QBANK:

Capital Adequacy	Current period	Prior period
oupreur rusquasy	31-Mar-20	31-Dec-19
Capital Requirements (in terms of risk weighted assets) for:		
Credit Risk (excluding securitisation)		
Loans and advances		
 Claims secured by eligible residential mortgages 	242,544,926	240,896,451
- Other loans and advances	27,232,029	26,639,430
- Commitments for loans and advances	7,009,832	4,647,584
Claims on ADIs	30,343,747	37,853,474
Other	17,984,162	18,122,276
Total Credit Risk	325,114,696	328,159,215
Operational Risk	51,648,940	51,648,940
Securitisation Risk	-	-
Market Risk	-	-
Total Capital Requirements (in terms of risk weighted assets)	\$ 376,763,636	\$ 379,808,155
Common Equity Tier 1 Capital Ratio	20.58%	20.27%
Tier 1 Capital Ratio	20.58%	20.27%
Total Capital Ratio	21.10%	20.78%

Credit Risk (excluding securitisation) as at 31 March 2020							
	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	666,836,283	665,039,857	204,295	1,241,888	128,169	7.067	-
Other loans and advances	27,232,029	26,803,024	187,538	-	73,938	10,310	22,838
Claims on ADIs	127,885,725	141,408,155				-	
Other assets	18,490,892	21,697,584					
Total on balance sheet credit risk exposure	840,444,929	854,948,620	391,833	1,241,888	202,107	17,377	22,838
Off balance sheet							
Claims secured by eligible residential mortgages	13,760,908	10,852,820					
Other loans and advances	69,257	81,060					
Commitments	93,560,260	94,040,593					
Guarantees	68,121	68,121					
Total off balance sheet credit risk exposure	107,458,546	105,042,594	-	-	-	-	-
Total Credit Risk Exposure	\$ 947,903,475	\$ 959,991,214	\$ 391,833	\$ 1,241,888	\$ 202,107	\$ 17,377	\$ 22,838
General Reserve For Credit Losses	\$ 1,960,988						

Credit Risk (excluding securitisation) as at 31 December 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
663,483,256	666.117.508	207.083	873,203	121,102	(6.067)	-
				,		20,613
		,.		,.		.,
18,669,056	20,688,660					
861,497,996	861,385,249	467,598	873,203	184,730	31,523	20,613
9,030,704	10,933,726					
72,111	97,066					
94,877,782	93,753,317					
68,121	68,121					
104,048,718	104,852,230	-	-	-	-	-
\$ 965,546,714	\$ 966,237,479	\$ 467,598	\$ 873,203	\$ 184,730	\$ 31,523	\$ 20,613
\$ 1,940,674						
	Gross Exposure 663,483,256 26,639,430 152,706,254 18,669,056 861,497,996 9,030,704 72,111 94,877,782 68,121 104,048,718 \$ 965,546,714	Gross Exposure Average Gross Exposure For Quarter 663,483,256 666,117,508 26,639,430 26,654,703 152,706,254 147,924,378 18,669,056 861,385,249 9,030,704 10,933,726 94,877,782 93,753,317 68,121 68,121 104,048,718 104,852,230 \$ 965,546,714 \$ 966,237,479	Gross Exposure Average Gross Exposure For Quarter Impaired Facilities 663,483,256 666,117,508 207,083 26,639,430 26,654,703 260,515 152,706,254 147,924,378 260,515 18,669,056 861,385,249 467,598 9,030,704 10,933,726 467,598 94,877,782 93,753,317 68,121 104,048,718 104,852,230 - \$ 965,546,714 \$ 966,237,479 \$ 467,598	Gross Exposure Average Gross Exposure For Quarter Impaired Facilities Past Due Facilities 663,483,256 26,639,430 152,706,254 18,669,056 666,117,508 26,654,703 266,515 207,083 260,515 873,203 - 9,030,704 9,030,704 10,933,726 93,753,317 68,121 467,598 873,203 9,030,704 94,877,782 93,753,317 68,121 - - 104,048,718 104,852,230 - - \$ 965,546,714 \$ 966,237,479 \$ 467,598 \$ 873,203	Gross Exposure Average Gross Exposure For Quarter Impaired Facilities Past Due Facilities Specific/ Prescribed Provisions 663,483,256 666,117,508 207,083 873,203 121,102 26,639,430 26,654,703 260,515 63,628 63,628 152,706,254 147,924,378 260,515 63,628 63,628 9,030,704 10,933,726 873,203 184,730 9,030,704 10,933,726 873,233 184,730 94,877,782 93,753,317 68,121 68,121 68,121 104,048,718 104,852,230 - - - \$ 965,546,714 \$ 966,237,479 \$ 467,598 \$ 873,203 \$ 184,730	Gross Exposure Quarter Average Gross Exposure For Quarter Impaired Facilities Past Due Facilities Specific/ Prescribed Provisions Specific/ Provision Charges/ (Writeback) for Ouarter 663,483,256 666,117,508 207,083 873,203 121,102 (6,067) 26,639,430 26,654,703 260,515 - - 63,628 37,590 152,706,254 147,924,378 266,515 - - 63,628 37,590 18,669,056 20,688,660 861,385,249 467,598 873,203 184,730 31,523 9,030,704 10,933,726 - - - - - 9,4877,782 93,753,317 68,121 68,121 - - - 104,048,718 104,852,230 - - - - - \$ 965,546,714 \$ 966,237,479 \$ 467,598 \$ 873,203 \$ 184,730 \$ 31,523

Securitisation Exposures	Current period 31-Mar-20	Prior period 31-Dec-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.