



Queensland Country Credit Union – APS 330 Prudential Disclosures

Capital Adequacy as at 31 March 2019

| | Risk Weighted Equivalent \$ 31 March 2019 | Risk Weighted Equivalent \$ 31 December 2018 |
|--|---|--|
| <i>Credit Risk</i> | | |
| On Balance Sheet Assets | | |
| Cash Items | (1,078,558) | 334,423 |
| Claims on ADI's | 72,378,350 | 72,386,194 |
| Claims secured against eligible residential mortgages | 726,947,630 | 720,377,798 |
| Other | 25,172,217 | 22,990,320 |
| Total on-balance sheet credit risk-weighted assets | 823,419,639 | 816,088,735 |
| Total off-balance sheet credit risk-weighted assets | 18,820,747 | 14,913,108 |
| Total Credit Risk Weighted Assets | 842,240,386 | 831,001,843 |
| <i>Market Risk</i> | | |
| Total Market Risk Weighted Assets | Nil | Nil |
| <i>Operational Risk</i> | | |
| Total Operational Risk Weighted Assets | 153,638,210 | 153,638,210 |
| Total for Credit Risk, Market Risk and Operational Risk | 995,878,596 | 984,640,053 |
| Common Equity Tier 1 Capital Ratio | 15.75% | 15.76% |
| Tier 1 Capital Ratio | 15.75% | 15.76% |
| Total Capital Ratio | 16.25% | 16.26% |

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 |
|---|------------------------------|----------------------|-----------------------------|-----------------------------|---------------------|--|
| | \$ | \$ | \$ | \$ | \$ | \$ |
| On Balance Sheet Assets | | | | | | |
| 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) |
| Total on-balance sheet credit risk exposures | 2,118,788,472 | 2,104,385,035 | 5,447,046 | 5,178,433 | 2,343,066 | (37,439) |
| Off Balance Sheet Exposures | | | | | | |
| 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 | | | | |
| Total off-balance sheet credit risk exposures | 105,693,256 | 101,859,290 | | | | |
| Total Credit Risk Exposures | 2,224,481,728 | 2,206,244,325 | 5,447,046 | 5,178,433 | 2,343,067 | (37,439) |
| General Reserve for Credit Losses | 4,960,632 | | | | | |

Queensland Country Credit Union – APS 330 Prudential Disclosures

Credit Risk as at 31 December 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 | 320,154,158 | 325,249,851 | | | | |
| Claims secured against eligible residential mortgages | 1,762,402,758 | 1,751,956,865 | 6,960,782 | 5,972,118 | 2,310,958 | |
| Other Loans | 7,424,683 | 6,397,152 | 881,393 | - | 749,734 | 452,486 |
| Total on-balance sheet credit risk exposures | 2,089,981,599 | 2,083,603,868 | 7,842,175 | 5,972,118 | 3,060,692 | 452,486 |
| Off Balance Sheet Exposures | | | | | | |
| Claims secured against eligible residential mortgages | 30,693,656 | 28,791,072 | | | | |
| Other Loans | 2,334,747 | 2,349,250 | | | | |
| Commitments | 64,996,921 | 64,939,178 | | | | |
| Total off-balance sheet credit risk exposures | 98,025,324 | 96,079,500 | | | | |
| Total Credit Risk Exposures | 2,188,006,923 | 2,179,683,368 | 7,842,175 | 5,972,118 | 3,060,692 | 452,486 |
| General Reserve for Credit Losses | 4,863,696 | | | | | |

Queensland Country Credit Union – APS 330 Prudential Disclosures

Securitisation Exposures as at 31 March 2019

| | 31 March 2019 \$ | 31 December 2018 \$ |
|--|------------------------|---------------------------|
| Securitisation Activity – Sales of Loans | 10,070,478 | 114,161,430 |
| Total Securitisation Activity | 10,070,478 | 114,161,430 |
| Gain/(Loss) on Sale | Nil | Nil |

On-Balance Sheet Securitisation Exposures

| | | |
|-----------------------|--------------------|--------------------|
| Residential Mortgages | 214,750,842 | 212,135,572 |
|-----------------------|--------------------|--------------------|

Off-Balance Sheet Securitisation Exposures

| | | |
|-----------------------|------------|------------|
| Residential Mortgages | Nil | Nil |
|-----------------------|------------|------------|