

asx release



22 May 2014

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 2014.

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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 March 31st 2014

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	12,984.4
	Other retail	13,382.0
	Corporate	0.0
	Banks and Other ADIs	128.5
	Government	40.3
	All other	1,178.2
	Capital requirements (in terms of risk-weighted assets) for securitisation	482.3
(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	428.1
(d)	Capital requirements (in terms of risk-weighted assets) for operational risk	2,690.7
(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)	Common Equity Tier 1, Tier 1 and Total Capital ratio for the consolidated banking group	
	Common Equity Tier 1 for the consolidated group	7.72%
	Tier 1 capital ratio for the consolidated group	9.03%
	Total capital ratio for the consolidated group	11.36%

Credit Risk as at March 31st 2014

Reference	Item Description	Mar 2014 Quarter	Dec 2013 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	47,845.5	47,627.7	47,736.6
	Debt securities	477.0	529.2	503.1
	Commitments and other non-market off balance sheet exposures ⁽¹⁾	1,603.2	1,556.4	1,579.8
	Market-related off balance sheet exposures ⁽¹⁾	52.2	54.5	53.3
(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⁾	32,958.0	32,763.9	32,861.0
	Other retail ⁽¹⁾	14,691.7	14,557.7	14,624.7
	Corporate	0.0	0.0	0.0
	Banks and Other ADIs	819.0	857.1	838.0
	Government	40.3	39.9	40.1
	All other ⁽¹⁾	1,468.7	1,549.1	1,508.9
(b) i	Amount of impaired facilities, by portfolio:			
	Claims secured by residential mortgage	36.4		
	Other retail	393.9		
	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	170.2		
	Other retail	495.4		
	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	9.6		
	Other retail ⁽²⁾	106.3		
	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	1.7		
	Other retail	14.5		
	Corporate	0.0		
	Banks and Other ADIs	0.0		
	Government	0.0		
	All other	0.0		
(c)	The general reserve for credit losses	169.2		

Securitisation Exposures as at March 31st 2014

Reference	Item Description	Mar 2014 Quarter	Mar 2014 Quarter
(a)	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:	Total exposures securitised	Recognised gain or loss on sale
	Residential Mortgage	500.0	0.0
	Credit Card and other personal loans	0.0	0.0
	Commercial Loans	0.0	0.0
	Other	0.0	0.0
(b)	Aggregate amount of total securitisation exposures retained or purchased:	On Balance Sheet	Off Balance Sheet
	Liquidity support facilities	0.0	33.7
	Derivative facilities	78.0	69.2
	Holdings of securities	5,530.5	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.