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**Bendigo**and  
**Adelaide**Bank

November 26, 2009

## **Basel II Pillar 3 Disclosures: Prudential Standard APS 330**

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

The disclosures provided have been prepared as at 30 September 2009.

On 7 May 2009 Bendigo and Adelaide Bank Limited increased its shareholding in Rural Bank (formerly Elders Rural Bank) from 50 per cent to 60pc. As at 30 June 2009 the joint venture remained subject to a shareholder agreement which resulted in Bendigo and Adelaide Bank Limited being required to continue equity accounting for this investment for statutory accounting purposes. During September this agreement was amended and Rural Bank impaired facilities, past due facilities and specific provisions data is now fully consolidated in this report.

– ends –

Further information

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**BENDIGO AND ADELAIDE BANK LIMITED**  
Including Elders Rural Bank  
**APS 330: Public Disclosure of Prudential Information**

**Capital Adequacy as at September 30, 2009**

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	9,369,214,541
	Other retail	11,368,448,687
	Corporate	0
	Banks and Other ADIs	220,742,204
	Government	40,627,760
	All other	708,571,358
	Capital requirements (in terms of risk-weighted assets) for securitisation	107,098,726
(b)	Capital requirements for market risk	218,785,977
(c)	Capital requirements for operational risk	2,332,402,634
(d)	Capital requirements for IRRBB (IRB/AMA-approved Australian-owned ADI's only)	N/A
(e)	<b>Total and Tier 1 capital ratio for the consolidated group</b>	
	Total capital ratio for the consolidated group	11.74%
	Tier 1 capital ratio for the consolidated group	8.68%

**Credit Risk as at September 30, 2009**

Reference	Item Description	September Quarter	June Quarter	Average
(a)	<b>i 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:</b>			
	Loans	36,573,064,949	35,980,867,262	36,276,961,105
	Debt securities	1,001,428,097	1,329,254,833	1,165,341,465
	Commitments and other non-market off balance sheet exposures*	855,993,231	838,483,032	847,238,131
	Market-related off balance sheet exposures*	70,969,831	78,194,205	74,582,018
	<b>ii Total gross credit risk exposures (excluding equity investments and securitisation exposures), plus average gross exposure over the period, broken down by portfolio:</b>			
	Claims secured by residential mortgage	23,244,723,623	22,673,270,503	22,958,997,063
	Other retail	13,088,470,890	13,051,791,066	13,070,130,978
	Corporate	0	0	0
	Banks and Other ADIs	1,068,630,703	1,410,567,123	1,239,598,913
	Government	40,627,760	41,286,696	40,957,228
	All other	1,059,003,132	1,049,873,943	1,054,438,538
(b)	<b>i Amount of impaired facilities, by portfolio:</b>			
	Claims secured by residential mortgage	31,924,365		
	Other retail	212,491,360		
	Corporate	0		
	Banks and Other ADIs	0		
	Government	0		
	All other	0		
	<b>Amount of past due facilities, by portfolio:</b>			
	Claims secured by residential mortgage	166,123,024		
	Other retail	126,801,892		
	Corporate	0		
	Banks and Other ADIs	9		
	Government	0		
	All other	0		
	<b>ii Specific provisions, by portfolio:</b>			
	Claims secured by residential mortgage	9,847,943		
	Other retail	87,522,506		
	Corporate	0		
	Banks and Other ADIs	0		
	Government	0		
	All other	0		
	<b>iii Charges for specific provisions and write-offs during the period, by portfolio:</b>			
	Claims secured by residential mortgage	3,887,065		
	Other retail	8,432,802		
	Corporate	0		
	Banks and Other ADIs	0		
	Government	0		
	All other	0		
(c)	The general reserve for credit losses	130,747,856		

1. Off-balance sheet exposures have been converted to their credit equivalent amounts
2. Rural Bank Limited - Section b) Commercial Loans re-classified from 'Corporate' to 'Other Retail'.
3. \$11.7 million of provisions raised on the Great Southern Portfolio as collective provisions for statutory accounting purposes are reported here as specific provisions for APRA reporting purposes