

APS330 Disclosure

Table 15
Capital Structure

	DEC-12 \$M	JUN-12 \$M
Tier 1		
Ordinary share capital	2,189	2,189
Retained profits	529	517
Preference shares	818	765
Less goodwill, brands	(27)	(27)
Less software assets	-	(3)
Less other capitalised expenses	(100)	(78)
Less deferred tax asset	(118)	(159)
Less other required deductions	(8)	(4)
Less Tier 1 deductions for investments in subsidiaries, capital support	(12)	(13)
Total Tier 1 capital	3,271	3,187
Tier 2		
APRA general reserves for credit losses	201	221
Subordinated notes	201	784
Excess residual Tier 1	397	-
Less Tier 2 deductions for investments in subsidiaries, capital support	(12)	(13)
Total Tier 2 capital	787	992
Total capital base	4,058	4,179

Table 16
On balance sheet risk weighted assets

	CARRYING VALUE		AVG Risk	RISK-WEIGHTED BALANCE	
	DEC-12	SEP-12	Weight	DEC-12	SEP-12
			DEC-12	DEC-12	SEP-12
			%	\$M	\$M
On balance sheet risk weighted assets					
Cash items	232	264	9%	22	35
Claims on Australian and foreign governments	903	1,221	0%	-	-
Claims on central banks, international banking agencies, regional development banks, ADIs and overseas banks	3,928	5,201	20%	786	1,041
Claims on securitisation exposures	1,389	1,404	20%	278	281
Claims secured against eligible residential mortgages	33,836	32,270	40%	13,471	12,903
Past due claims	1,973	2,198	134%	2,643	2,928
Other retail assets	715	918	83%	594	792
Corporate	9,375	9,275	100%	9,366	9,259
Other assets and claims	265	215	99%	263	224
Total Banking assets⁽¹⁾	52,616	52,966	52%	27,423	27,463

⁽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

	NOTIONAL	CREDIT	AVG RISK	RISK-WEIGHTED BALANCE	
	AMOUNT	EQUIVALENT	WEIGHT	DEC-12	SEP-12
	DEC-12	DEC-12	DEC-12	DEC-12	SEP-12
	\$M	\$M	%	\$M	\$M
Off-balance sheet positions					
Guarantees entered into in the normal course of business	298	297	74%	219	241
Commitments to provide loans and advances	6,283	1,390	61%	842	994
Foreign exchange contracts	7,188	245	30%	74	74
Interest rate contracts	39,984	226	71%	161	198
Securitisation exposures	3,217	49	86%	42	42
Total off-balance sheet positions	56,970	2,207	61%	1,338	1,549
Market risk capital charge				388	519
Operational risk capital charge				3,285	3,334
Total on-balance sheet risk-weighted assets				27,423	27,463
Total assessed risk				32,434	32,865
Risk-weighted capital ratios				%	%
Tier 1				10.09	9.70
Tier 2				2.43	2.96
Total risk-weighted capital ratios				12.52	12.66
				\$M	\$M
Common Equity Tier 1 capital				2,441	2,409
				%	%
Common Equity Tier 1 ratio				7.53	7.33

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Table 17A
Credit risk by gross credit exposure – outstanding as at 31 December 2012

	RECEIVABLES DUE FROM OTHER BANKS	TRADING SECURITIES	INVESTMENT SECURITIES	LOANS, ADVANCES AND OTHER RECEIVABLES	CREDIT COMMITMENTS (2)	DERIVATIVE INSTRUMENTS (2)	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	-	-	-	3,771	179	-	3,950	114	34	3,802	29
Construction & development	-	-	-	2,071	76	-	2,147	1,040	31	1,076	209
Financial services	124	4,077	3,725	1,522	167	471	10,086	-	-	10,086	-
Hospitality	-	-	-	1,083	40	-	1,123	94	31	998	3
Manufacturing	-	-	-	428	26	-	454	13	3	438	-
Professional services	-	-	-	265	12	-	277	4	1	272	2
Property investment	-	-	-	2,968	68	-	3,036	467	19	2,550	77
Real estate -											
Mortgage	-	-	-	32,976	990	-	33,966	31	180	33,755	5
Personal	-	-	-	383	7	-	390	-	3	387	-
Government/public authorities	-	-	-	1	-	-	1	-	-	1	-
Other commercial & industrial	-	-	-	1,818	122	-	1,940	97	22	1,821	7
Total gross credit risk	124	4,077	3,725	47,286	1,687	471	57,370	1,860	324	55,186	332
Securitised exposures (1)	-	-	1,389	3,130	35	14	4,568	-	-	4,568	-
Total including eligible securitised exposures	124	4,077	5,114	50,416	1,722	485	61,938	1,860	324	59,754	332
Impairment provision							(473)	(332)	(44)	(97)	-
TOTAL							61,465	1,528	280	59,657	332

(1) The securitisation exposures of \$3,130 million included under "Loans advances and other receivables" qualify for regulatory capital relief under APS 120 and therefore does not contribute to the Bank's Total gross credit risk. The remaining securitisation exposures carry credit risk commensurate with their respective asset classes in accordance with APS 120

(2) "Credit commitments" and "Derivative instruments" represent the credit equivalent amount of the Bank's off-balance sheet exposures calculated in accordance with APS 112

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Table 17A
Credit risk by gross credit exposure – outstanding as at 30 September 2012

	RECEIVABLES DUE FROM OTHER BANKS	TRADING SECURITIES	INVESTMENT SECURITIES	LOANS, ADVANCES AND OTHER RECEIVABLES	CREDIT COMMITMENTS (2)	DERIVATIVE INSTRUMENTS (2)	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	-	-	-	3,656	160	-	3,816	182	33	3,601	26
Construction & development	-	-	-	2,295	86	-	2,381	1,115	32	1,234	240
Financial services	174	4,690	4,280	1,821	169	498	11,632	-	-	11,632	-
Hospitality	-	-	-	1,126	43	-	1,169	116	3	1,050	5
Manufacturing	-	-	-	415	36	-	451	13	1	437	-
Professional services	-	-	-	273	9	-	282	4	1	277	1
Property investment	-	-	-	2,900	80	-	2,980	483	10	2,487	77
Real estate -											
Mortgage	-	-	-	31,580	1,306	-	32,886	27	204	32,655	5
Personal	-	-	-	384	13	-	397	-	3	394	-
Government/public authorities	-	-	-	1	-	-	1	-	-	1	-
Other commercial & industrial	-	-	-	1,935	113	-	2,048	138	22	1,888	16
Total gross credit risk	174	4,690	4,280	46,386	2,015	498	58,043	2,078	309	55,656	370
Securitised exposures ⁽¹⁾	-	-	1,404	3,329	35	14	4,782	-	-	4,782	-
Total including eligible securitised exposures	174	4,690	5,684	49,715	2,050	512	62,825	2,078	309	60,438	370
Impairment provision	-	-	-	-	-	-	(505)	(370)	(36)	(99)	-
TOTAL							62,320	1,708	273	60,339	370

⁽¹⁾ The securitisation exposures of \$3,329 million included under "Loans advances and other receivables" qualify for regulatory capital relief under APS 120 and therefore does not contribute to the Bank's Total gross credit risk. The remaining securitisation exposures carry credit risk commensurate with their respective asset classes in accordance with APS 120

⁽²⁾ "Credit commitments" and "Derivative instruments" represent the credit equivalent amount of the Bank's off-balance sheet exposures calculated in accordance with APS 112

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Table 17A
Credit risk by gross credit exposure – average gross exposure over period 1 October to 31 December 2012

	RECEIVABLES DUE FROM OTHER BANKS	TRADING SECURITIES	INVESTMENT SECURITIES	LOANS, ADVANCES AND OTHER RECEIVABLES	CREDIT COMMITMENTS (2)	DERIVATIVE INSTRUMENTS (2)	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	-	-	-	3,714	170	-	3,884	148	34	3,702	28
Construction & development	-	-	-	2,183	81	-	2,264	1,078	32	1,154	225
Financial services	149	4,384	4,003	1,672	168	485	10,861	-	-	10,861	-
Hospitality	-	-	-	1,105	42	-	1,147	105	17	1,025	4
Manufacturing	-	-	-	422	31	-	453	13	2	438	-
Professional services	-	-	-	269	11	-	280	4	1	275	2
Property investment	-	-	-	2,934	74	-	3,008	475	15	2,518	77
Real estate - Mortgage	-	-	-	32,278	1,148	-	33,426	29	192	33,205	5
Personal	-	-	-	384	10	-	394	-	3	391	-
Government/public authorities	-	-	-	1	-	-	1	-	-	1	-
Other commercial & industrial	-	-	-	1,877	118	-	1,995	118	22	1,855	12
Total gross credit risk	149	4,384	4,003	46,839	1,853	485	57,713	1,970	318	55,425	352
Securitised exposures (1)	-	-	1,396	3,230	35	14	4,675	-	-	4,675	-
Total including eligible securitised exposures	149	4,384	5,399	50,069	1,888	499	62,388	1,970	318	60,100	352
Impairment provision							(489)	(351)	(40)	(98)	-
TOTAL							61,899	1,619	278	60,002	352

(1) The securitisation exposures of \$3,230 million included under "Loans advances and other receivables" qualify for regulatory capital relief under APS 120 and therefore does not contribute to the Bank's Total gross credit risk. The remaining securitisation exposures carry credit risk commensurate with their respective asset classes in accordance with APS 120

(2) "Credit commitments" and "Derivative instruments" represent the credit equivalent amount of the Bank's off-balance sheet exposures calculated in accordance with APS 112

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Table 17A
Credit risk by gross credit exposure – average gross exposure over period 1 July to 30 September 2012

	RECEIVABLES DUE FROM OTHER BANKS	TRADING SECURITIES	INVESTMENT SECURITIES	LOANS, ADVANCES AND OTHER RECEIVABLES	CREDIT COMMITMENTS (2)	DERIVATIVE INSTRUMENTS (2)	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	-	-	-	3,650	142	-	3,792	192	29	3,571	31
Construction & development	-	-	-	2,320	82	-	2,402	1,190	29	1,183	263
Financial services	164	4,738	4,592	2,156	90	499	12,239	-	-	12,239	-
Hospitality	-	-	-	1,110	39	-	1,149	117	4	1,028	5
Manufacturing	-	-	-	434	31	-	465	14	1	450	-
Professional services	-	-	-	280	10	-	290	4	3	283	1
Property investment	-	-	-	3,015	71	-	3,086	426	8	2,652	65
Real estate -	-	-	-	-	-	-	-	-	-	-	-
Mortgage	-	-	-	31,562	1,180	-	32,742	27	219	32,496	6
Personal	-	-	-	389	10	-	399	-	4	395	-
Government/public authorities	-	-	-	1	-	-	1	-	-	1	-
Other commercial & industrial	-	-	-	2,010	102	-	2,112	116	21	1,975	11
Total gross credit risk	164	4,738	4,592	46,927	1,757	499	58,677	2,086	318	56,273	382
Securitised exposures (1)	-	-	1,398	2,907	29	13	4,347	-	-	4,347	-
Total including eligible securitised exposures	164	4,738	5,990	49,834	1,786	512	63,024	2,086	318	60,620	382
Impairment provision	-	-	-	-	-	-	(522)	(381)	(38)	(103)	-
TOTAL	-	-	-	-	-	-	62,502	1,705	280	60,517	382

(1) The securitisation exposures of \$2,907 million included under "Loans advances and other receivables" qualify for regulatory capital relief under APS 120 and therefore does not contribute to the Bank's Total gross credit risk. The remaining securitisation exposures carry credit risk commensurate with their respective asset classes in accordance with APS 120

(2) "Credit commitments" and "Derivative instruments" represent the credit equivalent amount of the Bank's off-balance sheet exposures calculated in accordance with APS 112

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Table 17B
Credit risk by portfolio

DEC-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	33,966	33,426	31	180	5	5
Other retail	390	394	-	3	-	1
Financial services	10,086	10,861	-	-	-	-
Government and public authorities	1	1	-	-	-	-
Corporate and other claims	12,927	13,031	1,829	141	327	100
Total	57,370	57,713	1,860	324	332	106

SEP-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	32,886	32,742	27	204	5	1
Other retail	397	399	-	3	-	2
Financial services	11,632	12,239	-	-	-	-
Government and public authorities	1	1	-	-	-	-
Corporate and other claims	13,127	13,296	2,051	102	365	89
Total	58,043	58,677	2,078	309	370	92

	DEC-12 \$M	SEP-12 \$M
Collective provision for impairment	141	135
Ineligible collective provisions on past due not impaired	(44)	(36)
Eligible collective provisions	97	99
FITB relating to eligible collective provision	(29)	(30)
Equity reserve for credit losses	133	139
General reserve for credit losses	201	208

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Table 18A

Summary of securitisation activity for the period

	Exposure securitised		Recognised gain (loss) on sale	
	DEC-12	SEP-12	DEC-12	SEP-12
	\$M	\$M	\$M	\$M
Residential mortgages	-	999	-	-
Total exposure securitised during the period	-	999	-	-

Table 18B(i)

Aggregate of on-balance sheet securitisation exposure by exposure type

Exposure Type	Exposure	Exposure
	DEC-12	SEP-12
	\$M	\$M
Debt securities	1,389	1,404
Total on-balance sheet securitisation exposure	1,389	1,404

Table 18B(ii)

Aggregate of off-balance sheet securitisation exposures by exposure types

Exposure Type	Notional Exposure	Notional Exposure
	DEC-12	SEP-12
	\$M	\$M
Liquidity facilities	69	70
Derivative exposures	3,148	3,345
Total off-balance sheet securitisation exposures	3,217	3,415