



Queensland Country Credit Union – APS 330 Prudential Disclosures

Capital Adequacy as at 31 December 2019

	Risk Weighted Equivalent \$ 31 December 2019	Risk Weighted Equivalent \$ 30 September 2019
<i>Credit Risk</i>		
On Balance Sheet Assets		
Cash Items	136,205	762,120
Claims on ADI's	80,986,142	80,630,840
Claims secured against eligible residential mortgages	750,219,072	744,962,589
Other	20,685,310	19,454,091
Total on-balance sheet credit risk-weighted assets	852,026,729	845,809,640
Total off-balance sheet credit risk-weighted assets	17,876,070	14,134,620
Total Credit Risk Weighted Assets	869,902,799	859,944,260
<i>Market Risk</i>		
Total Market Risk Weighted Assets	Nil	Nil
<i>Operational Risk</i>		
Total Operational Risk Weighted Assets	173,652,071	165,730,627
Total for Credit Risk, Market Risk and Operational Risk	1,043,554,870	1,025,674,887
Common Equity Tier 1 Capital Ratio	15.62%	15.71%
Tier 1 Capital Ratio	15.62%	15.71%
Total Capital Ratio	15.97%	16.07%

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Credit Risk as at 31 December 2019

	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	361,984,338	363,834,444				
Claims secured against eligible residential mortgages	1,849,744,116	1,843,002,925	4,743,184	4,858,621	1,973,179	-
Other Loans	6,460,787	6,004,831	543,377	-	465,373	162,278
Total on-balance sheet credit risk exposures	2,218,189,241	2,212,842,200	5,286,561	4,858,621	2,438,552	162,278
Off Balance Sheet Exposures						
Claims secured against eligible residential mortgages	34,849,225	31,924,677				
Other Loans	3,395,042	2,797,319				
Commitments	65,411,340	65,235,942				
Total off-balance sheet credit risk exposures	103,655,607	99,957,938				
Total Credit Risk Exposures	2,321,844,848	2,312,800,138	5,286,561	4,858,621	2,438,552	162,278
General Reserve for Credit Losses	3,648,147					

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Credit Risk as at 30 September 2019

	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	365,684,550	348,739,406				
Claims secured against eligible residential mortgages	1,836,261,733	1,830,872,431	5,272,138	4,602,552	2,057,126	-
Other Loans	5,548,876	6,963,517	566,468	-	488,880	291,500
Total on-balance sheet credit risk exposures	2,207,495,159	2,186,575,354	5,838,606	4,602,552	2,546,006	291,500
Off Balance Sheet Exposures						
Claims secured against eligible residential mortgages	29,000,130	29,666,390				
Other Loans	2,199,596	1,350,247				
Commitments	65,060,544	64,832,808				
Total off-balance sheet credit risk exposures	96,260,270	95,849,445				
Total Credit Risk Exposures	2,303,755,429	2,282,424,799	5,838,606	4,602,552	2,546,006	291,500
General Reserve for Credit Losses	3,648,147					

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Securitisation Exposures as at 31 December 2019

	31 December 2019 \$	30 September 2019 \$
Securitisation Activity – Sales of Loans	10,296,179	15,935,414
Total Securitisation Activity	10,296,179	15,935,414
Gain/(Loss) on Sale	Nil	Nil

On-Balance Sheet Securitisation Exposures

Residential Mortgages	209,843,935	211,659,649
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Off-Balance Sheet Securitisation Exposures

Residential Mortgages	Nil	Nil
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