



BASEL II Pillar 3

Public Disclosure of Prudential Information under APS 330

As at 30th September 2011

Bank of China (Australia) Limited

BASEL II Pillar 3
Public Disclosure of Prudential Information
under APS 330 – September 2011
Bank of China (Australia) Limited

Table 15: Capital Structure

<i>Reference</i>	2011 September Quarter (A\$m)
(a) Tier 1 Capital	81.90
Paid-up ordinary shares	80.0
Reserves	-
Retained earnings (including current year earnings)	3.9
Minority interests arising from consolidation of Tier 1 capital of subsidiaries	-
Innovative instruments	-
Non-innovative residual instruments	-
Deductions from Tier 1 capital	(2.0)
(b) Tier 2 Capital (net of deductions)	0.8
(c) Capital Base	82.7

Table 16: Capital Adequacy

<i>Reference</i>	2011 September Quarter (Risk Weighted Assets in A\$m)
Capital requirements	
(a) Credit risk by portfolio	254.0
Residential mortgage	167.4
Other retail	11.9
Corporate	-
Bank	47.1
Government	-
Other risk assets	1.1
Loan commitment	24.5
Market related derivatives	2.0
(b) Market risk	-
(c) Operation risk	37.9
(d) Capital Adequacy Ratio	28.3%

**BASEL II Pillar 3
Public Disclosure of Prudential Information
under APS 330 – September 2011**

Bank of China (Australia) Limited

Table 17: Credit Risk

<i>Reference</i>	2011 September (Credit Risk Exposure in A\$m)	Average Balance for the Quarter (Credit Risk Exposure in A\$m)
(a) Gross credit risk exposure		
Total gross credit risk exposures, broken down by major types of		
Debt securities and Due from ADIs	140.8	126.9
Loans	448.3	435.4
Loan commitments	44.8	43.3
Market related derivatives	9.9	5.9
Total gross credit risk exposures, broken down by portfolio		
Claims secured by residential mortgage	436.4	423.0
Other retail	11.9	12.4
Corporate	-	-
Banks and other ADIs	140.8	126.9
Government	-	-
All other	10.9	11.8
(b) Amount of impaired facilities, provision and write-offs, by portfolio		
Amount of impaired facilities, by portfolio		
Claims secured by residential mortgage	2.1	3.3
Other retail	-	-
Corporate	-	-
Banks and other ADIs	-	-

	Government	-	-
	All other	-	-
	Amount of past due items, by portfolio		
	Claims secured by residential mortgage	-	-
	Other retail	-	-
	Corporate	-	-
	Banks and other ADIs	-	-
	Government	-	-
	All other	-	-
	Amount of specific provision, by portfolio		
	Claims secured by residential mortgage	-	-
	Other retail	-	-
	Corporate	-	-
	Banks and other ADIs	-	-
	Government	-	-
	All other	-	-
	Amount of write-offs during the period, by portfolio		
	Claims secured by residential mortgage	-	-
	Other retail	-	-
	Corporate	-	-
	Banks and other ADIs	-	-
	Government	-	-
	All other	-	-
(c)	General reserves for credit losses	0.7	0.7