

asx release



28 May 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 31 March 2013.

– ends –

### **Further information**

Will Rayner  
Head of Capital and Investor Relations  
Phone: 08 8220 7764  
Mobile: 0437 794 366

asx release



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

**Capital Adequacy as at March 31st 2013**

<b>Reference</b>	<b>Item Description</b>	<b>Value</b>
(a)	Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio:	
	Claims secured by residential mortgage	12,081.5
	Other retail	12,816.4
	Corporate	0.0
	Banks and Other ADIs	90.7
	Government	44.2
	All other	1,138.1
	Capital requirements (in terms of risk-weighted assets) for securitisation	589.2
(b)	Capital requirements for market risk	348.0
(c)	Capital requirements for operational risk	2,547.6
(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	10.85%
	Tier 1 capital ratio for the consolidated group	9.30%

Credit Risk as at March 31st 2013

Reference	Item Description	Mar 2013 Quarter	Dec 2012 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	45,123.6	45,001.4	45,062.5
	Debt securities	439.4	582.4	510.9
	Commitments and other non-market off balance sheet exposures <sup>1</sup>	1,338.1	1,326.5	1,332.3
	Market-related off balance sheet exposures <sup>1</sup>	54.8	51.2	53.0
	<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>	30,690.8	30,884.0	30,787.4
	Other retail <sup>1</sup>	14,282.0	14,017.3	14,149.6
	Corporate	0.0	0.0	0.0
	Banks and Other ADIs	452.8	603.3	528.0
	Government	44.3	44.9	44.6
	All other <sup>1</sup>	1,486.1	1,412.0	1,449.0
(b)	<b>i Amount of impaired facilities, by portfolio:</b>			
	Claims secured by residential mortgage	35.2		
	Other retail	316.4		
	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	177.7		
	Other retail	495.6		
	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	9.5		
	Other retail <sup>2</sup>	104.4		
	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	2.0		
	Other retail	17.9		
	Corporate	0.0		
	Banks and Other ADIs	0.0		
	Government	0.0		
	All other	0.0		
(c)	The general reserve for credit losses	150.3		

Securitisation Exposures as at March 31st 2013

<i>Reference</i>	<i>Item Description</i>	<i>Mar 2013 Quarter</i>	<i>Mar 2013 Quarter</i>
(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	850.4	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	23.0
	Derivative facilities	59.3	93.8
	Holdings of securities	6,901.0	0.0
	Other	0.0	0.0

1. Off-balance sheet exposures have been converted to their credit equivalent amounts.
2. \$9.6 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.