

Common Equity Tier 1 Capital: instruments and reserves		\$M
1	Directly issued qualifying ordinary shares (and equivalent for mutually owned entities) capital	0
2	Retained earnings	78.136
3	Accumulated other comprehensive income (and other reserves)	5.505
4	Directly issued capital subject to phase out from CET1 (only applicable to mutually owned companies)	0
5	Ordinary share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	0
<b>6</b>	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>83.642</b>
Common Equity Tier 1 Capital: regulatory adjustments		\$M
7	Prudential valuation adjustments	0
8	Goodwill (net of related tax liability)	0
9	Other intangibles other than mortgage servicing rights (net of related tax liability)	0
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	0
11	Cash-flow hedge reserve	0
12	Shortfall of provisions to expected losses	0
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	0
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0
15	Defined benefit superannuation fund net assets	0
16	Investments in own shares (if not already netted off paid in capital on reported balance sheet)	0
17	Reciprocal cross-holdings in common equity	0
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold)	0
19	Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-2.568
20	Mortgage service rights (amount above 10% threshold)	0
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	0
22	Amount exceeding the 15% threshold	0
23	of which: significant investments in the ordinary shares of financial entities	0
24	of which: mortgage servicing rights	0
25	of which: deferred tax assets arising from temporary differences	0
26	National specific regulatory adjustments (sum of rows 26a, 26b, 26c, 26d, 26e, 26f, 26g, 26h, 26i and 26j)	-0.673
26a	of which: treasury shares	0
26b	of which: offset to dividends declared under a dividend reinvestment plan (DRP), to the extent that the dividends are used to purchase new ordinary shares issued by the ADI	0
26c	of which: deferred fee income	0
26d	of which: equity investments in financial institutions not reported in rows 18, 19 and 23	0
26e	of which: deferred tax assets not reported in rows 10, 21 and 25	0
26f	of which: capitalised expenses	-0.673
26g	of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements	0
26h	of which: covered bonds in excess of asset cover in pools	0
26i	of which: undercapitalisation of a non-consolidated subsidiary	0
26j	of which: other national specific regulatory adjustments not reported in rows 26a and 26i	0
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	0
<b>28</b>	<b>Total regulatory adjustments to Common Equity Tier 1</b>	<b>-3.257</b>
<b>29</b>	<b>Common Equity Tier 1 Capital (CET1)</b>	<b>80.384</b>

**Prudential Standard APS 330 - Public Disclosure  
Attachment A - Common Disclosure Template  
as at 30 June 2021**



Additional Tier 1 Capital: instruments		\$M
30	Directly issued qualifying Additional Tier 1 instruments	0
31	of which: classified as equity under applicable accounting standards	0
32	of which: classified as liabilities under applicable accounting standards	0
33	Directly issued capital instruments subject to phase out from Additional Tier 1	0
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	0
35	of which: instruments issued by subsidiaries subject to phase out	0
<b>36</b>	<b>Additional Tier 1 Capital before regulatory adjustments</b>	<b>0</b>
Additional Tier 1 Capital: regulatory adjustments		\$M
37	Investments in own Additional Tier 1 instruments	0
38	Reciprocal cross-holdings in Additional Tier 1 instruments	0
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold)	0
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0
41	National specific regulatory adjustments (sum of rows 41a, 41b and 41c)	0
41a	<i>of which: holdings of capital instruments in group members by other group members on behalf of third parties</i>	0
41b	<i>of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidations not reported in rows 39 and 40</i>	0
41c	<i>of which: other national specific regulatory adjustments not reported in rows 41a and 41b</i>	0
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	0
<b>43</b>	<b>Total regulatory adjustments to Additional Tier 1 capital</b>	<b>0</b>
<b>44</b>	<b>Additional Tier 1 Capital (AT1)</b>	<b>0</b>
<b>45</b>	<b>Tier 1 Capital (T1=CET1+AT1)</b>	<b>80.384</b>
Tier 2 Capital: instruments and provisions		\$M
46	Directly issued qualifying Tier 2 instruments	0
47	Directly issued capital instruments subject to phase out from Tier 2	0
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group T2)	0
49	of which: instruments issued by subsidiaries subject to phase out	0
50	Provisions	2.118
<b>51</b>	<b>Tier 2 Capital before regulatory adjustments</b>	<b>2.118</b>
Tier 2 Capital: regulatory adjustments		\$M
52	Investments in own Tier 2 instruments	0
53	Reciprocal cross-holdings in Tier 2 instruments	0
54	Investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold)	0
55	Significant investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	0
56	National specific regulatory adjustments (sum of rows 56a, 56b and 56c)	0
56a	<i>of which: holdings of capital instruments in group members by other group members on behalf of third parties</i>	0
56b	<i>of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidation not reported in rows 54 and 55</i>	0
56c	<i>of which: other national specific regulatory adjustments not reported in rows 56a and 56b</i>	0
<b>57</b>	<b>Total regulatory adjustments to Tier 2 Capital</b>	<b>0</b>
<b>58</b>	<b>Tier 2 Capital (T2)</b>	<b>2.118</b>
<b>59</b>	<b>Total Capital (TC=T1+T2)</b>	<b>82.502</b>
<b>60</b>	<b>Total risk-weighted assets based on APRA standards</b>	<b>409.669</b>

Capital ratios and buffers		%
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	19.62%
62	Tier 1 (as a percentage of risk-weighted assets)	19.62%
63	Total Capital (as a percentage of risk-weighted assets)	20.13%
64	Buffer requirement (minimum CET1) requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)	7.0%
65	of which: capital conservation buffer requirement	2.5%
66	of which: ADI specific countercyclical buffer requirements	0.0%
67	of which: GSIB buffer requirement (not applicable)	0.0%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)	12.1%
National minima (if different from Basel III)		\$M
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	0
70	National Tier 1 minimum ratio (if different from Basel III minimum)	0
71	National total capital minimum ratio (if different from Basel III minimum)	0
Amount below thresholds for deductions (not risk-weighted)		\$M
72	Non significant investments in the capital of other financial entities	0
73	Significant investments in the ordinary shares of financial entities	0
74	Mortgage servicing rights (net of related tax liabilities)	0
75	Deferred tax assets arising from temporary differences (net of related tax liability)	0
Applicable caps on the inclusion of provisions in Tier 2		\$M
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	0
77	Cap on inclusion of provisions in Tier 2 under standardised approach	0
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings based approach (prior to application of cap)	0
79	Cap for inclusion of provisions in Tier 2 under internal ratings based approach	0
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		\$M
80	Current cap on CET1 instruments subject to phase out arrangements	0
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	0
82	Current cap on AT1 instruments subject to phase out arrangements	0
83	Amount excluded from AT1 instruments due to cap (excess over cap after redemptions and maturities)	0
84	Current cap on T2 instruments subject to phase out arrangements	0
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	0

QPCU Limited T/A QBANK (QBANK) is using the post 1 January 2018 common disclosure template because it is fully applying the Basel III regulatory adjustments as implemented by APRA.

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**Prudential Standard APS 330 - Public Disclosure  
Attachment B - Main Features of Capital Instruments  
as at 30 June 2021**



Disclosure template for main features of Regulatory Capital instruments		
1	Issuer	Nil
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	Nil
3	Governing law(s) of the instrument	Nil
	<b>Regulatory treatment</b>	
4	Transitional Basel III rules	Nil
5	Post-transitional Basel III rules	Nil
6	Eligible at solo/group/group & solo	Nil
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Nil
8	Amount recognised in Regulatory Capital (currency in mil, as of most recent reporting date)	Nil
9	Par value instrument	Nil
10	Accounting classification	Nil
11	Original date of issuance	Nil
12	Perpetual or dated	Nil
13	Original maturity date	Nil
14	Issuer call subject to prior supervisory approval	Nil
15	Optional call date, contingent call dates and redemption amount	Nil
16	Subsequent call dates, if applicable	Nil
	<b>Coupons/dividends</b>	
17	Fixed or floating dividend/coupon	Nil
18	Coupon rate and any related index	Nil
19	Existence of a divider stopper	Nil
20	Fully discretionary, partially discretionary or mandatory	Nil
21	Existence of step up or other incentive to redeem	Nil
22	Noncumulative or cumulative	Nil
23	Convertible or non-convertible	Nil
24	If convertible, conversion trigger (s)	Nil
25	If convertible, fully or partially	Nil
26	If convertible, conversion rate	Nil
27	If convertible, mandatory or optional conversion	Nil
28	If convertible, specify instrument type convertible into	Nil
29	If convertible, specify issuer of instrument it converts into	Nil
30	Write-down feature	Nil
31	If write-down, write-down trigger(s)	Nil
32	If write-down, full or partial	Nil
33	If write-down, permanent or temporary	Nil
34	If temporary write down, description of write-up mechanism	Nil
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Nil
36	Non-compliant transitioned features	Nil
37	If yes, specify non-compliant features	Nil

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	Balance sheet as per published financial statements A\$	Under regulatory scope of consolidation A\$	Reference
<b>ASSETS</b>			
Cash and cash equivalents	48,612,984	48,612,984	
Other receivables	1,809,008	1,809,008	
Income tax receivable	197,521	197,521	
Financial assets at amortised cost	128,123,345	128,123,345	
Financial assets at fair value through other comprehensive income	2,567,546	2,567,546	
<i>of which: equity investments in financial institutions</i>	0	2,567,546	e
<i>of which: equity investments in commercial entities</i>	0	0	g
Loans and advances	735,367,240	735,367,240	
Property, plant and equipment	7,444,650	7,444,650	
Investment properties	9,421,413	9,421,413	
Intangible assets	377,489	377,489	f
Upfront Commission	295,076	295,076	f
Other assets	695,965	695,965	
<b>TOTAL ASSETS</b>	<b>934,912,237</b>	<b>934,912,237</b>	
<b>LIABILITIES</b>			
Deposits	768,585,295	768,585,295	
Other payables	4,344,120	4,344,120	
Income tax payable	0	0	
Borrowings	73,895,621	73,895,621	
Deferred tax liabilities	1,979,254	1,979,254	
Derivatives	22,907	22,907	
Provisions	715,368	715,368	
<b>TOTAL LIABILITIES</b>	<b>849,542,565</b>	<b>849,542,565</b>	
<b>NET ASSETS</b>	<b>85,369,672</b>	<b>85,369,672</b>	
<b>EQUITY</b>			
Redeemed preference share capital account	405,004	405,004	b
Reserves	6,828,271	6,828,271	
<i>of which: asset revaluation reserve</i>	0	5,100,139	c
<i>of which: hedge equity reserve</i>	0	-16,951	d
<i>of which: general reserve for credit losses</i>	0	2,118,115	h
Retained earnings	78,136,397	78,136,397	a
<b>TOTAL EQUITY</b>	<b>85,369,672</b>	<b>85,369,672</b>	

	A\$	Reference to regulatory scope balance sheet
<b>Common Equity Tier 1 Capital: instruments and reserves</b>		
Retained earnings	78,136,397	a
Accumulated other comprehensive income (and other reserves)	5,505,143	b + c
<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>83,641,540</b>	
<b>Common Equity Tier 1 Capital: regulatory adjustments</b>		
Cash-flow hedge reserve	-16,951	d
Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-2,567,546	e
National specific regulatory adjustments (sum of rows 26a, 26b, 26c, 26d, 26e, 26f, 26g, 26h, 26i and 26j)	-672,565	
<i>of which: capitalised expenses</i>	-672,565	f
<i>of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements</i>	0	g
<b>Total regulatory adjustments to Common Equity Tier 1</b>	<b>-3,257,062</b>	
<b>Common Equity Tier 1 Capital (CET1)</b>	<b>80,384,478</b>	
<b>Additional Tier 1 Capital: instruments</b>		
<b>Additional Tier 1 Capital before regulatory adjustments</b>	<b>0</b>	
<b>Total regulatory adjustments to Additional Tier 1 capital</b>	<b>0</b>	
<b>Additional Tier 1 Capital (AT1)</b>	<b>0</b>	
<b>Tier 1 Capital (T1=CET1+AT1)</b>	<b>80,384,478</b>	
<b>Tier 2 Capital: instruments and provisions</b>		
Provisions	2,118,115	h
<b>Tier 2 Capital before regulatory adjustments</b>	<b>2,118,115</b>	
<b>Tier 2 Capital: regulatory adjustments</b>		
<b>Total regulatory adjustments to Tier 2 Capital</b>	<b>0</b>	
<b>Tier 2 Capital (T2)</b>	<b>2,118,115</b>	
<b>Total Capital (TC=T1+T2)</b>	<b>82,502,593</b>	

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