

The following table is an addendum to the 31 December 2000 half year profit announcement.
This information is provided on a reported, non-audited basis.

Loans accruing but past 90 days or more

	30/06/00 \$m	31/12/00 \$m
Housing loans	211	247
Other loans	64	66
Total	275	313

Housing loans arrears rate

	30/06/1997	30/06/1998	30/06/1999	30/06/2000*	31/12/2000*
Housing loans accruing but past 90 days or more \$m	267	249	182	211	247
Housing loan balances \$m	43,383	47,410	52,646	70,738	71,505
Arrears rate %	0.62%	0.53%	0.35%	0.30%	0.35%

* Housing loan balances net of securitisation and includes Colonial and home equity and similar facilities. See Profit Announcement for the half year ended 31 December 2000 (page 14).