



# **BASEL III PILLAR 3 DISCLOSURES**

31 March 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 31 March 2017 data as required by the standard APS330.

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**TABLE 3: CAPITAL ADEQUACY**

Risk Weighted Assets (\$000's)	Mar 17	Dec 16
Subject to standardised approach		
Residential mortgage	927,857	907,352
Other retail	75,235	72,495
Corporate	-	-
Bank	76,087	83,054
Government	-	-
Other	42,000	38,359
<b>Total on balance sheet assets and off balance sheet exposures</b>	<b>1,121,179</b>	<b>1,101,260</b>
Securitisation exposures	29,636	30,837
Market risk exposures	-	-
Operational risk exposures	146,272	146,272
<b>Total Risk Weighted Assets</b>	<b>1,297,087</b>	<b>1,278,369</b>
		-
<b>Capital Ratios</b>	<b>%</b>	<b>%</b>
		-
Level 2 Total Capital ratio	14.25%	14.59%
Level 2 Tier 1 Capital ratio	11.91%	12.21%

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**TABLE 4: CREDIT RISK**

Exposure Type	Gross Credit Exposure		Average Gross Credit	
	(\$000's)		Exposure (\$000's)	
	Mar 17	Dec 16	Mar 17	Dec 16
Cash and cash equivalents	97,336	109,480	103,408	91,974
Due from other financial institutions	188,016	206,755	197,386	207,753
Loans and advances	2,365,222	2,298,591	2,331,907	2,280,621
Property, plant and equipment	19,349	17,361	18,355	17,630
Non market off balance sheet exposures	168,044	166,186	167,115	170,473
Other	22,651	20,998	21,825	20,289
<b>Total exposures</b>	<b>2,860,618</b>	<b>2,819,371</b>	<b>2,839,996</b>	<b>2,788,740</b>

Portfolios	Gross Credit Exposure		Average Gross Credit	
	(\$000's)		Exposure (\$000's)	
	Mar 17	Dec 16	Mar 17	Dec 16
Residential mortgage	2,458,030	2,392,282	2,425,156	2,375,518
Other retail	75,235	72,495	73,865	75,575
Corporate	-	-	-	-
Bank	285,351	316,235	300,793	299,727
Government	-	-	-	-
Other	42,000	38,359	40,180	37,919
<b>Total exposures</b>	<b>2,860,616</b>	<b>2,819,371</b>	<b>2,839,994</b>	<b>2,788,739</b>

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

31 March 2017	Impaired loans	Past due loans > 90	Specific Provision	Charges for specific	Write Offs
Portfolios subject to the Standardised approach	(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)
Residential mortgage	7,160	19,500	4,190	1,638	1,624
Other retail	21	-	-	-	-
Corporate	56	-	-	-	-
Bank	-	-	-	-	-
Government	-	-	-	-	-
Other	-	-	-	-	-
<b>Total exposures</b>	<b>7,236</b>	<b>19,500</b>	<b>4,190</b>	<b>1,638</b>	<b>1,624</b>

31 December 2016	Impaired loans	Past due loans > 90	Specific Provision	Charges for specific	Write Offs
Portfolios subject to the Standardised approach	(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)
Residential mortgage	7,251	20,782	4,194	1,610	1,224
Other retail	31	-	-	-	-
Corporate	55	-	-	-	-
Bank	-	-	-	-	-
Government	-	-	-	-	-
Other	-	-	-	-	-
<b>Total exposures</b>	<b>7,337</b>	<b>20,782</b>	<b>4,194</b>	<b>1,610</b>	<b>1,224</b>

	Mar 17	Dec 16
	(\$000's)	(\$000's)
<b>General reserve for credit losses</b>	2,388	2,388

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**TABLE 5: SECURITISATION EXPOSURE**

Exposure Type	31 March 2017		31 December 2016	
	Current Period Securitisation Activity (\$000's)	Gain or Loss on Sale (\$000's)	Current Period Securitisation Activity (\$000's)	Gain or Loss on Sale (\$000's)
Securities held in the banking book	637	-	1,332	-
Securities held in the trading book	-	-	-	-
Liquidity facilities	-	-	-	-
Funding facilities	-	-	-	-
Swaps	1,551	-	(12,521)	-
Other	(106)	-	101	-
<b>Total</b>	<b>2,082</b>	<b>-</b>	<b>(11,088)</b>	<b>-</b>

31 March 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>Securitisation Exposure</b>						
On-balance sheet securitisation exposure retained or purchased	29,110	-	-	-	111,763	2,740
Off-balance sheet securitisation exposure	-	-	-	-	52,010	1,923
<b>Total</b>	<b>29,110</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>163,773</b>	<b>4,663</b>

31 December 2016	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>Securitisation Exposure</b>						
On-balance sheet securitisation exposure retained or purchased	28,473	-	-	-	108,907	2,754
Off-balance sheet securitisation exposure	-	-	-	-	53,316	2,015
<b>Total</b>	<b>28,473</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>162,222</b>	<b>4,769</b>