

Queensland Country Bank – APS 330 Prudential Disclosures

Capital Structure as at 30 June 2022		
Common Equity Tier 1 Capital	\$ 30 June 2022	\$ 30 June 2021
General Reserves	109,201,736	108,767,567
Asset Revaluation Reserve	Nil	Nil
Retained Profits and Current Year earnings	91,279,279	79,730,870
Total Regulatory Adjustments to Common Equity Tier 1 Capital	(12,172,930)	(12,777,376)
Total Common Equity Tier 1 Capital	188,308,085	175,721,061
Total Tier 1 Capital	188,308,085	175,721,061
Total Tier 2 Capital	1,931,038	1,983,096
Total Capital	190,239,123	177,704,157

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Capital Adequacy as at 30 June 2022

	Risk Weighted Equivalent \$ 30 June 2022	Risk Weighted Equivalent \$ 31 March 2022
<i>Credit Risk</i>		
On Balance Sheet Assets		
Cash Items	458,285	107,689
Claims on ADI's	141,338,086	135,805,620
Claims secured against eligible residential mortgages	811,883,865	809,505,381
Other	47,951,328	51,420,417
Total on-balance sheet credit risk-weighted assets	1,001,631,564	996,839,107
Total off-balance sheet credit risk-weighted assets	30,068,365	31,065,170
Total Credit Risk Weighted Assets	1,031,699,929	1,027,904,277
<i>Market Risk</i>		
Total Market Risk Weighted Assets	Nil	Nil
<i>Operational Risk</i>		
Total Operational Risk Weighted Assets	211,630,795	205,755,351
Total for Credit Risk, Market Risk and Operational Risk	1,243,330,724	1,233,659,628
Common Equity Tier 1 Capital Ratio	15.15%	15.06%
Tier 1 Capital Ratio	15.15%	15.06%
Total Capital Ratio	15.30%	15.22%

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Credit Risk as at 30 June 2022

	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	570,785,749	561,711,048				
Claims secured against eligible residential mortgages	2,166,546,602	2,158,990,637	2,083,147	900,941	835,628	-
Other Loans	24,126,372	24,883,836	333,993	-	295,060	(277,159)
Total on-balance sheet credit risk exposures	2,761,458,723	2,745,585,521	2,417,140	900,941	1,130,688	(277,159)
Off Balance Sheet Exposures						
Claims secured against eligible residential mortgages	69,741,811	71,406,550				
Other Loans	-	-				
Commitments	64,836,791	66,356,218				
Total off-balance sheet credit risk exposures	134,578,602	137,762,768				
Total Credit Risk Exposures	2,896,037,325	2,883,348,289	2,417,140	900,941	1,130,688	(277,159)
General Reserve for Credit Losses	1,931,038					

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Credit Risk as at 31 March 2022

	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	552,636,346	542,433,265				
Claims secured against eligible residential mortgages	2,151,434,672	2,136,008,758	3,190,306	455,528	1,286,914	-
Other Loans	25,641,301	24,866,558	520,592	-	478,937	265,545
Total on-balance sheet credit risk exposures	2,729,712,319	2,703,308,581	3,710,898	455,528	1,765,851	265,545
Off Balance Sheet Exposures						
Claims secured against eligible residential mortgages	73,071,289	76,599,916				
Other Loans	-	-				
Commitments	67,875,644	67,689,477				
Total off-balance sheet credit risk exposures	140,946,933	144,289,393				
Total Credit Risk Exposures	2,870,659,252	2,847,597,974	3,710,898	455,528	1,765,851	265,545
General Reserve for Credit Losses	1,983,096					

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Securitisation Exposures as at 30 June 2022

	30 June 2022 \$	31 March 2022 \$
Securitisation Activity – Sales of Loans	49,313,780	40,769,684
Total Securitisation Activity	49,313,780	40,769,684
Gain/(Loss) on Sale	Nil	Nil

On-Balance Sheet Securitisation Exposures

Residential Mortgages	438,362,360	444,779,595
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Off-Balance Sheet Securitisation Exposures

Residential Mortgages	Nil	Nil
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