



Queensland Country Credit Union – APS 330 Prudential Disclosures

Capital Adequacy as at 30 September 2018

	Risk Weighted Equivalent \$ 30 September 2018	Risk Weighted Equivalent \$ 30 June 2018
<i>Credit Risk</i>		
On Balance Sheet Assets		
Cash Items	(808,631)	(453,020)
Claims on ADI's	76,655,399	73,318,806
Claims secured against eligible residential mortgages	711,716,755	712,595,060
Other	21,050,422	37,308,544
Total on-balance sheet credit risk-weighted assets	808,613,945	822,769,390
Total off-balance sheet credit risk-weighted assets	13,592,994	19,738,798
Total Credit Risk Weighted Assets	822,206,939	842,508,188
<i>Market Risk</i>		
Total Market Risk Weighted Assets	Nil	Nil
<i>Operational Risk</i>		
Total Operational Risk Weighted Assets	142,780,780	142,780,780
Total for Credit Risk, Market Risk and Operational Risk	964,987,719	985,288,968
Common Equity Tier 1 Capital Ratio	15.84%	15.32%
Tier 1 Capital Ratio	15.84%	15.32%
Total Capital Ratio	16.34%	15.82%

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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	2,077,226,138	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					

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Credit Risk as at 30 June 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	300,537,577	280,673,116				
Claims secured against eligible residential mortgages	1,724,527,585	1,571,257,920	7,919,893	3,839,322	2,198,851	
Other Loans	22,108,517	22,486,398	845,997	-	710,899	320,450
Total on-balance sheet credit risk exposures	2,047,173,679	1,874,417,434	8,765,890	3,839,322	2,909,750	320,450
Off Balance Sheet Exposures						
Claims secured against eligible residential mortgages	23,465,047	24,881,366				
Other Loans	2,522,020	2,246,113				
Commitments	94,836,594	74,319,674				
Total off-balance sheet credit risk exposures	120,823,661	101,447,153				
Total Credit Risk Exposures	2,167,997,340	1,975,864,587	8,765,890	3,839,322	2,909,750	320,450
General Reserve for Credit Losses	4,911,433					

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Securitisation Exposures as at 30 September 2018

	30 September 2018 \$	30 June 2018 \$
Securitisation Activity – Sales of Loans	10,361,711	Nil
Total Securitisation Activity	10,361,711	Nil
Gain/(Loss) on Sale	Nil	Nil
On-Balance Sheet Securitisation Exposures		
Residential Mortgages	105,828,377	100,053,242
Off-Balance Sheet Securitisation Exposures		
Residential Mortgages	Nil	Nil