

Financial Statements

Balance Sheets

As at 30 June 2011

	Note	Group		Bank	
		2011 \$M	2010 \$M	2011 \$M	2010 \$M
Assets					
Cash and liquid assets	8	13,241	10,119	10,979	8,711
Receivables due from other financial institutions	9	10,393	10,072	10,123	9,766
Assets at fair value through Income Statement:	10				
Trading		20,469	22,851	17,765	18,775
Insurance		14,998	15,940	-	-
Other		824	654	300	-
Derivative assets	11	30,317	27,689	30,731	27,363
Available-for-sale investments	12	45,171	32,915	75,699	65,779
Loans, bills discounted and other receivables	13	500,057	493,459	387,888	377,195
Bank acceptances of customers		10,734	11,569	10,734	11,569
Shares in and loans to controlled entities	49	-	-	47,357	49,809
Property, plant and equipment	15	2,366	2,351	1,526	1,506
Investment in associates	43	1,712	1,490	1,343	1,194
Intangible assets	16	9,603	9,420	3,726	3,382
Deferred tax assets	5	1,300	1,270	1,112	1,242
Other assets	17	6,681	6,482	4,917	4,706
		667,866	646,281	604,200	580,997
Assets held for sale	18	33	49	33	49
Total assets		667,899	646,330	604,233	581,046
Liabilities					
Deposits and other public borrowings	19	401,147	374,663	332,964	307,844
Payables due to other financial institutions	20	15,899	12,608	15,686	12,422
Liabilities at fair value through Income Statement	21	10,491	15,342	4,700	4,613
Derivative liabilities	11	33,976	24,884	32,817	23,689
Bank acceptances		10,734	11,569	10,734	11,569
Due to controlled entities		-	-	52,353	52,411
Current tax liabilities	22	1,222	1,056	1,133	1,016
Deferred tax liabilities	22	301	221	-	-
Other provisions	23	1,277	1,197	957	934
Insurance policy liabilities	33	13,652	14,592	-	-
Debt issues	24	118,652	130,210	94,385	107,039
Managed funds units on issue		1,048	880	-	-
Bills payable and other liabilities	25	10,652	10,025	9,348	10,733
		619,051	597,247	555,077	532,270
Loan capital	26	11,561	13,513	11,808	13,575
Total liabilities		630,612	610,760	566,885	545,845
Net assets		37,287	35,570	37,348	35,201
Shareholders' Equity					
Share capital:					
Ordinary share capital	28	23,602	23,081	23,896	23,379
Other equity instruments	28	939	939	1,895	1,895
Reserves	27	392	1,089	1,964	2,047
Retained profits	27	11,826	9,938	9,593	7,880
Shareholders' equity attributable to Equity holders of the Bank		36,759	35,047	37,348	35,201
Non-controlling interests	30	528	523	-	-
Total Shareholders' equity		37,287	35,570	37,348	35,201

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