

**SUNCORP-METWAY LTD**  
**APS 330 DISCLOSURE : TABLE 16 CAPITAL ADEQUACY**  
**30 SEPTEMBER 2009**

	Risk Weighted Balance 30-Sep-09 \$m
<b>On-Balance Sheet Risk Weighted Assets</b>	
Cash items	38
Claims on Australian and foreign governments	2
Claims on central banks, international banking agencies, regional development banks, ADIs and overseas banks	830
Claims on securitisation exposures	20
Claims secured against eligible residential mortgages	10,349
Past due claims	2,705
Other retail assets	1,444
Corporate	20,362
Other assets and claims	615
<b>Total Banking assets</b>	<b>36,365</b>
<b>Off balance sheet positions</b>	
Guarantees entered into in the normal course of Business	162
Commitments to provide loans and advances	1,107
Capital commitments	11
Foreign exchange contracts	142
Interest rate contracts	157
Securitisation exposures	291
<b>Total off balance sheet positions</b>	<b>1,870</b>
<b>Total Credit Risk capital charge</b>	<b>38,235</b>
<b>Market risk capital charge</b>	<b>555</b>
<b>Operational risk capital charge</b>	<b>2,861</b>
<b>Total risk weighted assets</b>	<b>41,650</b>
<b>Risk weighted capital ratios</b>	<b>%</b>
Tier 1	11.277%
Total risk weighted capital ratios	13.099%

**SUNCORP-METWAY LTD**  
**APS 330 DISCLOSURE : TABLE 17 CREDIT RISK**

**Table 17A: CREDIT RISK BY GROSS CREDIT EXPOSURE - OUTSTANDING AS AT 30 SEP 09**

30-Sep-09	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	Past Due not Impaired > 90days	Total not past due or impaired	Specific Provisions
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Agribusiness	-	-	-	3,392	21	-	3,413	197	19	27	3,170	65
Construction and development	-	-	-	6,350	174	-	6,524	1,059	142	237	5,087	250
Financial services	192	6,888	3,548	2,658	157	1,225	14,668	0	1	1	14,665	-
Hospitality	-	-	-	1,624	-	-	1,624	116	8	7	1,493	15
Manufacturing	-	-	-	865	-	-	865	19	6	10	830	10
Professional services	-	-	-	589	-	-	589	8	7	5	569	3
Property investment	-	-	-	6,710	-	-	6,710	264	21	15	6,410	95
Real estate - Mortgage	-	-	-	25,434	1,132	-	26,566	29	877	109	25,550	13
Personal	-	-	-	594	-	-	594	-	20	2	572	-
Government and public authorities	-	-	-	7	-	-	7	-	-	-	7	-
Other commercial and industrial	-	-	-	4,006	472	-	4,478	60	99	53	4,265	19
<b>Total gross credit risk</b>	<b>192</b>	<b>6,888</b>	<b>3,548</b>	<b>52,229</b>	<b>1,956</b>	<b>1,225</b>	<b>66,037</b>	<b>1,752</b>	<b>1,200</b>	<b>466</b>	<b>62,619</b>	<b>470</b>
Eligible securitised loans	-	-	-	3,097	-	-	3,097	-	-	-	3,097	-
<b>Total including eligible securitised loans</b>	<b>192</b>	<b>6,888</b>	<b>3,548</b>	<b>55,326</b>	<b>1,956</b>	<b>1,225</b>	<b>69,135</b>	<b>1,752</b>	<b>1,200</b>	<b>466</b>	<b>65,716</b>	<b>470</b>
Impairment provision	-	-	-	-	-	-	(758)	(470)	-	(213)	(75)	-
<b>TOTAL</b>							<b>68,377</b>	<b>1,282</b>	<b>1,200</b>	<b>254</b>	<b>65,641</b>	<b>470</b>

**Table 17A: CREDIT RISK BY GROSS CREDIT EXPOSURE - AVERAGE GROSS EXPOSURE OVER PERIOD - 01 JUL 09 to 30 SEP 09**

30-Sep-09	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	Past Due not Impaired > 90days	Total not past due or impaired	Specific Provisions
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Agribusiness	-	-	-	3,464	20	-	3,483	135	16	31	3,300	39
Construction and development	-	-	-	6,463	220	-	6,683	931	217	193	5,342	237
Financial services	155	6,791	3,740	2,368	181	1,142	14,377	0	0	1	14,375	-
Hospitality	-	-	-	1,683	-	-	1,683	95	31	17	1,540	14
Manufacturing	-	-	-	885	-	-	885	20	9	6	849	9
Professional services	-	-	-	622	-	-	622	76	9	5	532	59
Property investment	-	-	-	7,067	-	-	7,067	266	19	19	6,762	82
Real estate - Mortgage	-	-	-	24,564	1,093	-	25,657	30	934	134	24,560	11
Personal	-	-	-	602	-	-	602	-	20	4	578	-
Government and public authorities	-	-	-	8	-	-	8	-	-	-	8	-
Other commercial and industrial	-	-	-	3,695	622	-	4,317	59	89	48	4,121	22
<b>Total gross credit risk</b>	<b>155</b>	<b>6,791</b>	<b>3,740</b>	<b>51,419</b>	<b>2,135</b>	<b>1,142</b>	<b>65,382</b>	<b>1,613</b>	<b>1,344</b>	<b>458</b>	<b>61,968</b>	<b>474</b>
Eligible securitised loans	-	-	-	3,933	-	-	3,933	-	-	-	3,933	-
<b>Total including eligible securitised loans</b>	<b>155</b>	<b>6,791</b>	<b>3,740</b>	<b>55,352</b>	<b>2,135</b>	<b>1,142</b>	<b>69,315</b>	<b>1,613</b>	<b>1,344</b>	<b>458</b>	<b>65,901</b>	<b>474</b>
Impairment provision	-	-	-	-	-	-	(758)	(474)	-	(210)	(75)	-
<b>TOTAL</b>							<b>68,557</b>	<b>1,139</b>	<b>1,344</b>	<b>248</b>	<b>65,826</b>	<b>474</b>

**Table 17B: CREDIT RISK BY PORTFOLIO**

30-Sep-09	Gross Credit Risk Exposure	Average Gross Exposure	Impaired assets	Past Due not Impaired < 90days	Past Due not Impaired > 90days	Specific Provisions	Charges for Specific Provisions & Write offs
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Claims secured against eligible residential mortgages	26,566	25,657	29	877	109	13	2
Other retail	594	602	-	20	2	-	4
Financial services	14,668	14,377	0	1	1	-	-
Government and public authorities	7	8	-	-	-	-	-
Corporate and other claims	24,203	24,738	1,722	302	354	457	123
<b>Total</b>	<b>66,037</b>	<b>65,382</b>	<b>1,752</b>	<b>1,200</b>	<b>466</b>	<b>470</b>	<b>129</b>

**Table 17C: GENERAL RESERVES FOR CREDIT LOSSES**

30-Sep-09	\$m
Collective provision for impairment	288
FITB relating to collective provision	-87
Equity reserve for credit losses	317
<b>General Reserve for Credit losses</b>	<b>518</b>