

APS 330 - Public Disclosure of Prudential Information
Quarterly Update as at 31 March 2022

Capital Adequacy - 31 March 2022

	31-Mar-22	31-Dec-21
<i>Capital Requirements for Credit Risk</i>	\$	\$
Residential mortgage	427,518,433	412,784,249
Other retail (loans)	22,454,989	46,113,590
Bank (ADI's)	34,693,023	35,209,475
All other	14,470,367	14,839,625
Total	499,136,812	508,946,938
<i>Capital Requirements for Operational Risk</i>		
Capital requirements for operational risk	68,009,438	65,111,625
Total Capital Requirements (RWA)	567,146,249	574,058,563
<i>Capital Adequacy Ratio</i>		
Common Equity Tier 1 capital adequacy ratio	14.50%	14.10%
Tier 1 Capital adequacy ratio	14.50%	14.10%
Total Capital adequacy ratio	15.72%	15.30%

Credit Risk - 31 March 2022

	31-Mar-22		31-Dec-21	
	Gross Exposure	Quarterly Avg	Gross Exposure	Quarterly Avg
<i>Gross Credit Risk Exposures</i>	\$	\$	\$	\$
Loans	1,083,955,097	1,043,372,848	1,048,290,699	1,022,966,815
Investments	166,742,621	166,635,662	170,045,960	161,871,384
Commitments & off-balance sheet exposures	168,972,207	171,550,397	180,639,004	169,101,598
All other	14,470,367	14,702,045	14,839,625	14,804,564
Total Credit Risk Exposures	1,434,140,292	1,396,260,951	1,413,815,287	1,368,744,361

<i>Credit Risk Exposures by portfolio</i>				
Residential mortgage	1,230,472,314	1,175,929,493	1,182,816,113	1,148,106,880
Other retail (Loans)	22,454,989	38,993,751	46,113,590	43,961,533
Banks (ADI's)	166,742,621	166,635,662	170,045,960	161,871,384
All other	14,470,367	14,702,045	14,839,625	14,804,564
Total Credit Risk Exposures by Portfolio	1,434,140,292	1,396,260,951	1,413,815,287	1,368,744,361

	31-Mar-22			
	Impaired facilities	Past Due Facilities	Specific Provision	Write-offs
<i>Credit Risk Exposures by portfolio</i>	\$	\$	\$	\$
Residential mortgage	-	-	-	-
Other retail (Loans)	34,176	-	416,941	59,783
Banks (ADI's)	-	-	-	-
All other	-	-	-	-
Total Credit Risk Exposures by Portfolio	34,176	0	416,941	59,783

<i>General Reserve for Credit Losses</i>	\$
General Reserve for Credit Losses	1,908,551

	31-Dec-21			
	Impaired facilities	Past Due Facilities	Specific Provision	Write-offs
<i>Credit Risk Exposures by portfolio</i>	\$	\$	\$	\$
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

<i>General Reserve for Credit Losses</i>	\$
General Reserve for Credit Losses	1,876,039

Securitisation Exposure - 31 March 2022

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.

<i>Type of Securitisation Exposure</i>	31-Mar-22
	\$
Residential mortgage loans securitised during current quarter	20,933,845
Residential mortgage securitised loans - on balance sheet exposures at end of quarter	244,494,164