



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 2013.

Table 1: Capital disclosure

	A\$'mn
<u>Tier 1 capital</u>	
Paid-up ordinary share capital	311.7
Retained earnings, including current year earnings	260.5
Other reserves	(9.8)
Common equity tier 1 capital before regulatory adjustments	562.3
<u>Common equity tier 1 capital: regulatory adjustments</u>	
Goodwill	(93.5)
Other intangibles	(6.9)
Cash flow hedge reserve	10.5
Deferred tax assets arising from temporary differences	(1.6)
Investments in commercial (non-financial) entities that are deducted	(19.7)
Other	(42.8)
Total regulatory adjustments applied to common equity tier 1	(154.1)
Common equity tier 1 capital	408.2
Additional tier 1 capital	-
Tier 1 capital	408.2
<u>Tier 2 capital: instruments and provisions</u>	
Directly issued capital instruments subject to phase out from tier 2	110.4
Provisions	26.3
Tier 2 capital before regulatory adjustments	136.8
Tier 2 capital: regulatory adjustments	-
Tier 2 capital	136.8
Total capital	545.0



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 2013.

Table 2: Regulatory Capital instruments

	CHF 50mn	AUD 50mn	AUD 20mn
Issuer	Investec Bank (Australia) Limited	Investec Bank (Australia) Limited	Investec Bank (Australia) Limited
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XS0543478043	XS0868416495	AU3FN0010088
Governing law(s) of the instrument	Australia	Australia	Australia
Regulatory treatment:			
Transitional Basel III rules	Tier 2	Tier 2	Tier 2
Post-transitional Basel III rules	non-complying capital instrument	non-complying capital instrument	non-complying capital instrument
Eligible at solo/group/group & solo	Group & Solo	Group & Solo	Group & Solo
Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated notes	Subordinated notes	Subordinated notes
Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	CHF45m	AUD45m	AUD18m
Par value of instrument	CHF50m	AUD50m	AUD20m
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	29/09/2010	20/12/2012	12/02/2010
Perpetual or dated	Dated	Dated	Dated
Original maturity date	29/09/2020	20/12/2022	12/02/2020
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	29/09/2015	20/12/2017	12/02/2015
Subsequent call dates, if applicable	Each Interest Payment Date from and including 29-Sep-15 until, and including, the Maturity Date.	Each Interest Payment Date from and including 20-Dec-17 until, and including, the Maturity Date.	Each Interest Payment Date from and including 12-Feb-15 until, and including, the Maturity Date.
Coupons/dividends			
Fixed or floating dividend/coupon	Floating	Floating	Floating
Coupon rate and any related index	Quarterly CHF LIBOR + 365bps	Monthly BBSW + 550bps	Quarterly BBSW + 500bps
Existence of a dividend stopper	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No
Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
Convertible or non-convertible	Non convertible	Non convertible	Non convertible
If convertible, conversion trigger (s)	N/a	N/a	N/a
If convertible, fully or partially	N/a	N/a	N/a
If convertible, conversion rate	N/a	N/a	N/a
If convertible, mandatory or optional conversion	N/a	N/a	N/a
If convertible, specify instrument type convertible into	N/a	N/a	N/a
If convertible, specify issuer of instrument it converts into	N/a	N/a	N/a
Write-down feature	No	No	No
If write-down, write-down trigger(s)	N/a	N/a	N/a
If write-down, full or partial	N/a	N/a	N/a
If write-down, permanent or temporary	N/a	N/a	N/a
If temporary write-down, description of write-up mechanism	N/a	N/a	N/a
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinate to payment of any amounts due and payable to Senior Creditors.	Subordinate to payment of any amounts due and payable to Senior Creditors.	Subordinate to payment of any amounts due and payable to Senior Creditors.
Non-compliant transitioned features	No	No	No
If yes, specify non-compliant features	N/a	N/a	N/a



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 2013.

Table 3: Capital adequacy

	Risk weighted assets A\$'mn
Short-term claims on institutions and corporates	14.8
Institutions	63.1
Secured on real estate property	105.7
Corporates	1,148.4
Retail	1,266.5
Securitised exposures	3.6
Counterparty risk on trading positions	77.7
Credit value adjustment	66.7
All other	245.6
	2,992.3
Market risk	81.9
Operational risk	387.2
Total risk weighted assets and capital requirement	3,461.4

Capital ratios	
Total capital adequacy ratio	15.7%
Tier 1 ratio	11.8%
Common equity tier 1 ratio	11.8%
Capital adequacy ratio - pre operational risk	17.7%
Tier 1 ratio - pre operational risk	13.3%
Common equity tier 1 ratio - pre operational risk	13.3%



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 2013.

Table 4: Credit Risk

A\$'mn	Gross exposure	* Average gross exposure
Credit and counterparty risk exposure by type **		
Cash and balances at central banks	66.0	31.1
Loans and advances to banks	63.8	288.7
Sovereign debt securities	631.4	380.7
Bank debt securities	256.0	289.0
Other debt securities	28.7	29.1
Trading exposures (positive fair value excluding potential future exposures)	148.2	155.7
Loans and advances to customers	2,466.6	2,463.2
All other	267.2	272.8
Total on-balance sheet exposures	3,927.9	3,910.4
Guarantees entered into in the normal course of business	57.4	57.0
Commitments to provide credit	269.9	281.2
Total off-balance sheet exposures	327.3	338.2
Total credit and counterparty exposures pre collateral and other credit enhancements	4,255.2	4,248.6
General reserve for credit losses	26.3	

A\$'mn	TOTAL	Claims secured by residential mortgage	Other retail	Corporate	Bank	Government	And all other
Impaired facilities	36.1	0.2	3.0	32.9	-	-	-
Past due facilities > 90 days	10.2	-	5.8	4.4	-	-	-
Total	46.3	0.2	8.8	37.3	-	-	-
Specific provision	7.9	0.2	3.0	4.8	-	-	-
Charges for specific provisions for the quarter	12.4	-	0.1	12.3	-	-	-
Net write-offs / (recoveries) during the quarter	12.5	-	0.4	12.1	-	-	-

Table 5: Securitisation exposures

Securitisation activity for the period 1 July 2013 to 30 September 2013:	Gross exposure
Exposure type	A\$'mn
Retail	83.3
Off-balance sheet securitisation exposures as at 30 September 2013:	
Retail	874.4

*Where the average is based on month-end balances for the period 1 July 2013 to 30 September 2013

**Excluding securitisation & equity exposures