

**AUSWIDE BANK LTD**  
**BASEL III PILLAR 3 DISCLOSURES**  
31 March 2020

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 2020 data as required by the standard APS330.

**AUSWIDE BANK LTD**  
**BASEL III PILLAR 3 DISCLOSURES**  
31 March 2020

**TABLE 3: CAPITAL ADEQUACY**

Risk Weighted Assets (\$000's)	Mar 20	Dec 19
Subject to standardised approach		
Residential mortgage	1,108,875	1,089,021
Other retail	188,547	184,614
Corporate	-	-
Bank	91,917	98,221
Government	-	-
Other	25,423	26,559
<b>Total on balance sheet assets and off balance sheet exposures</b>	<b>1,414,762</b>	<b>1,398,415</b>
Securitisation exposures	2,858	18,008
Market risk exposures	-	-
Operational risk exposures	176,470	176,470
<b>Total Risk Weighted Assets</b>	<b>1,594,090</b>	<b>1,592,893</b>
<b>Capital Ratios</b>	<b>%</b>	<b>%</b>
Level 2 Total Capital ratio	12.99%	13.03%
Level 2 Tier 1 Capital ratio	11.08%	11.12%

**AUSWIDE BANK LTD**  
**BASEL III PILLAR 3 DISCLOSURES**  
31 March 2020

**TABLE 4: CREDIT RISK**

Exposure Type	Gross Credit Exposure		Average Gross Credit Exposure	
	(\$000's)		(\$000's)	
	Mar 20	Dec 19	Mar 20	Dec 19
Cash and cash equivalents	118,750	94,783	106,767	93,097
Due from other financial institutions	258,957	310,566	284,762	287,295
Loans and advances	2,991,985	2,952,838	2,972,411	2,906,062
Property, plant and equipment	13,574	13,895	13,735	14,088
Non market off balance sheet exposures	188,059	171,564	179,812	181,178
Other	11,848	12,664	12,256	15,775
<b>Total exposures</b>	<b>3,583,173</b>	<b>3,556,310</b>	<b>3,569,743</b>	<b>3,497,495</b>

Portfolios	Gross Credit Exposure		Average Gross Credit Exposure	
	(\$000's)		(\$000's)	
	Mar 20	Dec 19	Mar 20	Dec 19
Residential mortgage	2,991,497	2,939,789	2,965,643	2,912,630
Other retail	188,547	184,614	186,581	174,610
Corporate	-	-	-	-
Bank	377,706	405,349	391,528	380,392
Government	-	-	-	-
Other	25,423	26,559	25,991	29,863
<b>Total exposures</b>	<b>3,583,173</b>	<b>3,556,311</b>	<b>3,569,743</b>	<b>3,497,495</b>

**AUSWIDE BANK LTD**  
**BASEL III PILLAR 3 DISCLOSURES**  
31 March 2020

**TABLE 4: CREDIT RISK (CONTINUED)**

<b>31 March 2020</b>	<b>Impaired loans</b>	<b>Past due loans &gt; 90 days</b>	<b>Specific Provision balance</b>	<b>Charges for specific provision</b>	<b>Write Offs</b>
<b>Portfolios subject to the Standardised approach</b>	<b>(\$000's)</b>	<b>(\$000's)</b>	<b>(\$000's)</b>	<b>(\$000's)</b>	<b>(\$000's)</b>
Residential mortgage	8,102	6,304	6,093	3,242	1,142
Other retail	1,783	-	-	-	-
Corporate	-	-	-	-	-
Bank	-	-	-	-	-
Government	-	-	-	-	-
Other	-	-	-	-	-
<b>Total exposures</b>	<b>9,885</b>	<b>6,304</b>	<b>6,093</b>	<b>3,242</b>	<b>1,142</b>

<b>31 December 2019</b>	<b>Impaired loans</b>	<b>Past due loans &gt; 90 days</b>	<b>Specific Provision balance</b>	<b>Charges for specific provision</b>	<b>Write Offs</b>
<b>Portfolios subject to the Standardised approach</b>	<b>(\$000's)</b>	<b>(\$000's)</b>	<b>(\$000's)</b>	<b>(\$000's)</b>	<b>(\$000's)</b>
Residential mortgage	6,258	6,628	4,935	3,010	802
Other retail	2,087	-	-	-	-
Corporate	-	-	-	-	-
Bank	-	-	-	-	-
Government	-	-	-	-	-
Other	-	-	-	-	-
<b>Total exposures</b>	<b>8,345</b>	<b>6,628</b>	<b>4,935</b>	<b>3,010</b>	<b>802</b>

	<b>Mar 20</b>	<b>Dec 19</b>
	<b>(\$000's)</b>	<b>(\$000's)</b>
<b>General reserve for credit losses</b>	<b>2,388</b>	<b>2,388</b>

**AUSWIDE BANK LTD**  
**BASEL III PILLAR 3 DISCLOSURES**  
31 March 2020

**TABLE 5: SECURITISATION EXPOSURES**

Exposure Type	31 March 2020		31 December 2019	
	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	(14,394)	-	(15,431)	-
Securities held in the trading book	-	-	-	-
Liquidity facilities	-	-	-	-
Funding facilities	-	-	-	-
Swaps	(46,430)	-	(19,064)	-
Other	1,292	-	(243)	-
<b>Total</b>	<b>(59,532)</b>	<b>-</b>	<b>(34,738)</b>	<b>-</b>

31 March 2020	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)
<b>Securitisation Exposure</b>						
On-balance sheet securitisation exposure retained or purchased	17,992	-	-	-	123,755	3,915
Off-balance sheet securitisation exposure	-	-	-	-	14,372	1,228
<b>Total</b>	<b>17,992</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>138,128</b>	<b>5,143</b>

31 December 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)
<b>Securitisation Exposure</b>						
On-balance sheet securitisation exposure retained or purchased	16,995	-	-	-	142,788	2,188
Off-balance sheet securitisation exposure	-	-	-	-	22,706	1,420
<b>Total</b>	<b>16,995</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>165,494</b>	<b>3,608</b>