

Prudential Standard APS 330: Public Disclosure of Prudential Information

Attached is the prudential information disclosed in accordance with Prudential Standard APS 330 prepared as at 31 December 2008.

Amendment to 30 September 2008 disclosure: Table 17 (a) i and ii: Credit Risk

Bendigo & Adelaide Bank Limited have restated the 30 September 2008 quarter values to align exposures as defined in the Bank's "credit risk" returns provided to the Australian Prudential Regulation Authority ("APRA") on a monthly basis.

Amendments to the 30 September 2008 APS330 return include the reconciliation of data between Table 17 (a) i and ii which are now more clearly defined. Table 17 (a) i and ii now include reconciliation for the following class of credit risk exposures as defined in APRA return ARF 112:

- Cash Items
- Past Due Claims
- Investments in premises, plant and equipment and all other fixed assets

These exposures have formed part of the Bank's prudential capital requirements over the reported period and the inclusion of the data has no impact on current or past capital ratios of the Bank.

Details

Investors

Andrew Price
Head of Capital Management
Phone: 03 5485 6008
Mobile: 0417 110 105

Media

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

For personal use only

BENDIGO AND ADELAIDE BANK LIMITED

APS 330: Public Disclosure of Prudential Information

Capital Structure as at December 31, 2008 (Half-Yearly)

Reference	Item Description	Value
(a)	The amount of Tier 1 capital	1,650,319,877
	Paid-up ordinary shares	2,923,415,855
	Reserves	-534,196,064
	Retained earnings, including current year earnings	136,879,305
	Minority interests arising from consolidation of Tier 1 capital of subsidiaries	0
	Innovative instruments	277,935,492
	Non-innovative residual instruments	0
	Deductions from Tier 1 capital, including goodwill and investments	1,153,714,713
(b)	The total amount of Tier 2 capital (net of deductions)	575,229,879
(c)	Total capital base	2,225,549,755

Capital Adequacy as at December 31, 2008

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	9,071,438,586
	Other retail	7,673,073,964
	Corporate	0
	Banks and Other ADIs	585,497,058
	Government	35,600,450
	All other	954,969,254
	Capital requirements (in terms of risk-weighted assets) for securitisation	47,802,696
(b)	Capital requirements for market risk	184,145,103
(c)	Capital requirements for operational risk	2,091,988,366
(d)	Capital requirements for IRRBB (IRB/AMA-approved Australian-owned ADI's only)	N/A
(e)	Total and Tier 1 capital ratio for the consolidated group	
	Total capital ratio for the consolidated group	10.78%
	Tier 1 capital ratio for the consolidated group	7.99%

Credit Risk as at December 31, 2008

Reference	Item Description	December Quarter	September Quarter	Average
(a)	Total gross credit risk exposures (excluding equity investments and securitisation exposures), plus average gross exposure over the period,			
i	broken down by major types of credit exposure:			
	Loans	32,130,065,515	30,833,769,585	31,481,917,550
	Debt securities	2,653,495,154	3,727,353,906	3,190,424,530
	Commitments and other non-market off balance sheet exposures *	738,171,598	779,588,904	758,880,251
	Market-related off balance sheet exposures *	127,681,007	193,990,986	160,835,996
	Total gross credit risk exposures (excluding equity investments and securitisation exposures), plus average gross exposure over the period,			
ii	broken down by portfolio:			
	Claims secured by residential mortgage	22,885,750,829	22,692,736,950	22,789,243,889
	Other retail	8,421,453,719	7,971,442,893	8,196,448,306
	Corporate	0	0	0
	Banks and Other ADIs	3,061,496,710	3,531,202,919	3,296,349,815
	Government	35,600,450	343,481,792	189,541,121
	All other	1,245,111,566	995,838,826	1,120,475,196
(b)	i Amount of impaired facilities, by portfolio:			
	Claims secured by residential mortgage	19,380,659		
	Other retail	80,060,154		
	Corporate	0		
	Banks and Other ADIs	0		
	Government	0		
	All other	0		
	Amount of past due facilities, by portfolio:			
	Claims secured by residential mortgage	189,461,621		
	Other retail	63,444,665		
	Corporate	0		
	Banks and Other ADIs	0		
	Government	0		
	All other	0		
	ii Specific provisions, by portfolio:			
	Claims secured by residential mortgage	7,551,914		
	Other retail	17,503,698		
	Corporate	0		
	Banks and Other ADIs	0		
	Government	0		
	All other	15,425,378		
	iii Charges for specific provisions and write-offs during the period, by portfolio:			
	Claims secured by residential mortgage	2,440,221		
	Other retail	14,467,381		
	Corporate	0		
	Banks and Other ADIs	0		
	Government	0		
	All other	3,868,111		
(c)	The general reserve for credit losses	103,353,036		

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

For personal use only