



APS 330 DISCLOSURE: TABLE 15 CAPITAL STRUCTURE

31 DECEMBER 2008

	31-Dec-08
	\$m
Tier 1	
Ordinary share capital	11,411
Retained profits	1,010
Preference shares	879
Less goodwill, brands	(7,816)
Less software assets	(74)
Less deductible capitalised expenses	(73)
Less deferred tax asset	(259)
Less other required deductions	(3)
Less tier 1 deductions for investments in subsidiaries, capital support	(1,258)
Total tier 1 capital	3,817
Tier 2	
APRA general reserves for credit losses	198
Subordinated notes	1,854
Less tier 2 deductions for investments in subsidiaries, capital support	(1,257)
Total tier 2 capital	795
Total capital base	4,612



APS 330 DISCLOSURE CONT.: TABLE 16 CAPITAL ADEQUACY

31 DECEMBER 2008

	Risk Weighted Balance 31-Dec-08 \$m
On-Balance Sheet Risk Weighted Assets	
Cash items	3
Claims on Australian and foreign governments	3
Claims on central banks, international banking agencies, regional development banks, ADIs and overseas banks	529
Claims on securitisation exposures	19
Claims secured against eligible residential mortgages	11,566
Past due claims	1,534
Other retail assets	1,131
Corporate	21,807
Other assets and claims	286
Total Banking assets	36,878
Off balance sheet positions	
Guarantees entered into in the normal course of Business	208
Commitments to provide loans and advances	1,759
Capital commitments	21
Foreign exchange contracts	190
Interest rate contracts	192
Securitisation exposures	282
Total off balance sheet positions	2,652
Total Credit Risk capital charge	39,530
Market risk capital charge	998
Operational risk capital charge	2,678
Total risk weighted assets	43,206
Risk weighted capital ratios	%
Tier 1	8.83%
Total risk weighted capital ratios	10.67%



APS 330 DISCLOSURE CONT.: TABLE 17 CREDIT RISK

Table 17A: CREDIT RISK BY GROSS CREDIT EXPOSURE - OUTSTANDING AS AT 31 DEC 08

31-Dec-08	Receivables due from other banks \$m	Trading securities \$m	Investment securities \$m	Loans, advances and other receivables \$m	Credit commitments \$m	Derivative instruments \$m	Total Credit Risk \$m
Agribusiness	-	-	-	3,607	15	-	3,622
Construction and development	-	-	-	6,507	381	-	6,888
Financial services	68	8,336	2,983	1,676	170	1,241	14,474
Hospitality	-	-	-	1,772	-	-	1,772
Manufacturing	-	-	-	966	-	-	966
Professional services	-	-	-	766	-	-	766
Property investment	-	-	-	7,714	-	-	7,714
Real estate - Mortgage	-	-	-	22,836	1,032	-	23,868
Personal	-	-	-	694	-	-	694
Government and public authorities	-	-	-	9	-	-	9
Other commercial and industrial	-	-	-	3,635	1,066	-	4,701
Total gross credit risk	68	8,336	2,983	50,182	2,664	1,241	65,474
Eligible securitised loans	-	-	-	5,635	-	-	5,635
Total including eligible securitised loans	68	8,336	2,983	55,817	2,664	1,241	71,109
Collective Impairment provision							(251)
TOTAL							70,858



APS 330 DISCLOSURE CONT.: TABLE 17 CREDIT RISK

Table 17A: CREDIT RISK BY GROSS CREDIT EXPOSURE - OUTSTANDING AS AT 31 DEC 08 Cont.

31-Dec-08	Impaired assets \$m	Past Due not Impaired < 90days	Past Due not Impaired > 90days \$m	Total not past due or impaired \$m	Specific Provisions \$m
Agribusiness	49	10	24	3,539	10
Construction and development	459	110	139	6,180	78
Financial services	-	1	3	14,470	-
Hospitality	38	17	16	1,701	-
Manufacturing	5	5	18	938	4
Professional services	3	4	4	755	-
Property investment	236	77	17	7,384	25
Real estate - Mortgage	24	1,071	180	22,593	5
Personal	-	20	5	669	-
Government and public authorities	-	-	-	9	-
Other commercial and industrial	172	85	35	4,409	108
Total gross credit risk	986	1,400	441	62,647	230
Eligible securitised loans				5,635	
Total including eligible securitised loans	986	1,400	441	68,282	230
Collective Impairment provision	-	-	-	(251)	
TOTAL	986	1,400	441	68,031	230



APS 330 DISCLOSURE CONT.: TABLE 17 CREDIT RISK

Table 17A: CREDIT RISK BY GROSS CREDIT EXPOSURE - AVERAGE GROSS EXPOSURE OVER PERIOD - 01 OCT 08 to 31 DEC 08

31-Dec-08	Receivables due from other banks \$m	Trading securities \$m	Investment securities \$m	Loans, advances and other receivables \$m	Credit commitments \$m	Derivative instruments \$m	Total Credit Risk \$m
Agribusiness	-	-	-	3,644	22	-	3,666
Construction and development	-	-	-	6,478	450	-	6,928
Financial services	77	7,962	2,395	1,554	130	1,168	13,286
Hospitality	-	-	-	1,812	-	-	1,812
Manufacturing	-	-	-	952	-	-	952
Professional services	-	-	-	797	-	-	797
Property investment	-	-	-	7,851	-	-	7,851
Real estate - Mortgage	-	-	-	22,532	1,100	-	23,632
Personal	-	-	-	752	-	-	752
Government and public authorities	-	-	-	9	-	-	9
Other commercial and industrial	-	-	-	3,567	1,106	-	4,673
Total gross credit risk	77	7,962	2,395	49,946	2,808	1,168	64,355
Eligible securitised loans	-	-	-	5,813	-	-	5,813
Total including eligible securitised loans	77	7,962	2,395	55,759	2,808	1,168	70,169
Collective Impairment provision							(182)
TOTAL							69,987



APS 330 DISCLOSURE CONT.: TABLE 17 CREDIT RISK

Table 17A: CREDIT RISK BY GROSS CREDIT EXPOSURE - AVERAGE GROSS EXPOSURE OVER PERIOD - 01 OCT 08 to 31 DEC 08 Cont.

31-Dec-08	Impaired assets \$m	Past Due not Impaired < 90days	Past Due not Impaired > 90days \$m	Total not past due or impaired \$m	Specific Provisions \$m
Agribusiness	31	14	25	3,596	6
Construction and development	458	116	107	6,247	76
Financial services	-	1	2	13,283	-
Hospitality	37	14	14	1,747	2
Manufacturing	5	3	9	934	3
Professional services	3	3	4	787	0
Property investment	234	60	13	7,544	16
Real estate - Mortgage	17	1,081	178	22,355	4
Personal	-	19	5	728	1
Government and public authorities	-	0	-	8	-
Other commercial and industrial	102	95	28	4,447	59
Total gross credit risk	887	1,407	385	61,676	168
Eligible securitised loans	-	-	-	5,813	-
Total including eligible securitised loans	887	1,407	385	67,490	168
Collective Impairment provision	-	-	-	(182)	-
TOTAL	887	1,407	385	67,308	168



APS 330 DISCLOSURE CONT.: TABLE 17 CREDIT RISK

Table 17B: CREDIT RISK BY PORTFOLIO

31-Dec-08	Gross Credit Risk Exposure \$m	Average Gross Exposure \$m	Impaired assets \$m	Past Due not Impaired <90days	Past Due not Impaired >90days \$m	Specific Provisions \$m	Charges for Specific Provisions & Write-offs \$m
Claims secured against eligible residential mortgages	23,868	23,632	24	1,071	180	5	0
Other retail	694	752	-	20	5	-	5
Financial services	14,474	13,286	-	1	3	-	-
Government and public authorities	9	9	-	-	-	-	-
Corporate and other claims	26,429	26,678	962	308	253	225	137
Total	65,474	64,355	986	1,400	441	230	142

Table 17C: GENERAL RESERVES FOR CREDIT LOSSES

31-Dec-08	\$m
General Reserve for Credit losses	198