

**AMP BANK LIMITED****ABN 15 081 596 009****BASEL II Pillar 3 - Capital Adequacy and Risk Disclosures****Quarterly Update As At 30 June 2010****Capital Adequacy (Table 16)****30 Jun 2010****\$M****Risk Weighted Assets****Subject to Standardised approach**

Residential mortgages	2,034.3
Other retail loans	378.5
Bank	216.3
Corporate	1.3
Other	1.3
Securitisation	104.3
<b>Total risk weighted assets for credit risk exposures</b>	<b>2,736.0</b>
<b>Operational risk</b>	<b>361.4</b>
<b>Total risk weighted assets</b>	<b>3,097.4</b>

**Capital Ratio (%)****30 Jun 2010**

<b>Tier 1 capital ratio</b>	<b>8.71%</b>
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**Credit Risk (Table 17)****Table 17 (a)****30 Jun 2010**

	<b>As At</b>	<b>Average</b>
	<b>\$M</b>	<b>\$M</b>
<b>Credit exposures by Types</b>		
Cash and balances with central banks	1.2	15.8
Loans and advances to banks	53.4	50.6
Debt Securities	1,014.7	1,016.7
Loans and advances to customers	6,182.3	6,036.3
Other Assets	4.9	123.4
Non Market-related off-balance sheet credit exposures	18.7	10.6
Market-related off-balance sheet credit exposures	11.0	11.4
<b>Total Exposures</b>	<b>7,286.4</b>	<b>7,265.0</b>

**Credit exposures by Portfolio****\$M****\$M**

Residential Mortgage	5,818.7	5,666.8
Other Retail claims	382.3	380.1
Bank	968.1	963.4
Government	115.8	250.2
Corporate	1.3	4.1
Other Assets	0.2	0.4
<b>Total Exposures</b>	<b>7,286.4</b>	<b>7,265.0</b>

**30 Jun 2010****Table 17 (b)****As At****By Portfolios****\$M****Amount of impaired facilities:**

Residential Mortgage	1.2
Other Retail claims	0.6

**Past due facilities:**

Residential Mortgage	19.0
Other Retail claims	0.0

**Specific Provisions**

0.5

**Charges for specific provisions during the period**

(0.2)

**Write-offs during the period**

0.1

**Table 17 (c)****General Reserve for Credit Losses**

10.2