



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 2012.

Table 15: Capital Structure

	\$m
<u>Tier 1 capital</u>	
Paid-up ordinary share capital	291.7
Retained earnings, including current year earnings	297.6
Other reserves	(10.9)
Gross Tier 1 capital	578.4
<u>Deductions from Tier 1 capital</u>	
Goodwill	(94.1)
Deferred tax	(6.5)
Other	(48.3)
Total Tier 1 capital deductions	(148.9)
Net Tier 1 capital	429.5
<u>Tier 2 capital</u>	
Upper Tier 2 capital	33.1
Lower Tier 2 capital	121.5
Gross Tier 2 capital	154.6
<u>Deductions from Tier 2 capital</u>	
Tier 2 deductions	(4.5)
Total Tier 2 capital deductions	(4.5)
Net Tier 2 capital	150.1
Total capital base	579.6



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Table 16: Capital Adequacy

	Risk Weighted Assets \$m
Claims secured by residential mortgage	120.0
Other retail	25.3
Corporate	2,175.9
Bank	184.4
Securitised exposures	24.2
All other	314.8
	2,844.6
Market risk	26.7
Operational risk	385.7
Equity risk	41.5
Total RWA and capital requirement	3,298.5
Capital ratios	
Total capital adequacy ratio	17.6%
Tier 1 ratio	13.0%
Capital adequacy ratio - pre operational risk	19.9%
Tier 1 ratio - pre operational risk	14.7%



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Table 17: Credit Risk

\$m	* Average	
	Gross exposure	gross exposure
Credit and counterparty risk exposure by type **		
Cash and balances at central banks	158.8	83.5
Loans and advances to banks	119.4	177.8
Sovereign debt securities	433.4	471.8
Bank debt securities	340.3	327.4
Other debt securities	57.7	70.9
Trading exposures (positive fair value excluding potential future exposures)	150.1	171.6
Loans and advances to customers	2,535.6	2,490.1
All other	150.2	138.7
Total on-balance sheet exposures	3,945.4	3,931.8
Guarantees entered into in the normal course of business	61.2	62.8
Commitments to provide credit	250.6	258.6
Total off-balance sheet exposures	311.8	321.4
Total credit and counterparty exposures pre collateral and other credit enhancements	4,257.2	4,253.2

\$m	* Average	
	Gross exposure	gross exposure
Credit and counterparty risk exposure by portfolio**		
Claim secured by residential mortgage	145.9	101.3
Other retail	27.4	26.1
Corporate	2,538.7	2,477.3
Bank	671.6	675.6
Government	632.2	594.8
All other	241.5	378.2
Total credit and counterparty exposures by portfolio	4,257.2	4,253.2
General reserve for credit losses	32.6	

\$m	TOTAL	Claims secured by residential mortgage					
		Other retail	Corporate	Bank	Government	And all other	
Impaired facilities	67.7	0.1	6.3	61.2	-	-	-
Past due facilities < 90 days	82.8	0.5	19.9	62.3	-	-	-
Past due facilities > 90 days	16.3	-	4.7	11.6	-	-	-
Total	166.7	0.7	30.9	135.1	-	-	-
Specific provision	13.3	0.1	3.6	9.5	-	-	-
Charges for specific provisions for the quarter	3.8	-	(0.1)	3.9	-	-	-
Net write-offs / (recoveries) during the quarter	(0.0)	-	0.8	(0.8)	-	-	-

*Where the average is based on month-end balances for the period 1 October 2012 to 31 December 2012

**Excluding securitisation exposures