Bendigo Bank quarterly credit risk tables (1Q27)

Friday, 13 November 2026

Bendigo and Adelaide Bank Limited (ASX:BEN) today releases the quarterly credit risk tables (CR1 and CR4) for 1Q27. The credit risk tables provide an additional overview of the 'Credit quality of assets' and 'Credit risk exposures'. The 'Overview of risk weighted assets (RWA)' table is reported in the quarterly Basel III Pillar 3 Disclosures (released 13 November 2026).

Approved for release by:

The Bendigo and Adelaide Bank Board

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CR1 Credit Quality of Assets

Table CR1 presents a breakdown of performing and non-performing exposures, along with the related provisions for credit losses. The reported exposures consist of on-balance sheet financial assets and off-balance sheet exposures that are subject to the credit risk framework.

Amounts are in millions.

		30 Sep 2026					
		a	b	c	d	e	g
		Gross carrying values of			Of which ECL accounting provisions for credit losses on SA exposures		
		Non-performing exposures[1]	Performing exposures	Allowances/ impairments	Allocated in regulatory category of Specific[2]	Allocated in regulatory category of General	Net values (a+b-c)
1	Loans	1,216.6	82,993.1	372.2	83.6	288.6	83,837.5
2	Debt Securities	-	10,200.0	-	-	-	10,200.0
3	Off-balance sheet exposures[3]	14.9	12,425.5	-	-	-	12,440.4
4	**Total**	**1,231.5**	**105,618.6**	**372.2**	**83.6**	**288.6**	**106,477.9**

1. *'Non-performing exposures' defined in APRA Prudential Standard APS 220 Credit Risk Management.*
2. *'Regulatory category of specific provisions' includes Expected Credit Losses (ECL) accounting provisions for credit losses held against Stage 2 and Stage 3 exposures that are under-performing.*
3. *'Off-balance sheet exposures' are gross of any credit conversion factor (CCF) or credit risk mitigation (CRM) techniques.*

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CR4 Standardised Approach – Credit Risk Exposure and Credit Risk Mitigation (CRM) Effects

Table CR4 presents on-balance sheet and off-balance sheet exposures before and after CCF and CRM as well as associated RWA and RWA density by asset classes.

Amounts are in millions.

		30 Sep 2026					
		a	b	c	d	e	f[1]
		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
	Asset classes	On-balance sheet amount[2]	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereigns and their central banks	10,662.5	8.8	10,662.5	4.9	8.9	0.1%
2	Non-central government public sector entities	75.8	78.0	75.8	30.3	53.1	50.1%
4	Banks	5,260.0	25.0	500.7	10.0	105.6	20.7%
5	Covered bonds	-	-	-	-	-	-
6	Corporates	1,152.0	995.0	1,149.0	455.5	1,299.1	81.0%
7	Subordinated debt, equity and other capital	-	-	-	-	-	-
8	Retail[3]	2,199.7	2,730.2	2,196.9	1,093.2	1,223.9	37.2%
9	Real estate	76,437.6	8,553.6	76,423.8	3,900.8	30,147.3	37.5%
	Of which: residential property - owner occupied - standard	46,088.6	3,371.6	46,086.2	1,626.8	13,499.8	28.3%
	Of which: residential property - other - standard	18,162.4	2,556.1	18,155.4	1,168.2	7,167.7	37.1%
	Of which: residential property - other - non-standard	716.0	130.7	715.6	61.0	776.2	100.0%
	Of which: commercial property - not dependent on cashflows	9,080.8	2,163.2	9,076.9	897.9	6,601.8	66.2%
	Of which: commercial property – dependent on cashflows	2,283.3	287.8	2,283.2	116.3	1,896.1	79.0%
	Of which: land acquisition, development and construction	106.5	44.2	106.5	30.6	205.7	150.0%
10	Non-performing exposures	1,151.5	15.4	1,151.2	7.5	1,380.7	119.2%
11	Other assets[4]	1,278.3	-	1,278.3	-	1,010.3	79.0%
12	**Total**	**98,217.4**	**12,406.0**	**93,438.2**	**5,502.2**	**35,228.9**	**35.6%**

1. *RWA density is calculated based on unrounded values.*
2. *On-balance sheet exposures (before CCF and CRM) represents Bank's Total Assets under APRA regulatory consolidation, subject to credit risk framework. This primarily includes Loans and Receivables, FVOCI and Cash & Liquid assets.*
3. *Retail includes 'retail other' and margin lending.*
4. *Other assets include cash items in the process of collection, cash owned and held at the ADI or in transit, investments in premises, plant and equipment, and all other fixed assets and all other exposures not specified elsewhere.*

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