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March 1, 2011

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 2010.

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Further information

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BENDIGO AND ADELAIDE BANK LIMITED
Including Rural Bank Limited
APS 330: Public Disclosure of Prudential Information
Millions to one decimal place

Capital Structure as at December 31st 2010 (Half-Yearly)

Reference	Item Description	Value
(a)	The amount of Tier 1 capital	2,027.1
	Paid-up ordinary shares	3,386.6
	Reserves	-83.2
	Retained earnings, including current year earnings	149.2
	Minority interests arising from consolidation of Tier 1 capital of subsidiaries	0.0
	Innovative instruments	277.9
	Non-innovative residual instruments	0.0
	Deductions from Tier 1 capital, including goodwill and investments	1,703.5
(b)	The total amount of Tier 2 capital (net of deductions)	756.2
(c)	Total capital base	2,783.4

Capital Adequacy as at December 31st 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	9,476.0
	Other retail	11,765.3
	Corporate	0.0
	Banks and Other ADIs	151.1
	Government	58.6
	All other	664.7
	Capital requirements (in terms of risk-weighted assets) for securitisation	459.7
(b)	Capital requirements for market risk	293.9
(c)	Capital requirements for operational risk	2,269.7
(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	11.07%
	Tier 1 capital ratio for the consolidated group	8.06%

All other				
Reference	Item Description	Dec 2010 Quarter	Sep 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	37,566.4	37,600.0	37,583.2
	Debt securities	733.1	729.2	733.7
	Commitments and other non-market off balance sheet exposures ¹	1,215.8	1,113.2	1,164.5
	Market-related off balance sheet exposures ¹	74.1	64.9	69.5
	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	23,405.2	22,206.9	22,806.6
	Other retail ¹	14,397.9	15,017.8	14,707.9
	Corporate	0.0	0.0	0.0
	Banks and Other ADIs	785.6	791.5	788.6
	Government	59.7	52.4	56.0
	All other ¹	945.0	1,438.7	1,191.9
(b)	i	Amount of impaired facilities, by portfolio:		
	Claims secured by residential mortgage	27.1		
	Other retail	290.5		
	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	205.5		
	Other retail	366.7		
	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	7.8		
	Other retail	85.4		
	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	2.4		
	Other retail ²	12.1		
	Corporate	0.0		
	Banks and Other ADIs	0.0		
	Government	0.0		
	All other	0.0		
(c)	The general reserve for credit losses	129.3		

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 December quarter the Bank completed a RMBS transaction of \$1 billion.

4. During the December quarter the Bank implemented a new credit risk management system which resulted in a re-classification of loan portfolios.