Australian Prudential Regulation Authority (APRA) Prudential Standard 330 disclosure

The disclosure is on a consolidated basis being Investec Bank (Australia) Limited and the entities it controls.

The information provided below is for the quarter ended 31 December 2008

Capital adequacy Aus $'000	Risk-weighted assets 31 Dec 2008
Credit risk:	
- claims secured by residential mortgage	75,330
- other retail	131,320
- corporate	2,107,337
- bank	328,006
- government	-
- all other	96,667
	2,738,659
Securitisation	-
Market risk	15,499
Operational risk	329,936
Total	3,084,094
Total capital adequacy ratio	16.7%
Tier 1 ratio	13.4%
Capital adequacy ratio - pre operational risk	18.7%
Tier 1 ratio - pre operational risk	15.0%

Credit and counterparty risk exposure by type ** Aus $'000	Gross exposure 31 Dec 2008	* Average gross exposure 31 Dec 2008
- debt instruments (NCDs, bank bills, bonds held)	927,968	895,693
- bank placements	304,714	191,444
- sovereign, government placements	2,864	955
- trading exposures (positive fair value excluding potential future exposures)	234,949	234,336
- gross core loans and advances to customers	1,993,524	1,988,289
- all other	40,190	37,023
Total on-balance sheet exposures	3,504,208	3,347,740
Guarantees entered into in the normal course of business	84,676	97,355
Commitments to provide credit	355,311	369,470
Total off-balance sheet exposures	439,987	466,825
Total credit and counterparty exposures pre collateral and other credit enhancements	3,944,195	3,814,565

Credit and counterparty risk exposure by portfolio** Aus $'000	Gross exposure 31 Dec 2008	* Average gross exposure 31 Dec 2008
- claim secured by residential mortgage	97,200	86,732
- other retail	131,320	122,376
- corporate	2,161,181	2,222,694
- bank	1,373,540	1,189,787
- government	-	-
- all other	180,954	192,976
Total credit and counterparty exposures by portfolio	3,944,195	3,814,565
General reserve for credit losses	31,648	

Asset quality of credit and counterparty risk exposures** Aus $'000	TOTAL	Claims secured by residential mortgage	Other retail	Corporate	Bank	Govern-ment	And all other
31 Dec 2008							
Impaired facilities	51,345	-	11,568	39,777	-	-	-
Past due facilities < 90 days	132,572	-	31,180	101,392	-	-	-
Past due facilities > 90 days	197,785	-	20,784	177,000	-	-	-
Total	381,702	-	63,533	318,169	-	-	-
Specific provision	24,108	-	2,284	21,824	-	-	-
Charges for specific provisions	7,888	-	-	7,888	-	-	-
Write-offs during the period	-	-	-	-	-	-	-

*Where the average is based on a month-end balances for the period 1 October 08 to 31 December 08

**Excluding securitisation exposures