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 2018

Capital Adequacy - 31 December 2018

Capital Requirements for Credit Risk	31 Dec-18 $	30 Sep-18 $
Residential mortgage	310,968,899	295,519,651
Other retail (loans)	23,818,898	22,246,476
Bank (ADI's)	48,478,308	44,531,742
All other	10,848,788	10,687,872
Total	**394,114,893**	**372,985,741**
Capital Requirements for Operational Risk		
Capital requirements for operational risk	45,192,056	43,441,003
Total Capital Requirements (RWA)	**439,306,949**	**416,426,743**
Capital Adequacy Ratio		
Common Equity Tier 1 capital adequacy ratio	15.70%	16.40%
Tier 1 Caital adequacy ratio	15.70%	16.40%
Total Capital adequacy ratio	**16.01%**	**16.72%**

Credit Risk - 31 December 2018

	31-Dec-18		30-Sep-18	
Gross Credit Risk Exposures	Gross Exposure $	Quarterly Avg $	Gross Exposure $	Quarterly Avg $
Loans	776,717,969	720,528,122	738,055,122	689,624,319
Investments	158,842,428	140,199,197	149,457,088	132,752,912
Commitments & off-balance sheet exposures	109,909,964	100,010,316	103,545,187	91,400,987
All other	10,848,788	10,472,121	10,687,872	10,318,712
Total Credit Risk Exposures	**1,056,319,149**	**971,209,756**	**1,001,745,268**	**924,096,930**

Credit Risk Exposures by portfolio				
Residential mortgage	862,809,035	798,250,547	819,353,832	759,646,448
Other retail (Loans)	23,818,898	22,287,890	22,246,476	21,378,859
Banks (ADI's)	158,842,428	140,199,197	149,457,088	132,752,912
All other	10,848,788	10,472,121	10,687,872	10,318,712
Total Credit Risk Exposures by Portfolio	**1,056,319,149**	**971,209,756**	**1,001,745,268**	**924,096,930**

	31-Dec-18			
Credit Risk Exposures by portfolio	Impaired facilities $	Past Due Facilities $	Specific Provision $	Write-offs $
Residential mortgage	-	9,937	-	-
Other retail (Loans)	152,658	-	63,879	26,190
Banks (ADI's)	-	-	-	-
All other	-	-	-	-
Total Credit Risk Exposures by Portfolio	**152,658**	**9,937**	**63,879**	**26,190**

General Reserve for Credit Losses	$
General Reserve for Credit Losses	**1,398,697**

	30-Sep-18			
Credit Risk Exposures by portfolio	Impaired facilities $	Past Due Facilities $	Specific Provision $	Write-offs $
Residential mortgage	-	177,619	-	-
Other retail (Loans)	19,505	-	15,473	51,281
Banks (ADI's)	-	-	-	-
All other	-	-	-	-
Total Credit Risk Exposures by Portfolio	**19,505**	**177,619**	**15,473**	**51,281**

General Reserve for Credit Losses	$
General Reserve for Credit Losses	**1,333,136**