asx release

AdelaideBank



AdelaideBank

27 May 2016

Basel III Pillar 3 Disclosures: Prudential Standard APS 330

AdelaideBank

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 2016.

Further information

Travis Crouch Head of Investor Relations Phone: 03 5485 6261 Mobile: 0418 552 922

Bendigo and Adelaide Bank Limited, Basel III Pillar 3 Disclosures, 31 March 2016

Table 3 Capital Adequacy	04 M	04.0
Risk-weighted Assets	31 March 2016 \$m	31 December 2015 \$m
Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio:		
Claims secured by residential mortgage	15,064.4	14,455.6
Other retail	15,524.3	15,099.5
Corporate	-	-
Banks and Other ADIs	165.5	180.5
Government	39.4	35.3
All other	880.6	899.7
Total on balance sheet assets and off balance sheet exposures	31,674.2	30,670.6
Securitisation Risk weighted assets ¹	246.0	231.8
Market Risk weighted assets	319.3	397.8
Operational Risk weighted assets	3,226.3	3,226.3
Total Risk Weighted Assets	35,465.8	34,526.5
Capital Ratios (for the consolidated group)	%	%
Common Equity Tier 1	7.99	8.24
Tier 1	10.37	10.68
Total Capital	12.22	12.66

Notes

¹ Please refer to Table 5 for securitisation exposures.

Bendigo and Adelaide Bank Limited, Basel III Pillar 3 Disclosures, 31 March 2016

Portfolios ³ 31 March 2016 \$m Claims secured by residential mortgage ^{1, 2} 38,234.4 Other retail ² 16,882.8 Corporate - Banks and other ADIs 1,173.5 Government 40.4 All other ² 1,222.6 Total exposures 57,553.7 31 March 2016 Portfolios Impaired Loans \$m Claims secured by residential mortgage 33.2 Other retail 311.7 Corporate - Banks and other ADIs - Government - All other -	31 December 2015 \$m 53,129.9 663.7 2,125.4 115.8 56,034.8 edit Exposure 31 December 2015 \$m 37,251.6 16,504.0 - 1,024.4 36.1 1,218.7 56,034.8 Past Due Loans > 90 days \$m 164.8	31 March 2016 \$m 53,890.6 648.4 2,144.5 110.7 56,794.2 Average Gross C 31 March 2016 \$m 37,743.0 16,693.4 - 1,098.9 38.3 1,220.6 56,794.2 Specific Provisions \$m	31 December 2015 \$m 53,054.9 647.9 2,115.7 124.8 55,943.3 Credit Exposure 31 December 2015 \$m 37,048.7 16,586.9 - 1,014.0 35.7 1,258.0 55,943.3 Charges for Specific Provisions and Write-offs during the Period
Debt securities 633.2 Commitments and other non-market off balance sheet exposures 2 2,163.5 Market-related off balance sheet exposures 2 105.6 Total exposures 57,553.7 Gross Cr 31 March 2016 Portfolios 3 \$m Claims secured by residential mortgage 1, 2 38,234.4 Other retail 2 16,882.8 Corporate - Banks and other ADIs 1,173.5 Government 40.4 All other 2 1,222.6 Total exposures 57,553.7 31 March 2016 Portfolios Impaired Loans Portfolios Claims secured by residential mortgage 33.2 Other retail 311.7 Corporate - Banks and other ADIs - Government - All other -	663.7 2,125.4 115.8 56,034.8 edit Exposure 31 December 2015 \$m 37,251.6 16,504.0 - 1,024.4 36.1 1,218.7 56,034.8 Past Due Loans > 90 days \$m	648.4 2,144.5 110.7 56,794.2 Average Gross C 31 March 2016 \$m 37,743.0 16,693.4 - 1,098.9 38.3 1,220.6 56,794.2 Specific Provisions \$m	647.9 2,115.7 124.8 55,943.3 Credit Exposure 31 December 2019 \$m 37,048.7 16,586.9 - 1,014.0 35.7 1,258.0 55,943.3 Charges for Specific Provisions and Write-offs during the Period
Commitments and other non-market off balance sheet exposures ² 2,163.5 Market-related off balance sheet exposures ² 105.6 Total exposures 57,553.7 Portfolios ³ Gross Cr 31 March 2016 Portfolios ³ \$m Claims secured by residential mortgage ^{1, 2} 38,234.4 Other retail ² 16,882.8 Corporate - Banks and other ADIs 1,173.5 Government 40.4 All other ² 1,222.6 Total exposures 57,553.7 31 March 2016 Impaired Loans 9m Portfolios \$m Claims secured by residential mortgage 33.2 Other retail 311.7 Corporate - 33.2 Other retail 311.7 Corporate - 54.2 Banks and other ADIs - 55.2 Government - 55.2 All other - 55.3 Government - 55.3 Government - 55.3 All other - 55.3 All other - 55.3	2,125.4 115.8 56,034.8 edit Exposure 31 December 2015 \$m 37,251.6 16,504.0 - 1,024.4 36.1 1,218.7 56,034.8 Past Due Loans > 90 days \$m	2,144.5 110.7 56,794.2 Average Gross C 31 March 2016 \$m 37,743.0 16,693.4 - 1,098.9 38.3 1,220.6 56,794.2 Specific Provisions \$m	2,115.7 124.8 55,943.3 Credit Exposure 31 December 2019 \$m 37,048.7 16,586.9 - 1,014.0 35.7 1,258.0 55,943.3 Charges for Specific Provisions and Write-offs during the Period
Market-related off balance sheet exposures 2 105.6 Total exposures 57,553.7 Portfolios 3 Gross Cr 31 March 2016 \$m\$ Portfolios 4 38,234.4 Other retail 2 16,882.8 Corporate - Banks and other ADIs 1,173.5 Government 40.4 All other 2 1,222.6 Total exposures 57,553.7 31 March 2016 Portfolios Impaired Loans \$m\$ Claims secured by residential mortgage 33.2 Other retail 311.7 Corporate - Banks and other ADIs - Government - All other -	115.8 56,034.8 2dit Exposure 31 December 2015 \$m 37,251.6 16,504.0 - 1,024.4 36.1 1,218.7 56,034.8 Past Due Loans > 90 days \$m	110.7 56,794.2 Average Gross C 31 March 2016 \$m 37,743.0 16,693.4 - 1,098.9 38.3 1,220.6 56,794.2 Specific Provisions \$m	124.8 55,943.3 Credit Exposure 31 December 201: \$m 37,048.7 16,586.9 - 1,014.0 35.7 1,258.0 55,943.3 Charges fo Specific Provisions and Write-off- during the Period
Total exposures 57,553.7 Portfolios 3 Gross Cr 31 March 2016 \$m Claims secured by residential mortgage 1, 2 38,234.4 Other retail 2 16,882.8 Corporate - Banks and other ADIs 1,173.5 Government 40.4 All other 2 1,222.6 Total exposures 57,553.7 31 March 2016 Portfolios Impaired Loans \$m Claims secured by residential mortgage 33.2 Other retail 311.7 Corporate - Banks and other ADIs - Government - All other -	56,034.8 edit Exposure 31 December 2015 \$m 37,251.6 16,504.0 - 1,024.4 36.1 1,218.7 56,034.8 Past Due Loans > 90 days \$m	56,794.2 Average Gross C 31 March 2016 \$m 37,743.0 16,693.4 - 1,098.9 38.3 1,220.6 56,794.2 Specific Provisions \$m	55,943.3 Credit Exposure 31 December 201! \$m 37,048.7 16,586.9 - 1,014.0 35.7 1,258.0 55,943.3 Charges fo Specific Provisions and Write-offs during the Period
Portfolios 3 Sm Claims secured by residential mortgage 1, 2 Other retail 2 16,882.8 Corporate - Banks and other ADIs 1,173.5 Government 40.4 All other 2 1,222.6 Total exposures 57,553.7 31 March 2016 Impaired Loans Portfolios Sm Claims secured by residential mortgage 33.2 Other retail 311.7 Corporate - Banks and other ADIs 5.5 Government 4.0.4 All other - ADIS 5.5 Gross Cr 38,234.4 Other Postall 2.0 Impaired Loans Sm Claims secured by residential mortgage 33.2 Other retail 311.7 Corporate - Banks and other ADIS - Government - ADIS - Government - ADIS - Corporate - Corp	31 December 2015 \$m 37,251.6 16,504.0 - 1,024.4 36.1 1,218.7 56,034.8 Past Due Loans > 90 days \$m	Average Gross C 31 March 2016 \$m 37,743.0 16,693.4 - 1,098.9 38.3 1,220.6 56,794.2 Specific Provisions \$m	Credit Exposure 31 December 2019 \$m 37,048.7 16,586.9 - 1,014.0 35.7 1,258.0 55,943.3 Charges fo Specific Provisions and Write-offs during the Period
Name	31 December 2015 \$m 37,251.6 16,504.0 - 1,024.4 36.1 1,218.7 56,034.8 Past Due Loans > 90 days \$m	31 March 2016 \$m 37,743.0 16,693.4 - 1,098.9 38.3 1,220.6 56,794.2 Specific Provisions \$m	31 December 2019 \$m 37,048.7 16,586.9 1,014.0 35.7 1,258.0 55,943.3 Charges fo Specific Provisions and Write-offs during the Period
Other retail 2 16,882.8 Corporate - Banks and other ADIs 1,173.5 Government 40.4 All other 2 1,222.6 Total exposures 57,553.7 31 March 2016 Portfolios Impaired Loans %m Claims secured by residential mortgage 33.2 Other retail 311.7 Corporate - Banks and other ADIs - Government - All other -	16,504.0 - 1,024.4 36.1 1,218.7 56,034.8 Past Due Loans > 90 days \$m	16,693.4 - 1,098.9 38.3 1,220.6 56,794.2 Specific Provisions \$m	16,586.9 1,014.0 35.7 1,258.0 55,943.3 Charges for Specific Provisions and Write-offs during the Period
Corporate - Banks and other ADIs 1,173.5 Government 40.4 All other 2 1,222.6 Total exposures 57,553.7 31 March 2016 Portfolios Impaired Loans %m Claims secured by residential mortgage 33.2 Other retail 311.7 Corporate - Banks and other ADIs - Government - All other -	- 1,024.4 36.1 1,218.7 56,034.8 Past Due Loans > 90 days \$m	1,098.9 38.3 1,220.6 56,794.2 Specific Provisions \$m	1,014.0 35.7 1,258.0 55,943.3 Charges for Specific Provisions and Write-offs during the Period
Banks and other ADIs 1,173.5 Government 40.4 All other 2 1,222.6 Total exposures 57,553.7 31 March 2016 Portfolios Impaired Loans Portfolios Claims secured by residential mortgage 33.2 Other retail 311.7 Corporate - Banks and other ADIs - Government - All other -	1,024.4 36.1 1,218.7 56,034.8 Past Due Loans > 90 days \$m	1,098.9 38.3 1,220.6 56,794.2 Specific Provisions \$m	35.7 1,258.0 55,943.3 Charges fo Specific Provisions and Write-offs during the Period
Government 40.4 All other 2 1,222.6 Total exposures 57,553.7 31 March 2016 Portfolios Impaired Loans Portfolios \$m Claims secured by residential mortgage 33.2 Other retail 311.7 Corporate Banks and other ADIs Government All other	36.1 1,218.7 56,034.8 Past Due Loans > 90 days \$m	38.3 1,220.6 56,794.2 Specific Provisions \$m	35.7 1,258.0 55,943.3 Charges fo Specific Provisions and Write-offs during the Period
All other 2 1,222.6 Total exposures 57,553.7 31 March 2016 Impaired Loans Portfolios \$m Claims secured by residential mortgage 33.2 Other retail 311.7 Corporate - Banks and other ADIs - Government - All other -	1,218.7 56,034.8 Past Due Loans > 90 days \$m	1,220.6 56,794.2 Specific Provisions \$m	1,258.0 55,943.3 Charges fo Specific Provisions and Write-offs during the Period
Total exposures 57,553.7 31 March 2016 Impaired Loans Portfolios \$m Claims secured by residential mortgage 33.2 Other retail 311.7 Corporate - Banks and other ADIs - Government - All other -	56,034.8 Past Due Loans > 90 days \$m	56,794.2 Specific Provisions \$m	55,943.3 Charges fo Specific Provisions and Write-offs during the Period
31 March 2016 Impaired Loans Portfolios \$m Claims secured by residential mortgage 33.2 Other retail 311.7 Corporate - Banks and other ADIs - Government - All other -	Past Due Loans > 90 days \$m	Specific Provisions \$m	Charges fo Specific Provisions and Write-offs during the Period
Portfolios \$m\$ Claims secured by residential mortgage 33.2 Other retail 311.7 Corporate	> 90 days \$m	\$m	Specific Provisions and Write-off during the Period
Other retail 311.7 Corporate - Banks and other ADIs - Government - All other -	164.8		
Corporate - Banks and other ADIs - Government - All other -		10.0	1.4
Banks and other ADIs - Government - All other -	388.5	132.3 4	20.0
Government - All other -	-	-	-
All other -	-	-	-
	-	-	-
Total exposures 344.9	-	-	-
	553.3	142.3	21.4
31 December 2015 Impaired Loans Portfolios \$m	Past Due Loans > 90 days \$m	Specific Provisions \$m	Charges for Specific Provisions and Write-offs during the Perioc \$m
Claims secured by residential mortgage 29.9	148.2	8.8	1.6
Other retail 325.2	396.0	133.5 4	11.6
Corporate -	-	-	-
Banks and other ADIs -	-	-	-
Government -	-	-	-
All other -	<u>-</u>	-	-
Total exposures 355.1	544.2	142.3	13.2
31 March 2016 \$m	31 December 2015 \$m		
The general reserve for credit losses 178.6	178.6		

An adjustment to residential loan growth of \$603m has been made to take into account a change to certain loan products terms and conditions effective January 2016.
 Off-balance sheet exposures have been converted to their credit equivalent amounts.
 Excludes equity investments and securitisation exposures.
 \$25.3 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, 31 March 2016

Table 5 Securitisation				
	31 March 2016 Quarter		31 December 2	015 Quarter
	Securitisation	Gain or Loss on	Securitisation	Gain or Loss on
Exposure Type	Activity \$m	Sale \$m	Activity \$m	Sale \$m
Exposure Type	4 111	φiii	- SIII	фііі
Residential Mortgage	-		-	-
Credit Card and Other Personal Loans	-	-	-	-
Commercial Loans	-	-	-	-
Other	-	-	-	-
Total	-	-	-	-
31 March 2016	Liquidity Support	Derivative	Holdings of	
Securitisation Exposures	Facilities \$m	Facilities \$m	Securities \$m	Other \$m
On-balance sheet securitisation exposures retained or purchased	-	245.5	6,957.8	-
Off-balance sheet securitisation exposures	40.4	83.4	-	-
Total	40.4	328.9	6,957.8	-
31 December 2015	Liquidity Support	Derivative	Holdings of	
	Facilities	Facilities	Securities	Other
Securitisation Exposures	\$m	\$m	\$m	\$m
On-balance sheet securitisation exposures retained or purchased	-	96.1	4,802.2	-
Off-balance sheet securitisation exposures	42.6	81.7	-	-
Total	42.6	177.8	4,802.2	-