asx release

Bendigo and Adelaide Bank

August 25, 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 30 June 2010.

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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 to one decimal place

Capital Structure as at June 30th 2010 (Half-Yearly)

Reference	Item Description	Value
(a)	The amount of Tier 1 capital	2,173.8
	Paid-up ordinary shares	3,361.7
	Reserves	-120.1
	Retained earnings, including current year earnings	147.6
	Minority interests arising from consolidation of Tier 1 capital of subsidiaries	145.7
	Innovative instruments	277.9
	Non-innovative residual instruments	0.0
	Deductions from Tier 1 capital, including goodwill and investments	1,639.0
(b)	The total amount of Tier 2 capital (net of deductions)	657.9
(c)	Total capital base	2,831.8

Capital Adequacy as at June 30th 2010

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 [3.]	9,208.0
	Other retail [3.]	12,136.8
	Corporate	0.0
	Banks and Other ADIs	159.9
	Government	43.6
	All other	718.0
	Capital requirements (in terms of risk-weighted assets) for securitisation [3.]	520.2
(b)	Capital requirements for market risk	295.8
(c)	Capital requirements for operational risk	2,265.1
(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	11.17%
	Tier 1 capital ratio for the consolidated group	8.57%

Credit Risk as at June 30th 2010

Reference		Item Description	Jun 2010 Quarter	Mar 2010 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	38,195.5	37,252.3	37,723.9
		Debt securities	760.2	929.6	844.9
		Commitments and other non-market off balance sheet exposures [1.]	1,153.1	1,099.7	1,126.4
		Market-related off balance sheet exposures [1.]	60.3	59.8	60.0
	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.]	23,209.7	22,223.4	22,716.6
		Other retail [1.]	14,987.2	15,304.0	15,145.6
		Corporate	0.0	0.0	0.0
		Banks and Other ADIs	805.8	935.0	870.4
		Government	43.6	42.6	43.1
		All other [1.]	1,122.7	836.2	979.5
(b)	i	**Amount of impaired facilities, by portfolio:**			
		Claims secured by residential mortgage	27.1		
		Other retail	255.0		
		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	179.7		
		Other retail	327.5		
		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	6.8		
		Other retail [2]	84.6		
		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	1.8		
		Other retail	9.9		
		Corporate	0.0		
		Banks and Other ADIs	0.0		
		Government	0.0		
		All other	0.0		
(c)		The general reserve for credit losses	128.5		

1. Off-balance sheet exposures have been converted to their credit equivalent amounts. [1]
2. $13.1 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]
3. Re-alignment of capital requirements from i) claims by securitised residential mortgage and ii) other retail to iii) capital requirements (in terms of risk-weighted assets) for securitisation to correspond with APRA returns. [3]