

22 October 2012

Bank of Queensland Limited
Issue of U.S.\$16,500,000 Fixed Rate Notes due October 2013
under the U.S.\$4,000,000,000
Euro Medium Term Note Programme

PART A - CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth in the Information Memorandum dated 6 December 2011 which constitutes a base prospectus for the purposes of the Prospectus Directive (Directive 2003/71/EC) (the "Prospectus Directive"). This document constitutes the Final Terms of the Notes described herein for the purposes of Article 5.4 of the Prospectus Directive and must be read in conjunction with the Information Memorandum. Full information on the Issuer and the offer of the Notes is only available on the basis of the combination of these Final Terms and the Information Memorandum. The Information Memorandum is available for viewing at, and copies may be obtained from, Citibank, N.A., London Branch, 14th Floor, Citigroup Centre, Canada Square, Canary Wharf, London E14 5LB, United Kingdom.

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| 1. Issuer: | Bank of Queensland Limited |
| 2. Commonwealth of Australia Guarantee: | Not Applicable |
| 3. (a) Series Number: | 91 |
| (b) Tranche Number: | 01 |
| 4. Specified Currency or Currencies: | U.S. Dollars ("U.S.\$") |
| 5. Aggregate Nominal Amount: | |
| (a) Series: | U.S.\$ 16,500,000.00 |
| (b) Tranche: | U.S. \$16,500,000.00 |
| 6. (a) Issue Price: | 100 per cent. of the Aggregate Nominal Amount |
| 7. (a) Specified Denominations: | U.S.\$ 1,000,000.00 |
| (b) Calculation Amount: | U.S.\$ 1,000,000.00 |
| 8. (a) Issue Date: | 24 October 2012 |
| (b) Interest Commencement Date: | 24 October 2012 |
| 9. Maturity Date: | 24 October 2013 |
| 10. Interest Basis: | U.S.\$ 1.27 per cent. per annum. Fixed rate
(further particulars specified below) |
| 11. Redemption/Payment Basis: | Redemption at par |

12. Change of Interest Basis or Redemption/Payment Basis:	Not Applicable
13. Put/Call Options:	Not Applicable
14. Status of the Notes:	Senior
15. Method of distribution:	Non-syndicated

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

16. Fixed Rate Note Provisions	Applicable
(a) Rates (s) of Interest:	U.S.\$ 1.27 per cent. per annum. payable annually in arrear
(b) Interest Payment Date (s):	The Maturity Date
(c) Fixed Coupon Amount (s):	U.S.\$ 209,550.00
(d) Broken Amounts (s):	Not Applicable
(e) Day Count Fraction	30/360, unadjusted
(f) Determination Date (s):	Not Applicable
(g) Other Terms relating to the method of calculating interest for Fixed Rate Notes	None
17. Floating Rate Note Provisions	Not Applicable
18. Zero Coupon Note Provisions	Not Applicable
19. Index Linked Interest Note Provisions	Not Applicable
20. Dual Currency Note Provisions:	Not Applicable

PROVISIONS RELATING TO REDEMPTION

21. Issuer Call:	Not Applicable
22. Investor Put:	Not Applicable
23. Final Redemption Amount of each Note:	U.S.\$ 1,000,000.00 per Calculation Amount
24. Early Redemption Amount of each Note payable on redemption for taxation reasons or on event of default and/or the method of calculating the same (if required or if different from that set out in Condition 6(e)):	U.S.\$ 1,000,000.00 per Calculation Amount

GENERAL PROVISIONS APPLICABLE TO THE NOTES

25. Form of Notes:	Temporary Global Note exchangeable for a Permanent Global Note which is exchangeable for Definitive Notes only upon an Exchange Event
26. Additional Financial Centre(s) or other special provisions relating to Payment Days:	Sydney
27. Talons for future Coupons or Receipts to be attached to Definitive Notes (and dates on which such Talons mature):	No
28. Details relating to Partly Paid Notes: amount of each payment comprising the Issue Price and date on which each payment is to be made and consequences of failure to pay, including any right of the Issuer to forfeit the Notes and interest due on late payment:	Not Applicable
29. Details relating to Instalment Notes:	Not Applicable
30. Redenomination applicable:	Redenomination not applicable
31. Other final terms:	Not Applicable

DISTRIBUTION

32. If syndicated, names of Managers:	Not Applicable
33. If non-syndicated, name of relevant Dealer:	Not Applicable
34. Whether TEFRA D or TEFRA C rules applicable or TEFRA rules not applicable:	TEFRA D
35. Additional selling restrictions:	Not Applicable

OPERATIONAL INFORMATION

(i)	ISIN Code:	XS0848788633
(ii)	Common Code:	084878863
(iii)	Any clearing system(s) other than Euroclear Bank S.A./N.V. and Clearstream Banking, societe anonyme and the relevant identification number(s):	Not Applicable
(iv)	Delivery:	Delivery against payment
(v)	Names and addresses of additional Paying Agent(s) (if any):	Not Applicable


PURPOSE OF FINAL TERMS

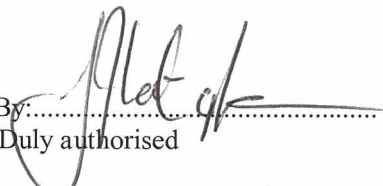
These Final Terms comprise the final terms required for issue and admission to trading on the London Stock Exchange's regulated market and listing on the Official List of the UK Listing Authority of Notes described herein pursuant to the U.S.\$4,000,000,000 Euro Medium Term Note Programme of Bank of Queensland Limited.

RESPONSIBILITY

The Issuer accepts responsibility for the information contained in these Final Terms.

Signed on behalf of the Issuer:

By: 
Duly authorised

By: 
Duly authorised
Timothy Ledingham
Treasurer