



## 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 September 2010.

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|  | Risk-weighted assets |
|--|----------------------|
| <b>Capital adequacy</b>                              |                      |
| <b>Credit risk:</b>                                  |                      |
| - claims secured by residential mortgage             | 43.1                 |
| - other retail                                       | 99.2                 |
| - corporate  | 2,110.7              |
| - bank   | 127.7                |
| - all other  | 461.3                |
|  | 2,842.0              |
| <b>Market risk</b>                                   | 19.9                 |
| <b>Operational risk</b>                              | 355.6                |
| <b>Total</b>   | 3,217.5              |
| <b>Total capital adequacy ratio</b>                  | 18.5%                |
| Tier 1 ratio   | 15.4%                |
| <b>Capital adequacy ratio - pre operational risk</b> | 20.8%                |
| Tier 1 ratio - pre operational risk                  | 17.3%                |

|   | Gross exposure | * Average gross exposure |
|---|----------------|--------------------------|
| <b>Credit and counterparty risk exposure by type **</b>                                     |                |                          |
| - debt instruments (NCDs, bank bills, bonds held)   | 982.2          | 1,094.3                  |
| - bank placements   | 96.0           | 204.5                    |
| - sovereign, government placements  | 858.5          | 688.6                    |
| - trading exposures (positive fair value excluding potential future exposures)              | 88.3           | 83.5                     |
| - gross core loans and advances to customers  | 2,335.2        | 2,272.6                  |
| - all other   | 88.2           | 67.8                     |
| <b>Total on-balance sheet exposures</b>   | 4,448.4        | 4,411.3                  |
| - Guarantees entered into in the normal course of business                                  | 70.2           | 69.9                     |
| - Commitments to provide credit   | 348.2          | 343.5                    |
| <b>Total off-balance sheet exposures</b>  | 418.4          | 413.4                    |
| <b>Total credit and counterparty exposures pre collateral and other credit enhancements</b> | 4,866.8        | 4,824.7                  |

|   | Gross exposure | * Average gross exposure |
|---|----------------|--------------------------|
| <b>Credit and counterparty risk exposure by portfolio**</b> |                |                          |
| - claim secured by residential mortgage                     | 50.5           | 49.0                     |
| - other retail  | 116.5          | 109.3                    |
| - corporate   | 2,246.5        | 2,175.5                  |
| - bank  | 587.0          | 743.0                    |
| - government  | 1,444.6        | 1,323.4                  |
| - all other   | 421.7          | 424.5                    |
| <b>Total credit and counterparty exposures by portfolio</b> | 4,866.8        | 4,824.7                  |
| <b>General reserve for credit losses</b>                    | 31.0           |                          |

|  | TOTAL | Claims secured by residential mortgage | Other retail | Corporate | Bank | Government | And all other |
|--|-------|--|--------------|-----------|------|------------|---------------|
| <b>Asset quality of credit and counterparty risk exposures**</b> |       |  |              |           |      |            |               |
| Impaired facilities  | 132.4 | -                                      | 25.9         | 106.5     | -    | -          | -             |
| Past due facilities < 90 days                                    | 98.9  | -                                      | 28.3         | 70.6      | -    | -          | -             |
| Past due facilities > 90 days                                    | 226.3 | -                                      | 13.2         | 213.1     | -    | -          | -             |
| <b>Total</b>   | 457.6 | -                                      | 67.4         | 390.2     | -    | -          | -             |
| Specific provision   | 44.1  | -                                      | 7.8          | 36.3      | -    | -          | -             |
| Charges for specific provisions for the quarter                  | 8.5   | -                                      | 4.2          | 4.3       | -    | -          | -             |
| Write-offs during the quarter                                    | 19.0  | -                                      | 1.5          | 17.5      | -    | -          | -             |

\*Where the average is based on month-end balances for the period 1 July 2010 to 30 September 2010

\*\*Excluding securitisation exposures