

asx release



26 November 2014

## **Basel III 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 2014.

– ends –

### **Further information**

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

**Capital Adequacy as at September 30th 2014**

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	13,947.0
	Other retail <sup>(3)</sup>	15,505.0
	Corporate	0.0
	Banks and Other ADIs	127.3
	Government	42.8
	All other	1,292.4
	Capital requirements (in terms of risk-weighted assets) for securitisation	393.5
(b)	Capital requirements (in terms of risk-weighted assets) for equity exposures in the IRB approach	N/A
(c)	Capital requirements (in terms of risk-weighted assets) for market risk	566.4
(d)	Capital requirements (in terms of risk-weighted assets) for operational risk	2,893.8
(e)	Capital requirements (in terms of risk-weighted assets) for interest rate risk in the banking book (IRRBB) (IRB/AMA-approved Australian-owned ADI's only)	N/A
(f)	<b>Common Equity Tier 1, Tier 1 and Total Capital ratio for the consolidated banking group</b>	
	Common Equity Tier 1 for the consolidated group	7.83%
	Tier 1 capital ratio for the consolidated group	9.01%
	Total capital ratio for the consolidated group	11.16%

Credit Risk as at September 30th 2014

Reference	Item Description	Sep 2014 Quarter	Jun 2014 Quarter	Average
(a)	<b>i</b>			
	<b>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 <sup>(3)</sup>	52,259.7	50,205.0	51,232.4
	Debt securities	525.9	472.9	499.4
	Commitments and other non-market off balance sheet exposures <sup>(1)</sup>	1,970.4	1,781.1	1,875.8
	Market-related off balance sheet exposures <sup>(1)</sup>	69.9	63.2	66.5
	<b>ii</b>			
	<b>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>	35,595.7	35,035.1	35,315.4
	Other retail <sup>(1)(3)</sup>	16,743.0	14,907.5	15,825.2
	Corporate	0.0	0.0	0.0
	Banks and Other ADIs	861.9	815.0	838.4
	Government	42.9	29.5	36.2
	All other <sup>(1)</sup>	1,582.4	1,735.1	1,658.8
(b)	<b>i</b>			
	<b>Amount of impaired facilities, by portfolio:</b>			
	Claims secured by residential mortgage	35.8		
	Other retail	364.4		
	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	159.4		
	Other retail	566.1		
	Corporate	0.0		
	Banks and Other ADIs	0.0		
	Government	0.0		
	All other	0.0		
	<b>ii</b>			
	<b>Specific provisions, by portfolio:</b>			
	Claims secured by residential mortgage	8.2		
	Other retail <sup>(2)</sup>	117.3		
	Corporate	0.0		
	Banks and Other ADIs	0.0		
	Government	0.0		
	All other	0.0		
	<b>iii</b>			
	<b>Charges for specific provisions and write-offs during the period, by portfolio:</b>			
	Claims secured by residential mortgage	1.0		
	Other retail	5.5		
	Corporate	0.0		
	Banks and Other ADIs	0.0		
	Government	0.0		
	All other	0.0		
(c)	The general reserve for credit losses	178.4		

Securitisation Exposures as at September 30th 2014

Reference	Item Description	Sep 2014 Quarter	Sep 2014 Quarter
(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	31.4
	Derivative facilities	168.1	118.2
	Holdings of securities	4,983.5	0.0
	Other	0.0	0.0

- (1) Off-balance sheet exposures have been converted to their credit equivalent amounts.
- (2) \$11.8 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.
- (3) On the 1st July 2014, the Group completed the acquisition of the Rural Finance business which included a loan portfolio of \$1.7 billion. The acquisition has strengthened the Group's commitment to rural and regional customers.