

# Prudential Disclosure



Queensland Teachers'  
Credit Union Limited

## Annual Information for the Consolidated group as at 30 June 2010

Capital Structure	\$ '000
<b>Tier 1 Capital</b>	
General reserves	(326)
Retained earnings	93,315
Minority interest	195
Tier 1 capital	93,184
Less: prescribed deductions	(4,771)
Net Tier 1 capital	88,413
<b>Tier 2 Capital</b>	
General reserve for credit losses	1,648
Less: prescribed deductions	(1,648)
Net Tier 2 capital	-
<b>Total capital</b>	<b>88,413</b>

## Quarterly Information for the Consolidated group as at 31 December 2010

Capital Adequacy	\$ '000
Total eligible capital	92,197
Total risk weighted assets	546,445
Total capital ratio	16.87%
Tier 1 capital ratio	16.87%

Quarterly Information for the Consolidated group as at 31 December 2010

Credit Risk Exposure	Gross Exposure \$ '000	Ave Gross Exposure for Qtr \$ '000	Risk Weighted Asset \$ '000	Impaired Facilities \$ '000	Past Due \$ '000	Specific Provision \$ '000	Specific Provision Charges for Qtr \$ '000	Write-offs for Qtr \$ '000
Cash on hand	954	972	-					
Liquid Investments with ADIs	193,809	181,222	47,962					
<u>Loans and advances:</u>								
Residential secured loans	873,249	863,269	321,933	308	-	-	-	-
Commercial secured loans	10,672	10,660	10,672	-	-	-	-	-
Other secured loans	13,031	13,531	12,673	-	-	-	-	-
Unsecured loans	58,727	59,457	58,727	134	-	81	59	49
	955,679	946,917	404,005	442	-	81	59	49
Other Assets	11,794	11,458	12,367					
<b>Total on-balance sheet assets</b>	<b>1,162,236</b>	<b>1,140,569</b>	<b>464,334</b>					
<b>Off-balance sheet assets</b>	<b>196,410</b>	<b>193,641</b>	<b>10,020</b>					
Securitisation	-	-	-					
Market risk weighting:	-	-	-					
Operational risk weighting:			72,091					
<b>Total</b>	<b>1,358,646</b>	<b>1,334,210</b>	<b>546,445</b>	<b>442</b>	<b>-</b>	<b>81</b>	<b>59</b>	<b>49</b>
<b>General reserve for credit losses (net of taxation)</b>	<b>1,668</b>							