

asx release



27 February 2013

## **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 31 December 2012.

– ends –

### **Further information**

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

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

**Capital Structure as at December 31st 2012 (Half-Yearly)**

<b>Reference</b>	<b>Item Description</b>	<b>Value</b>
(a)	The amount of Tier 1 capital	2,732.1
	Paid-up ordinary shares	3,718.2
	Reserves	-35.8
	Retained earnings, including current year earnings	214.9
	Minority interests arising from consolidation of Tier 1 capital of subsidiaries	0.0
	Innovative instruments	188.5
	Non-innovative residual instruments	268.9
	Deductions from Tier 1 capital, including goodwill and investments	1,622.6
(b)	The total amount of Tier 2 capital (net of deductions)	517.6
(c)	Total capital base	3,249.7

**Capital Adequacy as at December 31st 2012**

<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	12,119.2
	Other retail	12,539.7
	Corporate	0.0
	Banks and Other ADIs	117.9
	Government	44.9
	All other	1,148.8
	Capital requirements (in terms of risk-weighted assets) for securitisation	504.4
(b)	Capital requirements for market risk	331.6
(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	11.07%
	Tier 1 capital ratio for the consolidated group	9.31%

Credit Risk as at December 31st 2012

Reference	Item Description	Dec 2012 Quarter	Sep 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	45,001.4	44,176.9	44,589.1
	Debt securities	582.4	429.4	505.9
	Commitments and other non-market off balance sheet exposures <sup>1</sup>	1,326.5	1,235.3	1,280.9
	Market-related off balance sheet exposures <sup>1</sup>	51.2	55.4	53.3
	<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>	30,884.0	30,199.6	30,541.8
	Other retail <sup>1</sup>	14,017.3	13,879.6	13,948.4
	Corporate	0.0	0.0	0.0
	Banks and Other ADIs	603.3	438.4	520.9
	Government	44.9	47.2	46.1
	All other <sup>1</sup>	1,412.0	1,332.2	1,372.1
(b)	<b>i Amount of impaired facilities, by portfolio:</b>			
	Claims secured by residential mortgage	26.7		
	Other retail	263.4		
	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	162.9		
	Other retail	509.7		
	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	7.7		
	Other retail <sup>2</sup>	98.1		
	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	4.3		
	Other retail	20.1		
	Corporate	0.0		
	Banks and Other ADIs	0.0		
	Government	0.0		
	All other	0.0		
(c)	The general reserve for credit losses	149.8		

Securitisation Exposures as at December 31st 2012

<i>Reference</i>	<i>Item Description</i>	<i>Dec 2012 Quarter</i>	<i>Dec 2012 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	0.0	0.0
	Credit Card and other personal loans	0.0	0.0
	Commercial Loans	0.0	0.0
	Other	0.0	0.0
(b)	<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	21.0
	Derivative facilities	158.3	127.8
	Holdings of securities	7,257.5	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.