



## Public Disclosure of Prudential Information as at 31 December 2018

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 2018	Risk Weighted Exposure at 30 September 2018
	\$,000	\$,000
<b>Credit Risk</b>		
• Deposits with banks and ADIs	41,809	37,239
• Loans and advances		
○ Claims secured by residential mortgage	208,891	191,961
○ Other members loans	7,053	8,164
○ Commercial	97,426	101,849
○ Government	-	-
○ Commitments for loans and advances		
- Loans approved not advanced	8,600	6,114
- Loan redraw facilities	6,654	6,914
- Guarantees	-	-
○ Interest rate contracts	-	-
<b>Cash and Claims</b>	-	-
<b>Other Assets</b>	1,880	1,744
<b>Operational Risk</b>	46,900	46,582
<b>Other Charges Prescribed by APRA</b>	-	-
<b>Total Risk Weighted Exposures</b>	<b>419,213</b>	<b>400,567</b>
<b>Capital Adequacy Ratio</b>		
• Common Equity Tier 1 ratio	<b>13.87%</b>	<b>14.37%</b>
• Tier 1 ratio	<b>13.87%</b>	<b>14.37%</b>
• Total capital ratio	<b>16.47%</b>	<b>17.61%</b>

<b>Credit Risk Exposure for 3 month period ended 31 December 2018</b>	<b>Gross exposures at reporting date</b>	<b>Average gross exposures for the period</b>	<b>90 days past due</b>	<b>Impaired Facilities</b>	<b>Specific provisions balance</b>	<b>Charge for specific provisions and write- offs for the period</b>
	<b>\$,000</b>	<b>\$,000</b>	<b>\$,000</b>	<b>\$,000</b>	<b>\$,000</b>	<b>\$,000</b>
<b>Deposits with banks or ADIs</b>	<b>128,609</b>	<b>125,373</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Loans and advances:</b>						
<b>On balance sheet:</b>						
- secured by residential mortgage	579,558	557,399	6,028	5,723	2,841	(1,355)
- other members loans	7,053	7,608	105	146	716	(125)
- commercial	127,451	127,594	1,818	1,818	1,561	(132)
- government			-	-	-	-
<b>Off balance sheet commitments</b>						
- loans approved not advanced	22,976	22,084	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	21,472	21,783	-	-	-	-
- irrevocable loan drawdowns	37,182	37,805	-	-	-	-
- irrevocable standby commitments	-	-	-	-	-	-
<b>Total loans and advances</b>	<b>795,692</b>	<b>774,274</b>	<b>7,950</b>	<b>7,686</b>	<b>5,118</b>	<b>(1,611)</b>

The general reserve for credit losses at 31 December 2018 is (\$000):

\$10,925

<b>Credit Risk Exposure for 3 month period ended 30 September 2018</b>	<b>Gross exposures at reporting date</b>	<b>Average gross exposures for the period</b>	<b>90 days past due</b>	<b>Impaired Facilities</b>	<b>Specific provisions balance</b>	<b>Charge for specific provisions and write- offs for the period</b>
	<b>\$,000</b>	<b>\$,000</b>	<b>\$,000</b>	<b>\$,000</b>	<b>\$,000</b>	<b>\$,000</b>
<b>Deposits with banks or ADIs</b>	<b>122,137</b>	<b>120,142</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Loans and advances:</b>						
<b>On balance sheet:</b>						
- secured by residential mortgage	535,241	531,787	6,529	6,227	4,196	2,104
- other members loans	8,164	8,357	1,844	1,706	922	(108)
- commercial	127,738	128,368	1,873	1,873	1,693	565
- government			-	-	-	-
<b>Off balance sheet commitments</b>						
- loans approved not advanced	21,193	18,546	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	22,093	21,934	-	-	-	-
- irrevocable loan drawdowns	38,428	38,267	-	-	-	-
- irrevocable standby commitments	-	-	-	-	-	-
<b>Total loans and advances</b>	<b>752,857</b>	<b>747,259</b>	<b>10,246</b>	<b>9,806</b>	<b>6,811</b>	<b>2,561</b>

The general reserve for credit losses at 30 September 2018 is (\$000):

\$13,004