



### 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 2012.

**Table 15: Capital Structure**

	<u>\$m</u>
<b><u>Tier 1 capital</u></b>	
Paid-up ordinary share capital	291.7
Retained earnings, including current year earnings	298.2
Other reserves	(6.2)
<b>Gross Tier 1 capital</b>	<b>583.7</b>
<b><u>Deductions from Tier 1 capital</u></b>	
Goodwill	(90.0)
Deferred tax	(10.2)
Other	(46.5)
<b>Total Tier 1 capital deductions</b>	<b>(146.6)</b>
<b>Net Tier 1 capital</b>	<b>437.1</b>
<b><u>Tier 2 capital</u></b>	
Upper Tier 2 capital	23.2
Lower Tier 2 capital	69.5
<b>Gross Tier 2 capital</b>	<b>92.7</b>
<b><u>Deductions from Tier 2 capital</u></b>	
Tier 2 deductions	(6.7)
<b>Total Tier 2 capital deductions</b>	<b>(6.7)</b>
<b>Net Tier 2 capital</b>	<b>86.0</b>
<b>Total capital base</b>	<b>523.1</b>



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**Table 16: Capital Adequacy**

	<b>Risk Weighted Assets \$m</b>
Claims secured by residential mortgage	52.8
Other retail	50.0
Corporate	2,060.3
Bank	206.5
Securitised exposures	49.1
All other	328.6
	<b>2,747.2</b>
Market risk	<b>32.8</b>
Operational risk	<b>383.3</b>
Total RWA and capital requirement	<b>3,163.2</b>
<b>Capital ratios</b>	
Total capital adequacy ratio	<b>16.5%</b>
Tier 1 ratio	13.8%
Capital adequacy ratio - pre operational risk	<b>18.8%</b>
Tier 1 ratio - pre operational risk	15.7%



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**Table 17: Credit Risk**

\$m	* Average	
	Gross exposure	gross exposure
<b>Credit and counterparty risk exposure by type **</b>		
Debt instruments (NCDs, bank bills, bonds held)	689.9	888.2
Bank placements	108.2	222.5
Sovereign, government placements	221.2	263.9
Trading exposures (positive fair value excluding potential future exposures)	216.6	216.6
Gross core loans and advances to customers	2,369.2	2,298.3
All other	151.6	125.7
<b>Total on-balance sheet exposures</b>	<b>3,756.8</b>	<b>4,015.2</b>
Guarantees entered into in the normal course of business	43.5	45.7
Commitments to provide credit	241.6	251.7
<b>Total off-balance sheet exposures</b>	<b>285.1</b>	<b>297.4</b>
<b>Total credit and counterparty exposures pre collateral and other credit enhancements</b>	<b>4,041.8</b>	<b>4,312.6</b>

  

\$m	* Average	
	Gross exposure	gross exposure
<b>Credit and counterparty risk exposure by portfolio**</b>		
Claim secured by residential mortgage	65.9	41.3
Other retail	52.5	59.8
Corporate	2,269.2	2,236.5
Bank	559.2	768.3
Government	617.6	742.6
All other	477.5	464.0
<b>Total credit and counterparty exposures by portfolio</b>	<b>4,041.9</b>	<b>4,312.6</b>
<b>General reserve for credit losses</b>	<b>23.2</b>	

\$m	TOTAL	Claims secured by residential mortgage					Government	And all other
		Other retail	Corporate	Bank	Government	And all other		
Impaired facilities	65.6	0.1	20.9	44.6	-	-	-	
Past due facilities < 90 days	37.4	0.4	10.5	26.5	-	-	-	
Past due facilities > 90 days	3.7	-	3.7	-	-	-	-	
<b>Total</b>	<b>106.8</b>	<b>0.6</b>	<b>35.0</b>	<b>71.2</b>	<b>-</b>	<b>-</b>	<b>-</b>	
Specific provision	19.8	0.1	11.4	8.2	-	-	-	
Charges for specific provisions for the quarter	3.3	-	(0.0)	3.3	-	-	-	
Net write-offs / (recoveries) during the quarter	(2.6)	-	1.3	(4.0)	-	-	-	

\*Where the average is based on month-end balances for the period 1 April 2012 to 30 June 2012  
 \*\*Excluding securitisation exposures