

asx release



26th November 2012

Basel II 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 2012.

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Further information

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

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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 September 30th 2012

| 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 | 11,884.1 |
| | Other retail | 12,408.5 |
| | Corporate | 0.0 |
| | Banks and Other ADIs | 87.3 |
| | Government | 46.8 |
| | All other | 987.5 |
| | Capital requirements (in terms of risk-weighted assets) for securitisation | 510.4 |
| (b) | Capital requirements for market risk | 307.4 |
| (c) | Capital requirements for operational risk | 2,479.0 |
| (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 | 10.72% |
| | Tier 1 capital ratio for the consolidated group | 8.86% |

Credit Risk as at September 30th 2012

| Reference | Item Description | Sep 2012 Quarter | Jun 2012 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 | 44,176.9 | 43,137.4 | 43,657.1 |
| | Debt securities | 429.4 | 646.1 | 537.8 |
| | Commitments and other non-market off balance sheet exposures ¹ | 1,235.3 | 1,151.5 | 1,193.4 |
| | Market-related off balance sheet exposures ¹ | 55.4 | 55.9 | 55.7 |
| | 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 | 30,199.6 | 29,116.5 | 29,658.1 |
| | Other retail ¹ | 13,879.6 | 14,030.0 | 13,954.8 |
| | Corporate | 0.0 | 0.0 | 0.0 |
| | Banks and Other ADIs | 438.4 | 681.7 | 560.1 |
| | Government | 47.2 | 51.5 | 49.4 |
| | All other ¹ | 1,332.2 | 1,111.1 | 1,221.7 |
| (b) | i Amount of impaired facilities, by portfolio: | | | |
| | Claims secured by residential mortgage | 28.9 | | |
| | Other retail | 286.4 | | |
| | 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 | 180.1 | | |
| | Other retail | 542.6 | | |
| | Corporate | 0.0 | | |
| | Banks and Other ADIs | 0.0 | | |
| | Government | 0.0 | | |
| | All other | 0.0 | | |
| | ii Specific provisions, by portfolio: | | | |
| | Claims secured by residential mortgage | 8.4 | | |
| | Other retail ² | 107.0 | | |
| | Corporate | 0.0 | | |
| | Banks and Other ADIs | 0.0 | | |
| | Government | 0.0 | | |
| | All other | 0.0 | | |
| | iii Charges for specific provisions and write-offs during the period, by portfolio: | | | |
| | Claims secured by residential mortgage | 1.4 | | |
| | Other retail | 17.1 | | |
| | Corporate | 0.0 | | |
| | Banks and Other ADIs | 0.0 | | |
| | Government | 0.0 | | |
| | All other | 0.0 | | |
| (c) | The general reserve for credit losses | 144.4 | | |

Securitisation Exposures as at September 30th 2012

| <i>Reference</i> | <i>Item Description</i> | <i>Sep 2012 Quarter</i> | <i>Sep 2012 Quarter</i> |
|------------------|--|------------------------------------|--|
| (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 | 417.7 | 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 | 21.0 |
| | Derivative facilities | 239.0 | 234.4 |
| | Holdings of securities | 7,716.4 | 0.0 |
| | Other | 0.0 | 0.0 |

1. Off-balance sheet exposures have been converted to their credit equivalent amounts.
2. \$9.2 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.