

Auswide Bank Limited
Basel III Pillar 3 Disclosures
Interim Update 17 June 16

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 table 2 discloses 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 17 June 2016 data as required by the standard APS330.

TABLE 2: MAIN FEATURES OF CAPITAL INSTRUMENTS

Disclosure template for main features of Regulatory Capital instruments	Subordinated debt \$13m	Subordinated debt \$15m
1 Issuer	Auswide Bank Ltd (ABN 40 087 652 060)	Auswide Bank Ltd (ABN 40 087 652 060)
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN AU3FN0031639	ISIN AU3FN0023750
3 Governing law(s) of the instrument	The Notes and all related documentation will be governed by the laws of the State of Queensland, Australia.	The Notes and all related documentation will be governed by the laws of the State of Queensland, Australia.
<i>Regulatory treatment</i>		
4 Transitional Basel III rules	Tier 2	Tier 2
5 Post-transitional Basel III rules	Tier 2	Tier 2
6 Eligible at solo/group/group & solo	Solo and Group	Solo and Group
7 Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes	Subordinated Notes
8 Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	\$13,000,000	\$15,000,000
9 Par value of instrument	\$13,000,000	\$15,000,000
10 Accounting classification	Shareholders' equity	Shareholders' equity
11 Original date of issuance	17 June 2016	12 June 2014
12 Perpetual or dated	Dated	Dated
13 Original maturity date	17 June 2026	12 June 2024
14 Issuer call subject to prior supervisory approval	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	For the purposes of Condition 12.7, the Issuer may redeem all or some of the Notes on any "Early Redemption Date (Call)". Early Redemption Date (Call) means 17 June 2021 and any Interest Payment Date occurring from (but excluding) 17 June 2023 until the Maturity Date.	For the purposes of Condition 12.7, the Issuer may redeem all or some of the Notes on any "Early Redemption Date (Call)". Early Redemption Date (Call) means 12 June 2019 and any Interest Payment Date occurring from (but excluding) 12 June 2021 until the Maturity Date.
<i>16 Subsequent call dates, if applicable</i>		
<i>Coupons/dividends</i>		
17 Fixed or floating dividend/coupon	Floating	Floating
18 Coupon rate and any related index	3-month BBSW plus the Margin (+4.80% per annum)	3-month BBSW plus the Margin (+4.25% per annum)
19 Existence of a dividend stopper	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	No	No
22 Noncumulative or cumulative	Cumulative	Cumulative
23 Convertible or non-convertible	Nonconvertible	Nonconvertible
24 If convertible, conversion trigger (s)	N/a	N/a
25 If convertible, fully or partially	N/a	N/a
26 If convertible, conversion rate	N/a	N/a
27 If convertible, mandatory or optional conversion	N/a	N/a
28 If convertible, specify instrument type convertible into	N/a	N/a
29 If convertible, specify issuer of instrument it converts into	N/a	N/a
30 Write-down feature	No	No
31 If write-down, write-down trigger(s)	N/a	N/a
32 If write-down, full or partial	N/a	N/a
33 If write-down, permanent or temporary	N/a	N/a
34 If temporary write-down, description of write-up mechanism	N/a	N/a
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		
36 Non-compliant transitioned features	No	No
37 If yes, specify non-compliant features	N/a	N/a