

APS330 Disclosure

Table 15
Capital Structure

	JUN-12 \$M	DEC-11 \$M
Tier 1		
Ordinary share capital	2,189	2,189
Retained profits	517	533
Preference shares	765	765
Less goodwill, brands	(27)	(30)
Less software assets	(3)	(1)
Less other capitalised expenses	(78)	(51)
Less deferred tax asset	(159)	(142)
Less other required deductions	(4)	(8)
Less Tier 1 deductions for investments in subsidiaries, capital support	(13)	(18)
Total Tier 1 capital	3,187	3,237
Tier 2		
APRA general reserves for credit losses	221	251
Asset Revaluation Reserve	-	-
Subordinated notes	784	822
Excess residual Tier 1	-	-
Less Tier 2 deductions for investments in subsidiaries, capital support	(13)	(18)
Total Tier 2 capital	992	1,055
Total capital base	4,179	4,292

Table 16
On balance sheet risk weighted assets

	CARRY VALUE		AVG Risk	RISK WEIGHTED BALANCE	
	JUN-12	MAR-12	Weight	JUN-12	MAR-12
			%	\$M	\$M
On Balance Sheet Risk weighted assets					
Assets					
Cash Items	161	182	8%	13	17
Claims on Australian and foreign Governments	1,285	1,333	0%	-	1
Claims on central banks, international banking agencies, regional development banks, ADIs and overseas banks	5,954	6,208	20%	1,191	1,242
Claims on securitisation exposures	1,391	1,536	20%	278	307
Claims secured against eligible residential mortgages	32,284	31,111	40%	12,900	12,486
Past due claims	2,262	2,416	134%	3,041	3,227
Other retail assets	968	984	86%	836	842
Corporate	9,606	9,939	100%	9,584	9,930
Other assets and claims	142	31	112%	159	59
Total Banking assets ⁽¹⁾	54,053	53,740	52%	28,002	28,111

⁽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 7 – Consolidated Bank (continued)

APS330 Disclosure

Table 16
Off balance sheet risk weighted assets

	NOTIONAL	CREDIT	AVG RISK	RISK WEIGHTED BALANCE	
	AMOUNT	EQUIVALENT	WEIGHT	JUN-12	MAR-12
	JUN-12	JUN-12	JUN-12	JUN-12	MAR-12
	\$M	\$M	%	\$M	\$M
Off balance sheet positions					
Guarantees entered into in the normal course of business	161	152	100%	152	151
Commitments to provide loans and advances	6,064	1,341	60%	806	1,005
Capital commitments	-	-	0%	-	-
Foreign exchange contracts	11,021	263	30%	79	94
Interest rate contracts	64,676	237	78%	185	143
Securitisation exposures	2,552	37	84%	30	29
Total off balance sheet positions	84,474	2,030	62%	1,252	1,422
Market risk capital charge				462	510
Operational risk capital charge				3,334	3,059
Total on balance sheet risk weighted assets				28,002	28,111
Total assessed risk				33,050	33,102
Risk weighted capital ratios				%	%
Tier 1				9.64	9.87
Tier 2				3.00	3.14
Total risk weighted capital ratios				12.64	13.01

Appendix 7 – Consolidated Bank (continued)

APS330 Disclosure - Table 17A

Credit risk by gross credit exposure – outstanding as at 30 June 2012

	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	-	-	-	3,644	124	-	3,768	202	24	3,542	36
Construction & development	-	-	-	2,345	77	-	2,422	1,264	26	1,132	286
Financial services	154	4,787	4,903	2,491	11	500	12,846	-	-	12,846	-
Hospitality	-	-	-	1,093	35	-	1,128	117	4	1,007	4
Manufacturing	-	-	-	453	25	-	478	14	-	464	-
Professional services	-	-	-	286	10	-	296	4	4	288	1
Property investment	-	-	-	3,129	62	-	3,191	369	6	2,816	53
Real estate - Mortgage	-	-	-	31,544	1,053	-	32,597	26	233	32,338	6
Personal	-	-	-	393	7	-	400	-	4	396	-
Government/public authorities	-	-	-	1	-	-	1	-	-	1	-
Other commercial & industrial	-	-	-	2,084	90	-	2,174	94	19	2,061	6
Total gross credit risk	154	4,787	4,903	47,463	1,494	500	59,301	2,090	320	56,891	392
Eligible securitised exposures	-	-	1,391	2,485	24	12	3,912	-	-	3,912	-
Total including eligible securitised exposures	154	4,787	6,294	49,948	1,518	512	63,213	2,090	320	60,803	392
Impairment provision							(537)	(392)	(39)	(106)	-
TOTAL							62,676	1,698	281	60,697	392

Appendix 7 – Consolidated Bank (continued)

APS330 Disclosure

Table 17A

Credit risk by gross credit exposure – outstanding as at 31 March 2012

	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	-	-	-	3,465	158	-	3,623	189	25	3,409	39
Construction & development	-	-	-	2,710	100	-	2,810	1,460	25	1,325	302
Financial services	85	4,551	4,923	2,529	11	515	12,614	-	-	12,614	-
Hospitality	-	-	-	1,089	52	-	1,141	92	4	1,045	1
Manufacturing	-	-	-	487	32	-	519	8	6	505	6
Professional services	-	-	-	312	13	-	325	4	1	320	-
Property investment	-	-	-	3,333	100	-	3,433	484	41	2,908	53
Real estate - Mortgage	-	-	-	30,396	1,194	-	31,590	33	264	31,293	7
Personal	-	-	-	402	9	-	411	-	4	407	-
Government/public authorities	-	-	-	2	-	-	2	-	-	2	-
Other commercial & industrial	-	-	-	2,015	102	-	2,117	93	24	2,000	3
Total gross credit risk	85	4,551	4,923	46,740	1,771	515	58,585	2,363	394	55,828	411
Eligible securitised exposures	-	-	1,536	2,629	24	10	4,199	-	-	4,199	-
Total including eligible securitised exposures	85	4,551	6,459	49,369	1,795	525	62,784	2,363	394	60,027	411
Impairment provision							(562)	(411)	(33)	(118)	-
TOTAL							62,222	1,952	361	59,909	411

Appendix 7 – Consolidated Bank (continued)

APS330 Disclosure - Table 17A

Credit risk by gross credit exposure – average gross exposure over period 1 April to 30 June 2012

	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	-	-	-	3,555	141	-	3,696	196	25	3,475	38
Construction & development	-	-	-	2,528	89	-	2,617	1,362	26	1,229	294
Financial services	120	4,669	4,913	2,510	11	508	12,731	-	-	12,731	-
Hospitality	-	-	-	1,091	44	-	1,135	105	4	1,026	3
Manufacturing	-	-	-	470	29	-	499	11	3	485	3
Professional services	-	-	-	299	12	-	311	4	3	304	1
Property investment	-	-	-	3,231	81	-	3,312	427	24	2,861	53
Real estate - Mortgage	-	-	-	30,970	1,124	-	32,094	30	249	31,815	7
Personal	-	-	-	398	8	-	406	-	4	402	-
Government/public authorities	-	-	-	2	-	-	2	-	-	2	-
Other commercial & industrial	-	-	-	2,050	96	-	2,146	94	22	2,030	5
Total gross credit risk	120	4,669	4,913	47,104	1,635	508	58,949	2,229	360	56,360	404
Eligible securitised exposures	-	-	1,464	2,557	24	11	4,056	-	-	4,056	-
Total including eligible securitised exposures	120	4,669	6,377	49,661	1,659	519	63,005	2,229	360	60,416	404
Impairment provision							(550)	(402)	(36)	(112)	-
TOTAL							62,455	1,827	324	60,304	404

Appendix 7 – Consolidated Bank (continued)

APS330 Disclosure

Table 17A

Credit risk by gross credit exposure – average gross exposure over period 1 January to 31 March 2012

	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	-	-	-	3,435	155	-	3,590	195	24	3,371	40
Construction & development	-	-	-	2,788	92	-	2,880	1,438	100	1,342	290
Financial services	127	4,096	4,963	2,498	12	498	12,194	-	-	12,194	-
Hospitality	-	-	-	1,100	45	-	1,145	75	5	1,065	1
Manufacturing	-	-	-	489	29	-	518	8	7	503	6
Professional services	-	-	-	318	14	-	332	4	1	327	1
Property investment	-	-	-	3,362	97	-	3,459	498	48	2,913	53
Real estate - Mortgage	-	-	-	29,826	1,164	-	30,990	29	246	30,715	6
Personal	-	-	-	405	8	-	413	-	4	409	-
Government/public authorities	-	-	-	3	-	-	3	-	-	3	-
Other commercial & industrial	-	-	-	2,007	104	-	2,111	89	26	1,996	3
Total gross credit risk	127	4,096	4,963	46,231	1,720	498	57,635	2,336	461	54,838	400
Eligible securitised exposures	-	-	1,600	2,700	24	11	4,335	-	-	4,335	-
Total including eligible securitised exposures	127	4,096	6,563	48,931	1,744	509	61,970	2,336	461	59,173	400
Impairment provision							(558)	(399)	(46)	(113)	-
TOTAL							61,412	1,937	415	59,060	400

Appendix 7 – Consolidated Bank (continued)

APS330 Disclosure

Table 17B
Credit risk by portfolio

JUN-12	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	32,597	32,094	26	233	6	3
Other retail	400	406	-	4	-	2
Financial services	12,846	12,731	-	-	-	-
Government and public authorities	1	2	-	-	-	-
Corporate and other claims	13,457	13,716	2,064	83	386	189
Total	59,301	58,949	2,090	320	392	194

MAR-12	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	31,590	30,990	33	264	7	2
Other retail	411	413	-	4	-	2
Financial services	12,614	12,194	-	-	-	-
Government and public authorities	2	3	-	-	-	-
Corporate and other claims	13,968	14,035	2,330	126	404	97
Total	58,585	57,635	2,363	394	411	101

	JUN-12	MAR-12
	\$M	\$M
Collective provision for impairment	145	151
Ineligible Collective Provisions on Past Due not Impaired	(39)	(33)
Eligible Collective Provisions	106	118
FITB relating to eligible collective provision	(32)	(35)
Equity Reserve for credit losses	147	156
General Reserve for Credit losses	221	239

Table 18A

Summary of securitisation activity for the period

	Exposure securitised		Recognised gain(or loss) on sale	
	JUN-12	MAR-12	JUN-12	MAR-12
	\$M	\$M	\$M	\$M
Residential mortgages	-	-	-	-
Total exposure securitised during the period	-	-	-	-

Table 18b(i)**Aggregate of on-balance sheet securitisation exposure by exposure type**

Exposure Type	Exposure	Exposure
	JUN-12	MAR-12
	\$M	\$M
Debt securities	1,391	1,536
Total on-balance sheet securitisation exposure	1,391	1,536

Table 18b(ii)**Aggregate of off-balance sheet securitisation exposures by exposure types**

Exposure Type	Notional	Notional
	JUN-12	MAR-12
	\$M	\$M
Liquidity facilities	58	58
Derivative exposures	2,494	2,640
Total off-balance sheet securitisation exposures	2,552	2,698

