

asx release



November 26, 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 September 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)
Capital Adequacy as at September 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	8,866.6
	Other retail	12,346.7
	Corporate	0.0
	Banks and Other ADIs	146.6
	Government	42.4
	All other	842.3
	Capital requirements (in terms of risk-weighted assets) for securitisation	460.1
(b)	Capital requirements for market risk	289.8
(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	10.81%
	Tier 1 capital ratio for the consolidated group	8.54%

Capital Adequacy as at September 30th 2010

Reference	Item Description	Sep 2010 Quarter	Jun 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	37,600.0	38,195.5	37,897.7
	Debt securities	729.2	760.2	744.7
	Commitments and other non-market off balance sheet exposures ¹	1,113.2	1,153.1	1,133.1
	Market-related off balance sheet exposures ¹	64.9	60.3	62.6
	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	22,206.9	23,209.7	22,708.3
	Other retail ¹	15,017.8	14,987.2	15,002.5
	Corporate	0.0	0.0	0.0
	Banks and Other ADIs	791.5	805.8	798.7
	Government	52.4	43.6	48.0
	All other ¹	1,438.7	1,122.7	1,280.7
(b)	i Amount of impaired facilities, by portfolio:			
	Claims secured by residential mortgage	27.9		
	Other retail	246.4		
	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	205.3		
	Other retail	374.6		
	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	7.7		
	Other retail	83.2		
	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 ²	6.1		
	Corporate	0.0		
	Banks and Other ADIs	0.0		
	Government	0.0		
	All other	0.0		
(c)	The general reserve for credit losses	129.4		

1. Off-balance sheet exposures have been converted to their credit equivalent amounts.
2. \$13.2 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.
3. During the September quarter The Bank completed a RMBS transaction of \$1.5 billion.