolio

	Balance as at 30 June 2009	Average for Quarter	Impaired Loans	Past Due	Specific Provision	Bad Debts for the Quarter
Residental Mortgages	104,351,987	109,033,186	122,303	-		
Other Residental Mortgages	1,589,814	1,724,751	5,741	1,216	8,590	3,422
Corporate	16,148,321	19,024,542	-	-	-	-
Investments & Deposits on Call	42,225,600	42,501,116	-	-	-	-
Commitments and other Off Balance Sheet Exposures	27,818,240	28,324,060	-	-	-	-
	192,133,962	200,607,655	128,045	1,216	8,590	3,422

General Reserve for Credit Losses	84,987