



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 as at 31 December 2009.

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Capital adequacy	Risk-weighted assets
Credit risk:	
- claims secured by residential mortgage	40.5
- other retail	134.4
- corporate	1,724.5
- bank	273.8
- all other	468.3
	2,641.5
Market risk	18.4
Operational risk	324.4
Total	2,984.4
Total capital adequacy ratio	17.5%
Tier 1 ratio	15.5%
Capital adequacy ratio - pre operational risk	19.6%
Tier 1 ratio - pre operational risk	17.3%

Credit and counterparty risk exposure by type **	Gross exposure	* Average gross exposure
- debt instruments (NCDs, bank bills, bonds held)	1,476.9	1,375.6
- bank placements	201.3	128.0
- sovereign, government placements	12.6	4.3
- trading exposures (positive fair value excluding potential future exposures)	67.3	66.7
- gross core loans and advances to customers	2,113.0	2,019.1
- all other	75.0	57.8
Total on-balance sheet exposures	3,946.0	3,651.5
Guarantees entered into in the normal course of business	66.0	68.6
Commitments to provide credit	222.7	223.2
Total off-balance sheet exposures	288.7	291.8
Total credit and counterparty exposures pre collateral and other credit enhancements	4,234.8	3,943.2

Credit and counterparty risk exposure by portfolio**	Gross exposure	* Average gross exposure
- claim secured by residential mortgage	46.9	46.9
- other retail	151.8	145.2
- corporate	1,813.1	1,768.8
- bank	1,762.4	1,554.9
- all other	460.6	427.4
Total credit and counterparty exposures by portfolio	4,234.8	3,943.2
General reserve for credit losses	34.6	

Asset quality of credit and counterparty risk exposures**	TOTAL	Claims secured by residential mortgage	Other retail	Corporate	Bank	Government	And all other
Impaired facilities	133.6	-	15.8	117.8	-	-	-
Past due facilities < 90 days	77.1	-	19.4	57.7	-	-	-
Past due facilities > 90 days	227.3	-	25.1	202.2	-	-	-
Total	438.1	-	60.4	377.7	-	-	-
Specific provision	61.1	-	4.6	56.5	-	-	-
Charges for specific provisions for the quarter	8.4	-	0.5	7.9	-	-	-
Write-offs during the quarter	0.8	-	0.8	-	-	-	-

*Where the average is based on month-end balances for the period 1 October 2009 to 31 December 2009

**Excluding securitisation exposures