## 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	3	1/12/00	
-	Average		Average
	Balance \$M	Interest \$M	Rate %
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	0.774		<b>C D</b>
Australia	2,771	88 54	6.3 7 0
Overseas Denesite with Degulatory, outboyitics	1,468	54	7.3
Deposits with Regulatory authorities Australia			n/a
Overseas	- 19	-	nva
Trading Securities	19	-	-
Australia	4,818	156	6.4
Overseas	2,392	81	6.7
Investment Securities	2,332	01	0.7
Australia	3,600	137	7.5
Overseas	5,988	210	7.0
Loans, advances and other receivables	0,000	210	1.0
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	00.405		
Australia	20,435		
Overseas	1,029		
Provisions for Impairement	14 OF 10		
Australia	(1,354)		
Overseas Tatal currane pop interest corning consta	(90)		
Total average non interest earning assets Total average assets	61,646		
Percentage assets Percentage of total average assets applicable to	219,543		
overseas operations	13.4%		

Average Balance Balance Interest Mater StdAverage Rate Rate StdAverage Interest bearing liabilities and loan capital Time Deposits Australia Overseas42,9651,3106.0Overseas9,3253517.5Savings Deposits Australia Overseas28,2313222.3Overseas1,883404.2Other Demand Deposits Australia22,1535655.0Overseas1,779283.1Payables due to other financial institutions Australia953255.2Overseas3,9761386.9Debt issues Australia17,0025326.2Overseas0,6562966.1Loan Capital Australia5,3991917.0Overseas14445.5Other Interest bearing liabilities and loan capital and Intragroup borrowings Australia3,1681096.8Average interest bearing liabilities and loan capital and interest expense143,4663,8035.3Non Interest Bearing Liabilities Australia11,7925.352Liability on Acceptances Australia11,7925.352Australia11,7925.35252Overseas1525552552552Deposits not bearing liabilities111,7925.353Overseas1525554552552Coverseas1525552552Distroid derest expense15,764 <th>Average Balance Sheet Half Year Results</th> <th colspan="3">31/12/00</th>	Average Balance Sheet Half Year Results	31/12/00		
Time Deposits   42,965   1,310   6.0     Overseas   9,325   351   7.5     Savings Deposits   28,231   322   2.3     Overseas   1,883   40   4.2     Other Demand Deposits   22,153   555   5.0     Australia   22,153   555   5.0     Overseas   1,779   28   3.1     Payables due to other financial institutions   953   25   5.2     Overseas   3,976   138   6.9     Debt issues   3,976   138   6.9     Australia   953   25   6.2     Overseas   9,656   296   6.1     Loan Capital   5,399   191   7.0     Australia   5,399   191   7.0     Overseas   144   4   5.5     Other 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   582		Balance		Rate
Australia     42,965     1,310     6.0       Overseas     9,325     351     7.5       Savings Deposits     1,883     40     4.2       Other Demand Deposits     1,883     40     4.2       Other Demand Deposits     22,153     555     5.0       Overseas     1,779     28     3.1       Payables due to other financial institutions     953     25     5.2       Overseas     3,976     138     6.9       Debt issues     3,976     138     6.9       Australia     17,002     532     6.2       Overseas     9,656     296     6.1       Loan Capital     5,399     191     7.0       Australia     5,399     191     7.0       Overseas     144     4     5.5       Intragroup borrowings     -     11     n/a       Australia     5,399     191     7.0       Coverseas     5.3     3.188     109     6.8       Total average interest bearing liabilities and	· ·			
Overseas     9,325     351     7.5       Savings Deposits     28,231     322     2.3       Overseas     1,883     40     4.2       Other Demand Deposits     340     4.2       Australia     22,153     555     5.0       Overseas     1,779     28     3.1       Payables due to other financial institutions     -     -     -       Australia     963     25     5.2     -       Overseas     3,976     138     6.9     -       Dett issues     -	•	10.005	1 210	6.0
Savings Deposits     28,231     322     2.3       Australia     28,231     322     2.3       Overseas     1,883     40     4.2       Other Demand Deposits     1,779     28     3.1       Australia     953     25     5.2       Overseas     3,976     138     6.9       Debt issues     3,976     138     6.9       Australia     17,002     532     6.2       Overseas     9,656     296     6.1       Loan Capital     -     144     4     5.5       Other interest bearing liabilities     -     n/a     11     n/a       Australia     5,399     191     7.0     0/verseas     -     n/a       Overseas     144     4     5.5     0/deceseas     -     n/a       Australia     5,399     191     7.0     0/deceseas     -     n/a       Overseas     2     -     n/a     -     n/a       Australia     13,188     1				
Australia     28,231     322     2.3       Overseas     1,883     40     4.2       Other Demand Deposits     22,153     555     5.0       Overseas     1,779     28     3.1       Payables due to other financial institutions     953     25     5.2       Overseas     3,976     138     6.9       Debt issues     17,002     532     6.2       Australia     9,656     296     6.1       Loan Capital     5,399     191     7.0       Australia     5,399     191     7.0       Overseas     3,188     109     6.8       Overseas     -     n/a     144     4     5.5       Other interest bearing liabilities and loan capital and interest expense including intragroup     144,6554     3,912     5.3       Intragroup elimination     3,188     109     6.8     -     -     n/a       Average interest bearing liabilities and loan capital and interest expense     143,466     3,803     5.3       Non Interest Bearing Liabilities     <		0,020		1.0
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Australia     22,153     555     5.0       Overseas     1,779     28     3.1       Payables due to other financial institutions     953     25     5.2       Overseas     3,976     138     6.9       Debt issues     17,002     532     6.2       Australia     17,002     532     6.2       Overseas     9,656     296     6.1       Loan Capital     -     11     n/a       Australia     5,399     191     7.0       Overseas     144     4     5.5       Other interest bearing liabilities     -     11     n/a       Australia     3,188     109     6.8       Overseas     -     -     n/a       Average interest bearing liabilities and loan capital and interest expense     144,665     3,803     5.3       Total average interest bearing liabilities     143,466     3,803     5.3       Non Interest Bearing Liabilities     3     582     143,466     3,803     5.3       Liability on Acceptances	Overseas		40	4.2
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	operations	15.3%		