

asx release



28 May 2015

APRA Basel III Pillar 3 Disclosures Prudential Standard APS 330

Bendigo and Adelaide Bank is an Authorised Deposit-taking Institution (ADI) subject to regulations by Australian Prudential Authority (APRA). Attached is the prudential information required to be disclosed in accordance with Prudential Standard APS 330.

The prudential disclosures have been prepared for the Bendigo and Adelaide Bank Limited (the Group) including Rural Bank Limited.

The disclosures provided have been prepared as at 31 March 2015.

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Further information

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Bendigo and Adelaide Bank Limited, Basel III Pillar 3 Disclosures , 31 March 2015

Table 3 Capital Adequacy

Risk-weighted Assets	31 March 2015 \$m	31 December 2014 \$m
Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio:		
Claims secured by residential mortgage ²	14,219.0	13,906.4
Other retail ²	15,380.5	15,314.3
Corporate	-	-
Banks and Other ADIs	180.6	173.0
Government	42.7	39.7
All other ²	1,491.8	1,223.4
Total on balance sheet assets and off balance sheet exposures	31,314.5	30,656.8
Securitisation Risk weighted assets ¹	334.5	393.7
Market Risk weighted assets	416.5	471.9
Operational Risk weighted assets ²	3,025.3	2,993.9
Total Risk Weighted Assets	35,090.9	34,516.3
Capital Ratios (for the consolidated group)	%	%
Common Equity Tier 1	7.92	8.14
Tier 1	9.77	10.02
Total Capital	11.73	12.19

Notes

¹ Please refer to Table 5 for securitisation exposures.

² On the 2 March 2015, the Group completed transfer of loans and deposits of the Alliance Bank partners which included a loan portfolio of \$554 million. Increasing Credit Risk-Weighted Assets by \$274 million and Operational Risk-Weighted Assets by \$31 million.

Bendigo and Adelaide Bank Limited, Basel III Pillar 3 Disclosures , 31 March 2015

Table 4 Credit Risk

Exposure Type ⁴	Gross Credit Exposure		Average Gross Credit Exposure	
	31 March 2015 \$m	31 December 2014 \$m	31 March 2015 \$m	31 December 2014 \$m
Loans ²	53,133.6	51,926.4	52,530.0	52,093.1
Debt securities	709.3	583.5	646.4	554.7
Commitments and other non-market off balance sheet exposures ³	1,988.3	1,954.3	1,971.3	1,962.4
Market-related off balance sheet exposures ³	146.6	71.9	109.2	70.9
Total exposures	55,977.8	54,536.2	55,257.0	54,681.1

Portfolios ⁴	Gross Credit Exposure		Average Gross Credit Exposure	
	31 March 2015 \$m	31 December 2014 \$m	31 March 2015 \$m	31 December 2014 \$m
Claims secured by residential mortgage ^{2,3}	36,351.5	35,515.1	35,933.3	35,555.4
Other retail ^{2,3}	16,685.1	16,566.1	16,625.6	16,654.5
Corporate	-	-	-	-
Banks and other ADIs	1,077.0	920.5	998.8	891.2
Government	42.8	39.7	41.3	41.3
All other ^{2,3}	1,821.5	1,494.7	1,658.1	1,538.6
Total exposures	55,977.8	54,536.2	55,257.0	54,681.1

31 March 2015 Portfolios	Impaired Loans \$m	Past Due Loans > 90 days \$m	Specific Provisions \$m	Charges for specific provisions and write-offs during the period \$m
Claims secured by residential mortgage	32.0	193.2	7.8	2.5
Other retail ⁵	300.6	493.5	128.7	6.7
Corporate	-	-	-	-
Banks and other ADIs	-	-	-	-
Government	-	-	-	-
All other	-	-	-	-
Total exposures	332.6	686.8	136.5	9.2

31 December 2014 Portfolios	Impaired Loans \$m	Past Due Loans > 90 days \$m	Specific Provisions \$m	Charges for specific provisions and write-offs during the period \$m
Claims secured by residential mortgage	33.8	178.2	8.9	1.0
Other retail ⁵	348.2	510.2	127.5	18.3
Corporate	-	-	-	-
Banks and other ADIs	-	-	-	-
Government	-	-	-	-
All other	-	-	-	-
Total exposures	382.0	688.4	136.4	19.3

	31 March 2015 \$m	31 December 2014 \$m
The general reserve for credit losses	181.2	181.7

Notes

² On the 2 March 2015, the Group completed transfer of loans and deposits of the Alliance Bank partners which included a loan portfolio of \$554 million. Increasing Credit Risk-Weighted Assets by \$274 million and Operational Risk-Weighted Assets by \$31 million.

³ Off-balance sheet exposures have been converted to their credit equivalent amounts.

⁴ Excludes equity investments and securitisation exposures.

⁵ \$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.

Table 5 Securitisation

Exposure Type	31 March 2015 Quarter		31 December 2014 Quarter	
	Securitisation Activity \$m	Gain or Loss on Sale \$m	Securitisation Activity \$m	Gain or Loss on Sale \$m
Residential Mortgage	-	-	600.0	-
Credit Card and Other Personal Loans	-	-	-	-
Commercial Loans	-	-	-	-
Other	-	-	-	-
Total	-	-	600.0	-

31 March 2015

Securitisation Exposures	Liquidity support facilities \$m	Derivative facility \$m	Holding of securities \$m	Other \$m
On-balance sheet securitisation exposures retained or purchased	-	115.8	5,063.4	-
Off-balance sheet securitisation exposures	37.2	83.0	-	-
Total	37.2	198.8	5,063.4	-

31 December 2014

Securitisation Exposures	Liquidity support facilities \$m	Derivative facility \$m	Holding of securities \$m	Other \$m
On-balance sheet securitisation exposures retained or purchased	-	116.2	5,119.2	-
Off-balance sheet securitisation exposures	39.5	116.5	-	-
Total	39.5	232.7	5,119.2	-