

Balance Sheets

As at 30 June 2014

	Note	Group		Bank	
		2014 \$M	2013 \$M	2014 \$M	2013 \$M
Assets					
Cash and liquid assets	7	26,409	20,634	24,108	18,030
Receivables due from other financial institutions	8	8,065	7,744	7,457	6,998
Assets at fair value through Income Statement:	9				
Trading		21,459	19,617	20,572	18,398
Insurance		15,142	14,359	-	-
Other		760	907	561	718
Derivative assets	10	29,247	45,340	29,615	45,203
Available-for-sale investments	11	66,137	59,601	131,577	125,941
Loans, bills discounted and other receivables	12	597,781	556,648	535,247	502,349
Bank acceptances of customers		5,027	6,063	4,984	6,059
Shares in and loans to controlled entities	40	-	-	64,086	63,017
Property, plant and equipment	14	2,816	2,718	1,467	1,558
Investment in associates and joint ventures	38	1,844	2,281	1,029	1,607
Intangible assets	15	9,792	10,423	4,555	4,713
Deferred tax assets ⁽¹⁾	4	586	916	796	1,044
Other assets	16	6,386	6,606	4,823	5,099
Total assets		791,451	753,857	830,877	800,734
Liabilities					
Deposits and other public borrowings	17	498,352	459,429	457,571	425,276
Payables due to other financial institutions		24,978	25,922	24,599	25,166
Liabilities at fair value through Income Statement	18	7,508	8,701	5,152	3,332
Derivative liabilities	10	27,259	38,580	29,341	40,229
Bank acceptances		5,027	6,063	4,984	6,059
Due to controlled entities		-	-	118,920	113,868
Current tax liabilities	19	688	1,529	612	1,440
Deferred tax liabilities	19	366	471	-	-
Other provisions	20	1,265	1,249	986	992
Insurance policy liabilities	29	13,166	13,004	-	-
Debt issues	21	142,219	132,808	119,548	115,291
Managed funds units on issue		1,214	891	-	-
Bills payable and other liabilities ⁽¹⁾	22	10,467	9,986	10,760	13,615
		732,509	698,633	772,473	745,268
Loan capital	23	9,594	9,687	9,969	10,437
Total liabilities		742,103	708,320	782,442	755,705
Net assets		49,348	45,537	48,435	45,029
Shareholders' Equity					
Share capital:					
Ordinary share capital	25	27,036	26,323	27,323	26,619
Other equity instruments	25	939	939	1,895	1,895
Reserves	24	2,009	1,333	3,011	2,641
Retained profits ⁽¹⁾	24	18,827	16,405	16,206	13,874
Shareholders' equity attributable to Equity holders of the Bank		48,811	45,000	48,435	45,029
Non-controlling interests	38	537	537	-	-
Total Shareholders' equity		49,348	45,537	48,435	45,029

(1) Comparative information has been restated to reflect the impact of changes in accounting policy. Refer to Note 1(f) for more details.

The above Balance Sheets should be read in conjunction with the accompanying notes.