

2.25 QW: What has been the total amount (for each of the past 5 years) of loans to large businesses that have been 'written off' by the bank?

**Answer**

In answering this question, NAB has interpreted written off as NAB's provision for bad and doubtful debt (B&DD). The best proxy for large business is NAB's provision for B&DD for business lending in the Australian banking division less the figure for nabbusiness.

NAB has provided below an extract from NAB's relevant financial results for B&DDs. 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. The data for 2016 is the six months to 31 March 2016 with data available for the full financial year following NAB's annual results announcement on 27 October 2016.

Large business (Total Business – nabbusiness)	FY13	FY14	FY15	1H16
B&DDs (\$m)	411	265	333	127