

## **Wide Bay Australia Ltd Basel II Pillar 3 Disclosures**

APRA standard APS330 "Capital Adequacy: Public Disclosure of Prudential Information" requires public disclosure of the capital structure, capital adequacy ratios and credit risk exposures for the Wide Bay Australia Ltd Group ("the Group").

In accordance with the APRA standard the following tables 16 and 17 disclose the information required under Pillar 3 of the Basel II Capital Accord introduced in Australia on 1 January 2008.

The Group commenced reporting to APRA on the basis of Basel II from 1 January 2008 using the standardised approach. The disclosures in this report have been prepared using 30 September 2011 data as required by the standard APS330.

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Table 16: Capital Adequacy

	Risk Weighted Assets \$000's
Capital requirements for standardised approach (non-securitization)	
Residential mortgage	735,559
Other retail	27,181
Corporate	-
Bank	63,269
Government	-
Other	24,974
Credit risk - securitization exposures	7,955
Capital requirements for market risk	-
Capital requirements for operational risk	130,427
<b>Total Risk Weighted Assets</b>	<u><u>989,365</u></u>
	%
<b>Capital Ratios</b>	
Level 2 Total capital ratio	14.55
Level 2 Tier 1 capital ratio	11.31

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Table 17: Credit Risk

Exposure Type	Gross Credit Exposure \$000's	Average Gross Credit Exposure \$000's
Cash and cash equivalents	79,556	80,711
Due from other financial institutions	192,014	162,127
Loans and advances	1,927,997	1,927,788
Property, plant and equipment	19,751	19,761
Non market off balance sheet exposures	155,234	160,086
Other	5,223	5,031
<b>Total exposures</b>	<b>2,379,775</b>	<b>2,355,504</b>

Portfolios	Gross Credit Exposure \$000's	Average Gross Credit Exposure \$000's
Residential mortgage	2,036,487	2,040,759
Other retail	46,744	47,115
Corporate	-	-
Bank	271,570	242,838
Government	-	-
Other	24,974	24,792
<b>Total exposures</b>	<b>2,379,775</b>	<b>2,355,504</b>

Portfolios	Impaired loans \$000's	Past due loans > 90 days \$000's	Specific Provision balance \$000's	Charges for specific provision \$000's	Write Offs \$000's
Residential mortgage	-	28,927	-	-	-
Other retail	785	771	768	111	50
Corporate	-	-	-	-	-
Bank	-	-	-	-	-
Government	-	-	-	-	-
Other	-	-	-	-	-
<b>Total exposures</b>	<b>785</b>	<b>29,698</b>	<b>768</b>	<b>111</b>	<b>50</b>

<b>General reserve for credit losses</b>	<b>\$000's</b> 2,388
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