

asx release



29 May 2018

## **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 31 March 2018.

### **Further information**

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## Bendigo and Adelaide Bank Limited, Basel III Pillar 3 Disclosures, 31 March 2018

**Table 3 Capital Adequacy**

Risk-weighted Assets	31 March 2018 \$m	31 December 2017 \$m
<b>Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio:</b>		
Claims secured by residential mortgage	16,635.2	16,511.2
Other retail	15,857.6	15,975.0
Corporate	-	-
Banks and Other ADIs	279.3	217.6
Government	37.8	38.4
All other	799.2	809.3
<b>Total on balance sheet assets and off balance sheet exposures</b>	<b>33,609.1</b>	<b>33,551.5</b>
<b>Securitisation Risk weighted assets <sup>1</sup></b>	<b>253.5</b>	<b>203.1</b>
<b>Market Risk weighted assets</b>	<b>235.6</b>	<b>293.6</b>
<b>Operational Risk weighted assets</b>	<b>3,641.4</b>	<b>3,641.4</b>
<b>Total Risk Weighted Assets</b>	<b>37,739.6</b>	<b>37,689.6</b>
<b>Capital Ratios (for the consolidated group)</b>	<b>%</b>	<b>%</b>
Common Equity Tier 1	8.52	8.61
Tier 1	10.90	10.98
Total Capital	12.81	12.98

**Notes**

<sup>1</sup> Please refer to Table 5 for securitisation exposures.

# Bendigo and Adelaide Bank Limited, Basel III Pillar 3 Disclosures, 31 March 2018

**Table 4 Credit Risk**

Exposure Type <sup>3</sup>	Gross Credit Exposure		Average Gross Credit Exposure	
	31 March 2018 \$m	31 December 2017 \$m	31 March 2018 \$m	31 December 2017 \$m
Loans	58,823.6	58,412.4	58,618.0	58,411.7
Debt securities	953.4	722.9	838.1	753.5
Commitments and other non-market off balance sheet exposures <sup>2</sup>	2,426.3	2,457.7	2,442.0	2,522.2
Market-related off balance sheet exposures <sup>2</sup>	65.4	55.4	60.4	58.4
<b>Total exposures</b>	<b>62,268.7</b>	<b>61,648.4</b>	<b>61,958.5</b>	<b>61,745.8</b>

Portfolios <sup>3</sup>	Gross Credit Exposure		Average Gross Credit Exposure	
	31 March 2018 \$m	31 December 2017 \$m	31 March 2018 \$m	31 December 2017 \$m
Claims secured by residential mortgage <sup>2</sup>	42,453.5	41,884.4	42,168.9	41,735.5
Other retail <sup>2</sup>	17,163.8	17,283.3	17,223.5	17,480.9
Corporate	-	-	-	-
Banks and other ADIs	1,464.2	1,153.9	1,309.1	1,239.1
Government	48.6	49.2	48.9	44.2
All other <sup>2</sup>	1,138.6	1,277.6	1,208.1	1,246.1
<b>Total exposures</b>	<b>62,268.7</b>	<b>61,648.4</b>	<b>61,958.5</b>	<b>61,745.8</b>

31 March 2018 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	69.6	357.1 <sup>5</sup>	17.5	1.8
Other retail	234.3	344.7 <sup>5</sup>	107.5 <sup>4</sup>	5.8
Corporate	-	-	-	-
Banks and other ADIs	-	-	-	-
Government	-	-	-	-
All other	-	-	-	-
<b>Total exposures</b>	<b>303.9</b>	<b>701.8</b>	<b>125.0</b>	<b>7.6</b>

31 December 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	65.4	315.9 <sup>5</sup>	17.5	1.8
Other retail	221.9	302.0 <sup>5</sup>	110.5 <sup>4</sup>	32.6
Corporate	-	-	-	-
Banks and other ADIs	-	-	-	-
Government	-	-	-	-
All other	-	-	-	-
<b>Total exposures</b>	<b>287.3</b>	<b>617.9</b>	<b>128.0</b>	<b>34.4</b>

	31 March 2018 \$m	31 December 2017 \$m
<b>The general reserve for credit losses</b>	<b>176.4</b>	<b>176.4</b>

**Notes**

<sup>2</sup> Off-balance sheet exposures have been converted to their credit equivalent amounts.

<sup>3</sup> Excludes equity investments and securitisation exposures.

<sup>4</sup> \$16.5 million of provisions as at 31 December 2017 and \$16.5 million of provisions as at 31 March 2018 raised on the Great Southern Portfolio as collective provisions for statutory accounting purposes are reported here as specific provisions for APRA reporting purposes.

<sup>5</sup> Includes \$132.16 million of loans under commercial arrangement as at 31 December 2017 and \$150.07 million of loans as at 31 March 2018.

## Bendigo and Adelaide Bank Limited, Basel III Pillar 3 Disclosures, 31 March 2018

**Table 5    Securitisation**

Exposure Type	31 March 2018 Quarter		31 December 2017 Quarter	
	Securitisation Activity \$m	Gain or Loss on Sale \$m	Securitisation Activity \$m	Gain or Loss on Sale \$m
Residential Mortgage	-	-	-	-
Credit Card and Other Personal Loans	-	-	-	-
Commercial Loans	-	-	-	-
Other	-	-	-	-
<b>Total</b>	-	-	-	-

31 March 2018				
Securitisation Exposures	Liquidity Support Facilities \$m	Derivative Facilities \$m	Holdings of Securities \$m	Other \$m
On-balance sheet securitisation exposures retained or purchased	-	145.0	5,645.0	-
Off-balance sheet securitisation exposures	44.4	85.5	-	-
<b>Total</b>	44.4	230.5	5,645.0	-

31 December 2017				
Securitisation Exposures	Liquidity Support Facilities \$m	Derivative Facilities \$m	Holdings of Securities \$m	Other \$m
On-balance sheet securitisation exposures retained or purchased	-	107.5	4,435.5	-
Off-balance sheet securitisation exposures	48.0	90.6	-	-
<b>Total</b>	48.0	198.1	4,435.5	-