

ASX announcement

9 November 2011

Amended APS330 Tables

APS330 tables for quarter ended 30 September 2011 were lodged earlier today however the following information was inadvertently excluded from table 17A:

- Total Not Past Due or Impaired; and
- Specific Provisions

Replacement tables are attached.



Darren Solomon
Company Secretary

APS330

The quarter ended 30 September 2011

APS 330 tables**Table 16**
On balance sheet risk weighted assets

	RISK WEIGHTED BALANCE		
	SEP-11 \$M	JUN-11 \$M	MAR-11 \$M
On Balance Sheet Risk weighted assets			
Assets			
Cash items	51	20	33
Claims on Australian and foreign governments	2	5	2
Claims on central banks, international banking agencies, regional development banks, ADIs and overseas banks	1,347	1,268	1,236
Claims on securitisation exposures	346	352	243
Claims secured against eligible residential mortgages	12,238	12,087	11,881
Past due claims	3,544	3,409	3,504
Other retail assets	1,110	1,156	1,164
Corporate	10,281	11,450	12,407
Other assets and claims	209	167	197
Total Banking assets	29,128	29,914	30,667

Off balance sheet risk weighted assets

	RISK WEIGHTED BALANCE		
	SEP-11 \$M	JUN-11 \$M	MAR-11 \$M
Off balance sheet positions			
Guarantees entered into in the normal course of business	171	144	145
Commitments to provide loans and advances	807	699	1,194
Capital commitments	-	-	-
Foreign exchange contracts	121	112	122
Interest rate contracts	139	91	95
Securitisation exposures	33	33	34
Total off balance sheet positions	1,271	1,079	1,590
Total credit risk capital charge	30,399	30,993	32,257
Market risk capital charge	415	363	428
Operational risk capital charge	3,030	3,010	3,072
Total assessed risk	33,844	34,366	35,757
Risk weighted capital ratios	%	%	%
Tier 1	9.39	9.58	9.18
Total risk weighted capital ratios	13.16	13.40	13.86
	\$M	\$M	\$M
Core Equity Tier 1 capital	2,396	2,450	2,444
	%	%	%
Core Equity Tier 1 ratio	7.08	7.13	6.83

Table 17A
Credit risk by gross credit exposure – outstanding as at 30 September 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	-	-	-	3,341	151	-	3,492	203	23	3,266	46
Construction & development	-	-	-	2,962	110	-	3,072	1,431	220	1,421	245
Financial services	260	4,524	5,523	2,451	10	642	13,410	-	-	13,410	-
Hospitality	-	-	-	1,148	38	-	1,186	49	10	1,127	1
Manufacturing	-	-	-	522	23	-	545	16	1	528	6
Professional services	-	-	-	342	12	-	354	4	2	348	1
Property investment	-	-	-	3,485	82	-	3,567	517	69	2,981	60
Real estate - Mortgage	-	-	-	29,612	852	-	30,464	23	225	30,216	6
Personal	-	-	-	345	12	-	357	-	4	353	-
Government/public authorities	-	-	-	3	-	-	3	-	-	3	-
Other commercial & industrial	-	-	-	2,156	127	-	2,283	89	26	2,168	6
Total gross credit risk	260	4,524	5,523	46,367	1,417	642	58,733	2,332	580	55,821	371
Eligible securitised loans	-	-	1,728	1,663	29	7	3,427	-	-	3,427	-
Total including eligible securitised loans	260	4,524	7,251	48,030	1,446	649	62,160	2,332	580	59,248	371
Impairment provision							(541)	(371)	(70)	(100)	-
TOTAL							61,619	1,961	510	59,148	371

APS330

The quarter ended 30 September 2011

Table 17A
Credit risk by gross credit exposure – average gross exposure over period 1 July 2011 to 30 September 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	-	-	-	3,364	83	-	3,447	210	28	3,209	46
Construction & development	-	-	-	3,043	118	-	3,161	1,426	156	1,579	248
Financial services	243	4,738	4,746	2,803	5	569	13,104	-	-	13,104	-
Hospitality	-	-	-	1,146	19	-	1,165	49	9	1,107	1
Manufacturing	-	-	-	545	12	-	557	16	2	539	5
Professional services	-	-	-	353	6	-	359	5	2	352	1
Property investment	-	-	-	3,744	41	-	3,785	528	60	3,197	60
Real estate - Mortgage	-	-	-	29,472	1,001	-	30,473	22	259	30,192	5
Personal	-	-	-	350	6	-	356	-	5	351	-
Government/public authorities	-	-	-	3	-	-	3	-	-	3	-
Other commercial & industrial	-	-	-	2,253	111	-	2,364	103	26	2,235	14
Total gross credit risk	243	4,738	4,746	47,076	1,402	569	58,774	2,359	547	55,868	380
Eligible securitised loans	-	-	1,745	1,755	29	7	3,536	-	-	3,536	-
Total including eligible securitised loans	243	4,738	6,491	48,831	1,431	576	62,310	2,359	547	59,404	380
Impairment provision							(553)	(379)	(59)	(115)	-
TOTAL							61,757	1,980	488	59,289	380

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	30,464	30,473	23	225	6	1
Other retail	357	356	-	4	-	-
Financial services	13,410	13,104	-	-	-	-
Government and public authorities	3	3	-	-	-	-
Corporate and other claims	14,499	14,838	2,309	351	365	59
Total	58,733	58,774	2,332	580	371	60

Table 17C
General reserves for credit losses

	\$M
Collective provision for impairment	170
Ineligible Collective Provisions on Past Due not Impaired	(70)
Eligible Collective Provisions	100
FITB relating to eligible collective provision	(30)
Equity Reserve for credit losses	172
General Reserve for Credit losses	242