



Queensland Country Credit Union – APS 330 Prudential Disclosures

Capital Adequacy as at 31 March 2020

	Risk Weighted Equivalent \$ 31 March 2020	Risk Weighted Equivalent \$ 31 December 2019
<i>Credit Risk</i>		
On Balance Sheet Assets		
Cash Items	91,445	136,205
Claims on ADI's	77,750,208	80,986,142
Claims secured against eligible residential mortgages	755,386,771	750,219,072
Other	29,677,758	20,685,310
Total on-balance sheet credit risk-weighted assets	862,906,182	852,026,729
Total off-balance sheet credit risk-weighted assets	12,035,500	17,876,070
Total Credit Risk Weighted Assets	874,941,682	869,902,799
<i>Market Risk</i>		
Total Market Risk Weighted Assets	Nil	Nil
<i>Operational Risk</i>		
Total Operational Risk Weighted Assets	173,652,071	173,652,071
Total for Credit Risk, Market Risk and Operational Risk	1,048,593,753	1,043,554,870
Common Equity Tier 1 Capital Ratio	15.68%	15.62%
Tier 1 Capital Ratio	15.68%	15.62%
Total Capital Ratio	16.03%	15.97%

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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
Total on-balance sheet credit risk exposures	2,211,533,934	2,214,861,587	5,128,584	6,170,730	2,615,472	306,489
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				
Total off-balance sheet credit risk exposures	91,243,778	97,449,692				
Total Credit Risk Exposures	2,302,777,712	2,312,311,279	5,128,584	6,170,730	2,615,472	306,489
General Reserve for Credit Losses	3,648,147					

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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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Securitisation Exposures as at 31 March 2020

	31 March 2020 \$	31 December 2019 \$
Securitisation Activity – Sales of Loans	13,729,038	10,296,179
Total Securitisation Activity	13,729,038	10,296,179
Gain/(Loss) on Sale	Nil	Nil

On-Balance Sheet Securitisation Exposures

Residential Mortgages	214,720,131	209,843,935
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Off-Balance Sheet Securitisation Exposures

Residential Mortgages	Nil	Nil
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