

Final Terms dated 22 March 2013

**Bank of Queensland Limited**  
**(ABN 32 009 656 740)**

Issue of US\$ 50,000,000 Floating Rate Notes due March 2014  
under the U.S.\$4,000,000,000

**Euro Medium Term Note Programme**

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth in the Information Memorandum dated 19 December 2012 which constitutes a base prospectus for the purposes of the Prospectus Directive (Directive 2003/71/EC) (the "Prospectus Directive") as amended (which includes the amendments made by Directive 2010/73/EU (the "2010 PD Amending Directive") to the extent that such amendments have been implemented in a relevant Member State). 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 [http://www.boq.com.au/shareholder\\_debt\\_programmes.htm](http://www.boq.com.au/shareholder_debt_programmes.htm).

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|-----|--|---|
| 1.  | <b>Issuer:</b>   | Bank of Queensland Limited  |
| 2.  | (a) Series Number:                                     | 92  |
|     | (b) Tranche Number:                                    | 1   |
| 3.  | <b>Specified Currency or Currencies:</b>               | United States Dollars (' <b>US\$</b> ')   |
| 4.  | <b>Aggregate Nominal Amount:</b>                       |   |
|     | (a) Series:  | US\$ 50,000,000   |
|     | (b) Tranche:   | US\$ 50,000,000   |
| 5.  | <b>Issue Price:</b>                                    | 100.00 per cent. of the Aggregate Nominal Amount  |
| 6.  | (a) Specified Denominations:                           | US\$ 200,000  |
|     | (b) Calculation Amount                                 | US\$ 200,000  |
| 7.  | (a) Issue Date:  | 25 March 2013   |
|     | (b) Interest Commencement Date:                        | 25 March 2013   |
| 8.  | <b>Maturity Date:</b>                                  | The Interest Payment Date falling in or nearest to 25 March 2014  |
| 9.  | <b>Interest Basis:</b>                                 | Floating Rate (further particulars specified below - see paragraph 15)  |
| 10. | <b>Redemption/Payment Basis:</b>                       | Subject to any purchase or cancellation or early redemption, the Notes will be redeemed on the Maturity Date at 100 per cent. of their nominal amount |
| 11. | <b>Change of Interest or Redemption/Payment Basis:</b> | Not Applicable  |

12. **Put/Call Options:** Not Applicable
13. (a) Status of the Notes: Senior
- (b) Date Board approval for issuance of Notes obtained: Not Applicable

**PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE**

14. **Fixed Rate Note Provisions:** Not Applicable
15. **Floating Rate Note Provisions** Applicable
- (a) Specified Period(s)/ Specified Interest Payment Dates: 25 June 2013, 25 September 2013, 25 December 2013 and 25 March 2014, each subject to adjustment with the Business Day Convention
- (b) Business Day Convention: Modified Following Business Day Convention
- (c) Additional Business Centres: Sydney, London
- (d) Manner in which the Rate of Interest is to be determined: Screen Rate Determination
- (e) Party responsible for calculating the Rate of Interest and Interest Amount (if not the Agent): Not Applicable
- (f) Screen Rate Determination: Applicable
- Reference Rate and Relevant Financial Centre: 3 month US\$ LIBOR London
- Interest Determination Date: The first day of the relevant Interest Period
- Relevant Screen Page: Reuters Screen LIBOR01
- (g) ISDA Determination: Not Applicable
- (h) Margin: Plus 0.72 per cent.
- (i) Minimum Rate of Interest: Not Applicable
- (j) Maximum Rate of Interest: Not Applicable
- (k) Day Count Fraction: Actual / 360
16. **Zero Coupon Note Provisions** Not Applicable

**PROVISIONS RELATING TO REDEMPTION**

17. **Issuer Call** Not Applicable
18. **Investor Put** Not Applicable
19. **Final Redemption Amount of each Note** US\$ 200,000 per Calculation Amount

20. **Early Redemption Amount of each Note** US\$ 200,000 per Calculation Amount  
**payable on redemption for taxation**  
**reasons or event of default:**

**GENERAL PROVISIONS APPLICABLE TO THE NOTES**

- |   |   |
|---|---|
| 21. Form of Notes:  | <b>Bearer Notes:</b><br><br>Temporary Global Note exchangeable for a Permanent Global Note which is exchangeable for Definitive Notes only upon an Exchange Event |
| 22. Additional Financial Centres or other special provisions relating to Payment Dates:                               | Sydney, London  |
| 23. Talons for future Coupons or Receipts to be attached to Definitive Notes (and dates on which such Talons mature): | No  |

Signed on behalf of the Issuer:

By: .....  
Duly authorised

By: .....  
Duly authorised

## **PART B – OTHER INFORMATION**

### **1. LISTING**

#### **Listing and Admission to trading**

- |       |   |   |
|-------|---|---|
| (i)   | Application for admission to the Official List and for admission to trading is expected to be made: | Application has been made by the Issuer (or on its behalf) for the Notes to be admitted to trading on the London Stock Exchange's regulated market and listing on the Official List of the UK Listing Authority with effect from the Issue Date |
| (ii)  | Date from which admission is effective:   | Issue Date  |
| (iii) | Estimate of total expenses related to admission to trading:   | GBP 1,750 +VAT  |

### **2. RATING**

Ratings: The Notes are not rated

### **3. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE**

Save for any fees payable to the Dealer, so far as the Issuer is aware, no person involved in the issue of the Notes has an interest material to the offer. The Dealers and their affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

### **4. YIELD**

Indication of yield: Not Applicable

### **5. OPERATIONAL INFORMATION**

- |       |  |                |
|-------|--|----------------|
| (i)   | ISIN Code:   | XS0907250921   |
| (ii)  | Common Code:   | 090725092      |
| (iii) | Any clearing system(s) other than Euroclear Bank SA/NV and Clearstream Banking, société anonyme and the relevant identification number(s): | Not Applicable |
| (iv)  | Names and addresses of additional Paying Agent(s) if any:  | Not Applicable |

### **6. DISTRIBUTION**

- |      |                                  |                                       |
|------|----------------------------------|---------------------------------------|
| (i)  | U.S. Selling Restrictions:       | Reg. S Compliance Category 2; TEFRA D |
| (ii) | Additional Selling Restrictions: | Not Applicable                        |