

Wide Bay Australia Ltd Basel II 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 and 17 disclose the information required under Pillar 3 of the Basel II Capital Accord introduced in Australia on 1 January 2008.

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 2009 data as required by the standard APS330.

Wide Bay Australia Ltd
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Table 16: Capital Adequacy

	Risk Weighted Assets \$000's
Capital requirements for standardised approach (non-securitization)	
Residential mortgage	556,702
Other retail	66,838
Corporate	-
Bank	55,244
Government	-
Other	26,985
Credit risk - securitization exposures	29,568
Capital requirements for market risk	-
Capital requirements for operational risk	100,553
Total Risk Weighted Assets	<u><u>835,890</u></u>
	%
Capital Ratios	
Level 2 Total capital ratio	11.35
Level 2 Tier 1 capital ratio	9.00

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Table 17: Credit Risk

Exposure Type	Gross Credit Exposure \$000's	Average Gross Credit Exposure \$000's
Cash and cash equivalents	134,025	117,074
Due from other financial institutions	76,008	103,351
Loans and advances	1,383,640	1,366,959
Property, plant and equipment	21,630	21,851
Non market off balance sheet exposures	186,111	193,527
Other	5,355	5,340
Total exposures	1,806,769	1,808,102

Portfolios	Gross Credit Exposure \$000's	Average Gross Credit Exposure \$000's
Residential mortgage	1,484,355	1,485,811
Other retail	85,396	74,675
Corporate	-	-
Bank	210,033	220,426
Government	-	-
Other	26,985	27,190
Total exposures	1,806,769	1,808,102

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	-	9,410	-	-	-
Other retail	-	290	264	139	-
Corporate	-	-	-	-	-
Bank	-	-	-	-	-
Government	-	-	-	-	-
Other	-	-	-	-	-
Total exposures	-	9,700	264	139	-

General reserve for credit losses	\$000's 2,388
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