

BOQ 1H23 RESULTS WEBCAST DETAILS AND RECLASSIFICATION

Tuesday, 11 April 2023, Brisbane: Bank of Queensland Limited (**BOQ**) will release its 1H23 financial results on Thursday, 20 April 2023.

A market briefing is scheduled for 10:30am AEST on Thursday, 20 April 2023, where Managing Director and Chief Executive Officer Patrick Allaway and Chief Financial Officer Racheal Kellaway will present the results and answer questions along with other members of the management team.

A live audio webcast of the briefing will be available on the day through the following webpage: <https://edge.media-server.com/mmc/p/fkjtehtu>

Participants wishing to ask questions during the briefing can register through the following link: <https://s1.c-conf.com/diamondpass/10029592-yt5e6r.html>

Reclassification of short-term wholesale funding and customer deposits

As a result of a realignment of liquidity reporting definitions, \$414 million previously in short-term wholesale funding was reclassified as customer deposits as at Financial Year 2022 (FY2022) end. This impacted the deposit to loan ratio at FY2022, which increased from 74 per cent to 75 per cent.

Further, to align underlying product characteristics, \$2.5 billion as at FY22 and \$1.9 billion as at Half Year 2022 (HY2022) were reclassified from Term deposits to Savings and investment accounts.

The impact to the financial performance is as follows:

(\$ million)	Half Year Performance			
	Aug 22	Previously disclosed Aug 22	Feb 22	Previously disclosed Feb 22
Transaction accounts	6,400	6,400	6,214	6,214
Term deposits	22,604	25,056	18,842	20,693
Savings and investment accounts	26,149	23,283	27,950	26,099
Sub-total	55,153	54,739	53,006	53,006
Mortgage offsets	5,750	5,750	5,278	5,278
Customer deposits	60,903	60,489	58,284	58,284
Deposit to loan ratio	75%	74%	74%	74%
(\$ billion)				
Short term wholesale funding	11.2	11.6	9.7	9.7

ENDS

Authorised for release by: The Company Secretary of Bank of Queensland