

## Public Disclosure of Prudential Information as at 31 December 2021

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 2021	Risk Weighted Exposure at 30 September 2021
	\$,000	\$,000
<b>Credit Risk</b>		
• Deposits with banks and ADIs	57,844	65,678
• Loans and advances		
○ Claims secured by residential mortgage	313,936	303,086
○ Other members loans	7,737	7,594
○ Commercial	52,048	58,573
○ Government	-	-
○ Commitments for loans and advances		
- Loans approved not advanced	18,996	13,086
- Loan redraw facilities	9,021	9,054
- Guarantees	-	-
○ Interest rate contracts	598	286
<b>Cash and Claims</b>	-	-
<b>Other Assets</b>	3,172	2,799
<b>Operational Risk</b>	63,200	60,126
<b>Other Charges Prescribed by APRA</b>	-	-
<b>Total Risk Weighted Exposures</b>	<b>526,551</b>	<b>520,282</b>
<b>Capital Adequacy Ratio</b>		
• Common Equity Tier 1 ratio	<b>14.64%</b>	<b>14.65%</b>
• Tier 1 ratio	<b>14.64%</b>	<b>14.65%</b>
• Total capital ratio	<b>15.75%</b>	<b>15.74%</b>

Credit Risk Exposure for 3-month period ended 31 December 2021	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
<b>Deposits with banks or ADIs</b>	<b>224,151</b>	<b>230,848</b>	-	-	-	-
<b>Loans and advances:</b>						
<b>On balance sheet:</b>						
- secured by residential mortgage	871,120	855,610	4,651	3,995	3,660	380
- other members loans	7,737	7,666	513	513	480	(294)
- commercial	72,154	76,553	2,706	2,706	2,343	(514)
- government	-	-	-	-	-	-
<b>Off balance sheet commitments</b>						
- loans approved not advanced	50,936	43,133	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	18,566	19,005	-	-	-	-
- irrevocable loan drawdowns	50,945	51,105	-	-	-	-
- irrevocable standby commitments	-	-	-	-	-	-
<b>Total loans and advances</b>	<b>1,071,458</b>	<b>1,053,071</b>	<b>7,871</b>	<b>7,215</b>	<b>6,483</b>	<b>(429)</b>

The general reserve for credit losses at 31 December 2021 is (\$000):

\$5,700

<b>Credit Risk Exposure for 3-month period ended 30 September 2021</b>	<b>Gross exposures at reporting date</b>	<b>Average gross exposures for the period</b>	<b>90 days past due</b>	<b>Impaired Facilities</b>	<b>Specific provisions balance</b>	<b>Charge for specific provisions and write-offs for the period</b>
	<b>\$,000</b>	<b>\$,000</b>	<b>\$,000</b>	<b>\$,000</b>	<b>\$,000</b>	<b>\$,000</b>
<b>Deposits with banks or ADIs</b>	<b>237,545</b>	<b>239,209</b>	-	-	-	-
<b>Loans and advances:</b>						
<b>On balance sheet:</b>						
- secured by residential mortgage	840,100	830,259	5,318	3,224	3,281	(364)
- other members loans	7,594	7,857	859	859	774	112
- commercial	80,952	85,544	3,395	3,395	2,857	359
- government	-	-	-	-	-	-
<b>Off balance sheet commitments</b>						
- loans approved not advanced	35,330	35,130	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	19,445	19,329	-	-	-	-
- irrevocable loan drawdowns	51,264	50,364	-	-	-	-
- irrevocable standby commitments	-	-	-	-	-	-
<b>Total loans and advances</b>	<b>1,034,685</b>	<b>1,028,483</b>	<b>9,572</b>	<b>7,477</b>	<b>6,912</b>	<b>107</b>

The general reserve for credit losses at 30 September 2021 is (\$000):

\_\_\_\_\_ \$5,700