

AUSWIDE BANK LTD
BASEL III PILLAR 3 DISCLOSURES
30 June 2019

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 1, 2, 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 June 2019 data as required by the standard APS330.

AUSWIDE BANK LTD

BASEL III PILLAR 3 DISCLOSURES

30 June 2019

TABLE 1: COMMON DISCLOSURE TEMPLATE

The disclosures below are presented applying the Basel III regulatory adjustments as implemented by APRA.

| Common Equity Tier 1 capital: instruments and reserves | | A\$m | Ref |
|---|--|--------------|------------|
| 1 | Directly issued qualifying ordinary shares (and equivalent for mutually-owned entities) capital | 191.9 | (a) |
| 2 | Retained Earnings | 31.3 | (b) |
| 3 | Accumulated other comprehensive income (and other reserves) | 12.8 | (c) |
| 4 | <i>Directly issued capital issued by subsidiaries and held by third parties (amount allowed in group CET1)</i> | - | |
| 5 | Ordinary share capital issued by subsidiaries and held by third parties (amount allowed in group CET1) | - | |
| 6 | Common Equity Tier 1 capital before regulatory adjustments | 236.0 | |
| Common Equity Tier 1 capital : regulatory adjustments | | A\$m | Ref |
| 7 | Prudential valuation adjustments | | |
| 8 | Goodwill (net of related tax liability) | 46.4 | (d) |
| 9 | Other intangibles other than mortgage servicing rights (net of related tax liability) | - | |
| 10 | Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) | - | |
| 11 | Cash-flow hedge reserve | (0.5) | (c) |
| 12 | Shortfall of provisions to expected losses | - | |
| 13 | Securitisation gain on sale (as set out in paragraph 562 of Basel II framework) | - | |
| 14 | Gains and losses due to changes in own credit risk on fair valued liabilities | - | |
| 15 | Defined benefit superannuation fund net assets | - | |
| 16 | Investments in own shares (if not already netted off paid-in capital on reported balance sheet) | - | |
| 17 | Reciprocal cross-holdings in common equity | - | |
| 18 | Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold) | 0.9 | (e) |
| 19 | Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold) | 0.4 | (e) |
| 20 | Mortgage service rights (amount above 10% threshold) | - | |
| 21 | Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability) | 3.1 | (f) |
| 22 | Amount exceeding the 15% threshold | - | |
| 23 | of which: significant investments in the ordinary shares of financial entities | - | |
| 24 | of which: mortgage servicing rights | - | |
| 25 | of which: deferred tax assets arising from temporary differences | - | |
| 26 | National specific regulatory adjustments (sum of rows 26a, 26b, 26c, 26d, 26e, 26f, 26g, 26h, 26i and 26j) | 9.5 | |
| 26a | of which: treasury shares | - | |
| 26b | of which: offset to dividends declared under a dividend reinvestment plan (DRP), to the extent that the dividends are used to purchase new ordinary shares issued by the ADI | - | |
| 26c | of which: deferred fee income | - | |
| 26d | of which: equity investments in financial institutions not reported in rows 18, 19 and 23 | - | |
| 26e | of which: deferred tax assets not reported in rows 10, 21 and 25 | - | |
| 26f | of which: capitalised expenses | 9.0 | (g) |
| 26g | of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements | - | |
| 26h | of which: covered bonds in excess of asset cover in pools | - | |
| 26i | of which: undercapitalisation of a non-consolidated subsidiary | - | |
| 26j | of which: other national specific regulatory adjustments not reported in rows 26a to 26i | 0.5 | (h) |
| 27 | Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions | - | |
| 28 | Total regulatory adjustments to Common Equity Tier 1 | 59.8 | |
| 29 | Common Equity Tier 1 Capital (CET1) | 176.2 | |

| Additional Tier 1 Capital: instruments | | A\$m | Ref |
|--|---|-------------|------------|
| 30 | Directly issued qualifying Additional Tier 1 instruments | - | |
| 31 | of which: classified as equity under applicable accounting standards | - | |
| 32 | of which: classified as liabilities under applicable accounting standards | - | |
| 33 | <i>Directly issued capital instruments subject to phase out from Additional Tier 1</i> | - | |
| 34 | Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) | - | |
| 35 | <i>of which: instruments issued by subsidiaries subject to phase out</i> | - | |
| 36 | Additional Tier 1 Capital before regulatory adjustments | - | |
| Additional Tier 1 Capital: regulatory adjustments | | A\$m | Ref |
| 37 | Investments in own Additional Tier 1 instruments | - | |
| 38 | Reciprocal cross-holdings in Additional Tier 1 instruments | - | |
| 39 | Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold) | - | |
| 40 | Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) | - | |
| 41 | National specific regulatory adjustments (sum of rows 41a, 41b and 41c) | - | |
| 41a | of which: holdings of capital instruments in group members by other group members on behalf of third parties | - | |
| 41b | of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidations not reported in rows 39 and 40 | - | |
| 41c | of which: other national specific regulatory adjustments not reported in rows 41a and 41b | - | |
| 42 | Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions | - | |
| 43 | Total regulatory adjustments to Additional Tier 1 capital | - | |
| 44 | Additional Tier 1 capital (AT1) | - | |
| 45 | Tier 1 Capital (T1=CET1+AT1) | 176.2 | |
| Tier 2 Capital: instruments and provisions | | A\$m | Ref |
| 46 | Directly issued qualifying Tier 2 instruments | - | |
| 47 | <i>Directly issued capital instruments subject to phase out from Tier 2</i> | 28.0 | (i) |
| 48 | Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group T2) | - | |
| 49 | <i>of which: instruments issued by subsidiaries subject to phase out</i> | - | |
| 50 | Provisions | 2.4 | (j) |
| 51 | Tier 2 Capital before regulatory adjustments | 30.4 | |
| Tier 2 Capital: regulatory adjustments | | A\$m | Ref |
| 52 | Investments in own Tier 2 instruments | - | |
| 53 | Reciprocal cross-holdings in Tier 2 instruments | - | |
| 54 | Investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold) | - | |
| 55 | Significant investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions | - | |
| 56 | National specific regulatory adjustments (sum of rows 56a, 56b and 56c) | - | |
| 56a | of which: holdings of capital instruments in group members by other group members on behalf of third parties | - | |
| 56b | of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidation not reported in rows 54 and 55 | - | |
| 56c | of which: other national specific regulatory adjustments not reported in rows 56a and 56b | - | |
| 57 | Total regulatory adjustments to Tier 2 capital | - | |
| 58 | Tier 2 capital (T2) | 30.4 | |
| 59 | Total capital (TC=T1+T2) | 206.6 | |
| 60 | Total risk-weighted assets based on APRA standards | 1,498.4 | |
| Capital ratios and buffers | | A\$m | Ref |

| | | |
|----|--|--------|
| 61 | Common Equity Tier 1 (as a percentage of risk-weighted assets) | 11.76% |
| 62 | Tier 1 (as a percentage of risk-weighted assets) | 11.76% |
| 63 | Total capital (as a percentage of risk-weighted assets) | 13.79% |
| 64 | Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets) | |
| 65 | <i>of which: capital conservation buffer requirement</i> | |
| 66 | <i>of which: ADI-specific countercyclical buffer requirements</i> | |
| 67 | <i>of which: G-SIB buffer requirement (not applicable)</i> | |
| 68 | Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets) | |

| | | | |
|--|--|-------------|------------|
| National minima (if different from Basel III) | | A\$m | Ref |
|--|--|-------------|------------|

| | | | |
|----|---|---|--|
| 69 | National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) | - | |
| 70 | National Tier 1 minimum ratio (if different from Basel III minimum) | - | |
| 71 | National total capital minimum ratio (if different from Basel III minimum) | - | |

| | | | |
|---|--|-------------|------------|
| Amount below thresholds for deductions (not risk-weighted) | | A\$m | Ref |
|---|--|-------------|------------|

| | | | |
|----|---|---|--|
| 72 | Non-significant investments in the capital of other financial entities | - | |
| 73 | Significant investments in the ordinary shares of financial entities | - | |
| 74 | Mortgage servicing rights (net of related tax liability) | - | |
| 75 | Deferred tax assets arising from temporary differences (net of related tax liability) | - | |

| | | | |
|---|--|-------------|------------|
| Applicable caps on the inclusion of provisions in Tier 2 | | A\$m | Ref |
|---|--|-------------|------------|

| | | | |
|----|--|---|--|
| 76 | Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) | - | |
| 77 | Cap on inclusion of provisions in Tier 2 under standardised approach | - | |
| 78 | Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) | - | |
| 79 | Cap for inclusion of provisions in Tier 2 under internal ratings-based approach | - | |

| | | | |
|--|--|-------------|------------|
| Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) | | A\$m | Ref |
|--|--|-------------|------------|

| | | | |
|----|--|---|--|
| 80 | Current cap on CET1 instruments subject to phase out arrangements | - | |
| 81 | Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) | - | |
| 82 | Current cap on AT1 instruments subject to phase out arrangements | - | |
| 83 | Amount excluded from AT1 instruments due to cap (excess over cap after redemptions and maturities) | - | |
| 84 | Current cap on T2 instruments subject to phase out arrangements | - | |
| 85 | Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) | - | |

AUSWIDE BANK LTD

BASEL III PILLAR 3 DISCLOSURES

30 June 2019

REGULATORY CAPITAL RECONCILIATION

The following table discloses the consolidated Balance sheet of Auswide Bank Limited and its subsidiaries as published in its financial statements, and the Balance sheet under the APRA Level 2 regulatory scope of consolidation.

| | Balance Sheet Per Published Financial Statements \$000's | Adjustment \$000's | Balance Sheet Under Regulatory Scope of Consolidation \$000's | Reconciliation Reference |
|---|---|-----------------------|--|-----------------------------|
| ASSETS | | | | |
| Cash and cash equivalents | 104,389 | (5,324) | 99,065 | |
| Due from other financial institutions | 20,994 | 13,618 | 34,612 | |
| Other financial assets | 317,059 | (60,370) | 256,689 | |
| Current tax assets | 1,575 | (1,575) | 0 | |
| Loans and advances | 3,086,158 | (348,091) | 2,738,067 | |
| <i>of which: staff share scheme in CET1 regulatory adjustments</i> | | | 490 | (h) |
| <i>of which: eligible collective provision component of GRCL in tier 2 capital</i> | | | (2,388) | (i) |
| Other investments | 1,321 | 77,117 | 78,438 | |
| <i>of which: investments in the ordinary shares of financial and insurance entities in CET1 regulatory adjustments</i> | | | 403 | (e) |
| Property, plant & equipment | 14,363 | 1,762 | 16,125 | |
| Intangibles | 1,763 | (1,763) | 0 | |
| Deferred income tax assets | 4,952 | 5 | 4,957 | |
| <i>of which: DTA arising from temporary differences included in CET1 regulatory adjustments (net of deferred tax liabilities)</i> | | | 4,957 | (f) |
| Other assets | 4,465 | 12,530 | 16,995 | |
| <i>of which: securitisation setup fees, debt raising fees and loan origination fees paid to mortgage brokers in CET1 regulatory adjustments</i> | | | 9,002 | (g) |
| Goodwill | 46,363 | 0 | 46,363 | (d) |
| TOTAL ASSETS | 3,603,402 | (312,091) | 3,291,311 | |
| LIABILITIES | | | | |
| Deposits and short term borrowings | 2,802,605 | (85,635) | 2,716,970 | |
| Payables and other liabilities | 39,093 | 267,990 | 307,083 | |
| Securitised loans | 490,412 | (490,412) | 0 | |
| Income tax payable | 0 | (1,580) | (1,580) | |
| Deferred income tax liabilities | 1,786 | 39 | 1,825 | |
| <i>of which: DTA arising from temporary differences included in CET1 regulatory adjustments (net of deferred tax liabilities)</i> | | | 1,825 | (f) |
| Provisions | 3,009 | (35) | 2,974 | |
| Subordinated capital notes | 28,000 | 0 | 28,000 | |
| TOTAL LIABILITIES | 3,364,905 | (309,634) | 3,055,271 | |
| NET ASSETS | 238,497 | (2,457) | 236,040 | |

EQUITY

| | | | | |
|---|----------------|----------------|----------------|-----|
| Parent entity interest in equity | | | | |
| Contributed equity | 191,936 | (0) | 191,936 | (a) |
| Reserves | 15,143 | (2,387) | 12,756 | (c) |
| Retained profits | 31,418 | (70) | 31,348 | (b) |
| Total parent entity interest in equity | 238,497 | (2,457) | 236,040 | |
| Non-controlling interests | | | | |
| Contributed equity | 0 | 0 | 0 | |
| Retained profits | 0 | 0 | 0 | (b) |
| Total non-controlling interests | 0 | 0 | 0 | |
| TOTAL EQUITY | 238,497 | (2,457) | 236,040 | |

AUSWIDE BANK LTD

BASEL III PILLAR 3 DISCLOSURES

30 June 2019

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 AU3FN0048716 |
| 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) | \$13m | \$15m |
| 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 2019 |
| 12 Perpetual or dated | Dated | Dated |
| 13 Original maturity date | 17 June 2026 | 12 June 2029 |
| 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 2024 and any Interest Payment Date occurring from (but excluding) 12 June 2026 until the Maturity Date. |
| 16 Subsequent call dates, if applicable | | |
| <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 (+3.20% 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 |

AUSWIDE BANK LTD
BASEL III PILLAR 3 DISCLOSURES
30 June 2019

TABLE 3: CAPITAL ADEQUACY

| Risk Weighted Assets (\$000's) | Jun 19 | Mar 19 |
|--|------------------|------------------|
| Subject to standardised approach | | |
| Residential mortgage | 1,050,047 | 1,032,806 |
| Other retail | 149,175 | 140,202 |
| Corporate | - | - |
| Bank | 92,457 | 81,865 |
| Government | - | - |
| Other | 19,857 | 23,226 |
| Total on balance sheet assets and off balance sheet exposures | 1,311,536 | 1,278,099 |
| Securitisation exposures | 15,828 | 14,721 |
| Market risk exposures | - | - |
| Operational risk exposures | 171,006 | 167,944 |
| Total Risk Weighted Assets | 1,498,370 | 1,460,764 |
| Capital Ratios | % | % |
| Level 2 Total Capital ratio | 13.79% | 13.82% |
| Level 2 Tier 1 Capital ratio | 11.76% | 11.74% |

AUSWIDE BANK LTD
BASEL III PILLAR 3 DISCLOSURES
30 June 2019

TABLE 4: CREDIT RISK

| Exposure Type | Gross Credit Exposure | | Average Gross Credit Exposure | |
|--|-----------------------|------------------|-------------------------------|------------------|
| | (\$000's) | | (\$000's) | |
| | Jun 19 | Mar 19 | Jun 19 | Mar 19 |
| Cash and cash equivalents | 99,065 | 67,868 | 83,467 | 76,599 |
| Due from other financial institutions | 277,737 | 260,593 | 269,165 | 247,359 |
| Loans and advances | 2,820,551 | 2,764,342 | 2,792,447 | 2,718,104 |
| Property, plant and equipment | 14,291 | 14,244 | 14,268 | 14,414 |
| Non market off balance sheet exposures | 153,315 | 157,435 | 155,375 | 159,191 |
| Other | 5,566 | 8,982 | 7,274 | 9,441 |
| Total exposures | 3,370,525 | 3,273,464 | 3,321,996 | 3,225,108 |

| Portfolios | Gross Credit Exposure | | Average Gross Credit Exposure | |
|------------------------|-----------------------|------------------|-------------------------------|------------------|
| | (\$000's) | | (\$000's) | |
| | Jun 19 | Mar 19 | Jun 19 | Mar 19 |
| Residential mortgage | 2,824,691 | 2,781,575 | 2,803,133 | 2,740,337 |
| Other retail | 149,175 | 140,202 | 144,689 | 136,958 |
| Corporate | - | - | - | - |
| Bank | 376,802 | 328,461 | 352,632 | 323,958 |
| Government | - | - | - | - |
| Other | 19,857 | 23,226 | 21,542 | 23,854 |
| Total exposures | 3,370,525 | 3,273,464 | 3,321,996 | 3,225,107 |

AUSWIDE BANK LTD
BASEL III PILLAR 3 DISCLOSURES
30 June 2019

TABLE 4: CREDIT RISK (CONTINUED)

| 30 June 2019 | 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 | 4,147 | 7,940 | 4,653 | 2,850 | 1,555 |
| Other retail | 356 | - | - | - | - |
| Corporate | - | - | - | - | - |
| Bank | - | - | - | - | - |
| Government | - | - | - | - | - |
| Other | - | - | - | - | - |
| Total exposures | 4,503 | 7,940 | 4,653 | 2,850 | 1,555 |

| 31 March 2019 | 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 | 4,787 | 7,790 | 4,517 | 3,457 | 1,284 |
| Other retail | 263 | - | - | - | - |
| Corporate | - | - | - | - | - |
| Bank | - | - | - | - | - |
| Government | - | - | - | - | - |
| Other | - | - | - | - | - |
| Total exposures | 5,050 | 7,790 | 4,517 | 3,457 | 1,284 |

| | Jun 19 | Mar 19 |
|--|--------------|--------------|
| | (\$000's) | (\$000's) |
| General reserve for credit losses | 2,388 | 2,388 |

AUSWIDE BANK LTD
BASEL III PILLAR 3 DISCLOSURES
30 June 2019

TABLE 5: SECURITISATION EXPOSURES

| Exposure Type | 30 June 2019 | | 31 March 2019 | |
|-------------------------------------|--|-------------------------|--|-------------------------|
| | Current Period Securitisation Activity | Gain or Loss on Sale | Current Period Securitisation Activity | Gain or Loss on Sale |
| | (\$000's) | (\$000's) | (\$000's) | (\$000's) |
| Securities held in the banking book | - | - | - | - |
| Securities held in the trading book | - | - | - | - |
| Liquidity facilities | - | - | - | - |
| Funding facilities | - | - | - | - |
| Swaps | (13,498) | - | (17,989) | - |
| Other | (10) | - | (207) | - |
| Total | (13,508) | - | (18,196) | - |

| 30 June 2019 | 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 | 32,386 | - | - | - | 134,364 | 2,468 |
| Off-balance sheet securitisation exposure | - | - | - | - | 36,225 | 1,635 |
| Total | 32,386 | - | - | - | 170,589 | 4,103 |

| 31 March 2019 | 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 | 32,386 | - | - | - | 140,923 | 2,336 |
| Off-balance sheet securitisation exposure | - | - | - | - | 43,164 | 1,776 |
| Total | 32,386 | - | - | - | 184,087 | 4,112 |