



Queensland Country Credit Union – APS 330 Prudential Disclosures

Capital Adequacy as at 30 September 2019

	Risk Weighted Equivalent \$ 30 September 2019	Risk Weighted Equivalent \$ 30 June 2019
<i>Credit Risk</i>		
On Balance Sheet Assets		
Cash Items	762,120	(1,180,539)
Claims on ADI's	80,630,840	74,357,046
Claims secured against eligible residential mortgages	744,962,589	739,863,322
Other	19,454,091	22,769,201
Total on-balance sheet credit risk-weighted assets	845,809,640	835,809,029
Total off-balance sheet credit risk-weighted assets	14,134,620	13,216,727
Total Credit Risk Weighted Assets	859,944,260	849,025,756
<i>Market Risk</i>		
Total Market Risk Weighted Assets	Nil	Nil
<i>Operational Risk</i>		
Total Operational Risk Weighted Assets	165,730,627	165,730,627
Total for Credit Risk, Market Risk and Operational Risk	1,025,674,887	1,014,756,383
Common Equity Tier 1 Capital Ratio	15.71%	15.80%
Tier 1 Capital Ratio	15.71%	15.80%
Total Capital Ratio	16.07%	16.16%

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Credit Risk as at 30 September 2019

	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	365,684,550	348,739,406				
Claims secured against eligible residential mortgages	1,836,261,733	1,830,872,431	5,272,138	4,602,552	2,057,126	-
Other Loans	5,548,876	6,963,517	566,468	-	488,880	291,500
Total on-balance sheet credit risk exposures	2,207,495,159	2,186,575,354	5,838,606	4,602,552	2,546,006	291,500
Off Balance Sheet Exposures						
Claims secured against eligible residential mortgages	29,000,130	29,666,390				
Other Loans	2,199,596	1,350,247				
Commitments	65,060,544	64,832,808				
Total off-balance sheet credit risk exposures	96,260,270	95,849,445				
Total Credit Risk Exposures	2,303,755,429	2,282,424,799	5,838,606	4,602,552	2,546,006	291,500
General Reserve for Credit Losses	3,648,147					

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Credit Risk as at 30 June 2019

	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	331,794,262	324,751,617				
Claims secured against eligible residential mortgages	1,825,483,130	1,808,536,027	4,165,172	6,299,937	1,688,388	
Other Loans	8,378,158	8,934,367	853,260	-	738,183	637,123
Total on-balance sheet credit risk exposures	2,165,655,550	2,142,222,011	5,018,432	6,299,937	2,426,571	637,123
Off Balance Sheet Exposures						
Claims secured against eligible residential mortgages	30,332,650	34,953,480				
Other Loans	500,898	1,025,227				
Commitments	64,605,072	64,587,231				
Total off-balance sheet credit risk exposures	95,438,620	100,565,938				
Total Credit Risk Exposures	2,261,094,170	2,242,787,949	5,018,432	6,299,937	2,426,571	637,123
General Reserve for Credit Losses	3,648,147					

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Securitisation Exposures as at 30 September 2019

	30 September 2019 \$	30 June 2019 \$
Securitisation Activity – Sales of Loans	15,935,414	Nil
Total Securitisation Activity	15,935,414	Nil
Gain/(Loss) on Sale	Nil	Nil

On-Balance Sheet Securitisation Exposures

Residential Mortgages	211,659,649	206,653,641
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Off-Balance Sheet Securitisation Exposures

Residential Mortgages	Nil	Nil
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