



Public Disclosure of Prudential Information as at 31 March 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 March 2020	Risk Weighted Exposure at 31 December 2019
	\$,000	\$,000
Credit Risk		
• Deposits with banks and ADIs	50,183	50,863
• Loans and advances		
o Claims secured by residential mortgage	285,186	261,008
o Other members loans	9,430	9,586
o Commercial	83,169	90,346
o Government	-	-
o Commitments for loans and advances		
- Loans approved not advanced	16,184	21,590
- Loan redraw facilities	7,931	7,676
- Guarantees	-	-
o Interest rate contracts	-	-
Cash and Claims	-	-
Other Assets	2,764	2,205
Operational Risk	49,082	49,082
Other Charges Prescribed by APRA	-	-
Total Risk Weighted Exposures	503,929	492,456
Capital Adequacy Ratio		
• Common Equity Tier 1 ratio	12.96%	12.46%
• Tier 1 ratio	12.96%	12.46%
• Total capital ratio	14.09%	13.58%

Credit Risk Exposure for 3 month period ended 31 March 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	170,902	168,213	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	790,666	759,224	1,831	1,831	1,508	(1,718)
- other members loans	9,430	9,508	890	885	723	282
- commercial	108,413	111,863	945	945	784	(1,239)
- government	-	-	-	-	-	-
Off balance sheet commitments						
- loans approved not advanced	42,193	47,605	-	-	-	-
- loan redraw limits	19,227	19,374	-	-	-	-
- revocable line of credits undrawn	44,510	43,748	-	-	-	-
- irrevocable loan drawdowns	42,193	47,605	-	-	-	-
- irrevocable standby commitments	-	-	-	-	-	-
Total loans and advances	1,014,438	991,322	3,667	3,661	3,014	(2,675)

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

\$5,686

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