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

Prudential Disclosures - 31 December 2008

Capital Structure

Tier 1 Capital	$
General Reserves	21,283,065
Current Year Earnings	577,537
Deductions from Tier 1 Capital	(406,733)
Total Tier 1 Capital	**21,453,868**

Capital Adequacy

Capital Requirements for:

Credit Risk	
- Residential Mortgages	48,683,851
- Other Loans	8,680,556
- Claims on ADI's	6,047,531
- All Other Claims	1,023,733
Market Risk	-
Operational Risk	8,643,062
Total Risk Weighted Assets	**73,078,733**
Tier 1 Capital Ratio	**29.36%**
Total Capital Ratio	**29.36%**

Credit Risk

Gross Credit Risk Exposure by Type

	Balance as at 31 December 2008	Average for Quarter
Loans and Advances	131,204,105	130,529,640
Investments & Deposits on Call	28,937,302	28,209,257
Loan Commitments	29,221,981	29,417,176
	189,363,388	188,156,073

Gross Credit Risk Exposure by Portfolio

	Balance as at 31 December 2008	Average for Quarter	Impaired Loans	Past Due	Specific Provision	Bad Debts for the Quarter
Residental Mortgages	109,956,964	109,253,507	-	-		
Other Residental Mortgages	1,883,307	1,843,606	6,234	1,178	4,758	-
Corporate	19,363,834	19,432,527	-	-	-	-
Investments & Deposits on Call	28,937,302	28,209,257	-	-	-	-
Commitments and other Off Balance Sheet Exposures	29,221,981	29,417,176	-	-	-	-
	189,363,388	188,156,073	6,234	1,178	4,758	-

General Reserve for Credit Losses	87,669