

SUNCORP-METWAY LTD
APS 330 DISCLOSURE : TABLE 16 CAPITAL ADEQUACY
30 JUNE 2010

	Risk Weighted Balance 30-Jun-2010 \$m
On-Balance Sheet Risk Weighted Assets	
Cash items	21
Claims on Australian and foreign governments	3
Claims on central banks, international banking agencies, regional development banks, ADIs and overseas banks	806
Claims on securitisation exposures	117
Claims secured against eligible residential mortgages	10,674
Past due claims	3,124
Other retail assets	981
Corporate	15,863
Other assets and claims	560
Total Banking assets	32,149
Off balance sheet positions	
Guarantees entered into in the normal course of Business	165
Commitments to provide loans and advances	793
Capital commitments	23
Foreign exchange contracts	139
Interest rate contracts	90
Securitisation exposures	209
Total off balance sheet positions	1,419
Total Credit Risk capital charge	33,568
Market risk capital charge	572
Operational risk capital charge	3,094
Total risk weighted assets	37,234
Risk weighted capital ratios	%
Tier 1	13.228%
Total risk weighted capital ratios	14.715%

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SUNCORP-METWAY LTD
APS 330 DISCLOSURE : TABLE 17 CREDIT RISK
30 JUNE 2010

Table 17A: CREDIT RISK BY GROSS CREDIT EXPOSURE - OUTSTANDING AS AT 30 JUNE 2010

30-Jun-2010	Receivables due from other banks \$m	Trading securities \$m	Investment securities \$m	Loans, advances and other receivables \$m	Credit commitments \$m	Derivative instruments \$m	Total Credit Risk \$m	Impaired assets \$m	Past Due not Impaired > 90days \$m	Total not past due or impaired \$m	Specific Provisions \$m
Agribusiness	-	-	-	3,249	18	-	3,267	205	22	3,040	58
Construction and development	-	-	-	4,356	127	-	4,483	1,304	90	3,089	282
Financial services	232	8,233	3,117	2,663	163	886	15,294	-	-	15,294	-
Hospitality	-	-	-	1,151	-	-	1,151	89	-	1,062	27
Manufacturing	-	-	-	711	-	-	711	13	-	698	6
Professional services	-	-	-	440	-	-	440	11	3	426	2
Property investment	-	-	-	6,279	-	-	6,279	410	14	5,855	67
Real estate - Mortgage	-	-	-	25,847	1,140	-	26,987	19	169	26,799	7
Personal	-	-	-	569	-	-	569	-	10	559	-
Government and public authorities	-	-	-	6	-	-	6	-	-	6	-
Other commercial and industrial	-	-	-	3,084	217	-	3,301	71	36	3,194	22
Total gross credit risk	232	8,233	3,117	48,355	1,665	886	62,488	2,122	344	60,022	471
Eligible securitised loans	-	-	-	3,463	-	-	3,463	-	-	3,463	-
Total including eligible securitised loans	232	8,233	3,117	51,818	1,665	886	65,951	2,122	344	63,485	471
Impairment provision	-	-	-	-	-	-	(672)	(471)	(30)	(171)	-
TOTAL							65,279	1,651	314	63,314	471

Table 17A: CREDIT RISK BY GROSS CREDIT EXPOSURE - AVERAGE GROSS EXPOSURE OVER PERIOD - 01 APRIL 2010 to 30 JUNE 2010

30-Jun-2010	Receivables due from other banks \$m	Trading securities \$m	Investment securities \$m	Loans, advances and other receivables \$m	Credit commitments \$m	Derivative instruments \$m	Total Credit Risk \$m	Impaired assets \$m	Past Due not Impaired > 90days \$m	Total not past due or impaired \$m	Specific Provisions \$m
Agribusiness	-	-	-	3,301	20	-	3,321	207	29	3,083	61
Construction and development	-	-	-	5,187	137	-	5,324	1,337	96	3,891	294
Financial services	178	7,641	3,083	2,702	160	859	14,623	-	-	14,621	-
Hospitality	-	-	-	1,290	-	-	1,290	61	2	1,227	25
Manufacturing	-	-	-	762	-	-	762	13	5	743	6
Professional services	-	-	-	488	-	-	488	10	3	475	3
Property investment	-	-	-	6,324	-	-	6,324	363	12	5,948	85
Real estate - Mortgage	-	-	-	25,775	1,131	-	26,906	24	149	26,734	10
Personal	-	-	-	583	-	-	583	-	5	578	-
Government and public authorities	-	-	-	7	-	-	7	-	-	7	-
Other commercial and industrial	-	-	-	3,416	288	-	3,704	155	19	3,530	50
Total gross credit risk	178	7,641	3,083	49,835	1,736	859	63,332	2,170	320	60,837	534
Eligible securitised loans	-	-	-	3,169	-	-	3,169	-	-	3,169	-
Total including eligible securitised loans	178	7,641	3,083	53,004	1,736	859	66,501	2,170	320	64,006	534
Impairment provision	-	-	-	-	-	-	(745)	(534)	(21)	(190)	-
TOTAL							65,756	1,636	299	63,816	534

Table 17B: CREDIT RISK BY PORTFOLIO

30-Jun-2010	Gross Credit Risk Exposure \$m	Average Gross Exposure \$m	Impaired assets \$m	Past Due not Impaired > 90days \$m	Specific Provisions \$m	Charges for Specific Provisions & Write-offs \$m
Claims secured against eligible residential mortgages	26,987	26,906	19	169	7	1
Other retail	569	583	-	10	-	3
Financial services	15,294	14,623	-	-	-	-
Government and public authorities	6	7	-	-	-	-
Corporate and other claims	19,632	21,213	2,103	165	464	119
Total	62,488	63,332	2,122	344	471	123

Table 17C: GENERAL RESERVES FOR CREDIT LOSSES

30-Jun-2010	\$m
Collective provision for impairment	201
Ineligible CP on Past Due not Impaired	(30)
Eligible Collective Provisions	171
FITB relating to collective provision	(51)
Equity Reserve for credit losses	226
General Reserve for Credit losses	346

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APS 330 DISCLOSURE : TABLE 15 CAPITAL STRUCTURE

30 JUNE 2010

	30-Jun-10 \$m
Tier 1	
Ordinary share capital	12,783
Subsidiary share capital (eliminated upon consolidation)	-
Reserves	-
Retained profits	847
Preference shares	879
Insurance liabilities in excess of liability valuation	-
Less goodwill, brands	(7,809)
Less software assets	(61)
Less other intangible assets	(95)
Less deferred tax asset	(191)
Less other required deductions	-
Less tier 1 deductions for investments in subsidiaries, capital support	(1,428)
Total tier 1 capital	4,925
Tier 2	
APRA general reserves for credit losses	346
Asset Revaluation Reserve	7
Subordinated notes	1,628
Less tier 2 deductions for investments in subsidiaries, capital support	(1,428)
Total tier 2 capital	553
Total capital base	5,478

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