

AUSWIDE BANK LTD
BASEL III PILLAR 3 DISCLOSURES
30 September 2021

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 2021 data as required by the standard APS330.

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TABLE 3: CAPITAL ADEQUACY

Risk Weighted Assets (\$000's)	Sep 21	Jun 21
Subject to standardised approach		
Residential mortgage	1,328,901	1,298,351
Other retail	139,752	148,275
Corporate	-	-
Bank	117,538	116,186
Government	-	-
Other	29,928	28,531
Total on balance sheet assets and off balance sheet exposures	1,616,119	1,591,343
Securitisation exposures	2,278	2,308
Market risk exposures	-	-
Operational risk exposures	198,868	198,868
Total Risk Weighted Assets	1,817,265	1,792,519
Capital Ratios	%	%
Level 2 Total Capital ratio	13.15%	13.31%
Level 2 Tier 1 Capital ratio	10.71%	10.84%

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TABLE 4: CREDIT RISK

Exposure Type	Gross Credit Exposure		Average Gross Credit Exposure	
	(\$000's)		(\$000's)	
	Sep 21	Jun 21	Sep 21	Jun 21
Cash and cash equivalents	115,631	99,190	107,411	109,597
Due from other financial institutions	337,977	354,003	345,990	335,949
Loans and advances	3,548,741	3,474,735	3,511,738	3,436,123
Property, plant and equipment	16,646	16,138	16,392	15,101
Non market off balance sheet exposures	266,293	249,658	257,976	258,752
Other	13,282	12,393	12,838	14,313
Total exposures	4,298,570	4,206,117	4,252,345	4,169,835

Portfolios	Gross Credit Exposure		Average Gross Credit Exposure	
	(\$000's)		(\$000's)	
	Sep 21	Jun 21	Sep 21	Jun 21
Residential mortgage	3,675,282	3,576,118	3,625,700	3,531,755
Other retail	139,752	148,275	144,014	163,122
Corporate	-	-	-	-
Bank	453,608	453,193	453,401	445,545
Government	-	-	-	-
Other	29,928	28,531	29,230	29,413
Total exposures	4,298,570	4,206,117	4,252,345	4,169,835

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TABLE 4: CREDIT RISK (CONTINUED)

30 Sep 2021	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	5,683	2,849	6,221	3,053	75
Other retail	1,876	-	-	-	-
Corporate	-	-	-	-	-
Bank	-	-	-	-	-
Government	-	-	-	-	-
Other	-	-	-	-	-
Total exposures	7,559	2,849	6,221	3,053	75

30 Jun 2021	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	6,743	4,682	6,462	2,794	990
Other retail	2,149	-	-	-	-
Corporate	-	-	-	-	-
Bank	-	-	-	-	-
Government	-	-	-	-	-
Other	-	-	-	-	-
Total exposures	8,892	4,682	6,462	2,794	990

	Sep 21 (\$000's)	Jun 21 (\$000's)
General reserve for credit losses	2,388	2,388

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TABLE 5: SECURITISATION EXPOSURES

Exposure Type	30 Sep 2021		30 Jun 2021	
	Current Period Securitisation Activity	Gain or Loss on Sale	Prior Period Securitisation Activity	Gain or Loss on Sale
	(\$000's)	(\$000's)	(\$000's)	(\$000's)
Securities held in the banking book	-	-	3,015	-
Securities held in the trading book	-	-	-	-
Liquidity facilities	-	-	-	-
Funding facilities	-	-	-	-
Swaps	24,844	-	21,300	-
Other	74	-	(225)	-
Total	24,918	-	24,090	-

30 Sep 2021	Securities held in the banking book	Securities held in the trading book	Liquidity facilities	Funding facilities	Swaps	Other
Securitisation Exposure	(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)
On-balance sheet securitisation exposure retained or purchased	21,007	-	-	-	451,579	5,382
Off-balance sheet securitisation exposure	-	-	-	-	1,941	590
Total	21,007	-	-	-	453,520	5,972

30 Jun 2021	Securities held in the banking book	Securities held in the trading book	Liquidity facilities	Funding facilities	Swaps	Other
Securitisation Exposure	(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)
On-balance sheet securitisation exposure retained or purchased	21,007	-	-	-	425,198	5,247
Off-balance sheet securitisation exposure	-	-	-	-	3,478	651
Total	21,007	-	-	-	428,676	5,898