

Public Disclosure of Prudential Information as at 30 September 2022

Australian Unity Bank Limited (ABN 30 087 652 079 AFSL 237994) ('AUBL') is an Authorised Deposit Taking Institution ('ADI') subject to regulation by the Australian Prudential Regulation Authority ('APRA') and is a wholly owned subsidiary of Australian Unity Limited (ABN 23 087 648 888).

This update to AUBL's capital adequacy and risk disclosures has been prepared in accordance with APRA prudential standard APS330 and uses the post January 2018 common disclosure template.

AUBL is fully applying the Basel III regulatory adjustments as implemented by APRA.

Capital Adequacy	Risk Weighted Exposure at 30 September 2022 \$,000	Risk Weighted Exposure at 30 June 2022 \$,000
Credit Risk		
• Deposits with banks and ADIs	61,570	51,597
• Loans and advances		
o Claims secured by residential mortgage	385,365	375,713
o Other members loans	10,114	8,811
o Commercial	35,737	41,375
o Government	-	-
o Commitments for loans and advances		
- Loans approved not advanced	12,482	16,893
- Loan redraw facilities	9,592	9,135
- Guarantees	-	-
o Interest rate contracts	1,307	1,373
Cash and Claims	-	-
Other Assets	9,791	8,609
Operational Risk	66,622	66,622
Other Charges Prescribed by APRA	-	-
Total Risk Weighted Exposures	592,580	580,127
Capital Adequacy Ratio		
• Common Equity Tier 1 ratio	14.06%	13.91%
• Tier 1 ratio	14.06%	13.91%
• Total capital ratio	15.20%	15.03%

Credit Risk Exposure for 3-month period ended 30 September 2022	Gross exposures at reporting date \$,000	Average gross exposures for the period \$,000	90 days past due \$,000	Impaired Facilities \$,000	Specific provisions balance \$,000	Charge for specific provisions and write-offs for the period \$,000
Deposits with banks or ADIs	276,384	246,778	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	1,074,967	1,061,267	3,683	1,805	1,410	(1,039)
- other members loans	10,114	9,462	394	383	353	135
- commercial	50,885	54,514	209	209	209	(78)
- government			-	-	-	-
Off balance sheet commitments						
- loans approved not advanced	31,504	38,075	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	18,585	18,481	-	-	-	-
- irrevocable loan drawdowns	54,166	52,769	-	-	-	-
- irrevocable standby commitments	-	-	-	-	-	-
Total loans and advances	1,240,223	1,234,567	4,286	2,397	1,971	(982)

The general reserve for credit losses at 30 September 2022 is (\$000):

\$6,500

Credit Risk Exposure for 3-month period ended 30 June 2022	Gross exposures at reporting date	Average gross exposures for the period	90 days past due	Impaired Facilities	Specific provisions balance	Charge for specific provisions and write-offs for the period
	\$,000	\$,000	\$,000	\$,000	\$,000	\$,000
Deposits with banks or ADIs	217,172	213,899	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	1,047,567	979,501	2,437	1,478	2,449	298
- other members loans	8,811	8,184	370	370	217	(132)
- commercial	58,142	60,346	508	508	286	(1,882)
- government			-	-	-	-
Off balance sheet commitments						
- loans approved not advanced	44,645	45,856	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	18,376	18,512	-	-	-	-
- irrevocable loan drawdowns	51,371	51,947	-	-	-	-
- irrevocable standby commitments	-	-	-	-	-	-
Total loans and advances	1,228,912	1,164,346	3,314	2,356	2,953	(1,657)

The general reserve for credit losses at 30 June 2022 is (\$000):

\$6,400