

AUSWIDE BANK LTD
BASEL III PILLAR 3 DISCLOSURES
31 March 2021

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 2021 data as required by the standard APS330.

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BASEL III PILLAR 3 DISCLOSURES
31 March 2021

TABLE 3: CAPITAL ADEQUACY

Risk Weighted Assets (\$000's)	Mar 21	Dec 20
Subject to standardised approach		
Residential mortgage	1,269,926	1,234,918
Other retail	177,968	171,887
Corporate	-	-
Bank	110,364	105,088
Government	-	-
Other	30,295	31,654
Total on balance sheet assets and off balance sheet exposures	1,588,553	1,543,547
Securitisation exposures	2,344	2,535
Market risk exposures	-	-
Operational risk exposures	189,858	189,858
Total Risk Weighted Assets	1,780,755	1,735,940
Capital Ratios	%	%
Level 2 Total Capital ratio	13.00%	13.32%
Level 2 Tier 1 Capital ratio	10.62%	10.88%

AUSWIDE BANK LTD
BASEL III PILLAR 3 DISCLOSURES
31 March 2021

TABLE 4: CREDIT RISK

Exposure Type	Gross Credit Exposure		Average Gross Credit Exposure	
	(\$000's)		(\$000's)	
	Mar 21	Dec 20	Mar 21	Dec 20
Cash and cash equivalents	120,003	123,786	121,895	124,330
Due from other financial institutions	317,894	292,958	305,426	288,352
Loans and advances	3,397,511	3,329,338	3,363,425	3,262,076
Property, plant and equipment	14,063	14,229	14,146	14,344
Non market off balance sheet exposures	267,846	214,456	241,151	229,371
Other	16,232	17,425	16,829	18,561
Total exposures	4,133,549	3,992,192	4,062,872	3,937,034

Portfolios	Gross Credit Exposure		Average Gross Credit Exposure	
	(\$000's)		(\$000's)	
	Mar 21	Dec 20	Mar 21	Dec 20
Residential mortgage	3,487,390	3,371,907	3,429,649	3,318,116
Other retail	177,968	171,887	174,928	173,330
Corporate	-	-	-	-
Bank	437,896	416,744	427,320	412,682
Government	-	-	-	-
Other	30,295	31,654	30,975	32,904
Total exposures	4,133,549	3,992,192	4,062,872	3,937,032

AUSWIDE BANK LTD
BASEL III PILLAR 3 DISCLOSURES
31 March 2021

TABLE 4: CREDIT RISK (CONTINUED)

31 Mar 2021	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	6,397	2,061	6,883	2,937	975
Other retail	2,349	-	-	-	-
Corporate	-	-	-	-	-
Bank	-	-	-	-	-
Government	-	-	-	-	-
Other	-	-	-	-	-
Total exposures	8,746	2,061	6,883	2,937	975

31 Dec 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	4,816	3,252	7,422	3,990	371
Other retail	2,716	-	-	-	-
Corporate	-	-	-	-	-
Bank	-	-	-	-	-
Government	-	-	-	-	-
Other	-	-	-	-	-
Total exposures	7,533	3,252	7,422	3,990	371

	Mar 21 (\$000's)	Dec 20 (\$000's)
General reserve for credit losses	2,388	2,388

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BASEL III PILLAR 3 DISCLOSURES
31 March 2021

TABLE 5: SECURITISATION EXPOSURES

Exposure Type	31 Mar 2021		31 Dec 2020	
	Current Period Securitisation Activity (\$000's)	Gain or Loss on Sale (\$000's)	Prior Period Securitisation Activity (\$000's)	Gain or Loss on Sale (\$000's)
Securities held in the banking book	-	-	-	-
Securities held in the trading book	-	-	-	-
Liquidity facilities	-	-	-	-
Funding facilities	-	-	-	-
Swaps	8,173	-	6,341	-
Other	(329)	-	(304)	-
Total	7,844	-	6,037	-

31 Mar 2021	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)
Securitisation Exposure						
On-balance sheet securitisation exposure retained or purchased	17,992	-	-	-	404,074	5,404
Off-balance sheet securitisation exposure	-	-	-	-	3,302	718
Total	17,992	-	-	-	407,376	6,122

30 Dec 2020	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)
Securitisation Exposure						
On-balance sheet securitisation exposure retained or purchased	17,992	-	-	-	390,947	5,535
Off-balance sheet securitisation exposure	-	-	-	-	8,257	916
Total	17,992	-	-	-	399,204	6,451