# **ASX Announcement**



## Basel III Pillar 3 Disclosures: Prudential Standard APS 330

#### 26 August 2024

Bendigo and Adelaide Bank Limited (ASX:BEN), 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.

The disclosures provided have been prepared as at 30 June 2024.

Approved for release by: Bendigo and Adelaide Bank Board

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#### About Bendigo and Adelaide Bank Limited

Bendigo and Adelaide Bank is Australia's better big bank, with more than 7,000 staff helping our over 2 million customers to achieve their financial goals. Bendigo and Adelaide Bank's vision is to be Australia's bank of choice, by feeding into the prosperity of customers and their communities.

Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879. (1615280–161579) (05/21)

# Basel III Pillar 3 Disclosures

Prudential Standard APS 330

For the period ended 30 June 2024

Released 26 August 2024

ABN 11 068 049 178





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#### Table 1 Common Disclosure Template

The Group is applying the Basel III regulatory adjustments in full as implemented by APRA. The capital disclosures detailed in the Common Disclosure template below have been prepared in accordance with Basel III Prudential Capital requirements effective from 1 January 2023.

	30 June 2024	
	Basel III	
Capital Ratios	%	
Common Equity Tier 1	11.32%	
Tier 1	13.43%	
Total Capital	15.74%	

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26b of which: offset to dividends declared under a dividend reinvestment plan (DRP), to the extent that the dividends are used to purchase new ordinary shares issued by the ADI  26c of which: deferred fee income 26d of which: equity investments in financial institutions not reported in rows 18, 19 and 23 26e of which: equity investments in financial institutions not reported in rows 18, 19 and 23 26f of which: deferred tax assets not reported in rows 10, 21 and 25 26g of which: capitalised expenses 26g of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements 26h of which: covered bonds in excess of asset cover in pools 26i of which: undercapitalisation of a non-consolidated subsidiary 26j of which: undercapitalisation of a non-consolidated subsidiary 26j Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 28 Total regulatory adjustments to Common Equity Tier 1 29 Common Equity Tier 1 Capital (CET1) 30 Directly issued qualifying Additional Tier 1 instruments 31 of which: classified as equity under applicable accounting standards 32 of which: classified as liabilities under applicable accounting standards 33 Directly issued acpital instruments subject to phase out from Additional Tier 1 31 on Additional Tier 1 instruments subject to phase out from Additional Tier 1 32 of which: classified as liabilities under applicable accounting standards 34 Additional Tier 1 instruments subject to phase out from Additional Tier 1 35 of which: instruments issued by subsidiaries subject to phase out 36 of which: instruments issued by subsidiaries subject to phase out	26	National specific regulatory adjustments (sum of rows 26a, 26b, 26c, 26d, 26e, 26f, 26g, 26h, 26i and 26j)	772.6	
dividends are used to purchase new ordinary shares issued by the ADI 26c of which: deferred fee income 26d of which: equity investments in financial institutions not reported in rows 18, 19 and 23 26e of which: deferred tax assets not reported in rows 10, 21 and 25 26f of which: capitalised expenses 26g of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements 26h of which: covered bonds in excess of asset cover in pools 26i of which: undercapitalisation of a non-consolidated subsidiary 26j of which: other national specific regulatory adjustments not reported in rows 26a to 26i 27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 28 Total regulatory adjustments to Common Equity Tier 1 29 Common Equity Tier 1 Capital (CET1) 30 Directly issued qualifying Additional Tier 1 instruments 31 of which: classified as equity under applicable accounting standards 32 of which: classified as liabilities under applicable accounting standards 33 Directly issued capital instruments subject to phase out from Additional Tier 1 34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) 35 of which: instruments issued by subsidiaries subject to phase out	26a	of which: treasury shares	N/A	
26c of which: deferred fee income 26d of which: equity investments in financial institutions not reported in rows 18, 19 and 23 26e of which: deferred tax assets not reported in rows 10, 21 and 25 26f of which: capitalised expenses 26g of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements 26h of which: covered bonds in excess of asset cover in pools 26h of which: undercapitalisation of a non-consolidated subsidiary 26j of which: other national specific regulatory adjustments not reported in rows 26a to 26j 27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 28 Total regulatory adjustments to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 29 Common Equity Tier 1 Capital (CET1) 30 Directly issued qualifying Additional Tier 1 instruments 30 Directly issued qualifying Additional Tier 1 instruments 31 of which: classified as equity under applicable accounting standards 32 Directly issued capital instruments subject to phase out from Additional Tier 1 33 Directly issued capital instruments subject to phase out from Additional Tier 1 34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) 35 of which: instruments issued by subsidiaries subject to phase out	26b			
26d of which: equity investments in financial institutions not reported in rows 18, 19 and 23 26e of which: deferred tax assets not reported in rows 10, 21 and 25 26f of which: capitalised expenses 26g of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements 276 requirements 276 of which: covered bonds in excess of asset cover in pools 26i of which: undercapitalisation of a non-consolidated subsidiary 26j of which: other national specific regulatory adjustments not reported in rows 26a to 26i 27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 28 Total regulatory adjustments to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 29 Common Equity Tier 1 Capital (CET1) 30 Directly issued qualifying Additional Tier 1 instruments 30 Directly issued qualifying Additional Tier 1 instruments 30 Directly issued qualifying Additional Tier 1 instruments 30 Directly issued acquiting is a equity under applicable accounting standards 30 Directly issued capital instruments subject to phase out from Additional Tier 1 31 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) 31 Additional Tier 1 instruments issued by subsidiaries subject to phase out		· · · · · · · · · · · · · · · · · · ·	N/A	
26e of which: deferred tax assets not reported in rows 10, 21 and 25 26f of which: capitalised expenses 26g of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements 37.6 26h of which: covered bonds in excess of asset cover in pools 26i of which: undercapitalisation of a non-consolidated subsidiary 26j of which: other national specific regulatory adjustments not reported in rows 26a to 26i 3.4 27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 3.0 28 Total regulatory adjustments to Common Equity Tier 1 2,251.7 29 Common Equity Tier 1 Capital (CET1) 3.4 3.4 4dditional Tier 1 Capital: instruments 30 Directly issued qualifying Additional Tier 1 instruments 30 Directly issued qualifying Additional Tier 1 instruments 31 of which: classified as equity under applicable accounting standards 32 Directly issued capital instruments subject to phase out from Additional Tier 1 34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) 35 of which: instruments issued by subsidiaries subject to phase out		of which: deferred fee income	N/A	
26f of which: capitalised expenses 26g of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements 276 requirements 277 requirements of which: other national specific regulatory adjustments not reported in rows 26a to 26i 278 regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 288 Total regulatory adjustments to Common Equity Tier 1 29 Common Equity Tier 1 Capital (CET1) 29 Common Equity Tier 1 Capital: instruments 30 Directly issued qualifying Additional Tier 1 instruments 31 of which: classified as equity under applicable accounting standards 32 of which: classified as liabilities under applicable accounting standards 33 Directly issued capital instruments subject to phase out from Additional Tier 1 34 Additional Tier 1 instruments (amount allowed in group AT1) 35 of which: instruments issued by subsidiaries subject to phase out 36 N/A 37 of which: instruments issued by subsidiaries subject to phase out		· ·	45.0	
26g of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements 7.6 26h of which: covered bonds in excess of asset cover in pools 0.0 26i of which: undercapitalisation of a non-consolidated subsidiary 18.5 26j of which: other national specific regulatory adjustments not reported in rows 26a to 26i 27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 0.0 28 Total regulatory adjustments to Common Equity Tier 1 29 Common Equity Tier 1 Capital (CET1) 4,302.3  Additional Tier 1 Capital: instruments 0 Directly issued qualifying Additional Tier 1 instruments 1 of which: classified as equity under applicable accounting standards 1 of which: classified as liabilities under applicable accounting standards 2 of which: classified as liabilities under applicable accounting standards 3 Directly issued capital instruments subject to phase out from Additional Tier 1 3 of which: classified as liabilities under applicable accounting standards 3 Directly issued capital instruments subject to phase out from Additional Tier 1 4 of which: accounting standards 5 of which: instruments issued by subsidiaries subject to phase out from Additional Tier 1 5 of which: instruments issued by subsidiaries subject to phase out		·		t+u
requirements 7.6 26h of which: covered bonds in excess of asset cover in pools 0.0 26i of which: undercapitalisation of a non-consolidated subsidiary 18.5 26j of which: other national specific regulatory adjustments not reported in rows 26a to 26i 3.4 27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 0.0 28 Total regulatory adjustments to Common Equity Tier 1 29 Common Equity Tier 1 Capital (CET1) 4,302.3  Additional Tier 1 Capital: instruments 0 Directly issued qualifying Additional Tier 1 instruments 30 Directly issued qualifying Additional Tier 1 instruments 31 of which: classified as equity under applicable accounting standards 32 of which: classified as liabilities under applicable accounting standards 33 Directly issued capital instruments subject to phase out from Additional Tier 1 34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) 35 of which: instruments issued by subsidiaries subject to phase out		·	550.8	i, j, k, l, o, n
26i of which: undercapitalisation of a non-consolidated subsidiary 26j of which: other national specific regulatory adjustments not reported in rows 26a to 26i 3.4 27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 28 Total regulatory adjustments to Common Equity Tier 1 29 Common Equity Tier 1 Capital (CET1) 30 Directly issued qualifying Additional Tier 1 instruments 30 Directly issued qualifying Additional Tier 1 instruments 31 of which: classified as equity under applicable accounting standards 32 of which: classified as liabilities under applicable accounting standards 33 Directly issued capital instruments subject to phase out from Additional Tier 1 30 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) 35 of which: instruments issued by subsidiaries subject to phase out 31 N/A	26g	·	7.6	
26j of which: other national specific regulatory adjustments not reported in rows 26a to 26i 27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions  28 Total regulatory adjustments to Common Equity Tier 1  29 Common Equity Tier 1 Capital (CET1)  Additional Tier 1 Capital: instruments  30 Directly issued qualifying Additional Tier 1 instruments  31 of which: classified as equity under applicable accounting standards  32 of which: classified as liabilities under applicable accounting standards  33 Directly issued capital instruments subject to phase out from Additional Tier 1  34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)  35 of which: instruments issued by subsidiaries subject to phase out  N/A	26h	of which: covered bonds in excess of asset cover in pools	0.0	
27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions  28 Total regulatory adjustments to Common Equity Tier 1  29 Common Equity Tier 1 Capital (CET1)  Additional Tier 1 Capital: instruments  30 Directly issued qualifying Additional Tier 1 instruments  31 of which: classified as equity under applicable accounting standards  32 of which: classified as liabilities under applicable accounting standards  33 Directly issued capital instruments subject to phase out from Additional Tier 1  34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)  35 of which: instruments issued by subsidiaries subject to phase out  N/A	26i	of which: undercapitalisation of a non-consolidated subsidiary	18.5	
27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions  28 Total regulatory adjustments to Common Equity Tier 1  29 Common Equity Tier 1 Capital (CET1)  Additional Tier 1 Capital: instruments  30 Directly issued qualifying Additional Tier 1 instruments  31 of which: classified as equity under applicable accounting standards  32 of which: classified as liabilities under applicable accounting standards  33 Directly issued capital instruments subject to phase out from Additional Tier 1  34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)  35 of which: instruments issued by subsidiaries subject to phase out  N/A	26j		3.4	v
28 Total regulatory adjustments to Common Equity Tier 1 29 Common Equity Tier 1 Capital (CET1)  Additional Tier 1 Capital: instruments 30 Directly issued qualifying Additional Tier 1 instruments 31 of which: classified as equity under applicable accounting standards 32 of which: classified as liabilities under applicable accounting standards 33 Directly issued capital instruments subject to phase out from Additional Tier 1 34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) 35 of which: instruments issued by subsidiaries subject to phase out				
29 Common Equity Tier 1 Capital (CET1)  Additional Tier 1 Capital: instruments 30 Directly issued qualifying Additional Tier 1 instruments 31 of which: classified as equity under applicable accounting standards 32 of which: classified as liabilities under applicable accounting standards 33 Directly issued capital instruments subject to phase out from Additional Tier 1 34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) 35 of which: instruments issued by subsidiaries subject to phase out 34 N/A				
Additional Tier 1 Capital: instruments  30 Directly issued qualifying Additional Tier 1 instruments  31 of which: classified as equity under applicable accounting standards  32 of which: classified as liabilities under applicable accounting standards  33 Directly issued capital instruments subject to phase out from Additional Tier 1  34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)  35 of which: instruments issued by subsidiaries subject to phase out  N/A		• • • • • • • • • • • • • • • • • • • •		
Directly issued qualifying Additional Tier 1 instruments  of which: classified as equity under applicable accounting standards  of which: classified as liabilities under applicable accounting standards  Directly issued capital instruments subject to phase out from Additional Tier 1  O.0  Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)  of which: instruments issued by subsidiaries subject to phase out  N/A			4,302.3	
31 of which: classified as equity under applicable accounting standards 32 of which: classified as liabilities under applicable accounting standards 33 Directly issued capital instruments subject to phase out from Additional Tier 1 34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) 35 of which: instruments issued by subsidiaries subject to phase out 37 N/A		•	202 /	
32 of which: classified as liabilities under applicable accounting standards 33 Directly issued capital instruments subject to phase out from Additional Tier 1 34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) 35 of which: instruments issued by subsidiaries subject to phase out  N/A		· · · · ·		b
Directly issued capital instruments subject to phase out from Additional Tier 1  Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)  of which: instruments issued by subsidiaries subject to phase out  N/A				
Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)  N/A  of which: instruments issued by subsidiaries subject to phase out  N/A		•		b
parties (amount allowed in group AT1)  N/A  of which: instruments issued by subsidiaries subject to phase out  N/A			0.0	
of which: instruments issued by subsidiaries subject to phase out	34		NIZA	
	25	· · · · · · · · · · · · · · · · · · ·		
36 Additional Tier 1 Capital before regulatory adjustments 802.4		Additional Tier 1 Capital before regulatory adjustments		

 $<sup>^{\</sup>rm 1}$  Retained earnings excludes the after tax Homesafe property revaluation balance of \$370.1 million.

### Table 1 Common Disclosure Template Continued

		30 June 2024 Basel III \$m	Reconciliation Table Reference
Additio	nal Tier 1 Capital: regulatory adjustments		
37	Investments in own Additional Tier 1 instruments	N/A	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	N/A	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory		
	consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share		
	capital (amount above 10% threshold)	N/A	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of	N1/A	
41	regulatory consolidation (net of eligible short positions)	N/A	
41	National specific regulatory adjustments (sum of rows 41a, 41b and 41c)	N/A	
41a	parties	N/A	
41b	consolidations not reported in rows 39 and 40	N/A	
41c	of which: other national specific regulatory adjustments not reported in rows 41a and 41b	N/A	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	N/A	
43	Total regulatory adjustments to Additional Tier 1 capital	0.0	
44	Additional Tier 1 capital (AT1)	802.4	
45	Tier 1 Capital (T1=CET1+AT1)	5,104.7	
Tier 2 C	Capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments	575.0	х
47	Directly issued capital instruments subject to phase out from Tier 2	0.0	
48	third parties (amount allowed in group T2)	N/A	
49	of which: instruments issued by subsidiaries subject to phase out	N/A	
50	Provisions	304.0	m
51	Tier 2 Capital before regulatory adjustments	879.0	
Tier 2 C	Capital: regulatory adjustments		
52	Investments in own Tier 2 instruments	N/A	
53	Reciprocal cross-holdings in Tier 2 instruments	N/A	
54	Investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of	17/5	
٠.	regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued		
	share capital (amount above 10% threshold)	N/A	
55	Significant investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope		
	of regulatory consolidation, net of eligible short positions	N/A	
56	National specific regulatory adjustments (sum of rows 56a, 56b and 56c)	0.0	
56a	parties	N/A	
56b	consolidation not reported in rows 54 and 55	N/A	
56c	of which: other national specific regulatory adjustments not reported in rows 56a and 56b	N/A	
57	Total regulatory adjustments to Tier 2 capital	0.0	
J/	. ottai rogaliatory augmentino to rioi 2 ouprius	0.0	
58	Tier 2 capital (T2)	879.0	
	Tier 2 capital (T2) Total capital (TC=T1+T2)		
58	Tier 2 capital (T2)	879.0	
58 59 60	Tier 2 capital (T2) Total capital (TC=T1+T2)	879.0 5,983.7	
58 59 60	Tier 2 capital (T2) Total capital (TC=T1+T2) Total risk-weighted assets based on APRA standards	879.0 5,983.7	
58 59 60 Capita	Tier 2 capital (T2) Total capital (TC=T1+T2) Total risk-weighted assets based on APRA standards ratios and buffers	879.0 5,983.7 38,005.2	
58 59 60 <b>Capita</b>	Tier 2 capital (T2) Total capital (TC=T1+T2) Total risk-weighted assets based on APRA standards  I ratios and buffers Common Equity Tier 1 (as a percentage of risk-weighted assets)	879.0 5,983.7 38,005.2	
58 59 60 <b>Capita</b> 61 62	Tier 2 capital (T2)  Total capital (TC=T1+T2)  Total risk-weighted assets based on APRA standards  I ratios and buffers  Common Equity Tier 1 (as a percentage of risk-weighted assets)  Tier 1 (as a percentage of risk-weighted assets)	879.0 5,983.7 38,005.2 11.32% 13.43%	
58 59 60 <b>Capita</b> 61 62 63	Tier 2 capital (T2) Total capital (TC=T1+T2) Total risk-weighted assets based on APRA standards  ratios and buffers Common Equity Tier 1 (as a percentage of risk-weighted assets) Tier 1 (as a percentage of risk-weighted assets) Total capital (as a percentage of risk-weighted assets)	879.0 5,983.7 38,005.2 11.32% 13.43%	
58 59 60 <b>Capita</b> 61 62 63	Tier 2 capital (T2) Total capital (TC=T1+T2) Total risk-weighted assets based on APRA standards  I ratios and buffers Common Equity Tier 1 (as a percentage of risk-weighted assets) Tier 1 (as a percentage of risk-weighted assets) Total capital (as a percentage of risk-weighted assets) Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any	879.0 5,983.7 38,005.2 11.32% 13.43% 15.74%	
58 59 60 <b>Capita</b> 61 62 63 64	Tier 2 capital (T2)  Total capital (TC=T1+T2)  Total risk-weighted assets based on APRA standards  Iratios and buffers  Common Equity Tier 1 (as a percentage of risk-weighted assets)  Tier 1 (as a percentage of risk-weighted assets)  Total capital (as a percentage of risk-weighted assets)  Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)	879.0 5,983.7 38,005.2 11.32% 13.43% 15.74% 8.00% 2.50%	
58 59 60 <b>Capita</b> 61 62 63 64	Tier 2 capital (T2)  Total capital (TC=T1+T2)  Total risk-weighted assets based on APRA standards  Iratios and buffers  Common Equity Tier 1 (as a percentage of risk-weighted assets)  Tier 1 (as a percentage of risk-weighted assets)  Total capital (as a percentage of risk-weighted assets)  Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)  of which: capital conservation buffer requirement of which: ADI-specific countercyclical buffer requirements	879.0 5,983.7 38,005.2 11.32% 13.43% 15.74% 8.00% 2.50% 1.00%	
58 59 60 <b>Capita</b> 61 62 63 64 65 66 67	Tier 2 capital (T2)  Total capital (TC=T1+T2)  Total risk-weighted assets based on APRA standards  Iratios and buffers  Common Equity Tier 1 (as a percentage of risk-weighted assets)  Tier 1 (as a percentage of risk-weighted assets)  Total capital (as a percentage of risk-weighted assets)  Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)  of which: capital conservation buffer requirement of which: ADI-specific countercyclical buffer requirements of which: G-SIB buffer requirement (not applicable)	879.0 5,983.7 38,005.2 11.32% 13.43% 15.74% 8.00% 2.50% 1.00% 0.00%	
58 59 60 <b>Capita</b> 61 62 63 64 65 66 67 68	Tier 2 capital (T2)  Total capital (TC=T1+T2)  Total risk-weighted assets based on APRA standards  Iratios and buffers  Common Equity Tier 1 (as a percentage of risk-weighted assets)  Tier 1 (as a percentage of risk-weighted assets)  Total capital (as a percentage of risk-weighted assets)  Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)  of which: capital conservation buffer requirement of which: ADI-specific countercyclical buffer requirements of which: G-SIB buffer requirement (not applicable)  Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)	879.0 5,983.7 38,005.2 11.32% 13.43% 15.74% 8.00% 2.50% 1.00%	
58 59 60 <b>Capita</b> 61 62 63 64 65 66 67 68 <b>Natione</b>	Tier 2 capital (T2)  Total capital (TC=T1+T2)  Total risk-weighted assets based on APRA standards  Iratios and buffers  Common Equity Tier 1 (as a percentage of risk-weighted assets)  Tier 1 (as a percentage of risk-weighted assets)  Total capital (as a percentage of risk-weighted assets)  Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)  of which: capital conservation buffer requirement  of which: ADI-specific countercyclical buffer requirements  of which: G-SIB buffer requirement (not applicable)  Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)	879.0 5,983.7 38,005.2 11.32% 13.43% 15.74% 8.00% 2.50% 1.00% 0.00%	
58 59 60 <b>Capita</b> 61 62 63 64 65 66 67 68 <b>Nation</b> 69	Tier 2 capital (T2)  Total capital (TC=T1+T2)  Total risk-weighted assets based on APRA standards  I ratios and buffers  Common Equity Tier 1 (as a percentage of risk-weighted assets)  Tier 1 (as a percentage of risk-weighted assets)  Total capital (as a percentage of risk-weighted assets)  Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)  of which: capital conservation buffer requirement  of which: ADI-specific countercyclical buffer requirements  of which: G-SIB buffer requirement (not applicable)  Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)  al minima (if different from Basel III)  National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	879.0 5,983.7 38,005.2 11.32% 13.43% 15.74% 8.00% 2.50% 1.00% 0.00%	
58 59 60 <b>Capita</b> 61 62 63 64 65 66 67 68 <b>Nation</b> 69 70	Tier 2 capital (T2)  Total capital (TC=T1+T2)  Total risk-weighted assets based on APRA standards  I ratios and buffers  Common Equity Tier 1 (as a percentage of risk-weighted assets)  Tier 1 (as a percentage of risk-weighted assets)  Total capital (as a percentage of risk-weighted assets)  Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)  of which: capital conservation buffer requirement  of which: ADI-specific countercyclical buffer requirements  of which: G-SIB buffer requirement (not applicable)  Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)  al minima (if different from Basel III)  National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	879.0 5,983.7 38,005.2 11.32% 13.43% 15.74% 8.00% 2.50% 1.00% 0.00%	
58 59 60 <b>Capita</b> 61 62 63 64 65 66 67 68 <b>Nation</b> 69	Tier 2 capital (T2)  Total capital (TC=T1+T2)  Total risk-weighted assets based on APRA standards  I ratios and buffers  Common Equity Tier 1 (as a percentage of risk-weighted assets)  Tier 1 (as a percentage of risk-weighted assets)  Total capital (as a percentage of risk-weighted assets)  Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)  of which: capital conservation buffer requirement  of which: ADI-specific countercyclical buffer requirements  of which: G-SIB buffer requirement (not applicable)  Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)  al minima (if different from Basel III)  National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	879.0 5,983.7 38,005.2 11.32% 13.43% 15.74% 8.00% 2.50% 1.00% 0.00%	
58 59 60 <b>Capita</b> 61 62 63 64 65 66 67 68 <b>Nation</b> 69 70 71	Tier 2 capital (T2)  Total capital (TC=T1+T2)  Total risk-weighted assets based on APRA standards  I ratios and buffers  Common Equity Tier 1 (as a percentage of risk-weighted assets)  Tier 1 (as a percentage of risk-weighted assets)  Total capital (as a percentage of risk-weighted assets)  Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)  of which: capital conservation buffer requirement  of which: ADI-specific countercyclical buffer requirements  of which: G-SIB buffer requirement (not applicable)  Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)  al minima (if different from Basel III)  National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)  National total capital minimum ratio (if different from Basel III minimum)  National total capital minimum ratio (if different from Basel III minimum)	879.0 5,983.7 38,005.2 11.32% 13.43% 15.74% 8.00% 2.50% 1.00% 0.00%	
58 59 60 <b>Capita</b> 61 62 63 64 65 66 67 68 <b>Nation</b> 69 70 71 <b>Amoun</b> 72	Tier 2 capital (T2)  Total capital (TC=T1+T2)  Total risk-weighted assets based on APRA standards  I ratios and buffers  Common Equity Tier 1 (as a percentage of risk-weighted assets)  Tier 1 (as a percentage of risk-weighted assets)  Total capital (as a percentage of risk-weighted assets)  Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)  of which: capital conservation buffer requirement  of which: ADI-specific countercyclical buffer requirements  of which: G-SIB buffer requirement (not applicable)  Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)  al minima (if different from Basel III)  National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)  National total capital minimum ratio (if different from Basel III minimum)	879.0 5,983.7 38,005.2 11.32% 13.43% 15.74% 8.00% 2.50% 1.00% 0.00%	
58 59 60 <b>Capita</b> 61 62 63 64 65 66 67 68 <b>Nation</b> 69 70 71 <b>Amount</b>	Tier 2 capital (T2)  Total capital (TC=T1+T2)  Total risk-weighted assets based on APRA standards  I ratios and buffers  Common Equity Tier 1 (as a percentage of risk-weighted assets)  Tier 1 (as a percentage of risk-weighted assets)  Total capital (as a percentage of risk-weighted assets)  Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)  of which: capital conservation buffer requirement  of which: ADI-specific countercyclical buffer requirements  of which: G-SIB buffer requirement (not applicable)  Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)  al minima (if different from Basel III)  National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)  National total capital minimum ratio (if different from Basel III minimum)  National total capital minimum ratio (if different from Basel III minimum)	879.0 5,983.7 38,005.2 11.32% 13.43% 15.74% 8.00% 2.50% 1.00% 0.00% 6.82%	
58 59 60 <b>Capita</b> 61 62 63 64 65 66 67 68 <b>Nation</b> 69 70 71 <b>Amoun</b> 72	Tier 2 capital (T2)  Total capital (TC=T1+T2)  Total risk-weighted assets based on APRA standards  I ratios and buffers  Common Equity Tier 1 (as a percentage of risk-weighted assets)  Tier 1 (as a percentage of risk-weighted assets)  Total capital (as a percentage of risk-weighted assets)  Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)  of which: capital conservation buffer requirement  of which: ADI-specific countercyclical buffer requirements  of which: G-SIB buffer requirement (not applicable)  Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)  al minima (if different from Basel III)  National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)  National Tier 1 minimum ratio (if different from Basel III minimum)  National total capital minimum ratio (if different from Basel III minimum)  National total capital minimum ratio (if different from Basel III minimum)  Non-significant investments in the capital of other financial entities	879.0 5,983.7 38,005.2 11.32% 13.43% 15.74% 8.00% 2.50% 1.00% 0.00% 6.82%	
58 59 60 <b>Capita</b> 61 62 63 64 65 66 67 68 <b>Nation</b> 69 70 71 <b>Amoun</b> 72 73	Tier 2 capital (T2)  Total capital (TC=T1+T2)  Total risk-weighted assets based on APRA standards  I ratios and buffers  Common Equity Tier 1 (as a percentage of risk-weighted assets)  Tier 1 (as a percentage of risk-weighted assets)  Total capital (as a percentage of risk-weighted assets)  Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)  of which: capital conservation buffer requirement  of which: ADI-specific countercyclical buffer requirements  of which: G-SIB buffer requirement (not applicable)  Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)  al minima (if different from Basel III)  National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)  National Tier 1 minimum ratio (if different from Basel III minimum)  National total capital minimum ratio (if different from Basel III minimum)  National total capital minimum ratio (if different from Basel III minimum)  Non-significant investments in the capital of other financial entities  Significant investments in the ordinary shares of financial entities	879.0 5,983.7 38,005.2 11.32% 13.43% 15.74% 8.00% 2.50% 1.00% 0.00% 6.82%	
58 59 60 Capital 61 62 63 64 65 66 67 68 National 69 70 71 Amoun 72 73 74 75	Tier 2 capital (T2)  Total capital (TC=T1+T2)  Total risk-weighted assets based on APRA standards  I ratios and buffers  Common Equity Tier 1 (as a percentage of risk-weighted assets)  Tier 1 (as a percentage of risk-weighted assets)  Total capital (as a percentage of risk-weighted assets)  Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)  of which: capital conservation buffer requirements  of which: ADI-specific countercyclical buffer requirements  of which: G-SIB buffer requirement (not applicable)  Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)  al minima (if different from Basel III)  National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)  National total capital minimum ratio (if different from Basel III minimum)  National total capital minimum ratio (if different from Basel III minimum)  **t below thresholds for deductions (not risk-weighted)  Non-significant investments in the capital of other financial entities  Significant investments in the ordinary shares of financial entities  Mortgage servicing rights (net of related tax liability)  Deferred tax assets arising from temporary differences (net of related tax liability)	879.0 5,983.7 38,005.2 11.32% 13.43% 15.74% 8.00% 2.50% 1.00% 0.00% 6.82%	
58 59 60 <b>Capita</b> 61 62 63 64 65 66 67 68 <b>Nation</b> 69 70 71 <b>Amoun</b> 72 73 74	Tier 2 capital (T2)  Total capital (TC=T1+T2)  Total risk-weighted assets based on APRA standards  I ratios and buffers  Common Equity Tier 1 (as a percentage of risk-weighted assets)  Tier 1 (as a percentage of risk-weighted assets)  Total capital (as a percentage of risk-weighted assets)  Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)  of which: capital conservation buffer requirements  of which: G-SIB buffer requirement (not applicable)  Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)  al minima (if different from Basel III)  National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)  National Tier 1 minimum ratio (if different from Basel III minimum)  National total capital minimum ratio (if different from Basel III minimum)  National total capital minimum ratio (for trisk-weighted)  Non-significant investments in the capital of other financial entities  Significant investments in the ordinary shares of financial entities  Mortgage servicing rights (net of related tax liability)	879.0 5,983.7 38,005.2 11.32% 13.43% 15.74% 8.00% 2.50% 1.00% 0.00% 6.82%	
58 59 60 <b>Capita</b> 61 62 63 64 65 66 67 68 <b>Nation</b> 69 70 71 <b>Amoun</b> 72 73 74 75 <b>Applice</b>	Tier 2 capital (T2)  Total capital (TC=T1+T2)  Total risk-weighted assets based on APRA standards  I ratios and buffers  Common Equity Tier 1 (as a percentage of risk-weighted assets)  Tier 1 (as a percentage of risk-weighted assets)  Total capital (as a percentage of risk-weighted assets)  Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)  of which: capital conservation buffer requirements of which: ADI-specific countercyclical buffer requirements of which: G-SIB buffer requirement (not applicable)  Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)  al minima (if different from Basel III)  National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)  National Tier 1 minimum ratio (if different from Basel III minimum)  National total capital minimum ratio (if different from Basel III minimum)  t below thresholds for deductions (not risk-weighted)  Non-significant investments in the capital of other financial entities  Significant investments in the ordinary shares of financial entities  Mortgage servicing rights (net of related tax liability)  Deferred tax assets arising from temporary differences (net of related tax liability)	879.0 5,983.7 38,005.2 11.32% 13.43% 15.74% 8.00% 2.50% 1.00% 0.00% 6.82%	m
58 59 60 <b>Capita</b> 61 62 63 64 65 66 67 68 <b>Nation</b> 69 70 71 <b>Amoun</b> 72 73 74 75 <b>Applice</b>	Tier 2 capital (T2)  Total capital (TC=T1+T2)  Total risk-weighted assets based on APRA standards  I ratios and buffers  Common Equity Tier 1 (as a percentage of risk-weighted assets)  Tier 1 (as a percentage of risk-weighted assets)  Total capital (as a percentage of risk-weighted assets)  Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)  of which: capital conservation buffer requirement of which: ADI-specific countercyclical buffer requirements of which: G-SIB buffer requirement (not applicable)  Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)  al minima (if different from Basel III)  National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)  National Tier 1 minimum ratio (if different from Basel III minimum)  National total capital minimum ratio (if different from Basel III minimum)  **t below thresholds for deductions (not risk-weighted)  Non-significant investments in the capital of other financial entities Significant investments in the ordinary shares of financial entities  Mortgage servicing rights (net of related tax liability)  Deferred tax assets arising from temporary differences (net of related tax liability)  able caps on the inclusion of provisions in Tier 2  Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to	879.0 5,983.7 38,005.2 11.32% 13.43% 15.74% 8.00% 2.50% 1.00% 0.00% 6.82% N/A N/A N/A	m
58 59 60 <b>Capita</b> 61 62 63 64 65 66 67 68 <b>Nation</b> 69 70 71 <b>Amoun</b> 72 73 74 75 <b>Applica</b>	Tier 2 capital (T2)  Total capital (TC=T1+T2)  Total risk-weighted assets based on APRA standards  Iratios and buffers  Common Equity Tier 1 (as a percentage of risk-weighted assets)  Tier 1 (as a percentage of risk-weighted assets)  Total capital (as a percentage of risk-weighted assets)  Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)  of which: capital conservation buffer requirement of which: ADI-specific countercyclical buffer requirements of which: G-SIB buffer requirement (not applicable)  Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)  all minima (if different from Basel III)  National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)  National Tier 1 minimum ratio (if different from Basel III minimum)  National total capital minimum ratio (if different from Basel III minimum)  **t below thresholds for deductions (not risk-weighted)  Non-significant investments in the capital of other financial entities Significant investments in the ordinary shares of financial entities  Mortgage servicing rights (net of related tax liability)  Deferred tax assets arising from temporary differences (net of related tax liability)  suble caps on the inclusion of provisions in Tier 2  Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	879.0 5,983.7 38,005.2 11.32% 13.43% 15.74% 8.00% 2.50% 1.00% 0.00% 6.82% N/A N/A N/A N/A	m
58 59 60 <b>Capita</b> 61 62 63 64 65 66 67 68 <b>Nation</b> 69 70 71 <b>Amoun</b> 72 73 74 75 <b>Applica</b> 76	Tier 2 capital (T2) Total capital (TC=T1+T2) Total risk-weighted assets based on APRA standards  Iratios and buffers Common Equity Tier 1 (as a percentage of risk-weighted assets) Tier 1 (as a percentage of risk-weighted assets) Total capital (as a percentage of risk-weighted assets) Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets) of which: capital conservation buffer requirements of which: Capital conservation buffer requirements of which: Ca-SIB buffer requirement (not applicable) Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets) al minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National Total capital minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) Notational total capital minimum ratio (if different from Basel III minimum) Notational total capital minimum ratio (if different from Basel III minimum) Notational total capital minimum ratio (if different from Basel III minimum) Notational total capital minimum ratio (if different from Basel III minimum)  total below thresholds for deductions (not risk-weighted) Non-significant investments in the capital of other financial entities Significant investments in the ordinary shares of financial entities Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Capital caps on the inclusion of provisions in Tier 2 under standardised approach	879.0 5,983.7 38,005.2 11.32% 13.43% 15.74% 8.00% 2.50% 1.00% 0.00% 6.82% N/A N/A N/A N/A	m
58 59 60 <b>Capita</b> 61 62 63 64 65 66 67 68 <b>Nation</b> 69 70 71 <b>Amoun</b> 72 73 74 75 <b>Applica</b> 76	Tier 2 capital (T2) Total capital (TC=T1+T2) Total risk-weighted assets based on APRA standards  Iratios and buffers Common Equity Tier 1 (as a percentage of risk-weighted assets) Tier 1 (as a percentage of risk-weighted assets) Total capital (as a percentage of risk-weighted assets) Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets) of which: capital conservation buffer requirements of which: ADI-specific countercyclical buffer requirements of which: G-SIB buffer requirement (not applicable) Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets) al minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) Non-significant investments in the capital of other financial entities Significant investments in the ordinary shares of financial entities Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) suble caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to	879.0 5,983.7 38,005.2 11.32% 13.43% 15.74% 8.00% 2.50% 1.00% 0.00% 6.82% N/A N/A N/A N/A N/A N/A N/A	m
58 59 60 <b>Capita</b> 61 62 63 64 65 66 67 68 <b>Nation</b> 69 70 71 <b>Amoun</b> 72 73 74 75 <b>Applica</b> 76	Tier 2 capital (T2) Total capital (TC=T1+T2) Total risk-weighted assets based on APRA standards  Iratios and buffers  Common Equity Tier 1 (as a percentage of risk-weighted assets) Total capital (as a percentage of risk-weighted assets) Total capital (as a percentage of risk-weighted assets) Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets) of which: capital conservation buffer requirement of which: ADI-specific countercyclical buffer requirements of which: G-SIB buffer requirement (not applicable) Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)  al minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum)  **t below thresholds for deductions (not risk-weighted) Non-significant investments in the capital of other financial entities Significant investments in the ordinary shares of financial entities Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability)  beloe caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 under internal ratings-based approach	879.0 5,983.7 38,005.2 11.32% 13.43% 15.74% 8.00% 2.50% 1.00% 0.00% 6.82% N/A N/A N/A N/A N/A N/A N/A N/A	m
58 59 60 <b>Capita</b> 61 62 63 64 65 66 67 68 <b>Nation</b> 69 70 71 <b>Amoun</b> 72 73 74 75 <b>Applica</b> 76 77 78	Tier 2 capital (T2) Total capital (TC=T1+T2) Total risk-weighted assets based on APRA standards  Iratios and buffers Common Equity Tier 1 (as a percentage of risk-weighted assets) Tier 1 (as a percentage of risk-weighted assets) Total capital (as a percentage of risk-weighted assets) Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirement expressed as a percentage of risk-weighted assets) of which: capital conservation buffer requirement of which: ADI-specific countercyclical buffer requirements of which: G-SIB buffer requirement (not applicable) Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)  al minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National Total capital minimum rotio (if different from Basel III minimum) National total capital minimum rotio (if different from Basel III minimum) Non-significant investments in the capital of other financial entities Significant investments in the ordinary shares of financial entities Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) suble caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)	879.0 5,983.7 38,005.2  11.32% 13.43% 15.74%  8.00% 2.50% 1.00% 0.00% 6.82%  N/A N/A N/A N/A N/A N/A N/A N/A N/A N/	m
58 59 60 <b>Capita</b> 61 62 63 64 65 66 67 68 <b>Nation</b> 69 70 71 <b>Amoun</b> 72 73 74 75 <b>Applica</b> 76 77 78	Tier 2 capital (T2) Total capital (TC=T1+T2) Total risk-weighted assets based on APRA standards  Iratios and buffers Common Equity Tier 1 (as a percentage of risk-weighted assets) Tier 1 (as a percentage of risk-weighted assets) Total capital (as a percentage of risk-weighted assets) Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets) of which capital conservation buffer requirement of which: ADI-specific countercyclical buffer requirements of which G-BIB buffer requirement (not applicable) Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets) al minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) t below thresholds for deductions (not risk-weighted) Non-significant investments in the capital of other financial entities Significant investments in the ordinary shares of financial entities Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) able caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)	879.0 5,983.7 38,005.2  11.32% 13.43% 15.74%  8.00% 2.50% 1.00% 0.00% 6.82%  N/A N/A N/A N/A N/A N/A N/A N/A N/A N/	m
58 59 60 Capital 61 62 63 64 65 66 67 68 National 69 70 71 Amoun 72 73 74 75 Applical 76 77 78 79 Capital 80 81	Tier 2 capital (T2) Total capital (TC=T1+T2) Total risk-weighted assets based on APRA standards    ratios and buffers   Common Equity Tier 1 (as a percentage of risk-weighted assets) Tier 1 (as a percentage of risk-weighted assets) Total capital (as a percentage of risk-weighted assets) Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets) of which: capital conservation buffer requirement of which: ADI-specific countercyclical buffer requirements of which: G-SIB buffer requirement (not applicable) Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets) al minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) t below thresholds for deductions (not risk-weighted) Non-significant investments in the capital of other financial entities Significant investments in the ordinary shares of financial entities Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Deferred to assets arising from temporary differences (net of related tax liability) Deformed to provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 under standardised approach Provisions	879.0 5,983.7 38,005.2  11.32% 13.43% 15.74%  8.00% 2.50% 1.00% 0.00% 6.82%  N/A N/A N/A N/A N/A N/A N/A N/A N/A N/	m
58 59 60 Capital 61 62 63 64 65 66 67 68 National 72 73 74 75 Applied 76 77 78 79 Capital 80 81 82	Tier 2 capital (T2) Total capital (TC=T1+T2) Total risk-weighted assets based on APRA standards  Iratios and buffers Common Equity Tier 1 (as a percentage of risk-weighted assets) Tier 1 (as a percentage of risk-weighted assets) Buffer requirement minimum CET1 and assets) of which: capital conservation buffer requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets) of which: Capital conservation buffer requirement of which: ADI-specific countercyclical buffer requirements of which: G-SIB buffer requirement (not applicable) Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets) all minimum (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) t below thresholds for deductions (not risk-weighted) Non-significant investments in the ordinary shares of financial entities Significant investments in the ordinary shares of financial entities Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability)  able caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 under internal ratings-based approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under internal ratings-based approach Provisions eligible for inclusion in Tier 2 under internal ratings-based ap	879.0 5,983.7 38,005.2  11.32% 13.43% 15.74%  8.00% 2.50% 1.00% 6.82%  N/A N/A N/A N/A N/A N/A N/A N/A N/A N/	m
58 59 60 Capital 61 62 63 64 65 66 67 68 National 70 71 Amount 72 73 74 75 Applical 76 77 78 79 Capital 80 81 82 83	Tier 2 capital (T2)  Total capital (TC=T1+T2)  Total capital (TC=T1+T2)  Total risk-weighted assets based on APRA standards  Iratios and buffers  Common Equity Tier 1 (as a percentage of risk-weighted assets)  Tier 1 (as a percentage of risk-weighted assets)  Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)  of which capital conservation buffer requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirement of which: Capital conservation buffer requirements of which: G-SIB buffer requirement (not applicable)  Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)  all minima (if different from Basel III)  National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)  National Tier 1 minimum ratio (if different from Basel III minimum)  National total capital minimum ratio (if different from Basel III minimum)  National total capital minimum ratio (if different from Basel III minimum)  teleow thresholds for deductions (not risk-weighted)  Non-significant investments in the capital of other financial entities  Significant investments in the ordinary shares of financial entities  Mortgage servicing rights (net of related tax liability)  Deferred tax assets arising from temporary differences (net of related tax liability)  bible caps on the inclusion of provisions in Tier 2  Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)  Cap on inclusion of provisions in Tier 2 under standardised approach  Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)  Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  Provisions eligible for inclusion in Tier 2 under internal ratings-based approach  Instruments	879.0 5,983.7 38,005.2  11.32% 13.43% 15.74%  8.00% 2.50% 1.00% 6.82%  N/A N/A N/A N/A N/A N/A N/A N/A N/A N/	m
58 59 60 Capital 61 62 63 64 65 66 67 68 National 72 73 74 75 Applied 76 77 78 79 Capital 80 81 82	Tier 2 capital (T2) Total capital (TC=T1+T2) Total risk-weighted assets based on APRA standards  Iratios and buffers Common Equity Tier 1 (as a percentage of risk-weighted assets) Tier 1 (as a percentage of risk-weighted assets) Buffer requirement minimum CET1 and assets) of which: capital conservation buffer requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets) of which: Capital conservation buffer requirement of which: ADI-specific countercyclical buffer requirements of which: G-SIB buffer requirement (not applicable) Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets) all minimum (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) t below thresholds for deductions (not risk-weighted) Non-significant investments in the ordinary shares of financial entities Significant investments in the ordinary shares of financial entities Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability)  able caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 under internal ratings-based approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under internal ratings-based approach Provisions eligible for inclusion in Tier 2 under internal ratings-based ap	879.0 5,983.7 38,005.2  11.32% 13.43% 15.74%  8.00% 2.50% 1.00% 6.82%  N/A N/A N/A N/A N/A N/A N/A N/A N/A N/	m

#### Table 1 **Countercyclical Capital Buffer** 30 June 2024 Jurisdictional ADI-specific RWA <sup>3</sup> Country <sup>2</sup> \$m % Australia 35,025.1 1.000 1.000 TOTAL 35,025.1 1.000

 $<sup>^2</sup>$  Represents country of ultimate risk as at 30 June 2024.  $^3$  Represents total private sector (excludes sovereign and bank) credit and specific market risk RWA.

### Common Disclosure Template Reconciliation as at 30 June 2024

The following table provides details on the Bendigo and Adelaide Bank Limited Group's Balance Sheet and the Level 2 Regulatory Balance Sheet.

	Group Balance Sheet	Adjustment ⁴	Level 2 Regulatory Balance Sheet	Template/ Reconciliation Table Reference
Assida	\$m	\$m	\$m	
Assets Cash and cash equivalents	1,964.5	(44.5)	1,920.0	
Due from other financial institutions	282.9	-	282.9	
Financial assets at fair value through profit or loss (FVTPL)	16.9	(9.4)	7.5	
Financial assets at amortised cost	1,001.2	8.7	1,009.9	
Financial assets at fair value through other comprehensive income (FVOCI)	10,561.5	-	10,561.5	
Income tax receivable	16.5	(0.3)	16.2	
Derivatives asset	5.9	-	5.9	
Net loans and other receivables	80,567.6	(2,081.5)	78,486.1	:
of which Loan and Lease Origination Fees and Commissions (Capitalised Expenses) of which Securitisation Start-up Costs (Capitalised Expenses)			134.7 4.9	i I
of which Collective Provisions			208.8	m
Investments accounted for using the equity method	9.7	-	9.7	***
Shares in controlled entities	=	27.6	27.6	
Property, plant and equipment	141.8	-	141.8	
Assets held for sale	10.2	(10.2)	-	
Deferred tax assets	17.8	(0.1)	17.7	u
Investment property	1,140.2	=	1,140.2	
Goodwill and other intangible assets	1,909.8	(9.2)	1,900.6	
of which Intangible Component of Investment in Subsidiaries and Other Entities			9.1	g
of which Other Interesibles			1,526.7 2.8	d h
of which Other Intangibles			371.1	n k
of which Information Technology Software Costs (Capitalised Expenses) Other assets	541.4	(2.7)	538.7	K
of which Defined Benefit Superannuation Fund	541.4	(2.7)	-	С
of which Other Capitalised Expenses			20.3	0
of which Other Common Equity Tier 1 Specific Adjustments Relating to Securitisation			3.4	v
Total Assets	98,187.9	(2,121.6)	96,066.3	
Liabilities				
Due to other financial institutions	309.5	=	309.5	
Deposits	78,986.5	16.4	79,002.9	
Other borrowings	9,287.6	(2,116.7)	7,170.9	
of which Costs associated with debt raisings (Capitalised Expenses)  Derivatives liabilities	13.3	-	8.7 13.3	n
Amounts payable to controlled entities	4.9	-	4.9	
Income tax payable	-	(5.3)	(5.3)	
Provisions	111.9	-	111.9	
Liabilities held for sale	0.3	(0.3)	-	
Deferred tax liabilities	-	(0.4)	(0.4)	
of which Tax Adjustments for Reserves and Unrealised Gains/(Losses)			155.4	u
Other payables	1,067.5	(0.5)	1,067.0	
Loan capital	1,372.4	-	1,372.4	
of which Additional Tier 1 Capital (AT1)			802.4	b
of which Tier 2 Capital			575.0	X ·
of which Costs Associated with Issuing Capital Instruments (Capitalised Expenses)  Total Liabilities	91,153.9	(2,106.8)	89,047.1	J
Net Assets	7,034.0	(14.8)	7,019.2	
THE MASSES	7,004.0	(14.0)	7,017.2	
Equity				
Share capital	5,231.3	0.0	5,231.3	
of which Common Equity Tier 1 Capital (CET1)			5,231.3	а
Reserves	40.7	-	40.7	
of which Gains/(Losses) on Cashflow Reserve Asset Swap			51.7	w
of which Gains/(Losses) on Cashflow Hedges			(59.5)	f
of which Unrealised Gains/(Losses) on AFS Items			(83.1)	р
of which Property Revaluation Reserves			-	q
of which General Reserves			-	r
of which Reserves for Equity-Settled Share-Based Payments			36.4	S
of which Equity Reserve for Credit Losses			95.2	m +
of which Tax Adjustments for Reserves and Unrealised Gains/(Losses)	1,762.0	(14.8)	(25.8) 1,747.2	t
Retained earnings of which Retained Earnings and Current Year Earnings	1,702.0	(14.6)	1,747.2	е
Total Equity	7,034.0	(14.8)	7,019.2	<u>e</u>
1 O Can Educy	7,034.0	(14.0)	,,017.2	

<sup>&</sup>lt;sup>4</sup> The Adjustment column reflects entities that are treated as non-consolidated entities and are excluded from the Level 2 Regulatory Consolidated Banking Group.

### **Entities Excluded from Level 2 Regulatory Consolidation Group**

The following table provides details of material entities included within the accounting scope of consolidation but excluded from regulatory consolidation.

Entity	Total Assets \$m	Total Liabilities \$m
Securitisation	<del></del>	<del></del>
Torrens Series 2015-1	55.1	55.1
Torrens Series 2017-1	143.5	143.5
Torrens Series 2017-2	63.0	63.0
Torrens Series 2017-3	155.9	155.9
Torrens Series 2019-1	233.2	233.2
Torrens Series 2019-2	317.8	317.8
Torrens Series 2021-1	376.5	376.5
Torrens Series 2021-2	506.7	506.7
Torrens Series 2022-1	278.6	278.6
Insurance, Superannuation and Funds Management		
Sandhurst Trustees Limited	29.1	5.8
Bendigo Superannuation Pty Ltd	10.2	0.3

#### Table 2 Main Features of Capital Instruments

The main features of capital instruments are updated on an ongoing basis. The information as at the reporting date is provided in Appendix A.

# Table 3 Capital Adequacy

	30 June 2024	31 March 2024
Risk-weighted Assets	\$m	\$m
Capital requirements (in terms of risk-weighted assets) for cre	edit risk (excluding securitisa	rtion) by portfolio:
Claims secured by residential mortgage	21,452.4	21,083.7
Other retail <sup>5</sup>	11,248.2	10,979.8
Corporate	679.9	767.5
Banks and Other ADIs	240.7	980.1
Government	25.0	25.2
All other	1,063.0	1,083.3
Total on balance sheet assets and off balance sheet exposures	34,709.2	34,919.6
Securitisation Risk weighted assets <sup>6</sup>	564.4	553.7
Market Risk weighted assets	0.5	33.8
Operational Risk weighted assets	2,731.1	2,731.1
Total Risk Weighted Assets	38,005.2	38,238.2
Capital Ratios (for the consolidated group)	%	%
Common Equity Tier 1	11.32	11.12
Tier 1	13.43	13.58
Total Capital	15.74	15.89

<sup>&</sup>lt;sup>5</sup> Includes commercial property, leasing, margin lending, retail – credit cards, retail – other and land acquisition and development and construction exposures. <sup>6</sup> Please refer to Table 5 for securitisation exposures.

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Tab	I <b>e</b> 4	Cred	птк	usik

	Gross Credit Exposure		Average Gross Credit Exposure	
	30 June 2024	31 March 2024	30 June 2024	31 March 2024
Exposure Type <sup>8</sup>	\$m	\$m	\$m	\$m
Loans and other receivables <sup>7</sup>	80,023.7	80,799.6	80,411.6	81,842.3
Debt securities	10,526.1	10,943.1	10,734.6	9,966.5
Commitments and other non-market off balance sheet exposures <sup>7</sup>	5,638.5	5,950.1	5,794.3	6,073.3
Market-related off balance sheet exposures <sup>7</sup>	263.0	257.9	260.5	361.6
Total exposures	96,451.3	97,950.7	97,201.0	98,243.7

	Gross Credit Exposure		Average Gross Cr	edit Exposure
	30 June 2024	31 March 2024	30 June 2024	31 March 2024
Portfolios 8	\$m	\$m	\$m	\$m
Claims secured by residential mortgage <sup>7</sup>	63,950.4	62,266.3	63,108.3	62,099.6
Other retail <sup>7 10</sup>	16,965.0	16,571.5	16,768.2	16,536.8
Corporate <sup>7</sup>	802.3	908.8	855.6	963.5
Banks and other ADIs <sup>7</sup>	1,580.5	4,636.8	3,108.6	5,386.4
Government <sup>7</sup>	11,477.5	11,756.1	11,616.9	11,463.0
All other <sup>7</sup>	1,675.6	1,811.2	1,743.4	1,794.4
Total exposures	96,451.3	97,950.7	97,201.0	98,243.7

30 June 2024	Non-Performing Loans	Specific Provisions <sup>9</sup>	Charges for Specific Provisions and Write- offs during the Period
Portfolios	\$m	\$m	\$m
Claims secured by residential mortgage	488.3	17.7	(2.0)
Other retail	436.3	54.3	3.8
Corporate	15.9	5.2	1.5
Banks and other ADIs	-	-	-
Government	-	-	-
All other	-	-	-
Total exposures	940.5	77.2	3.3

31 March 2024 Portfolios	Non-Performing Loans \$m	Specific Provisions <sup>9</sup> \$m	Charges for Specific Provisions and Write- offs during the Period \$m
Claims secured by residential mortgage	486.8	21.1	1.3
Other retail	405.9	50.8	(2.9)
Corporate	12.3	3.6	0.2
Banks and other ADIs	-	-	-
Government	-	-	-
All other	-	-	-
Total exposures	905.0	75.5	- 1.4

	30 June 2024	31 March 2024
	\$m	\$m_
Equity Reserve for Credit Losses	95.2	95.2
Collective Provisions	208.8	213.9
General Provisions	304.0	309.1

Off-balance sheet exposures have been converted to their credit equivalent amounts.
 Excludes equity investments and securitisation exposures.
 Specific provisions include some items that are treated as collective provisions for statutory reporting, however are treated as specific provisions for regulatory purposes. This includes provisions for loans in Stage 3 \$3.75 million (March 2024 \$36.9 million) under AASB 9 Financial Instruments.
 Includes commercial property, leasing, margin lending, retail – credit cards, retail – other and land acquisition and development and construction exposures.

-		A 111 11
I ar	ole 5	Securitisation

		30 June 2024 Quarter								
		Securitisation Activity								
			Self-		Gain or Loss on					
	Capital Relief	Funding Only	Securitisation	Total Activity	Sale					
Exposure Type	\$m	\$m	\$m	\$m	\$m_					
Residential Mortgage	-	-	-	-	-					
Credit Card and Other Personal Loans	-	-	-	-	-					
Commercial Loans	-	-	-	-	-					
Other	-	-	-	-	-					
Total	-	-	-	-	-					

		31 March 2024 Quarter								
		Securitisation Activity								
			Self-		Gain or Loss on					
	Capital Relief	Funding Only	Securitisation	<b>Total Activity</b>	Sale					
Exposure Type	\$m	\$m	\$m	\$m	\$m					
Residential Mortgage	-	-	-	-	-					
Credit Card and Other Personal Loans	-	-	-	-	-					
Commercial Loans	-	-	-	-	-					
Other	-	-	-	-	-					
Total	=	=	-	-						

30 June 2024 Securitisation Exposures	Liquidity Support Facilities \$m	Funding Facilities \$m	Derivative Facilities \$m	Holdings of Securities \$m	Other \$m
On-balance sheet securitisation exposures retained or purchased	5.5	2,612.4	114.7	8,295.0 11	-
Off-balance sheet securitisation exposures	46.0	88.8	34.2	-	-
Total	51.5	2,701.2	148.9	8,295.0	-

31 March 2024 Securitisation Exposures	Liquidity Support Facilities \$m	Funding Facilities \$m	Derivative Facilities \$m	Holdings of Securities \$m	Other \$m
On-balance sheet securitisation exposures retained or purchased	5.8	2,333.5	122.8	8,793.4 11	-
Off-balance sheet securitisation exposures	47.7	294.4	36.2	-	-
Total	53.5	2,627.9	159.0	8,793.4	-

 $<sup>^{11}</sup>$  Includes holdings of self-securitised assets, \$7,900.0 million (March 2024 \$8,449.8 million).

#### Table 20 Liquidity Coverage Ratio

#### **Liquidity Risk Framework**

Liquidity risk is managed in line with the Board approved Risk Appetite Statement and the Group Liquidity Risk Management Framework. The principal objective of the Group's Liquidity Risk Management Framework is to ensure that all cash flow commitments are met in a timely manner and prudential requirements are satisfied. Management of Liquidity Risk is overseen by the Asset and Liability Management Committee (ALMAC) and governed by the Board Financial Risk Committee (BFRC).

The Group manages a portfolio of High-Quality Liquid Assets (HQLA) to enable the Group to withstand a severe liquidity stress and to meet regulatory requirements. HQLA comprises of cash, central bank balances and Commonwealth and State Government securities.

To ensure the Group holds sufficient liquidity buffers to survive under stressed scenarios, the Group has an established Board approved Liquidity Risk appetite.

The Group has a stable and diverse funding base with the principal source of funding being customer deposits. Wholesale funding activities support the funding strategy by providing additional diversification benefits.

#### **Liquidity Coverage Ratio**

The Liquidity Coverage Ratio (LCR) measures the portion of High-Quality Liquid Assets (HQLA) available to meet Net Cash Outflows (NCOs) over a 30-day period under an APRA-defined severe short-term stress scenario. The Group calculates LCR daily, maintaining a buffer to the Board's Risk Appetite, set above a regulatory minimum of 100%..

The Group's average LCR for the June 2024 quarter was 138% (March 2024: 149%), with liquid assets exceeding net cash outflows by an average of \$3.72bn.

Movement in LCR over the quarter was largely influenced by wholesale debt issuance, other liquid asset maturities, seasonal lending growth and an increase in NCOs largely attributable to repayment of the final \$2.88bn of the RBA's Term Funding Facility (TFF). HQLA was relatively flat over the quarter.

Other contingent funding obligations largely consists of outflows for uncommitted credit and liquidity facilities, assumed buybacks of domestic debt securities and other contractual outflows such as interest payments.

### Table 20 Liquidity Coverage Ratio Continued

	30 June 2024		31 March	2024
	Unweighted value (average)	Weighted value (average)	Unweighted value (average)	Weighted value (average)
	\$m	\$m	\$m	\$m
Liquid assets, of which				
1 High-quality liquid assets (HQLA)		13,570.9		13,600.8
2 Alternate liquid assets (ALA)		-		-
3 Reserve Bank of New Zealand (RBNZ) securities				-
Cash outflows				
4 Retail deposits and deposits from small business customers, of which:	42,433.4	3,712.1	40,985.0	3,591.5
5 Stable deposits	24,436.4	1,221.8	23,505.0	1,175.3
6 Less stable deposits	17,997.0	2,490.3	17,480.0	2,416.2
7 Unsecured wholesale funding, of which:	6,604.8	3,635.7	6,639.2	3,684.3
8 Operational deposits (all counterparties) and deposits in networks for cooperative banks	-	-	-	-
9 Non-operational deposits (all counterparties)	5,893.2	2,924.1	5,982.1	3,027.2
10 Unsecured debt	711.6	711.6	657.1	657.1
11 Secured wholesale funding		970.8		25.9
12 Additional requirements, of which:	6,198.8	770.2	6,359.2	738.5
Outflows related to derivatives exposures and other collateral requirements	182.4	182.4	193.7	193.7
14 Outflows related to loss of funding on debt products	-	-	-	-
15 Credit and liquidity facilities	6,016.4	587.8	6,165.5	544.8
16 Other contractual funding obligations	705.4	356.3	708.9	364.0
17 Other contingent funding obligations	18,418.4	1,576.1	17,842.9	1,448.2
18 Total cash outflows		11,021.2		9,852.4
Cash inflows				
19 Secured lending (e.g. reverse repos)	1,442.6	-	1,636.0	-
20 Inflows from fully performing exposures	767.4	418.2	742.4	397.5
21 Other cash inflows	751.6	751.6	300.8	300.8
22 Total cash inflows	2,961.6	1,169.8	2,679.2	698.3
23 Total liquid assets		13,570.9		13,600.8
24 Total net cash outflows		9,851.4		9,154.1
35 Liquidity Coverage Ratio (%)		138		149
Number of data points used (Business Days)		63		63

#### Table 21 Net Stable Funding Ratio

The Net Stable Funding ratio measures the amount of Available Stable Funding (ASF) to the amount of Required Stable Funding (RSF) as defined by APRA. The Group calculates NSFR monthly ensuring a buffer is maintained above the regulatory minimum of 100% and the Board's Risk appetite.

BEN's NSFR decreased from 118.7% in March 2024 to 116.4% in June 2024. The Group's ASF increased over the quarter largely driven by term wholesale funding issuance. The increase in RSF was due to lending growth over the quarter and the lower funding benefit provided by the Term Funding Facility loans as they reached maturity.

The Group's main sources of ASF were deposits from retail and small business customers (74%), wholesale deposits and funding (15%), and capital (11%). The major components of RSF on the Group's balance sheet were residential mortgages (66%), and non-residential mortgage lending (23%).

		Unwei	ghted value b	y residual mat	urity	
		No maturity	< 6 months	6 months < 1	≥ 1yr	Weighted value
Availal	ole Stable Funding (ASF) Item	\$m	\$m	yr \$m	, \$m	\$n
L	Capital	6,554.0	_	_	1,377.4	7,931.4
2	Regulatory capital	6,554.0	_	_	1,377.4	7,931.4
- 3	Other capital instruments	-	_	_	-	
	o dier ouphai modalmono		10 (00 0			
4	Retail deposits and deposits from small business customers	38,922.0	19,690.8	-	-	54,248.9
5	Stable deposits	23,163.9	6,784.1	-	-	28,450.0
5	Less stable deposits	15,758.1	12,906.7	=	=	25,798.3
7	Wholesale funding	5,120.3	16,283.9	1,308.4	5,332.3	10,654.8
3	Operational deposits	=	=	=	=	-
?	Other wholesale funding	5,120.3	16,283.9	1,308.4	5,332.3	10,654.8
.0	Liabilities with matching interdependent assets	-	-	-	-	-
.1	Other liabilities		1,477.5	-	242.9	242.9
.2	NSFR derivative liabilities		13.3	-	-	
13	All other liabilities and equity not included in the above	-	1,464.2	-	242.9	242.9
	categories					
L4	Total ASF					73,078.0
Require	ed Stable Funding (RSF) Item					
L5(a)	Total NSFR (HQLA)					509.
L5(b)	ALA					-
.5(c)	RBNZ securities					-
L <b>6</b>	Deposits held at other financial institutions for operational	-	-	-	-	-
L <b>7</b>	Performing loans and securities	3,151.9	2,055.2	1,301.6	72,588.1	56,141.0
L8	Performing loans to financial institutions secured by Level 1 HQLA	-	559.5	-	-	56.0
.9	Performing loans to financial institutions secured by non- Level 1 HQLA and unsecured performing loans to financial institutions	-	303.4	-	2,705.6	3,004
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and public sector entities (PSEs), of which:	3,151.9	874.1	1,012.2	9,551.0	11,383.:
21	With a risk weight of less than or equal to 35% under APS 112	1,760.3	82.2	74.7	1,624.2	2,278.4
2	Performing residential property loans, of which:	-	318.2	261.0	60,024.5	41,422.
23	Are standard loans to individuals with a LVR of 80 per cent or below	=	131.5	105.9	51,983.6	34,738.
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	28.4	307.0	275.
25	Assets with matching interdependent liabilities	-	-	-	-	_
26	Other assets:	3,210.2	1,331.8	25.7	1,152.9	5,705.
27	Physical traded commodities, including gold	-				-
	Assets posted as initial margin for derivative contracts and					
8	contributions to default funds of central counterparties (CCPs)				101.2	86.
9	NSFR derivative assets				361.2	361.
80	NSFR derivative liabilities before deduction of variation margin posted				29.8	29.
31	All other assets not included in the above categories	3,210.2	839.6	25.7	1,152.9	5,228.
	Off-balance sheet items		_	_	13,138.1	442.
32	On-balance sheet items				,	

### Table 21 Net Stable Funding Ratio Continued

31	M	~	·~h	20	124
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	32	rch 2024 Unwe	ighted value by	y residual mat	turity	
Available Stable Funding (ASF) Item		No maturity	•	6 months < 1 ≥ 1yr		Weighted value
		\$m	\$m	yr \$m	y. \$m	\$m
	Capital	-			-	
_	•	<b>6,507.6</b> 6,507.6	<b>137.9</b> 137.9	-	<b>1,377.5</b> 1,377.5	<b>8,023.0</b> 8,023.0
2	Regulatory capital Other capital instruments	0,507.0	-	-	1,377.5	8,023.0
3	Other capital institutients	-		-	-	_
4 F	Retail deposits and deposits from small business customers	38,727.8	19,798.4	-	-	54,155.1
5	Stable deposits	22,956.2	6,673.0	-	-	28,147.8
6	Less stable deposits	15,771.6	13,125.4	-	-	26,007.3
7 '	Wholesale funding	4,726.5	18,970.6	965.8	4,607.0	9,659.3
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	4,726.5	18,970.6	965.8	4,607.0	9,659.3
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities		1,432.3	-	203.2	203.2
12	NSFR derivative liabilities		6.9	-	-	
13	All other liabilities and equity not included in the above	-	1,425.4	-	203.2	203.2
	categories					
14 T	Total ASF					72,040.6
Required	Stable Funding (RSF) Item					
15(a)	Total NSFR (HQLA)					550.7
15(b)	ALA					288.8
15(c) I	RBNZ securities					-
	Deposits held at other financial institutions for operational	-	-	-	-	-
17 I	Performing loans and securities	2,888.6	4,970.3	1,306.6	67,540.4	53,740.2
18	Performing loans to financial institutions secured by Level 1 HQLA	-	1,177.2	-	-	117.7
19	Performing loans to financial institutions secured by non- Level 1 HQLA and unsecured performing loans to financial institutions	-	304.3	-	2,419.8	2,720.3
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and public sector entities (PSEs), of which:	2,888.6	797.6	944.7	9,427.4	10,978.8
21	With a risk weight of less than or equal to 35% under APS 112	1,775.8	51.7	82.4	1,614.3	2,270.6
22	Performing residential property loans, of which:	2 -	282.0	333.5	55,386.7	38,444.1
23	Are standard loans to individuals with a LVR of 80 per cent or below	-	141.2	133.5	47,279.0	31,701.6
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	2,409.2	28.4	306.5	1,479.3
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	3,170.8	1,330.6	42.1	1,115.4	5,643.7
27	Physical traded commodities, including gold	-				-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties (CCPs)				101.6	86.4
29	NSFR derivative assets				360.4	360.4
30	NSFR derivative liabilities before deduction of variation margin posted				17.1	17.1
31	All other assets not included in the above categories	3,170.8	851.5	42.1	1,115.4	5,179.8
	Off-balance sheet items	3,27 5.0	-	-	13,974.4	465.4
	Fotal RSF				.,	60,688.8
	Net Stable Funding Ratio (%)					118.7%

<sup>&</sup>lt;sup>12</sup> In 2023 Pillar 3 reports, the weighted and unweighted values in line item 20 were understated and the weighted and unweighted values in line item 22 were overstated by equivalent amounts. The unweighted amount involved corresponded to the principal amount of Term Funding Facility drawings (\$2,888m as at 31 December 2023). NSFR, ASF and Total RSF figures were reported correctly.

### Appendix A – Main Features of Capital Instruments

### Table 2 Main Features of Capital Instruments

	sure template for main features of atory Capital instruments	Instrument 1	Instrument 2	Instrument 3	Instrument 4	Instrument 5	Instrument 6
1	Issuer	Bendigo and Adelaide Bank Limited	Bendigo and Adelaide Bank Limited	Bendigo and Adelaide Bank Limited	Bendigo and Adelaide Bank Limited	Bendigo and Adelaide Bank Limited	Bendigo and Adelaide Bank Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	BEN	BENPH	BENPI	AU3FN0057410	AU3FN0063467	AU3FN0082517
3	Governing law(s) of the instrument	Victoria	Victoria	Victoria	Victoria	Victoria	Victoria
	Regulatory Treatment	Instrument 1	Instrument 2	Instrument 3	Instrument 4	Instrument 5	Instrument 6
4	Transitional Basel III rules	Common Equity Tier 1	N/A	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2	Tier 2
6	Eligible at solo/group/group & solo	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Ordinary shares	Capital notes	Capital notes	Subordinated notes	Subordinated notes	Subordinated notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	5,231.33	502.44	300.00	150.00	125.00	300.00
9	Par value of instrument	N/A	502.44	300.00	150.00	125.00	300.00
10	Accounting classification	Shareholders equity	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	19-December-1985	30-November-2020	25-March-2024	19-November-2020	14-October-2021	03-November-2023
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated
13	Original maturity date	No maturity	No maturity	No maturity	19 November 2030	14 October 2031	3 November 2033
14	Issuer call subject to prior supervisory approval	No	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	Call Date: 15 June 2027, Redemption of \$100 per Capital Note.	Optional Call Date: 13 December 2030, 13 March 2031, 13 June 2031, 13 September 2031 \$100 per CN2	to redeem all of the Notes	Subject to receiving prior written approval from APRA, the Issuer may elect (but will not be obliged) to redeem all of the Notes (subject to any earlier Conversion or Write Off (in whole or in part) following the receipt of a Non-Viability Determination) at par plus accrued interest (if any) on 14 October 2026 (the First Call Date) and on any Business Day being an Interest Payment Date thereafter.	Subject to receiving prior written approval from APRA, the Issuer may elect (but will not be obliged) to redeem all of the Notes (subject to any earlier Conversion or Write Off (in whole or in part) following the receipt of a Non-Viability Determination) at par plus accrued interest (if any) on 3 November 2028 (the First Call Date) and on any Business Day being an Interest Payment Date thereafter.

	Regulatory Treatment	Instrument 1	Instrument 2	Instrument 3	Instrument 4	Instrument 5	Instrument 6
16	Subsequent call dates, if applicable	N/A	Bendigo and Adelaide Bank may also elect at its option to Exchange all or some Capital Notes after a Tax Event or a Regulatory Event, and may elect at its option to Convert all Capital Notes following the occurrence of a Change of Control Event.	Adelaide Bank may also elect at its option to Exchange all or some CN2 after a Tax Event or a Regulatory Event, and may elect at its option to Convert all CN2	As outlined in row 15.	As outlined in row 15.	As outlined in row 15.
	Coupons/Dividends	Instrument 1	Instrument 2	Instrument 3	Instrument 4	Instrument 5	Instrument 6
17	Fixed or floating dividend/coupon	N/A	Floating	Floating	Floating	Floating	Floating
18	Coupon rate and any related index	N/A	90 Day BBSW + 3.80% Margin	3m BBSW +3.20% Margin	3 month BBSW + 1.95% Margin	3 month BBSW + 1.48% Margin	3 month BBSW + 2.60% Margin
19	Existence of a dividend stopper	Fully discretionary	Mandatory	Mandatory	N/A	N/A	N/A
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	N/A	No	No	No	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	N/A	Mandatory Exchange Optional Exchange Exchange or write-down on Capital Trigger Event or a Non- Viability Trigger Event Change of Control Event	Mandatory Exchange Optional Exchange Exchange or write-down on Capital Trigger Event or a Non- Viability Trigger Event Change of Control Event	Viability Trigger Event occurs when APRA has provided a written determination (Non-Viability Determination) to the Issuer that: (i) the conversion or write-off of Relevant Capital Instruments of the Issuer is necessary because without the conversion or write-off APRA considers that the Issuer would become non-viable; or (ii) without a public sector injection of capital, or equivalent support, APRA determines that	Non-Viability Trigger Event: A Non-Viability Trigger Event occurs when APRA has provided a written determination (Non-Viability Determination) to the Issuer that:  (i) the conversion or write-off of Relevant Capital Instruments of the Issuer is necessary because without the conversion or write-off APRA considers that the Issuer would become non-viable; or  (ii) without a public sector injection of capital, or equivalent support, APRA determines that the Issuer will become non-viable.	Viability Trigger Event occurs when APRA has provided a written determination (Non- Viability Determination) to the Issuer that: (i) the conversion or write-off of Relevant Capital Instruments of the Issuer is necessary because without the conversion or write- off APRA considers that the Issuer would become non-viable; or (ii) without a public sector injection of capital, or equivalent support, APRA determines that

	Coupons/Dividends	Instrument 1	Instrument 2	Instrument 3	Instrument 4	Instrument 5	Instrument 6
25	If convertible, fully or partially	N/A	May convert fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially
26	If convertible, conversion rate	N/A	Conversion into Ordinary Shares: Conversion is into approximately \$101.01 worth of BEN Ordinary Shares per Capital Note based on the \$100 Capital Note Issue Price and the volume weighted average price (subject to certain adjustments and calculated in accordance with the Term).	Conversion into Ordinary Shares: Conversion is into approximately \$101.01 worth of BEN Ordinary Shares per CN2 based on the \$100 CN2 Issue Price and the volume weighted average price (subject to certain adjustments and calculated in accordance with the Term).	The Conversion Number is calculated according to the following formula, subject to the Conversion Number being no greater than the Maximum Conversion Number:  1. Conversion Number for each Note = Nominal Amount/ ([1-0.01] x VWAP);  2. VWAP refers to the VWAP of BEN ordinary shares over the latest period of 5 business days on which trading of BEN ordinary shares took place before (but not including) the conversion date; and 3. Nominal Amount means \$10,000.  Maximum Conversion Number: = Nominal Amount / (20% x Issue Date VWAP). Issue Date VWAP refers to the VWAP of BEN ordinary shares over the 20 business days on which trading of BEN ordinary shares took place before (but not including) Settlement Date of the Notes.	x VWAP);  2. VWAP refers to the VWAP of BEN ordinary shares over the latest period of 5 business days on which trading of BEN ordinary	including) the conversion date; and 3. Nominal Amount means \$10,000. Maximum Conversion Number: = Nominal Amount / (20% x Issue Date VWAP). Issue Date VWAP refers to the VWAP of BEN ordinary shares over the 20
27	If convertible, mandatory or optional conversion	N/A	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	N/A	Ordinary Shares	Ordinary Shares	Ordinary Shares	Ordinary Shares	Ordinary Shares
29	If convertible, specify issuer of instrument it converts into	N/A	BEN	BEN	BEN	BEN	BEN
30	Write-down feature	N/A	Yes	Yes	Yes	Yes	Yes

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Coupons/Dividends	Instrument 1	Instrument 2	Instrument 3	Instrument 4	Instrument 5	Instrument 6
31 If write-down, write-down	n trigger(s)	APRA notifies the Issuer in writing that: exchange or write-off of Additional Capital Instruments is necessary because, without it, APRA considers that Bendigo and Adelaide Bank would become non-viable.	APRA notifies the Issuer in writing that: conversion or write-off of Additional Capital Instruments is necessary because, without it, APRA considers that Bendigo and Adelaide Bank would become non-viable.	some or all of the relevant Tier 1 and Tier 2 instruments (including the Notes) into BEN ordinary shares in accordance with APRA's written determination. If this occurs, holders of the Notes will, for each Note converted, receive the Conversion Number of BEN ordinary shares, subject to the Maximum Conversion	some or all of the relevant Tier 1 and Tier 2 instruments (including the Notes) into BEN ordinary shares in accordance with APRA's written determination. If this occurs, holders of the Notes will, for each Note converted, receive the Conversion Number of BEN ordinary shares, subject to the Maximum Conversion Number. Investors will be required to provide specified information (including their CHESS account	the Maximum Conversion  Number. Investors will be required to provide specified information (including their CHESS account
	N/A	•	If Exchange is not effected within five Business Days after a Capita Trigger Event or Non-Viability Event for any reason, the CN2 would be Written Off.	does not occur as specified in the Conditions (including if there is an Inability Event and Conversion has not been effected within 5 Business Days after the Conversion Date), the Notes (including all rights under the Notes) will be immediately Written-Off and the rights of holders of Notes will be immediately and irrevocably terminated, with any such Write-Off to be taken as having effect on and from the Conversion Date. If the Issuer fails to issue BEN ordinary shares when it is required to do so, the remedies of holders of Notes will be limited to seeking an order for specific performance (noting that when	Conditions (including if there is an Inability Event and Conversion has not been effected within 5 Business Days after the Conversion Date), the Notes (including all rights under the Notes) will be immediately Written-Off and the rights of holders of Notes will be immediately and irrevocably terminated, with any such Write-Off to be taken as having effect on and from the Conversion Date. If the Issuer fails to issue BEN ordinary shares when it is required to do so, the remedies of holders of Notes will be limited to seeking an order for specific performance (noting that when	Conditions (including if there is an Inability Event and Conversion has not been effected within 5 Business Days after the Conversion Date), the Notes (including all rights under the Notes) will be immediately Written-Off and the rights of holders of Notes will be immediately and irrevocably terminated, with any such Write-Off to be taken as having effect on and from the Conversion Date. If the Issuer fails to issue BEN ordinary shares when it is required to do so, the remedies of

	Coupons/Dividends	Instrument 1	Instrument 2	Instrument 3	Instrument 4	Instrument 5	Instrument 6
32	If write-down, full or partial	N/A	May be written down in full or partially	May be written down in full or partially	May be written down in full or partially	May be written down in full or partially	May be written down in full or partially
33	If write-down, permanent or temporary	N/A	Permanent	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Additional Tier 1 Capital	Tier 2 Capital	Tier 2 Capital	Unsubordinated unsecured creditors	Unsubordinated unsecured creditors	Unsubordinated unsecured creditors
36	Non-compliant transitioned features	N/A	No	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A	N/A	N/A

