



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 2019

Capital Adequacy - 31 December 2019

	31 Dec-19	30 Sep-19
	\$	\$
Capital Requirements for Credit Risk		
Residential mortgage	349,323,167	339,022,373
Other retail (loans)	34,196,715	29,975,554
Bank (ADI's)	34,002,360	31,657,467
All other	15,831,457	15,967,197
Total	433,353,699	416,622,591
Capital Requirements for Operational Risk		
Capital requirements for operational risk	50,725,901	50,237,953
Total Capital Requirements (RWA)	484,079,599	466,860,544
Capital Adequacy Ratio		
Common Equity Tier 1 capital adequacy ratio	14.65%	15.05%
Tier 1 Capital adequacy ratio	14.65%	15.05%
Total Capital adequacy ratio	14.97%	15.37%

Credit Risk - 31 December 2019

	31-Dec-19		30-Sep-19	
	Gross Exposure \$	Quarterly Avg \$	Gross Exposure \$	Quarterly Avg \$
Gross Credit Risk Exposures				
Loans	886,740,933	851,306,374	861,012,072	823,800,633
Investments	160,423,228	145,839,760	147,419,309	145,444,560
Commitments & off-balance sheet exposures	123,776,246	116,210,113	118,182,123	112,743,542
All other	15,831,457	13,078,594	15,967,197	11,832,927
Total Credit Risk Exposures	1,186,771,865	1,126,434,840	1,142,580,700	1,093,821,661

Credit Risk Exposures by portfolio				
Residential mortgage	976,320,465	937,631,138	949,218,641	909,253,280
Other retail (Loans)	34,196,715	29,885,349	29,975,554	27,290,895
Banks (ADI's)	160,423,228	145,839,760	147,419,309	145,444,560
All other	15,831,457	13,078,594	15,967,197	11,832,927
Total Credit Risk Exposures by Portfolio	1,186,771,865	1,126,434,840	1,142,580,700	1,093,821,661

	31-Dec-19			
	Impaired facilities \$	Past Due Facilities \$	Specific Provision \$	Write-offs \$
Credit Risk Exposures by portfolio				
Residential mortgage	-	130,896	-	-
Other retail (Loans)	37,891	-	18,858	69,024
Banks (ADI's)	-	-	-	-
All other	-	-	-	-
Total Credit Risk Exposures by Portfolio	37,891	130,896	18,858	69,024

General Reserve for Credit Losses	\$
General Reserve for Credit Losses	1,562,696

	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

Securitisation Exposure - 31 December 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.

Type of Securitisation Exposure	31 Dec'19 \$
Residential mortgage loans securitised during current quarter	0
Residential mortgage securitised loans - on balance sheet exposures at end of quarter	143,178,211