



Queensland Country Credit Union – APS 330 Prudential Disclosures

Capital Structure as at 30 June 2018

Common Equity Tier 1 Capital	\$ 30 June 2018	\$ 30 June 2017
General Reserves	82,231,784	59,601,160
Asset Revaluation Reserve	895,043	895,043
Retained Profits and Current Year earnings	78,923,308	56,965,176
Total Regulatory Adjustments to Common Equity Tier 1 Capital	(11,103,018)	(10,699,306)
Total Common Equity Tier 1 Capital	150,947,117	106,762,073
Total Tier 1 Capital	150,947,117	106,762,073
Total Tier 2 Capital	4,911,433	7,167,304
Total Capital	155,858,550	113,929,377



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Capital Adequacy as at 30 June 2018

	Risk Weighted Equivalent \$ 30 June 2018	Risk Weighted Equivalent \$ 31 March 2018
<i>Credit Risk</i>		
On Balance Sheet Assets		
Cash Items	(453,020)	(602,506)
Claims on ADI's	73,318,806	56,482,082
Claims secured against eligible residential mortgages	712,595,060	592,007,907
Other	37,308,544	37,271,092
Total on-balance sheet credit risk-weighted assets	822,769,390	685,158,574
Total off-balance sheet credit risk-weighted assets	19,738,798	12,935,116
Total Credit Risk Weighted Assets	842,508,188	698,093,690
<i>Market Risk</i>		
Total Market Risk Weighted Assets	Nil	Nil
<i>Operational Risk</i>		
Total Operational Risk Weighted Assets	142,780,780	132,686,006
Total for Credit Risk, Market Risk and Operational Risk	985,288,968	830,779,696
Common Equity Tier 1 Capital Ratio	15.32%	13.42%
Tier 1 Capital Ratio	15.32%	13.42%
Total Capital Ratio	15.82%	13.92%

Queensland Country Credit Union – APS 330 Prudential Disclosures

Credit Risk as at 30 June 2018

	Balance as at reporting date	Quarterly Average	Impaired Loans and Advances	Past Due Loans and Advances	Specific Provisions	Charges for Specific Provision and Write-off's
	\$	\$	\$	\$	\$	\$
On Balance Sheet Assets						
Claims on ADI's	300,537,577	280,673,116				
Claims secured against eligible residential mortgages	1,724,527,585	1,571,257,920	7,919,893	3,839,322	2,198,851	-
Other Loans	22,108,517	22,486,398	845,997	-	710,899	320,450
Total on-balance sheet credit risk exposures	2,047,173,679	1,874,417,434	8,765,890	3,839,322	2,909,750	320,450
Off Balance Sheet Exposures						
Claims secured against eligible residential mortgages	23,465,047	24,881,366				
Other Loans	2,522,020	2,246,113				
Commitments	94,836,594	74,319,674				
Total off-balance sheet credit risk exposures	120,823,661	101,447,153				
Total Credit Risk Exposures	2,167,997,340	1,975,864,587	8,765,890	3,839,322	2,909,750	320,450
General Reserve for Credit Losses	4,911,433					

Queensland Country Credit Union – APS 330 Prudential Disclosures

Credit Risk as at 31 March 2018

	Balance as at reporting date	Quarterly Average	Impaired Loans and Advances	Past Due Loans and Advances	Specific Provisions	Charges for Specific Provision and Write-off's
On Balance Sheet Assets	\$	\$	\$	\$	\$	\$
Claims on ADI's	260,808,654	267,091,638				
Claims secured against eligible residential mortgages	1,417,988,255	1,399,081,576	5,375,030	4,871,152	1,731,821	
Other Loans	22,864,279	21,630,412	848,660	-	752,252	(33,370)
Total on-balance sheet credit risk exposures	1,701,661,188	1,687,803,625	6,223,690	4,871,152	2,484,073	(33,370)
Off Balance Sheet Exposures						
Claims secured against eligible residential mortgages	26,297,685	28,305,563				
Other Loans	1,970,205	2,345,077				
Commitments	53,802,755	53,477,910				
Total off-balance sheet credit risk exposures	82,070,645	84,128,549				
Total Credit Risk Exposures	1,783,731,833	1,771,932,175	6,223,690	4,871,152	2,484,073	(33,370)
General Reserve for Credit Losses	4,119,412					

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Securitisation Exposures as at 30 June 2018

	30 June 2018 \$	31 March 2018 \$
Securitisation Activity – Sales of Loans	Nil	9,370,789
Total Securitisation Activity	Nil	9,370,789
Gain/(Loss) on Sale	Nil	Nil

On-Balance Sheet Securitisation Exposures

Residential Mortgages	100,053,242	104,923,698
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Off-Balance Sheet Securitisation Exposures

Residential Mortgages	Nil	Nil
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