180 YEARS | Australian Unity Real Wellbeing

Public Disclosure of Prudential Information as at 31 March 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 March 2021 $,000	Risk Weighted Exposure at 31 December 2020 $,000
Credit Risk		
• Deposits with banks and ADIs	96,762	89,966
• Loans and advances		
○ Claims secured by residential mortgage	293,589	299,065
○ Other members loans	8,328	8,436
○ Commercial	70,739	78,128
○ Government	-	-
○ Commitments for loans and advances		
– Loans approved not advanced	17,210	9,561
– Loan redraw facilities	9,019	8,924
– Guarantees	-	-
○ Interest rate contracts	-	-
Cash and Claims	-	-
Other Assets	3,648	3,524
Operational Risk	56,586	56,586
Other Charges Prescribed by APRA	-	-
Total Risk Weighted Exposures	**555,882**	**554,192**
Capital Adequacy Ratio		
• Common Equity Tier 1 ratio	**13.31%**	**13.33%**
• Tier 1 ratio	**13.31%**	**13.33%**
• Total capital ratio	**14.43%**	**14.45%**

Credit Risk Exposure for 3 month period ended 31 March 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	***347,958***	***341,028***	***-***	***-***	***-***	***-***
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	*796,127*	*802,754*	*16,866*	*8,718*	*5,562*	*(2,541)*
- other members loans	*8,328*	*8,382*	*835*	*834*	*665*	*0*
- commercial	*94,885*	*99,052*	*2,844*	*2,001*	*1,738*	*466*
- government			*-*	*-*	*-*	*-*
Off balance sheet commitments						
- loans approved not advanced	*39,758*	*30,086*	*-*	*-*	*-*	*-*
- loan redraw limits	*-*	*-*	*-*	*-*	*-*	*-*
- revocable line of credits undrawn	*19,454*	*19,498*	*-*	*-*	*-*	*-*
- irrevocable loan drawdowns	*50,380*	*50,034*	*-*	*-*	*-*	*-*
- irrevocable standby commitments	*-*	*-*	*-*	*-*	*-*	*-*
Total loans and advances	***1,008,932***	***1,009,806***	***20,545***	***11,553***	***7,965***	***773***

The general reserve for credit losses at 31 March 2021 is ($000): $6,200

Credit Risk Exposure for 3 month period ended 31 December 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	**334,097**	**320,320**	**-**	**-**	**-**	**-**
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	809,381	809,788	16,117	6,570	6,570	5,105
- other members loans	8,436	8,202	933	933	(63)	(200)
- commercial	103,219	103,693	2,612	1,695	685	(1,374)
- government			-	-	-	-
Off balance sheet commitments						
- loans approved not advanced	20,413	22,700	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	19,542	19,773	-	-	-	-
- irrevocable loan drawdowns	49,688	48,835	-	-	-	-
- irrevocable standby commitments	-	-	-	-	-	-
Total loans and advances	**1,010,680**	**1,012,991**	**19,662**	**9,198**	**7,192**	**3,531**

The general reserve for credit losses at 31 December 2020 is ($000): $6,200