

Queensland Country Bank – APS 330 Prudential Disclosures

Capital Adequacy as at 31 March 2021

	Risk Weighted Equivalent \$ 31 March 2021	Risk Weighted Equivalent \$ 31 December 2020
<i>Credit Risk</i>		
On Balance Sheet Assets		
Cash Items	1,667,117	446,720
Claims on ADI's	106,372,497	95,845,588
Claims secured against eligible residential mortgages	809,566,543	784,412,439
Other	42,160,351	45,564,173
Total on-balance sheet credit risk-weighted assets	959,766,508	926,268,920
Total off-balance sheet credit risk-weighted assets	27,454,293	30,685,169
Total Credit Risk Weighted Assets	987,220,801	956,954,089
<i>Market Risk</i>		
Total Market Risk Weighted Assets	Nil	Nil
<i>Operational Risk</i>		
Total Operational Risk Weighted Assets	188,748,865	188,748,865
Total for Credit Risk, Market Risk and Operational Risk	1,175,969,666	1,145,702,954
Common Equity Tier 1 Capital Ratio	14.64%	14.79%
Tier 1 Capital Ratio	14.64%	14.79%
Total Capital Ratio	14.92%	15.09%

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Credit Risk as at 31 March 2021

	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	491,153,971	463,654,655				
Claims secured against eligible residential mortgages	1,996,138,645	1,971,325,946	2,656,382	1,311,328	1,484,892	-
Other Loans	19,499,107	20,999,612	1,114,338	-	1,020,529	271,196
Total on-balance sheet credit risk exposures	2,506,791,723	2,455,980,213	3,770,720	1,311,328	2,505,421	271,196
Off Balance Sheet Exposures						
Claims secured against eligible residential mortgages	66,332,601	66,944,102				
Other Loans	1,324,909	1,797,274				
Commitments	69,063,685	68,048,796				
Total off-balance sheet credit risk exposures	136,721,195	136,790,172				
Total Credit Risk Exposures	2,643,512,918	2,592,770,385	3,770,720	1,311,328	2,505,421	271,196
General Reserve for Credit Losses	3,222,175					

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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
On Balance Sheet Assets	\$	\$	\$	\$	\$	\$
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
Total on-balance sheet credit risk exposures	2,405,168,703	2,395,567,567	3,596,289	1,247,833	2,183,288	242,340
Off Balance Sheet Exposures						
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				
Total off-balance sheet credit risk exposures	136,859,149	125,410,049				
Total Credit Risk Exposures	2,542,027,852	2,520,977,616	3,596,289	1,247,833	2,183,288	242,340
General Reserve for Credit Losses	3,372,175					

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Securitisation Exposures as at 31 March 2021

	31 March 2021 \$	31 December 2020 \$
Securitisation Activity – Sales of Loans	Nil	Nil
Total Securitisation Activity	Nil	Nil
Gain/(Loss) on Sale	Nil	Nil

On-Balance Sheet Securitisation Exposures

Residential Mortgages	421,601,375	460,145,011
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Off-Balance Sheet Securitisation Exposures

Residential Mortgages	Nil	Nil
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