

asx release



May 31, 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 March 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 December 31st 2010 (Half-Yearly)  
Capital Adequacy as at March 31st 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	9,831.6
	Other retail	11,714.2
	Corporate	0.0
	Banks and Other ADIs	107.6
	Government	58.2
	All other	659.4
	Capital requirements (in terms of risk-weighted assets) for securitisation	446.0
(b)	Capital requirements for market risk	300.2
(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)	<b>Total and Tier 1 capital ratio for the consolidated group</b>	
	Total capital ratio for the consolidated group	10.68%
	Tier 1 capital ratio for the consolidated group	7.72%

Capital Adequacy as at March 31st 2011

Reference	Item Description	Mar 2011 Quarter	Dec 2010 Quarter	Average
(a)	<b>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:</b>			
	Loans	38,591.3	37,566.4	38,078.8
	Debt securities	523.6	738.1	630.9
	Commitments and other non-market off balance sheet exposures <sup>1</sup>	1,201.4	1,215.8	1,208.6
	Market-related off balance sheet exposures <sup>1</sup>	72.3	74.1	73.2
	<b>ii Total gross credit risk exposures (excluding equity investments and securitisation exposures), plus average gross exposure over the period, broken down by portfolio:</b>			
	Claims secured by residential mortgage <sup>1</sup>	24,729.8	23,406.2	24,068.0
	Other retail <sup>1</sup>	14,048.0	14,397.9	14,223.0
	Corporate	0.0	0.0	0.0
	Banks and Other ADIs	593.3	785.6	689.5
	Government	59.3	59.7	59.5
	All other <sup>1</sup>	958.1	945.0	951.6
(b)	<b>i Amount of impaired facilities, by portfolio:</b>			
	Claims secured by residential mortgage	26.3		
	Other retail	312.9		
	Corporate	0.0		
	Banks and Other ADIs	0.0		
	Government	0.0		
	All other	0.0		
	<b>Amount of past due facilities, by portfolio:</b>			
	Claims secured by residential mortgage	214.5		
	Other retail	434.7		
	Corporate	0.0		
	Banks and Other ADIs	0.0		
	Government	0.0		
	All other	0.0		
	<b>ii Specific provisions, by portfolio:</b>			
	Claims secured by residential mortgage	6.6		
	Other retail	84.2		
	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:</b>			
	Claims secured by residential mortgage	1.1		
	Other retail <sup>2</sup>	6.7		
	Corporate	0.0		
	Banks and Other ADIs	0.0		
	Government	0.0		
	All other	0.0		
(c)	The general reserve for credit losses			130.3

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.