

SUNCORP-METWAY LTD
APS 330 DISCLOSURE : TABLE 15 CAPITAL STRUCTURE
30 JUNE 2011

| | 30-Jun-2011 |
|---|--------------|
| | \$m |
| Tier 1 | |
| Ordinary share capital | 1,789 |
| Subsidiary share capital (eliminated upon consolidation) | - |
| Reserves | - |
| Retained profits | 902 |
| Preference shares | 823 |
| Insurance liabilities in excess of liability valuation | - |
| Less goodwill, brands | (29) |
| Less software assets | 0 |
| Less other intangible assets | (47) |
| Less deferred tax asset | (129) |
| Less other required deductions | - |
| Less tier 1 deductions for investments in subsidiaries, capital support | (18) |
| Total tier 1 capital | 3,291 |
| Tier 2 | |
| APRA general reserves for credit losses | 248 |
| Asset Revaluation Reserve | 17 |
| Subordinated notes | 1,053 |
| Excess residual tier 1 | 15 |
| Less tier 2 deductions for investments in subsidiaries, capital support | (18) |
| Total tier 2 capital | 1,315 |
| Total capital base | 4,606 |

SUNCORP-METWAY LTD

APS 330 DISCLOSURE : TABLE 16 CAPITAL ADEQUACY

30 JUNE 2011

| | Risk Weighted Balance 30-Jun-2011 \$m |
|--|---|
| On-Balance Sheet Risk Weighted Assets | |
| Cash items | 20 |
| Claims on Australian and foreign governments | 5 |
| Claims on central banks, international banking agencies, regional development banks, ADIs and overseas banks | 1,268 |
| Claims on securitisation exposures | 352 |
| Claims secured against eligible residential mortgages | 12,087 |
| Past due claims | 3,409 |
| Other retail assets | 1,156 |
| Corporate | 11,450 |
| Other assets and claims | 167 |
| Total Banking assets | 29,914 |
| Off balance sheet positions | |
| Guarantees entered into in the normal course of Business | 144 |
| Commitments to provide loans and advances | 699 |
| Capital commitments | - |
| Foreign exchange contracts | 112 |
| Interest rate contracts | 91 |
| Securitisation exposures | 33 |
| Total off balance sheet positions | 1,079 |
| Total Credit Risk capital charge | 30,993 |
| Market risk capital charge | 363 |
| Operational risk capital charge | 3,010 |
| Total risk weighted assets | 34,366 |
| Risk weighted capital ratios | |
| | % |
| Tier 1 | 9.576% |
| Total risk weighted capital ratios | 13.402% |

SUNCORP-METWAY LTD
APS 330 DISCLOSURE : TABLE 17 CREDIT RISK
30 JUNE 2011

Table 17A: CREDIT RISK BY GROSS CREDIT EXPOSURE - OUTSTANDING AS AT 30 JUNE 2011

| 30-Jun-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 > 90days | Total not past due or impaired | Specific Provisions |
|---|----------------------------------|--------------------|-----------------------|---------------------------------------|--------------------|------------------------|-------------------|-----------------|--------------------------------|--------------------------------|---------------------|
| | \$m | \$m | \$m | \$m | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| Agribusiness | - | - | - | 3,387 | 15 | - | 3,402 | 216 | 33 | 3,153 | 46 |
| Construction and development | - | - | - | 3,123 | 126 | - | 3,249 | 1,421 | 91 | 1,737 | 251 |
| Financial services | 226 | 4,952 | 3,969 | 3,155 | - | 496 | 12,798 | - | - | 12,798 | - |
| Hospitality | - | - | - | 1,143 | - | - | 1,143 | 49 | 7 | 1,087 | 1 |
| Manufacturing | - | - | - | 568 | - | - | 568 | 15 | 2 | 551 | 4 |
| Professional services | - | - | - | 363 | - | - | 363 | 5 | 2 | 356 | 1 |
| Property investment | - | - | - | 4,003 | - | - | 4,003 | 538 | 51 | 3,414 | 60 |
| Real estate - Mortgage | - | - | - | 29,332 | 1,150 | - | 30,482 | 21 | 293 | 30,168 | 3 |
| Personal | - | - | - | 354 | - | - | 354 | - | 6 | 348 | - |
| Government and public authorities | - | - | - | 3 | - | - | 3 | - | - | 3 | - |
| Other commercial and industrial | - | - | - | 2,350 | 95 | - | 2,445 | 116 | 26 | 2,303 | 21 |
| Total gross credit risk | 226 | 4,952 | 3,969 | 47,781 | 1,386 | 496 | 58,810 | 2,381 | 511 | 55,918 | 387 |
| Securitisation Exposures | - | - | 1,762 | 1,847 | 30 | 7 | 3,646 | - | - | 3,646 | - |
| Total including securitisation exposures | 226 | 4,952 | 5,731 | 49,628 | 1,416 | 503 | 62,456 | 2,381 | 511 | 59,564 | 387 |
| Impairment provision | - | - | - | - | - | - | (564) | (387) | (47) | (130) | - |
| TOTAL | | | | | | | 61,892 | 1,994 | 464 | 59,434 | 387 |

Table 17A: CREDIT RISK BY GROSS CREDIT EXPOSURE - AVERAGE GROSS EXPOSURE OVER PERIOD - 01 APRIL 2011 to 30 JUNE 2011

| 30-Jun-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 > 90days | Total not past due or impaired | Specific Provisions |
|---|----------------------------------|--------------------|-----------------------|---------------------------------------|--------------------|------------------------|-------------------|-----------------|--------------------------------|--------------------------------|---------------------|
| | \$m | \$m | \$m | \$m | \$m | \$m | \$m | \$m | \$m | \$m | \$m |
| Agribusiness | - | - | - | 3,343 | 18 | - | 3,361 | 221 | 31 | 3,109 | 47 |
| Construction and development | - | - | - | 3,230 | 139 | - | 3,369 | 1,451 | 80 | 1,838 | 256 |
| Financial services | 243 | 5,240 | 4,062 | 3,145 | - | 538 | 13,228 | - | - | 13,228 | - |
| Hospitality | - | - | - | 1,139 | - | - | 1,139 | 62 | 6 | 1,071 | 3 |
| Manufacturing | - | - | - | 593 | - | - | 593 | 15 | 2 | 576 | 4 |
| Professional services | - | - | - | 372 | - | - | 372 | 6 | 2 | 364 | 1 |
| Property investment | - | - | - | 4,447 | - | - | 4,447 | 554 | 59 | 3,834 | 62 |
| Real estate - Mortgage | - | - | - | 29,114 | 1,690 | - | 30,804 | 21 | 271 | 30,512 | 4 |
| Personal | - | - | - | 353 | - | - | 353 | - | 7 | 346 | - |
| Government and public authorities | - | - | - | 3 | - | - | 3 | - | - | 3 | - |
| Other commercial and industrial | - | - | - | 2,401 | 106 | - | 2,507 | 115 | 31 | 2,361 | 17 |
| Total gross credit risk | 243 | 5,240 | 4,062 | 48,140 | 1,953 | 538 | 60,176 | 2,445 | 489 | 57,242 | 394 |
| Securitisation Exposures | - | - | 1,490 | 1,897 | 30 | 7 | 3,424 | - | - | 3,424 | - |
| Total including securitisation exposures | 243 | 5,240 | 5,552 | 50,037 | 1,983 | 545 | 63,600 | 2,445 | 489 | 60,666 | 394 |
| Impairment provision | - | - | - | - | - | - | (584) | (393) | (39) | (152) | - |
| TOTAL | | | | | | | 63,016 | 2,052 | 450 | 60,514 | 394 |

Table 17B: CREDIT RISK BY PORTFOLIO

| 30-Jun-2011 | Gross Credit Risk Exposure | Average Gross Exposure | Impaired assets | Past Due not Impaired > 90days | Specific Provisions | Charges for Specific Provisions & Write offs |
|---|----------------------------|------------------------|-----------------|--------------------------------|---------------------|--|
| | \$m | \$m | \$m | \$m | \$m | \$m |
| Claims secured against eligible residential mortgages | 30,482 | 30,804 | 21 | 293 | 3 | 1 |
| Other retail | 354 | 353 | - | 6 | - | 2 |
| Financial services | 12,798 | 13,228 | - | - | - | - |
| Government and public authorities | 3 | 3 | - | - | - | - |
| Corporate and other claims | 15,173 | 15,788 | 2,360 | 212 | 384 | 77 |
| Total | 58,810 | 60,176 | 2,381 | 511 | 387 | 80 |

Table 17C: GENERAL RESERVES FOR CREDIT LOSSES

| 30-Jun-2011 | \$m |
|--|------------|
| Collective provision for impairment | 177 |
| Ineligible CP on Past Due not Impaired | (47) |
| Eligible Collective Provisions | 130 |
| FITB relating to collective provision | (39) |
| Equity Reserve for credit losses | 157 |
| General Reserve for Credit losses | 248 |