Provision for impairment	Q1 as at Sep-10

Provision for impairment	Q.	Q1 as at Sep-10					
	Core	Non-Core	Total				
	\$M	\$M	\$M				
Collective Provision							
Balance at the beginning of the period - 1 July 2010	65	136	201				
Charge against contribution to profit	(7)	3	(4)				
Balance at the end of the period	58	139	197				
Specific provision							
Balance at the beginning of the period - 1 July 2010	37	434	471				
Charge against impairment losses	20	82	102				
Used against write-off	(7)	2	(5)				
Charge against interest income	(2)	(34)	(36)				
Balance at the end of the period	48	484	532				
Equity reserve for credit loss							
Balance at the beginning of the period - 1 July 2010	84	142	226				
Balance at the beginning of the period - 1 July 2010 Transfer to/from retained earnings	84 7	142 9	226 16				
Transfer to/from retained earnings	7	9	16				
Transfer to/from retained earnings Balance at the end of the period	7 91	9 151	16 242				
Transfer to/from retained earnings Balance at the end of the period Pre-tax equivalent coverage	7 91 130	9 151 216	16 242 346				
Transfer to/from retained earnings Balance at the end of the period Pre-tax equivalent coverage Total provision for impairment and equity reserve for credit loss coverage - Banking Activities	7 91 130	9 151 216	16 242 346				
Transfer to/from retained earnings Balance at the end of the period Pre-tax equivalent coverage Total provision for impairment and equity reserve for credit loss coverage - Banking Activities Provision for impairment expressed as a percentage of gross impaired assets are as follows:	7 91 130 236	9 151 216 839	16 242 346 1075				
Transfer to/from retained earnings Balance at the end of the period Pre-tax equivalent coverage Total provision for impairment and equity reserve for credit loss coverage - Banking Activities Provision for impairment expressed as a percentage of gross impaired assets are as follows: Collective Provision	7 91 130 236	9 151 216 839 6.0%	16 242 346 1075 7.9% 21.3%				
Transfer to/from retained earnings Balance at the end of the period Pre-tax equivalent coverage Total provision for impairment and equity reserve for credit loss coverage - Banking Activities Provision for impairment expressed as a percentage of gross impaired assets are as follows: Collective Provision Specific Provision	7 91 130 236 29.5% 24.4%	9 151 216 839 6.0% 21.1%	16 242 346 1075				

Impaired Assets	c	Q1 as at Sep-10	
	Core	Non-Core	Total
	\$M	\$M	\$M
Gross balances of individually impaired loans	197	2299	2496
Specific provisions for impairment	(48)	(484)	(532)
Net individually impaired loan	149	1815	1964

Past due loans not shown as impaired	229	88	317
Gross non performing loans	426	2387	2813
Gross individually impaired assets as a percentage of gross loans	0.52%	20.01%	5.06%

Gross non performing loans as a percentage of gross loans	1.13%	20.77%	5.70%
Gross individually impaired assets as a percentage of impairment provisions and ERCL coverage	83.61%	274.10%	232.13%
Impairment Provisions and ERCL coverage as a percentage of credit risk weighted assets	1.09%	7.09%	3.22%

Impairment losses on loans and advances		Q1 to Sep-10	
	Core	Non-Core	Total
	\$M	\$M	\$M
Collective provision for impairment	(7)	3	(4)
Specific provision for impairment	20	82	102
Actual net write offs	(1)	7	6
Total	12	92	104
Impairment charge to credit RWA - Period annualised	0.21%	3.11%	1.25%

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

On-Balance Sheet Risk Weighted Assets 24 Cash items 24 Claims on Australian and foreign governments 3 Claims on central banks, international banking agencies, regional development banks, ADIs and overseas banks 1,275 Claims on securitisation exposures 233 Claims secured against eligible residential mortgages 11,048 Past due claims 3,033 Other retail assets 1,103 Corporate 14,247 Other assets and claims 786 Total Banking assets 31,752 Off balance sheet positions 8 Guarantees entered into in the normal course of 188 Commitments to provide loans and advances 1,075 Capital commitments 6 Foreign exchange contracts 128 Interest rate contracts 157 Securitisation exposures 46 Total off balance sheet positions 1,600 Total Credit Risk capital charge 539 Operational risk capital charge 33,052 Market risk capital charge 36,997 Risk weighted capital ratios </th <th></th> <th>Risk Weighted Balance 30-Sep-2010 \$m</th>		Risk Weighted Balance 30-Sep-2010 \$m
Claims on Australian and foreign governments 3 Claims on central banks, international banking agencies, regional development banks, ADIs and overseas banks 1,275 Claims on securitisation exposures 233 Claims secured against eligible residential mortgages 11,048 Past due claims 3,033 Other retail assets 1,103 Corporate 14,247 Other assets and claims 786 Total Banking assets 31,752 Off balance sheet positions 8 Guarantees entered into in the normal course of Business 188 Commitments to provide loans and advances 1,075 Capital commitments 6 Foreign exchange contracts 128 Interest rate contracts 157 Securitisation exposures 46 Total off balance sheet positions 1,600 Total Credit Risk capital charge 539 Operational risk capital charge 3,106 Total risk weighted assets 36,997 Risk weighted capital ratios % Tier 1 13.103%	On-Balance Sheet Risk Weighted Assets	
Claims on central banks, international banking agencies, regional development banks, ADIs and overseas banks Claims on securitisation exposures Claims secured against eligible residential mortgages Past due claims Other retail assets 1,103 Corporate 14,247 Other assets and claims 786 Total Banking assets Commitments to provide loans and advances Capital commitments Foreign exchange contracts Interest rate contracts Securitisation exposures Total Off balance sheet positions Total Credit Risk capital charge Operational risk capital charge Narket risk capital charge Operational risk capital ratios Risk weighted capital ratios Tier 1 13.103%	Cash items	24
agencies, regional development banks, ADIs and overseas banks Claims on securitisation exposures Claims secured against eligible residential mortgages Past due claims Other retail assets 1,103 Corporate 14,247 Other assets and claims 786 Total Banking assets 31,752 Off balance sheet positions Guarantees entered into in the normal course of Business Commitments to provide loans and advances Interest rate contracts Interest rate contracts Interest rate contracts Securitisation exposures Total Off balance sheet positions Total Credit Risk capital charge Operational risk capital charge Total risk weighted assets Risk weighted capital ratios Tier 1 13.103%	Claims on Australian and foreign governments	3
overseas banks 1,275 Claims on securitisation exposures 233 Claims secured against eligible residential mortgages 11,048 Past due claims 3,033 Other retail assets 1,103 Corporate 14,247 Other assets and claims 786 Total Banking assets 31,752 Off balance sheet positions 8 Guarantees entered into in the normal course of Business 188 Commitments to provide loans and advances 1,075 Capital commitments 6 Foreign exchange contracts 128 Interest rate contracts 157 Securitisation exposures 46 Total off balance sheet positions 1,600 Total Credit Risk capital charge 33,352 Market risk capital charge 539 Operational risk capital charge 3,106 Total risk weighted assets 36,997 Risk weighted capital ratios % Tier 1 13,103%	Claims on central banks, international banking	
Claims on securitisation exposures 233 Claims secured against eligible residential mortgages 11,048 Past due claims 3,033 Other retail assets 1,103 Corporate 14,247 Other assets and claims 786 Total Banking assets 31,752 Off balance sheet positions Guarantees entered into in the normal course of Business 188 Commitments to provide loans and advances 1,075 Capital commitments 6 Foreign exchange contracts 128 Interest rate contracts 157 Securitisation exposures 46 Total off balance sheet positions 1,600 Total Credit Risk capital charge 539 Operational risk capital charge 3,106 Total risk weighted assets 36,997 Risk weighted capital ratios % Tier 1 13.103%	agencies, regional development banks, ADIs and	
Claims secured against eligible residential mortgages 11,048 Past due claims 3,033 Other retail assets 1,103 Corporate 14,247 Other assets and claims 786 Total Banking assets 31,752 Off balance sheet positions Guarantees entered into in the normal course of Business 188 Commitments to provide loans and advances 1,075 Capital commitments 6 Foreign exchange contracts 128 Interest rate contracts 157 Securitisation exposures 46 Total off balance sheet positions 1,600 Total Credit Risk capital charge 539 Operational risk capital charge 3,106 Total risk weighted assets 36,997 Risk weighted capital ratios % Tier 1 13.103%		1,275
Past due claims 3,033 Other retail assets 1,103 Corporate 14,247 Other assets and claims 786 Total Banking assets 31,752 Off balance sheet positions Guarantees entered into in the normal course of Business 188 Commitments to provide loans and advances 1,075 Capital commitments 6 Foreign exchange contracts 128 Interest rate contracts 157 Securitisation exposures 46 Total off balance sheet positions 1,600 Total Credit Risk capital charge 539 Operational risk capital charge 33,352 Market risk weighted assets 36,997 Risk weighted capital ratios % Tier 1 13,103%	Claims on securitisation exposures	233
Other retail assets 1,103 Corporate 14,247 Other assets and claims 786 Total Banking assets 31,752 Off balance sheet positions Guarantees entered into in the normal course of Business 188 Commitments to provide loans and advances 1,075 Capital commitments 6 Foreign exchange contracts 128 Interest rate contracts 157 Securitisation exposures 46 Total off balance sheet positions 1,600 Total Credit Risk capital charge 539 Operational risk capital charge 539 Operational risk weighted assets 36,997 Risk weighted capital ratios % Tier 1 13,103%	Claims secured against eligible residential mortgages	11,048
Corporate 14,247 Other assets and claims 786 Total Banking assets 31,752 Off balance sheet positions Guarantees entered into in the normal course of 188 Business 188 Commitments to provide loans and advances 1,075 Capital commitments 6 Foreign exchange contracts 128 Interest rate contracts 157 Securitisation exposures 46 Total off balance sheet positions 1,600 Total Credit Risk capital charge 33,352 Market risk capital charge 539 Operational risk capital charge 3,106 Total risk weighted assets 36,997 Risk weighted capital ratios % Tier 1 13,103%	Past due claims	3,033
Other assets and claims786Total Banking assets31,752Off balance sheet positionsSecuritisation exposures188Commitments to provide loans and advances1,075Capital commitments6Foreign exchange contracts128Interest rate contracts157Securitisation exposures46Total off balance sheet positions1,600Total Credit Risk capital charge539Operational risk capital charge539Operational risk capital charge3,106Total risk weighted assets36,997Risk weighted capital ratios%Tier 113,103%	Other retail assets	1,103
Total Banking assets31,752Off balance sheet positionsGuarantees entered into in the normal course of Business188Commitments to provide loans and advances1,075Capital commitments6Foreign exchange contracts128Interest rate contracts157Securitisation exposures46Total off balance sheet positions1,600Total Credit Risk capital charge539Operational risk capital charge33,352Market risk capital charge539Operational risk capital charge3,106Total risk weighted assets36,997Risk weighted capital ratios%Tier 113.103%	Corporate	14,247
Off balance sheet positionsGuarantees entered into in the normal course of Business188Commitments to provide loans and advances1,075Capital commitments6Foreign exchange contracts128Interest rate contracts157Securitisation exposures46Total off balance sheet positions1,600Total Credit Risk capital charge539Operational risk capital charge33,352Market risk weighted assets36,997Risk weighted capital ratios%Tier 113.103%		786
Guarantees entered into in the normal course of Business 188 Commitments to provide loans and advances 1,075 Capital commitments 6 Foreign exchange contracts 128 Interest rate contracts 157 Securitisation exposures 46 Total off balance sheet positions 1,600 Total Credit Risk capital charge 539 Operational risk capital charge 3,106 Total risk weighted assets 36,997 Risk weighted capital ratios % Tier 1 13,103%	Total Banking assets	31,752
Business 188 Commitments to provide loans and advances 1,075 Capital commitments 6 Foreign exchange contracts 128 Interest rate contracts 157 Securitisation exposures 46 Total off balance sheet positions 1,600 Total Credit Risk capital charge 539 Operational risk capital charge 3,106 Total risk weighted assets 36,997 Risk weighted capital ratios % Tier 1 13.103%	Off balance sheet positions	
Commitments to provide loans and advances Capital commitments Foreign exchange contracts Interest rate contracts Interest rate contracts Securitisation exposures Total off balance sheet positions Total Credit Risk capital charge Market risk capital charge Say Operational risk capital charge Total risk weighted assets Risk weighted capital ratios Tier 1 1,075 6 1,075 6 128 128 1157 157 157 157 157 158 157 157 158 159 159 159 159 159 159 159 159 159 159	Guarantees entered into in the normal course of	
Capital commitments6Foreign exchange contracts128Interest rate contracts157Securitisation exposures46Total off balance sheet positions1,600Total Credit Risk capital charge33,352Market risk capital charge539Operational risk capital charge3,106Total risk weighted assets36,997Risk weighted capital ratios%Tier 113.103%	Business	188
Foreign exchange contracts Interest rate contracts Securitisation exposures Total off balance sheet positions Total Credit Risk capital charge Market risk capital charge Operational risk capital charge Total risk weighted assets Risk weighted capital ratios Tier 1 128 157 157 158 159 1600 1,	· · · · · · · · · · · · · · · · · · ·	1,075
Interest rate contracts Securitisation exposures 46 Total off balance sheet positions 1,600 Total Credit Risk capital charge 33,352 Market risk capital charge 539 Operational risk capital charge 3,106 Total risk weighted assets 8 Risk weighted capital ratios Tier 1 13.103%	Capital commitments	6
Securitisation exposures 46 Total off balance sheet positions 1,600 Total Credit Risk capital charge 33,352 Market risk capital charge 539 Operational risk capital charge 3,106 Total risk weighted assets 36,997 Risk weighted capital ratios % Tier 1 13.103%		
Total off balance sheet positions 1,600 Total Credit Risk capital charge Market risk capital charge Operational risk capital charge Total risk weighted assets Risk weighted capital ratios Tier 1 1,600 33,352 Market risk capital charge 539 3,106 36,997	Interest rate contracts	
Total Credit Risk capital charge 33,352 Market risk capital charge 539 Operational risk capital charge 3,106 Total risk weighted assets 36,997 Risk weighted capital ratios % Tier 1 13.103%	•	
Market risk capital charge539Operational risk capital charge3,106Total risk weighted assets36,997Risk weighted capital ratios%Tier 113.103%	Total off balance sheet positions	1,600
Operational risk capital charge 3,106 Total risk weighted assets 36,997 Risk weighted capital ratios % Tier 1 13.103%	Total Credit Risk capital charge	33,352
Total risk weighted assets Risk weighted capital ratios Tier 1 13.103%	Market risk capital charge	539
Risk weighted capital ratios Tier 1 13.103%	Operational risk capital charge	3,106
Tier 1 13.103%	Total risk weighted assets	36,997
Tier 1 13.103%	Risk weighted capital ratios	%
T 4 1 4 1 4 1 4 4 4 4 4 4 4 4 4 4 4 4 4	-	13.103%
	Total risk weighted capital ratios	13.923%

SUNCORP-METWAY LTD

APS 330 DISCLOSURE : TABLE 17 CREDIT RISK

30 SEPTEMBER 2010

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

30-Sep-2010	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	-	-	-	3,209	23	-	3,232	224	16	2,992	63
Construction and development	-	-	-	3,953	201	-	4,154	1,325	58	2,771	314
Financial services	130	7,208	4,465	3,418	-	742	15,963	-	-	15,963	-
Hospitality	-	-	-	1,234	-	-	1,234	106	-	1,128	27
Manufacturing	-	-	-	642	-	-	642	11	13	618	7
Professional services	-	-	-	427	-	-	427	9	3	415	2
Property investment	-	-	-	5,380	-	-	5,380	735	32	4,613	89
Real estate - Mortgage	-	-	-	26,561	1,823	-	28,384	16	162	28,206	7
Personal	-	-	-	564	-	-	564	-	4	560	-
Government and public authorities	-	-	-	4	-	-	4	-	-	4	-
Other commercial and industrial	-	-	-	2,811	162	-	2,973	70	29	2,874	23
Total gross credit risk	130	7,208	4,465	48,203	2,209	742	62,957	2,496	317	60,144	532
Securitisation Exposures	-	24	1,068	3,239	39	14	4,384			4,384	
Total including securitisation exposures	130	7,232	5,533	51,442	2,248	756	67,341	2,496	317	64,528	532
Impairment provision							(729)	(532)	(44)	(153)	
TOTAL						_	66,612	1,964	273	64,375	532
						=	00,012	1,304	213	04,373	332

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

30-Sep-2010	Receivables due from other banks	Trading securities	Investment securities	Loans, advances and other receivables	Credit commitments	Derivative instruments	Total Credit Risk	Impaired assets I	Past Due not mpaired > 90days	Total not past due or impaired	Specific Provisions
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Agribusiness		-	-	3,229	23	-	3,252	214	19	3,019	60
Construction and development		-	-	4,155	218	-	4,373	1,315	74	2,984	299
Financial services	181	7,720	3,534	3,041	-	768	15,244	-	-	15,244	-
Hospitality		-	-	1,193	-	-	1,193	97	-	1,096	27
Manufacturing		-	-	677	-	-	677	12	7	658	6
Professional services	-	-	-	434	-	-	434	10	3	421	2
Property investment	-	-	-	5,830	-	-	5,830	572	23	5,235	78
Real estate - Mortgage	-	-	-	26,204	1,845	-	28,049	18	166	27,865	7
Personal	-	-	-	567	-	-	567	-	7	560	-
Government and public authorities	-	-	-	5	-	-	5	-	-	5	-
Other commercial and industrial	-	-	-	2,948	204	-	3,152	70	33	3,049	23
Total gross credit risk	181	7,720	3,534	48,283	2,290	768	62,776	2,308	332	60,136	502
Securitisation Exposures		12	792	3,351	39	16	4,210			4,210	
Total including securitisation exposures	181	7,732	4,326	51,634	2,329	784	66,986	2,308	332	64,346	502
Impairment provision						_	(701)	(502)	(37)	(162)	
TOTAL						_	66,285	1,806	295	64,184	502

Table 17B: CREDIT RISK BY PORTFOLIO

30-Sep-2010	Gross Credit Risk Exposure \$m	Average Gross Exposure \$m	Impaired assets	Past Due not Impaired > 90days \$m	Specific Provisions \$m	Specific Provisions & Write-offs \$m
Claims secured against eligible residential mortgages	28,384	28,049	16	162	7	2
Other retail	564	567	-	4	-	1
Financial services	15,963	15,244	-	-	-	-
Government and public authorities	4	5	-	-	-	-
Corporate and other claims	18,042	18,911	2,480	151	525	106
Total	62,957	62,776	2,496	317	532	109

Table 17C: GENERAL RESERVES FOR CREDIT LOSSES

30-Sep-2010	\$m
Collective provision for impairment	197
Ineligible CP on Past Due not Impaired	(44)
Eligible Collective Provisions	153
FITB relating to collective provision	(46)
Equity Reserve for credit lossess	242
General Reserve for Credit losses	349