



Public Disclosure of Prudential Information as at 30 September 2018

Australian Unity Bank Limited (ABN 30 087 652 079 AFSL 237994) ('AUBL') (formerly known as Big Sky Building Society Limited) 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 2018 \$,000	Risk Weighted Exposure at 30 June 2018 \$,000
Credit Risk		
• Deposits with banks and ADIs	37,239	40,145
• Loans and advances		
○ Claims secured by residential mortgage	191,961	190,750
○ Other members loans	8,164	8,550
○ Commercial	101,849	100,628
○ Government	-	-
○ Commitments for loans and advances		
- Loans approved not advanced	6,114	3,179
- Loan redraw facilities	6,914	6,821
- Guarantees	-	-
○ Interest rate contracts	-	-
Cash and Claims	-	-
Other Assets	1,744	3,535
Operational Risk	46,582	46,582
Other Charges Prescribed by APRA	-	-
Total Risk Weighted Exposures	400,567	400,190
Capital Adequacy Ratio		
• Common Equity Tier 1 ratio	14.37%	14.32%
• Tier 1 ratio	14.37%	14.32%
• Total capital ratio	17.61%	17.55%

Credit Risk Exposure for 3 month period ended 30 September 2018	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	122,137	120,142	-	-	-	-
Loans and advances:						
On balance sheet:						
- 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	-	-	-	-	-	-
Off balance sheet commitments						
- 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	-	-	-	-	-	-
Total loans and advances	752,857	747,259	10,246	9,806	6,811	2,561

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

\$13,004

Credit Risk Exposure for 3 month period ended 30 June 2018	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	118,146	118,502	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	528,333	525,553	8,427	7,394	3,564	2,036
- other members loans	8,550	14,044	1,818	1,631	687	721
- commercial	128,998	125,231	-	-	-	-
- government	-	-	-	-	-	-
Off balance sheet commitments						
- loans approved not advanced	15,898	13,790	-	-	-	-
- loan redraw limits	-	-	-	-	-	-
- revocable line of credits undrawn	21,774	22,360	-	-	-	-
- irrevocable loan drawdowns	38,107	39,081	-	-	-	-
- irrevocable standby commitments	-	-	-	-	-	-
Total loans and advances	741,660	740,058	10,245	9,025	4,251	2,757

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

\$12,903