



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 30 September 2019

Capital Adequacy - 30 September 2019

	30 Sep-19	30 Jun-19
	\$	\$
Capital Requirements for Credit Risk		
Residential mortgage	339,022,373	332,320,829
Other retail (loans)	29,975,554	27,823,781
Bank (ADI's)	31,657,467	30,304,135
All other	15,967,197	10,229,890
Total	416,622,591	400,678,636
Capital Requirements for Operational Risk		
Capital requirements for operational risk	50,237,953	55,801,083
Total Capital Requirements (RWA)	466,860,544	456,479,719
Capital Adequacy Ratio		
Common Equity Tier 1 capital adequacy ratio	15.05%	15.25%
Tier 1 Capital adequacy ratio	15.05%	15.25%
Total Capital adequacy ratio	15.37%	15.58%

Credit Risk - 30 September 2019

	30-Sep-19		30-Jun-19	
	Gross Exposure	Quarterly Avg	Gross Exposure	Quarterly Avg
	\$	\$	\$	\$
Gross Credit Risk Exposures				
Loans	861,012,072	823,800,633	841,373,622	793,061,395
Investments	147,419,309	145,444,560	137,600,537	145,954,005
Commitments & off-balance sheet exposures	118,182,123	112,743,542	115,544,225	109,084,308
All other	15,967,197	11,832,927	10,229,890	10,513,095
Total Credit Risk Exposures	1,142,580,700	1,093,821,661	1,104,748,275	1,058,612,803

Credit Risk Exposures by portfolio				
Residential mortgage	949,218,641	909,253,280	929,094,066	876,787,078
Other retail (Loans)	29,975,554	27,290,895	27,823,781	25,358,625
Banks (ADI's)	147,419,309	145,444,560	137,600,537	145,954,005
All other	15,967,197	11,832,927	10,229,890	10,513,095
Total Credit Risk Exposures by Portfolio	1,142,580,700	1,093,821,661	1,104,748,275	1,058,612,803

	30-Sep-19			
	Impaired facilities	Past Due Facilities	Specific Provision	Write-offs
	\$	\$	\$	\$
Credit Risk Exposures by portfolio				
Residential mortgage	-	368,445	-	-
Other retail (Loans)	16,358	-	9,855	77,661
Banks (ADI's)	-	-	-	-
All other	-	-	-	-
Total Credit Risk Exposures by Portfolio	16,358	368,445	9,855	77,661

General Reserve for Credit Losses	\$
General Reserve for Credit Losses	1,504,129

	30-Jun-19			
	Impaired facilities	Past Due Facilities	Specific Provision	Write-offs
	\$	\$	\$	\$
Credit Risk Exposures by portfolio				
Residential mortgage	-	228,750	-	-
Other retail (Loans)	18,214	-	10,089	122,931
Banks (ADI's)	-	-	-	-
All other	-	-	-	-
Total Credit Risk Exposures by Portfolio	18,214	228,750	10,089	122,931

General Reserve for Credit Losses	\$
General Reserve for Credit Losses	1,504,129

Securitisation Exposure - 30 September 2019

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.

	30 Sep-19
	\$
Type of Securitisation Exposure	
Residential mortgage loans securitised during current quarter	0
Residential mortgage securitised loans - on balance sheet exposures at end of quarter	153,008,855