

Public Disclosure of Prudential Information as at 31 December 2019

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 31 December 2019	Risk Weighted Exposure at 30 September 2019
	\$,000	\$,000
Credit Risk		
• Deposits with banks and ADIs	50,863	56,743
• Loans and advances		
○ Claims secured by residential mortgage	261,008	235,820
○ Other members loans	9,586	8,916
○ Commercial	90,346	92,372
○ Government	-	-
○ Commitments for loans and advances		
- Loans approved not advanced	21,590	12,787
- Loan redraw facilities	7,676	7,314
- Guarantees	-	-
○ Interest rate contracts	-	-
Cash and Claims	-	-
Other Assets	2,205	1,824
Operational Risk	49,082	47,757
Other Charges Prescribed by APRA	-	-
Total Risk Weighted Exposures	492,456	463,534
Capital Adequacy Ratio		
• Common Equity Tier 1 ratio	12.46%	12.98%
• Tier 1 ratio	12.46%	12.98%
• Total capital ratio	13.58%	14.10%

Credit Risk Exposure for 3 month period ended 31 December 2019	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	165,525	158,291	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	727,782	693,420	5,102	4,780	3,226	(117)
- other members loans	9,586	9,251	533	549	440	77
- commercial	115,314	116,374	2,336	2,336	2,023	332
- government	-	-	-	-	-	-
Off balance sheet commitments						
- loans approved not advanced	53,017	43,517	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	19,522	19,999	-	-	-	-
- irrevocable loan drawdowns	42,985	42,127	-	-	-	-
- irrevocable standby commitments	-	-	-	-	-	-
Total loans and advances	968,206	924,687	7,972	7,665	5,689	292

The general reserve for credit losses at 31 December 2019 is (\$000):

\$5,542

Credit Risk Exposure for 3 month period ended 30 September 2019	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	151,056	145,275	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	646,206	628,781	4,725	4,406	2,885	164
- other members loans	8,916	8,588	524	550	363	(93)
- commercial	130,287	130,916	2,922	2,922	2,149	190
- government			-	-	-	-
Off balance sheet commitments						
- loans approved not advanced	34,018	23,222	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	20,475	20,233	-	-	-	-
- irrevocable loan drawdowns	41,268	39,908	-	-	-	-
- irrevocable standby commitments	-	-	-	-	-	-
Total loans and advances	881,168	851,649	8,170	7,878	5,397	262

The general reserve for credit losses at 30 September 2019 is (\$000):

\$5,197