

**AUSWIDE BANK LTD**  
**BASEL III PILLAR 3 DISCLOSURES**  
30 September 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 30 September 2020 data as required by the standard APS330.

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**TABLE 3: CAPITAL ADEQUACY**

Risk Weighted Assets (\$000's)	Sep 20	Jun 20
Subject to standardised approach		
Residential mortgage	1,212,096	1,140,010
Other retail	174,772	184,486
Corporate	-	-
Bank	97,575	94,835
Government	-	-
Other	34,154	28,382
<b>Total on balance sheet assets and off balance sheet exposures</b>	<b>1,518,597</b>	<b>1,447,713</b>
Securitisation exposures	2,578	2,663
Market risk exposures	-	-
Operational risk exposures	181,431	181,431
<b>Total Risk Weighted Assets</b>	<b>1,702,606</b>	<b>1,631,807</b>
<b>Capital Ratios</b>	<b>%</b>	<b>%</b>
Level 2 Total Capital ratio	13.22%	12.95%
Level 2 Tier 1 Capital ratio	10.73%	11.09%

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**TABLE 4: CREDIT RISK**

Exposure Type	Gross Credit Exposure		Average Gross Credit Exposure	
	(\$000's)		(\$000's)	
	Sep 20	Jun 20	Sep 20	Jun 20
Cash and cash equivalents	124,874	81,895	103,385	100,323
Due from other financial institutions	283,745	309,732	296,739	284,345
Loans and advances	3,194,813	3,073,982	3,134,398	3,032,983
Property, plant and equipment	14,458	14,668	14,563	14,121
Non market off balance sheet exposures	244,285	203,206	223,746	195,633
Other	19,696	13,714	16,705	12,781
<b>Total exposures</b>	<b>3,881,871</b>	<b>3,697,197</b>	<b>3,789,536</b>	<b>3,640,186</b>

Portfolios	Gross Credit Exposure		Average Gross Credit Exposure	
	(\$000's)		(\$000's)	
	Sep 20	Jun 20	Sep 20	Jun 20
Residential mortgage	3,264,325	3,092,700	3,178,513	3,042,099
Other retail	174,772	184,486	179,629	186,517
Corporate	-	-	-	-
Bank	408,620	391,626	400,123	384,666
Government	-	-	-	-
Other	34,154	28,382	31,268	26,903
<b>Total exposures</b>	<b>3,881,871</b>	<b>3,697,194</b>	<b>3,789,533</b>	<b>3,640,185</b>

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

30 Sep 2020	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	6,292	3,231	7,036	3,604	312
Other retail	2,869	-	-	-	-
Corporate	-	-	-	-	-
Bank	-	-	-	-	-
Government	-	-	-	-	-
Other	-	-	-	-	-
<b>Total exposures</b>	<b>9,161</b>	<b>3,231</b>	<b>7,036</b>	<b>3,604</b>	<b>312</b>

30 Jun 2020	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	7,642	3,352	7,125	4,009	1,547
Other retail	2,613	-	-	-	-
Corporate	-	-	-	-	-
Bank	-	-	-	-	-
Government	-	-	-	-	-
Other	-	-	-	-	-
<b>Total exposures</b>	<b>10,255</b>	<b>3,352</b>	<b>7,125</b>	<b>4,009</b>	<b>1,547</b>

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

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**TABLE 5: SECURITISATION EXPOSURES**

Exposure Type	30 Sep 2020		30 Jun 2020	
	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	-	-	-	-
Securities held in the trading book	-	-	-	-
Liquidity facilities	-	-	-	-
Funding facilities	-	-	-	-
Swaps	129,464	-	125,270	-
Other	1,553	-	(185)	-
<b>Total</b>	<b>131,017</b>	<b>-</b>	<b>125,085</b>	<b>-</b>

30 Sep 2020	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	17,992	-	-	-	383,820	5,508
Off-balance sheet securitisation exposure	-	-	-	-	9,042	1,003
<b>Total</b>	<b>17,992</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>392,862</b>	<b>6,511</b>

30 Jun 2020	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	17,992	-	-	-	252,794	3,840
Off-balance sheet securitisation exposure	-	-	-	-	10,605	1,117
<b>Total</b>	<b>17,992</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>263,399</b>	<b>4,957</b>