

Bendigo and Adelaide Bank Limited

ASX Lodgement

26 November 2008

APS 330: Public Disclosure of Prudential Information

Attached is the prudential information disclosed in accordance with Prudential Standard APS 330.

For personal use only

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BENDIGO AND ADELAIDE BANK LIMITED

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Table 16: Capital adequacy as at September 30 2008

Reference	Item Description	\$ Value
(a)	Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio:	
	Claims secured by residential mortgage	9,085,296,945
	Other retail	7,419,954,319
	Corporate	0
	Banks and Other ADIs	703,404,212
	Government	34,380,406
	All other	640,862,940
	Capital requirements (in terms of risk-weighted assets) for securitisation	60,179,861
(b)	Capital requirements for market risk	106,585,606
(c)	Capital requirements for operational risk	2,065,381,446
(d)	Capital requirements for IRRBB (IRB/AMA-approved Australian-owned ADI's only)	N/A
(e)	Total and Tier 1 capital ratio for the consolidated group	
	Total capital ratio for the consolidated group	10.15%
	Tier 1 capital ratio for the consolidated group	7.32%

Table 17: Credit risk as at September 30 2008*

Reference	Item Description	September Quarter \$ Value	Quarterly Average \$ Value
(a)	Total gross credit risk exposures (excluding equity investments and securitisation exposures), plus average gross exposure over the period, broken down by major types of credit exposure:		
i	Loans	29,736,647,084	29,577,499,916
	Debt securities	3,825,771,991	3,310,712,519
	Commitments and other non-market off balance sheet exposures	779,588,904	798,855,549
	Market-related off balance sheet exposures	193,990,986	288,113,711
ii	Total gross credit risk exposures (excluding equity investments and securitisation exposures), plus average gross exposure over the period, broken down by portfolio:		
	Claims secured by residential mortgage	22,692,736,950	22,684,024,454
	Other retail	7,971,442,893	7,860,536,145
	Corporate	0	0
	Banks and Other ADIs	3,351,034,462	2,895,143,775
	Government	343,481,792	299,196,818
	All other	637,786,258	683,119,831
(b) i	Amount of impaired facilities, by portfolio:		
	Claims secured by residential mortgage	17,304,528	
	Other retail	26,120,543	
	Corporate	0	
	Banks and Other ADIs	0	
	Government	0	
	All other	98,566	
	Amount of past due facilities, by portfolio:		
	Claims secured by residential mortgage	186,920,463	
	Other retail	45,313,839	
	Corporate	0	
	Banks and Other ADIs	0	
	Government	0	
	All other	356	
ii	Specific provisions, by portfolio:		
	Claims secured by residential mortgage	8,265,873	
	Other retail	18,472,939	
	Corporate	0	
	Banks and Other ADIs	0	
	Government	0	
	All other	269,536	
iii	Charges for specific provisions and write-offs during the period, by portfolio:		
	Claims secured by residential mortgage	136,306	
	Other retail	0	
	Corporate	0	
	Banks and Other ADIs	0	
	Government	0	
	All other	0	
(c)	The general reserve for credit losses	105,328,313	

* Off-balance sheet exposures have been converted to their credit equivalent amounts.