



Queensland Country Credit Union – APS 330 Prudential Disclosures

Capital Adequacy as at 31 March 2018

	Risk Weighted Equivalent \$ 31 March 2018	Risk Weighted Equivalent \$ 31 December 2017
<i>Credit Risk</i>		
On Balance Sheet Assets		
Cash Items	(602,506)	(585,779)
Claims on ADI's	56,482,082	57,881,016
Claims secured against eligible residential mortgages	592,007,907	579,661,038
Other	37,271,092	35,312,711
Total on-balance sheet credit risk-weighted assets	685,158,574	672,268,986
Total off-balance sheet credit risk-weighted assets	12,935,116	14,569,597
Total Credit Risk Weighted Assets	698,093,690	686,838,583
<i>Market Risk</i>		
Total Market Risk Weighted Assets	Nil	Nil
<i>Operational Risk</i>		
Total Operational Risk Weighted Assets	132,686,006	132,686,006
Total for Credit Risk, Market Risk and Operational Risk	830,779,696	819,524,589
Common Equity Tier 1 Capital Ratio	13.42%	13.45%
Tier 1 Capital Ratio	13.42%	13.45%
Total Capital Ratio	13.92%	13.94%

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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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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
	\$	\$	\$	\$	\$	\$
On Balance Sheet Assets						
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
Total on-balance sheet credit risk exposures	1,673,946,063	1,665,341,031	6,520,832	3,148,581	2,676,642	119,161
Off Balance Sheet Exposures						
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				
Total off-balance sheet credit risk exposures	86,186,454	82,279,322				
Total Credit Risk Exposures	1,760,132,517	1,747,620,353	6,520,832	3,148,581	2,676,642	119,161
General Reserve for Credit Losses	4,048,400					

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Securitisation Exposures as at 31 March 2018

	31 March 2018 \$	31 December 2017 \$
Securitisation Activity – Sales of Loans	9,370,789	Nil
Total Securitisation Activity	9,370,789	Nil
Gain/(Loss) on Sale	Nil	Nil

On-Balance Sheet Securitisation Exposures

Residential Mortgages	104,923,698	101,084,954
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Off-Balance Sheet Securitisation Exposures

Residential Mortgages	Nil	14,239,906
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