

AUSWIDE BANK LTD

BASEL III PILLAR 3 DISCLOSURES

30 September 2022

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 30 September 2022 data as required by the standard APS330.

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TABLE 3: CAPITAL ADEQUACY

Risk Weighted Assets (\$000's)	Sep 22	Jun 22
Subject to standardised approach		
Residential mortgage	1,455,491	1,401,939
Other retail	129,241	142,449
Corporate	-	-
Bank	143,926	142,256
Government	-	-
Other	45,932	45,842
Total on balance sheet assets and off balance sheet exposures	1,774,590	1,732,486
Securitisation exposures	2,125	2,146
Market risk exposures	-	-
Operational risk exposures	218,854	218,854
Total Risk Weighted Assets	1,995,569	1,953,486
Capital Ratios	%	%
Level 2 Total Capital ratio	12.86%	12.90%
Level 2 Tier 1 Capital ratio	10.63%	10.63%

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TABLE 4: CREDIT RISK

Exposure Type	Gross Credit Exposure		Average Gross Credit Exposure	
	(\$000's)		(\$000's)	
	Sep 22	Jun 22	Sep 22	Jun 22
Cash and cash equivalents	199,232	148,326	173,779	141,774
Due from other financial institutions	318,183	364,280	341,232	356,134
Loans and advances	4,019,145	3,789,087	3,904,116	3,754,715
Property, plant and equipment	16,274	16,139	16,207	16,251
Non market off balance sheet exposures	192,389	270,481	231,435	260,496
Other	29,657	29,704	29,681	27,165
Total exposures	4,774,880	4,618,017	4,696,450	4,556,535

Portfolios	Gross Credit Exposure		Average Gross Credit Exposure	
	(\$000's)		(\$000's)	
	Sep 22	Jun 22	Sep 22	Jun 22
Residential mortgage	4,082,293	3,917,120	3,999,708	3,874,338
Other retail	129,241	142,449	135,845	140,875
Corporate	-	-	-	-
Bank	517,414	512,606	515,010	497,907
Government	-	-	-	-
Other	45,932	45,842	45,887	43,415
Total exposures	4,774,880	4,618,017	4,696,450	4,556,535

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TABLE 4: CREDIT RISK (CONTINUED)

30 Sep 2022	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	4,050	6,184	5,144	3,229	206
Other retail	572	-	-	-	-
Corporate	-	-	-	-	-
Bank	-	-	-	-	-
Government	-	-	-	-	-
Other	-	-	-	-	-
Total exposures	4,623	6,184	5,144	3,229	206

30 Jun 2022	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	5,652	2,056	4,946	2,598	1,482
Other retail	1,249	-	-	-	-
Corporate	-	-	-	-	-
Bank	-	-	-	-	-
Government	-	-	-	-	-
Other	-	-	-	-	-
Total exposures	6,902	2,056	4,946	2,598	1,482

	Sep 22 (\$000's)	Jun 22 (\$000's)
General reserve for credit losses	2,388	2,388

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TABLE 5: SECURITISATION EXPOSURES

Exposure Type	30 Sep 2022		30 Jun 2022	
	Current Period Securitisation Activity (\$000's)	Gain or Loss on Sale (\$000's)	Prior Period Securitisation Activity (\$000's)	Gain or Loss on Sale (\$000's)
Securities held in the banking book	9,996	-	2,728	-
Securities held in the trading book	-	-	-	-
Liquidity facilities	-	-	-	-
Funding facilities	-	-	-	-
Swaps	(2,188)	-	(20,724)	-
Other	622	-	(5)	-
Total	8,430	-	(18,000)	-

30 Sep 2022	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	35,033	-	-	-	398,507	6,392
Off-balance sheet securitisation exposure	-	-	-	-	1,200	413
Total	35,033	-	-	-	399,707	6,805

30 Jun 2022	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	25,037	-	-	-	401,024	5,733
Off-balance sheet securitisation exposure	-	-	-	-	871	450
Total	25,037	-	-	-	401,895	6,183