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26 November 2013

## **Basel III 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 2013.

– ends –

### **Further information**

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**BENDIGO AND ADELAIDE BANK LIMITED**

Including Rural Bank Limited

**APS 330: Public Disclosure**

Millions to one decimal place

**Capital Adequacy as at September 30th 2013**

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	12,583.5
	Other retail	13,274.5
	Corporate	0.0
	Banks and Other ADIs	105.5
	Government	45.3
	All other	1,103.6
	Capital requirements (in terms of risk-weighted assets) for securitisation	509.1
(b)	Capital requirements (in terms of risk-weighted assets) for equity exposures in the IRB approach	N/A
(c)	Capital requirements (in terms of risk-weighted assets) for market risk	311.5
(d)	Capital requirements (in terms of risk-weighted assets) for operational risk	2,626.1
(e)	Capital requirements (in terms of risk-weighted assets) for interest rate risk in the banking book (IRRBB) (IRB/AMA-approved Australian-owned ADI's only)	N/A
(f)	<b>Common Equity Tier 1, Tier 1 and Total Capital ratio for the consolidated banking group</b>	
	Common Equity Tier 1 for the consolidated group	7.81%
	Tier 1 capital ratio for the consolidated group	9.24%
	Total capital ratio for the consolidated group	10.70%

Credit Risk as at September 30th 2013

Reference	Item Description	Sep 2013 Quarter	Jun 2013 Quarter	Average
(a) i	<b>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	46,341.6	45,927.9	46,134.7
	Debt securities	461.6	558.6	510.1
	Commitments and other non-market off balance sheet exposures <sup>(1)</sup>	1,503.4	1,462.2	1,482.8
	Market-related off balance sheet exposures <sup>(1)</sup>	82.7	67.2	74.9
(a) ii	<b>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>	31,917.8	31,254.2	31,586.0
	Other retail <sup>(1)</sup>	14,569.8	14,681.3	14,625.6
	Corporate	0.0	0.0	0.0
	Banks and Other ADIs	476.7	581.4	529.1
	Government	45.3	47.0	46.1
	All other <sup>(1)</sup>	1,379.6	1,451.9	1,415.7
(b) i	<b>Amount of impaired facilities, by portfolio:</b>			
	Claims secured by residential mortgage	34.2		
	Other retail	364.7		
	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	145.4		
	Other retail	528.7		
	Corporate	0.0		
	Banks and Other ADIs	0.0		
	Government	0.0		
	All other	0.0		
(b) ii	<b>Specific provisions, by portfolio:</b>			
	Claims secured by residential mortgage	10.4		
	Other retail <sup>(2)</sup>	106.8		
	Corporate	0.0		
	Banks and Other ADIs	0.0		
	Government	0.0		
	All other	0.0		
(b) iii	<b>Charges for specific provisions and write-offs during the period, by portfolio:</b>			
	Claims secured by residential mortgage	1.4		
	Other retail	13.1		
	Corporate	0.0		
	Banks and Other ADIs	0.0		
	Government	0.0		
	All other	0.0		
(c)	The general reserve for credit losses	153.7		

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Securitisation Exposures as at September 30th 2013

Reference	Item Description	Sep 2013 Quarter	Sep 2013 Quarter
(a)	<b>Summary of current period's securitisation activity, including the total amount of exposures securitised (by exposure type) and recognised gain or loss on sale by exposure type:</b>	<b>Total exposures securitised</b>	<b>Recognised gain or loss on sale</b>
	Residential Mortgage	0.0	0.0
	Credit Card and other personal loans	0.0	0.0
	Commercial Loans	0.0	0.0
	Other	0.0	0.0
(b)	<b>Aggregate amount of total securitisation exposures retained or purchased:</b>	<b>On Balance Sheet</b>	<b>Off Balance Sheet</b>
	Liquidity support facilities	0.0	27.0
	Derivative facilities	116.4	116.6
	Holdings of securities	6,133.2	0.0
	Other	0.0	0.0

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

(2) \$11.8 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.