

What has been the total outstanding amount that the bank has loaned to small businesses (at the end of the financial year) for each of the past 5 years?

What has been the total amount for each of the past 5 years of loans to small business that have been 'in default' for loans:

- a) residentially secured; and
- b) not residentially secured?

What has been the total amount (for each of the past 5 years) of loans to small business that have been 'written off' by the bank for loans:

- a) residentially secured; and
- b) not residentially secured?

What has been the total amount (for each of the past 5 years) of loans to small business that have been 'lost' by the bank for loans:

- a) residentially secured; and
- b) not residentially secured?

How does the bank classify 'loans to small business'?

The following table provides requested data relating to total loans, loans in default, loans written off and losses for small business loans for the last five years. These data are based on material extracted from the database used for Pillar 3 reporting to APRA in respect of credit exposures which includes lending and other credit risk exposures.

There have been some changes to how data are classified over this period, including due to changes in classifications both internally and as a result of APRA definition amendments. Write offs and losses reported under Pillar 3 reporting are not broken down by residential and non-residential.

Commonwealth Bank classifies 'small business' by reference to the Basel III Pillar 3 Small and Medium Enterprise Retail asset class, that is: small and medium enterprises with exposures up to \$1 million.

	June 2012	June 2013	June 2014	June 2015	June 2016
LENDING TO SMALL BUSINESS \$m					
Total value of loans	14,734	14,417	18,164	17,752	17,353
Value of loans in default (residentially secured)	Not separately available	Not separately available	51	67	76
Value of loans in default (not residentially secured)	176	194	171	173	90
Value of loans written off	57	36	40	60	86
Value of loans for which the bank has recorded a loss	41	30	34	55	74