

asx release



28th November, 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 September 2011.

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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 June 30th 2011 (Half-Yearly)
Capital Adequacy as at September 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	10,559.7
	Other retail	11,761.3
	Corporate	0.0
	Banks and Other ADIs	112.9
	Government	51.3
	All other	800.6
	Capital requirements (in terms of risk-weighted assets) for securitisation	452.6
(b)	Capital requirements for market risk	314.2
(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	10.67%
	Tier 1 capital ratio for the consolidated group	7.95%

Capital Adequacy as at September 30th 2011

Reference	Item Description	Sep 2011 Quarter	Jun 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	40,214.5	40,006.3	40,110.4
	Debt securities	552.0	568.6	560.3
	Commitments and other non-market off balance sheet exposures ¹	1,176.8	1,137.4	1,157.1
	Market-related off balance sheet exposures ¹	41.2	68.1	54.7
(a) 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	26,603.0	26,010.8	26,306.9
	Other retail ¹	13,654.7	14,050.4	13,852.6
	Corporate	0.0	0.0	0.0
	Banks and Other ADIs	592.5	599.7	596.1
	Government	51.4	58.0	54.7
	All other ¹	1,083.0	1,061.5	1,072.2
(b) i	Amount of impaired facilities, by portfolio:			
	Claims secured by residential mortgage	26.1		
	Other retail	332.7		
	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 ³	148.0		
	Other retail	426.1		
	Corporate	0.0		
	Banks and Other ADIs	0.0		
	Government	0.0		
	All other	0.0		
(b) ii	Specific provisions, by portfolio:			
	Claims secured by residential mortgage	6.6		
	Other retail	98.5		
	Corporate	0.0		
	Banks and Other ADIs	0.0		
	Government	0.0		
	All other	0.0		
(b) iii	Charges for specific provisions and write-offs during the period, by portfolio:			
	Claims secured by residential mortgage	2.0		
	Other retail ²	11.0		
	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.

3. Past Due Facilities secured by residential property have reduced by \$88 million this quarter due to a re-classification of loans under a 'Commercial Arrangement'.