

Queensland Country Bank – APS 330 Prudential Disclosures

Capital Adequacy as at 31 December 2022

	Risk Weighted Equivalent \$ 31 December 2022	Risk Weighted Equivalent \$ 30 September 2022
<i>Credit Risk</i>		
On Balance Sheet Assets		
Cash Items	(318,252)	174,294
Claims on ADI's	155,063,824	151,291,681
Claims secured against eligible residential mortgages	831,817,479	824,010,794
Other	51,568,109	43,139,393
Total on-balance sheet credit risk-weighted assets	1,038,131,160	1,018,616,162
Total off-balance sheet credit risk-weighted assets	23,469,693	28,966,727
Total Credit Risk Weighted Assets	1,061,600,853	1,047,582,889
<i>Market Risk</i>		
Total Market Risk Weighted Assets	Nil	Nil
<i>Operational Risk</i>		
Total Operational Risk Weighted Assets	220,258,891	211,630,795
Total for Credit Risk, Market Risk and Operational Risk	1,281,859,744	1,259,213,684
Common Equity Tier 1 Capital Ratio	15.11%	15.15%
Tier 1 Capital Ratio	15.11%	15.15%
Total Capital Ratio	15.26%	15.30%

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Credit Risk as at 31 December 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	627,228,617	619,285,031				
Claims secured against eligible residential mortgages	2,225,828,755	2,214,862,773	1,595,144	279,811	727,317	-
Other Loans	24,158,667	20,938,091	357,614	-	314,605	88,716
Total on-balance sheet credit risk exposures	2,877,216,039	2,855,085,895	1,952,758	279,811	1,041,922	88,716
Off Balance Sheet Exposures						
Claims secured against eligible residential mortgages	52,877,632	59,121,200				
Other Loans	-	-				
Commitments	62,075,935	62,675,560				
Total off-balance sheet credit risk exposures	114,953,567	121,796,760				
Total Credit Risk Exposures	2,992,169,606	2,976,882,655	1,952,758	279,811	1,041,922	88,716
General Reserve for Credit Losses	1,931,038					

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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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Securitisation Exposures as at 31 December 2022

	31 December 2022 \$	30 September 2022 \$
Securitisation Activity – Sales of Loans	42,508,717	81,413,243
Total Securitisation Activity	42,508,717	81,413,243
Gain/(Loss) on Sale	Nil	Nil
 On-Balance Sheet Securitisation Exposures		
Residential Mortgages	434,642,402	452,205,973
 Off-Balance Sheet Securitisation Exposures		
Residential Mortgages	Nil	Nil