



**AUSWIDE**  
— **BANK** —

# **BASEL III PILLAR 3 DISCLOSURES**

30 September 2017

**AUSWIDE BANK LTD**  
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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 2017 data as required by the standard APS330.

**AUSWIDE BANK LTD**  
**BASEL III PILLAR 3 DISCLOSURES**  
30 September 2017

**TABLE 3: CAPITAL ADEQUACY**

Risk Weighted Assets (\$000's)	Sep 17	Jun 17
Subject to standardised approach		
Residential mortgage	904,727	883,180
Other retail	92,915	89,735
Corporate	-	-
Bank	69,824	88,703
Government	-	-
Other	43,493	47,208
<b>Total on balance sheet assets and off balance sheet exposures</b>	<b>1,110,959</b>	<b>1,108,826</b>
Securitisation exposures	9,643	29,150
Market risk exposures	-	-
Operational risk exposures	151,942	151,942
<b>Total Risk Weighted Assets</b>	<b>1,272,544</b>	<b>1,289,918</b>
<b>Capital Ratios</b>	<b>%</b>	<b>%</b>
Level 2 Total Capital ratio	14.87%	14.42%
Level 2 Tier 1 Capital ratio	12.48%	12.06%

**AUSWIDE BANK LTD**  
**BASEL III PILLAR 3 DISCLOSURES**  
30 September 2017

**TABLE 4: CREDIT RISK**

Exposure Type	Gross Credit Exposure (\$000's)		Average Gross Credit Exposure (\$000's)	
	Sep 17	Jun 17	Sep 17	Jun 17
Cash and cash equivalents	89,526	110,475	100,001	103,906
Due from other financial institutions	187,056	266,579	226,818	227,298
Loans and advances	2,307,017	2,266,619	2,286,818	2,315,921
Property, plant and equipment	22,157	22,340	22,249	20,845
Non market off balance sheet exposures	166,446	144,862	155,654	156,453
Other	21,336	24,867	23,102	23,759
<b>Total exposures</b>	<b>2,793,538</b>	<b>2,835,742</b>	<b>2,814,642</b>	<b>2,848,182</b>

Portfolios	Gross Credit Exposure (\$000's)		Average Gross Credit Exposure (\$000's)	
	Sep 17	Jun 17	Sep 17	Jun 17
Residential mortgage	2,380,547	2,321,746	2,351,147	2,389,888
Other retail	92,915	89,735	91,325	82,485
Corporate	-	-	-	-
Bank	276,582	377,054	326,818	331,203
Government	-	-	-	-
Other	43,493	47,208	45,351	44,604
<b>Total exposures</b>	<b>2,793,537</b>	<b>2,835,743</b>	<b>2,814,641</b>	<b>2,848,180</b>

**AUSWIDE BANK LTD**  
**BASEL III PILLAR 3 DISCLOSURES**  
30 September 2017

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

30 September 2017	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	7,154	15,469	4,054	1,546	775
Other retail	-	-	-	-	-
Corporate	148	-	-	-	-
Bank	-	-	-	-	-
Government	-	-	-	-	-
Other	-	-	-	-	-
<b>Total exposures</b>	<b>7,302</b>	<b>15,469</b>	<b>4,054</b>	<b>1,546</b>	<b>775</b>

30 June 2017	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	6,206	17,490	4,314	1,762	1,712
Other retail	-	-	-	-	-
Corporate	56	-	-	-	-
Bank	-	-	-	-	-
Government	-	-	-	-	-
Other	-	-	-	-	-
<b>Total exposures</b>	<b>6,262</b>	<b>17,490</b>	<b>4,314</b>	<b>1,762</b>	<b>1,712</b>

	Sep 17 (\$000's)	Jun 17 (\$000's)
<b>General reserve for credit losses</b>	<b>2,388</b>	<b>2,388</b>

**AUSWIDE BANK LTD**  
**BASEL III PILLAR 3 DISCLOSURES**  
30 September 2017

**TABLE 5: SECURITISATION EXPOSURES**

Exposure Type	30 September 2017		30 June 2017	
	Current Period Securitisatio n Activity (\$000's)	Gain or Loss on Sale (\$000's)	Current Period Securitisatio n Activity (\$000's)	Gain or Loss on Sale (\$000's)
Securities held in the banking book	-	-	1,276	-
Securities held in the trading book	-	-	-	-
Liquidity facilities	-	-	-	-
Funding facilities	-	-	-	-
Swaps	(6,849)	-	19,240	-
Other	(61)	-	422	-
<b>Total</b>	<b>(6,910)</b>	<b>-</b>	<b>20,939</b>	<b>-</b>

30 September 2017	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>Securitisatio n Exposure</b>						
On-balance sheet securitisation exposure retained or purchased	30,386	-	-	-	87,350	2,416
Off-balance sheet securitisation exposure	-	-	-	-	88,815	2,608
<b>Total</b>	<b>30,386</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>176,165</b>	<b>5,024</b>

30 June 2017	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>Securitisatio n Exposure</b>						
On-balance sheet securitisation exposure retained or purchased	30,386	-	-	-	93,927	2,302
Off-balance sheet securitisation exposure	-	-	-	-	89,086	2,783
<b>Total</b>	<b>30,386</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>183,013</b>	<b>5,085</b>