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 March 2018

Capital Adequacy - 31 March 2018

Capital Requirements for Credit Risk	31 Mar-18 $	31 Dec-17 $
Residential mortgage	267,774,918	262,215,481
Other retail (loans)	21,004,030	20,182,770
Bank (ADI's)	35,612,180	36,329,234
All other	10,276,690	10,235,152
Total	**334,667,818**	**328,962,637**
Capital Requirements for Operational Risk		
Capital requirements for operational risk	42,188,195	42,000,000
Total Capital Requirements (RWA)	**376,856,014**	**370,962,637**
Capital Adequacy Ratio		
Common Equity Tier 1 capital adequacy ratio	17.98%	18.10%
Tier 1 Caital adequacy ratio	17.98%	18.10%
Total Capital adequacy ratio	**18.34%**	**18.46%**

Credit Risk - 31 March 2018

	31-Mar-18		31-Dec-17	
Gross Credit Risk Exposures	Gross Exposure $	Quarterly Avg $	Gross Exposure $	Quarterly Avg $
Loans	666,936,592	648,886,019	653,102,759	636,197,258
Investments	124,606,730	125,007,117	129,057,286	127,249,636
Commitments & off-balance sheet exposures	82,215,859	77,598,148	75,472,649	75,950,342
All other	10,276,690	9,984,265	10,235,152	10,104,251
Total Credit Risk Exposures	**884,035,871**	**861,475,549**	**867,867,846**	**849,501,486**

Credit Risk Exposures by portfolio				
Residential mortgage	728,148,421	706,617,726	708,392,637	693,039,826
Other retail (Loans)	21,004,030	19,866,441	20,182,770	19,107,774
Banks (ADI's)	124,606,730	125,007,117	129,057,286	127,249,636
All other	10,276,690	9,984,265	10,235,152	10,104,251
Total Credit Risk Exposures by Portfolio	**884,035,871**	**861,475,549**	**867,867,846**	**849,501,486**

	31-Mar-18			
Credit Risk Exposures by portfolio	Impaired facilities $	Past Due Facilities $	Specific Provision $	Write-offs $
Residential mortgage	-	28,081	-	-
Other retail (Loans)	66,745	-	58,539	10,831
Banks (ADI's)	-	-	-	-
All other	-	-	-	-
Total Credit Risk Exposures by Portfolio	**66,745**	**28,081**	**58,539**	**10,831**

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

	31-Dec-17			
Credit Risk Exposures by portfolio	Impaired facilities $	Past Due Facilities $	Specific Provision $	Write-offs $
Residential mortgage	-	356,145	-	-
Other retail (Loans)	116,331	-	85,979	6,377
Banks (ADI's)	-	-	-	-
All other	-	-	-	-
Total Credit Risk Exposures by Portfolio	**116,331**	**356,145**	**85,979**	**6,377**

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