

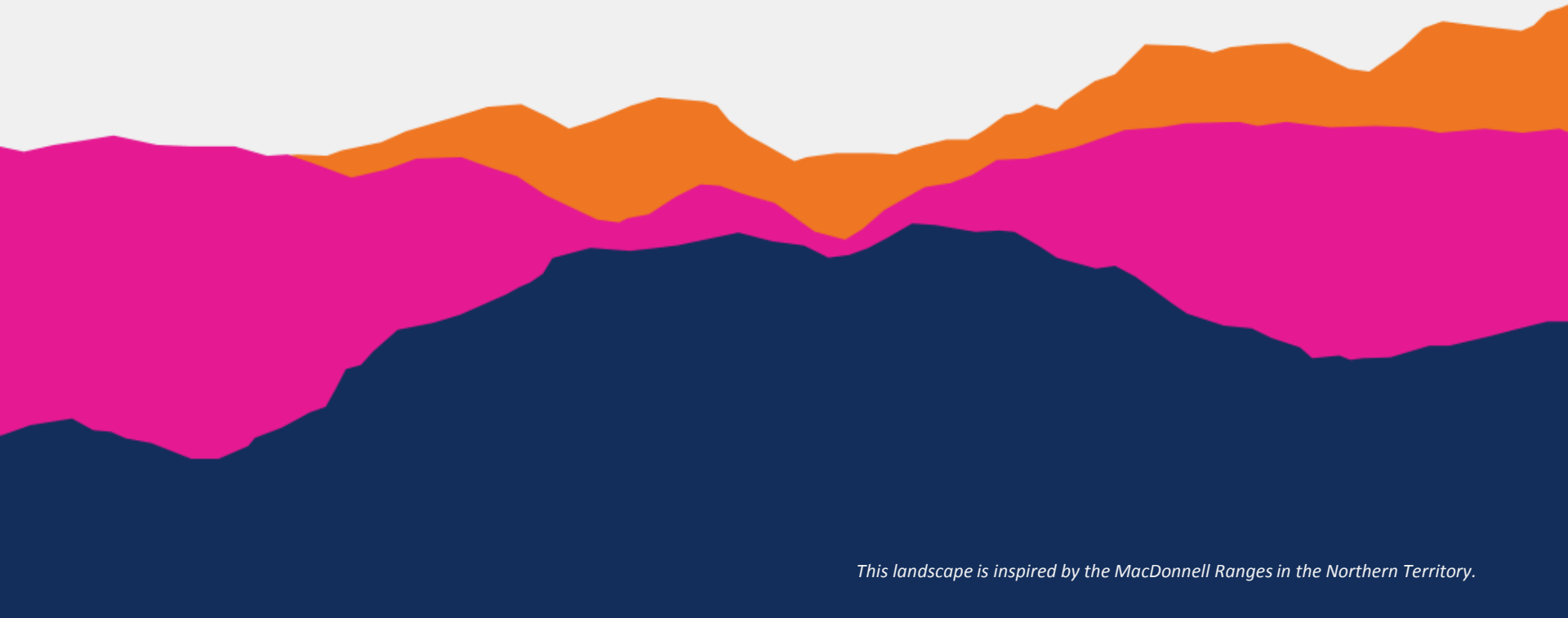
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Commercial Lending Manager



Bank
Australia

RESPONSIBLE
BANKING



This landscape is inspired by the MacDonnell Ranges in the Northern Territory.

We're a bank that does things differently

- **100%** customer owned
- customers were **\$20.1m better off** in 2016 compared to banking with the big four ¹
- Canstar 2017 **Customer Owned Bank of the year**
- invest **4% of profits** in community projects



¹ Source Canstar Cannex provides fact-based data anings to Australian consumers and financial institutions.

Innovative financing:

- Shared Equity
- Specialist Disability Accommodation

Why shared equity?

- increased cost of housing
- heightened pressure on NFPs to establish unique/diversified revenues
- Regulators appetite to allow community housing stock to be divested

Shared equity structures:

- Proprietorship interest
Equity share represented by ownership
- mortgage interest
2nd mortgage represents equity

Shared equity outcomes:

- Buyer benefit & SROI
- CHP reduces maintenance liability
- CHP receives 75% value in cash
- diversified (unique) revenue stream
- Loan or investment yield



Funder to Buy Assist program

- Means tested
- Approved properties
- Non profit
- Unique equity share agreement

The Bank's SDA lending includes:

- **home loans for Participants**
- **investment loans for family, friends and engaged/value aligned investors**
- **shared equity loans for Participants and families**
- **commercial loans for CHPs and other SDA providers**

We have already approved and funded multiple SDA projects across the country

SDA lending features:

- Loan terms up to 20 years
- Loans up to 70% LVR (property)
- Loans up to 65% LVR of DCF
- All design categories supported
- No discounting of SDA income
- SDA advice network available

If you'd like to learn more, please contact

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