



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 31 December 2017

### Capital Adequacy - 31 December 2017

	31 Dec-17 \$	30 Sep-17 \$
<b>Capital Requirements for Credit Risk</b>		
Residential mortgage	262,215,481	256,855,594
Other retail (loans)	20,182,770	19,858,360
Bank (ADI's)	36,329,234	37,653,072
All other	10,235,152	9,808,861
<b>Total</b>	<b>328,962,637</b>	<b>324,175,886</b>
<b>Capital Requirements for Operational Risk</b>		
Capital requirements for operational risk	42,000,000	40,953,288
<b>Total Capital Requirements (RWA)</b>	<b>370,962,637</b>	<b>365,129,174</b>
<b>Capital Adequacy Ratio</b>		
Common Equity Tier 1 capital adequacy ratio	18.10%	18.29%
Tier 1 Capital adequacy ratio	18.10%	18.29%
<b>Total Capital adequacy ratio</b>	<b>18.46%</b>	<b>19.07%</b>

### Credit Risk - 31 December 2017

	31-Dec-17		30-Sep-17	
	Gross Exposure \$	Quarterly Avg \$	Gross Exposure \$	Quarterly Avg \$
<b>Gross Credit Risk Exposures</b>				
Loans	653,102,759	636,197,258	645,099,410	624,684,448
Investments	129,057,286	127,249,636	124,930,489	127,223,461
Commitments & off-balance sheet exposures	75,472,649	75,950,342	70,978,043	77,540,135
All other	10,235,152	10,104,251	9,808,861	10,262,230
<b>Total Credit Risk Exposures</b>	<b>867,867,846</b>	<b>849,501,486</b>	<b>850,816,803</b>	<b>839,710,275</b>

	31-Dec-17	30-Sep-17
<b>Credit Risk Exposures by portfolio</b>		
Residential mortgage	708,392,637	693,039,826
Other retail (Loans)	20,182,770	19,107,774
Banks (ADI's)	129,057,286	124,930,489
All other	10,235,152	10,104,251
<b>Total Credit Risk Exposures by Portfolio</b>	<b>867,867,846</b>	<b>849,501,486</b>

	31-Dec-17			
	Impaired facilities \$	Past Due Facilities \$	Specific Provision \$	Write-offs \$
<b>Credit Risk Exposures by portfolio</b>				
Residential mortgage	-	356,145	-	-
Other retail (Loans)	116,331	-	85,979	6,377
Banks (ADI's)	-	-	-	-
All other	-	-	-	-
<b>Total Credit Risk Exposures by Portfolio</b>	<b>116,331</b>	<b>356,145</b>	<b>85,979</b>	<b>6,377</b>

<b>General Reserve for Credit Losses</b>	\$
General Reserve for Credit Losses	1,333,136

	30-Sep-17			
	Impaired facilities \$	Past Due Facilities \$	Specific Provision \$	Write-offs \$
<b>Credit Risk Exposures by portfolio</b>				
Residential mortgage	-	339,856	10,000	-
Other retail (Loans)	90,830	-	69,845	17,134
Banks (ADI's)	-	-	-	-
All other	-	-	-	-
<b>Total Credit Risk Exposures by Portfolio</b>	<b>90,830</b>	<b>339,856</b>	<b>79,845</b>	<b>17,134</b>

<b>General Reserve for Credit Losses</b>	\$
General Reserve for Credit Losses	1,333,136