

Consolidated statement of financial position

As at 30 June 2024

	Note	2024 \$M	Restated 2023 \$M	Restated 1 July 2022 \$M
Assets				
Cash and cash equivalents		734	3,908	1,418
Receivables due from other banks		-	1,788	2,490
Trading securities	9	-	2,218	2,722
Assets held for sale – Suncorp Bank	27.2	85,166	-	-
Derivatives	10	81	606	741
Investment securities	9	18,147	23,049	20,957
Loans and advances		-	67,102	61,856
Insurance contract assets	8.1.1	180	180	174
Reinsurance contract assets	8.1.2	1,158	1,995	2,525
Property, plant and equipment		484	604	712
Deferred tax assets	4.3	208	377	592
Goodwill and other intangible assets	21	5,006	5,294	5,268
Other assets		546	916	749
Total assets		111,710	108,037	100,204
Liabilities				
Payables due to other banks		-	121	165
Deposits		-	51,178	47,875
Liabilities directly associated with assets held for sale – Suncorp Bank	27.2	79,614	-	-
Derivatives	10	75	682	783
Payables and other liabilities		2,538	3,071	1,913
Insurance contract liabilities	8.1.1	12,542	12,583	12,384
Provisions and employee benefit liabilities	28	483	464	537
Deferred tax liabilities	4.3	49	51	172
Borrowings		-	24,009	20,910
Loan capital	15	2,525	2,544	2,622
Total liabilities		97,826	94,703	87,361
Net assets		13,884	13,334	12,843
Equity				
Share capital	12	12,469	12,384	12,325
Reserves	13	(11)	(46)	(28)
Retained profits		1,386	962	516
Total equity attributable to owners of the Company		13,844	13,300	12,813
Non-controlling interests		40	34	30
Total equity		13,884	13,334	12,843

The consolidated statement of financial position is to be read in conjunction with the accompanying notes.

Comparative information has been restated to reflect the Group's adoption of AASB 17 *Insurance Contracts* from 1 July 2023 as detailed in note 2.3. In accordance with AASB 5 *Non-Current Assets Held for Sale and Discontinued Operations*, comparatives have not been restated for the Suncorp Bank sale.