Wide Bay Australia Ltd
Basel III Pillar 3 Disclosures
Quarter Ended 30 September 2013

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 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 2013 data as required by the standard APS330.

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TABLE 3: CAPITAL ADEQUACY

Risk Weighted Assets ($000's)	**Sep 13**	**Jun 13**
Subject to standardised approach		
Residential mortgage	749,383	747,799
Other retail	39,085	48,670
Corporate	-	-
Bank	55,797	55,512
Government	-	-
Other	23,531	23,983
Total on balance sheet assets and off balance sheet exposures	**867,796**	**875,964**
Securitisation exposures	22,411	19,927
Market risk exposures	-	-
Operational risk exposures	138,096	138,096
Total Risk Weighted Assets	**1,028,303**	**1,033,987**

Capital Ratios	**%**	**%**
Level 2 Total Capital ratio	**13.86**	**13.53**
Level 2 Tier 1 Capital ratio	**11.18**	**10.87**

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TABLE 4: CREDIT RISK

Exposure Type	Gross Credit Exposure ($000's)		Average Gross Credit Exposure ($000's)	
	Sep 13	Jun 13	Sep 13	Jun 13
Cash and cash equivalents	75,455	74,484	74,970	80,511
Due from other financial institutions	202,523	188,368	195,446	189,097
Loans and advances	1,923,900	1,944,039	1,933,970	1,937,670
Property, plant and equipment	17,211	16,958	17,085	16,908
Non market off balance sheet exposures	175,619	179,964	177,792	190,263
Other	6,320	7,025	6,673	6,245
Total exposures	**2,401,028**	**2,410,838**	**2,405,933**	**2,420,694**

Portfolios	Gross Credit Exposure ($000's)		Average Gross Credit Exposure ($000's)	
	Sep 13	Jun 13	Sep 13	Jun 13
Residential mortgage	2,060,434	2,075,333	2,067,884	2,081,437
Other retail	39,085	48,670	43,878	46,496
Corporate	-	-	-	-
Bank	277,978	262,852	270,415	269,608
Government	-	-	-	-
Other	23,531	23,983	23,757	23,153
Total exposures	**2,401,028**	**2,410,838**	**2,405,933**	**2,420,694**

TABLE 4: CREDIT RISK (CONTINUED)

30 September 2013 **Portfolios subject to the Standardised approach**	**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	62,343	65,793	1,781	49	9
Other retail	1,346	-	-	-	-
Corporate	100	1,442	-	-	-
Bank	-	-	-	-	-
Government	-	-	-	-	-
Other	-	-	-	-	-
Total exposures	**63,789**	**67,235**	**1,781**	**49**	**9**

30 Jun 13 **Portfolios subject to the Standardised approach**	**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	65,310	73,855	1,732	802	-
Other retail	-	-	-	-	25
Corporate	100	1,734	-	-	-
Bank	-	-	-	-	-
Government	-	-	-	-	-
Other	-	-	-	-	-
Total exposures	**65,410**	**75,589**	**1,732**	**802**	**25**

	Sep 13 ($000's)	**Jun 13 ($000's)**
General reserve for credit losses	2,388	2,388

TABLE 5: SECURITISATION EXPOSURES

	September 13		June 13	
Exposure Type	**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	(2,943)	-	(1,930)	-
Securities held in the trading book	-	-	-	-
Liquidity facilities	-	-	-	-
Funding facilities	-	-	-	-
Swaps	2,840	-	(28,105)	-
Other	(148)	-	61	-
Total	**(251)**	**-**	**(29,974)**	**-**

30 September 2013	**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	50,833	-	-	-	62,121	2,227
Off-balance sheet securitisation exposure	-	-	-	-	19,710	1,511
Total	**50,833**	**-**	**-**	**-**	**81,831**	**3,738**

30 Jun 13	**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	53,776	-	-	-	61,169	2,365
Off-balance sheet securitisation exposure	-	-	-	-	17,822	1,520
Total	**53,776**	**-**	**-**	**-**	**78,991**	**3,885**