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 30 September 2018

Capital Adequacy - 30 September 2018

Capital Requirements for Credit Risk	30 Sep-18 $	30 Jun-18 $
Residential mortgage	295,519,651	282,472,056
Other retail (loans)	22,246,476	22,082,157
Bank (ADI's)	44,531,742	35,789,814
All other	10,687,872	10,075,136
Total	**372,985,741**	**350,419,163**
Capital Requirements for Operational Risk		
Capital requirements for operational risk	43,441,003	43,441,003
Total Capital Requirements (RWA)	**416,426,743**	**393,860,166**
Capital Adequacy Ratio		
Common Equity Tier 1 capital adequacy ratio	16.40%	17.19%
Tier 1 Caital adequacy ratio	16.40%	17.19%
Total Capital adequacy ratio	**16.72%**	**17.53%**

Credit Risk - 30 September 2018

	30-Sep-18		30-Jun-18	
Gross Credit Risk Exposures	Gross Exposure $	Quarterly Avg $	Gross Exposure $	Quarterly Avg $
Loans	738,055,122	689,624,319	700,402,805	666,385,392
Investments	149,457,088	132,752,912	127,890,543	126,621,262
Commitments & off-balance sheet exposures	103,545,187	91,400,987	104,370,254	83,259,201
All other	10,687,872	10,318,712	10,075,136	10,098,960
Total Credit Risk Exposures	**1,001,745,268**	**924,096,930**	**942,738,737**	**886,364,814**

Credit Risk Exposures by portfolio				
Residential mortgage	819,353,832	759,646,448	782,690,902	728,862,763
Other retail (Loans)	22,246,476	21,378,859	22,082,157	20,781,829
Banks (ADI's)	149,457,088	132,752,912	127,890,543	126,621,262
All other	10,687,872	10,318,712	10,075,136	10,098,960
Total Credit Risk Exposures by Portfolio	**1,001,745,268**	**924,096,930**	**942,738,737**	**886,364,814**

	30-Sep-18			
Credit Risk Exposures by portfolio	Impaired facilities $	Past Due Facilities $	Specific Provision $	Write-offs $
Residential mortgage	-	177,619	-	-
Other retail (Loans)	19,505	-	15,473	51,281
Banks (ADI's)	-	-	-	-
All other	-	-	-	-
Total Credit Risk Exposures by Portfolio	**19,505**	**177,619**	**15,473**	**51,281**

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

	30-Jun-18			
Credit Risk Exposures by portfolio	Impaired facilities $	Past Due Facilities $	Specific Provision $	Write-offs $
Residential mortgage	-	181,445	-	-
Other retail (Loans)	37,398	-	24,674	36,372
Banks (ADI's)	-	-	-	-
All other	-	-	-	-
Total Credit Risk Exposures by Portfolio	**37,398**	**181,445**	**24,674**	**36,372**

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