

180
YEARS

Australian
Unity 
Real Wellbeing

Public Disclosure of Prudential Information as at 31 December 2020

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 2020 \$,000	Risk Weighted Exposure at 30 September 2020 \$,000
Credit Risk		
• Deposits with banks and ADIs	89,966	89,282
• Loans and advances		
○ Claims secured by residential mortgage	299,065	294,156
○ Other members loans	8,436	7,967
○ Commercial	78,128	79,347
○ Government	-	-
○ Commitments for loans and advances		
- Loans approved not advanced	9,561	10,028
- Loan redraw facilities	8,924	8,515
- Guarantees	-	-
○ Interest rate contracts	-	-
Cash and Claims	-	-
Other Assets	3,524	3,201
Operational Risk	56,586	52,006
Other Charges Prescribed by APRA	-	-
Total Risk Weighted Exposures	554,192	544,501
Capital Adequacy Ratio		
• Common Equity Tier 1 ratio	13.33%	13.14%
• Tier 1 ratio	13.33%	13.14%
• Total capital ratio	14.45%	14.27%

Credit Risk Exposure for 3 month period ended 31 December 2020	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	334,097	320,320	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	809,381	809,788	16,117	6,570	6,570	5,105
- other members loans	8,436	8,202	933	933	(63)	(200)
- commercial	103,219	103,693	2,612	1,695	685	(1,374)
- government	-	-	-	-	-	-
Off balance sheet commitments						
- loans approved not advanced	20,413	22,700	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	19,542	19,773	-	-	-	-
- irrevocable loan drawdowns	49,688	48,835	-	-	-	-
- irrevocable standby commitments	-	-	-	-	-	-
Total loans and advances	1,010,680	1,012,991	19,662	9,198	7,192	3,531

The general reserve for credit losses at 31 December 2020 is (\$000):

\$6,200

Credit Risk Exposure for 3 month period ended 30 September 2020	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	306,543	261,225	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	810,196	812,393	6,066	3,814	3,814	2,629
- other members loans	7,967	8,525	922	922	(2,211)	(3,080)
- commercial	104,166	104,369	2,113	1,709	2,058	1,035
- government			-	-	-	-
Off balance sheet commitments						
- loans approved not advanced	24,988	21,774	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	20,004	19,833	-	-	-	-
- irrevocable loan drawdowns	47,982	46,797	-	-	-	-
- irrevocable standby commitments	-	-	-	-	-	-
Total loans and advances	1,015,302	1,013,690	9,101	6,445	3,661	584

The general reserve for credit losses at 30 September 2020 is (\$000):

\$6,156