

Supplementary Information – Half Year 31 December 2000

The average balance sheet for 31 December 2000 is provided below.

This document is unaudited and is provided supplementary to the profit announcement as released on the 13 February 2001.

Average balance sheets were not prepared for Colonial Bank as at 30 June 2000 or 31 December 1999, therefore there are no proforma's available for the combined group as at these dates.

Average Balance Sheet Half Year Results	31/12/00		
	Average	Interest	Average
	Balance		Rate
	\$M	\$M	%
Average Interest Earning Assets and Interest Income			
Cash and Liquid Assets			
Australia	2,475	58	4.6
Overseas	243	-	-
Receivables due from other financial institutions			
Australia	2,771	88	6.3
Overseas	1,468	54	7.3
Deposits with Regulatory authorities			
Australia	-	-	n/a
Overseas	19	-	-
Trading Securities			
Australia	4,818	156	6.4
Overseas	2,392	81	6.7
Investment Securities			
Australia	3,600	137	7.5
Overseas	5,988	210	7.0
Loans, advances and other receivables			
Australia	118,129	4,599	7.7
Overseas	15,994	639	7.9
Other interest earning assets	-	2	n/a
Intragroup loans			
Australia	-	-	n/a
Overseas	3,188	109	6.8
Average interest earning assets and interest income including intragroup	161,085	6,133	7.6
Intragroup elimination	(3,188)	(109)	6.8
Average interest earning assets and interest income	157,897	6,024	7.6
Non Interest Earning Assets			
Bank Acceptances			
Australia	11,792		
Overseas	81		
Life Insurance Investment Assets			
Australia	26,339		
Overseas	2,037		
Property, Plant & Equipment			
Australia	1,135		
Overseas	242		
Other Assets			
Australia	20,435		
Overseas	1,029		
Provisions for Impairment			
Australia	(1,354)		
Overseas	(90)		
Total average non interest earning assets	61,646		
Total average assets	219,543		
Percentage of total average assets applicable to overseas operations	13.4%		

Average Balance Sheet Half Year Results	31/12/00		
	Average Balance \$M	Interest \$M	Average Rate %
Average Interest bearing liabilities and loan capital			
Time Deposits			
Australia	42,965	1,310	6.0
Overseas	9,325	351	7.5
Savings Deposits			
Australia	28,231	322	2.3
Overseas	1,883	40	4.2
Other Demand Deposits			
Australia	22,153	555	5.0
Overseas	1,779	28	3.1
Payables due to other financial institutions			
Australia	953	25	5.2
Overseas	3,976	138	6.9
Debt issues			
Australia	17,002	532	6.2
Overseas	9,656	296	6.1
Loan Capital			
Australia	5,399	191	7.0
Overseas	144	4	5.5
Other interest bearing liabilities	-	11	n/a
Intragroup borrowings			
Australia	3,188	109	6.8
Overseas	-	-	n/a
Average interest bearing liabilities and loan capital and interest expense including intragroup	146,654	3,912	5.3
Intragroup elimination	(3,188)	(109)	6.8
Total average interest bearing liabilities and loan capital and interest expense	143,466	3,803	5.3
Non Interest Bearing Liabilities			
Deposits not bearing interest			
Australia	5,764		
Overseas	582		
Liability on Acceptances			
Australia	11,792		
Overseas	81		
Life Insurance Policy Liabilities			
Australia	23,937		
Overseas	1,826		
Other Liabilities			
Australia	12,790		
Overseas	1,669		
Total Average non interest bearing liabilities	58,441		
Total average liabilities and loan capital	201,907		
Shareholders Equity	17,636		
Total Average Liabilities, Loan Capital and Shareholders Equity	219,543		
% of total average liabilities applicable to overseas operations		15.3%	