

## Queensland Country Bank – APS 330 Prudential Disclosures

### Capital Adequacy as at 30 June 2020

	Risk Weighted Equivalent \$ 30 September 2020	Risk Weighted Equivalent \$ 30 June 2020
<b><i>Credit Risk</i></b>		
<b>On Balance Sheet Assets</b>		
Cash Items	846,016	401,642
Claims on ADI's	101,777,372	95,501,547
Claims secured against eligible residential mortgages	774,036,717	759,124,372
Other	34,888,769	24,621,889
<b>Total on-balance sheet credit risk-weighted assets</b>	<b>911,548,874</b>	<b>879,649,450</b>
<b>Total off-balance sheet credit risk-weighted assets</b>	<b>18,640,222</b>	<b>17,338,388</b>
<b>Total Credit Risk Weighted Assets</b>	<b>930,189,096</b>	<b>896,987,838</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>181,553,776</b>
<b>Total for Credit Risk, Market Risk and Operational Risk</b>	<b>1,111,742,872</b>	<b>1,078,541,614</b>
<b>Common Equity Tier 1 Capital Ratio</b>	<b>15.09%</b>	<b>15.42%</b>
<b>Tier 1 Capital Ratio</b>	<b>15.09%</b>	<b>15.42%</b>
<b>Total Capital Ratio</b>	<b>15.39%</b>	<b>15.73%</b>

## Queensland Country Bank – APS 330 Prudential Disclosures

### Credit Risk as at 30 September 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
<b>On Balance Sheet Assets</b>	\$	\$	\$	\$	\$	\$
Claims on ADI's	458,176,315	442,486,147				
Claims secured against eligible residential mortgages	1,914,926,214	1,894,497,449	3,397,833	1,583,910	1,765,266	-
Other Loans	12,863,902	8,045,917	348,881	-	281,078	31,424
<b>Total on-balance sheet credit risk exposures</b>	<b>2,385,966,431</b>	<b>2,345,029,513</b>	<b>3,746,714</b>	<b>1,583,910</b>	<b>2,046,344</b>	<b>31,424</b>
<b>Off Balance Sheet Exposures</b>						
Claims secured against eligible residential mortgages	42,197,335	40,474,611				
Other Loans	2,044,875	2,013,952				
Commitments	69,718,739	68,257,753				
<b>Total off-balance sheet credit risk exposures</b>	<b>113,960,949</b>	<b>110,746,316</b>				
<b>Total Credit Risk Exposures</b>	<b>2,499,927,380</b>	<b>2,455,775,829</b>	<b>3,746,714</b>	<b>1,583,910</b>	<b>2,046,344</b>	<b>31,424</b>
<b>General Reserve for Credit Losses</b>	<b>3,372,175</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>					

## Queensland Country Bank – APS 330 Prudential Disclosures

### Securitisation Exposures as at 30 September 2020

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

### On-Balance Sheet Securitisation Exposures

Residential Mortgages	<b>496,947,602</b>	<b>530,686,869</b>
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### Off-Balance Sheet Securitisation Exposures

Residential Mortgages	<b>Nil</b>	<b>Nil</b>
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