

**SUNCORP-METWAY LTD**  
**APS 330 DISCLOSURE : TABLE 16 CAPITAL ADEQUACY**  
**30 JUNE 2010**

	Risk Weighted Balance 30-Jun-2010 \$m
<b>On-Balance Sheet Risk Weighted Assets</b>	
Cash items	21
Claims on Australian and foreign governments	3
Claims on central banks, international banking agencies, regional development banks, ADIs and overseas banks	806
Claims on securitisation exposures	117
Claims secured against eligible residential mortgages	10,674
Past due claims	3,124
Other retail assets	981
Corporate	15,863
Other assets and claims	560
<b>Total Banking assets</b>	<b>32,149</b>
<b>Off balance sheet positions</b>	
Guarantees entered into in the normal course of Business	165
Commitments to provide loans and advances	793
Capital commitments	23
Foreign exchange contracts	139
Interest rate contracts	90
Securitisation exposures	209
<b>Total off balance sheet positions</b>	<b>1,419</b>
<b>Total Credit Risk capital charge</b>	<b>33,568</b>
<b>Market risk capital charge</b>	572
<b>Operational risk capital charge</b>	3,094
<b>Total risk weighted assets</b>	<b>37,234</b>
<b>Risk weighted capital ratios</b>	<b>%</b>
Tier 1	13.228%
Total risk weighted capital ratios	14.715%

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**SUNCORP-METWAY LTD**  
**APS 330 DISCLOSURE : TABLE 17 CREDIT RISK**  
**30 JUNE 2010**

**Table 17A: CREDIT RISK BY GROSS CREDIT EXPOSURE - OUTSTANDING AS AT 30 JUNE 2010**

30-Jun-2010	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	Impaired assets \$m	Past Due not Impaired > 90days \$m	Total not past due or impaired \$m	Specific Provisions \$m
Agriculture	-	-	-	3,249	18	-	3,267	205	22	3,040	58
Construction and development	-	-	-	4,356	127	-	4,483	1,304	90	3,089	282
Financial services	232	8,233	3,117	2,663	163	886	15,294	-	-	15,294	-
Hospitality	-	-	-	1,151	-	-	1,151	89	-	1,062	27
Manufacturing	-	-	-	711	-	-	711	13	-	698	6
Professional services	-	-	-	440	-	-	440	11	3	426	2
Property investment	-	-	-	6,279	-	-	6,279	410	14	5,855	67
Real estate - Mortgage	-	-	-	25,647	1,140	-	26,787	19	169	26,799	7
Personal	-	-	-	569	-	-	569	-	10	559	-
Government and public authorities	-	-	-	6	-	-	6	-	-	6	-
Other commercial and industrial	-	-	-	3,084	217	-	3,301	71	36	3,194	22
<b>Total gross credit risk</b>	<b>232</b>	<b>8,233</b>	<b>3,117</b>	<b>48,365</b>	<b>1,665</b>	<b>886</b>	<b>62,488</b>	<b>2,122</b>	<b>344</b>	<b>60,022</b>	<b>471</b>
Eligible securitised loans	-	-	-	3,463	-	-	3,463	-	-	3,463	-
<b>Total including eligible securitised loans</b>	<b>232</b>	<b>8,233</b>	<b>3,117</b>	<b>51,818</b>	<b>1,665</b>	<b>886</b>	<b>65,951</b>	<b>2,122</b>	<b>344</b>	<b>63,485</b>	<b>471</b>
Impairment provision	-	-	-	-	-	-	(672)	(471)	(30)	(171)	-
<b>TOTAL</b>							<b>65,279</b>	<b>1,651</b>	<b>314</b>	<b>63,314</b>	<b>471</b>

**Table 17A: CREDIT RISK BY GROSS CREDIT EXPOSURE - AVERAGE GROSS EXPOSURE OVER PERIOD - 01 APRIL 2010 TO 30 JUNE 2010**

30-Jun-2010	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	Impaired assets \$m	Past Due not Impaired > 90days \$m	Total not past due or impaired \$m	Specific Provisions \$m
Agriculture	-	-	-	3,301	20	-	3,321	207	29	3,083	61
Construction and development	-	-	-	5,187	137	-	5,324	1,337	96	3,891	284
Financial services	178	7,641	3,083	2,702	160	859	14,623	-	-	14,621	-
Hospitality	-	-	-	1,200	-	-	1,200	61	2	1,227	25
Manufacturing	-	-	-	762	-	-	762	13	5	743	6
Professional services	-	-	-	486	-	-	486	10	3	475	3
Property investment	-	-	-	6,324	-	-	6,324	363	12	5,948	85
Real estate - Mortgage	-	-	-	25,775	1,131	-	26,906	24	149	26,734	10
Personal	-	-	-	563	-	-	563	-	5	578	-
Government and public authorities	-	-	-	7	-	-	7	-	-	7	-
Other commercial and industrial	-	-	-	3,416	288	-	3,704	155	19	3,550	50
<b>Total gross credit risk</b>	<b>178</b>	<b>7,641</b>	<b>3,083</b>	<b>49,835</b>	<b>1,736</b>	<b>859</b>	<b>63,332</b>	<b>2,170</b>	<b>320</b>	<b>60,837</b>	<b>534</b>
Eligible securitised loans	-	-	-	3,169	-	-	3,169	-	-	3,169	-
<b>Total including eligible securitised loans</b>	<b>178</b>	<b>7,641</b>	<b>3,083</b>	<b>53,004</b>	<b>1,736</b>	<b>859</b>	<b>66,601</b>	<b>2,170</b>	<b>320</b>	<b>64,006</b>	<b>534</b>
Impairment provision	-	-	-	-	-	-	(745)	(534)	(21)	(190)	-
<b>TOTAL</b>							<b>65,756</b>	<b>1,636</b>	<b>299</b>	<b>63,816</b>	<b>534</b>

**Table 17B: CREDIT RISK BY PORTFOLIO**

30-Jun-2010	Gross Credit Risk Exposure \$m	Average Gross Exposure \$m	Impaired assets \$m	Past Due not Impaired > 90days \$m	Specific Provisions \$m	Charges for Specific Provisions & Write offs \$m
Claims secured against eligible residential mortgages	26,987	26,906	19	169	7	1
Other retail	569	563	-	10	-	3
Financial services	15,294	14,623	-	-	-	-
Government and public authorities	6	7	-	-	-	-
Corporate and other claims	19,632	21,213	2,103	165	464	119
<b>Total</b>	<b>62,488</b>	<b>63,332</b>	<b>2,122</b>	<b>344</b>	<b>471</b>	<b>123</b>

**Table 17C: GENERAL RESERVES FOR CREDIT LOSSES**

30-Jun-2010	\$m
Collective provision for impairment	201
Ineligible CP on Past Due not Impaired	(30)
<b>Eligible Collective Provisions</b>	<b>171</b>
FTB relating to collective provision	(51)
Equity Reserve for credit losses	226
<b>General Reserve for Credit losses</b>	<b>346</b>

**SUNCORP-METWAY LTD**  
**APS 330 DISCLOSURE : TABLE 15 CAPITAL STRUCTURE**  
**30 JUNE 2010**

	30-Jun-10 \$m
<b>Tier 1</b>	
Ordinary share capital	12,783
Subsidiary share capital (eliminated upon consolidation)	-
Reserves	-
Retained profits	847
Preference shares	879
Insurance liabilities in excess of liability valuation	-
Less goodwill, brands	(7,809)
Less software assets	(61)
Less other intangible assets	(95)
Less deferred tax asset	(191)
Less other required deductions	-
Less tier 1 deductions for investments in subsidiaries, capital support	(1,428)
<b>Total tier 1 capital</b>	<b>4,925</b>
<b>Tier 2</b>	
APRA general reserves for credit losses	346
Asset Revaluation Reserve	7
Subordinated notes	1,628
Less tier 2 deductions for investments in subsidiaries, capital support	(1,428)
<b>Total tier 2 capital</b>	<b>553</b>
<b>Total capital base</b>	<b>5,478</b>