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## Basel III Pillar 3 Disclosures: Prudential Standard APS 330

7 September 2020

Bendigo and Adelaide Bank Limited (**ASX: BEN**), is an Authorised Deposit-taking Institution (ADI) subject to regulation by the Australian Prudential Regulation Authority (APRA). Attached is the prudential information required to be disclosed in accordance with Prudential Standard APS 330.

The prudential disclosures have been prepared for Bendigo and Adelaide Bank Limited.

The disclosures provided have been prepared as at 30 June 2020.

Approved for release by: Travis Crouch - Chief Financial Officer.

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### About Bendigo and Adelaide Bank Limited

Bendigo and Adelaide Bank is Australia's fifth largest retail bank, with more than 7,200 staff helping our 1.9 million customers to achieve their financial goals. Bendigo and Adelaide Bank's vision is to be Australia's bank of choice, by feeding into the prosperity of customers and their communities.

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### Table 1 Common Disclosure Template

The Group is applying the Basel III regulatory adjustments in full as implemented by APRA. The capital disclosures detailed in the Common Disclosure template below represent the post 1 January 2018 Basel III common disclosure requirements.

	30 June 2020		
	Basel III		
Capital Ratios	%		
Common Equity Tier 1	9.25%		
Tier 1	11.59%		
Total Capital	13.61%		

		30 June 2020	Reconciliation
		Basel III	Table
		\$m	Reference
	on Equity Tier 1 capital: instruments and reserves		
1	Directly issued qualifying ordinary shares (and equivalent for		
	mutually-owned entities) capital	4,909.3	а
2	Retained earnings	528.4	е
3	Accumulated other comprehensive income (and other reserves)	-3.6	f, p, q, r, s
4	Directly issued capital subject to phase out from CET1 (only		
	applicable to mutually-owned companies)	N/A	
5	Ordinary share capital issued by subsidiaries and held by third		
	parties (amount allowed in group CET1)	N/A	
6	Common Equity Tier 1 capital before regulatory adjustments	5,434.1	
Comm	ion Equity Tier 1 capital : regulatory adjustments		
7	Prudential valuation adjustments	N/A	
8	Goodwill (net of related tax liability)	1,439.5	d
9	Other intangibles other than mortgage servicing rights (net of	,	
•	related tax liability)	20.4	g + h
10			5
	Deferred tax assets that rely on future profitability excluding those		
	arising from temporary differences (net of related tax liability)	0.0	
11	Cash-flow hedge reserve	-13.6	f
12	Shortfall of provisions to expected losses	0.0	
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II		
	framework)	N/A	
14	Gains and losses due to changes in own credit risk on fair valued		
	liabilities	N/A	
15	Defined benefit superannuation fund net assets	0.4	С
16	Investments in own shares (if not already netted off paid-in capital		
	on reported balance sheet)	N/A	
17	Reciprocal cross-holdings in common equity	N/A	
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)	N/A	
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)	N/A	
20	Mortgage service rights (amount above 10% threshold)	N/A	
21	Deferred tax assets arising from temporary differences (amount		
	above 10% threshold, net of related tax liability)	N/A	
22	Amount exceeding the 15% threshold	N/A	

		30 June 2020 Basel III	Reconciliation Table
			Reference
		\$m	
23	of which: significant investments in the ordinary shares of financial entities	N/A	
24	of which: mortgage servicing rights	N/A N/A	
25	of which: deferred tax assets arising from temporary	11/7	
	differences	N/A	
26	National specific regulatory adjustments (sum of rows 26a, 26b,		
	26c, 26d, 26e, 26f, 26g, 26h, 26i and 26j)	452.8	
26a	of which: treasury shares	N/A	
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	N/A	
26c	of which: deferred fee income	N/A	
26d	of which: equity investments in financial institutions not	11/7 (	
204	reported in rows 18, 19 and 23	20.7	v (less g)
26e	of which: deferred tax assets not reported in rows 10, 21		( 0)
	and 25	170.9	t (less u)
26f	of which: capitalised expenses	230.3	i to n
26g	of which: investments in commercial (non-financial)		
	entities that are deducted under APRA prudential		
	requirements	8.2	v
26h	of which: covered bonds in excess of asset cover in pools	N/A	
26i	of which: undercapitalisation of a non-consolidated	N/A	
201	subsidiary	9.1	v
26j	of which: other national specific regulatory adjustments		
- ,	not reported in rows 26a to 26i	13.6	х
27	Regulatory adjustments applied to Common Equity Tier 1 due to		
	insufficient Additional Tier 1 and Tier 2 to cover deductions	0.0	
28	Total regulatory adjustments to Common Equity Tier 1	1,899.5	
29	Common Equity Tier 1 Capital (CET1)	3,534.6	
	nal Tier 1 Capital: instruments	005.0	
30 24	Directly issued qualifying Additional Tier 1 instruments	895.9	b
31	of which: classified as equity under applicable accounting standards	N/A	
32	of which: classified as liabilities under applicable	11/7	
02	accounting standards	895.9	
33	Directly issued capital instruments subject to phase out from		
	Additional Tier 1	0.0	
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)	N/A	
35	of which: instruments issued by subsidiaries subject to	N1/A	
36	phase out Additional Tier 1 Capital before regulatory adjustments	N/A 895.9	
	nal Tier 1 Capital: regulatory adjustments Investments in own Additional Tier 1 instruments	N1/A	
37 38	Reciprocal cross-holdings in Additional Tier 1 instruments	N/A N/A	
38 39	Neoproval Gross-Holdings III Auditional Their Thistiuments	IN/A	
55	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)	N/A	

Table 1	Common Disclosure Template Continued		
		30 June 2020	Reconciliation
		Basel III	Table
			Reference
		\$m	
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)	N/A	
41	National specific regulatory adjustments (sum of rows 41a, 41b	N1/A	
44 -	and 41c)	N/A	
41a	of which heldings of conital instruments in group members		
	of which: holdings of capital instruments in group members by other group members on behalf of third parties	N/A	
41b	of which: investments in the capital of financial institutions	N/A	
410	that are outside the scope of regulatory consolidations not		
	reported in rows 39 and 40	N/A	
41c	of which: other national specific regulatory adjustments	19/7 (	
-10	not reported in rows 41a and 41b	N/A	
42	Regulatory adjustments applied to Additional Tier 1 due to		
	insufficient Tier 2 to cover deductions	N/A	
43	Total regulatory adjustments to Additional Tier 1 capital	0.0	
44	Additional Tier 1 capital (AT1)	895.9	
45	Tier 1 Capital (T1=CET1+AT1)	4,430.5	
		-,	
	er 2 Capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments	400.0	У
47	Directly issued capital instruments subject to phase out from Tier		
	2	56.2	W
48	Tier 2 instruments (and CET1 and AT1 instruments not included		
	in rows 5 or 34) issued by subsidiaries and held by third parties		
40	(amount allowed in group T2)	N/A	
49	of which: instruments issued by subsidiaries subject to	NI/A	
50	phase out Provisions	N/A	
50 51	Tier 2 Capital before regulatory adjustments	315.9 <b>772.1</b>	0
51		112.1	
Tier 2 Ca	apital: regulatory adjustments		
52	Investments in own Tier 2 instruments	N/A	
53	Reciprocal cross-holdings in Tier 2 instruments	N/A	
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)	N/A	
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	N/A	
56	National specific regulatory adjustments (sum of rows 56a, 56b	0.0	
560	and 56c)	0.0	
56a	of which: holdings of capital instruments in group members		
	by other group members on behalf of third parties	N/A	
56b	of which: investments in the capital of financial institutions	11/7	
505	that are outside the scope of regulatory consolidation not		
	reported in rows 54 and 55	N/A	
56c	of which: other national specific regulatory adjustments	17/7	
	not reported in rows 56a and 56b	N/A	
57	Total regulatory adjustments to Tier 2 capital	0.0	
58	Tier 2 capital (T2)	772.1	
59	Total capital (TC=T1+T2)	5,202.6	
		-,	

		30 June 2020	Reconciliation
		Basel III	Table Reference
Canital	ratios and buffers	\$m	
61			
	Common Equity Tier 1 (as a percentage of risk-weighted assets)	9.25%	
62	Tier 1 (as a percentage of risk-weighted assets)	11.59%	
63	Total capital (as a percentage of risk-weighted assets)	13.61%	
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)	7.00%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: ADI-specific countercyclical buffer requirements	0.00%	
67	of which: G-SIB buffer requirement (not applicable)	0.00%	
68	Common Equity Tier 1 available to meet buffers (as a percentage		
	of risk-weighted assets)	4.75%	
	al minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from		
69	Basel III minimum)		
70	National Tier 1 minimum ratio (if different from Basel III minimum)		
70 71	National total capital minimum ratio (if different from Basel III		
/ 1	minimum)		
	t below thresholds for deductions (not risk-weighted)		
72			
-	Non-significant investments in the capital of other financial entities	N/A	
73	Significant investments in the ordinary shares of financial entities	N/A	
74	Mortgage servicing rights (net of related tax liability)	N/A N/A	
75	Deferred tax assets arising from temporary differences (net of	IN/A	
10	related tax liability)	N/A	
	able caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures	045.0	
	subject to standardised approach (prior to application of cap)	315.9	C
77	Cap on inclusion of provisions in Tier 2 under standardised	428.2	
78	approach Provisions eligible for inclusion in Tier 2 in respect of exposures	420.2	
10	subject to internal ratings-based approach (prior to application of		
	cap)	N/A	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-		
	based approach	N/A	
	instruments subject to phase-out arrangements (only		
	ble between 1 Jan 2018 and 1 Jan 2022)		
80	Current cap on CET1 instruments subject to phase out		
04	arrangements	N/A	
81	Amount excluded from CET1 due to cap (excess over cap after	N/A	
00	redemptions and maturities Current cap on AT1 instruments subject to phase out	IN/A	
82	arrangements	0.0	
83	Amount excluded from AT1 instruments due to cap (excess over	0.0	
	cap after redemptions and maturities)	0.0	
84	, ,	510	
	Current cap on T2 instruments subject to phase out arrangements	56.2	w
85	Amount excluded from T2 due to cap (excess over cap after		
	redemptions and maturities)	214.9	

## Common Disclosure Template Reconciliation as at 30 June 2020

The following table provides details on the Bendigo and Adelaide Bank Limited Group's Balance Sheet and the Level 2 Regulatory Balance Sheet.

Adjustion         Adjustion         Adjustion         Balance Shee         Reference           State	The following table provides details on the Bendigo and Adelaide Bank Limited Group's Balance s			/Template Reconciliation Table	
Assets		Sheet		Balance Sheet	Reference
Due from other Francial institutions is ref. PCL (So Set VFL) (So VCC) 325.3 (HA 3337) Financial asset is northese toot (So Set VFL) (So VCC) 325.3 (HA 3337) Financial asset is northese toot (So Set VFL) (So VCC) 325.3 (HA 3337) financial asset is northese toot (So Set VFL) (So VCC) 325.3 (HA 3337) financial asset is northese toot (So VCC) 325.3 (HA 3337) (So VCC) 325.3 (HA 337) (So	Assets	<b>.</b>	<b>*</b>	•	
Financial sases         5.411.1         0.0         5.411.1           Financial sases         312.5         44.4         339.7           Financial sases         17.8         0.0         17.8           Ordvich Edg/Wares         22.3         17.8         0.0         17.8           Ordvich Edg/Wares         22.3         0.0         2.8         17.8           Ordvich Garware Reserves for Contil Losses         22.3         0.0         2.8.3         17.8           Ordvich Garware Reserves for Contil Losses         1.8.3         1.8.3         1.8.3         1.8.3           Wares in controlled or strate for Strate Controll Costes         1.8.3         1.8.3         1.8.3         1.8.3           Wares in controlled or strate Costes         1.8.3         1.8.3         1.8.3         1.8.3         1.8.3           Wares in controlled or strate         0.0         1.8.3         1.8.3         1.8.3         1.8.3         1.8.3         1.8.3         1.8.3         1.8.3         1.8.3         1.8.3         1.8.3	Cash and cash equivalents	1,189.6	-99.5	1,090.1	
Financial assets - anoticed cost         325.3         1.44         339.7           Intrancial assets function (FVOC)         619.5         -4.6         610.1           of wich Stauk Introduction Comprehensive Income (FVOC)         619.5         -4.6         610.1           Control Links Introduction Comprehensive Income (FVOC)         619.5         -0.0         100.4           Control Links Introduction Comprehensive Income Introduction Comprehensive Income Introduction Comprehensive Income Introduction Comprehensive Income Introduction Comprehensive Introductin Comprehensive Introduction Comprehensive Introductin	Due from other financial institutions	137.0	0.0	137.0	
Finance al assets fair value through other comprehensive income (FVOCI) 6136 5 40 6130 4 vertice Carl Assets 70,00 100 4 For large state assets for value for any state income (FVOCI) 61400 5 For large state assets for value for any state income (FVOCI) 61400 5 For large state assets for value for any state income (FVOCI) 61400 5 For large state assets for value for any state income (FVOCI) 70,00 0 For large state assets for value for any state income (FVOCI) 70,00 0 For large state assets for value for any state income (FVOCI) 70,00 0 For large state assets for value for any state income (FVOCI) 70,00 0 For large state assets for value for any state income (FVOCI) 70,00 0 For large state assets for value for any state income (FVOCI) 70,00 0 For large state assets for value for any state income (FVOCI) 70,00 0 For large state assets for value for any state income (FVOCI) 70,00 0 For large state assets for value for any state income (FVOCI) 70,00 0 For large state assets for value for any state income (FVOCI) 70,00 0 For large state assets for value for any state income (FVOCI) 70,00 0 For large state assets for value for any state income (FVOCI) 70,00 0 For large state assets for value for any state income (FVOCI) 70,00 0 For large state assets for value for any state income (FVOCI) 70,00 0 For large state assets for value for any state income (FVOCI) 70,00 0 For large state assets for value for any state income (FVOCI) 70,00 0 For large state assets for value for any state income (FVOCI) 70,00 0 For large state assets for value for any state income (FVOCI) 70,00 0 For large state assets for value for any state income (FVOCI) 70,00 0 For large state assets for value for any state income (FVOCI) 70,00 0 For large state assets for value for any state income (FVOCI) 70,00 0 For large state assets for value for any state income (FVOCI) 70,00 0 For large state assets for value for any state income (FVOCI) 70,00 0 For large state assets for value for any state income (FVOCI) 70,00 0 For la	Financial assets fair value through profit or loss (FVTPL)	5,411.1	0.0	5,411.1	
of which Equity investment Equity meatment Equity meathment Equity meatment Equity meathened Equity meatment Equity Equi	Financial assets - amortised cost				
Cu <table-cell>     Current transmission (Captalised Expenses)         <ul> <li>Prove transmission (Captalised Expenses)</li> <li>Prove transmission (Captalised Expenses)<td></td><td>819.6</td><td>-8.6</td><td></td><td></td></li></ul></table-cell>		819.6	-8.6		
Derivatives (0.64 0.0 0.0 0.06.4 We loars and Other receivables (0.50 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.80.5 0.61.					v
Net loars and other receivables (constructions Start optic (constructions))) (constructions)) (constructions) (construc					
of view lange and Lease Arighments (Equipated Egenese)         100           of view lange and lease view for Credit Lease         2203           of view lange and leave view for Credit Lease         2203           of view lange and leave view for Credit Lease         2203           of view lange and leave view for Credit Lease         2203           investments accounted for using the equity method         5.4         0.0         5.4           Newstments accounted for using the equity method         5.4         0.0         5.4           Newstments accounted for using the equity method         5.4         0.0         25.3           Properity joant & equipment         25.6         0.0         25.5           Or view harappide savets         1.565.6         -0.3         1.555.3           Or view harappide savets         1.436.5         .43.1         2.84           Of view harappide savets         1.436.5         .43.1         2.84           Of view harappide         1.436.5         .43.1         .84.7           Of view harappide savets         3.1.5         .43.1         .84.7           Of view harappide savets         .0.0         .7.76.1					
of which Securitation Start (Cast) (Captalised Expense)         119           of which Other Margines         200           of which Other Margines         0.0           Shares in controlled or units three uputy method         5.4         0.0           Shares in controlled entities         0.0         18.3         18.3           Opertyr, Joint & Geuty (Jones)         28.23         0.0         27.3           Cast All and other Intragibles expenses         15.64         -3.3         15.55.3           Cast All and Other Intragible sasets         1.64.6         -3.3         15.55.3           Cast All and Other Intragible sasets         1.64.6         -3.3         1.55.5           Cast All and Other Intragible sasets         1.64.6         -3.3         1.55.5           Cast All and Other Intragible sasets         1.64.6         -3.3         1.55.5           Cast All and Other Intragible sasets         1.64.8         -4.3.1         2.88.4           Of which Tax Alguatemes for Reaves and Urwalled Case(Loses)         -7.1.8         -7.1.8           Of which Tax Alguatemes for Reaves and Urwalled Case(Loses)         -7.1.8         -7.1.1           Cast All and Saset         7.2.0.8         7.2.7.10         -7.1.1           Liabilities         -7.1.1         -7.1.1 <t< td=""><td></td><td>64,980.4</td><td>-3,170.9</td><td>,</td><td></td></t<>		64,980.4	-3,170.9	,	
of which Chern Inserver for Chaff Lases         226         0           Investment Inserver for Chaff Lases         0.0         5.4         0.0           Investment Inserver for Chaff Lases         0.0         5.4         0.0           Property, Johnt & equipment         223.3         0.0         222.3           Investment Intropile entities         0.0         1.85.4         0.0         779.8           Columation Other Intrapile easets         1.654.6         0.0         779.8           Investment Intropiles         1.13.5         1.13.5         1.13.5           of which Other Intrapiles easets         3.31.5         -4.3.1         2.84.4           Other assets         3.31.5         -4.3.1         2.84.4           Other Assets         76.008.9         -4.3.28.8         72.710.1           Total Assets         76.008.9         -3.3.3         -3.2.2.2           of which Other Capitaliset Expresso         331.5         -3.2.3.2         -2.2.2.2           of which Other Capitaliset Expresso         76.008.9         -3.2.3.8         72.70.1           Colume Tampala Expresso         1.0.2         -3.2.3.3         2.64.2           Deposits         64.120.4         1.8.8         64.20.1.4           Deposits					i
of which other hampiles05.40.05.40.05.40.05.40.05.40.05.40.05.40.05.85.8Shares in controlled entiles0.012.30.022.30.022.30.022.30.022.30.022.30.07.90.007.97.90.007.97.90.007.97.90.007.97.90.007.97.90.007.97.90.007.97.90.007.97.90.007.90.007.90.007.90.007.90.007.00.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.000.00 <t< td=""><td></td><td></td><td></td><td></td><td></td></t<>					
investments accounted for using the equity method         5.4         0.0         5.4           Property plant & equipment         25.2         0.0         252.3           Property plant & equipment         779.8         0.0         779.8           Codwill and offer inlangible assis         1.564.6         9.3         1.555.3           of with Hangible Componet of Investment in Subsidiaries and Other Entities         9.2         1.12         1.12           of with Other inlangible assis         3.15         -4.31         2.88.4         7.43.1         2.84.4           Other assis         3.43.1         2.84.4         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.12         1.					
Shares in controlled entities         0         18.3         18.3         V           Deferred tax assets         25.2.3         0.0         252.3         V           Deferred tax assets         8.8.3         -0.1         88.2         V           Deferred tax assets         1.564.6         -9.3         1.555.3         V           Grouds if and other intangible assets         1.564.6         -9.3         1.555.3         V           of which farguible componer of tweshment in Subsidiaries and Other Entities         1.12         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V         V <td>-</td> <td>5.4</td> <td>0.0</td> <td></td> <td>v</td>	-	5.4	0.0		v
Property plant & equipment.25.30.025.3protect as assess38.30.0779.80.0779.8breatment property77.9.80.0779.80.0779.8or divit intragible compound insubinitians and Other Entities1.564.6-9.31.555.3or divit intragible compound insubinitians and Other Entities12.21.555.30.00or divit intragible compound insubinitians and Other Entities12.21.555.30.00or divit intragible compound insubinitians31.5-4.3.12.88.40.00or divit intragible compound insubinitians31.5-4.3.12.88.40.00of divit intragible compound insubinitians7.600.9-3.28.87.70.10.00of divit intragible compound insubilizations14.5.10.001.45.10.001.45.1Oute or divit insubilizations14.5.26.18.86.42.01.40.001.00.2Divit in the compound insubilizations14.5.26.18.86.42.01.40.001.00.2Divit in the compound insubilizations14.40.001.14.40.001.14.4Dele to the financial institutions0.00-0.010.000.000.000.00Deprovision114.40.001.14.40.001.14.40.001.14.4Defrence tax isabilities0.00-0.01-0.010.000.000.000.000.000.000.000.000.000.000.000.000.000.000					v
Deferred is a cases         8.8.3         -0.1         88.2         9.0           Decoded is a cases         1,594.6         -9.3         1,555.5           Or which harging comporter of hvestret in Studidiaries and Other Entities         14.39.5         0           of which harging comporter of hvestret in Studidiaries and Other Entities         14.39.5         0           of which Arging comporter of hvestret in Studidiaries and Other Entities         14.2         H           of which Arging comporter of hvestret in Studidiaries and Other Entities         14.2         H           of which Defined Benefit Superamation Fund         12.2         14.2         H           of which Other Capitalised Expenses         74.4         0.0         14.2         H           of which Other Capitalised Expenses         75.00.8         3.208.8         72.71.1         10.0           Liabilities         0.0         145.1         0.0         145.1         0.0         145.1           De to other financial institutions         145.1         0.0         145.1         0.0         145.1           Derivatives         3.00.3         3.03.0         3.23.03         3.23.03         2.22.0         0.22           Derivatives         0.0         0.0         14.2         14.8         0.0					•
investment property         77.8         0.0         77.9.8           of which itranguite component of investment in Subaidiants and Other Entities         1.554.6         9.3         1.555.5           of which Cocol         1.439.5         1.439.5         0.431           of which Cocol         1.439.5         0.431         2.884           of which Constructions Technology Software Costs (Capibalised Expenses)         1.43         0.44         0.44           of which Constructions Technology Software Costs (Capibalised Expenses)         1.43         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44         0.44					t
GoodWill and other intanguible component of hvestmerk in Subaidiances and Other Entities         1,594.6         9.3         1,556.3           of which Agenome of hvestmerk in Subaidiances and Other Entities         1,393.6         0           of which Agenome of hvestmerk in Subaidiances and Other Entities         1,31.8         0           of which Other Marphias         331.5         -43.1         288.4           of which Other Marphias         331.5         -43.1         288.4           of which Other Marphias         331.5         -43.1         288.4           of which Other Agenome Suppramutation Formous and Uncelled Gains (Losses)         0.2         0.2         0.2           of which Other Capitalised Expenses         77.4         m         0.2         0.2           of which Other Capitalised Expenses         78,008.9         -3,298.8         72,710.1         0.2           Labilities         10.2         0.0         1.45.1         0.0         1.45.1           Denote other financial institutions         14.5.1         0.0         1.45.1         0.0         1.45.1           Denote other financial institutions         1.42.6         1.48.8         64.201.4         1.45.1           Denote other financial institutions         1.0.2         0.0         0.0.2         1.40.1     <					-
of with Ranzplie Component of Investment in Subaid laries and Other Entities         9.2         9.3           of with Convert Ranzplies         11.2         11.2           of with Convert Scats (Capitalised Expenses)         10.4         11.2           Other assels         331.5         -43.1         228.4           of with Convert Scats (Capitalised Expenses)         0.4         0.4           of with Convert Scats (Capitalised Expenses)         0.2         0.4           of with Other Convert Scats (Capitalised Expenses)         0.2         0.4           of with Other Convert Scats (Capitalised Expenses)         76,008.9         72,298.8         72,710.1           Etablities         76,008.9         -3,288.8         72,710.1         10.2         10.2         10.2         10.2         10.2         10.2         10.2         10.2         10.2         10.2         10.2         10.2         10.2         10.2         10.2         10.2         10.2         10.2         10.2         10.2         10.2         10.2         10.2         10.2         10.2         10.2         10.2         10.2         10.2         10.2         10.2         10.2         10.2         10.2         10.2         10.2         10.2         10.2         10.2         10.2					
of wink Goodwill         14395.5         14395.5           of wink Hormsaton Technology Software Costs (Capitalised Expenses)         11.2         14.3           of wink Defined Benefit Suparanzation Fund         23.1         28.4           of wink Defined Benefit Suparanzation Fund         0.2         0.4           of wink Defined Benefit Suparanzation Fund         0.2         0.4           of wink Defined Benefit Suparanzation Fund         75.0         77.4           of wink Defined Expenses and Urenasited Catars (Lossen)         13.5         7.2,7           of wink Defined Expenses         76.008.9         -3.298.8         72.7(10.1           Labilities         14.5         0.0         44.5           Deposits         64,122.6         11.8.8         64,201.4           Deposits         0.00         -3.0         2.00           Provision         11.4.4         0.0         11.4.4           Deposits         0.00         -3.0         -3.0           Provision         0.0         0.0         0.0         -3.0           Provision         0.0         0.0         0.0         -3.0           Of which Dark Adjustimets for Resonses and Urenalised Catars(Lossen)         66.4         -4.00           Of which Dark Adjustimets					g
of which Homation Technology Software Costs (Capitalised Expenses)         104.7         104.7           Differ assets         331.5         -43.1         28.4           of which Defined Benefit Superanzation Fund         331.5         -43.1         28.4           of which Differ defined Benefit Superanzation Fund         37.4         07.2         07.2           of which Differ Capitalised Expenses         37.4         mm         37.4         mm           of which Differ Capitalised Expenses         76.006.9         -3.298.8         72.710.1         50.2           Total Assots         76.006.9         -3.298.8         72.710.1         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2         50.2<					d
Other assets         331.5         -43.1         288.4           of with Difted Benefit Supernation Fund         331.5         -43.1         288.4           of with Difted Benefit Supernation Fund         32         32         32           of with Difted Benefit Supernation Fund         331.5         -32.98.8         72.710.1           Total Assets         76,008.9         -3.298.8         72.710.1           Total Assets         76,008.9         -3.298.8         72.710.1           Deposits         64,182.6         18.8         64,201.4           Deposits         64,182.6         18.8         64,201.4           Deposits         0.0         -0.0         100.2           Derivatives         100.2         0.0         114.4           Derivatives         0.0         -0.1         -0.1           Of with TaxAbustimet for Reserves and Umealised Gainal(Losses)         0.0         80.0         -           Of with TaxAbustimet for Reserves and Umealised Expenses)         58.9         0         -           Of with Amount Eigble AT1         60.0         60.40         -         -           Provisions         603.4         0.6         604.0         -           Of with Amount Eigble AT1         58.9 </td <td>of which Other Intangibles</td> <td></td> <td></td> <td></td> <td>h</td>	of which Other Intangibles				h
of with Defined Benefit Superaruation Fund         0.4         0.4           of with Defined Benefit Superaruation Fund         0.4         0.4           of with Other Capitalised Expenses         37.4         m           of with Other Capitalised Expenses         37.4         m           of with Other Capitalised Expenses         76.006.9         -3.298.8         72.710.1           Liabilities         145.1         0.0         145.1         0.0           Due to other financial institutions         145.1         0.0         145.1         0.0           Due to other financial institutions         64.182.6         18.8         64.201.4         0.0         114.4           Deposits         64.182.6         18.8         64.201.4         0.0         10.0         0.0         10.0         0.0         10.0         0.0         10.0         0.0         0.0         0.0         0.0         0.0         0.0         0.0         0.0         0.0         0.0         0.0         0.0         0.0         0.0         0.0         0.0         0.0         0.0         0.0         0.0         0.0         0.0         0.0         0.0         0.0         0.0         0.0         0.0         0.0         0.0         0.0 <td< td=""><td>of which Information Technology Software Costs (Capitalised Expenses)</td><td></td><td></td><td>104.7</td><td>k</td></td<>	of which Information Technology Software Costs (Capitalised Expenses)			104.7	k
of wirk Tax Adjustments for Rearves and Urrealised Gains(Losses)         0.2         0.737.4           of wirk Other Common Equity Tier 1 Specific Adjustments Relating to Securitisation         76.080.8         72.710.1           Total Asserts         76.080.9         -3.293.8         72.710.1           Liabilities	Other assets	331.5	-43.1	288.4	
of with Other Capitalisated Expenses of with Other Common Equity Tier 1 Specific Adjustments Relating to Securitisation         76,008.9         -3,298.8         72,710.1           Total Assets         76,008.9         -3,298.8         72,710.1           Liabilities         145.1         0.0         145.1           Due to other financial institutions         64,182.6         61.8         64,201.4           Notes payable         3,503.5         -3,239.3         224.2           Derivatives         0.0         -3.0         -3.0           Provisions         114.4         0.0         114.4           Other payable         0.0         -3.0         -3.0           Provisions         0.0         -0.1         -0.1         -0.1           Other payable         0.0         -0.8         -3.0         -3.0           Other payable         0.0         -0.1         -0.1         -0.1           Other payable         0.0         -0.1         -0.1         -0.1           Other payable         0.0         -0.1         -0.1         -0.1           Other payable         0.0         64.3         -0.0         67.3           Other payable         0.0         67.1.3         -0.0         67.7.3 </td <td></td> <td></td> <td></td> <td>0.4</td> <td>С</td>				0.4	С
of which Other Common Equity Tier 1 Specific Adjustments Relating to Securitisation         13.6         7.6           Total Assets         76,008.9         -3,298.8         72,710.1           Liabilities              Due to other financial institutions         145.1         0.0         145.1           Due to other financial institutions         64,182.6         18.8         64,201.4           Notes payable         3,503.5         -3,239.3         264.2           Derivatives         100.2         0.0         100.2           Derivatives         0.0         -3.0         -3.0           Provisions         0.0         -0.1         -0.1           Orther payables         603.4         0.6         604.0           Other payables         603.4         0.6         604.0           Orther chavable AT1         890.2         0.0         890.2         6           of which Amount Eligible AT1         0.0         671.3         0.0         671.3           of which Amount Indued in Tier 2 Capital Instruments (Capitalised Expenses)         56.2         W           of which Amount Indued in Tier 2 Capital Instruments (Capitalised Expenses)         57.98.2         57.92.3           Stabord anded deb1 <td< td=""><td></td><td></td><td></td><td></td><td>t</td></td<>					t
Total Assets         76,008.9         -3,298.8         72,710.1           Liabilities         145.1         0.0         145.1           Due to other financial institutions         64,182.6         18.8         64,201.4           Notes payable         3,503.5         -3.293.3         2264.2           Derivatives         100.2         0.0         100.2           Income tax payable         0.0         -3.0         -3.0           Provisions         114.4         0.0         114.4           Other payable         0.0         -0.1         -0.1           of which TaxAcjustments for Reserves and Unrealised Gains (Losses)					m
Liabilities         145.1         0.0         145.1           Due to other financial institutions         145.1         0.0         145.1           Depositis         64,182.6         18.8         64,201.4           Notes payable         3,503.5         -3,239.3         264.2           Derivatives         100.2         0.0         100.2           Income tax payable         0.0         -3.0         -3.0           Provisions         114.4         0.0         114.4           Defired tax itabilities         0.0         -0.1         -0.1           of which Axdyabuments for Reserves and Unrealised Gains/(Losses)         884         u           Other payable         603.4         0.6         604.0           Preference shares         890.2         0.0         890.2           of which Cost Associated with Isuing Capital Instruments (Capitalised Expenses)         671.3         0.0         671.3           of which Amount Include in Tier 2 Capital (Post Haircut, Excluding Redemptions and Maturites)         562         w           of which Amount Include in Tier 2 Capital Instrument (Capitalised Expenses)         1.1         m           of which Amount Include in Tier 2 Capital (Post Haircut, Excluding Redemptions and Maturites)         679.13         0.0         671.3					x
Due to other financial institutions         145.1         0.0         145.1           Deposits         64,182.6         18.8         64,201.4           Noles payable         3.503.5         -3.293.3         2.64.2           Derivatives         100.2         0.0         100.2           Income tax payable         0.0         -0.0         114.4         0.0         114.4           Defination for Reserves and Unrealised Gains/(Losses)		70,000.5	-3,230.0	72,710.1	
Deposits         64,182.6         18.8         64,201.4           Notes payable         3,503.5         -3,239.3         264.2           Derivatives         100.2         0.0         100.2           Income tax payable         0.0         -3.0         -3.0           Provisions         1114.4         0.00         114.4           Deferred tax liabilities         0.0         -0.1         -0.1           of which Tax Adjustments for Reserves and Unrealised Gains/(Losses)         603.4         0.6         604.0           Other payable         603.4         0.0         604.0         604.0           Ord which Amount Houted in Ther 2 Capital Instruments (Capitalised Expenses)         5.8         5.8         5.8           of which Amount Houted in Ther 2 Capital (Post Hairout, Excluding Redemptions and Maturities)         617.3         0.0         617.3           of which Amount Houted in Ther 2 Capital (Post Hairout, Excluding Redemptions and Maturities)         5.8         7.8         7.8           of which Amount Houted in Ther 2 Capital (Post Hairout, Excluding Redemptions and Maturities)         61,1         7.8         7.8           of which Amount Houted in Ther 2 Capital (Post Hairout, Excluding Redemptions and Maturities)         6.8,987.7         7.59         5.722.3           of which Amount Houted in Th		145 1	0.0	145 1	
Noies payable         3,503.5         -3,239.3         264.2           Derivatives         100.2         0.0         100.2           Income tax payable         0.0         -3.0         -3.0           Provisions         114.4         0.0         114.4           Defined tax liabilities         0.0         -0.1         -0.1           of which Tax Adjustments for Reserves and Unrealised Gains/(Losses)					
Derivatives         100.2         0.0         100.2           Income tax payable         0.0         -3.0         -3.0           Provisions         114.4         0.0         114.4           Deferred tax liabilities         0.0         -0.1         -0.1           of which Tax Adjustments for Reserves and Urrealised Gains/(Losses)	•	,			
income tax payable         0.0         -3.0         -3.0           Provisions         114.4         0.0         114.4           0.0         0.0         10.0         0.0           of which Tax Adjustments for Reserves and Unrealised Gains/(Losses)					
Provisions       114.4       0.0       114.4         Deferred tax liabilities       0.0       -0.1       -0.1         of which Tax Adjustments for Reserves and Unrealised Gains/(Losses)       603.4       0.6       604.0         Other payables       603.4       0.6       604.0       605.9         of which Anount Eligible AT1       895.9       895.9       895.9       53         of which Anount Eligible AT1       671.3       0.0       671.3       66.2       w////////////////////////////////////					
Deferred tax liabilities       0.0       -0.1       -0.1         of which Tax Adjustments for Reserves and Unrealised Gains/(Losses)       880.2       0.0       880.2         Other payables       603.4       0.6       604.0         Preference shares       890.2       0.0       890.2       0.0         of which Amount Eligible AT1       880.2       0.0       671.3       0.0       671.3         of which Amount holded in Tier 2 Capital (Post Haircut, Excluding Redemptions and Maturities)       56.2       Wu       Wu         of which Amount holded in Tier 2 Capital (Post Haircut, Excluding Redemptions and Maturities)       578.2       400.0       Yu         of which Amount holded in Tier 2 Capital (Post Haircut, Excluding Redemptions and Maturities)       579.2       5,722.3       66,987.7         Total Liabilities       70,210.7       -3,223.0       66,987.7       1.1       Mu         of which Amount holded in Eligible for CET1       4,905.0       0.0       4,905.0       4,905.0       4,905.0       4,905.0       4,905.0       4,905.0       4,905.0       4,905.0       4,905.0       4,905.0       4,905.0       4,905.0       4,905.0       4,905.0       4,905.0       4,905.0       4,905.0       4,905.0       4,905.0       4,905.0       4,905.0       4,905.0					
of which Tax Adjustments for Reserves and Unrealised Gains/(Losses)         -88.4         u           Other payables         603.4         0.6         604.0           Other payables         890.2         0.0         890.2         0.0           of which Amount Eligible AT1         895.9         9         9           of which Amount Eligible AT1         895.9         5.8         9           of which Amount Eligible AT1         0.0         671.3         0.0         671.3           of which Amount Included in Tier 2 Capital (Post Haircut, Excluding Redemptions and Maturities)         56.2         9         9           of which Amount Included in Tier 2 Capital Instrument (Capitalised Expenses)         1.1         1         1           of which Amount Included in Tier 2 Capital Instrument (Capitalised Expenses)         1.1         1         1           Total Liabilities         70,210.7         -3,223.0         66,987.7         1         1           Share capital         9,05.0         0.0         4,905.0         0.0         4,905.0         1         1         1           of which Amount Included in Eligible for CET1         4,905.0         0.0         4,905.0         1         3         3         4         3         3         4         3 <t< td=""><td></td><td></td><td></td><td></td><td></td></t<>					
Other payables         603.4         0.6         604.0           Preference shares         890.2         0.0         890.2           of which Cost Associated with issuing Capital Instruments (Capitalised Expenses)         5.8         5.8           Subordinated debt         671.3         0.0         677.3           of which Amount Included in Tier 2 Capital (Post Hairout, Excluding Redemptions and Maturities)         56.2         W           of which Amount Included in Tier 2 Capital         56.2         W           of which Amount Included in Tier 2 Capital (Post Hairout, Excluding Redemptions and Maturities)         56.2         W           of which Amount Included in Tier 2 Capital         56.2         W         400.0         Y           of which Amount Included in Tier 2 Capital         57.9         57.23.0         66.987.7           Total Liabilities         70,210.7         -3,223.0         66.987.7           Net Assets         5,798.2         -75.9         5,722.3           Equity         Share capital         4,905.0         0.0         4,905.0           of which Amount Included in Eligible for CET1         4,909.3         4.3         6.0           of which Casins/(Losses) on Effective Cash Flow Hedges         5.8         0         1.1           of which Gains/(Losses) on		0.0	0.1		u
Preference shares         890.2         0.0         890.2         dv           of which Amount Eligible AT1         895.9         b           of which Amount Eligible AT1         895.9         b           of which Amount Eligible AT1         671.3         0.0         671.3           of which Amount Included in Tier 2 Capital (Post Haircut, Excluding Redemptions and Maturities)         56.2         w           of which Amount Included in Tier 2 Capital (Post Haircut, Excluding Redemptions and Maturities)         70.210.7         -3.223.0         66.987.7           Total Liabilities         70.210.7         -3.223.0         66.987.7         Total Liabilities           Net Assets         5,798.2         -75.9         5,722.3           Equity         Share capital         4.905.0         0.0         4.909.3         a           of which Gains/(Losses) on Effective Cash Flow Hedges         -13.6         Muich Amount Included in Eligible for CET1         5.8         Muich Amount Includes Gains/(Losses)         -13.6         Muich Amount Includes in Eligible for CET1         5.8         Muich Amount Includes in Eligible for CET1 <td></td> <td>603.4</td> <td>0.6</td> <td></td> <td>u</td>		603.4	0.6		u
of which Amount Eligible AT1         895.9         bb           of which Cost Associated with Issuing Capital Instruments (Capitalised Expenses)         5.8         5.8           Subordinated debt         671.3         0.0         671.3           of which Amount Included in Tier 2 Capital (Post Haircut, Excluding Redemptions and Maturities)         5.6.2         Woild           of which Amount Included in Tier 2 Capital         400.0         Woild         Yes           of which Amount Included in Tier 2 Capital         400.0         Yes         Yes           of which Costs Associated with Issuing Capital Instrument (Capitalised Expenses)         1         Tier           Total Liabilities         70,210.7         -3,223.0         66,897.7           Net Assets         5,798.2         -75.9         5,722.3           Equity         Share capital         4,905.0         0.0         4,909.0           of which Gains/Losses) on Effective Cash Flow Hedges         87.3         -4.3         83.0           of which Gains/Losses) on Effective Cash Flow Hedges         -1.1         Fig           of which Gains/Losses) on AFS Items         5,8         U           of which Gains/Losses) on AFS Items         1.1         Fig           of which Gains/Losses) on AFS Items         0.0         G					
of which Cost Associated with Issuing Capital Instruments (Capitalised Expenses)         5.8           Subordinated debt         671.3         0.0         671.3           of which Amount Included in Tier 2 Capital         56.2         W0           of which Amount Included in Tier 2 Capital         400.0         Y           of which Costs Associated with Issuing Capital Instrument (Capitalised Expenses)         1.1         M0           of which Costs Associated with Issuing Capital Instrument (Capitalised Expenses)         70,210.7         -3,223.0         66,987.7           Total Liabilities         70,210.7         -3,223.0         66,987.7         Struments           Net Assets         5,798.2         -75.9         5,722.3         Struments           Equity         Share capital         4,905.0         0.0         4,905.0           of which Gains/(Losses) on Effective Cash Flow Hedges         1.3         88.0         1.3           of which Gains/(Losses) on Effective Cash Flow Hedges         5.8         1.3         5.8         1.3           of which General Reserves for Credit Losses         86.6         0.0         5.8         0.0         5.8         0.0         5.8         0.0         5.8         0.0         5.8         0.0         5.8         0.0         5.8         0.0					b
Subordinated debt         671.3         0.0         671.3           of which Amount Included in Tire 2 Capital (Post Haircut, Excluding Redemptions and Maturities)         56.2         wd0.0         yd00.0	of which Cost Associated with Issuing Capital Instruments (Capitalised Expenses)				j
of which Amount Included in Tier 2 Capital of which Costs Associated with Issuing Capital Instrument (Capitalised Expenses)400.0yuTotal Liabilities70,210.7-3,223.066,987.7Net Assets5,798.2-75.95,722.3EquityShare capital4,905.00.04,905.0of which Amount Included in Eligible for CET14,905.00.04,905.0Reserves87.3-4.383.0of which Gains/(Losses) on Effective Cash Flow Hedges-1.110of which Gains/(Losses) on Effective Cash Flow Hedges5.80.00.0of which General Reserves for Credit Losses86.60.00.0of which General Reserves for Credit Losses0.01.110of which General Reserves for Credit Losses0.00.00.0of which General Reserves f	Subordinated debt	671.3	0.0	671.3	,
of which Costs Associated with Issuing Capital Instrument (Capitalised Expenses)       1.1       1.1         Total Liabilities       70,210.7       -3,223.0       66,987.7         Net Assets       5,798.2       -75.9       5,722.3         Equity       5,798.2       -75.9       5,722.3         Share capital       4,905.0       0.0       4,905.0         of which Amount Included in Eligible for CET1       4,909.3       a         Reserves       87.3       -4.3       83.0         of which Gains/(Losses) on Effective Cash Flow Hedges       -13.6       11         of which Gains/(Losses) on Effective Cash Flow Hedges       -13.6       11         of which Gains/(Losses) on Effective Cash Flow Hedges       -13.6       11         of which Gains/(Losses) on AFS Items       1.1       11         of which General Reserves       0.0       11       11         of which General Reserves for Credit Losses       0.0       11       11         of which General Reserves for Credit Losses       0.0       11       11         of which General Reserves       0.0       11       11       11         of which General Reserves for Credit Losses       0.0       11       11       11       11       11       11	of which Amount Included in Tier 2 Capital (Post Haircut, Excluding Redemptions and Maturities)			56.2	w
Total Liabilities70,210.7-3,223.066,987.7Net Assets5,798.2-75.95,722.3Equity Share capital4,905.00.04,905.0of which Amount Included in Eligible for CET14,909.3aReserves87.3-4.383.0of which Gains/(Losses) on Effective Cash Flow Hedges-13.6fof which General Reserves and Unrealised Gains/(Losses)5.8uof which General Reserves for Credit Losses86.6oof which Property Revaluation Reserves0.0uof which General Reserves0.0uof which General Reserves8.9sof which Reserves for Credit Losses8.9sof which Retained Earnings and Current Year Earnings528.4e				400.0	У
Net Assets       5,798.2       -75.9       5,722.3         Equity       Share capital       4,905.0       0.0       4,905.0         of which Amount Included in Eligible for CET1       4,909.3       a         Reserves       87.3       -4.3       83.0         of which Gains/(Losses) on Effective Cash Flow Hedges       -13.6       1         of which General Reserves and Unrealised Gains/(Losses)       5.8       u         of which General Reserves for Credit Losses       86.6       oc         of which General Reserves       0.0       u         of which General Reserves       80.0       0         of which General Reserves       86.6       0         of which General Reserves       0.0       0         of which General Reserves       8.9       s         of which General Reserves       0.0       0         of which General Reserves       0.0       0         of which Reserves for Equity-Settled Share-Based Payments       8.9       s         Retained earnings       805.9       -71.6       734.3         of which Retained Earnings and Current Year Earnings       528.4       e	of which Costs Associated with Issuing Capital Instrument (Capitalised Expenses)			1.1	n
Equity       4,905.0       0.0       4,905.0         of which Amount Included in Eligible for CET1       4,909.3       a         Reserves       87.3       -4.3       83.0         of which Gains/(Losses) on Effective Cash Flow Hedges       -13.6       1         of which Gains/(Losses) on Effective Cash Flow Hedges       5.8       1         of which Gains/(Losses) on Effective Cash Flow Hedges       5.8       1         of which Ganeral Reserves and Unrealised Gains/(Losses)       5.8       1         of which General Reserves for Credit Losses       86.6       0         of which Property Revaluation Reserves       0.0       0         of which General Reserves       0.0       0         of which General Reserves       8.9       s         of which General Reserves       8.9       s         of which Reserves for Equity-Settled Share-Based Payments       8.9       s         Retained earnings       805.9       -71.6       734.3         of which Retained Earnings and Current Year Earnings       528.4       e	Total Liabilities		,		
Share capital       4,905.0       0.0       4,905.0         of which Amount Included in Eligible for CET1       4,909.3       a         Reserves       87.3       -4.3       83.0         of which Gains/(Losses) on Effective Cash Flow Hedges       -13.6       1         of which Gains/(Losses) on Effective Cash Flow Hedges       -13.6       1         of which Gains/(Losses) on Effective Cash Flow Hedges       -13.6       1         of which General Reserves for Credit Losses       86.6       0         of which General Reserves for Credit Losses       0.0       1         of which General Reserves for Credit Losses       0.0       0         of which General Reserves for Credit Losses       0.0       0         of which General Reserves for Equity-Settled Share-Based Payments       8.9       0         of which General Reserves for Equity-Settled Share-Based Payments       8.9       5         Retained earnings       805.9       -71.6       734.3         of which Retained Earnings and Current Year Earnings       528.4       e	Net Assets	5,798.2	-75.9	5,722.3	
of which Amount Included in Eligible for CET1       4,909.3       4       4,909.3         Reserves       87.3       -4.3       83.0         of which Gains/(Losses) on Effective Cash Flow Hedges       -13.6       1         of which Gains/(Losses) on Effective Cash Flow Hedges       5.8       1         of which General Reserves for Credit Losses       86.6       6         of which General Reserves for Credit Losses       1.1       1         of which Property Revaluation Reserves       0.0       1         of which General Reserves       0.0       0         of which General Reserves for Credit Losses       0.0       0         of which General Reserves       0.0       0         of which General Reserves for Equity-Settled Share-Based Payments       8.9       9         Retained earnings       805.9       -71.6       734.3         of which Retained Earnings and Current Year Earnings       528.4       6	Equity	4.005.0		4 005 0	
Reserves       87.3       -4.3       83.0         of which Gains/(Losses) on Effective Cash Flow Hedges       -13.6       -13.6         of which Tax Adjustments for Reserves and Unrealised Gains/(Losses)       5.8       -13.6         of which General Reserves for Credit Losses       86.6       -00         of which Unrealised Gains/(Losses) on AFS Items       1.1       -00         of which General Reserves       0.0       -00         of which General Reserves       -0.0       -00         of which General Reserves       -0.0       -00         of which General Reserves       -0.0       -00         of which Reserves for Equity-Settled Share-Based Payments       8.9       -5         Retained earnings       805.9       -71.6       734.3         of which Retained Earnings and Current Year Earnings       -528.4       -6		4,905.0	0.0	,	-
of which Gains/(Losses) on Effective Cash Flow Hedges       -13.6         of which Tax Adjustments for Reserves and Unrealised Gains/(Losses)       5.8         of which General Reserves for Credit Losses       86.6         of which Unrealised Gains/(Losses) on AFS Items       1.1         of which Property Revaluation Reserves       0.0         of which General Reserves       0.0         of which General Reserves       0.0         of which Reserves for Equity-Settled Share-Based Payments       8.9         Retained earnings       805.9       -71.6       734.3         of which Retained Earnings and Current Year Earnings       528.4       end	-	07.0	10		а
of which Tax Adjustments for Reserves and Unrealised Gains/(Losses)     5.8       of which General Reserves for Credit Losses     86.6       of which General Reserves for Credit Losses     1.1       of which Unrealised Gains/(Losses) on AFS Items     1.1       of which Property Revaluation Reserves     0.0       of which Reserves for Equity-Settled Share-Based Payments     8.9       Retained earnings     805.9     -71.6       of which Retained Earnings and Current Year Earnings     528.4		87.3	-4.3		f
of which General Reserves for Credit Losses     86.6       of which Unrealised Gains/(Losses) on AFS Items     1.1       of which Property Revaluation Reserves     0.0       of which Reserves for Equity-Settled Share-Based Payments     8.9       Retained earnings     805.9     -71.6       of which Retained Earnings and Current Year Earnings     528.4					
of which Unrealised Gains/(Losses) on AFS Items 10,000,000,000,000,000,000,000,000,000,					
of which Property Revaluation Reserves     0.0     0.0       of which General Reserves     0.0     0.0       of which Reserves for Equity-Settled Share-Based Payments     8.9     9.9       Retained earnings     805.9     -71.6     734.3       of which Retained Earnings and Current Year Earnings     528.4     e					
of which General Reserves     0.0     1       of which Reserves for Equity-Settled Share-Based Payments     8.9     5       Retained earnings     805.9     -71.6     734.3       of which Retained Earnings and Current Year Earnings     528.4     e					
of which Reserves for Equity-Settled Share-Based Payments     8.9     8.9       Retained earnings     805.9     -71.6     734.3       of which Retained Earnings and Current Year Earnings     528.4     e					ч r
Retained earnings         805.9         -71.6         734.3           of which Retained Earnings and Current Year Earnings         528.4         e					s
of which Retained Earnings and Current Year Earnings 528.4 e	Retained earnings	805.9	-71.6		Ū
					e
	Total Equity	5,798.2	-75.9	5,722.3	

#### Notes

<sup>1</sup> The Adjustment column reflects entities that are treated as non-consolidated entities and are excluded from the Level 2 Regulatory Consolidated Banking Group.

## Entities Excluded from Level 2 Regulatory Consolidation Group

The following table provides details of material entities included within the accounting scope of consolidation but excluded from regulatory consolidation.

Entity	Total Assets \$m	Total Liabilities \$m
Securitisation		
Torrens Series 2011-1(E)	108.2	108.2
Torrens Series 2013-1	132.8	132.8
Torrens Series 2013-2	75.2	75.2
Torrens Series 2014-1	98.4	98.4
Torrens Series 2014-2	148.5	148.5
Torrens Series 2015-1	131.9	131.9
Torrens Series 2017-1	374.0	374.0
Torrens Series 2017-2(P)	179.2	179.2
Torrens Series 2017-3	388.6	388.6
Torrens Series 2019-1	755.1	755.1
Torrens Series 2019-2	875.4	875.4
Insurance and Funds Management		
Sandhurst Trustees Limited	89.1	3.8

## Table 2 Main Features of Capital Instruments

The main features of capital instruments are updated on an ongoing basis. The information as at the reporting date is provided in Appendix A.

Table 3 Capital Adequacy		
Risk-weighted Assets	30 June 2020 \$m	31 March 2020 \$m
Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio:		
Claims secured by residential mortgage	17,954.9	17,459.3
Other retail	14,460.3	14,342.0
Corporate	-	-
Banks and Other ADIs	146.1	117.4
Government	22.6	19.6
All other	1,111.2	1,016.2
Total on balance sheet assets and off balance sheet exposures	33,695.1	32,954.5
Securitisation Risk weighted assets <sup>2</sup>	557.1	531.1
Market Risk weighted assets	238.0	304.9
Operational Risk weighted assets	3,725.0	3,721.4
Total Risk Weighted Assets	38,215.2	37,511.9
Capital Ratios (for the consolidated group)	%	%
Common Equity Tier 1	9.25	9.70
Tier 1	11.59	12.08
Total Capital	13.61	13.77

 $<sup>^{2}\,\</sup>mbox{Please}$  refer to Table 5 for securitisation exposures.

Table 4 Credit Risk					
	Gross Cred	it Exposure	Average Gross Cre	Average Gross Credit Exposure	
Exposure Type <sup>4</sup>	30 June 2020 \$m	31 March 2020 \$m	30 June 2020 \$m	31 March 2020 \$m	
Loans	63,719.2	61,331.3	62,525.3	60,763.2	
Debt securities	654.3	483.6	569.0	496.6	
Commitments and other non-market off balance sheet exposures $^{\rm 3}$	1,998.3	1,942.2	1,970.2	2,035.0	
Market-related off balance sheet exposures <sup>3</sup>	152.9	171.0	161.9	140.1	
Total exposures	66,524.7	63,928.1	65,226.4	63,434.9	

		Gross Credit Exposure		Average Gross Credit Exposure	
Portfolios <sup>4</sup>	30 June 2020 \$m	31 March 2020 \$m	30 June 2020 \$m	31 March 2020 \$m	
Claims secured by residential mortgage <sup>3</sup>	47,647.9	46,256.8	46,952.4	45,490.5	
Other retail <sup>3</sup>	15,527.4	15,278.0	15,402.7	15,598.5	
Corporate	-	-	-	-	
Banks and other ADIs	1,168.5	1,032.8	1,100.6	950.0	
Government	792.1	20.6	406.3	21.1	
All other <sup>3</sup>	1,388.8	1,339.9	1,364.4	1,374.8	
Total exposures	66,524.7	63,928.1	65,226.4	63,434.9	

30 June 2020 Portfolios	Impaired Loans \$m	Past Due Loans > 90 days \$m	Specific Provisions \$m	Charges for Specific Provisions and Write-offs during the Period \$m
Claims secured by residential mortgage	55.1	310.7 <sup>6</sup>	24.4 <sup>5</sup>	3.5
Other retail	185.4	266.7 <sup>6</sup>	87.9 <sup>5</sup>	11.5
Corporate	-	-	-	-
Banks and other ADIs		-	-	-
Government		-	-	-
All other	-	-	-	-
Total exposures	240.5	577.4	112.3	15.0

31 March 2020 Portfolios	Impaired Loans \$m	Past Due Loans > 90 days \$m	Specific Provisions \$m	Charges for Specific Provisions and Write-offs during the Period \$m
Claims secured by residential mortgage	59.1	323.9 <sup>6</sup>	30.2 <sup>5</sup>	3.1
Other retail	237.6	365.5 <sup>6</sup>	135.1 5	6.6
Corporate	-	-	-	-
Banks and other ADIs	-	-	-	-
Government	-	-	-	-
All other	-	-	-	-
Total exposures	296.7	689.4	165.3	9.7
	30 June 2020 \$m	31 March 2020 \$m		
General reserve for credit losses	315.9 <sup>7</sup>	166.2		

#### Notes

 <sup>&</sup>lt;sup>3</sup> Off-balance sheet exposures have been converted to their credit equivalent amounts.
 <sup>4</sup> Excludes equity investments and securitisation exposures.
 <sup>5</sup> Specific provisions include some items that are treated as collective provisions for statutory reporting, however are treated as specific provisions for regulatory purposes. This includes provisions for Great Southern \$8.2 million (March 2020 \$8.2 million) and Ioans in Stage 3 \$25.7 million (March 2020 \$33.3 million) under AASB9.
 <sup>6</sup> Includes Ioans under commercial arrangement, \$184.71 million (March 2020 \$186.44 million).
 <sup>7</sup> Includes a total overlay of \$148.3 million for the potential future impacts from the COVID-19 pandemic, including \$127.7 million added to the collectively assessed provision and \$20.6 million to the general reserve for credit losses.

Table 5 Securitisation					
			30 June 2020 Quarter		
		Securitisati	on Activity		0-1
Exposure Type	Capital Relief \$m	Funding Only \$m	Self-Securitisation \$m	Total Activity \$m	Gain or Loss on Sale \$m
Residential Mortgage	-	-	2,997.7	2,997.7	-
Credit Card and Other Personal Loans	-	-	-	-	-
Commercial Loans	-	-	-	-	-
Other	-	-	-	-	-
Total	-	-	2,997.7	2,997.7	-

Exposure Type	Capital Relief \$m	Funding Only \$m	Self-Securitisation \$m	Total Activity \$m	Gain or Loss on Sale \$m
Residential Mortgage	-	-	2,919.5	2,919.5	-
Credit Card and Other Personal Loans	-	-	-	-	-
Commercial Loans	-	-	-	-	-
Other	-	-	-	-	-
Total	-	-	2,919.5	2,919.5	-

#### 30 June 2020

Securitisation Exposures	Liquidity Support Facilities \$m	Funding Facilities \$m	Derivative Facilities \$m	Holdings of Securities \$m	Other \$m
On-balance sheet securitisation exposures retained or purchased	8.5	958.3	182.6	12,467.0 8	-
Off-balance sheet securitisation exposures	47.8	258.7	59.8	-	-
Total	56.3	1,217.0	242.4	12,467.0	-

31 March 2020	Liquidity Support	Funding Facilities	Derivative	Holdings of	Other
Securitisation Exposures	Facilities \$m	Funding Facilities \$m	Facilities \$m	Securities \$m	Other \$m
On-balance sheet securitisation exposures retained or purchased	8.7	932.7	103.1	10,062.1 <sup>8</sup>	-
Off-balance sheet securitisation exposures	49.6	263.7	62.6	-	-
Total	58.3	1,196.4	165.7	10,062.1	-

Notes

<sup>8</sup> Includes holdings of self-securitised assets, \$12,098.6 million (March 2020 \$9,652.4 million).

From 1 January 2015, following the introduction of APS 210, APRA requires ADIs to maintain a minimum 100% Liquidity Coverage Ratio (LCR). The LCR requires banks to hold sufficient High Quality Liquid Assets (HQLA) to meet net cash outflows over a 30-day period, under a regulator-defined stress scenario. The Group's LCR for the quarters ending 30 June 2020, 31 March 2020 and 31 December 2019 is presented in the following table (Table 20), using the Basel standard disclosure template and is based on a simple average of LCR outcomes observed during each period (i.e. 91 data points for the quarter ended 31 March 2020 and 92 data points for the quarter ended 31 December 2019).

The Group manages its daily LCR requirement in line with the regulatory minimum, with appropriate additional Board and management buffers that are set in line with the Group's risk appetite. Movements in the LCR are attributed to changes in net cash outflows and holdings of liquid assets. Table 20 details the quantum of movements impacting the LCR between periods. These differences between periods are in line with the Group's normal course of business. Average liquid assets for the June 2020 quarter were \$10,381.9 million, of which HQLA was \$5,617.0 million. HQLA comprises cash, deposits with the Reserve Bank of Australia (RBA), Australian Semi-Government and Commonwealth Government Securities.

Cash inflows and outflows are as prescribed in APS 210 and are calculated by applying APRA-prescribed run-off factors to maturing debt and deposits and discount factors to inflows/assets.

The Group has a well-diversified deposit and funding base without undue concentration. The Group does not have significant derivative or currency exposures that would impact upon cash flows.

Table 20	Liquidity Coverage Ratio						
		30 June 202 Total unweighted value (average)	0 Quarter Total weighted value (average)	31 March 20 Total unweighted value (average)	20 Quarter Total weighted value (average)	31 December 2 Total unweighted value (average)	2019 Quarter Total weighter value (average
Liquid ass	sets, of which	\$m	\$m	\$m	\$m	\$m	\$m
1	High-quality liquid assets (HQLA)	-	5,617.0		6,584.5		5,699.2
2	Alternate liquid assets (ALA)		4,764.9		2,918.2		2,997.7
3	Reserve Bank of New Zealand (RBNZ) securities		-		-		-
Cash outf	lows						
4	Retail deposits and deposits from small business customers, of which:	28,712.3	2,039.4	27,528.6	1,975.3	27,030.6	1,909.5
5	stable deposits	19,777.2	988.9	18,850.5	942.5	18,686.3	934.3
6	less stable deposits	8,935.1	1,050.5	8,678.1	1,032.8	8,344.3	975.2
7	Unsecured wholesale funding, of which:	6,065.1	3,391.7	6,255.7	3,396.2	5,835.7	3,078.4
8	operational deposits (all counterparties) and deposits in networks for cooperative banks	-	-	-	-	-	-
9	non-operational deposits (all counterparties)	5,427.0	2,753.6	5,368.9	2,509.4	5,215.8	2,458.5
10	unsecured debt	638.1	638.1	886.8	886.8	619.9	619.9
11	Secured wholesale funding						
12	Additional requirements, of which:	5,028.4	670.8	4,744.3	465.8	4,543.6	429.7
13	outflows related to derivatives exposures and other collateral requirements	77.7	77.7	58.8	58.8	59.4	59.4
14	outflows related to loss of funding on debt products	25.6	25.6	28.2	28.2	6.0	6.0
15	credit and liquidity facilities	4,925.1	567.5	4,657.3	378.8	4,478.2	364.3
16	Other contractual funding obligations	788.4	508.2	925.7	652.1	947.6	696.2
17	Other contingent funding obligations	14,948.4	1,096.1	16,323.5	1,242.6	15,390.5	1,187.1
18 Cash inflo	Total cash outflows		7,706.2		7,732.0		7,300.9
19	Secured lending (e.g. reverse repos)	330.9	-	1,164.3	-	729.7	-
20	Inflows from fully performing exposures	644.1	363.9	767.4	493.8	742.2	490.8
21	Other cash inflows	127.9	127.9	139.0	139.0	113.4	113.4
22	Total cash inflows	1,102.9	491.8	2,070.7	632.8	1,585.3	604.2
			Total adjusted value \$m		Total adjusted value \$m		Total adjusted value \$m
23	Total liquid assets		10,381.9		9,502.7		8,696.8
24	Total net cash outflows		7,214.4		7,099.2		6,696.7
25	Liquidity Coverage Ratio (%)		144.0%		134.1%		130.0%

The Net Stable Funding Ratio (NSFR) came into effect from 1 January 2018 and ensures a bank's assets and off-balance sheet exposures are financed with a stable source of funding. The ratio of the Group's total Available Stable Funding (ASF) to total Required Stable Funding (RSF) must exceed the APRA minimum requirement of 100%. The Group's NSFR as at 30 June 2020 was 118.4%

As at 30 June 2020 the Group's main sources of ASF was deposits from retail and small business customers (73.6%), wholesale funding (13.6%) and capital (12.4%). RSF mostly consisted of residential mortgages (61.9%) and loans to retail, small business, non-financial corporate and public sector entity customers (23.2%).

Table 2	1 Net Stable Funding Ratio	30 June 2020				
		L	Inweighted value b	y residual maturity		Weighted value
Availabl	e Stable Funding (ASF) Item	No maturity \$m	< 6 months \$m	6 months < 1 yr \$m	≥1yr \$m	\$
1	Capital	5,434.1			1,302.2	6,736
2		5,434.1	-	-	1,302.2	6,736
-	Regulatory capital		-	-	1,302.2	0,730
) L	Other capital instruments		-	-	-	-
	Retail deposits and deposits from small business customers Stable deposits	26,118.6 18,444.4	16,589.3 10,097.2	-	-	39,864 27,114
5		7,674.2		-	-	
3	Less stable deposits		6,492.1	-	-	12,749
7	Wholesale funding	3,758.7	14,296.6	741.0	3,012.4	7,364
3	Operational deposits	-	-	-	-	-
9	Other wholesale funding	3,758.7	14,296.6	741.0	3,012.4	7,364
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities		1,402.2	-	170.8	170
12	NSFR derivative liabilities		70.7			
13	All other liabilities and equity not included in the above categories	-	1,331.5	-	170.8	170
4	Total ASF					54,135
Required Stable Funding (RSF) Item		\$m	\$m	\$m	\$m	\$
5(a)	Total NSFR (HQLA)					253
5(b)	ALA					567
5(c)	RBNZ securities					-
6	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
7	Performing loans and securities	2,786.1	1,995.2	1,418.2	50,833.9	40,242
8	Performing loans to financial institutions secured by Level 1 HQLA	-	99.9	-	-	10
9	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	230.4	-	1,079.3	1,308
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and public sector entities (PSEs), of which:	2,786.1	1,047.2	1,045.6	8,797.4	10,625
21	With a risk weight of less than or equal to 35% under APS 112	138.3	181.9	191.0	1,034.1	947
22	Performing residential mortgages, of which:	-	617.7	372.6	40,957.2	28,298
23	With a risk weight equal to 35% under APS 112	-	330.0	188.1	35,620.3	23,526
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-	-
5	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	2,628.4	941.6	18.6	705.8	4,294
7	Physical traded commodities, including gold	-				-
8	Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties (CCPs)				-	-
9	NSFR derivative assets				35.7	35
0	NSFR derivative liabilities before deduction of variation margin posted				20.0	20
31	All other assets not included in the above categories	2,628.4	885.9	18.6	705.8	4,238
	•					
2	Off-balance sheet items		-	-	12,056.8	382

		31 March 2020				
			Inweighted value by	v residual maturity		
		No maturity		6 months < 1 yr	≥ 1yr	Weighted value
Available	e Stable Funding (ASF) Item	\$m	\$m	\$m	\$m	\$m
1	Capital	5,522.0	-	-	1,312.1	6,834.1
2	Regulatory capital	5,522.0	-	-	1,312.1	6,834.1
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers	24,261.0	17,076.3	-	-	38,565.5
5	Stable deposits	17,050.8	10,188.5	-	-	25,877.3
6	Less stable deposits	7,210.2	6,887.8	-	-	12,688.2
7	Wholesale funding	3,368.7	15,780.0	73.7	3,003.7	7,301.6
в	Operational deposits	-	-	-	-	-
9	Other wholesale funding	3,368.7	15,780.0	73.7	3,003.7	7,301.6
10	Liabilities with matching interdependent assets	-		-	-	-
11	Other liabilities		1,272.2	-	190.4	190.4
12	NSFR derivative liabilities		85.1			-
13	All other liabilities and equity not included in the above categories	-	1,187.1	-	190.4	190.4
14	Total ASF					52,891.6
Required Stable Funding (RSF) Item		\$m	\$m	\$m	\$m	\$m
15(a)	Total NSFR (HQLA)					211.4
15(b)	ALA					523.0
15(c)	RBNZ securities					-
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities	2,647.6	3,066.7	1,262.3	50,367.4	39,802.6
18	Performing loans to financial institutions secured by Level 1 HQLA	-	1,105.4	-	-	110.5
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	187.0	-	1,007.8	1,194.0
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and public sector entities (PSEs), of which:	2,647.6	1,139.6	933.9	8,531.4	10,292.7
21	With a risk weight of less than or equal to 35% under APS 112	151.3	198.3	167.0	889.9	858.4
22	Performing residential mortgages, of which:	-	634.7	328.4	40,828.2	28,205.4
23	With a risk weight equal to 35% under APS 112	-	354.5	178.6	35,508.6	23,468.7
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-	-
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	2,668.3	972.2	16.4	615.8	4,193.0
27	Physical traded commodities, including gold	-				-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties (CCPs)	-				-
29	NSFR derivative assets	-			30.4	30.4
30	NSFR derivative liabilities before deduction of variation margin posted	-			21.9	21.9
31	All other assets not included in the above categories	2,668.3	919.9	16.4	615.8	4,140.7
32	Off-balance sheet items		-	-	11,844.6	376.1

# Appendix A – Main features of Capital Instruments

Disclosure temp features of Regi instruments		Instrument 1	Instrument 2	Instrument 3	Instrument 4	Instrument 5	Instrument 6	Instrument 7	Instrument 8
1 Issuer		Bendigo and Adelaide Bank Limited	Bendigo and Adelaide Bank Limited	Bendigo and Adelaide Bank Limited	Bendigo and Adelaide Bank Limited	Bendigo and Adelaide Bank Limited	Bendigo and Adelaide Bank Limited	Bendigo and Adelaide Bank Limited	Bendigo and Adelaide Bank Limited
2 ISIN or E for priva	e identifier (eg CUSIP, Bloomberg identifier vate placement)	BEN	BENPE	BENPF	BENPG	BENHB	AU3FN0012340	AU3FN0033668	AU3FN0046066
Governi 3 instrume	ning law(s) of the nent	Victoria	Victoria	Victoria	Victoria	South Australia	South Australia	Victoria	Victoria
Regula	latory Treatment	Instrument 1	Instrument 2	Instrument 3	Instrument 4	Instrument 5	Instrument 6	Instrument 7	Instrument 8
	tional Basel III rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2	Tier 2	Tier 2
	ansitional Basel III rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2	Tier 2	Tier 2
6 Solo	e at solo/group/group &	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group
shares/	nent type (ordinary s/preference s/subordinated other)	Ordinary shares	Preference shares	Preference shares	Preference shares	Subordinated notes	Subordinated notes	Subordinated notes	Subordinated notes
Regulat	nt recognised in atory Capital (Currency as of most recent ng date)	4,909.31	292.12	282.21	321.62	21.09	35.13	125.00	275.00
9 Par valu	lue of instrument	N/A	292.12	282.21	321.62	21.09	250.00	125.00	275.00
	nting classification	Shareholders equity	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability-amortised cost	Liability - amortised cost
	al date of issuance	19-December-1985	10-October-2014	15-June-2015	13-December-2017	28-August-1998	15-December-2010	09-December-2016	30-November-2018
	tual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated
	al maturity date	No maturity	No maturity	No maturity	No maturity	No maturity	15-December-2020	09-December-2026	30-November-2028
	call subject to prior /isory approval	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	ial call date, contingent tes and redemption it	N/A	Optional Call Date : 30 November 2020, Redemption of \$100 per CPS2.	Optional Call Date: 15 June 2021, Redemption of \$100 per CPS3.	Optional Call Date: 13 June 2024, Redemption of \$100 per CPS4.	N/A	interest (if any) after the Issue	Non-Viability Loss Absorption) at par plus accrued interest (if any) on 9 December 2021 (the	the Notes (subject to any earlier Conversion or Write C (in whole or in part) following the receipt of a Non-Viability Determination) at par plus

Table	e 2 Main Features of Ca	pital Instruments cor	ntinued						
	Regulatory Treatment	Instrument 1	Instrument 2	Instrument 3	Instrument 4	Instrument 5	Instrument 6	Instrument 7	Instrument 8
16	Subsequent call dates, if applicable	N/A	Bendigo and Adelaide Bank may also elect at its option to Exchange all or some CPS2 after a Tax Event or a Regulatory Event, and may elect at its option to Convert al CPS2 following the occurrence of an Acquisition Event.	Exchange all or some CPS3 after a Tax Event or a	Bendigo and Adelaide Bank may also elect at its option to Exchange all or some CPS4 after a Tax Event or a Regulatory Event, and may l elect at its option to Convert all CPS4 following the occurrence of an Acquisition Event.	N/A	Ν/A	the Notes (subject to any	Determination) at par plus
	Coupons/Dividends	Instrument 1	Instrument 2	Instrument 3	Instrument 4	Instrument 5	Instrument 6	Instrument 7	Instrument 8
17	Fixed or floating dividend/coupon	N/A	Floating	Floating	Floating	Floating	Floating	Floating	Floating
18	Coupon rate and any related index	N/A	180 Day BBSW + 3.20% Margin	180 Day BBSW + 4.00% Margin	90 Day BBSW + 3.75% Margin	90 Day BBSW + 1.00% Margin	3 month BBSW + 4.00% Margin	3 month BBSW + 2.80% Margin	3 month BBSW + 2.45% Margin
19	Existence of a dividend stopper	Fully discretionary	Mandatory	Mandatory	Mandatory	N/A	N/A	N/A	N/A
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	N/A	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Convertible	Convertible	Convertible	Nonconvertible	Nonconvertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	N/A	Mandatory Conversion Optional Conversion Conversion or write-down on Capital Trigger Event or a Non Viability Trigger Event		Mandatory Conversion Optional Conversion Conversion or write-down on - Capital Trigger Event or a Non- Viability Trigger Event	_ N/A	Ν/A	Non-Viability Trigger Event: A Non-Viability Trigger Event occurs when APRA has provided a written determination (Non-Viability Determination) to the Issuer that: (i) the conversion or write-off of Relevant Capital Instruments of the Issuer is necessary because without the conversion or write-off APRA considers that the Issuer would become non- viable; or (ii) without a public sector injection of capital, or equivalent support, APRA determines that the Issuer will become non-viable.	Non-Vlability Trigger Event: A Non-Vlability Trigger Event occurs when APRA has provided a written determination (Non-Vlability Determination) to the Issuer that: (i) the conversion or write-off of Relevant Capital Instruments of the Issuer is necessary because without the conversion or write-off APRA considers that the Issuer would become non- viable; or (ii) without a public sector injection of capital, or equivalent support, APRA determines that the Issuer will become non-viable.

Table	2 Main Features of Ca	pital Instruments cor	ntinued						
	Coupons/Dividends	Instrument 1	Instrument 2	Instrument 3	Instrument 4	Instrument 5	Instrument 6	Instrument 7	Instrument 8
25	If convertible, fully or partially	N/A	May convert fully or partially	May convert fully or partially	May convert fully or partially	N/A	N/A	May convert fully or partially	May convert fully or partially
26	If convertible, conversion rate	N⁄A	based on the \$100 CPS2 Issue Price and the volume weighted average price (subject to certain	based on the \$100 CPS3 Issue Price and the volume weighted average price (subject to certain	Conversion into Ordinary Shares: Conversion is into approximately \$101.01 worth of Ordinary Shares per CPS4 based on the \$100 CPS4 Issue Price and the volume weighted average price (subject to certain adjustments and calculated in accordance with the Term).	N/A	N/A	([1-0.01] x VWAP); 2. VWAP refers to the VWAP of BEN ordinary shares over the latest period of 5 business days on which trading of BEN ordinary shares took place before (but not including) the conversion date; and 3. Nominal Amount means \$10,000. Maximum Conversion Number: Nominal Amount / (20% x Issue Date VWAP). Issue Date VWAP refers to the VWAP of BEN ordinary shares over the 20 business days on which	no greater than the Maximum Conversion Number: 1. Conversion Number for / each Note = Nominal Amount ((1-0.01) x WMAP); 2. WMAP refers to the WMAP of BEN ordinary shares over the latest period of 5 business days on which trading of BEN ordinary shares took place before (but not including) the conversion date; and 3. Nominal Amount means \$10,000. Maximum
27	If convertible, mandatory or optional conversion	N/A	Mandatory	Mandatory	Mandatory	N/A	N/A	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	N/A	Ordinary Shares	Ordinary Shares	Ordinary Shares	N/A	N/A	Ordinary Shares	Ordinary Shares
29	If convertible, specify issuer of instrument it converts into	N/A	BEN	BEN	BEN	N/A	N/A	BEN	BEN
30	Write-down feature	N/A	Yes	Yes	Yes	N/A	No	Yes	Yes

Consource/Undextube         Instrument 1         Instrument 2         Instrument 3         Instrument 4         Instrument 5         Instrument 5         Instrument 4         Instrument 5         Instrument 5         Instrument 6         Instrument 6         Instrument 7         Instru	Table	2 Main Features of Ca	pital Instruments cor	ntinued						
Image: Particular intervention         Operating intervention         Operatintervent		Coupons/Dividends	Instrument 1	Instrument 2	Instrument 3	Instrument 4	Instrument 5	Instrument 6		
Image: start is a start in the start is the sta	31			writing that: conversion or write-off of Additional Capital Instruments is necessary because, without it, APRA considers that Bendigo and Adelaide Bank	writing that: conversion or write-off of Additional Capital Instruments is necessary because, without it, APRA considers that Bendigo and Adelaide Bank	writing that: conversion or write-off of Additional Capital Instruments is necessary because, without it, APRA considers that Bendigo and Adelaide Bank			Event occurring, BEN must convert some or all of the relevant Tier 1 and Tier 2 instruments (including the Notes) into BEN ordinary shares in accordance with APRA's written determination. If this occurs, holders of the Notes will, for each Note converted, receive the Conversion Number of BEN ordinary shares, subject to the Maximum Conversion Number. Investors will be required to provide specified information (including their CHESS account details) by the conversion date in order to receive BEN ordinary shares	Event occurring, BEN must convert some or all of the relevant Tier 1 and Tier 2 instruments (including the Notes) into BEN ordinary shares in accordance with APRA's written determination. If this occurs, holders of the Notes will, for each Note converted, receive the Conversion Number of BEN ordinary shares, subject to the Maximum Conversion Number. Investors will be required to provide specified information (including their CHESS account details) by the conversion date in order to receive BEN ordinary shares
22       If Write-down, full or partial       N/A       May be Written down partially       Nay       N/A       N/A       partially       partially         33       If write-down, permanent or temporary       N/A       Permanent       Permanent       Permanent       Permanent       NA       NA       NA       Permanent       Permanent         34       description of write-up mechanism       N/A       N/A       N/A       N/A       N/A       N/A       N/A       N/A         35       Senior obligations (ranking hierarchy in liquidation hierarchy in liquidation hierarchy in liquidation hierarchy in liquidation hierarchy in liquidation hierarchy in liquidation and unsecured debt. Subordinated and debt. Unsubordinated and unsecured debt. Subordinated and unsecured debt. Subordinated and unsecured debt. Subordinated and unsecured debt.       Senior Notes       Senior Notes       Senior Notes       Senior Notes         36       Non-compliant transitioned features       N/A       N/A       N/A       N/A       N/A       N/A       N/A         37       If yes, specify non-compliant       N/A       N/A       N/A       N/A       N/A       N/A       N/A </td <td></td> <td></td> <td>N⁄A</td> <td>any reason the CPS2 would</td> <td>within five Business Days afte a Capital Trigger Conversion Date or Non-Viability Conversion Date (as applicable) for any reason (including an Inability Event), the CPS3 would be Written</td> <td>r within five Business Days after a Capital Trigger Conversion Date or Non-Viability Conversion Date (as applicable) for any reason (including an Inability Event), the CPS4 would be Written</td> <td></td> <td>N/A</td> <td>or does not occur as specified in the Conditions, the Notes (including all rights under the Notes) will be immediately Written-Off and the rights of holders of Notes will be immediately and irrevocably terminated within 5 days of the Conversion Date, with any such Write-Off to be taken as having effect on and from the Conversion Date. If the Issuer fails to issue BEN ordinary shares when it is required to do so, the remedies of holders of Notes will be limited to seeking an order for specific performance (noting that when Notes are Written-Off, no rights to</td> <td>or does not occur as specified in the Conditions (including if there is an hability Event and Conversion has not been effected within 5 Business Days after the Conversion Date), the Notes (including all erights under the Notes) will be immediately Written-Off and the rights of holders of Notes will be immediately and irrevocably terminated, with any such Writte-Off to be taken as having effect on and from the Conversion Date. If the Issuer fails to issue BEN ordinary shares when it is required to do so, the remedies of holders of Notes will be limited to seeking an order for specific performance (noting that when Notes are Written-Off, no rights to</td>			N⁄A	any reason the CPS2 would	within five Business Days afte a Capital Trigger Conversion Date or Non-Viability Conversion Date (as applicable) for any reason (including an Inability Event), the CPS3 would be Written	r within five Business Days after a Capital Trigger Conversion Date or Non-Viability Conversion Date (as applicable) for any reason (including an Inability Event), the CPS4 would be Written		N/A	or does not occur as specified in the Conditions, the Notes (including all rights under the Notes) will be immediately Written-Off and the rights of holders of Notes will be immediately and irrevocably terminated within 5 days of the Conversion Date, with any such Write-Off to be taken as having effect on and from the Conversion Date. If the Issuer fails to issue BEN ordinary shares when it is required to do so, the remedies of holders of Notes will be limited to seeking an order for specific performance (noting that when Notes are Written-Off, no rights to	or does not occur as specified in the Conditions (including if there is an hability Event and Conversion has not been effected within 5 Business Days after the Conversion Date), the Notes (including all erights under the Notes) will be immediately Written-Off and the rights of holders of Notes will be immediately and irrevocably terminated, with any such Writte-Off to be taken as having effect on and from the Conversion Date. If the Issuer fails to issue BEN ordinary shares when it is required to do so, the remedies of holders of Notes will be limited to seeking an order for specific performance (noting that when Notes are Written-Off, no rights to
33If write-down, permanent or temporaryNAPermanentPermanentPermanentNANAPermanentPermanent34description of write-up mechanismN/AN/AN/AN/AN/AN/AN/AN/AN/A34description of write-up mechanismN/AN/AN/AN/AN/AN/AN/AN/AN/A35Senior obligations (ranking hierarchy in liquidation tierarchy in liquidation instrument)Senior obligations (ranking hierarchy in liquidation and unsecured debt, Subordinated and unsecured debt, Subordinated and unsecured debt, Subordinated and unsecured debt.Senior NotesSenior NotesSenior NotesSenior Notes36Non-compliant transitioned featuresN/AN/AN/AN/AN/AN/A37If yes, specify non-compliant featuresN/AN/AN/AN/AN/A	32	lf write-down, full or partial	N/A	May be written down partially	May be written down partially	May be written down partially	N/A	N/A		
34If temporary write-down, description of write-up mechanismN/AN/AN/AN/AN/AN/A34If temporary write-down, mechanismN/AN/AN/AN/AN/AN/AN/A35Position in subordination hierarchy in liquidation (specify instrument)Senior obligations (ranking higher): Preferred and secured higher): Preferred and secured debt. Unsubordinated and unsecured debt. Unsubordinated and unsecured debt.Senior NotesSenior NotesSenior NotesSenior Notes36Non-compliant transitioned featuresN/AN/AN/AN/AN/AN/A37If yes, specify non-compliant featuresN/AN/AN/AN/AN/A	33		N/A	Permanent	Permanent	Permanent	NA	NA		
35       hierarchy in liquidation (specify instrument type immediately senior to instrument)       higher): Preferred and secured higher): Preferred and secured debt, Unsubordinated and unsecured debt, Subordinated and unsecured debt, Subordinated and unsecured debt.       Senior Notes       Senior	34	If temporary write-down, description of write-up	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
JD     features     N/A     NO     NO     NO     NO     NO       27     If yes, specify non-compliant     N/A     N/A     N/A     N/A     N/A	35	hierarchy in liquidation (specify instrument type immediately senior to		higher): Preferred and secured debt, Unsubordinated and unsecured debt, Subordinated	I higher): Preferred and secured debt, Unsubordinated and unsecured debt, Subordinated	d higher): Preferred and secured debt, Unsubordinated and unsecured debt, Subordinated		Senior Notes	Senior Notes	Senior Notes
	36		N/A	No	No	No	No	No	No	No
	37		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A