

Wide Bay Australia Ltd

Basel III 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, 17 and 18 disclose the information required under Pillar 3 of the Basel III Capital Accord that came into effect from 1 January 2013.

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 31 March 2013 data as required by the standard APS330.

Wide Bay Australia Ltd
 Basel III Pillar 3 Disclosures
 31 March 2013

Table 16: Capital Adequacy

Risk Weighted Assets (in \$000's)	Mar 13	Dec 12
Capital requirements for standardised approach (non-securitization)		
Residential mortgage	748,544	750,879
Other retail	44,323	27,063
Corporate	-	-
Bank	53,891	46,997
Government	-	-
Other	22,322	24,003
Credit risk - securitization exposures	19,013	4,019
Capital requirements for market risk	-	-
Capital requirements for operational risk	135,635	135,635
Total Risk Weighted Assets	1,023,728	988,596
Capital Ratios	%	%
Level 2 Total capital ratio	13.38	13.50
Level 2 Tier 1 capital ratio	10.69	11.33

Wide Bay Australia Ltd
Basel III Pillar 3 Disclosures
31 March 2013

Table 17: Credit Risk

Exposure Type	Gross Credit Exposure (\$000's)		Average Gross Credit Exposure (\$000's)	
	Mar 13	Dec 12	Mar 13	Dec 12
Cash and cash equivalents	86,538	77,127	81,833	82,036
Due from other financial institutions	189,826	164,349	177,087	168,742
Loans and advances	1,931,301	1,949,624	1,940,463	1,947,652
Property, plant and equipment	16,858	17,063	16,961	17,097
Non market off balance sheet exposures	200,563	191,944	196,253	191,709
Other	5,464	6,940	6,202	6,223
Total exposures	2,430,550	2,407,047	2,418,799	2,413,459

Portfolios	Gross Credit Exposure (\$000's)		Average Gross Credit Exposure (\$000's)	
	Mar 13	Dec 12	Mar 13	Dec 12
Residential mortgage	2,087,542	2,098,559	2,093,050	2,096,173
Other retail	44,323	43,008	43,665	43,187
Corporate	-	-	-	-
Bank	276,364	241,476	258,920	250,778
Government	-	-	-	-
Other	22,322	24,003	23,163	23,320
Total exposures	2,430,551	2,407,046	2,418,798	2,413,458

Mar 13 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	-	56,832	-	-	-
Other retail	950	935	934	43	-
Corporate	-	-	-	-	-
Bank	-	-	-	-	-
Government	-	-	-	-	-
Other	-	-	-	-	-
Total exposures	950	57,767	934	43	-

Dec 12 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	-	57,941	-	-	-
Other retail	911	895	891	-	25
Corporate	-	-	-	-	-
Bank	-	-	-	-	-
Government	-	-	-	-	-
Other	-	-	-	-	-
Total exposures	911	58,837	891	-	25

	Mar 13 \$000's	Dec 12 \$000's
General reserve for credit losses	2,388	2,388

Table 18: Securitisation Exposures

Exposure Type	Mar 13		Dec 12	
	Current Period Securitisation Activity \$000's	Gain or Loss on Sale \$000's	Current Period Securitisation Activity \$000's	Gain or Loss on Sale \$000's
Securities held in the banking book	(2,101)	-	(999)	-
Securities held in the trading book	-	-	-	-
Liquidity facilities	-	-	-	-
Funding facilities	-	-	-	-
Swaps	12,042	-	(12,734)	-
Other	(87)	-	(241)	-
Total	9,854	-	(13,974)	-

Mar 13

Securitisation Exposure	Securities held in the banking book \$000's	Securities held in the trading book \$000's	Liquidity facilities \$000's	Funding facilities \$000's	Swaps \$000's	Other \$000's
On-balance sheet securitisation exposure retained or purchased	55,706	-	-	-	63,519	2,440
Off-balance sheet securitisation exposure	-	-	-	-	43,577	1,385
Total	55,706	-	0	-	107,096	3,824

Dec 12

Securitisation Exposure	Securities held in the banking book \$000's	Securities held in the trading book \$000's	Liquidity facilities \$000's	Funding facilities \$000's	Swaps \$000's	Other \$000's
On-balance sheet securitisation exposure retained or purchased	57,807	-	-	-	73,088	2,575
Off-balance sheet securitisation exposure	-	-	-	-	21,966	1,336
Total	57,807	-	0	-	95,054	3,911