

Prudential Disclosure



Queensland Teachers'
Credit Union Limited

Annual Information for the Consolidated group as at 30 June 2010

Capital Structure	\$ '000
Tier 1 Capital	
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
Tier 2 Capital	
General reserve for credit losses	1,648
Less: prescribed deductions	(1,648)
Net Tier 2 capital	-
Total capital	88,413

Quarterly Information for the Consolidated group as at 30 June 2010

Capital Adequacy	\$ '000
Total eligible capital	88,413
Total risk weighted assets	534,423
Total capital ratio	16.54%
Tier 1 capital ratio	16.54%

Quarterly Information for the Consolidated group as at 30 June 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	1,056	1,001	-					
Liquid Investments with ADIs	166,839	160,666	43,998					
<u>Loans and advances:</u>								
Residential secured loans	849,469	839,730	314,473	-	338	-	-	-
Commercial secured loans	10,876	10,676	10,876	-	-	-	-	-
Other secured loans	14,091	13,923	14,091	-	-	-	-	-
Unsecured loans	62,451	63,707	62,451	182	-	101	44	59
	936,887	928,036	401,891	182	338	101	44	59
Other Assets	11,209	11,128	11,763					
Total on-balance sheet assets	1,115,991	1,100,831	457,652					
Off-balance sheet assets	183,727	179,002	6,954					
Securitisation	-	-	-					
Market risk weighting:	-	-	-					
Operational risk weighting:			69,817					
Total	1,299,718	1,279,833	534,423	182	338	101	44	59
General reserve for credit losses (net of taxation)	1,648							