

asx release



27 November 2017

Basel III Pillar 3 Disclosures: Prudential Standard APS 330

Bendigo and Adelaide Bank Limited is an Authorised Deposit-taking Institution (ADI) subject to regulation by the Australian Prudential Regulation 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 Bendigo and Adelaide Bank Limited including Rural Bank Limited (the Group).

The disclosures provided have been prepared as at 30 September 2017.

Further information

Nicole Rooke
Head of Investor Relations
Phone: 03 5485 6286
Mobile: 0431 442 808

Bendigo and Adelaide Bank Limited, Basel III Pillar 3 Disclosures, 30 September 2017

Table 3 Capital Adequacy

Risk-weighted Assets	30 September 2017 \$m	30 June 2017 \$m
Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio:		
Claims secured by residential mortgage	16,464.7	16,636.4
Other retail	16,279.2	16,330.5
Corporate	-	-
Banks and Other ADIs	231.6	190.2
Government	38.1	39.4
All other	804.2	907.6
Total on balance sheet assets and off balance sheet exposures	33,817.8	34,104.1
Securitisation Risk weighted assets ¹	183.2	159.4
Market Risk weighted assets	275.0	231.8
Operational Risk weighted assets	3,567.0	3,567.0
Total Risk Weighted Assets	37,843.0	38,062.3
Capital Ratios (for the consolidated group)	%	%
Common Equity Tier 1	8.30	8.27
Tier 1	10.53	10.49
Total Capital	12.52	12.46

Notes

¹ Please refer to Table 5 for securitisation exposures.

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Table 4 Credit Risk

Exposure Type ³	Gross Credit Exposure		Average Gross Credit Exposure	
	30 September 2017 \$m	30 June 2017 \$m	30 September 2017 \$m	30 June 2017 \$m
Loans ⁶	58,410.9	59,257.3	58,834.1	58,985.4
Debt securities	784.1	644.2	714.2	615.3
Commitments and other non-market off balance sheet exposures ²	2,586.7	2,400.5	2,493.6	2,627.0
Market-related off balance sheet exposures ²	61.5	68.2	64.8	70.5
Total exposures	61,843.2	62,370.2	62,106.7	62,298.2

Portfolios ³	Gross Credit Exposure		Average Gross Credit Exposure	
	30 September 2017 \$m	30 June 2017 \$m	30 September 2017 \$m	30 June 2017 \$m
Claims secured by residential mortgage ^{2,6}	41,586.7	41,976.1	41,781.5	42,138.6
Other retail ²	17,678.5	17,767.9	17,723.2	17,714.8
Corporate	-	-	-	-
Banks and other ADIs	1,324.2	1,201.6	1,262.9	1,163.5
Government	39.2	40.5	39.8	35.9
All other ²	1,214.6	1,384.1	1,299.3	1,245.4
Total exposures	61,843.2	62,370.2	62,106.7	62,298.2

30 September 2017 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	57.5	305.3 ⁵	15.6	2.3
Other retail	230.5	345.9 ⁵	90.5 ⁴	9.5
Corporate	-	-	-	-
Banks and other ADIs	-	-	-	-
Government	-	-	-	-
All other	-	-	-	-
Total exposures	288.0	651.2	106.1	11.8

30 June 2017 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	51.2	319.6 ⁵	14.2	1.2
Other retail	229.7	312.3 ⁵	90.1 ⁴	14.0
Corporate	-	-	-	-
Banks and other ADIs	-	-	-	-
Government	-	-	-	-
All other	-	-	-	-
Total exposures	280.9	631.9	104.3	15.2

	30 September 2017 \$m	30 June 2017 \$m
The general reserve for credit losses	176.4	176.4

Notes

² Off-balance sheet exposures have been converted to their credit equivalent amounts.

³ Excludes equity investments and securitisation exposures.

⁴ \$16.5 million of provisions as at 30 June 2017 and \$16.5 million of provisions as at 30 September 2017 raised on the Great Southern Portfolio as collective provisions for statutory accounting purposes are reported here as specific provisions for APRA reporting purposes.

⁵ Includes \$111.52 million of loans under commercial arrangement as at 30 June 2017 and \$130.75 million of loans as at 30 September 2017.

⁶ \$750 million of residential mortgages securitised as at 29 August 2017 under Torrens Series 2017-3 Trust.

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Table 5 Securitisation

Exposure Type	30 September 2017 Quarter		30 June 2017 Quarter	
	Securitisation Activity \$m	Gain or Loss on Sale \$m	Securitisation Activity \$m	Gain or Loss on Sale \$m
Residential Mortgage	749.8	-	400.0	-
Credit Card and Other Personal Loans	-	-	-	-
Commercial Loans	-	-	-	-
Other	-	-	-	-
Total	749.8	-	400.0	-

30 September 2017

Securitisation Exposures	Liquidity Support Facilities \$m	Derivative Facilities \$m	Holdings of Securities \$m	Other \$m
On-balance sheet securitisation exposures retained or purchased	-	113.9	4,714.2	-
Off-balance sheet securitisation exposures	50.0	75.8	-	-
Total	50.0	189.7	4,714.2	-

30 June 2017

Securitisation Exposures	Liquidity Support Facilities \$m	Derivative Facilities \$m	Holdings of Securities \$m	Other \$m
On-balance sheet securitisation exposures retained or purchased	-	156.3	4,960.1	-
Off-balance sheet securitisation exposures	43.5	42.2	-	-
Total	43.5	198.5	4,960.1	-