

Queensland Country Bank – APS 330 Prudential Disclosures

Capital Structure as at 30 June 2021		
Common Equity Tier 1 Capital	\$ 30 June 2021	\$ 30 June 2020
General Reserves	108,063,352	107,018,325
Asset Revaluation Reserve	Nil	Nil
Retained Profits and Current Year earnings	79,414,156	72,447,838
Total Regulatory Adjustments to Common Equity Tier 1 Capital	(11,934,028)	(13,151,561)
Total Common Equity Tier 1 Capital	175,543,480	166,314,602
Total Tier 1 Capital	175,543,480	166,314,602
Total Tier 2 Capital	1,983,096	3,372,175
Total Capital	177,526,576	169,686,777

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Capital Adequacy as at 30 June 2021

	Risk Weighted Equivalent \$ 30 June 2021	Risk Weighted Equivalent \$ 31 March 2021
<i>Credit Risk</i>		
On Balance Sheet Assets		
Cash Items	538,369	1,667,117
Claims on ADI's	115,822,506	106,372,497
Claims secured against eligible residential mortgages	778,420,826	809,566,543
Other	44,886,509	42,160,351
Total on-balance sheet credit risk-weighted assets	939,668,210	959,766,508
Total off-balance sheet credit risk-weighted assets	23,751,578	27,454,293
Total Credit Risk Weighted Assets	963,419,788	987,220,801
<i>Market Risk</i>		
Total Market Risk Weighted Assets	Nil	Nil
<i>Operational Risk</i>		
Total Operational Risk Weighted Assets	195,296,625	188,748,865
Total for Credit Risk, Market Risk and Operational Risk	1,158,716,413	1,175,969,666
Common Equity Tier 1 Capital Ratio	15.15%	14.64%
Tier 1 Capital Ratio	15.15%	14.64%
Total Capital Ratio	15.32%	14.92%

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Credit Risk as at 30 Jun 2021

	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	525,282,766	508,218,369				
Claims secured against eligible residential mortgages	2,024,370,148	2,010,254,396	4,542,769	1,695,809	1,774,042	-
Other Loans	21,982,569	20,740,838	634,229	-	561,996	(1,259,089)
Total on-balance sheet credit risk exposures	2,571,635,483	2,539,213,603	5,176,998	1,695,809	2,336,038	(1,259,089)
Off Balance Sheet Exposures						
Claims secured against eligible residential mortgages	60,826,108	63,579,354				
Other Loans	0	662,455				
Commitments	67,634,303	68,348,994				
Total off-balance sheet credit risk exposures	128,460,411	132,590,803				
Total Credit Risk Exposures	2,700,095,894	2,671,804,406	5,176,998	1,695,809	2,336,038	(1,259,089)
General Reserve for Credit Losses	1,983,096					

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Credit Risk as at 31 March 2021

	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	491,153,971	463,654,655				
Claims secured against eligible residential mortgages	1,996,138,645	1,971,325,946	2,656,382	1,311,328	1,484,892	-
Other Loans	19,499,107	20,999,612	1,114,338	-	1,020,529	271,196
Total on-balance sheet credit risk exposures	2,506,791,723	2,455,980,213	3,770,720	1,311,328	2,505,421	271,196
Off Balance Sheet Exposures						
Claims secured against eligible residential mortgages	66,332,601	66,944,102				
Other Loans	1,324,909	1,797,274				
Commitments	69,063,685	68,048,796				
Total off-balance sheet credit risk exposures	136,721,195	136,790,172				
Total Credit Risk Exposures	2,643,512,918	2,592,770,385	3,770,720	1,311,328	2,505,421	271,196
General Reserve for Credit Losses	3,222,175					

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Securitisation Exposures as at 30 June 2021

	30 June 2021 \$	31 March 2021 \$
Securitisation Activity – Sales of Loans	32,167,107	Nil
Total Securitisation Activity	32,167,107	Nil
Gain/(Loss) on Sale	Nil	Nil

On-Balance Sheet Securitisation Exposures

Residential Mortgages	418,161,299	421,601,375
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Off-Balance Sheet Securitisation Exposures

Residential Mortgages	Nil	Nil
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