

## **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 2012 data as required by the standard APS330.

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Table 16: Capital Adequacy

	Risk Weighted Assets \$000's
Capital requirements for standardised approach (non-securitization)	
Residential mortgage	751,981
Other retail	26,643
Corporate	-
Bank	58,729
Government	-
Other	22,637
Credit risk - securitization exposures	4,414
Capital requirements for market risk	-
Capital requirements for operational risk	134,809
<b>Total Risk Weighted Assets</b>	<u><u>999,213</u></u>
	%
<b>Capital Ratios</b>	
Level 2 Total capital ratio	13.24
Level 2 Tier 1 capital ratio	11.10

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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	86,945	80,424
Due from other financial institutions	173,134	184,406
Loans and advances	1,945,679	1,946,304
Property, plant and equipment	17,131	18,340
Non market off balance sheet exposures	191,475	184,298
Other	5,506	5,634
<b>Total exposures</b>	<b>2,419,870</b>	<b>2,419,406</b>

Portfolios	Gross Credit Exposure \$000's	Average Gross Credit Exposure \$000's
Residential mortgage	2,093,787	2,088,060
Other retail	43,366	42,542
Corporate	-	-
Bank	260,080	264,831
Government	-	-
Other	22,637	23,974
<b>Total exposures</b>	<b>2,419,870</b>	<b>2,419,407</b>

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	-	56,882	-	-	-
Other retail	979	961	963	84	-
Corporate	-	-	-	-	-
Bank	-	-	-	-	-
Government	-	-	-	-	-
Other	-	-	-	-	-
<b>Total exposures</b>	<b>979</b>	<b>57,843</b>	<b>963</b>	<b>84</b>	<b>-</b>

	\$000's
<b>General reserve for credit losses</b>	<b>2,388</b>

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Table 18: Securitisation Exposures

Exposure Type	Current Period Securitisation Activity \$000's Sep 12	Gain or Loss on Sale \$000's Sep 12	Prior Period Securitisation Activity \$000's Jun 12	Gain or Loss on Sale \$000's Jun 12
Securities held in the banking book	-	-	-	-
Securities held in the trading book	-	-	-	-
Liquidity facilities	-	-	(30)	-
Funding facilities	-	-	-	-
Swaps	(5,313)	-	(5,383)	-
Other	(240)	-	(256)	-
<b>Total</b>	<b>(5,553)</b>	<b>-</b>	<b>(5,669)</b>	<b>-</b>

Sep 12

Securitisation Exposure	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
On-balance sheet securitisation exposure retained or purchased	58,806	-	-	-	81,587	2,737
Off-balance sheet securitisation exposure	-	-	-	-	26,202	1,416
<b>Total</b>	<b>58,806</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>107,789</b>	<b>4,153</b>

Jun 12

<b>Securitisation Exposure</b>	<b>Securities held in the banking book \$000's</b>	<b>Securities held in the trading book \$000's</b>	<b>Liquidity facilities \$000's</b>	<b>Funding facilities \$000's</b>	<b>Swaps \$000's</b>	<b>Other \$000's</b>
On-balance sheet securitisation exposure retained or purchased	58,806	-	-	-	83,588	2,883
Off-balance sheet securitisation exposure	-	-	-	-	29,513	1,509
<b>Total</b>	<b>58,806</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>113,102</b>	<b>4,392</b>