

Appendix 8 – Consolidated Bank (continued)

APS330 Disclosure

Table 15
Capital Structure

	DEC-11 \$M	JUN-11 \$M
Tier 1		
Ordinary share capital	2,189	1,789
Retained profits	533	902
Preference shares	765	823
Less goodwill, brands	(30)	(29)
Less software assets	(1)	-
Less other intangible assets	(51)	(47)
Less deferred tax asset	(142)	(129)
Less other required deductions	(8)	-
Less Tier 1 deductions for investments in subsidiaries, capital support	(18)	(18)
Total Tier 1 capital	3,237	3,291
Tier 2		
APRA general reserves for credit losses	251	248
Asset Revaluation Reserve	-	17
Subordinated notes	822	1,053
Excess residual Tier 1	-	15
Less Tier 2 deductions for investments in subsidiaries, capital support	(18)	(18)
Total Tier 2 capital	1,055	1,315
Total capital base	4,292	4,606

Table 16
On balance sheet risk weighted assets

	RISK WEIGHTED BALANCE		
	DEC-11 \$M	SEP-11 \$M	JUN-11 \$M
On Balance Sheet Risk weighted assets			
Assets			
Cash items	15	51	20
Claims on Australian and foreign governments	2	2	5
Claims on central banks, international banking agencies, regional development banks, ADIs and overseas banks	1,085	1,347	1,268
Claims on securitisation exposures	332	346	352
Claims secured against eligible residential mortgages	12,126	12,238	12,087
Past due claims	3,433	3,544	3,409
Other retail assets	912	1,110	1,156
Corporate	9,985	10,281	11,450
Other assets and claims	77	209	167
Total Banking assets⁽¹⁾	27,967	29,128	29,914

⁽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.

Appendix 8 – Consolidated Bank (continued)

APS330 Disclosure

Table 16
Off balance sheet risk weighted assets

	RISK WEIGHTED BALANCE		
	DEC-11	SEP-11	JUN-11
	\$M	\$M	\$M
Off balance sheet positions			
Guarantees entered into in the normal course of business	156	171	144
Commitments to provide loans and advances	944	807	699
Capital commitments	-	-	-
Foreign exchange contracts	88	121	112
Interest rate contracts	151	139	91
Securitisation exposures	30	33	33
Total off balance sheet positions	1,369	1,271	1,079
Total credit risk capital charge	29,336	30,399	30,993
Market risk capital charge	387	415	363
Operational risk capital charge	3,059	3,030	3,010
Total assessed risk	32,782	33,844	34,366
Risk weighted capital ratios	%	%	%
Tier 1	9.87	9.39	9.58
Total risk weighted capital ratios	13.09	13.16	13.40
	\$M	\$M	\$M
Core Equity Tier 1 Capital	2,453	2,396	2,450
	%	%	%
Core Equity Tier 1 ratio	7.48	7.08	7.13

Appendix 8 – Consolidated Bank (continued)

APS330 Disclosure

Table 17A

Credit risk by gross credit exposure – outstanding as at 31 December 2011

	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	-	-	-	3,404	152	-	3,556	200	23	3,333	40
Construction & development	-	-	-	2,865	84	-	2,949	1,416	174	1,359	278
Financial services	169	3,641	5,003	2,466	13	480	11,772	-	-	11,772	-
Hospitality	-	-	-	1,110	37	-	1,147	57	6	1,084	1
Manufacturing	-	-	-	490	26	-	516	8	7	501	6
Professional services	-	-	-	324	14	-	338	4	1	333	1
Property investment	-	-	-	3,390	94	-	3,484	511	55	2,918	53
Real estate - Mortgage	-	-	-	29,256	1,134	-	30,390	24	228	30,138	5
Personal	-	-	-	407	6	-	413	-	4	409	-
Government/public authorities	-	-	-	3	-	-	3	-	-	3	-
Other commercial & industrial	-	-	-	1,999	106	-	2,105	84	28	1,993	3
Total gross credit risk	169	3,641	5,003	45,714	1,666	480	56,673	2,304	526	53,843	387
Eligible securitised loans	-	-	1,664	2,771	24	11	4,470	-	-	4,470	-
Total including eligible securitised loans	169	3,641	6,667	48,485	1,690	491	61,143	2,304	526	58,313	387
Impairment provision							(553)	(387)	(59)	(107)	-
TOTAL							60,590	1,917	467	58,206	387

Appendix 8 – Consolidated Bank (continued)

APS330 Disclosure

Table 17A

Credit risk by gross credit exposure – average gross exposure over period 1 October to 31 December 2011

	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	-	-	-	3,373	152	-	3,525	202	23	3,300	43
Construction & development	-	-	-	2,914	97	-	3,011	1,424	197	1,390	262
Financial services	215	4,083	5,263	2,459	12	561	12,593	-	-	12,593	-
Hospitality	-	-	-	1,129	38	-	1,167	53	8	1,106	1
Manufacturing	-	-	-	506	25	-	531	12	4	515	6
Professional services	-	-	-	333	13	-	346	4	2	340	1
Property investment	-	-	-	3,438	88	-	3,526	514	62	2,950	57
Real estate -											
Mortgage	-	-	-	29,434	993	-	30,427	24	227	30,176	6
Personal	-	-	-	376	9	-	385	-	4	381	-
Government/public authorities	-	-	-	3	-	-	3	-	-	3	-
Other commercial & industrial	-	-	-	2,078	117	-	2,195	87	27	2,081	5
Total gross credit risk	215	4,083	5,263	46,043	1,544	561	57,709	2,320	554	54,835	381
Eligible securitised loans	-	-	1,696	2,217	26	9	3,948	-	-	3,948	-
Total including eligible securitised loans	215	4,083	6,959	48,260	1,570	570	61,657	2,320	554	58,783	381
Impairment provision							(548)	(379)	(65)	(104)	-
TOTAL							61,109	1,941	489	58,679	381

Appendix 8 – Consolidated Bank (continued)

APS330 Disclosure

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	30,390	30,427	24	228	5	1
Other retail	413	385	-	4	-	3
Financial services	11,772	12,593	-	-	-	-
Government and public authorities	3	3	-	-	-	-
Corporate and other claims	14,095	14,301	2,280	294	382	78
Total	56,673	57,709	2,304	526	387	82

	\$M
Collective provision for impairment	166
Ineligible Collective Provisions on Past Due not Impaired	(59)
Eligible Collective Provisions	107
FITB relating to eligible collective provision	(32)
Equity Reserve for credit losses	176
General Reserve for Credit losses	251