

## Queensland Country Bank – APS 330 Prudential Disclosures

<b>Capital Structure as at 30 June 2020</b>		
<b>Common Equity Tier 1 Capital</b>	<b>\$ 30 June 2020</b>	<b>\$ 30 June 2019</b>
<b>General Reserves</b>	107,018,325	107,936,591
<b>Asset Revaluation Reserve</b>	Nil	Nil
<b>Retained Profits and Current Year earnings</b>	72,447,838	66,588,792
<b>Total Regulatory Adjustments to Common Equity Tier 1 Capital</b>	(13,151,561)	(14,233,231)
<b>Total Common Equity Tier 1 Capital</b>	<b>166,314,602</b>	<b>160,292,151</b>
<b>Total Tier 1 Capital</b>	<b>166,314,602</b>	<b>160,292,151</b>
<b>Total Tier 2 Capital</b>	<b>3,372,175</b>	<b>3,648,147</b>
<b>Total Capital</b>	<b>169,686,777</b>	<b>163,940,298</b>

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### Capital Adequacy as at 30 June 2020

	Risk Weighted Equivalent \$ 30 June 2020	Risk Weighted Equivalent \$ 31 March 2020
<b><i>Credit Risk</i></b>		
<b>On Balance Sheet Assets</b>		
Cash Items	401,642	91,445
Claims on ADI's	95,501,547	77,750,208
Claims secured against eligible residential mortgages	759,124,372	755,386,771
Other	24,621,889	29,677,758
<b>Total on-balance sheet credit risk-weighted assets</b>	<b>879,649,450</b>	<b>862,906,182</b>
<b>Total off-balance sheet credit risk-weighted assets</b>	<b>17,338,388</b>	<b>12,035,500</b>
<b>Total Credit Risk Weighted Assets</b>	<b>896,987,838</b>	<b>874,941,682</b>
<b><i>Market Risk</i></b>		
<b>Total Market Risk Weighted Assets</b>	<b>Nil</b>	<b>Nil</b>
<b><i>Operational Risk</i></b>		
<b>Total Operational Risk Weighted Assets</b>	<b>181,553,776</b>	<b>173,652,071</b>
<b>Total for Credit Risk, Market Risk and Operational Risk</b>	<b>1,078,541,614</b>	<b>1,048,593,753</b>
<b>Common Equity Tier 1 Capital Ratio</b>	<b>15.42%</b>	<b>15.68%</b>
<b>Tier 1 Capital Ratio</b>	<b>15.42%</b>	<b>15.68%</b>
<b>Total Capital Ratio</b>	<b>15.73%</b>	<b>16.03%</b>

## Queensland Country Bank – APS 330 Prudential Disclosures

### Credit Risk as at 30 June 2020

	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	426,795,980	384,272,235				
Claims secured against eligible residential mortgages	1,874,068,684	1,868,520,730	3,841,289	4,274,794	1,809,524	-
Other Loans	3,227,932	5,020,300	395,770	-	333,049	20,820
<b>Total on-balance sheet credit risk exposures</b>	<b>2,304,092,596</b>	<b>2,257,813,265</b>	<b>4,237,059</b>	<b>4,274,794</b>	<b>2,142,573</b>	<b>20,820</b>
Off Balance Sheet Exposures						
Claims secured against eligible residential mortgages	38,751,886	32,413,503				
Other Loans	1,983,029	1,577,321				
Commitments	66,796,767	65,396,906				
<b>Total off-balance sheet credit risk exposures</b>	<b>107,531,682</b>	<b>99,387,730</b>				
<b>Total Credit Risk Exposures</b>	<b>2,411,624,278</b>	<b>2,357,200,995</b>	<b>4,237,059</b>	<b>4,274,794</b>	<b>2,142,573</b>	<b>20,820</b>
<b>General Reserve for Credit Losses</b>	<b>3,372,175</b>					

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### Credit Risk as at 31 March 2020

	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	341,748,489	351,866,413				
Claims secured against eligible residential mortgages	1,862,972,775	1,856,358,446	4,505,915	6,170,730	2,128,089	-
Other Loans	6,812,670	6,636,728	622,669	-	487,383	306,489
<b>Total on-balance sheet credit risk exposures</b>	<b>2,211,533,934</b>	<b>2,214,861,587</b>	<b>5,128,584</b>	<b>6,170,730</b>	<b>2,615,472</b>	<b>306,489</b>
Off Balance Sheet Exposures						
Claims secured against eligible residential mortgages	26,075,120	30,462,172				
Other Loans	1,171,612	2,283,327				
Commitments	63,997,046	64,704,193				
<b>Total off-balance sheet credit risk exposures</b>	<b>91,243,778</b>	<b>97,449,692</b>				
<b>Total Credit Risk Exposures</b>	<b>2,302,777,712</b>	<b>2,312,311,279</b>	<b>5,128,584</b>	<b>6,170,730</b>	<b>2,615,472</b>	<b>306,489</b>
<b>General Reserve for Credit Losses</b>	<b>3,648,147</b>					

## Queensland Country Bank – APS 330 Prudential Disclosures

### Securitisation Exposures as at 30 June 2020

	30 June 2020 \$	31 March 2020 \$
Securitisation Activity – Sales of Loans	344,636,084	13,729,038
<b>Total Securitisation Activity</b>	<b>344,636,084</b>	<b>13,729,038</b>
<b>Gain/(Loss) on Sale</b>	<b>Nil</b>	<b>Nil</b>

### On-Balance Sheet Securitisation Exposures

Residential Mortgages	530,686,869	214,720,131
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### Off-Balance Sheet Securitisation Exposures

Residential Mortgages	Nil	Nil
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