

asx release



28 November 2016

Basel III Pillar 3 Disclosures: Prudential Standard APS 330

Bendigo and Adelaide Bank Limited is an Authorised Deposit-taking Institution (ADI) subject to regulation by the Australian Prudential Regulation Authority (APRA). Attached is the prudential information required to be disclosed in accordance with Prudential Standard APS 330.

The prudential disclosures have been prepared for Bendigo and Adelaide Bank Limited including Rural Bank Limited (the Group).

The disclosures provided have been prepared as at 30 September 2016.

Further information

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Bendigo and Adelaide Bank Limited, Basel III Pillar 3 Disclosures, 30 September 2016

Table 3 Capital Adequacy

Risk-weighted Assets	30 September 2016 \$m	30 June 2016 \$m
Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio:		
Claims secured by residential mortgage	15,873.9	15,470.2
Other retail	16,132.3	15,951.8
Corporate	-	-
Banks and Other ADIs	183.0	167.1
Government	33.7	35.7
All other	762.1	928.8
Total on balance sheet assets and off balance sheet exposures	32,985.0	32,553.6
Securitisation Risk weighted assets ¹	279.7	304.1
Market Risk weighted assets	445.2	307.5
Operational Risk weighted assets	3,320.3	3,320.3
Total Risk Weighted Assets	37,030.2	36,485.5
Capital Ratios (for the consolidated group)	%	%
Common Equity Tier 1	7.90	8.09
Tier 1	10.18	10.40
Total Capital	11.96	12.21

Notes

¹ Please refer to Table 5 for securitisation exposures.

Bendigo and Adelaide Bank Limited, Basel III Pillar 3 Disclosures, 30 September 2016

Table 4 Credit Risk

Exposure Type ³	Gross Credit Exposure		Average Gross Credit Exposure	
	30 September 2016 \$m	30 June 2016 \$m	30 September 2016 \$m	30 June 2016 \$m
Loans	56,426.0	55,711.4	56,068.7	55,181.4
Debt securities	643.2	659.5	651.3	646.4
Commitments and other non-market off balance sheet exposures ²	2,959.3	2,619.5	2,789.4	2,391.5
Market-related off balance sheet exposures ²	110.1	111.0	110.6	108.3
Total exposures	60,138.6	59,101.4	59,620.0	58,327.6

Portfolios ³	Gross Credit Exposure		Average Gross Credit Exposure	
	30 September 2016 \$m	30 June 2016 \$m	30 September 2016 \$m	30 June 2016 \$m
Claims secured by residential mortgage ²	40,384.2	39,256.4	39,820.3	38,745.4
Other retail ²	17,476.4	17,305.7	17,391.1	17,094.2
Corporate	-	-	-	-
Banks and other ADIs	1,186.3	1,193.8	1,190.0	1,183.6
Government	34.8	36.7	35.8	38.6
All other ²	1,056.9	1,308.8	1,182.8	1,265.7
Total exposures	60,138.6	59,101.4	59,620.0	58,327.5

30 September 2016 Portfolios	Impaired Loans \$m	Past Due Loans > 90 days \$m	Specific Provisions \$m	Charges for Specific Provisions and Write-offs during the Period \$m
				\$m
Claims secured by residential mortgage	41.3	267.2	13.3	1.0
Other retail	268.4	389.1	112.9 ⁴	1.5
Corporate	-	-	-	-
Banks and other ADIs	-	-	-	-
Government	-	-	-	-
All other	-	-	-	-
Total exposures	309.7	656.3	126.2	2.5

30 June 2016 Portfolios	Impaired Loans \$m	Past Due Loans > 90 days \$m	Specific Provisions \$m	Charges for Specific Provisions and Write-offs during the Period \$m
				\$m
Claims secured by residential mortgage	35.1	303.4	10.4	1.5
Other retail	312.9	393.4	132.9 ⁴	8.4
Corporate	-	-	-	-
Banks and other ADIs	-	-	-	-
Government	-	-	-	-
All other	-	-	-	-
Total exposures	348.0	696.8	143.3	9.9

	30 September 2016 \$m	30 June 2016 \$m
The general reserve for credit losses	181.1	181.1

Notes

² Off-balance sheet exposures have been converted to their credit equivalent amounts.

³ Excludes equity investments and securitisation exposures.

⁴ \$19.1 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 as at 30 September 2016 and 30 June 2016.

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Table 5 Securitisation

Exposure Type	30 September 2016 Quarter		30 June 2016 Quarter	
	Securitisation Activity \$m	Gain or Loss on Sale \$m	Securitisation Activity \$m	Gain or Loss on Sale \$m
Residential Mortgage	699.3	-	-	-
Credit Card and Other Personal Loans	-	-	-	-
Commercial Loans	-	-	-	-
Other	-	-	-	-
Total	699.3	-	-	-

30 September 2016				
Securitisation Exposures	Liquidity Support Facilities \$m	Derivative Facilities \$m	Holdings of Securities \$m	Other \$m
On-balance sheet securitisation exposures retained or purchased	-	329.0	6,286.7	-
Off-balance sheet securitisation exposures	35.4	82.8	-	-
Total	35.4	411.8	6,286.7	-

30 June 2016				
Securitisation Exposures	Liquidity Support Facilities \$m	Derivative Facilities \$m	Holdings of Securities \$m	Other \$m
On-balance sheet securitisation exposures retained or purchased	-	216.1	6,617.7	-
Off-balance sheet securitisation exposures	37.9	121.2	-	-
Total	37.9	337.3	6,617.7	-