



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 2011.

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Capital structure

Tier 1 capital	
Paid up ordinary shares	291.7
Retained earnings, including current year earnings	342.7
Other reserves	(6.1)
Less: impairments (goodwill and other deductions)	(182.0)
	446.3
Tier 2 capital (net of deductions)	100.5
Capital base	546.9

Capital adequacy	Risk-weighted assets
Credit risk:	
- claims secured by residential mortgage	43.0
- other retail	97.6
- corporate	2,331.9
- bank	176.8
- all other	286.7
	2,936.0
Market risk	33.7
Operational risk	379.5
Total	3,349.2
Total capital adequacy ratio	16.3%
Tier 1 ratio	13.3%
Capital adequacy ratio - pre operational risk	18.4%
Tier 1 ratio - pre operational risk	15.0%

Credit and counterparty risk exposure by type **	Gross exposure	* Average gross exposure
- debt instruments (NCDs, bank bills, bonds held)	946.9	1,078.8
- bank placements	76.9	181.3
- sovereign, government placements	546.2	282.0
- trading exposures (positive fair value excluding potential future exposures)	73.8	135.5
- gross core loans and advances to customers	2,578.0	2,583.9
- all other	4.5	37.9
Total on-balance sheet exposures	4,226.3	4,299.4
Guarantees entered into in the normal course of business	53.9	52.8
Commitments to provide credit	264.1	262.4
Total off-balance sheet exposures	318.0	315.2
Total credit and counterparty exposures pre collateral and other credit enhancements	4,544.3	4,614.6

Credit and counterparty risk exposure by portfolio**	Gross exposure	* Average gross exposure
- claim secured by residential mortgage	49.2	48.6
- other retail	110.7	111.2
- corporate	2,440.5	2,456.9
- bank	638.6	861.9
- government	1,075.5	811.1
- all other	229.8	324.9
Total credit and counterparty exposures by portfolio	4,544.3	4,614.6
General reserve for credit losses	29.7	

Asset quality of credit and counterparty risk exposures**	TOTAL	Claims secured by residential mortgage	Other retail	Corporate	Bank	Government	And all other
Impaired facilities	374.8	-	32.6	342.2	-	-	-
Past due facilities < 90 days	39.2	0.7	21.3	17.2	-	-	-
Past due facilities > 90 days	65.6	-	13.1	52.5	-	-	-
Total	479.6	0.7	67.0	411.9	-	-	-
Specific provision	97.7	-	15.1	82.6	-	-	-
Charges for specific provisions for the quarter	37.9	-	2.0	35.9	-	-	-
Write-offs during the quarter	3.8	-	2.1	1.7	-	-	-

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

**Excluding securitisation exposures