



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 2020

Capital Adequacy - 31 March 2020

	31 Mar '20	31 Dec '19
	\$	\$
Capital Requirements for Credit Risk		
Residential mortgage	357,843,501	349,323,167
Other retail (loans)	35,693,779	34,196,715
Bank (ADI's)	35,733,031	34,002,360
All other	15,782,821	15,831,457
Total	445,053,133	433,353,699
Capital Requirements for Operational Risk		
Capital requirements for operational risk	51,239,200	50,725,901
Total Capital Requirements (RWA)	496,292,333	484,079,599
Capital Adequacy Ratio		
Common Equity Tier 1 capital adequacy ratio	14.48%	14.65%
Tier 1 Capital adequacy ratio	14.48%	14.65%
Total Capital adequacy ratio	14.81%	14.97%

Credit Risk - 31 March 2020

	31-Mar-20		31-Dec-19	
	Gross Exposure \$	Quarterly Avg \$	Gross Exposure \$	Quarterly Avg \$
Gross Credit Risk Exposures				
Loans	915,245,384	876,093,003	886,740,933	851,306,374
Investments	170,249,552	153,923,156	160,423,228	145,839,760
Commitments & off-balance sheet exposures	123,036,824	120,134,854	123,776,246	116,210,113
All other	15,782,821	14,452,841	15,831,457	13,078,594
Total Credit Risk Exposures	1,224,314,582	1,164,603,855	1,186,771,865	1,126,434,840

Credit Risk Exposures by portfolio				
Residential mortgage	1,002,588,429	964,305,400	976,320,465	937,631,138
Other retail (Loans)	35,693,779	31,922,457	34,196,715	29,885,349
Banks (ADI's)	170,249,552	153,923,156	160,423,228	145,839,760
All other	15,782,821	14,452,841	15,831,457	13,078,594
Total Credit Risk Exposures by Portfolio	1,224,314,582	1,164,603,855	1,186,771,865	1,126,434,840

	31-Mar-20			
	Impaired facilities \$	Past Due Facilities \$	Specific Provision \$	Write-offs \$
Credit Risk Exposures by portfolio				
Residential mortgage	-	163,968	-	-
Other retail (Loans)	235,770	-	102,996	96,199
Banks (ADI's)	-	-	-	-
All other	-	-	-	-
Total Credit Risk Exposures by Portfolio	235,770	163,968	102,996	96,199

General Reserve for Credit Losses	\$
General Reserve for Credit Losses	1,625,076

	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

Securitisation Exposure - 31 March 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.

Type of Securitisation Exposure	31 Mar '20 \$
Residential mortgage loans securitised during current quarter	0
Residential mortgage securitised loans - on balance sheet exposures at end of quarter	132,882,424