Bank of us
Tasmania I Community I Customer

**Bank of us is a trading name of B&E Ltd**
ABN 32 087 652 088
AFSL 236870
Australian Credit Licence 236870

# APS 330 - Public Disclosure of Prudential Information

**Quarterly Update as at 31 December 2021**

## Capital Adequacy - 31 December 2021

| ***Capital Requirements for Credit Risk*** | **31-Dec-21<br>$** | **30-Sep-21<br>$** |
|---|---|---|
| Residential mortgage | 412,784,249 | 404,614,017 |
| Other retail (loans) | 46,113,590 | 44,787,089 |
| Bank (ADI's) | 35,209,475 | 36,121,118 |
| All other | 14,839,625 | 14,754,867 |
| **Total** | **508,946,938** | **500,277,090** |
| | | |
| ***Capital Requirements for Operational Risk*** | | |
| Capital requirements for operational risk | 65,111,625 | 61,664,714 |
| **Total Capital Requirements (RWA)** | **574,058,563** | **561,941,804** |
| | | |
| ***Capital Adequacy Ratio*** | | |
| Common Equity Tier 1 capital adequacy ratio | 14.10% | 14.17% |
| Tier 1 Capital adequacy ratio | 14.10% | 14.17% |
| **Total Capital adequacy ratio** | **15.30%** | **14.50%** |

## Credit Risk - 31 December 2021

| | **31-Dec-21** | | **30-Sep-21** | |
|---|---|---|---|---|
| ***Gross Credit Risk Exposures*** | **Gross Exposure<br>$** | **Quarterly Avg<br>$** | **Gross Exposure<br>$** | **Quarterly Avg<br>$** |
| Loans | 1,048,290,699 | 1,022,966,815 | 1,024,239,326 | 1,005,622,983 |
| Investments | 170,045,960 | 161,871,384 | 171,604,980 | 155,415,225 |
| Commitments & off-balance sheet exposures | 180,639,004 | 169,101,598 | 173,318,678 | 162,173,972 |
| All other | 14,839,625 | 14,804,564 | 14,754,867 | 14,879,408 |
| **Total Credit Risk Exposures** | **1,413,815,287** | **1,368,744,361** | **1,383,917,852** | **1,338,091,589** |

| ***Credit Risk Exposures by portfolio*** | | | | |
|---|---|---|---|---|
| Residential mortgage | 1,182,816,113 | 1,148,106,880 | 1,152,770,916 | 1,124,892,789 |
| Other retail (Loans) | 46,113,590 | 43,961,533 | 44,787,089 | 42,904,167 |
| Banks (ADI's) | 170,045,960 | 161,871,384 | 171,604,980 | 155,415,225 |
| All other | 14,839,625 | 14,804,564 | 14,754,867 | 14,879,408 |
| **Total Credit Risk Exposures by Portfolio** | **1,413,815,287** | **1,368,744,361** | **1,383,917,852** | **1,338,091,589** |

| | **31-Dec-21** | | | |
|---|---|---|---|---|
| ***Credit Risk Exposures by portfolio*** | **Impaired facilities<br>$** | **Past Due Facilities<br>$** | **Specific Provision<br>$** | **Write-offs<br>$** |
| Residential mortgage | - | - | - | - |
| Other retail (Loans) | 30,605 | - | 491,941 | 40,781 |
| Banks (ADI's) | - | - | - | - |
| All other | - | - | - | - |
| **Total Credit Risk Exposures by Portfolio** | **30,605** | **0** | **491,941** | **40,781** |

| ***General Reserve for Credit Losses*** | **$** |
|---|---|
| General Reserve for Credit Losses | **1,876,039** |

| | **30-Sep-21** | | | |
|---|---|---|---|---|
| ***Credit Risk Exposures by portfolio*** | **Impaired facilities<br>$** | **Past Due Facilities<br>$** | **Specific Provision<br>$** | **Write-offs<br>$** |
| Residential mortgage | - | - | - | - |
| Other retail (Loans) | 99,093 | - | 566,941 | - 192,797 |
| Banks (ADI's) | - | - | - | - |
| All other | - | - | - | - |
| **Total Credit Risk Exposures by Portfolio** | **99,093** | **0** | **566,941** | **-192,797** |

| ***General Reserve for Credit Losses*** | **$** |
|---|---|
| General Reserve for Credit Losses | **1,842,459** |

## Securitisation Exposure - 31 December 2021

Bank of us has established an internal securitisation of residential mortgages, linked to a repurchase agreement facility with the Reserve Bank of Australia, as a liquidity contingency. Bank of us has not derecognised these loans from the statement of financial position. No capital relief has been obtained under APS 120 Securitisation.

| ***Type of Securitisation Exposure*** | **31-Dec-21<br>$** |
|---|---|
| Residential mortgage loans securitised during current quarter | 24,672,977 |
| Residential mortgage securitised loans - on balance sheet exposures at end of quarter | 245,407,551 |