AMP BANK LIMITED
ABN 15 081 596 009

BASEL III Pillar 3 - Capital Adequacy and Risk Disclosures

Quarterly Update As At 30 September 2013

Capital Adequacy (Table 3)

	30 Sep 2013 $M
Risk Weighted Assets	
Subject to Standardised approach	
Residential mortgages	3,116.6
Other retail loans	659.5
Bank	502.6
Corporate	3.4
Other	1.7
Securitisation	192.2
Total risk weighted assets for credit risk exposures	4,476.0
Operational risk	588.1
Total risk weighted assets	5,064.1

Capital Ratio (%)	30 Sep 2013
Common Equity Tier 1 ratio	9.10%
Tier 1 capital ratio	9.10%
Total Capital Ratio	12.42%

Credit Risk (Table 4)

Table 4 (a)

	30 Sep 2013	
	As At	Average
Credit exposures by types	$M	$M
Cash and balances with central banks	5.5	3.1
Loans and advances to banks	238.8	291.6
Equity securities	0.2	0.2
Debt securities	2,210.1	1,769.4
Derivative financial assets	0.0	0.0
Loans and advances to customers	9,389.3	9,624.2
Other Assets	20.6	436.1
Non market-related off-balance sheet credit exposures	24.4	22.0
Market-related off-balance sheet credit exposures	28.6	34.6
Total exposures	11,917.5	12,181.2
Credit exposures by portfolio	$M	$M
Residential mortgages	8,739.8	8,989.3
Other retail claims	673.8	656.9
Bank	1,919.9	1,742.2
Government	579.5	431.5
Corporate	3.6	3.1
Other assets	0.9	358.2
Total exposures	11,917.5	12,181.2

Table 4 (b)

	30 Sep 2013
	As At
By Portfolios	$M
Amount of impaired facilities:	
Residential mortgages	4.3
Other retail claims	-
Corporate/specialised lending	0.0
Past due facilities:	
Residential mortgages	36.3
Other retail claims	-
Corporate/specialised lending	0.2
Specific provisions	1.7
Charges for specific provisions during the period	0.7
Write-offs during the period	0.6

Table 4 (c)

General Reserve for Credit Losses	18.2

Securitisation exposures (Table 18)

	30 Sep 2013 $M
Table 5 (a) - Total securitisation activity for the reporting period	
Underlying asset type	
• Residential mortgages	632
• RMBS Investments	68
Total securitisation activity for the reporting period	700

	30 Sep 2013
	As At
Table 5 (b) - Summary of total securitisation exposures retained or purchased	$M
Securitisation facility type	
On-balance sheet securitisation exposures	
• Notes[1]	2,001
• RMBS Investments	381
• Other	27
Total securitisation exposures	2,410
Off-balance sheet securitisation exposures	
• Swaps	10.1
• Funding facilities	5.6
• Liquidity facilities	2.1
Total securitisation exposures	17.9

[1] Exposures relate to notes held in the Bank's on balance sheet securitisation vehicles