AMP BANK LIMITED
ABN 15 081 596 009

BASEL II Pillar 3 - Capital Adequacy and Risk Disclosures

Quarterly Update As At 31 March 2011

Capital Adequacy (Table 16)

	31 Mar 2011 $M
Risk Weighted Assets	
Subject to Standardised approach	
Residential mortgages	2,556.1
Other retail loans	408.6
Bank	150.6
Corporate	0.7
Other	1.2
Securitisation	50.1
Total risk weighted assets for credit risk exposues	3,167.3
Operational risk	397.5
Total risk weighted assets	3,564.8

Capital Ratio (%)	31 Mar 2011
Tier 1 capital ratio	8.12%

Credit Risk (Table 17)

Table 17 (a)

	31 Mar 2011	
	As At	Average
Credit exposures by Types	**$M**	**$M**
Cash and balances with central banks	28.4	11.9
Loans and advances to banks	138.4	117.2
Debt Securities	587.5	580.0
Loans and advances to customers	7,672.4	7,506.3
Other Assets	152.7	66.0
Non Market-related off-balance sheet credit exposures	34.1	31.1
Market-related off-balance sheet credit exposures	10.2	10.4
Total Exposures	8,623.9	8,323.1
Credit exposures by Portfolio	**$M**	**$M**
Residential Mortgage	7,293.3	7,131.0
Other Retail claims	413.2	406.3
Bank	583.6	562.4
Government	332.9	221.1
Corporate	0.7	1.7
Other Assets	0.2	0.6
Total Exposures	8,623.9	8,323.1

	31 Mar 2011
Table 17 (b)	**As At**
By Portfolios	**$M**
Amount of impaired facilities:	
Residential Mortgage	6.6
Other Retail claims	0.0
Past due facilities:	
Residential Mortgage	26.8
Other Retail claims	0.0
Specific Provisions	0.9
Charges for specific provisions during the period	0.3
Write-offs during the period	0.0

Table 17 (c)

General Reserve for Credit Losses	12.8