



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 2019

Capital Adequacy - 31 March 2019

| | 31 Mar-19 | 31 Dec-18 |
|--|--------------------|--------------------|
| | \$ | \$ |
| Capital Requirements for Credit Risk | | |
| Residential mortgage | 321,886,521 | 310,968,899 |
| Other retail (loans) | 27,545,346 | 23,818,898 |
| Bank (ADI's) | 33,224,057 | 48,478,308 |
| All other | 10,285,831 | 10,848,788 |
| Total | 392,941,755 | 394,114,893 |
| | | |
| Capital Requirements for Operational Risk | | |
| Capital requirements for operational risk | 45,192,056 | 45,192,056 |
| Total Capital Requirements (RWA) | 438,133,811 | 439,306,949 |
| | | |
| Capital Adequacy Ratio | | |
| Common Equity Tier 1 capital adequacy ratio | 15.72% | 15.70% |
| Tier 1 Capital adequacy ratio | 15.72% | 15.70% |
| Total Capital adequacy ratio | 16.06% | 16.01% |

Credit Risk - 31 March 2019

| | 31-Mar-19 | | 31-Dec-18 | |
|---|----------------------|----------------------|----------------------|---------------------|
| | Gross Exposure \$ | Quarterly Avg \$ | Gross Exposure \$ | Quarterly Avg \$ |
| Gross Credit Risk Exposures | | | | |
| Loans | 816,098,867 | 757,818,691 | 776,717,969 | 720,528,122 |
| Investments | 137,915,965 | 143,526,506 | 158,842,428 | 140,199,197 |
| Commitments & off-balance sheet exposures | 107,337,857 | 106,290,815 | 109,909,964 | 100,010,316 |
| All other | 10,285,831 | 10,474,407 | 10,848,788 | 10,472,121 |
| Total Credit Risk Exposures | 1,071,638,521 | 1,018,110,419 | 1,056,319,149 | 971,209,756 |

| Credit Risk Exposures by portfolio | | | | |
|---|----------------------|----------------------|----------------------|--------------------|
| Residential mortgage | 895,891,379 | 840,186,287 | 862,809,035 | 798,250,547 |
| Other retail (Loans) | 27,545,346 | 23,923,219 | 23,818,898 | 22,287,890 |
| Banks (ADI's) | 137,915,965 | 143,526,506 | 158,842,428 | 140,199,197 |
| All other | 10,285,831 | 10,474,407 | 10,848,788 | 10,472,121 |
| Total Credit Risk Exposures by Portfolio | 1,071,638,521 | 1,018,110,419 | 1,056,319,149 | 971,209,756 |

| Credit Risk Exposures by portfolio | 31-Mar-19 | | | |
|---|---------------------------|---------------------------|--------------------------|------------------|
| | Impaired facilities \$ | Past Due Facilities \$ | Specific Provision \$ | Write-offs \$ |
| Residential mortgage | - | 369,792 | - | - |
| Other retail (Loans) | 53,811 | - | 24,455 | 56,854 |
| Banks (ADI's) | - | - | - | - |
| All other | - | - | - | - |
| Total Credit Risk Exposures by Portfolio | 53,811 | 369,792 | 24,455 | 56,854 |

| General Reserve for Credit Losses | \$ |
|--|-----------|
| General Reserve for Credit Losses | 1,477,931 |

| Credit Risk Exposures by portfolio | 31-Dec-18 | | | |
|---|---------------------------|---------------------------|--------------------------|------------------|
| | 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 |