

AMP BANK LIMITED
ABN 15 081 596 009

BASEL II Pillar 3 - Capital Adequacy and Risk Disclosures

Quarterly Update As At 30 June 2011

Capital Adequacy (Table 16)

30 Jun 2011

	\$M
Risk Weighted Assets	
Subject to Standardised approach	
Residential mortgages	2,466.6
Other retail loans	422.7
Bank	203.0
Corporate	3.1
Other	1.8
Securitisation	44.7
Total risk weighted assets for credit risk exposures	3,141.9
Operational risk	438.9
Total risk weighted assets	3,580.8

Capital Ratio (%)

30 Jun 2011

Tier 1 capital ratio	8.42%
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Credit Risk (Table 17)

Table 17 (a)

30 Jun 2011

	As At	Average
	\$M	\$M
Credit exposures by Types		
Cash and balances with central banks	24.9	21.4
Loans and advances to banks	141.1	174.8
Debt Securities	854.0	771.9
Loans and advances to customers	7,969.5	7,855.7
Other Assets	7.5	117.3
Non Market-related off-balance sheet credit exposures	32.9	32.3
Market-related off-balance sheet credit exposures	12.8	12.2
Total Exposures	9,042.9	8,985.8

Credit exposures by Portfolio

\$M

\$M

Residential Mortgage	7,574.3	7,467.0
Other Retail claims	428.2	421.0
Bank	842.1	791.7
Government	194.5	303.7
Corporate	3.1	1.7
Other Assets	0.7	0.7
Total Exposures	9,042.9	8,985.8

30 Jun 2011

Table 17 (b)

As At

By Portfolios

\$M

Amount of impaired facilities:

Residential Mortgage	2.6
Other Retail claims	0.0

Past due facilities:

Residential Mortgage	31.1
Other Retail claims	0.0

Specific Provisions

0.6

Charges for specific provisions during the period

(0.3)

Write-offs during the period

0.2

Table 17 (c)

General Reserve for Credit Losses

12.4