

Capital Adequacy	Current period 30-Jun-22	Prior period 31-Mar-22
<b>Capital Requirements (in terms of risk weighted assets) for:</b>		
<b>Credit Risk (excluding securitisation)</b>		
Loans and advances		
- Claims secured by eligible residential mortgages	273,035,129	263,423,688
- Other loans and advances	25,095,559	24,898,190
- Commitments for loans and advances	9,436,318	13,079,365
Claims on ADIs	45,086,575	54,752,821
Other	18,152,700	18,889,063
<b>Total Credit Risk</b>	<b>370,806,281</b>	<b>375,043,127</b>
<b>Operational Risk</b>	<b>54,940,289</b>	<b>54,274,745</b>
<b>Securitisation Risk</b>	-	-
<b>Market Risk</b>	-	-
<b>Total Capital Requirements (in terms of risk weighted assets)</b>	<b>\$ 425,746,570</b>	<b>\$ 429,317,872</b>
<b>Common Equity Tier 1 Capital Ratio</b>	<b>19.37%</b>	<b>19.13%</b>
<b>Tier 1 Capital Ratio</b>	<b>19.37%</b>	<b>19.13%</b>
<b>Total Capital Ratio</b>	<b>19.86%</b>	<b>19.61%</b>

**Credit Risk (excluding securitisation) as at 30 June 2022**

	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
<b>On balance sheet</b>							
Claims secured by eligible residential mortgages	760,166,303	746,749,113	-	75,118	33,549	(94,126)	-
Other loans and advances	25,095,559	24,996,875	25,622	-	53,103	16,517	22,426
Claims on ADIs	159,235,336	167,304,392					
Other assets	18,832,989	19,101,754					
<b>Total on balance sheet credit risk exposure</b>	<b>963,330,187</b>	<b>958,152,134</b>	<b>25,622</b>	<b>75,118</b>	<b>86,652</b>	<b>(77,609)</b>	<b>22,426</b>
<b>Off balance sheet</b>							
Claims secured by eligible residential mortgages	18,596,715	22,377,723					
Other loans and advances	105,947	98,211					
Commitments	112,458,607	111,343,124					
Guarantees	32,014	32,014					
<b>Total off balance sheet credit risk exposure</b>	<b>131,193,283</b>	<b>133,851,072</b>	-	-	-	-	-
<b>Total Credit Risk Exposure</b>	<b>\$ 1,094,523,470</b>	<b>\$ 1,092,003,206</b>	<b>\$ 25,622</b>	<b>\$ 75,118</b>	<b>\$ 86,652</b>	<b>\$ (77,609)</b>	<b>\$ 22,426</b>
<b>General Reserve For Credit Losses</b>	<b>\$ 2,062,509</b>						

**Credit Risk (excluding securitisation) as at 31 March 2022**

	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
<b>On balance sheet</b>							
Claims secured by eligible residential mortgages	733,331,922	726,570,591	-	595,742	127,675	(19,393)	-
Other loans and advances	24,898,190	24,510,300	21,603	-	36,586	19,884	4,814
Claims on ADIs	175,373,447	182,745,712					
Other assets	19,370,519	19,441,848					
<b>Total on balance sheet credit risk exposure</b>	<b>952,974,078</b>	<b>953,268,451</b>	<b>21,603</b>	<b>595,742</b>	<b>164,261</b>	<b>491</b>	<b>4,814</b>
<b>Off balance sheet</b>							
Claims secured by eligible residential mortgages	26,158,730	26,322,987					
Other loans and advances	90,475	87,464					
Commitments	110,227,641	110,358,917					
Guarantees	32,014	32,014					
<b>Total off balance sheet credit risk exposure</b>	<b>136,508,860</b>	<b>136,801,382</b>	-	-	-	-	-
<b>Total Credit Risk Exposure</b>	<b>\$ 1,089,482,938</b>	<b>\$ 1,090,069,833</b>	<b>\$ 21,603</b>	<b>\$ 595,742</b>	<b>\$ 164,261</b>	<b>\$ 491</b>	<b>\$ 4,814</b>
<b>General Reserve For Credit Losses</b>	<b>\$ 2,061,263</b>						

**Securitisation Exposures**

	Current period 30-Jun-22	Prior period 31-Mar-22
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.