

Capital Adequacy	Current period 30-Sep-22	Prior period 30-Jun-22
Capital Requirements (in terms of risk weighted assets) for:		
Credit Risk (excluding securitisation)		
Loans and advances		
- Claims secured by eligible residential mortgages	279,018,517	273,035,129
- Other loans and advances	26,183,607	25,095,559
- Commitments for loans and advances	5,875,877	9,436,318
Claims on ADIs	47,607,254	45,086,575
Other	19,491,851	18,152,700
Total Credit Risk	378,177,106	370,806,281
Operational Risk	54,940,289	54,940,289
Securitisation Risk	-	-
Market Risk	-	-
Total Capital Requirements (in terms of risk weighted assets)	\$ 433,117,395	\$ 425,746,570
Common Equity Tier 1 Capital Ratio	19.21%	19.37%
Tier 1 Capital Ratio	19.21%	19.37%
Total Capital Ratio	19.70%	19.86%

Credit Risk (excluding securitisation) as at 30 September 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
On balance sheet							
Claims secured by eligible residential mortgages	776,199,975	768,183,139	-	566,518	75,013	41,464	-
Other loans and advances	26,142,592	25,619,076	41,015	-	38,104	(14,999)	15,496
Claims on ADIs	158,310,154	158,772,745					
Other assets	20,718,367	19,775,678					
Total on balance sheet credit risk exposure	981,371,088	972,350,638	41,015	566,518	113,117	26,465	15,496
Off balance sheet							
Claims secured by eligible residential mortgages	11,571,560	15,084,138					
Other loans and advances	90,097	98,022					
Commitments	115,362,057	113,910,332					
Guarantees	32,015	32,015					
Total off balance sheet credit risk exposure	127,055,729	129,124,507	-	-	-	-	-
Total Credit Risk Exposure	\$ 1,108,426,817	\$ 1,101,475,145	\$ 41,015	\$ 566,518	\$ 113,117	\$ 26,465	\$ 15,496
General Reserve For Credit Losses	\$ 2,106,476						

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
On balance sheet							
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					
Total on balance sheet credit risk exposure	963,330,187	958,152,134	25,622	75,118	86,652	(77,609)	22,426
Off balance sheet							
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					
Total off balance sheet credit risk exposure	131,193,283	133,851,072	-	-	-	-	-
Total Credit Risk Exposure	\$ 1,094,523,470	\$ 1,092,003,206	\$ 25,622	\$ 75,118	\$ 86,652	\$ (77,609)	\$ 22,426
General Reserve For Credit Losses	\$ 2,062,509						

Securitisation Exposures	Current period 30-Sep-22	Prior period 30-Jun-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.