QBANK:

Capital Adequacy	Current period	Prior period	
ouprour recognices	31-Dec-19	30-Sep-19	
Capital Requirements (in terms of risk weighted assets) for:			
Credit Risk (excluding securitisation)			
Loans and advances			
 Claims secured by eligible residential mortgages 	240,896,451	242,954,984	
- Other loans and advances	26,639,430	26,331,026	
- Commitments for loans and advances	4,647,584	5,327,999	
Claims on ADIs	37,853,474	36,062,906	
Other	18,122,276	17,777,128	
Total Credit Risk	328,159,215	328,454,043	
Operational Risk	51,648,940	51,313,008	
Securitisation Risk	-	-	
Market Risk	-	-	
Total Capital Requirements (in terms of risk weighted assets)	\$ 379,808,155	\$ 379,767,051	
Common Equity Tier 1 Capital Ratio	20.27%	20.17%	
Tier 1 Capital Ratio	20.27%	20.17%	
Total Capital Ratio	20.78%	20.67%	

	Gross Exposure	Average Gross Exposure For Quarter	Impaired Facilities	Past Due Facilities	Specific/ Prescribed Provisions	Specific Provision Charges/ (Writeback) for Ouarter	Write-offs for Quarter
On balance sheet							
Claims secured by eligible residential mortgages	663,483,256	666,117,508	207,083	873,203	121,102	(6,067)	
Other loans and advances	26,639,430	26,654,703	260,515	-	63,628	37,590	20,613
Claims on ADIs	152,706,254	147,924,378					
Other assets	18,669,056	20,688,660					
Total on balance sheet credit risk exposure	861,497,996	861,385,249	467,598	873,203	184,730	31,523	20,613
Off balance sheet							
Claims secured by eligible residential mortgages	9,030,704	10,933,726					
Other loans and advances	72,111	97,066					
Commitments	94,877,782	93,753,317					
Guarantees	68,121	68,121					
Total off balance sheet credit risk exposure	104,048,718	104,852,230	-	-	-	-	
Total Credit Risk Exposure	\$ 965,546,714	\$ 966,237,479	\$ 467,598	\$ 873,203	\$ 184,730	\$ 31,523	\$ 20,613
General Reserve For Credit Losses	\$ 1,940,674						

Credit Risk (excluding securitisation) as at 30 September 2019						
Gross Exposure	Average Gross Exposure For Quarter	Impaired Facilities	Past Due Facilities	Specific/ Prescribed Provisions	Specific Provision Charges/ (Writeback) for Ouarter	Write-offs for Quarter
668,758,194	669,172,719	210,195	1,147,122	127,169	(6,641)	-
26,331,026	26,743,980	52,412	-	26,038		2,074
152,731,520	145,276,514					
17,899,973	19,487,971					
865,720,713	860,681,184	262,607	1,147,122	153,207	(42,578)	2,074
10,294,821	7,983,404					
120,467	87,309					
94,226,595	92,845,930					
68,121	68,121					
104,710,004	100,984,764	-	-	-	-	-
\$ 970,430,717	\$ 961,665,948	\$ 262,607	\$ 1,147,122	\$ 153,207	\$ (42,578)	\$ 2,074
\$ 1,888,486						
	Gross Exposure 668,758,194 26,331,026 152,731,520 17,899,973 865,720,713 10,294,821 120,467 94,226,595 68,121 104,710,004 \$970,430,717	Gross Exposure Average Gross Exposure For Quarter 668,758,194 26,331,026 152,731,520 17,899,973 669,172,719 26,743,980 145,276,514 19,487,971 865,720,713 860,681,184 10,294,821 120,467 94,226,595 92,845,930 68,121 104,710,004 7,983,404 87,309 92,845,930 68,121 100,984,764 970,430,717 \$ 961,665,948	Gross Exposure Quarter Average Gross Exposure For Quarter Impaired Facilities 668,758,194 26,331,026 152,731,520 152,731,520 145,276,514 17,899,973 669,172,719 26,743,980 145,276,514 19,487,971 210,195 52,412 10,294,821 10,294,821 120,467 7,983,404 87,309 92,845,930 68,121 104,710,004 7,983,404 100,984,764 - \$ 970,430,717 \$ 961,665,948 \$ 262,607	Gross Exposure Average Gross Exposure For Quarter Impaired Facilities Past Due Facilities 668,758,194 26,331,026 152,731,520 152,731,520 152,731,520 669,172,719 26,743,980 145,276,514 19,487,971 210,195 52,412 1,147,122 10,294,821 10,294,821 120,467 86,121 104,710,004 7,983,404 7,983,404 120,467 87,309 92,845,930 68,121 104,710,004 7,983,404 100,984,764 - \$ 970,430,717 \$ 961,665,948 \$ 262,607 \$ 1,147,122	Gross Exposure Average Gross Exposure For Quarter Impaired Facilities Past Due Facilities Specific/ Prescribed Provisions 668,758,194 26,331,026 152,731,520 152,731,520 152,731,520 145,276,514 17,899,973 669,172,719 26,743,980 145,276,514 145,276,514 17,899,973 210,195 52,412 1,147,122 127,169 26,038 10,294,821 10,294,627 7,983,404 7,983,404 120,467 262,607 1,147,122 153,207 10,294,821 104,710,004 7,983,404 68,121 68,121 - - - \$92,845,930 68,121 68,121 100,984,764 - - - \$970,430,717 \$961,665,948 \$ 262,607 \$ 1,147,122 \$ 153,207	Gross Exposure Average Gross Exposure For Quarter Impaired Facilities Past Due Facilities Specific/ Provisions Specific/ Provisions 668,758,194 669,172,719 210,195 1,147,122 127,169 (6,641) 26,331,026 26,743,980 52,412 - 26,038 (35,937) 152,731,520 145,276,514 262,607 1,147,122 153,207 (42,578) 10,294,821 7,983,404 262,607 1,147,122 153,207 (42,578) 10,294,821 7,983,404 - - - - - 10,294,821 7,983,404 - - - - - 10,294,821 7,983,404 - - - - - 10,294,821 7,983,404 - - - - - 10,4710,004 100,984,764 - - - - - \$ 970,430,717 \$ 961,665,948 \$ 262,607 \$ 1,147,122 \$ 153,207 \$ (42,578)

Securitisation Exposures	Current period 31-Dec-19	Prior period 30-Sep-19	
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.