

Capital Adequacy	Current period 31-Dec-21	Prior period 30-Sep-21
Capital Requirements (in terms of risk weighted assets) for:		
Credit Risk (excluding securitisation)		
Loans and advances		
- Claims secured by eligible residential mortgages	258,972,174	251,696,065
- Other loans and advances	24,122,410	24,256,915
- Commitments for loans and advances	13,243,622	9,321,266
Claims on ADIs	58,302,558	51,525,499
Other	18,941,116	18,678,585
Total Credit Risk	373,581,880	355,478,330
Operational Risk	54,274,745	53,537,248
Securitisation Risk	-	-
Market Risk	-	-
Total Capital Requirements (in terms of risk weighted assets)	\$ 427,856,625	\$ 409,015,578
Common Equity Tier 1 Capital Ratio	19.05%	19.81%
Tier 1 Capital Ratio	19.05%	19.81%
Total Capital Ratio	19.53%	20.31%

Credit Risk (excluding securitisation) as at 31 December 2021							
	Gross Exposure	Average Gross Exposure For Quarter	Impaired Facilities	Past Due Facilities	Specific/ Prescribed Provisions	Specific Provision Charges/ (Writeback) for Quarter	Write-offs for Quarter
On balance sheet							
Claims secured by eligible residential mortgages	719,809,259	712,904,059	-	520,632	147,068	68,882	-
Other loans and advances	24,122,410	24,189,663	63,604	-	16,702	4,521	10,879
Claims on ADIs	190,117,977	192,394,340					
Other assets	19,513,176	19,312,890					
Total on balance sheet credit risk exposure	953,562,822	948,800,952	63,604	520,632	163,770	73,403	10,879
Off balance sheet							
Claims secured by eligible residential mortgages	26,487,244	22,414,767					
Other loans and advances	84,452	101,280					
Commitments	110,490,193	109,982,026					
Guarantees	32,014	32,014					
Total off balance sheet credit risk exposure	137,093,903	132,530,087	-	-	-	-	-
Total Credit Risk Exposure	\$ 1,090,656,725	\$ 1,081,331,039	\$ 63,604	\$ 520,632	\$ 163,770	\$ 73,403	\$ 10,879
General Reserve For Credit Losses	\$ 2,050,857						

Credit Risk (excluding securitisation) as at 30 September 2021							
	Gross Exposure	Average Gross Exposure For Quarter	Impaired Facilities	Past Due Facilities	Specific/ Prescribed Provisions	Specific Provision Charges/ (Writeback) for Quarter	Write-offs for Quarter
On balance sheet							
Claims secured by eligible residential mortgages	705,998,858	708,773,810	-	501,955	78,186	(37,015)	-
Other loans and advances	24,256,915	25,040,391	18,741	-	12,181	1,732	13,154
Claims on ADIs	194,670,702	187,535,457					
Other assets	19,112,603	17,554,382					
Total on balance sheet credit risk exposure	944,039,078	938,904,040	18,741	501,955	90,367	(35,283)	13,154
Off balance sheet							
Claims secured by eligible residential mortgages	18,342,289	20,983,847					
Other loans and advances	118,107	111,039					
Commitments	109,473,859	107,613,272					
Guarantees	32,014	50,068					
Total off balance sheet credit risk exposure	127,966,269	128,758,226	-	-	-	-	-
Total Credit Risk Exposure	\$ 1,072,005,347	\$ 1,067,662,266	\$ 18,741	\$ 501,955	\$ 90,367	\$ (35,283)	\$ 13,154
General Reserve For Credit Losses	\$ 2,058,399						

Securitisation Exposures	Current period 31-Dec-21	Prior period 30-Sep-21
Total amount of exposures securitised:		
- Residential mortgages	\$ -	\$ -
Recognised gain/(loss) on sale	\$ -	\$ -
Aggregate amount of off-balance sheet securitisation exposures:		
- Residential mortgages	\$ -	\$ -

This document is prepared for the consolidated entity QPCU Limited T/A QBANK and its controlled entities for the purposes of meeting the disclosure requirement of APRA Prudential Standard APS330 - Public Disclosure. This document has not been independently audited in accordance with Australian Auditing Standards.