



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 30 June 2010.

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| Capital adequacy | Risk-weighted assets |
|--|----------------------|
| Credit risk: | |
| - claims secured by residential mortgage | 38.7 |
| - other retail | 113.3 |
| - corporate | 1,911.6 |
| - bank | 131.9 |
| - all other | 457.0 |
| | 2,652.6 |
| Market risk | 11.5 |
| Operational risk | 334.6 |
| Total | 2,998.7 |
| Total capital adequacy ratio | 18.4% |
| Tier 1 ratio | 16.0% |
| Capital adequacy ratio - pre operational risk | 20.7% |
| Tier 1 ratio - pre operational risk | 18.0% |

| Credit and counterparty risk exposure by type ** | Gross exposure | * Average gross exposure |
|---|----------------|--------------------------|
| - debt instruments (NCDs, bank bills, bonds held) | 1,014.2 | 1,502.0 |
| - bank placements | 78.9 | 157.8 |
| - sovereign, government placements | 763.1 | 255.3 |
| - trading exposures (positive fair value excluding potential future exposures) | 78.5 | 84.0 |
| - gross core loans and advances to customers | 2,209.5 | 2,194.5 |
| - all other | 57.6 | 50.3 |
| Total on-balance sheet exposures | 4,201.8 | 4,243.8 |
| Guarantees entered into in the normal course of business | 68.5 | 65.7 |
| Commitments to provide credit | 357.5 | 319.3 |
| Total off-balance sheet exposures | 425.9 | 385.0 |
| Total credit and counterparty exposures pre collateral and other credit enhancements | 4,627.7 | 4,628.8 |

| Credit and counterparty risk exposure by portfolio** | Gross exposure | * Average gross exposure |
|---|----------------|--------------------------|
| - claim secured by residential mortgage | 43.9 | 43.8 |
| - other retail | 129.2 | 130.4 |
| - corporate | 2,032.1 | 1,972.2 |
| - bank | 460.9 | 1,049.9 |
| - government | 1,442.9 | 924.3 |
| - all other | 518.6 | 508.2 |
| Total credit and counterparty exposures by portfolio | 4,627.7 | 4,628.8 |
| General reserve for credit losses | 31.8 | |

| Asset quality of credit and counterparty risk exposures** | TOTAL | Claims secured by residential mortgage | Other retail | Corporate | Bank | Government | And all other |
|---|-------|--|--------------|-----------|------|------------|---------------|
| Impaired facilities | 130.0 | - | 14.6 | 115.3 | - | - | - |
| Past due facilities < 90 days | 162.2 | - | 40.5 | 121.6 | - | - | - |
| Past due facilities > 90 days | 192.4 | - | 19.9 | 172.5 | - | - | - |
| Total | 484.6 | - | 75.1 | 409.5 | - | - | - |
| Specific provision | 54.1 | - | 3.6 | 50.4 | - | - | - |
| Charges for specific provisions for the quarter | 6.6 | - | 1.0 | 5.7 | - | - | - |
| Write-offs during the quarter | 10.5 | - | 1.2 | 9.3 | - | - | - |

*Where the average is based on month-end balances for the period 1 April 2010 to 30 June 2010

**Excluding securitisation exposures