

asx release



31 May 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 31 March 2017.

Further information

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Bendigo and Adelaide Bank Limited, Basel III Pillar 3 Disclosures, 31 March 2017

Table 3 Capital Adequacy		
	31 March 2017 \$m	31 December 2016 \$m
Risk-weighted Assets		
Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio:		
Claims secured by residential mortgage	16,828.2	16,989.5
Other retail	16,277.9	16,249.6
Corporate	-	-
Banks and Other ADIs	177.2	189.7
Government	30.3	32.1
All other	693.7	817.0
Total on balance sheet assets and off balance sheet exposures	34,007.3	34,277.9
Securitisation Risk weighted assets ¹	259.7	282.0
Market Risk weighted assets	214.8	300.8
Operational Risk weighted assets	3,451.5	3,451.5
Total Risk Weighted Assets	37,933.3	38,312.1
Capital Ratios (for the consolidated group)	%	%
Common Equity Tier 1	8.05	7.97
Tier 1	10.28	10.17
Total Capital	12.26	12.20

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	
	31 March 2017 \$m	31 December 2016 \$m	31 March 2017 \$m	31 December 2016 \$m
Loans ⁶	58,713.5	59,108.5	58,911.0	57,767.3
Debt securities	586.4	612.5	599.5	627.8
Commitments and other non-market off balance sheet exposures ²	2,853.5	2,903.8	2,878.6	2,931.5
Market-related off balance sheet exposures ²	72.8	79.2	76.0	94.7
Total exposures	62,226.2	62,704.0	62,465.1	61,421.3
Portfolios ³	Gross Credit Exposure		Average Gross Credit Exposure	
	31 March 2017 \$m	31 December 2016 \$m	31 March 2017 \$m	31 December 2016 \$m
Claims secured by residential mortgage ^{2,6}	42,300.9	42,753.9	42,527.4	41,569.0
Other retail ²	17,661.7	17,581.7	17,621.7	17,529.1
Corporate	-	-	-	-
Banks and other ADIs	1,125.5	1,132.9	1,129.2	1,159.6
Government	31.3	33.2	32.2	34.0
All other ²	1,106.8	1,202.4	1,154.6	1,129.6
Total exposures	62,226.2	62,704.0	62,465.1	61,421.3
31 March 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	46.9	314.0 ⁵	13.9	2.9
Other retail	238.5	339.8 ⁵	101.1 ⁴	13.2
Corporate	-	-	-	-
Banks and other ADIs	-	-	-	-
Government	-	-	-	-
All other	-	-	-	-
Total exposures	285.4	653.8	115.0	16.1
31 December 2016 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	44.1	279.7 ⁵	13.0	2.3
Other retail	254.3	357.0 ⁵	113.5 ⁴	18.7
Corporate	-	-	-	-
Banks and other ADIs	-	-	-	-
Government	-	-	-	-
All other	-	-	-	-
Total exposures	298.4	636.7	126.5	21.0
	31 March 2017 \$m	31 December 2016 \$m		
The general reserve for credit losses	175.6	175.6		

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 31 December 2016 and \$16.5 million of provisions as at 31 March 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 \$102.04 million of loans under commercial arrangement as at 31 December 2016 and \$117.10 million of loans as at 31 March 2017.

⁶ \$850 million of residential mortgages securitised as at 17 March 2017 under Torrens Series 2017-1 Trust.

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Table 5 Securitisation

Exposure Type	31 March 2017 Quarter		31 December 2016 Quarter	
	Securitisation Activity \$m	Gain or Loss on Sale \$m	Securitisation Activity \$m	Gain or Loss on Sale \$m
Residential Mortgage	849.4	-	-	-
Credit Card and Other Personal Loans	-	-	-	-
Commercial Loans	-	-	-	-
Other	-	-	-	-
Total	849.4	-	-	-

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Securitisation Exposures	Liquidity Support Facilities \$m	Derivative Facilities \$m	Holdings of Securities \$m	Other \$m
On-balance sheet securitisation exposures retained or purchased	-	79.7	5,262.0	-
Off-balance sheet securitisation exposures	42.0	39.6	-	-
Total	42.0	119.3	5,262.0	-

31 December 2016

Securitisation Exposures	Liquidity Support Facilities \$m	Derivative Facilities \$m	Holdings of Securities \$m	Other \$m
On-balance sheet securitisation exposures retained or purchased	-	185.1	6,172.0	-
Off-balance sheet securitisation exposures	34.3	50.1	-	-
Total	34.3	235.2	6,172.0	-