

Public Disclosure of Prudential Information as at 30 September 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 30 September 2021 \$,000	Risk Weighted Exposure at 30 June 2021 \$,000
Credit Risk		
• Deposits with banks and ADIs	65,678	68,095
• Loans and advances		
o Claims secured by residential mortgage	303,086	299,686
o Other members loans	7,594	8,120
o Commercial	58,573	66,687
o Government	-	-
o Commitments for loans and advances		
- Loans approved not advanced	13,086	14,076
- Loan redraw facilities	9,054	8,840
- Guarantees	-	-
o Interest rate contracts	286	-
Cash and Claims	-	-
Other Assets	2,799	2,557
Operational Risk	60,126	60,126
Other Charges Prescribed by APRA	-	-
Total Risk Weighted Exposures	520,282	528,188
Capital Adequacy Ratio		
• Common Equity Tier 1 ratio	14.65%	14.44%
• Tier 1 ratio	14.65%	14.44%
• Total capital ratio	15.74%	15.52%

Credit Risk Exposure for 3 month period ended 30 September 2021	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	237,545	239,209	-	-	-	-
Loans and advances:						
On balance sheet:						
- 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	-	-	-	-	-	-
Off balance sheet commitments						
- 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	-	-	-	-	-	-
Total loans and advances	1,034,685	1,028,483	9,572	7,477	6,912	107

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

\$5,700

Credit Risk Exposure for 3 month period ended 30 June 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	240,872	294,415	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	820,418	808,273	7,832	3,645	3,645	(2,144)
- other members loans	8,120	8,224	880	880	661	(5)
- commercial	90,136	92,510	3,517	3,228	2,498	989
- government			-	-	-	-
Off balance sheet commitments						
- loans approved not advanced	34,930	37,344	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	19,213	19,334	-	-	-	-
- irrevocable loan drawdowns	49,465	49,922	-	-	-	-
- irrevocable standby commitments	-	-	-	-	-	-
Total loans and advances	1,022,282	1,015,607	12,229	7,753	6,805	(1,160)

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

\$5,800