

APS 330 - Public Disclosure of Prudential Information

Quarterly Update as at 31 December 2022

Capital Adequacy - 31 December 2022

	31-Dec-22	30-Sep-22
	\$	\$
<b>Capital Requirements for Credit Risk</b>		
Residential mortgage	470,659,692	457,595,800
Other retail (loans)	23,656,458	23,259,804
Bank (ADI's)	42,456,731	37,256,274
All other	14,450,101	14,702,389
<b>Total</b>	<b>551,222,983</b>	<b>532,814,268</b>
<b>Capital Requirements for Operational Risk</b>		
Capital requirements for operational risk	72,184,125	68,552,688
<b>Total Capital Requirements (RWA)</b>	<b>623,407,108</b>	<b>601,366,955</b>
<b>Capital Adequacy Ratio</b>		
Common Equity Tier 1 capital adequacy ratio	14.31%	14.34%
Tier 1 Capital adequacy ratio	14.31%	14.34%
<b>Total Capital adequacy ratio</b>	<b>15.43%</b>	<b>15.50%</b>

Credit Risk - 31 December 2022

	31-Dec-22		30-Sep-22	
	Gross Exposure	Quarterly Avg	Gross Exposure	Quarterly Avg
	\$	\$	\$	\$
<b>Gross Credit Risk Exposures</b>				
Loans	1,192,179,442	1,140,669,368	1,157,332,119	1,104,697,182
Investments	191,470,899	172,674,417	166,877,008	167,318,183
Commitments & off-balance sheet exposures	215,408,715	191,122,688	208,449,903	182,430,260
All other	14,450,101	14,405,606	14,702,389	14,502,987
<b>Total Credit Risk Exposures</b>	<b>1,613,509,157</b>	<b>1,518,872,078</b>	<b>1,547,361,419</b>	<b>1,468,948,611</b>

<b>Credit Risk Exposures by portfolio</b>				
Residential mortgage	1,383,931,699	1,269,149,558	1,342,522,218	1,258,797,188
Other retail (Loans)	23,656,458	28,429,417	23,259,804	28,330,254
Banks (ADI's)	191,470,899	173,466,655	166,877,008	167,318,183
All other	14,450,101	14,439,915	14,702,389	14,502,987
<b>Total Credit Risk Exposures by Portfolio</b>	<b>1,613,509,157</b>	<b>1,485,485,545</b>	<b>1,547,361,419</b>	<b>1,468,948,611</b>

	31-Dec-22			
	Impaired facilities	Past Due Facilities	Specific Provision	Write-offs
	\$	\$	\$	\$
<b>Credit Risk Exposures by portfolio</b>				
Residential mortgage	-	-	-	-
Other retail (Loans)	55,042	-	206,941	-
Banks (ADI's)	-	-	-	-
All other	-	-	-	-
<b>Total Credit Risk Exposures by Portfolio</b>	<b>55,042</b>	<b>0</b>	<b>206,941</b>	<b>-19,543</b>

<b>General Reserve for Credit Losses</b>	\$
General Reserve for Credit Losses	1,998,054

	30-Sep-22			
	Impaired facilities	Past Due Facilities	Specific Provision	Write-offs
	\$	\$	\$	\$
<b>Credit Risk Exposures by portfolio</b>				
Residential mortgage	-	-	-	-
Other retail (Loans)	34,176	-	274,441	-
Banks (ADI's)	-	-	-	-
All other	-	-	-	-
<b>Total Credit Risk Exposures by Portfolio</b>	<b>34,176</b>	<b>0</b>	<b>274,441</b>	<b>-</b>

<b>General Reserve for Credit Losses</b>	\$
General Reserve for Credit Losses	1,940,436

Securitisation Exposure - 31 December 2022

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.

<b>Type of Securitisation Exposure</b>	31-Dec-22
	\$
Residential mortgage loans securitised during current quarter	22,063,281
Residential mortgage securitised loans - on balance sheet exposures at end of quarter	250,424,852