



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 2013.

Table 15: Capital Structure

	<u>\$m</u>
<u>Tier 1 capital</u>	
Paid-up ordinary share capital	291.7
Retained earnings, including current year earnings	304.4
Other reserves	(8.6)
Gross Tier 1 capital	587.5
<u>Deductions from Tier 1 capital</u>	
Goodwill	(94.1)
Deferred tax	(10.1)
Other	(78.8)
Total Tier 1 capital deductions	(183.0)
Common Equity Tier 1 capital	404.5
Additional Tier 1 capital	0
Tier 1 capital	404.5
Tier 2 capital	135.2
Total capital base	539.7



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Table 16: Capital Adequacy

	Risk Weighted Assets \$m
Corporates	1,095.1
Secured on real estate property	121.6
Counterparty risk on trading positions	68.3
Short-term claims on institutions and corporates	19.5
Retail	1,179.8
Institutions	69.2
Securitised exposures	4.4
All other	425.3
	2,983.2
Market risk	46.7
Operational risk	392.5
Total RWA and capital requirement	3,422.4
Capital ratios	
Total capital adequacy ratio	15.8%
Tier 1 ratio	11.8%
Capital adequacy ratio - pre operational risk	17.8%
Tier 1 ratio - pre operational risk	13.3%



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Table 17: Credit Risk

\$m	* Average	
	Gross exposure	gross exposure
Credit and counterparty risk exposure by type **		
Cash and balances at central banks	214.5	86.4
Loans and advances to banks	87.6	137.1
Sovereign debt securities	429.5	453.7
Bank debt securities	262.2	315.7
Other debt securities	32.8	56.3
Trading exposures (positive fair value excluding potential future exposures)	153.3	167.1
Loans and advances to customers	2,517.9	2,507.8
All other	444.6	332.9
Total on-balance sheet exposures	4,142.4	4,057.1
Guarantees entered into in the normal course of business	56.9	57.3
Commitments to provide credit	237.0	263.0
Total off-balance sheet exposures	294.0	320.3
Total credit and counterparty exposures pre collateral and other credit enhancements	4,436.4	4,377.4

\$m	* Average	
	Gross exposure	gross exposure
Credit and counterparty risk exposure by portfolio**		
Claim secured by residential mortgage	140.4	139.3
Other retail	1,179.8	411.0
Corporate	1,305.0	2,116.5
Bank	448.8	583.5
Government	640.0	538.8
All other	420.2	364.8
Total credit and counterparty exposures by portfolio	4,134.3	4,153.8
General reserve for credit losses	24.8	

\$m	TOTAL	Claims secured by residential mortgage					
		Other retail	Corporate	Bank	Government	And all other	
Impaired facilities	74.6	-	5.1	69.5	-	-	-
Past due facilities > 90 days	18.7	-	5.4	13.3	-	-	-
Total	93.3	-	10.4	82.8	-	-	-
Specific provision	23.0	-	2.3	20.7	-	-	-
Charges for specific provisions for the quarter	11.6	-	(0.7)	12.3	-	-	-
Net write-offs / (recoveries) during the quarter	1.3	-	1.5	(0.2)	-	-	-

*Where the average is based on month-end balances for the period 1 January 2013 to 31 March 2013

**Excluding securitisation exposures