AMP BANK LIMITED
ABN 15 081 596 009

BASEL II Pillar 3 - Capital Adequacy and Risk Disclosures

Quarterly Update As At 30 September 2011

Capital Adequacy (Table 16)	30 Sep 2011
	$M
Risk Weighted Assets	
Subject to Standardised approach	
Residential mortgages	2,571.5
Other retail loans	438.3
Bank	342.1
Corporate	1.5
Other	1.2
Securitisation	53.6
Total risk weighted assets for credit risk exposues	3,408.2
Operational risk	438.9
Total risk weighted assets	3,847.1

Capital Ratio (%)	30 Sep 2011
Tier 1 capital ratio	8.15%

Credit Risk (Table 17)

Table 17 (a)	30 Sep 2011	
	As At	Average
Credit exposures by Types	$M	$M
Cash and balances with central banks	23.0	38.4
Loans and advances to banks	295.5	212.3
Debt Securities	1,330.6	1,168.2
Loans and advances to customers	7,570.2	7,469.3
Other Assets	282.0	245.7
Non Market-related off-balance sheet credit exposures	25.1	24.9
Market-related off-balance sheet credit exposures	17.4	15.8
Total Exposures	9,544.0	9,174.8
Credit exposures by Portfolio	$M	$M
Residential Mortgage	7,150.9	7,054.7
Other Retail claims	444.5	439.5
Bank	1,379.3	1,171.5
Government	449.5	427.9
Corporate	1.5	1.2
Other Assets	118.3	80.0
Total Exposures	9,544.0	9,174.8

	30 Sep 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	32.9
Other Retail claims	0.0
Specific Provisions	0.6
Charges for specific provisions during the period	0.0
Write-offs during the period	0.1

Table 17 (c)	
General Reserve for Credit Losses	13.0