



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 2011.

\$'mn

	Risk-weighted assets
Capital adequacy	
Credit risk:	
- claims secured by residential mortgage	44.0
- other retail	98.6
- corporate	2,298.5
- bank	169.9
- all other	463.4
	3,074.2
Market risk	48.2
Operational risk	358.5
Total	3,480.9
Total capital adequacy ratio	17.2%
Tier 1 ratio	14.3%
Capital adequacy ratio - pre operational risk	19.2%
Tier 1 ratio - pre operational risk	16.0%

	Gross exposure	* Average gross exposure
Credit and counterparty risk exposure by type **		
- debt instruments (NCDs, bank bills, bonds held)	984.8	997.0
- bank placements	89.0	181.7
- sovereign, government placements	332.8	312.9
- trading exposures (positive fair value excluding potential future exposures)	136.0	143.5
- gross core loans and advances to customers	2,637.1	2,611.2
- all other	106.6	103.5
Total on-balance sheet exposures	4,286.4	4,350.0
Guarantees entered into in the normal course of business	56.0	60.6
Commitments to provide credit	248.3	253.3
Total off-balance sheet exposures	304.3	313.9
Total credit and counterparty exposures pre collateral and other credit enhancements	4,590.6	4,663.9

	Gross exposure	* Average gross exposure
Credit and counterparty risk exposure by portfolio**		
- claim secured by residential mortgage	54.7	54.3
- other retail	113.4	122.0
- corporate	2,474.1	2,435.7
- bank	647.6	754.0
- government	858.5	841.9
- all other	442.2	456.2
Total credit and counterparty exposures by portfolio	4,590.6	4,663.9
General reserve for credit losses	30.3	

	TOTAL	Claims secured by residential mortgage	Other retail	Corporate	Bank	Government	And all other
Asset quality of credit and counterparty risk exposures**							
Impaired facilities	261.0	-	34.4	226.6	-	-	-
Past due facilities < 90 days	97.7	-	21.6	76.1	-	-	-
Past due facilities > 90 days	174.8	-	9.1	165.6	-	-	-
Total	533.5	-	65.1	468.4	-	-	-
Specific provision	59.8	-	13.1	46.7	-	-	-
Charges for specific provisions for the quarter	8.9	-	0.3	8.6	-	-	-
Write-offs during the quarter	0.9	-	0.9	0.0	-	-	-

*Where the average is based on month-end balances for the period 1 April 2011 to 30 June 2011

**Excluding securitisation exposures