



APS330 Disclosure

Table 15
Capital Structure

	DEC-10 \$M	JUN-10 \$M
Tier 1		
Ordinary share capital	12,787	12,783
Retained profits	912	847
Preference shares	879	879
Less goodwill, brands	(7,690)	(7,809)
Less software assets	(66)	(61)
Less other intangible assets	(107)	(95)
Less deferred tax asset	(228)	(191)
Less tier 1 deductions for investments in subsidiaries, capital support	(1,504)	(1,428)
Total tier 1 capital	4,983	4,925
Tier 2		
APRA general reserves for credit losses	275	346
Asset Revaluation Reserve	6	7
Subordinated notes	1,391	1,628
Less tier 2 deductions for investments in subsidiaries, capital support	(1,504)	(1,428)
Total tier 2 capital	168	553
Total capital base	5,151	5,478

Table 16
On balance risk weighted assets

	RISK WEIGHTED BALANCE		
	DEC-10 \$M	JUN-10 \$M	DEC-09 \$M
On Balance Sheet Risk weighted assets			
Assets			
Cash Items	18	21	13
Claims on Australian and foreign governments	3	3	2
Claims on central banks, international banking agencies, regional development banks, ADIs and overseas banks	1,291	806	872
Claims on securitisation exposures	244	117	57
Claims secured against eligible residential mortgages	11,795	10,674	10,609
Past due claims	3,472	3,124	3,118
Other retail assets	1,120	981	1,002
Corporate	13,032	15,863	18,660
Other assets and claims	467	560	601
Total Banking assets ⁽¹⁾	31,442	32,149	34,934

⁽¹⁾ Total Banking assets differ from Banking segments assets due to the adoption of the APRA classification of intangible assets, deferred taxation, incorporation of the trading book in the market risk capital charge and general reserve for credit losses for capital adequacy purposes.



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Table 16

Off balance sheet risk weighted assets

	RISK WEIGHTED BALANCE		
	DEC-10 \$M	JUN-10 \$M	DEC-09 \$M
Off balance sheet positions			
Guarantees entered into in the normal course of business	151	165	150
Commitments to provide loans and advances	1,050	793	967
Capital commitments	23	23	14
Foreign exchange contracts	97	139	127
Interest rate contracts	75	90	89
Securitisation exposures	35	209	207
Total off balance sheet positions	1,431	1,419	1,554
Total Credit Risk capital charge	32,873	33,568	36,488
Market risk capital charge	334	572	544
Operational risk capital charge	3,072	3,094	2,994
Total assessed risk	36,279	37,234	40,026
Risk weighted capital ratios	%	%	%
Tier 1	13.74	13.23	11.96
Total risk weighted capital ratios	14.20	14.71	13.70



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Table 17A

Credit risk by gross credit exposure – outstanding as at 31 December 2010

	RECEIVABLES DUE FROM OTHER BANKS	TRADING SECURITIES	INVESTMENT SECURITIES	LOANS, ADVANCES AND OTHER RECEIVABLES	CREDIT COMMITMENTS	DERIVATIVE INSTRUMENTS	TOTAL CREDIT RISK	IMPAIRED ASSETS	PAST DUE NOT IMPAIRED > 90 DAYS	TOTAL NOT PAST DUE OR IMPAIRED	SPECIFIC PROVISIONS
	\$M	\$M	\$M	\$M	\$M	\$M	\$M	\$M	\$M	\$M	\$M
Agribusiness	-	-	-	3,244	26	-	3,270	201	12	3,057	43
Construction and development	-	-	-	3,515	162	-	3,677	1,437	76	2,164	272
Financial services	94	4,858	4,637	3,288	-	330	13,207	-	-	13,207	-
Hospitality	-	-	-	1,131	-	-	1,131	82	4	1,045	7
Manufacturing	-	-	-	626	-	-	626	13	-	613	4
Professional services	-	-	-	401	-	-	401	5	2	394	1
Property investment	-	-	-	5,039	-	-	5,039	640	46	4,353	68
Real estate - Mortgage	-	-	-	28,509	1,840	-	30,349	10	169	30,170	3
Personal	-	-	-	348	-	-	348	-	8	340	-
Government/public authorities	-	-	-	4	-	-	4	-	-	4	-
Other commercial and industrial	-	-	-	2,766	153	-	2,919	128	13	2,778	16
Total gross credit risk	94	4,858	4,637	48,871	2,181	330	60,971	2,516	330	58,125	414
Eligible securitised loans	-	10	1,212	2,140	31	9	3,402	-	-	3,402	-
Total including eligible securitised loans	94	4,868	5,849	51,011	2,212	339	64,373	2,516	330	61,527	414
Impairment provision	-	-	-	-	-	-	(602)	(414)	(27)	(161)	-
TOTAL							63,771	2,102	303	61,366	414

Table 17A

Credit risk by gross credit exposure – average gross exposure over period 1 October to 31 December 2010

	RECEIVABLES DUE FROM OTHER BANKS	TRADING SECURITIES	INVESTMENT SECURITIES	LOANS, ADVANCES AND OTHER RECEIVABLES	CREDIT COMMITMENTS	DERIVATIVE INSTRUMENTS	TOTAL CREDIT RISK	IMPAIRED ASSETS	PAST DUE NOT IMPAIRED > 90 DAYS	TOTAL NOT PAST DUE OR IMPAIRED	SPECIFIC PROVISIONS
	\$M	\$M	\$M	\$M	\$M	\$M	\$M	\$M	\$M	\$M	\$M
Agribusiness	-	-	-	3,227	25	-	3,252	213	14	3,025	53
Construction and development	-	-	-	3,734	182	-	3,916	1,381	67	2,468	293
Financial services	112	6,033	4,551	3,353	-	536	14,585	-	-	14,585	-
Hospitality	-	-	-	1,183	-	-	1,183	94	2	1,087	17
Manufacturing	-	-	-	634	-	-	634	12	7	615	6
Professional services	-	-	-	414	-	-	414	7	3	404	1
Property investment	-	-	-	5,210	-	-	5,210	688	39	4,483	79
Real estate - Mortgage	-	-	-	27,535	1,832	-	29,367	13	166	29,188	5
Personal	-	-	-	456	-	-	456	-	6	450	-
Government/public authorities	-	-	-	4	-	-	4	-	-	4	-
Other commercial and industrial	-	-	-	2,789	158	-	2,947	100	21	2,826	19
Total gross credit risk	112	6,033	4,551	48,539	2,197	536	61,968	2,508	325	59,135	473
Eligible securitised loans	-	17	1,140	2,690	35	12	3,894	-	-	3,893	-
Total including eligible securitised loans	112	6,050	5,691	51,229	2,232	548	65,862	2,508	325	63,028	473
Impairment provision	-	-	-	-	-	-	(665)	(473)	(35)	(157)	-
TOTAL							65,197	2,035	290	62,871	473



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Table 17B

Credit risk by portfolio

	GROSS CREDIT RISK EXPOSURE	AVERAGE GROSS EXPOSURE	IMPAIRED ASSETS	PAST DUE NOT IMPAIRED > 90 DAYS	SPECIFIC PROVISIONS	CHARGES FOR SPECIFIC PROVISIONS & WRITE OFFS
	\$M	\$M	\$M	\$M	\$M	\$M
Claims secured against eligible residential mortgages	30,349	29,367	10	169	3	-
Other retail	348	456	-	8	-	2
Financial services	13,207	14,585	-	-	-	-
Government and public authorities	4	4	-	-	-	-
Corporate and other claims	17,063	17,556	2,506	153	411	115
Total	60,971	61,968	2,516	330	414	117

Table 17C

General reserves for credit losses

	\$M
Collective provision for impairment	188
Ineligible Collective Provisions on Past Due not Impaired	(27)
Eligible Collective Provisions	161
FITB relating to eligible collective provision	(48)
Equity Reserve for credit losses	162
General Reserve for Credit losses	275