

Public Disclosure of Prudential Information as at 31 March 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 March 2022 \$,000	Risk Weighted Exposure at 31 December 2021 \$,000
Credit Risk		
• Deposits with banks and ADIs	54,831	57,844
• Loans and advances		
o Claims secured by residential mortgage	327,554	313,936
o Other members loans	7,558	7,737
o Commercial	44,362	52,048
o Government	-	-
o Commitments for loans and advances		
- Loans approved not advanced	17,338	18,996
- Loan redraw facilities	9,341	9,021
- Guarantees	-	-
o Interest rate contracts	1,111	598
Cash and Claims	-	-
Other Assets	2,328	3,172
Operational Risk	63,200	63,200
Other Charges Prescribed by APRA	-	-
Total Risk Weighted Exposures	527,625	526,551
Capital Adequacy Ratio		
• Common Equity Tier 1 ratio	14.60%	14.64%
• Tier 1 ratio	14.60%	14.64%
• Total capital ratio	15.73%	15.75%

Credit Risk Exposure for 3-month period ended 31 March 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	210,626	217,389	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	911,434	891,277	2,104	5,015	2,464	(1,197)
- other members loans	7,558	7,647	466	466	453	(27)
- commercial	62,550	67,352	1,657	2,019	1,737	(606)
- government			-	-	-	-
Off balance sheet commitments						
- loans approved not advanced	47,067	49,002	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	18,647	18,606	-	-	-	-
- irrevocable loan drawdowns	52,523	51,734	-	-	-	-
- irrevocable standby commitments	-	-	-	-	-	-
Total loans and advances	1,099,779	1,085,618	4,227	7,499	4,653	(1,830)

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

\$5,800

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
Deposits with banks or ADIs	224,151	230,848	-	-	-	-
Loans and advances:						
On balance sheet:						
- 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	-	-	-	-	-	-
Off balance sheet commitments						
- 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	-	-	-	-	-	-
Total loans and advances	1,071,458	1,053,071	7,871	7,215	6,483	(429)

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

\$5,700