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25<sup>th</sup> August, 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 30 June 2011.

– ends –

### **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 June 30th 2011 (Half-Yearly)**

Reference	Item Description	Value
(a)	The amount of Tier 1 capital	2,043.3
	Paid-up ordinary shares	3,408.9
	Reserves	-70.1
	Retained earnings, including current year earnings	229.5
	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	1,802.9
(b)	The total amount of Tier 2 capital (net of deductions)	715.5
(c)	Total capital base	2,758.9

**Capital Adequacy as at June 30th 2011**

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	10,324.3
	Other retail	11,812.2
	Corporate	0.0
	Banks and Other ADIs	115.7
	Government	56.9
	All other	739.8
	Capital requirements (in terms of risk-weighted assets) for securitisation	456.8
(b)	Capital requirements for market risk	301.9
(c)	Capital requirements for operational risk	2,235.7
(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	10.59%
	Tier 1 capital ratio for the consolidated group	7.85%



All other

Reference	Item Description	Jun 2011 Quarter	Mar 2011 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	40,006.3	38,591.3	39,298.8
	Debt securities	568.6	523.6	546.1
	Commitments and other non-market off balance sheet exposures <sup>1</sup>	1,137.4	1,201.4	1,169.4
	Market-related off balance sheet exposures <sup>1</sup>	68.1	72.3	70.2
	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 <sup>1</sup>	26,010.8	24,729.8	25,370.3
	Other retail <sup>1</sup>	14,050.4	14,048.0	14,049.2
	Corporate	0.0	0.0	0.0
	Banks and Other ADIs	599.7	593.3	596.5
	Government	58.0	59.3	58.6
	All other <sup>1</sup>	1,061.5	958.1	1,009.8
(b)	i Amount of impaired facilities, by portfolio:			
	Claims secured by residential mortgage	25.1		
	Other retail	333.6		
	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	235.6		
	Other retail	426.8		
	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	6.3		
	Other retail	95.7		
	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	2.0		
	Other retail <sup>2</sup>	16.3		
	Corporate	0.0		
	Banks and Other ADIs	0.0		
	Government	0.0		
	All other	0.0		
(c)	The general reserve for credit losses	132.8		

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

2. \$10.6 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.