

Queensland Country Bank – APS 330 Prudential Disclosures

Capital Adequacy as at 30 September 2022

	Risk Weighted Equivalent \$ 30 September 2022	Risk Weighted Equivalent \$ 30 June 2022
<i>Credit Risk</i>		
On Balance Sheet Assets		
Cash Items	174,294	458,285
Claims on ADI's	151,291,681	141,338,086
Claims secured against eligible residential mortgages	824,010,794	811,883,865
Other	43,139,393	47,951,328
Total on-balance sheet credit risk-weighted assets	1,018,616,162	1,001,631,564
Total off-balance sheet credit risk-weighted assets	28,966,727	30,068,365
Total Credit Risk Weighted Assets	1,047,582,889	1,031,699,929
<i>Market Risk</i>		
Total Market Risk Weighted Assets	Nil	Nil
<i>Operational Risk</i>		
Total Operational Risk Weighted Assets	211,630,795	211,630,795
Total for Credit Risk, Market Risk and Operational Risk	1,259,213,684	1,243,330,724
Common Equity Tier 1 Capital Ratio	15.15%	15.15%
Tier 1 Capital Ratio	15.15%	15.15%
Total Capital Ratio	15.30%	15.30%

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Credit Risk as at 30 September 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	611,341,445	591,063,597				
Claims secured against eligible residential mortgages	2,203,896,791	2,185,221,696	1,584,580	923,478	708,794	-
Other Loans	17,717,516	20,921,944	328,729	-	291,304	31,292
Total on-balance sheet credit risk exposures	2,832,955,752	2,797,207,238	1,913,309	923,478	1,000,098	31,292
Off Balance Sheet Exposures						
Claims secured against eligible residential mortgages	65,364,768	67,553,289				
Other Loans	-	-				
Commitments	63,275,184	64,055,988				
Total off-balance sheet credit risk exposures	128,639,952	131,609,277				
Total Credit Risk Exposures	2,961,595,704	2,928,816,515	1,913,309	923,478	1,000,098	31,292
General Reserve for Credit Losses	1,931,038					

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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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Securitisation Exposures as at 30 September 2022

	30 September 2022 \$	30 June 2022 \$
Securitisation Activity – Sales of Loans	81,413,243	49,313,780
Total Securitisation Activity	81,413,243	49,313,780
Gain/(Loss) on Sale	Nil	Nil

On-Balance Sheet Securitisation Exposures

Residential Mortgages	452,205,973	438,362,360
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Off-Balance Sheet Securitisation Exposures

Residential Mortgages	Nil	Nil
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