



Queensland Country Credit Union – APS 330 Prudential Disclosures

Capital Adequacy as at 31 December 2018

| | Risk Weighted Equivalent \$ 31 December 2018 | Risk Weighted Equivalent \$ 30 September 2018 |
|--|--|---|
| <i>Credit Risk</i> | | |
| On Balance Sheet Assets | | |
| Cash Items | 334,423 | (808,631) |
| Claims on ADI's | 72,386,194 | 76,655,399 |
| Claims secured against eligible residential mortgages | 720,377,798 | 711,716,755 |
| Other | 22,990,320 | 21,050,422 |
| Total on-balance sheet credit risk-weighted assets | 816,088,735 | 808,613,945 |
| Total off-balance sheet credit risk-weighted assets | 14,913,108 | 13,592,994 |
| Total Credit Risk Weighted Assets | 831,001,843 | 822,206,939 |
| <i>Market Risk</i> | | |
| Total Market Risk Weighted Assets | Nil | Nil |
| <i>Operational Risk</i> | | |
| Total Operational Risk Weighted Assets | 153,638,210 | 142,780,780 |
| Total for Credit Risk, Market Risk and Operational Risk | 984,640,053 | 964,987,719 |
| Common Equity Tier 1 Capital Ratio | 15.76% | 15.84% |
| Tier 1 Capital Ratio | 15.76% | 15.84% |
| Total Capital Ratio | 16.26% | 16.34% |

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 | | | | | |

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Credit Risk as at 30 September 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 | 330,345,543 | 315,441,560 | | | | |
| Claims secured against eligible residential mortgages | 1,741,510,973 | 1,733,019,279 | 7,042,189 | 4,184,802 | 2,039,829 | |
| Other Loans | 5,369,622 | 13,739,070 | 897,561 | - | 750,083 | 130,991 |
| Total on-balance sheet credit risk exposures | 2,077,266,138 | 2,062,199,908 | 7,939,750 | 4,184,802 | 2,789,912 | 130,991 |
| Off Balance Sheet Exposures | | | | | | |
| Claims secured against eligible residential mortgages | 26,888,488 | 25,176,767 | | | | |
| Other Loans | 2,363,752 | 2,442,886 | | | | |
| Commitments | 64,881,435 | 79,859,014 | | | | |
| Total off-balance sheet credit risk exposures | 94,133,675 | 107,478,668 | | | | |
| Total Credit Risk Exposures | 2,171,359,813 | 2,169,678,576 | 7,939,750 | 4,184,802 | 2,789,912 | 130,991 |
| General Reserve for Credit Losses | 4,862,374 | | | | | |

Queensland Country Credit Union – APS 330 Prudential Disclosures

Securitisation Exposures as at 31 December 2018

| | 31 December 2018 \$ | 30 September 2018 \$ |
|--|---------------------------|----------------------------|
| Securitisation Activity – Sales of Loans | 114,161,430 | 10,361,711 |
| Total Securitisation Activity | 114,161,430 | 10,361,711 |
| Gain/(Loss) on Sale | Nil | Nil |

On-Balance Sheet Securitisation Exposures

| | | |
|-----------------------|--------------------|--------------------|
| Residential Mortgages | 212,135,572 | 105,828,377 |
|-----------------------|--------------------|--------------------|

Off-Balance Sheet Securitisation Exposures

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