

asx release



25th August, 2011

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 2011.

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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 2011 (Half-Yearly)

Reference	Item Description	Value
(a)	The amount of Tier 1 capital	2,043.3
	Paid-up ordinary shares	3,408.9
	Reserves	-70.1
	Retained earnings, including current year earnings	229.5
	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	1,802.9
(b)	The total amount of Tier 2 capital (net of deductions)	715.5
(c)	Total capital base	2,758.9

Capital Adequacy as at June 30th 2011

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	10,324.3
	Other retail	11,812.2
	Corporate	0.0
	Banks and Other ADIs	115.7
	Government	56.9
	All other	739.8
	Capital requirements (in terms of risk-weighted assets) for securitisation	456.8
(b)	Capital requirements for market risk	301.9
(c)	Capital requirements for operational risk	2,235.7
(d)	Capital requirements for IRRBB (IRB/AMA-approved Australian-owned ADI's only)	N/A
(e)	Total and Tier 1 capital ratio for the consolidated group	
	Total capital ratio for the consolidated group	10.59%
	Tier 1 capital ratio for the consolidated group	7.85%

All other

Reference	Item Description	Jun 2011 Quarter	Mar 2011 Quarter	Average
(a)	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:			
	Loans	40,006.3	38,591.3	39,298.8
	Debt securities	568.6	523.6	546.1
	Commitments and other non-market off balance sheet exposures ¹	1,137.4	1,201.4	1,169.4
	Market-related off balance sheet exposures ¹	68.1	72.3	70.2
	ii Total gross credit risk exposures (excluding equity investments and securitisation exposures), plus average gross exposure over the period, broken down by portfolio:			
	Claims secured by residential mortgage ¹	26,010.8	24,729.8	25,370.3
	Other retail ¹	14,050.4	14,048.0	14,049.2
	Corporate	0.0	0.0	0.0
	Banks and Other ADIs	599.7	593.3	596.5
	Government	58.0	59.3	58.6
	All other ¹	1,061.5	958.1	1,009.8
(b)	i Amount of impaired facilities, by portfolio:			
	Claims secured by residential mortgage	25.1		
	Other retail	333.6		
	Corporate	0.0		
	Banks and Other ADIs	0.0		
	Government	0.0		
	All other	0.0		
	Amount of past due facilities, by portfolio:			
	Claims secured by residential mortgage	235.6		
	Other retail	426.8		
	Corporate	0.0		
	Banks and Other ADIs	0.0		
	Government	0.0		
	All other	0.0		
	ii Specific provisions, by portfolio:			
	Claims secured by residential mortgage	6.3		
	Other retail	95.7		
	Corporate	0.0		
	Banks and Other ADIs	0.0		
	Government	0.0		
	All other	0.0		
	iii Charges for specific provisions and write-offs during the period, by portfolio:			
	Claims secured by residential mortgage	2.0		
	Other retail ²	16.3		
	Corporate	0.0		
	Banks and Other ADIs	0.0		
	Government	0.0		
	All other	0.0		
(c)	The general reserve for credit losses	132.8		

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

2. \$10.6 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.