

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

Residential mortgages	2,145.2
Other retail loans	386.6
Bank	177.5
Corporate	0.8
Other	1.5
Securitisation	104.0

Total risk weighted assets for credit risk exposures	2,815.6
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Operational risk	361.4
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Total risk weighted assets	3,177.0
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Capital Ratio (%)**30 Sep 2010**

Tier 1 capital ratio	8.81%
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Credit Risk (Table 17)**Table 17 (a)****30 Sep 2010**

	As At	Average
	\$M	\$M
Credit exposures by Types		
Cash and balances with central banks	3.0	4.6
Loans and advances to banks	117.6	93.0
Debt Securities	817.6	887.9
Loans and advances to customers	6,628.8	6,469.0
Other Assets	59.0	23.0
Non Market-related off-balance sheet credit exposures	12.2	12.4
Market-related off-balance sheet credit exposures	10.6	10.7
Total Exposures	7,649.0	7,500.8

	\$M	\$M
Credit exposures by Portfolio		
Residential Mortgage	6,250.5	6,096.0
Other Retail claims	390.5	385.4
Bank	836.6	880.4
Government	170.0	136.7
Corporate	0.8	1.3
Other Assets	0.6	1.0
Total Exposures	7,649.0	7,500.8

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

Residential Mortgage	2.2
Other Retail claims	0.5

Past due facilities:

Residential Mortgage	23.7
Other Retail claims	0.0

Specific Provisions

0.6

Charges for specific provisions during the period

0.2

Write-offs during the period

0.2

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

10.8