



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 2020

Capital Adequacy - 31 December 2020

	31-Dec-20	30-Sep-20
	\$	\$
<b>Capital Requirements for Credit Risk</b>		
Residential mortgage	386,304,640	378,191,641
Other retail (loans)	41,884,125	40,300,996
Bank (ADI's)	30,419,489	31,033,797
All other	15,139,003	16,020,454
<b>Total</b>	<b>473,747,257</b>	<b>465,546,889</b>
<b>Capital Requirements for Operational Risk</b>		
Capital requirements for operational risk	57,978,080	57,568,505
<b>Total Capital Requirements (RWA)</b>	<b>531,725,337</b>	<b>523,115,394</b>
<b>Capital Adequacy Ratio</b>		
Common Equity Tier 1 capital adequacy ratio	13.98%	13.94%
Tier 1 Capital adequacy ratio	13.98%	13.94%
<b>Total Capital adequacy ratio</b>	<b>14.31%</b>	<b>14.27%</b>

Credit Risk - 30 June 2020

	31-Dec-20		30-Sep-20	
	Gross Exposure \$	Quarterly Avg \$	Gross Exposure \$	Quarterly Avg \$
<b>Gross Credit Risk Exposures</b>				
Loans	978,915,373	943,102,255	950,533,076	920,058,645
Investments	144,221,322	159,768,065	154,043,181	163,818,542
Commitments & off-balance sheet exposures	152,928,501	144,503,018	157,636,869	137,214,954
All other	15,139,003	15,644,039	16,020,454	15,817,152
<b>Total Credit Risk Exposures</b>	<b>1,291,204,198</b>	<b>1,263,017,376</b>	<b>1,278,233,581</b>	<b>1,236,909,293</b>

	31-Dec-20	30-Sep-20	30-Jun-20	30-Sep-19
<b>Credit Risk Exposures by portfolio</b>				
Residential mortgage	1,089,959,748	1,048,332,935	1,067,868,949	1,019,923,114
Other retail (Loans)	41,884,125	39,272,338	40,300,996	37,350,485
Banks (ADI's)	144,221,322	159,768,065	154,043,181	163,818,542
All other	15,139,003	15,644,039	16,020,454	15,817,152
<b>Total Credit Risk Exposures by Portfolio</b>	<b>1,291,204,198</b>	<b>1,263,017,376</b>	<b>1,278,233,581</b>	<b>1,236,909,293</b>

	31-Dec-20			
	Impaired facilities \$	Past Due Facilities \$	Specific Provision \$	Write-offs \$
<b>Credit Risk Exposures by portfolio</b>				
Residential mortgage	-	72,990	-	-
Other retail (Loans)	36,918	-	603,411	32,707
Banks (ADI's)	-	-	-	-
All other	-	-	-	-
<b>Total Credit Risk Exposures by Portfolio</b>	<b>36,918</b>	<b>72,990</b>	<b>603,411</b>	<b>32,707</b>

<b>General Reserve for Credit Losses</b>	\$
General Reserve for Credit Losses	2,170,149

	30-Sep-20			
	Impaired facilities \$	Past Due Facilities \$	Specific Provision \$	Write-offs \$
<b>Credit Risk Exposures by portfolio</b>				
Residential mortgage	-	860,407	-	-
Other retail (Loans)	13,852	-	603,411	40,135
Banks (ADI's)	-	-	-	-
All other	-	-	-	-
<b>Total Credit Risk Exposures by Portfolio</b>	<b>13,852</b>	<b>860,407</b>	<b>603,411</b>	<b>40,135</b>

<b>General Reserve for Credit Losses</b>	\$
General Reserve for Credit Losses	2,130,716

Securitisation Exposure - 31 December 2020

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.

<b>Type of Securitisation Exposure</b>	31-Dec-20 \$
Residential mortgage loans securitised during current quarter	14,037,460
Residential mortgage securitised loans - on balance sheet exposures at end of quarter	237,293,805