

asx release



24<sup>th</sup> August 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 June 2012.

– ends –

### **Further information**

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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 Structure as at June 30th 2012 (Half-Yearly)**

<b>Reference</b>	<b>Item Description</b>	<b>Value</b>
(a)	The amount of Tier 1 capital	2,376.2
	Paid-up ordinary shares	3,681.8
	Reserves	-57.2
	Retained earnings, including current year earnings	158.5
	Minority interests arising from consolidation of Tier 1 capital of subsidiaries	0.0
	Innovative instruments	277.9
	Non-innovative residual instruments	0.0
	Deductions from Tier 1 capital, including goodwill and investments	1,684.8
(b)	The total amount of Tier 2 capital (net of deductions)	572.4
(c)	Total capital base	2,948.6

**Capital Adequacy as at June 30th 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	11,538.5
	Other retail	12,416.7
	Corporate	0.0
	Banks and Other ADIs	133.8
	Government	51.2
	All other	761.7
	Capital requirements (in terms of risk-weighted assets) for securitisation	574.5
(b)	Capital requirements for market risk	354.8
(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)	<b>Total and Tier 1 capital ratio for the consolidated group</b>	
	Total capital ratio for the consolidated group	10.41%
	Tier 1 capital ratio for the consolidated group	8.39%

Credit Risk as at June 30th 2012

Reference	Item Description	Jun 2012 Quarter	Mar 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	43,137.4	42,450.7	42,794.0
	Debt securities	646.1	695.6	670.8
	Commitments and other non-market off balance sheet exposures <sup>1</sup>	1,151.5	1,090.7	1,121.1
	Market-related off balance sheet exposures <sup>1</sup>	55.9	43.0	49.4
	<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>	29,116.5	28,095.3	28,605.9
	Other retail <sup>1</sup>	14,030.0	14,091.2	14,060.6
	Corporate	0.0	0.0	0.0
	Banks and Other ADIs	681.7	746.0	713.9
	Government	51.5	50.6	51.1
	All other <sup>1</sup>	1,111.1	1,296.8	1,204.0
(b)	<b>i Amount of impaired facilities, by portfolio:</b>			
	Claims secured by residential mortgage	29.2		
	Other retail	329.3		
	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	184.6		
	Other retail	543.5		
	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	8.6		
	Other retail <sup>2</sup>	103.5		
	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	3.1		
	Other retail	23.0		
	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 June 30th 2012

<i>Reference</i>	<i>Item Description</i>	<i>Jun 2012 Quarter</i>	<i>Jun 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	22.0
	Derivative facilities	355.1	318.4
	Holdings of securities	6,341.5	178.2
	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.