

asx release



26 November 2015

Basel III Pillar 3 Disclosures: Prudential Standard APS 330

Bendigo and Adelaide Bank is an Authorised Deposit-taking Institution (ADI) subject to regulation 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 30 September 2015.

Further information

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Bendigo and Adelaide Bank Limited, Basel III Pillar 3 Disclosures, 30 September 2015

Table 3 Capital Adequacy	30 September 2015	30 June 2015
Risk-weighted Assets	\$m	\$m
Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio:		
Claims secured by residential mortgage	14,322.9	14,204.0
Other retail	15,283.2	15,449.4
Corporate	-	-
Banks and Other ADIs	181.5	171.8
Government	35.3	37.9
All other	945.2	968.3
Total on balance sheet assets and off balance sheet exposures	30,768.1	30,831.4
Securitisation Risk weighted assets ¹	249.0	262.8
Market Risk weighted assets	424.9	493.0
Operational Risk weighted assets	3,125.7	3,125.7
Total Risk Weighted Assets	34,567.7	34,712.9
Capital Ratios (for the consolidated group)		
	%	%
Common Equity Tier 1	8.04	8.17
Tier 1	10.48	10.60
Total Capital	12.46	12.57

Notes

¹ Please refer to Table 5 for securitisation exposures.

Bendigo and Adelaide Bank Limited, Basel III Pillar 3 Disclosures, 30 September 2015

Table 4 Credit Risk

Exposure Type ³	Gross Credit Exposure		Average Gross Credit Exposure	
	30 September 2015 \$m	30 June 2015 \$m	30 September 2015 \$m	30 June 2015 \$m
Loans	52,979.9	52,885.7	52,932.8	53,009.7
Debt securities	632.1	636.1	634.1	672.7
Commitments and other non-market off balance sheet exposures ²	2,106.1	1,971.0	2,038.5	1,979.6
Market-related off balance sheet exposures ²	133.8	99.5	116.6	123.0
Total exposures	55,851.9	55,592.3	55,722.0	55,785.0
Portfolios ³	Gross Credit Exposure		Average Gross Credit Exposure	
	30 September 2015 \$m	30 June 2015 \$m	30 September 2015 \$m	30 June 2015 \$m
Claims secured by residential mortgage ²	36,845.9	36,382.5	36,614.2	36,367.0
Other retail ²	16,669.8	16,837.6	16,753.7	16,761.4
Corporate	-	-	-	-
Banks and other ADIs	1,003.5	1,007.8	1,005.6	1,042.4
Government	35.3	38.0	36.6	40.4
All other ²	1,297.4	1,326.4	1,311.9	1,573.9
Total exposures	55,851.9	55,592.3	55,722.0	55,785.0
30 September 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	31.7	158.3	8.5	1.2
Other retail	281.9	442.4	134.5 ⁴	5.7
Corporate	-	-	-	-
Banks and other ADIs	-	-	-	-
Government	-	-	-	-
All other	-	-	-	-
Total exposures	313.6	600.7	143.0	6.9
30 June 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	27.9	172.7	7.2	2.1
Other retail	294.7	426.3	136.3 ⁴	0.1
Corporate	-	-	-	-
Banks and other ADIs	-	-	-	-
Government	-	-	-	-
All other	-	-	-	-
Total exposures	322.6	599.0	143.5	2.0
	30 September 2015 \$m	30 June 2015 \$m		
The general reserve for credit losses	178.1	178.1		

Notes

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

³ Excludes equity investments and securitisation exposures.

⁴ \$27.7 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.

Bendigo and Adelaide Bank Limited, Basel III Pillar 3 Disclosures, 30 September 2015

Table 5 Securitisation

Exposure Type	30 September 2015 Quarter		30 June 2015 Quarter	
	Securitisation Activity \$m	Gain or Loss on Sale \$m	Securitisation Activity \$m	Gain or Loss on Sale \$m
Residential Mortgage	-	-	500.0	-
Credit Card and Other Personal Loans	-	-	-	-
Commercial Loans	-	-	-	-
Other	-	-	-	-
Total	-	-	500.0	-

30 September 2015

Securitisation Exposures	Liquidity Support Facilities \$m	Derivative Facilities \$m	Holdings of Securities \$m	Other \$m
On-balance sheet securitisation exposures retained or purchased	-	106.7	4,533.2	-
Off-balance sheet securitisation exposures	43.6	123.4	-	-
Total	43.6	230.1	4,533.2	-

30 June 2015

Securitisation Exposures	Liquidity Support Facilities \$m	Derivative Facilities \$m	Holdings of Securities \$m	Other \$m
On-balance sheet securitisation exposures retained or purchased	-	142.7	4,809.5	-
Off-balance sheet securitisation exposures	45.0	118.9	-	-
Total	45.0	261.6	4,809.5	-