

Public Disclosure of Prudential Information as at 31 December 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 31 December 2022 \$,000	Risk Weighted Exposure at 30 September 2022 \$,000
Credit Risk		
• Deposits with banks and ADIs	59,480	61,570
• Loans and advances		
○ Claims secured by residential mortgage	392,943	385,365
○ Other members loans	10,449	10,114
○ Commercial	31,907	35,737
○ Government	-	-
○ Commitments for loans and advances		
- Loans approved not advanced	12,902	12,482
- Loan redraw facilities	9,865	9,592
- Guarantees	-	-
○ Interest rate contracts	1,071	1,307
Cash and Claims	-	-
Other Assets	9,675	9,791
Operational Risk	70,125	66,622
Other Charges Prescribed by APRA	-	-
Total Risk Weighted Exposures	598,435	592,580
Capital Adequacy Ratio		
• Common Equity Tier 1 ratio	14.10%	14.06%
• Tier 1 ratio	14.10%	14.06%
• Total capital ratio	15.24%	15.20%

Credit Risk Exposure for 3-month period ended 31 December 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	257,783	267,084	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	1,093,603	1,084,285	6,141	682	647	(762)
- other members loans	10,449	10,281	381	371	347	(6)
- commercial	46,428	48,657	213	213	213	4
- government			-	-	-	-
Off balance sheet commitments						
- loans approved not advanced	32,985	32,245	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	17,847	18,216	-	-	-	-
- irrevocable loan drawdowns	55,810	54,988	-	-	-	-
- irrevocable standby commitments	-	-	-	-	-	-
Total loans and advances	1,257,121	1,248,672	6,735	1,265	1,207	(764)

The general reserve for credit losses at 31 December 2022 is (\$000):

\$6,600

Credit Risk Exposure for 3-month period ended 30 September 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	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