



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 2021

Capital Adequacy - 31 March 2021

	31-Mar-21	31-Dec-20
	\$	\$
Capital Requirements for Credit Risk		
Residential mortgage	394,164,484	386,304,640
Other retail (loans)	42,326,116	41,884,125
Bank (ADI's)	30,812,337	30,419,489
All other	14,880,444	15,139,003
Total	482,183,381	473,747,257
Capital Requirements for Operational Risk		
Capital requirements for operational risk	57,954,830	57,978,080
Total Capital Requirements (RWA)	540,138,211	531,725,337
Capital Adequacy Ratio		
Common Equity Tier 1 capital adequacy ratio	14.06%	13.98%
Tier 1 Capital adequacy ratio	14.06%	13.98%
Total Capital adequacy ratio	14.39%	14.31%

Credit Risk - 31 March 2021

	31-Mar-21		31-Dec-20	
	Gross Exposure \$	Quarterly Avg \$	Gross Exposure \$	Quarterly Avg \$
Gross Credit Risk Exposures				
Loans	1,002,330,964	964,873,650	978,915,373	943,102,255
Investments	147,685,512	154,127,055	144,221,322	159,768,065
Commitments & off-balance sheet exposures	159,177,012	150,828,847	152,928,501	144,503,018
All other	14,880,444	15,418,444	15,139,003	15,644,039
Total Credit Risk Exposures	1,324,073,932	1,285,247,996	1,291,204,198	1,263,017,376

	31-Mar-21	31-Dec-20
Credit Risk Exposures by portfolio		
Residential mortgage	1,119,181,860	1,074,772,075
Other retail (Loans)	42,326,116	40,930,422
Banks (ADI's)	147,685,512	144,221,322
All other	14,880,444	15,139,003
Total Credit Risk Exposures by Portfolio	1,324,073,932	1,285,247,996

	31-Mar-21			
	Impaired facilities \$	Past Due Facilities \$	Specific Provision \$	Write-offs \$
Credit Risk Exposures by portfolio				
Residential mortgage	-	192,438	-	-
Other retail (Loans)	54,372	-	603,411	32,348
Banks (ADI's)	-	-	-	-
All other	-	-	-	-
Total Credit Risk Exposures by Portfolio	54,372	192,438	603,411	32,348

General Reserve for Credit Losses	\$
General Reserve for Credit Losses	2,152,937

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

General Reserve for Credit Losses	\$
General Reserve for Credit Losses	2,170,149

Securitisation Exposure - 31 March 2021

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-21 \$
Residential mortgage loans securitised during current quarter	30,180,512
Residential mortgage securitised loans - on balance sheet exposures at end of quarter	244,697,052