

Investec Bank plc financial information (a subsidiary of Investec plc)

Unaudited consolidated financial information for the six months ended 30 September 2012

IFRS - Pounds Sterling





Investec Bank plc (a subsidiary of Investec plc)

Capital adequacy and capital structure

Unaudited

£'million	30 Sept 2012	31 March 2012	30 Sept 2011
Regulatory capital			
Tier 1			
Called up share capital	1,161	1,071	1,053
Share premium	129	129	119
Retained income	320	328	344
Other reserves	238	194	196
Minority interests in subsidiaries	(3)	(2)	(6)
Goodwill and intangibles	(481)	(379)	(379)
Primary capital (tier 1)	1,364	1,341	1,327
Less: deductions	(23)	(22)	(18)
	1,341	1,319	1,309
Tier 2 capital			
Aggregate amount	660	649	608
Less: deductions	(23)	(22)	(18)
	637	627	590
Other deductions from Tier 1 and Tier 2	(18)	(26)	(26)
Total capital	1,960	1,920	1,873
Risk-weighted assets (banking and trading)	11,760	11,421	11,203
Credit risk - prescribed standardised exposure classes	9,200	9,130	9,010
Corporates	2,901	2,819	2,522
Secured on real estate property	2,522	2,983	3,339
Counterparty risk on trading positions	347	264	301
Short term claims on institutions and corporates	378	355	329
Retail	1,111	950	710
Institutions	215	176	260
Other exposure classes	1,726	1,583	1,549
Securitised exposures	215	274	303
Equity risk - standardised approach	439	321	285
Listed equities	20	25	23
Unlisted equities	419	296	262
Market risk - portfolios subject to internal models approach	698	659	568
Interest rate	221	200	216
Foreign Exchange	160	159	191
Commodities	-	1	-
Equities	317	299	161
Operational risk - standardised approach	1,208	1,037	1,037
Capital requirements	942	915	896
Credit risk - prescribed standardised exposure classes	736	731	721
Corporates	232	226	202
Secured on real estate property	202	239	267
Counterparty risk on trading positions	28	21	24
Short term claims on institutions and corporates	30	28	26
Retail	89	76	57
Institutions	17	14	21
Other exposure classes	138	127	124
Securitised exposures	17	22	24
Equity risk - standardised approach	36	26	23
Listed equities	2	2	2
Unlisted equities	34	24	21
Market risk - portfolios subject to internal models approach	56	53	45
Interest rate	18	16	17
Foreign Exchange	13	13	15
Equities	25	24	13
Operational risk - standardised approach	97	83	83
Capital adequacy ratio	16.7%	16.8%	16.7%
Tier 1 ratio	11.4%	11.5%	11.7%