

asx release



29 May, 2009

## Capital adequacy and risk disclosures

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 March 2009.

Also attached is restated information for the December 2008 quarter in accordance with Prudential Standard APS 330.

These restatements have been made after consultation with the relevant regulators, and align this disclosure with that made to APRA under APS 220.

Movements in arrears and provisions for the March quarter are in line with forecasts previously provided to the market.

– ends –

Details

### Investors

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**BENDIGO AND ADELAIDE BANK LIMITED**

**APS 330: Public Disclosure of Prudential Information**

**Capital Adequacy as at March 31, 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	8,946,817,955
	Other retail	7,959,797,197
	Corporate	0
	Banks and Other ADIs	134,163,349
	Government	34,669,117
	All other	952,932,000
	Capital requirements (in terms of risk-weighted assets) for securitisation	151,391,896
(b)	Capital requirements for market risk	250,338,389
(c)	Capital requirements for operational risk	2,091,988,366
(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	10.60%
	Tier 1 capital ratio for the consolidated group	8.01%

**Credit Risk as at March 31, 2009**

Reference	Item Description	March Quarter	December 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	32,782,489,257	32,130,065,515	32,456,277,386
	Debt securities	594,807,285	2,653,495,154	1,624,151,219
	Commitments and other non-market off balance sheet exposures*	695,672,687	738,171,598	716,922,143
	Market-related off balance sheet exposures*	80,981,539	127,681,007	104,331,273
	<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	22,511,104,526	22,885,750,829	22,698,427,677
	Other retail	9,381,557,469	8,421,453,719	8,901,505,594
	Corporate	0	0	0
	Banks and Other ADIs	1,027,297,091	3,061,496,710	2,044,396,901
	Government	34,669,117	35,600,450	35,134,783
	All other	1,199,322,565	1,245,111,566	1,222,217,065
(b)	<b>i Amount of impaired facilities, by portfolio:</b>			
	Claims secured by residential mortgage	26,895,553		
	Other retail	130,136,579		
	Corporate	0		
	Banks and Other ADIs	0		
	Government	0		
	All other	140,457		
	<b>Amount of past due facilities, by portfolio:</b>			
	Claims secured by residential mortgage	222,099,500		
	Other retail	85,929,753		
	Corporate	0		
	Banks and Other ADIs	0		
	Government	0		
	All other	0		
	<b>ii Specific provisions, by portfolio:</b>			
	Claims secured by residential mortgage	10,063,386		
	Other retail	24,081,671		
	Corporate	0		
	Banks and Other ADIs	0		
	Government	0		
	All other	16,606,636		
	<b>iii Charges for specific provisions and write-offs during the period, by portfolio:</b>			
	Claims secured by residential mortgage	5,074,534		
	Other retail	6,608,274		
	Corporate	0		
	Banks and Other ADIs	0		
	Government	0		
	All other	2,634,099		
(c)	The general reserve for credit losses	105,773,300		

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

**BENDIGO AND ADELAIDE BANK LIMITED**

**APS 330: Public Disclosure of Prudential Information**

**Capital Structure as at December 31, 2008 (Half-Yearly)**

Reference	Item Description	Value
(a)	The amount of Tier 1 capital	1,650,319,877
	Paid-up ordinary shares	2,923,415,855
	Reserves	-534,196,064
	Retained earnings, including current year earnings	136,879,305
	Minority interests arising from consolidation of Tier 1 capital of subsidiaries	0
	Innovative instruments	277,935,492
	Non-innovative residual instruments	0
	Deductions from Tier 1 capital, including goodwill and investments	1,153,714,713
(b)	The total amount of Tier 2 capital (net of deductions)	575,229,879
(c)	Total capital base	2,225,549,755

**Capital Adequacy as at December 31, 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	9,071,438,586
	Other retail	7,673,073,964
	Corporate	0
	Banks and Other ADIs	585,497,058
	Government	35,600,450
	All other	954,969,254
	Capital requirements (in terms of risk-weighted assets) for securitisation	47,802,696
(b)	Capital requirements for market risk	184,145,103
(c)	Capital requirements for operational risk	2,091,988,366
(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	10.78%
	Tier 1 capital ratio for the consolidated group	7.99%

**Credit Risk as at December 31, 2008**

Reference	Item Description	December Quarter	September Quarter	Average
(a)	<b>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>			
i	Loans	32,130,065,515	30,833,769,585	31,481,917,550
	Debt securities	2,653,495,154	3,727,353,906	3,190,424,530
	Commitments and other non-market off balance sheet exposures *	738,171,598	779,588,904	758,880,251
	Market-related off balance sheet exposures *	127,681,007	193,990,986	160,835,996
	<b>Total gross credit risk exposures (excluding equity investments and securitisation exposures), plus average gross exposure over the period, broken down by portfolio:</b>			
ii	Claims secured by residential mortgage	22,885,750,829	22,692,736,950	22,789,243,889
	Other retail	8,421,453,719	7,971,442,893	8,196,448,306
	Corporate	0	0	0
	Banks and Other ADIs	3,061,496,710	3,531,202,919	3,296,349,815
	Government	35,600,450	343,481,792	189,541,121
	All other	1,245,111,566	995,838,826	1,120,475,196
(b)	<b>i Amount of impaired facilities, by portfolio:</b>			
	Claims secured by residential mortgage	21,049,659		
	Other retail	119,400,519		
	Corporate	0		
	Banks and Other ADIs	0		
	Government	0		
	All other	116,801		
	<b>Amount of past due facilities, by portfolio:</b>			
	Claims secured by residential mortgage	202,687,621		
	Other retail	66,917,523		
	Corporate	0		
	Banks and Other ADIs	0		
	Government	0		
	All other	86,825		
	<b>ii Specific provisions, by portfolio:</b>			
	Claims secured by residential mortgage	7,551,914		
	Other retail	17,503,698		
	Corporate	0		
	Banks and Other ADIs	0		
	Government	0		
	All other	15,425,378		
	<b>iii Charges for specific provisions and write-offs during the period, by portfolio:</b>			
	Claims secured by residential mortgage	2,440,221		
	Other retail	14,467,381		
	Corporate	0		
	Banks and Other ADIs	0		
	Government	0		
	All other	3,868,111		
(c)	The general reserve for credit losses	103,353,036		

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