

## Queensland Country Bank – APS 330 Prudential Disclosures

### Capital Adequacy as at 31 December 2020

	Risk Weighted Equivalent \$ 31 December 2020	Risk Weighted Equivalent \$ 30 September 2020
<b><i>Credit Risk</i></b>		
<b>On Balance Sheet Assets</b>		
Cash Items	446,720	846,016
Claims on ADI's	95,845,588	101,777,372
Claims secured against eligible residential mortgages	784,412,439	774,036,717
Other	45,564,173	34,888,769
<b>Total on-balance sheet credit risk-weighted assets</b>	<b>926,268,920</b>	<b>911,548,874</b>
<b>Total off-balance sheet credit risk-weighted assets</b>	<b>30,685,169</b>	<b>18,640,222</b>
<b>Total Credit Risk Weighted Assets</b>	<b>956,954,089</b>	<b>930,189,096</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>188,748,865</b>	<b>181,553,776</b>
<b>Total for Credit Risk, Market Risk and Operational Risk</b>	<b>1,145,702,954</b>	<b>1,111,742,872</b>
<b>Common Equity Tier 1 Capital Ratio</b>	<b>14.79%</b>	<b>15.09%</b>
<b>Tier 1 Capital Ratio</b>	<b>14.79%</b>	<b>15.09%</b>
<b>Total Capital Ratio</b>	<b>15.09%</b>	<b>15.39%</b>

## Queensland Country Bank – APS 330 Prudential Disclosures

### Credit Risk as at 31 December 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	436,155,338	447,165,827				
Claims secured against eligible residential mortgages	1,946,513,248	1,930,719,731	1,584,680	1,247,833	513,278	-
Other Loans	22,500,117	17,682,009	2,011,609	-	1,670,010	242,340
<b>Total on-balance sheet credit risk exposures</b>	<b>2,405,168,703</b>	<b>2,395,567,567</b>	<b>3,596,289</b>	<b>1,247,833</b>	<b>2,183,288</b>	<b>242,340</b>
<b>Off Balance Sheet Exposures</b>						
Claims secured against eligible residential mortgages	67,555,603	54,876,469				
Other Loans	2,269,639	2,157,257				
Commitments	67,033,907	68,376,323				
<b>Total off-balance sheet credit risk exposures</b>	<b>136,859,149</b>	<b>125,410,049</b>				
<b>Total Credit Risk Exposures</b>	<b>2,542,027,852</b>	<b>2,520,977,616</b>	<b>3,596,289</b>	<b>1,247,833</b>	<b>2,183,288</b>	<b>242,340</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 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

### Securitisation Exposures as at 31 December 2020

	31 December 2020 \$	30 September 2020 \$
Securitisation Activity – Sales of Loans	Nil	Nil
<b>Total Securitisation Activity</b>	<b>Nil</b>	<b>Nil</b>
<b>Gain/(Loss) on Sale</b>	<b>Nil</b>	<b>Nil</b>

### On-Balance Sheet Securitisation Exposures

Residential Mortgages	<b>460,145,011</b>	<b>496,947,602</b>
-----------------------	--------------------	--------------------

### Off-Balance Sheet Securitisation Exposures

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