



## 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 March 2012.

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### Capital structure

<b>Tier 1 capital</b>	
Paid up ordinary shares	291.7
Retained earnings, including current year earnings	297.2
Other reserves	(6.8)
Less: impairments (goodwill and other deductions)	(148.1)
	<b>434.0</b>
<b>Tier 2 capital (net of deductions)</b>	<b>90.8</b>
<b>Capital base</b>	<b>524.8</b>

Capital adequacy	Risk-weighted assets
<b>Credit risk:</b>	
- claims secured by residential mortgage	32.4
- other retail	68.4
- corporate	1,971.2
- bank	216.3
- securitised exposures	80.7
- all other	213.9
	<b>2,582.9</b>
<b>Market risk</b>	<b>16.4</b>
<b>Operational risk</b>	<b>383.3</b>
<b>Total</b>	<b>2,982.6</b>
<b>Total capital adequacy ratio</b>	<b>17.6%</b>
Tier 1 ratio	14.6%
<b>Capital adequacy ratio - pre operational risk</b>	<b>20.2%</b>
Tier 1 ratio - pre operational risk	16.7%

Credit and counterparty risk exposure by type **	Gross exposure	* Average gross exposure
- debt instruments (NCDs, bank bills, bonds held)	944.0	981.3
- bank placements	80.5	168.0
- sovereign, government placements	625.1	397.8
- trading exposures (positive fair value excluding potential future exposures)	203.2	112.5
- gross core loans and advances to customers	2,197.6	2,379.8
- all other	125.4	39.9
<b>Total on-balance sheet exposures</b>	<b>4,175.8</b>	<b>4,079.2</b>
Guarantees entered into in the normal course of business	49.4	50.5
Commitments to provide credit	276.6	272.5
<b>Total off-balance sheet exposures</b>	<b>326.0</b>	<b>323.0</b>
<b>Total credit and counterparty exposures pre collateral and other credit enhancements</b>	<b>4,501.8</b>	<b>4,402.3</b>

Credit and counterparty risk exposure by portfolio**	Gross exposure	* Average gross exposure
- claim secured by residential mortgage	37.6	38.2
- other retail	74.5	81.4
- corporate	2,183.3	2,329.1
- bank	621.5	752.1
- government	1,163.5	936.6
- all other	421.6	265.0
<b>Total credit and counterparty exposures by portfolio</b>	<b>4,502.0</b>	<b>4,402.5</b>
<b>General reserve for credit losses</b>	<b>26.2</b>	

Asset quality of credit and counterparty risk exposures**	TOTAL	Claims secured by residential mortgage	Other retail	Corporate	Bank	Government	And all other
Impaired facilities	53.9	0.1	22.3	31.5	-	-	-
Past due facilities < 90 days	24.2	1.0	12.0	11.3	-	-	-
Past due facilities > 90 days	16.1	0.1	4.2	11.8	-	-	-
Total	94.2	1.2	38.5	54.6	-	-	-
Specific provision	16.5	0.1	11.0	5.4	-	-	-
Charges for specific provisions for the quarter	46.9	-	1.6	45.3	-	-	-
Net write-offs during the quarter	44.7	-	0.7	44.0	-	-	-

\*Where the average is based on month-end balances for the period 1 January 2012 to 31 March 2012

\*\*Excluding securitisation exposures