



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 2021

Capital Adequacy - 30 September 2021

	30-Sep-21 \$	30-Jun-21 \$
Capital Requirements for Credit Risk		
Residential mortgage	404,614,017	400,649,168
Other retail (loans)	44,787,089	42,619,337
Bank (ADI's)	36,121,118	32,904,936
All other	14,754,867	14,743,320
Total	500,277,090	490,916,761
Capital Requirements for Operational Risk		
Capital requirements for operational risk	61,664,714	63,072,000
Total Capital Requirements (RWA)	561,941,804	553,988,761
Capital Adequacy Ratio		
Common Equity Tier 1 capital adequacy ratio	14.17%	14.07%
Tier 1 Capital adequacy ratio	14.17%	14.07%
Total Capital adequacy ratio	14.50%	14.40%

Credit Risk - 30 September 2021

	30-Sep-21		30-Jun-21	
	Gross Exposure \$	Quarterly Avg \$	Gross Exposure \$	Quarterly Avg \$
Gross Credit Risk Exposures				
Loans	1,024,239,326	1,005,622,983	1,017,006,269	968,542,476
Investments	171,604,980	155,415,225	158,149,086	156,742,949
Commitments & off-balance sheet exposures	173,318,678	162,173,972	163,271,698	151,852,518
All other	14,754,867	14,879,408	14,743,320	15,384,163
Total Credit Risk Exposures	1,383,917,852	1,338,091,589	1,353,170,373	1,292,522,106

	30-Sep-21	30-Jun-21
Credit Risk Exposures by portfolio		
Residential mortgage	1,152,770,916	1,124,892,789
Other retail (Loans)	44,787,089	42,904,167
Banks (ADI's)	171,604,980	158,149,086
All other	14,754,867	14,743,320
Total Credit Risk Exposures by Portfolio	1,383,917,852	1,338,091,589

	30-Sep-21			
	Impaired facilities \$	Past Due Facilities \$	Specific Provision \$	Write-offs \$
Credit Risk Exposures by portfolio				
Residential mortgage	-	-	-	-
Other retail (Loans)	99,093	-	170,957	192,797
Banks (ADI's)	-	-	-	-
All other	-	-	-	-
Total Credit Risk Exposures by Portfolio	99,093	0	170,957	-192,797

General Reserve for Credit Losses	\$
General Reserve for Credit Losses	1,842,459

	30-Jun-21			
	Impaired facilities \$	Past Due Facilities \$	Specific Provision \$	Write-offs \$
Credit Risk Exposures by portfolio				
Residential mortgage	-	-	-	-
Other retail (Loans)	64,051	-	170,957	156,642
Banks (ADI's)	-	-	-	-
All other	-	-	-	-
Total Credit Risk Exposures by Portfolio	64,051	0	170,957	156,642

General Reserve for Credit Losses	\$
General Reserve for Credit Losses	2,279,172

Securitisation Exposure - 30 September 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	30-Sep-21 \$
Residential mortgage loans securitised during current quarter	26,192,896
Residential mortgage securitised loans - on balance sheet exposures at end of quarter	246,976,616