



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 2020

Capital Adequacy - 30 September 2020

	30-Sep-20	30-Jun-20
	\$	\$
Capital Requirements for Credit Risk		
Residential mortgage	378,191,641	361,779,260
Other retail (loans)	40,300,996	39,210,450
Bank (ADI's)	31,033,797	34,336,808
All other	16,020,454	15,633,876
Total	465,546,889	450,960,394
Capital Requirements for Operational Risk		
Capital requirements for operational risk	57,568,505	54,227,150
Total Capital Requirements (RWA)	523,115,394	505,187,544
Capital Adequacy Ratio		
Common Equity Tier 1 capital adequacy ratio	13.94%	14.20%
Tier 1 Capital adequacy ratio	13.94%	14.20%
Total Capital adequacy ratio	14.27%	14.54%

Credit Risk - 30 June 2020

	30-Sep-20		30-Jun-20	
	Gross Exposure \$	Quarterly Avg \$	Gross Exposure \$	Quarterly Avg \$
Gross Credit Risk Exposures				
Loans	950,533,076	920,058,645	927,715,186	897,678,394
Investments	154,043,181	163,818,542	170,558,206	162,162,574
Commitments & off-balance sheet exposures	157,636,869	137,214,954	133,573,005	127,351,268
All other	16,020,454	15,817,152	15,633,876	15,803,838
Total Credit Risk Exposures	1,278,233,581	1,236,909,293	1,247,480,272	1,202,996,073

	30-Sep-20	30-Jun-20
Credit Risk Exposures by portfolio		
Residential mortgage	1,067,868,949	1,019,923,114
Other retail (Loans)	40,300,996	37,350,485
Banks (ADI's)	154,043,181	163,818,542
All other	16,020,454	15,817,152
Total Credit Risk Exposures by Portfolio	1,278,233,581	1,236,909,293

	30-Sep-20			
	Impaired facilities \$	Past Due Facilities \$	Specific Provision \$	Write-offs \$
Credit Risk Exposures by portfolio				
Residential mortgage	-	860,407	-	-
Other retail (Loans)	13,852	-	603,411	40,135
Banks (ADI's)	-	-	-	-
All other	-	-	-	-
Total Credit Risk Exposures by Portfolio	13,852	860,407	603,411	40,135

General Reserve for Credit Losses	\$
General Reserve for Credit Losses	2,130,716

	30-Jun-20			
	Impaired facilities \$	Past Due Facilities \$	Specific Provision \$	Write-offs \$
Credit Risk Exposures by portfolio				
Residential mortgage	-	470,641	-	-
Other retail (Loans)	47,043	-	603,411	78,808
Banks (ADI's)	-	-	-	-
All other	-	-	-	-
Total Credit Risk Exposures by Portfolio	47,043	470,641	603,411	78,808

General Reserve for Credit Losses	\$
General Reserve for Credit Losses	2,130,716

Securitisation Exposure - 30 September 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	30-Sep-20 \$
Residential mortgage loans securitised during current quarter	18,474,691
Residential mortgage securitised loans - on balance sheet exposures at end of quarter	243,519,131