



# APS 330 Tables

As at 31 March 2009





# APS 330 DISCLOSURE: TABLE 16 CAPITAL ADEQUACY

31 MARCH 2009

	Risk Weighted Balance \$m
<b>On-Balance Sheet Risk Weighted Assets</b>	
Cash items	16
Claims on Australian and foreign governments	3
Claims on central banks, international banking agencies, regional development banks, ADIs and overseas banks	637
Claims on securitisation exposures	17
Claims secured against eligible residential mortgages	9,888
Past due claims	2,217
Other retail assets	1,095
Corporate	21,815
Other assets and claims	482
<b>Total Banking assets</b>	<b>36,171</b>
<b>Off balance sheet positions</b>	
Guarantees entered into in the normal course of Business	207
Commitments to provide loans and advances	1,687
Capital commitments	18
Foreign exchange contracts	175
Interest rate contracts	151
Securitisation exposures	310
<b>Total off balance sheet positions</b>	<b>2,548</b>
<b>Total Credit Risk capital charge</b>	<b>38,719</b>
<b>Market risk capital charge</b>	<b>827</b>
<b>Operational risk capital charge</b>	<b>2,678</b>
<b>Total risk weighted assets</b>	<b>42,224</b>
<b>Risk weighted capital ratios</b>	<b>%</b>
Tier 1	11.394%
<b>Total risk weighted capital ratios</b>	<b>13.235%</b>



# APS 330 DISCLOSURE: TABLE 17 CREDIT RISK

Table 17A: Credit Risk by Gross Credit Exposure

As at 31 March 2009

31-Mar-09	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	-	-	-	4,090	15	-	4,105
Construction and development	-	-	-	6,593	401	-	6,994
Financial services	93	8,168	3,165	2,057	180	1,168	14,831
Hospitality	-	-	-	1,724	-	-	1,724
Manufacturing	-	-	-	952	-	-	952
Professional services	-	-	-	722	-	-	722
Property investment	-	-	-	7,533	-	-	7,533
Real estate - Mortgage	-	-	-	23,047	1,308	-	24,355
Personal	-	-	-	670	-	-	670
Government and public authorities	-	-	-	8	-	-	8
Other commercial and industrial	-	-	-	3,214	980	-	4,194
<b>Total gross credit risk</b>	<b>93</b>	<b>8,168</b>	<b>3,165</b>	<b>50,610</b>	<b>2,884</b>	<b>1,168</b>	<b>66,088</b>
Eligible securitised loans	-	-	-	5,250	-	-	5,250
<b>Total including eligible securitised loans</b>	<b>93</b>	<b>8,168</b>	<b>3,165</b>	<b>55,860</b>	<b>2,884</b>	<b>1,168</b>	<b>71,338</b>
Collective Impairment provision							(286)
<b>TOTAL</b>							<b>71,052</b>



## APS 330 DISCLOSURE: TABLE 17 CREDIT RISK

Table 17A: Credit Risk by Gross Credit Exposure

As at 31 March 2009 cont

	Impaired assets \$m	Past Due not Impaired > 90days \$m	Total not past due or impaired \$m	Specific Provisions \$m
Agribusiness	44	46	3,988	5
Construction and development	650	126	6,085	125
Financial services	-	-	14,829	-
Hospitality	50	48	1,613	6
Manufacturing	31	1	914	9
Professional services	144	3	568	84
Property investment	255	26	7,245	47
Real estate - Mortgage	24	177	23,082	12
Personal	-	7	641	-
Government and public authorities	-	-	8	-
Other commercial and industrial	43	48	4,020	14
<b>Total gross credit risk</b>	<b>1,241</b>	<b>482</b>	<b>62,993</b>	<b>301</b>
Eligible securitised loans			5,250	
	<b>1,241</b>	<b>482</b>	<b>68,243</b>	<b>301</b>
<b>Total including eligible securitised loans</b>				
Collective Impairment provision	-	-	(286)	
<b>TOTAL</b>	<b>1,241</b>	<b>482</b>	<b>67,957</b>	<b>301</b>



## APS 330 DISCLOSURE: TABLE 17 CREDIT RISK

Table 17A: Credit Risk by Gross Credit Exposure

Average gross exposure from 1 Jan 2009 to 31 Mar 2009

	Receivables due from other banks	Trading securities	Investment securities	Loans, advances and other receivables	Credit commitments	Derivative instruments	Total Credit Risk
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Agribusiness	-	-	-	3,849	15	-	3,864
Construction and development	-	-	-	6,550	391	-	6,941
Financial services	81	8,252	3,074	1,867	175	1,205	14,653
Hospitality	-	-	-	1,748	-	-	1,748
Manufacturing	-	-	-	959	-	-	959
Professional services	-	-	-	744	-	-	744
Property investment	-	-	-	7,624	-	-	7,624
Real estate - Mortgage	-	-	-	22,942	1,170	-	24,112
Personal	-	-	-	682	-	-	682
Government and public authorities	-	-	-	9	-	-	9
Other commercial and industrial	-	-	-	3,425	1,023	-	4,448
<b>Total gross credit risk</b>	<b>81</b>	<b>8,252</b>	<b>3,074</b>	<b>50,396</b>	<b>2,774</b>	<b>1,205</b>	<b>65,781</b>
Eligible securitised loans	-	-	-	5,442	-	-	5,442
<b>Total including eligible securitised loans</b>	<b>81</b>	<b>8,252</b>	<b>3,074</b>	<b>55,839</b>	<b>2,774</b>	<b>1,205</b>	<b>71,224</b>
Collective Impairment provision							(269)
<b>TOTAL</b>							<b>70,955</b>



## APS 330 DISCLOSURE: TABLE 17 CREDIT RISK

Table 17A: Credit Risk by Gross Credit Exposure

Average gross exposure from 1 Jan 2009 to 31 Mar 2009 cont

	Past Due not Impaired assets \$m	Impaired > 90days \$m	Total not past due or impaired \$m	Specific Provisions \$m
Agribusiness	47	35	3,764	7
Construction and development	555	133	6,133	102
Financial services	-	2	14,650	-
Hospitality	44	32	1,657	3
Manufacturing	18	10	926	6
Professional services	74	4	662	42
Property investment	246	22	7,315	36
Real estate - Mortgage	24	179	22,838	8
Personal	-	6	655	-
Government and public authorities	-	-	9	-
Other commercial and industrial	108	42	4,215	61
<b>Total gross credit risk</b>	<b>1,114</b>	<b>462</b>	<b>62,820</b>	<b>265</b>
Eligible securitised loans	-	-	5,442	-
	<b>1,114</b>	<b>462</b>	<b>68,263</b>	<b>265</b>
<b>Total including eligible securitised loans</b>				
Collective Impairment provision	-	-	(269)	-
<b>TOTAL</b>	<b>1,114</b>	<b>462</b>	<b>67,994</b>	<b>265</b>





## APS 330 DISCLOSURE: TABLE 17 CREDIT RISK

Table 17B: Credit Risk by Portfolio

	Gross Credit Risk Exposure	Average Gross Exposure	Impaired assets	Past Due not Impaired > 90days	Specific Provisions	Charges for Specific Provisions & Write-offs
	\$m	\$m	\$m	\$m	\$m	\$m
Claims secured against eligible residential mortgages	24,355	24,112	24	177	12	2
Other retail	670	682	-	7	-	2
Financial services	14,831	14,653	-	-	-	-
Government and public authorities	8	9	-	-	-	-
Corporate and other claims	26,224	26,327	1,217	298	289	99
<b>Total</b>	<b>66,088</b>	<b>65,781</b>	<b>1,241</b>	<b>482</b>	<b>301</b>	<b>102</b>

Table 17C: General Reserve for Credit Losses

	<b>\$m</b>
General Reserve for Credit losses	194