

Queensland Country Bank – APS 330 Prudential Disclosures

Capital Adequacy as at 31 March 2022

	Risk Weighted Equivalent \$ 31 March 2022	Risk Weighted Equivalent \$ 31 December 2021
<i>Credit Risk</i>		
On Balance Sheet Assets		
Cash Items	107,689	433,185
Claims on ADI's	135,805,620	123,922,207
Claims secured against eligible residential mortgages	809,505,381	808,833,198
Other	51,420,417	50,466,666
Total on-balance sheet credit risk-weighted assets	996,839,107	983,655,256
Total off-balance sheet credit risk-weighted assets	31,065,170	30,025,026
Total Credit Risk Weighted Assets	1,027,904,277	1,013,680,282
<i>Market Risk</i>		
Total Market Risk Weighted Assets	Nil	Nil
<i>Operational Risk</i>		
Total Operational Risk Weighted Assets	205,755,351	205,755,351
Total for Credit Risk, Market Risk and Operational Risk	1,233,659,628	1,219,435,633
Common Equity Tier 1 Capital Ratio	15.06%	15.12%
Tier 1 Capital Ratio	15.06%	15.12%
Total Capital Ratio	15.22%	15.28%

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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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Credit Risk as at 31 December 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	532,230,184	560,241,698				
Claims secured against eligible residential mortgages	2,120,582,844	2,084,775,200	3,308,652	1,828,176	1,103,039	-
Other Loans	24,091,816	24,673,650	532,387	-	494,306	(90,362)
Total on-balance sheet credit risk exposures	2,676,904,844	2,669,690,548	3,841,039	1,828,176	1,597,345	(90,362)
Off Balance Sheet Exposures						
Claims secured against eligible residential mortgages	80,128,543	72,635,417				
Other Loans	-	-				
Commitments	67,503,310	67,816,798				
Total off-balance sheet credit risk exposures	147,631,853	140,452,215				
Total Credit Risk Exposures	2,824,536,697	2,810,142,763	3,841,039	1,828,176	1,597,345	(90,362)
General Reserve for Credit Losses	1,983,096					

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Securitisation Exposures as at 31 March 2022

	31 March 2022 \$	31 December 2021 \$
Securitisation Activity – Sales of Loans	40,769,684	28,100,318
Total Securitisation Activity	40,769,684	28,100,318
Gain/(Loss) on Sale	Nil	Nil

On-Balance Sheet Securitisation Exposures

Residential Mortgages	444,779,595	428,357,576
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Off-Balance Sheet Securitisation Exposures

Residential Mortgages	Nil	Nil
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