



## Queensland Country Credit Union – APS 330 Prudential Disclosures

### Capital Adequacy as at 31 December 2017

	Risk Weighted Equivalent \$ 31 December 2017	Risk Weighted Equivalent \$ 30 September 2017
<b><i>Credit Risk</i></b>		
<b>On Balance Sheet Assets</b>		
Cash Items	(585,779)	(538,424)
Claims on ADI's	57,881,016	60,003,928
Claims secured against eligible residential mortgages	579,661,038	570,520,909
Other	35,312,711	33,495,617
<b>Total on-balance sheet credit risk-weighted assets</b>	<b>672,268,986</b>	<b>663,482,030</b>
<b>Total off-balance sheet credit risk-weighted assets</b>	<b>14,569,597</b>	<b>12,695,358</b>
<b>Total Credit Risk Weighted Assets</b>	<b>686,838,583</b>	<b>676,177,388</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>132,686,006</b>	<b>122,888,609</b>
<b>Total for Credit Risk, Market Risk and Operational Risk</b>	<b>819,524,589</b>	<b>799,065,997</b>
<b>Common Equity Tier 1 Capital Ratio</b>	<b>13.45%</b>	<b>13.56%</b>
<b>Tier 1 Capital Ratio</b>	<b>13.45%</b>	<b>13.56%</b>
<b>Total Capital Ratio</b>	<b>13.94%</b>	<b>14.44%</b>

## Queensland Country Credit Union – APS 330 Prudential Disclosures

### Credit Risk as at 31 December 2017

	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	273,374,622	279,264,938				
Claims secured against eligible residential mortgages	1,380,174,896	1,367,067,305	5,682,737	3,148,581	1,964,853	
Other Loans	20,396,545	19,008,788	838,096	-	711,789	119,161
<b>Total on-balance sheet credit risk exposures</b>	<b>1,673,946,063</b>	<b>1,665,341,031</b>	<b>6,520,832</b>	<b>3,148,581</b>	<b>2,676,642</b>	<b>119,161</b>
<b>Off Balance Sheet Exposures</b>						
Claims secured against eligible residential mortgages	30,313,441	25,948,393				
Other Loans	2,719,948	2,847,574				
Commitments	53,153,065	53,483,355				
<b>Total off-balance sheet credit risk exposures</b>	<b>86,186,454</b>	<b>82,279,322</b>				
<b>Total Credit Risk Exposures</b>	<b>1,760,132,517</b>	<b>1,747,620,353</b>	<b>6,520,832</b>	<b>3,148,581</b>	<b>2,676,642</b>	<b>119,161</b>
<b>General Reserve for Credit Losses</b>	<b>4,048,400</b>					

## Queensland Country Credit Union – APS 330 Prudential Disclosures

### Credit Risk as at 30 September 2017

	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	285,155,256	263,084,308				
Claims secured against eligible residential mortgages	1,353,959,713	1,351,353,182	3,963,341	4,025,180	424,684	
Other Loans	17,621,033	16,263,717	4,960,904	-	2,821,662	450,712
<b>Total on-balance sheet credit risk exposures</b>	<b>1,656,736,002</b>	<b>1,630,701,207</b>	<b>8,924,245</b>	<b>4,025,180</b>	<b>3,246,346</b>	<b>450,712</b>
<b>Off Balance Sheet Exposures</b>						
Claims secured against eligible residential mortgages	21,583,344	21,686,763				
Other Loans	2,975,200	2,454,361				
Commitments	53,813,644	53,542,530				
<b>Total off-balance sheet credit risk exposures</b>	<b>78,372,188</b>	<b>77,683,654</b>				
<b>Total Credit Risk Exposures</b>	<b>1,735,108,190</b>	<b>1,708,384,861</b>	<b>8,924,245</b>	<b>4,025,180</b>	<b>3,246,346</b>	<b>450,712</b>
<b>General Reserve for Credit Losses</b>	<b>4,018,947</b>					

## Queensland Country Credit Union – APS 330 Prudential Disclosures

### Securitisation Exposures as at 31 December 2017

	31 December 2017 \$	30 September 2017 \$
Securitisation Activity – Sales of Loans	Nil	12,959,662
<b>Total Securitisation Activity</b>	<b>Nil</b>	<b>12,959,662</b>
<b>Gain/(Loss) on Sale</b>	<b>Nil</b>	<b>Nil</b>
 <b>On-Balance Sheet Securitisation Exposures</b>		
Residential Mortgages	<b>101,084,954</b>	<b>106,536,161</b>
 <b>Off-Balance Sheet Securitisation Exposures</b>		
Residential Mortgages	<b>14,239,906</b>	<b>15,053,700</b>