

# 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 30 June 2009

Capital adequacy Aus \$'000	Risk-weighted assets
<b>Credit risk:</b>	
- claims secured by residential mortgage	50,662
- other retail	144,507
- corporate	1,782,202
- bank	251,309
- all other	349,888
	2,578,567
<b>Market risk</b>	11,583
<b>Operational risk</b>	322,022
<b>Total</b>	<b>2,912,172</b>
<b>Total capital adequacy ratio</b>	19.7%
Tier 1 ratio	15.3%
<b>Capital adequacy ratio - pre operational risk</b>	22.1%
Tier 1 ratio - pre operational risk	17.2%

Credit and counterparty risk exposure by type ** Aus \$'000	Gross exposure	* Average gross exposure
- debt instruments (NCDs, bank bills, bonds held)	1,157,494	1,255,823
- bank placements	187,669	188,731
- sovereign, government placements	1,535	790
- trading exposures (positive fair value excluding potential future exposures)	112,216	146,335
- gross core loans and advances to customers	2,017,999	2,010,294
- all other	55,391	40,406
<b>Total on-balance sheet exposures</b>	<b>3,532,303</b>	<b>3,642,379</b>
Guarantees entered into in the normal course of business	63,491	63,570
Commitments to provide credit	246,479	245,061
<b>Total off-balance sheet exposures</b>	<b>309,970</b>	<b>308,631</b>
<b>Total credit and counterparty exposures pre collateral and other credit enhancements</b>	<b>3,842,273</b>	<b>3,951,010</b>

Credit and counterparty risk exposure by portfolio** Aus \$'000	Gross exposure	* Average gross exposure
- claims secured by residential mortgage	58,688	58,396
- other retail	161,764	153,202
- corporate	1,720,861	1,743,362
- bank	1,658,173	1,767,592
- all other	242,787	228,458
<b>Total credit and counterparty exposures by portfolio</b>	<b>3,842,273</b>	<b>3,951,010</b>
<b>General reserve for credit losses</b>	<b>33,171</b>	

Asset quality of credit and counterparty risk exposures** Aus \$'000	Total	Claims secured by residential mortgage	Other retail	Corporate	Bank	Government	And all other
Impaired facilities	120,245	-	12,202	108,043	-	-	-
Past due facilities < 90 days	58,105	-	20,988	37,117	-	-	-
Past due facilities > 90 days	236,557	-	34,671	201,885	-	-	-
<b>Total</b>	<b>414,906</b>	<b>-</b>	<b>67,861</b>	<b>347,045</b>	<b>-</b>	<b>-</b>	<b>-</b>
Specific provision	41,023	-	3,135	37,888	-	-	-
Charges for specific provisions	8,729	-	(1,264)	9,993	-	-	-
Write-offs during the period	-	-	-	-	-	-	-

\*Where the average is based on month-end balances for the period 1 April 2009 to 30 June 2009

\*\*Excluding securitisation exposures