

# Balance Sheets

As at 30 June 2023

	Note	Group		Bank	
		30 Jun 23 \$M	30 Jun 22 \$M	30 Jun 23 \$M	30 Jun 22 \$M
<b>Assets</b>					
Cash and liquid assets	5.1	116,619	161,154	108,367	150,974
Receivables from financial institutions	5.2	6,079	6,845	5,422	6,071
Assets at fair value through Income Statement	5.3	67,627	25,315	67,641	25,249
Derivative assets	5.4	23,945	35,736	25,585	37,774
Investment securities:					
At amortised cost	5.5	2,032	3,217	2,032	3,217
At fair value through Other Comprehensive Income	5.5	84,072	79,086	77,232	72,191
Assets held for sale	11.3	5	1,322	5	28
Loans and other receivables	3.1	926,082	878,854	816,140	773,042
Shares in and loans to controlled entities	11.2	–	–	54,636	56,719
Property, plant and equipment	6.1	4,950	4,887	3,549	3,627
Investments in associates and joint ventures	11.1	2,848	2,801	1,430	1,407
Intangible assets	6.2	7,393	6,899	4,340	3,883
Deferred tax assets	2.5	3,811	3,173	3,640	3,069
Other assets	6.3	7,382	5,971	6,799	5,387
<b>Total assets</b>		<b>1,252,845</b>	<b>1,215,260</b>	<b>1,176,818</b>	<b>1,142,638</b>
<b>Liabilities</b>					
Deposits and other public borrowings	4.1	864,995	857,586	786,267	783,701
Payables to financial institutions	5.2	21,910	26,052	21,266	25,321
Liabilities at fair value through Income Statement	4.2	40,103	7,271	39,148	6,097
Derivative liabilities	5.4	25,347	33,899	26,728	35,002
Due to controlled entities		–	–	42,586	41,433
Current tax liabilities		671	263	442	75
Deferred tax liabilities	2.5	138	150	64	82
Liabilities held for sale	11.3	–	1,183	–	–
Provisions	7.1	3,013	3,636	2,818	3,370
Term funding from central banks	4.4	54,220	54,807	49,637	51,137
Debt issues	4.3	122,267	116,902	95,893	89,940
Bills payable and other liabilities	7.2	15,578	12,656	14,932	12,347
		<b>1,148,242</b>	<b>1,114,405</b>	<b>1,079,781</b>	<b>1,048,505</b>
Loan capital	8.2	32,598	28,017	32,587	28,009
<b>Total liabilities</b>		<b>1,180,840</b>	<b>1,142,422</b>	<b>1,112,368</b>	<b>1,076,514</b>
<b>Net assets</b>		<b>72,005</b>	<b>72,838</b>	<b>64,450</b>	<b>66,124</b>
<b>Shareholders' Equity</b>					
Ordinary share capital	8.3	33,913	36,467	33,949	36,491
Reserves	8.3	(1,710)	(460)	(1,838)	(544)
Retained profits	8.3	39,797	36,826	32,339	30,177
<b>Shareholders' Equity attributable to equity holders of the Bank</b>		<b>72,000</b>	<b>72,833</b>	<b>64,450</b>	<b>66,124</b>
Non-controlling interests		5	5	–	–
<b>Total Shareholders' Equity</b>		<b>72,005</b>	<b>72,838</b>	<b>64,450</b>	<b>66,124</b>

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