

APS 330 - Public Disclosure of Prudential Information
Quarterly Update as at 30 September 2022

Capital Adequacy - 30 September 2022

	30-Sep-22	30-Jun-22
Capital Requirements for Credit Risk	\$	\$
Residential mortgage	457,595,800	442,578,740
Other retail (loans)	23,259,804	21,492,632
Bank (ADI's)	37,256,274	38,945,123
All other	14,702,389	13,999,566
Total	532,814,268	517,016,062
Capital Requirements for Operational Risk		
Capital requirements for operational risk	68,552,688	68,247,063
Total Capital Requirements (RWA)	601,366,955	585,263,125
Capital Adequacy Ratio		
Common Equity Tier 1 capital adequacy ratio	14.34%	14.32%
Tier 1 Capital adequacy ratio	14.34%	14.32%
Total Capital adequacy ratio	15.50%	15.51%

Credit Risk - 30 September 2022

	30-Sep-22		30-Jun-22	
	Gross Exposure	Quarterly Avg	Gross Exposure	Quarterly Avg
Gross Credit Risk Exposures	\$	\$	\$	\$
Loans	1,157,332,119	1,104,697,182	1,129,210,812	1,071,423,984
Investments	166,877,008	167,318,183	165,607,141	168,500,176
Commitments & off-balance sheet exposures	208,449,903	182,430,260	171,659,925	173,647,453
All other	14,702,389	14,502,987	13,999,566	14,516,106
Total Credit Risk Exposures	1,547,361,419	1,468,948,611	1,480,477,444	1,428,087,719

Credit Risk Exposures by portfolio				
Residential mortgage	1,342,522,218	1,258,797,188	1,279,378,105	1,211,359,362
Other retail (Loans)	23,259,804	28,330,254	21,492,632	33,712,075
Banks (ADI's)	166,877,008	167,318,183	165,607,141	168,500,176
All other	14,702,389	14,502,987	13,999,566	14,516,106
Total Credit Risk Exposures by Portfolio	1,547,361,419	1,468,948,611	1,480,477,444	1,428,087,719

	30-Sep-22			
	Impaired facilities	Past Due Facilities	Specific Provision	Write-offs
Credit Risk Exposures by portfolio	\$	\$	\$	\$
Residential mortgage	-	-	-	-
Other retail (Loans)	34,176	-	274,441	57,926
Banks (ADI's)	-	-	-	-
All other	-	-	-	-
Total Credit Risk Exposures by Portfolio	34,176	0	274,441	-57,926

General Reserve for Credit Losses	\$
General Reserve for Credit Losses	1,940,436

	30-Jun-22			
	Impaired facilities	Past Due Facilities	Specific Provision	Write-offs
Credit Risk Exposures by portfolio	\$	\$	\$	\$
Residential mortgage	-	-	-	-
Other retail (Loans)	15,693	-	341,941	47,162
Banks (ADI's)	-	-	-	-
All other	-	-	-	-
Total Credit Risk Exposures by Portfolio	15,693	0	341,941	47,162

General Reserve for Credit Losses	\$
General Reserve for Credit Losses	1,940,436

Securitisation Exposure - 30 September 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.

Type of Securitisation Exposure	30-Sep-22
	\$
Residential mortgage loans securitised during current quarter	26,072,805
Residential mortgage securitised loans - on balance sheet exposures at end of quarter	247,132,756