

asx release



March 1, 2010

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 31 December 2009.

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Further information

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

Capital Structure as at December 31st 2009 (Half-Yearly)

Reference	Item Description	Value
(a)	The amount of Tier 1 capital	2,151.6
	Paid-up ordinary shares	3,321.6
	Reserves	-167.3
	Retained earnings, including current year earnings	105.7
	Minority interests arising from consolidation of Tier 1 capital of subsidiaries	132.7
	Innovative Instruments	277.9
	Non-innovative residual instruments	0.0
	Deductions from Tier 1 capital, including goodwill and investments	1,519.0
(b)	The total amount of Tier 2 capital (net of deductions)	725.2
(c)	Total capital base	2,676.9

Capital Adequacy as at December 31st 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	9,028.1
	Other retail	11,571.9
	Corporate	0.0
	Banks and Other ADIs	202.3
	Government	40.6
	All other	577.4
	Capital requirements (in terms of risk-weighted assets) for securitisation	116.0
(b)	Capital requirements for market risk	249.7
(c)	Capital requirements for operational risk	2,239.8
(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	11.97%
	Tier 1 capital ratio for the consolidated group	8.05%

Credit Risk as at December 31st 2009

Reference	Item Description	Dec 2009 Quarter	Sep 2009 Quarter	Average
(a)	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:			
	Loans	36,083.6	36,573.1	36,328.3
	Debt securities	1,016.7	1,001.4	1,009.1
	Commitments and other non-market off balance sheet exposures ¹	929.6	856.0	892.8
	Market-related off balance sheet exposures ¹	64.7	71.0	67.8
	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 ¹	22,568.3	23,244.7	22,906.5
	Other retail ¹	13,534.5	13,088.5	13,311.5
	Corporate	0.0	0.0	0.0
	Banks and Other ADIs	1,067.0	1,068.6	1,067.8
	Government	40.6	40.6	40.6
	All other ¹	884.1	1,059.0	971.6
(b)	i			
	Amount of impaired facilities, by portfolio:			
	Claims secured by residential mortgage	28.3		
	Other retail	224.8		
	Corporate	0.0		
	Banks and Other ADIs	0.0		
	Government	0.0		
	All other	0.0		
	Amount of past due facilities, by portfolio:			
	Claims secured by residential mortgage	149.0		
	Other retail	249.7		
	Corporate	0.0		
	Banks and Other ADIs	0.0		
	Government	0.0		
	All other	0.0		
	ii			
	Specific provisions, by portfolio:			
	Claims secured by residential mortgage	9.0		
	Other retail ²	81.1		
	Corporate	0.0		
	Banks and Other ADIs	0.0		
	Government	0.0		
	All other	0.0		
	iii			
	Charges for specific provisions and write-offs during the period, by portfolio:			
	Claims secured by residential mortgage	3.2		
	Other retail	11.9		
	Corporate	0.0		
	Banks and Other ADIs	0.0		
	Government	0.0		
	All other	0.0		
(c)	The general reserve for credit losses	120.7		

1. Off-balance sheet exposures have been converted to their credit equivalent amounts.¹

2. \$12.3 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.²