

## Queensland Country Credit Union – APS 330 Prudential Disclosures

<b>Capital Structure as at 30 June 2019</b>		
<b>Common Equity Tier 1 Capital</b>	<b>\$ 30 June 2019</b>	<b>\$ 30 June 2018</b>
<b>General Reserves</b>	101,462,446	82,231,784
<b>Asset Revaluation Reserve</b>	Nil	895,043
<b>Retained Profits and Current Year earnings</b>	66,798,450	78,821,057
<b>Total Regulatory Adjustments to Common Equity Tier 1 Capital</b>	(9,763,844)	(11,291,110)
<b>Total Common Equity Tier 1 Capital</b>	<b>158,497,052</b>	<b>150,656,774</b>
<b>Total Tier 1 Capital</b>	<b>158,497,052</b>	<b>150,656,774</b>
<b>Total Tier 2 Capital</b>	<b>5,027,843</b>	<b>4,911,433</b>
<b>Total Capital</b>	<b>163,524,895</b>	<b>155,568,207</b>

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### Capital Adequacy as at 30 June 2019

	Risk Weighted Equivalent \$ 30 June 2019	Risk Weighted Equivalent \$ 31 March 2019
<b><i>Credit Risk</i></b>		
<b>On Balance Sheet Assets</b>		
Cash Items	(1,180,539)	(1,078,558)
Claims on ADI's	74,357,046	72,378,350
Claims secured against eligible residential mortgages	739,863,322	726,947,630
Other	22,908,435	25,172,217
<b>Total on-balance sheet credit risk-weighted assets</b>	<b>835,948,264</b>	<b>823,419,639</b>
<b>Total off-balance sheet credit risk-weighted assets</b>	<b>13,216,727</b>	<b>18,820,747</b>
<b>Total Credit Risk Weighted Assets</b>	<b>849,164,991</b>	<b>842,240,386</b>
<b><i>Market Risk</i></b>		
<b>Total Market Risk Weighted Assets</b>	<b>Nil</b>	<b>Nil</b>
<b><i>Operational Risk</i></b>		
<b>Total Operational Risk Weighted Assets</b>	<b>165,517,319</b>	<b>153,638,210</b>
<b>Total for Credit Risk, Market Risk and Operational Risk</b>	<b>1,014,682,310</b>	<b>995,878,596</b>
<b>Common Equity Tier 1 Capital Ratio</b>	<b>15.62%</b>	<b>15.75%</b>
<b>Tier 1 Capital Ratio</b>	<b>15.62%</b>	<b>15.75%</b>
<b>Total Capital Ratio</b>	<b>16.12%</b>	<b>16.25%</b>

## Queensland Country Credit Union – APS 330 Prudential Disclosures

### Credit Risk as at 30 June 2019

	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
	\$	\$	\$	\$	\$	\$
<b>On Balance Sheet Assets</b>						
Claims on ADI's	331,794,262	324,751,617				
Claims secured against eligible residential mortgages	1,825,483,130	1,808,536,027	4,740,341	6,299,937	1,688,388	-
Other Loans	8,378,158	8,934,367	853,260	-	738,183	183,202
<b>Total on-balance sheet credit risk exposures</b>	<b>2,165,655,550</b>	<b>2,142,222,011</b>	<b>5,593,601</b>	<b>6,299,937</b>	<b>2,426,571</b>	<b>183,202</b>
<b>Off Balance Sheet Exposures</b>						
Claims secured against eligible residential mortgages	30,332,650	34,953,480				
Other Loans	500,898	1,025,227				
Commitments	64,605,072	64,587,231				
<b>Total off-balance sheet credit risk exposures</b>	<b>95,438,620</b>	<b>100,565,938</b>				
<b>Total Credit Risk Exposures</b>	<b>2,261,094,170</b>	<b>2,242,787,949</b>	<b>5,593,601</b>	<b>6,299,937</b>	<b>2,426,571</b>	<b>183,202</b>
<b>General Reserve for Credit Losses</b>	<b>5,027,843</b>					

## Queensland Country Credit Union – APS 330 Prudential Disclosures

### Credit Risk as at 31 March 2019

	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
	\$	\$	\$	\$	\$	\$
<b>On Balance Sheet Assets</b>						
Claims on ADI's	317,708,972	318,931,565				
Claims secured against eligible residential mortgages	1,791,588,923	1,776,995,840	4,751,679	5,178,433	1,766,444	
Other Loans	9,490,577	8,457,630	695,367	-	576,622	(37,439)
<b>Total on-balance sheet credit risk exposures</b>	<b>2,118,788,472</b>	<b>2,104,385,035</b>	<b>5,447,046</b>	<b>5,178,433</b>	<b>2,343,066</b>	<b>(37,439)</b>
<b>Off Balance Sheet Exposures</b>						
Claims secured against eligible residential mortgages	39,574,309	35,133,982				
Other Loans	1,549,555	1,942,151				
Commitments	64,569,392	64,783,157				
<b>Total off-balance sheet credit risk exposures</b>	<b>105,693,256</b>	<b>101,859,290</b>				
<b>Total Credit Risk Exposures</b>	<b>2,224,481,728</b>	<b>2,206,244,325</b>	<b>5,447,046</b>	<b>5,178,433</b>	<b>2,343,067</b>	<b>(37,439)</b>
<b>General Reserve for Credit Losses</b>	<b>4,960,632</b>					

## Queensland Country Credit Union – APS 330 Prudential Disclosures

### Securitisation Exposures as at 30 June 2019

	30 June 2019 \$	31 March 2019 \$
Securitisation Activity – Sales of Loans	Nil	10,070,478
<b>Total Securitisation Activity</b>		<b>10,070,478</b>
<b>Gain/(Loss) on Sale</b>	<b>Nil</b>	<b>Nil</b>

### On-Balance Sheet Securitisation Exposures

Residential Mortgages	<b>206,653,641</b>	<b>214,750,842</b>
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### Off-Balance Sheet Securitisation Exposures

Residential Mortgages	<b>Nil</b>	<b>Nil</b>
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