

AUSWIDE BANK LTD
BASEL III PILLAR 3 DISCLOSURES
31 March 2019

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 Auswide Bank Ltd Group ("the Group").

In accordance with the APRA standard, the following tables 3, 4 and 5 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 2019 data as required by the standard APS330.

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TABLE 3: CAPITAL ADEQUACY

Risk Weighted Assets (\$000's)	Mar 19	Dec 18
Subject to standardised approach		
Residential mortgage	1,032,806	1,004,722
Other retail	140,202	133,713
Corporate	-	-
Bank	81,865	78,282
Government	-	-
Other	23,226	24,482
Total on balance sheet assets and off balance sheet exposures	1,278,099	1,241,199
Securitisation exposures	14,721	13,685
Market risk exposures	-	-
Operational risk exposures	167,944	167,944
Total Risk Weighted Assets	1,460,764	1,422,828
Capital Ratios	%	%
Level 2 Total Capital ratio	13.82%	14.43%
Level 2 Tier 1 Capital ratio	11.74%	12.30%

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TABLE 4: CREDIT RISK

Exposure Type	Gross Credit Exposure (\$000's)		Average Gross Credit Exposure (\$000's)	
	Mar 19	Dec 18	Mar 19	Dec 18
Cash and cash equivalents	67,868	85,329	76,599	78,028
Due from other financial institutions	260,593	234,124	247,359	232,452
Loans and advances	2,764,342	2,671,865	2,718,104	2,638,035
Property, plant and equipment	14,244	14,583	14,414	14,794
Non market off balance sheet exposures	157,435	160,947	159,191	158,076
Other	8,982	9,899	9,441	8,746
Total exposures	3,273,464	3,176,747	3,225,108	3,130,131

Portfolios	Gross Credit Exposure (\$000's)		Average Gross Credit Exposure (\$000's)	
	Mar 19	Dec 18	Mar 19	Dec 18
Residential mortgage	2,781,575	2,699,098	2,740,337	2,667,983
Other retail	140,202	133,713	136,958	128,128
Corporate	-	-	-	-
Bank	328,461	319,454	323,958	310,480
Government	-	-	-	-
Other	23,226	24,482	23,854	23,540
Total exposures	3,273,464	3,176,747	3,225,107	3,130,131

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TABLE 4: CREDIT RISK (CONTINUED)

31 March 2019	Impaired loans	Past due loans > 90 days	Specific Provision balance	Charges for specific provision	Write Offs
Portfolios subject to the Standardised approach	(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)
Residential mortgage	4,787	7,790	4,517	3,457	1,284
Other retail	263	-	-	-	-
Corporate	-	-	-	-	-
Bank	-	-	-	-	-
Government	-	-	-	-	-
Other	-	-	-	-	-
Total exposures	5,050	7,790	4,517	3,457	1,284

31 December 2018	Impaired loans	Past due loans > 90 days	Specific Provision balance	Charges for specific provision	Write Offs
Portfolios subject to the Standardised approach	(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)
Residential mortgage	3,778	8,846	4,001	2,937	860
Other retail	-	-	-	-	-
Corporate	-	-	-	-	-
Bank	-	-	-	-	-
Government	-	-	-	-	-
Other	-	-	-	-	-
Total exposures	3,778	8,846	4,001	2,937	860

	Mar 19 (\$000's)	Dec 18 (\$000's)
General reserve for credit losses	2,388	2,388

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TABLE 5: SECURITISATION EXPOSURES

Exposure Type	31 March 2019		31 December 2018	
	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	-	-	-	-
Securities held in the trading book	-	-	-	-
Liquidity facilities	-	-	-	-
Funding facilities	-	-	-	-
Swaps	(17,989)	-	(14,670)	-
Other	(207)	-	(119)	-
Total	(18,196)	-	(14,789)	-

31 March 2019	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)
Securitisation Exposure						
On-balance sheet securitisation exposure retained or purchased	32,386	-	-	-	140,923	2,336
Off-balance sheet securitisation exposure	-	-	-	-	43,164	1,776
Total	32,386	-	-	-	184,087	4,112

31 December 2018	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
Securitisation Exposure						
On-balance sheet securitisation exposure retained or purchased	32,386	-	-	-	149,316	2,418
Off-balance sheet securitisation exposure	-	-	-	-	52,761	1,901
Total	32,386	-	-	-	202,077	4,319