

Capital Adequacy	Current period 31-Mar-22	Prior period 31-Dec-21
<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	263,423,688	258,972,174
- Other loans and advances	24,898,190	24,122,410
- Commitments for loans and advances	13,079,365	13,243,622
Claims on ADIs	54,752,821	58,302,558
Other	18,889,063	18,941,116
<b>Total Credit Risk</b>	<b>375,043,127</b>	<b>373,581,880</b>
<b>Operational Risk</b>	<b>54,274,745</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>\$ 429,317,872</b>	<b>\$ 427,856,625</b>
<b>Common Equity Tier 1 Capital Ratio</b>	<b>19.13%</b>	<b>19.05%</b>
<b>Tier 1 Capital Ratio</b>	<b>19.13%</b>	<b>19.05%</b>
<b>Total Capital Ratio</b>	<b>19.61%</b>	<b>19.53%</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>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</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>						

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
<b>On balance sheet</b>							
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	-	-	-	-	-
<b>Total on balance sheet credit risk exposure</b>	<b>953,562,822</b>	<b>948,800,952</b>	<b>63,604</b>	<b>520,632</b>	<b>163,770</b>	<b>73,403</b>	<b>10,879</b>
<b>Off balance sheet</b>							
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	-	-	-	-	-
<b>Total off balance sheet credit risk exposure</b>	<b>137,093,903</b>	<b>132,530,087</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Credit Risk Exposure</b>	<b>\$ 1,090,656,725</b>	<b>\$ 1,081,331,039</b>	<b>\$ 63,604</b>	<b>\$ 520,632</b>	<b>\$ 163,770</b>	<b>\$ 73,403</b>	<b>\$ 10,879</b>
<b>General Reserve For Credit Losses</b>	<b>\$ 2,050,857</b>						

Securitisation Exposures	Current period 31-Mar-22	Prior period 31-Dec-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.