

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

**Answer**

In answering this question, NAB has interpreted total outstanding amount lent as gross loans and advances (GLAs) in line with NAB's external disclosures for business lending in the Australian banking division.

NAB's overall GLAs for business lending was \$183.2 billion as at 31 March 2016. The best estimate for NAB's lending to large business is that figure, less GLAs to the nabbusiness division of \$60.5 billion (which supports customers with lending typically up to \$25m). This gives \$122.7 billion for lending to larger business. Note though that at 31 March 2016, this figure includes \$45.5 billion of lending to Agribusiness, Health and other sub-divisions, which serve both small and large customers with similar, specialised needs.

NAB has provided below an extract from NAB's relevant financial results of GLAs. NAB's company structure changed during FY14 with financial performance restated back to FY13. Due to changes in the structure of nabbusiness the FY13 value is not completely like-for-like with the FY14 and later figures. Data prior to FY13 has not been restated to match the current company structure and thus has not been provided, due to a lack of comparability. Data for 2013, 2014 and 2015 is for NAB's full financial year as at 30 September 2016. The data for 2016 is as at 31 March 2016 with data available for the full financial year following NAB's annual results announcement on 27 October 2016.

Large business lending (Total business lending – nabbusiness lending)	FY13	FY14	FY15	1H16
GLAs (\$ billion)	105.6	109.4	121.1	122.7