#### **INCOME STATEMENTS**

for the years ended 30 September

Westpac Banking Corporation

		Consolidated			Parent Entity		
\$m	Note	2023	2022	2021	2023	2022	
Interest income:							
Calculated using the effective interest method	3	42,515	22,981	22,132	38,909	20,261	
Other	3	1,237	270	146	992	352	
Total interest income		43,752	23,251	22,278	39,901	20,613	
Interest expense	3	(25,435)	(6,090)	(5,420)	(24,786)	(6,296)	
Net interest income		18,317	17,161	16,858	15,115	14,317	
Non-interest income							
Net fees	4	1,645	1,671	1,482	1,461	1,491	
Net wealth management and insurance	4	562	808	1,211	-	-	
Trading	4	717	664	719	678	601	
Other	4	404	(698)	952	1,668	7,890	
Total non-interest income		3,328	2,445	4,364	3,807	9,982	
Net operating income		21,645	19,606	21,222	18,922	24,299	
Operating expenses	5	(10,692)	(10,802)	(13,311)	(9,473)	(9,483)	
Impairment (charges)/benefits	6	(648)	(335)	590	(511)	(449)	
Profit before income tax expense		10,305	8,469	8,501	8,938	14,367	
Income tax expense	7	(3,104)	(2,770)	(3,038)	(2,504)	(2,189)	
Profit after income tax expense		7,201	5,699	5,463	6,434	12,178	
Net profit attributable to non-controlling interests		(6)	(5)	(5)	-	-	
Net profit attributable to owners of Westpac Banking Corporation (WBC)		7,195	5,694	5,458	6,434	12,178	
Earnings per share (cents)							
Basic	8	205.3	159.9	149.4			
Diluted	8	195.2	152.4	137.8			

The above income statements should be read in conjunction with the accompanying notes.

## STATEMENTS OF COMPREHENSIVE INCOME

for the years ended 30 September

Westpac Banking Corporation

	Consolidated			Parent Entity	
\$m	2023	2022	2021	2023	2022
Profit after income tax expense	7,201	5,699	5,463	6,434	12,178
Other comprehensive income/(expense)					
Items that may be reclassified subsequently to profit or loss					
Gains/(losses) recognised in equity on					
Debt securities measured at fair value through other comprehensive income (FVOCI)	(201)	(318)	578	(178)	(47)
Cash flow hedging instruments <sup>1</sup>	(635)	1,107	296	(570)	866
Transferred to income statement					
Debt securities measured at FVOCI	(125)	(254)	(195)	(125)	(254)
Cash flow hedging instruments <sup>1</sup>	(309)	(237)	39	(349)	(430)
Loss allowance on debt securities measured at FVOCI	1	(2)	2	1	(2)
Exchange differences on translation of foreign operations (net of associated hedges)	367	(264)	51	54	27
Income tax on items taken to or transferred from equity					
Debt securities measured at FVOCI	98	166	(119)	92	90
Cash flow hedging instruments	283	(253)	(97)	276	(131)
Items that will not be reclassified subsequently to profit or loss					
Gains/(losses) on equity securities measured at FVOCI (net of tax)	(10)	92	48	(20)	7
Own credit adjustment on financial liabilities designated at fair value (net of tax)	(21)	80	(10)	(21)	80
Remeasurement of defined benefit obligation recognised in equity (net of tax)	(105)	446	119	(110)	440
Net other comprehensive income/(expense) (net of tax)	(657)	563	712	(950)	646
Total comprehensive income	6,544	6,262	6,175	5,484	12,824
Attributable to					
Owners of WBC	6,536	6,257	6,171	5,484	12,824
Non-controlling interests	8	5	4	-	-
Total comprehensive income	6,544	6,262	6,175	5,484	12,824

The above statements of comprehensive income should be read in conjunction with the accompanying notes.

## **BALANCE SHEETS**

Westpac Banking Corporation

\$m	Note	Consol 2023	idated 2022	Parent 2023	Entity 2022
Assets	Note	2023	2022	2023	2022
Cash and balances with central banks	35	102,522	105,257	93,466	95,182
Collateral paid	33	4,535	6,216	4,505	6,179
Trading securities and financial assets measured at fair value through income		4,555	0,210	4,505	0,173
statement (FVIS)	16	30,507	24,332	27,987	22,417
Derivative financial instruments	20	21,343	41,283	21,038	41,127
Investment securities	17	75,326	76,465	67,508	70,176
Loans	9	773,254	739,647	678,021	651,717
Other financial assets	18	6,219	5,626	5,812	5,228
Current tax assets		5	16	5	4
Due from subsidiaries		-	-	53,644	54,185
Investment in subsidiaries		-	-	8,019	9,790
Investment in associates		33	37	33	33
Property and equipment		2,245	2,429	1,833	2,028
Deferred tax assets	7	2,095	1,754	1,957	1,646
Intangible assets	24	10,886	10,327	9,260	8,881
Other assets		804	734	672	668
Assets held for sale	37	-	75	_	_
Total assets		1,029,774	1,014,198	973,760	969,261
Liabilities					
Collateral received		3,525	6,371	3,243	6,299
Deposits and other borrowings	12	688,168	659,129	610,357	586,745
Other financial liabilities	19	44,870	56,360	38,780	52,352
Derivative financial instruments	20	24,647	39,568	24,574	39,458
Debt issues	13	156,573	144,868	134,957	122,339
Current tax liabilities		780	219	607	160
Due to subsidiaries		-	_	55,663	58,343
Provisions	25	2,777	2,950	2,543	2,705
Other liabilities		2,719	2,938	2,177	2,343
Liabilities held for sale	37	-	32	_	_
Total liabilities excluding loan capital		924,059	912,435	872,901	870,744
Loan capital	14	33,176	31,254	32,085	30,734
Total liabilities		957,235	943,689	904,986	901,478
Net assets		72,539	70,509	68,774	67,783
Shareholders' equity					
Share capital:					
Ordinary share capital	26	39,826	39,666	39,826	39,666
Treasury shares	26	(702)	(655)	(760)	(713)
Reserves	26	1,935	2,378	1,659	2,388
Retained profits		31,436	29,063	28,049	26,442
Total equity attributable to owners of WBC		72,495	70,452	68,774	67,783
Non-controlling interests	26	44	57	-	-
Total shareholders' equity and non-controlling interests		72,539	70,509	68,774	67,783

The above balance sheets should be read in conjunction with the accompanying notes.

## **STATEMENTS OF CHANGES IN EQUITY**

for the years ended 30 September

Westpac Banking Corporation

				Total equity		Total
Consolidated	Chave conital	Reserves	Retained	attributable to owners	NCI	shareholders'
\$m	Share capital (Note 26)	(Note 26)	profits	of WBC	(Note 26)	equity and NCI
Balance as at 30 September 2020	39,946	1,544	26,533	68,023	51	68,074
Impact from a change in accounting policy <sup>1</sup>	-	-	(40)	(40)		(40)
Restated opening balance	39,946	1,544	26,493	67,983	51	68,034
Profit after income tax expense	-		5,458	5,458	5	5,463
Net other comprehensive income/(expense)	_	604	109	713	(1)	712
Total comprehensive income/(expense)		604	5,567	6,171	4	6,175
Transactions in capacity as equity holders			-,			
Dividends on ordinary shares <sup>2</sup>	_	_	(3,247)	(3,247)	_	(3,247)
Dividend reinvestment plan	401	_	-	401	_	401
Dividend reinvestment plan underwrite	719	_	-	719	_	719
Other equity movements	7.10			7.0		, .0
Share-based payment arrangements	-	86	-	86	_	86
Purchase of shares	(28)	-	-	(28)	_	(28)
Net acquisition of treasury shares	(43)	_	-	(43)	_	(43)
Other	-	(7)	-	(7)	2	(5)
Total contributions and distributions	1,049	79	(3,247)	(2,119)	2	(2,117)
Balance as at 30 September 2021	40,995	2,227	28,813	72,035	57	72,092
Profit after income tax expense	-	-	5,694	5,694	5	5,699
Net other comprehensive income/(expense)	-	37	526	563	-	563
Total comprehensive income/(expense)	-	37	6,220	6,257	5	6,262
Transactions in capacity as equity holders						
Dividends on ordinary shares <sup>2</sup>	-	-	(4,337)	(4,337)	-	(4,337)
Other equity movements						
Off-market share buy-back (net of transaction costs) <sup>3</sup>	(1,902)	_	(1,601)	(3,503)		(3,503)
Share-based payment arrangements	(1,902)	87	(1,001)	(3,303)		(3,303)
Purchase of shares	(33)	-		(33)		(33)
Net acquisition of treasury shares	(49)	_	_	(49)		(49)
Other	(49)	27	(32)	(5)	(5)	(10)
Total contributions and distributions	(1,984)	114	(5,970)	(7,840)	(5)	(7,845)
Balance as at 30 September 2022	39,011	2,378	29,063	70,452	57	70,509
Profit after income tax expense	-	-	7,195	7,195	6	7,201
Net other comprehensive income/(expense)	-	(533)	(126)	(659)	2	(657)
Total comprehensive income/(expense)	-	(533)	7,069	6,536	8	6,544
Transactions in capacity as equity holders						
Dividends on ordinary shares <sup>2</sup>	-	-	(4,696)	(4,696)	_	(4,696)
Dividend reinvestment plan	192	-	-	192	_	192
Other equity movements						
Share-based payment arrangements	-	90	-	90	-	90
Purchase of shares	(32)	-	-	(32)	-	(32)
Net acquisition of treasury shares	(47)	-	-	(47)	-	(47)
Other	-	-	-	-	(21)	(21)
Total contributions and distributions	113	90	(4,696)	(4,493)	(21)	(4,514)
Balance as at 30 September 2023	39,124	1,935	31,436	72,495	44	72,539

The above statements of changes in equity should be read in conjunction with the accompanying notes.

<sup>1.</sup> In 2021, the Group aligned its accounting treatment of costs incurred in configuring or customising Software-as-a-Service (SaaS) arrangements with the treatment outlined in the IFRIC agenda decision released in April 2021. The adjustment to 2021 opening retained earnings reflects the impact of this change in accounting policy on prior years.

<sup>2.</sup> Relates to fully franked dividends at 30%:

<sup>- 2023: 2023</sup> interim dividend of 70 cents per share (\$2,456 million) and 2022 final dividend of 64 cents per share (\$2,240 million);

<sup>- 2022: 2022</sup> interim dividend of 61 cents per share (\$2,136 million) and 2021 final dividend of 60 cents per share (\$2,201 million); and

<sup>- 2021: 2021</sup> interim dividend of 58 cents per share (\$2,127 million) and 2020 final dividend 31 cents per share (\$1,120 million).

<sup>3.</sup> In 2022, the Group completed a \$3.5 billion off-market share buy-back of Westpac ordinary shares. Refer to Note 26 for further details.

# **STATEMENTS OF CHANGES IN EQUITY**

for the years ended 30 September

Westpac Banking Corporation

Parent Entity \$m	Share capital (Note 26)	Reserves (Note 26)	Retained profits	Total equity attributable to owners of WBC
Balance as at 30 September 2021	40,937	2,148	19,714	62,799
Profit after income tax expense	-	-	12,178	12,178
Net other comprehensive income/(expense)	-	126	520	646
Total comprehensive income/(expense)	-	126	12,698	12,824
Transactions in capacity as equity holders				
Dividends on ordinary shares <sup>1</sup>	-	-	(4,337)	(4,337)
Other equity movements				
Off-market share buy-back (net of transaction costs) <sup>2</sup>	(1,902)	-	(1,601)	(3,503)
Share-based payment arrangements	-	87	-	87
Purchase of shares	(33)	-	-	(33)
Net acquisition of treasury shares	(49)	-	-	(49)
Other	-	27	(32)	(5)
Total contributions and distributions	(1,984)	114	(5,970)	(7,840)
Balance as at 30 September 2022	38,953	2,388	26,442	67,783
Profit after income tax expense	-	-	6,434	6,434
Net other comprehensive income/(expense)	-	(819)	(131)	(950)
Total comprehensive income/(expense)	-	(819)	6,303	5,484
Transactions in capacity as equity holders				
Dividends on ordinary shares <sup>1</sup>	-	-	(4,696)	(4,696)
Dividend reinvestment plan	192	-	-	192
Other equity movements				
Share-based payment arrangements	-	90	-	90
Purchase of shares	(32)	-	-	(32)
Net acquisition of treasury shares	(47)	-	-	(47)
Other	-	-	-	-
Total contributions and distributions	113	90	(4,696)	(4,493)
Balance as at 30 September 2023	39,066	1,659	28,049	68,774

The above statements of changes in equity should be read in conjunction with the accompanying notes.

Relates to fully franked dividends at 30%:

<sup>- 2023: 2023</sup> interim dividend of 70 cents per share (\$2,456 million) and 2022 final dividend of 64 cents per share (\$2,240 million); and

<sup>- 2022: 2022</sup> interim dividend of 61 cents per share (\$2,136 million) and 2021 final dividend of 60 cents per share (\$2,201 million).

<sup>2.</sup> In 2022, the Group completed its \$3.5 billion off-market share buy-back of Westpac ordinary shares. Refer to Note 26 for further details.

173

#### **CASH FLOW STATEMENTS**

for the years ended 30 September

Westpac Banking Corporation

Dividends received excluding life business				Consolidated		Parent I	Entity
Interest received   41,970   22,423   22,430   33,511     Interest paid   1,970   1,926,524   1,030   1,057,77   1,226,343   1,030     Dividends received excluding life business   1	\$m	lote	2023	2022	2021	2023	2022
Interest paid   Dividends received excluding life business	Cash flows from operating activities						
Dividends received excluding life business   1	Interest received		41,970	22,423	22,430	38,311	19,887
Other non-interest income received   S,867   4,208   3,340   3,301	Interest paid		(22,654)	(5,091)	(5,677)	(22,634)	(5,488)
Operating expenses paid   (9,856) (8,724) (10,941) (8,762) (10   10   10   10   10   10   10   10	Dividends received excluding life business		1	4	4	1,051	1,569
Income tax paid excluding life business   (2,439) (2,279) (2,639) (2,141) (2,141)	Other non-interest income received		3,567	4,208	3,340	3,301	4,061
Receipts from policyholders and customers   - 845   976   1   22   - 1   22   - 1   22	Operating expenses paid		(9,856)	(9,724)	(10,941)	(8,762)	(8,548
Receipts from policyholders and customers   .   .   .   .   .   .   .   .   .	Income tax paid excluding life business		(2,439)	(2,278)	(2,639)	(2,141)	(2,050
Interest and other items of similar nature   1	Life business:						
Dividends received   Payments to policyholders and suppliers   - (619) (11,68)   -			-	845	976	-	-
Payments to policyholders and suppliers			-			-	-
Income tax paid			-			-	-
Cash flows from poperating activities before changes in operating assets and liabilities   Collateral paid   1,545   (1,524)   3,05   1,537   (1,524)   (1			-			-	-
Mote			-	(65)	(49)	-	
Net Cash provided by/tused in) operating activities   1,545   1,524   1,524   1,525   1,537			10.589	9.729	6.310	9.126	9,431
Tracing securities and financial assets measured at FVIS Derivative financial instruments 4,082 2,451 (2,420) 4,414 Loans (27,270) (36,345) (15,098) (25,080) (3 Other financial assets 128 279 (274) 94 Uffe insurance assets and liabilities - 266 (593) - 50 Other assets - 8 0 20 0 6 11  Net increases/(decrease) in:  Collateral received - (2,888) - 3,643 - 93 - 3,373 - 23,347 - 3 Other financial liabilities - (17,146) - 7,120 - 9,036 - (18,117) - 18,117 - 18,11			,	-,	0,010	-,	-,
Trading securities and financial assets measured at FVIS	Collateral paid		1,545	(1,524)	305	1,537	(1,658
Loans	Trading securities and financial assets measured at FVIS		(4,524)		19,316	(4,162)	(3,890
Other financial assets  Life insurance assets and liabilities  Other assets  Reference assets and liabilities  Other assets  Reference assets and liabilities  Other assets  Reference assets and liabilities  Reference assets and liabilities  Collateral received  (2,888) 3,643 93 (3,092)  Deposits and other borrowings  Other financial liabilities  Other liabilities  (17,146) 7,120 9,036 (18,117)  Other liabilities  (17,146) 7,120 9,036 (18,117)  Reference assets and other borrowings  Other liabilities  (10) 11 (8) (3)  Ret cash provided by/used in) operating activities  Proceeds from investing activities  Proceeds from investing activities  Proceeds from investing activities  Proceeds from investing activities  Reference assets and other businesses, net of cash disposed of controlled entities and other businesses, net of cash disposed of controlled entities and other businesses, net of cash disposed of controlled entities and other businesses, net of cash disposed of controlled entities  Proceeds from disposal of associates  Reference asset in investments in controlled entities  Proceeds from disposal of associates  Reference asset in investments in controlled entities  Reference asset in investments in	Derivative financial instruments		4,082	2,451	(2,420)	4,414	380
Other financial assets Life insurance assets and liabilities Other assets Other inancial liabilities Other liabilities	Loans						(32,696
Other assets         8         20         6         11           Net increase/(decrease) in:         Collateral received         (2,888)         3,643         93         (3,092)           Deposits and other borrowings         24,692         35,054         33,737         23,347         3           Other liabilities         (17,146)         71,20         90,36         (18,17)         1           Other liabilities         (12)         11         (8)         (3)           Net cash provided by/(used in) operating activities         35         (10,796)         16,954         50,410         (11,925)         1           Cash flows from investing activities         36,480         36,022         34,066         35,383         33,383         34,076         (28,40)         (29,406)         (           Proceeds from investing activities         36,480         36,022         34,066         35,383         33,383         34,076         (28,840)         (29,406)         (           Net movement in amounts due to /from controlled entities         35         293         2,115         1,272         -         (625)           Proceeds from disposal of controlled entities and other businesses, net of cash disposal of controlled entities and other businesses, net of cash disposal of associates         - <td>Other financial assets</td> <td></td> <td>128</td> <td>279</td> <td>(274)</td> <td>94</td> <td>(186</td>	Other financial assets		128	279	(274)	94	(186
Net increase/(decrease) in:	Life insurance assets and liabilities		-	266	(593)	-	
Collateral received   (2,888) 3,643 93 (3,092)   Deposits and other borrowings   24,692 35,004 33,737 23,347 3   Other financial liabilities   (17,146) 7,120 9,036 (18,117)   Other liabilities   (17,146) 7,120 9,036 (18,117)   Other liabilities   (10,046) 7,120 9,036 (18,117)   Other liabilities   (10,046) 7,120 11 8,0 3   Other cash provided by/(used in) operating activities   (10,046) 7,040   Other cash provided by/(used in) operating activities   (10,046) 7,040   Other cash provided by/(used in) operating activities   (10,046) 7,040   Other cash from investment securities   (10,046) 7,040   Other movement in amounts due to/from controlled entities   (10,046) 7,040   Other movement in amounts due to/from controlled entities   (10,046) 7,040   Other movement in amounts due to/from controlled entities   (10,046) 7,040   Other movement in amounts due to/from controlled entities   (10,046) 7,040   Other movement in amounts due to/from controlled entities   (10,046) 7,040   Other movement in amounts due to/from controlled entities   (10,046) 7,040   Other movement in amounts due to/from controlled entities   (10,046) 7,040   Other movement in amounts due to/from controlled entities   (10,046) 7,040   Other movement in amounts due to/from controlled entities   (10,046) 7,040   Other movement in amounts due to/from controlled entities   (10,046) 7,040   Other movement in controlled entities   (10,04	Other assets		8	20	6	11	37
Deposits and other borrowings	Net increase/(decrease) in:						
Other financial liabilities         (17,146)         7,120         9,036         (18,117)           Other liabilities         (12)         11         (8)         (3)           Net cash provided by/fused in) operating activities         35         (10,796)         16,984         50,410         (11,925)         1           Proceeds from investment activities         36,480         36,022         34,066         33,383         3           Purchase of investment securities         (33,753)         (34,076)         (28,840)         (29,406)         (6           Net movement in amounts due to/from controlled entities         35         293         2,115         1,272         -           Proceeds from disposal of controlled entities and other businesses, net of cash disposed         35         293         2,115         1,272         -           Purchase of controlled entities         -         -         -         -         640           Proceeds from disposal of associates         -         -         -         -         640           Proceeds from disposal of property and equipment         72         25         62         71           Purchase of intangible assets         (1,14)         (1,099)         (740)         (952)           Net cash provided by/(use	Collateral received		(2,888)	3,643	93	(3,092)	3,744
Other liabilities         (12)         11         (8)         (3)           Net cash provided by/cused in) operating activities         35         (10,796)         16,954         50,410         (11,925)         1           Cash flows from Investing activities         36,480         36,022         34,066         33,383         3           Purchase of investment securities         (33,753)         (34,076)         (28,840)         (29,406)         (0           Net movement in amounts due to/from controlled entities         -         -         -         (625)           Proceeds from disposal of controlled entities and other businesses, net of cash disposed         35         293         2,115         1,272         -           Purchase of controlled entities         -         -         (14)         -         -           Purchase of controlled entities in controlled entities         -         -         45         -           Purchase of sasociates         (1)         -         (8)         - </td <td>Deposits and other borrowings</td> <td></td> <td>24,692</td> <td>35,054</td> <td>33,737</td> <td>23,347</td> <td>33,586</td>	Deposits and other borrowings		24,692	35,054	33,737	23,347	33,586
Net cash provided by/(used in) operating activities   35   10,796   16,954   50,410   (11,925   11   12,000   16,000	Other financial liabilities		(17,146)	7,120	9,036	(18,117)	5,939
Cash flows from investing activities         36,480         36,022         34,066         33,383         38,002         34,066         33,383         38,002         34,066         33,383         38,002         34,066         33,383         38,002         34,066         33,383         38,002         34,066         33,383         38,002         34,066         33,383         38,002         34,066         33,383         38,002         34,066         33,383         38,002         34,066         33,383         36,002         34,066         20,406         (625)           Net movement in amounts due to/from controlled entities         -	Other liabilities		(12)	11	(8)	(3)	41
Proceeds from investment securities Purchase of investment securities Proceeds from dinvestment securities Proceeds from disposal of controlled entities and other businesses, net of cash disposed of controlled entities and other businesses, net of cash disposed of controlled entities Proceeds from disposal of controlled entities Purchase of controlled entities Proceeds from disposal of associates Purchase of associates Purchase of associates Proceeds from disposal of property and equipment Purchase of intangible assets Purchase of intangible assets Proceeds from disposal of property and equipment Purchase of intangible assets Purchase of intangible assets Proceeds from debt issues (1,141) (1,099) (740) (952) Purchase of intangible assets Proceeds from debt issues (62,596) (55,899) (65,272) (52,671) (470) (952) Payments for the principal portion of lease liabilities Proceeds from debt issues (62,596) (55,899) (65,272) (52,671) (470) (47	Net cash provided by/(used in) operating activities	35	(10,796)	16,954	50,410	(11,925)	14,728
Purchase of investment securities   (33,753) (34,076) (28,840) (29,406)   (28,840)   (28,840)   (29,406)   (28,840)   (	Cash flows from investing activities						
Net movement in amounts due to/from controlled entities   -   -   -   -   -   -   -   -   -	Proceeds from investment securities		36,480	36,022	34,066	33,383	34,383
Proceeds from disposal of controlled entities and other businesses, net of cash disposed Purchase of controlled entities Purchase of controlled entities Net (increase)/decrease in investments in controlled entities Proceeds from disposal of associates Purchase of associates Purchase of associates Purchase of interpolation of its posal of property and equipment Purchase of property and equipment Purchase of property and equipment Purchase of intengible assets Purchase of intengible assets Proceeds from disposal of property and equipment Purchase of intengible assets Proceeds from disposal of property and equipment Purchase of intengible assets Proceeds from disposal of property and equipment Purchase of intengible assets Proceeds from disposal of property and equipment Purchase of intengible assets Proceeds from disposal of property and equipment Purchase of intengible assets Proceeds from disposal of property and equipment Proceeds from debt issues Proceeds from debt issues (net of issue costs) Proceeds from disposal of property and equipment Proceeds from dividend reinvestment plan underwrite Purchase of shares relating to share-based payment arrangements Purchase of treasury shares (including RSP and EIP restricted shares) Proceeds from dividends Pr	Purchase of investment securities		(33,753)	(34,076)	(28,840)	(29,406)	(31,179
net of cash disposed  Purchase of controlled entities  Net (increase)/decrease in investments in controlled entities  Net (increase)/decrease in investments in controlled entities  Proceeds from disposal of associates  Purchase of associates  Purchase of associates  Proceeds from disposal of property and equipment  Purchase of property and equipment  Purchase of intangible assets  (1,141) (1,099) (740) (952)  Net cash provided by/(used in) investing activities  Proceeds from debt issues (net of issue costs)  Redemption of debt issues  Proceeds from debt issues  Payments for the principal portion of lease liabilities  Issue of loan capital (net of issue costs)  Redemption of loan capital (net of issue costs)  Redemption of loan capital  Payment for off-market share buy-back  Proceeds from dividend reinvestment plan underwrite  Proceeds from dividend reinvestment plan underwrite  Proceeds from dividend reinvestment plan underwrite  Proceeds from dividends paid to NCI  Proceeds from dividends  Dividends paid to NCI  Net cash provided by/(used in) financing activities  Special Cash and balances with central banks  Effect of exchange rate changes on cash and balances with central banks  Net (increase)/decrease in cash and balances with central banks included in assets held for sale  Cash and balances with central banks included in assets held for sale	Net movement in amounts due to/from controlled entities		-	-	-	(625)	1,589
Purchase of controlled entities  Net (increase)/decrease in investments in controlled entities  Proceeds from disposal of associates  Purchase of associates  (1) - (8) -  Proceeds from disposal of property and equipment  (238) (166) (234) (165)  Purchase of property and equipment  (238) (166) (234) (165)  Purchase of intangible assets  (1) (1,099) (740) (952)  Net cash provided by/(used in) investing activities  Proceeds from debt issues  Proceeds from debt issues (net of issue costs)  Proceeds from debt issues  Proceeds from debt issue costs)  Redemption of leat issue costs  Redemption of loan capital (net of issue costs)  Redemption of loan capital (net of issue costs)  Redemption of loan capital  Payment for off-market share buy-back  Proceeds from dividend reinvestment plan underwrite  Purchase of shares relating to share-based payment arrangements  Purchase of shares relating to share-based payment arrangements  Purchase of treasury shares (including RSP and EIP restricted shares)  Pividends paid to NCI  Net cash provided by/(used in) financing activities  Net cash provided by/(used in) financing activities  Proceeds from dividends  Fefect of exchange rate changes on cash and balances with central banks  Proceeds from dividends  P							
Net (increase)/decrease in investments in controlled entities   -   -   -   -   -   640     Proceeds from disposal of associates   -   -   45   -     Purchase of associates   (1)   -   (8)   -     Proceeds from disposal of property and equipment   72   25   62   71     Purchase of property and equipment   (238)   (166)   (234)   (165)     Purchase of intangible assets   (1,141)   (1,099)   (740)   (952)     Net cash provided by/(used in) investing activities   1,712   2,807   5,623   2,946   (1,141)   (1,099)   (1,141)   (1,141)   (1,099)   (1,141)   (1,141)   (1,099)   (1,141)	·	35	293			-	1,013
Proceeds from disposal of associates Purchase of associates Proceeds from disposal of property and equipment Proceeds from disposal of property and equipment Proceeds from disposal of property and equipment Purchase of property and equipment Purchase of intangible assets Proceeds from debt issues Proceeds from debt issues (net of issue costs) Proceeds from debt issues Proceeds from debt issue costs) Payments for the principal portion of lease liabilities Proceeds from debt issue costs) Payments for the principal portion of lease liabilities Proceeds from dividend from the principal portion of lease liabilities Proceeds from dividend from the principal portion of lease liabilities Proceeds from dividend from the principal portion of lease liabilities Proceeds from dividend from the principal portion of lease liabilities Proceeds from dividend from the principal portion of lease liabilities Proceeds from dividend from the principal portion of lease liabilities Proceeds from dividend from the principal portion of lease liabilities Proceeds from dividend from the principal portion of lease liabilities Proceeds from dividend from the principal portion of lease liabilities Proceeds from dividend from the principal portion of lease liabilities Proceeds from dividend from debt issue costs) Proceeds from dividend from debt from			-	, ,			(14
Purchase of associates   (1)	, , , , , , , , , , , , , , , , , , , ,		-	-		640	1,555
Proceeds from disposal of property and equipment         72         25         62         71           Purchase of property and equipment         (238)         (166)         (234)         (165)           Purchase of intangible assets         (1,141)         (1,099)         (740)         (952)           Net cash provided by/(used in) investing activities         1,712         2,807         5,623         2,946           Cash flows from financing activities         70,974         73,309         46,799         62,992         5           Redemption of debt issues         (62,596)         (55,899)         (65,272)         (52,671)         (4           Payments for the principal portion of lease liabilities         (401)         (427)         (507)         (358)           Issue of loan capital (net of issue costs)         3,453         6,527         7,628         2,894           Redemption of loan capital (net of issue costs)         3,453         6,527         7,628         2,894           Redemption of loan capital (net of issue costs)         3,453         6,527         7,628         2,894           Redemption of loan capital (net of issue costs)         3,453         6,527         7,628         2,894           Redemption of loan capital (net of issue costs)         4,504         4,503 <td>·</td> <td></td> <td>-</td> <td>-</td> <td></td> <td>-</td> <td>-</td>	·		-	-		-	-
Purchase of property and equipment         (238)         (166)         (234)         (165)           Purchase of intangible assets         (1,141)         (1,099)         (740)         (952)           Net cash provided by/(used in) investing activities         1,712         2,807         5,623         2,946           Cash flows from financing activities         70,974         73,309         46,799         62,992         5           Redemption of debt issues         (62,596)         (55,899)         (65,272)         (52,671)         (4           Payments for the principal portion of lease liabilities         (401)         (427)         (507)         (358)           Issue of loan capital (net of issue costs)         3,453         6,527         7,628         2,894           Redemption of loan capital (net of issue costs)         3,453         6,527         7,628         2,894           Redemption of loan capital (net of issue costs)         3,453         6,527         7,628         2,894           Redemption of loan capital         (1,171)         (2,344)         (1,548)         (1,171)         (2,344)         (1,548)         (1,171)         (2,344)         (1,548)         (1,171)         (2,340)         (3,503)         -         -         -         7,19         -						-	-
Purchase of intangible assets   (1,141)   (1,099)   (740)   (952)							14
Net cash provided by/(used in) investing activities							(129
Cash flows from financing activities         Proceeds from debt issues (net of issue costs)       70,974       73,309       46,799       62,992       5         Redemption of debt issues       (62,596)       (55,899)       (65,272)       (52,671)       (4         Payments for the principal portion of lease liabilities       (401)       (427)       (507)       (358)         Issue of loan capital (net of issue costs)       3,453       6,527       7,628       2,894       6         Redemption of loan capital       (1,171)       (2,344)       (1,548)       (1,171)       (2,548)       (3,53	-						(938
Proceeds from debt issues (net of issue costs)  Redemption of debt issues  (62,596) (55,899) (65,272) (52,671) (42,722) (52,671) (43,723)  Payments for the principal portion of lease liabilities (401) (427) (507) (358)  Issue of loan capital (net of issue costs)  Redemption of loan capital (net of issue costs)  Redemption of loan capital (1,171) (2,344) (1,548) (1,171) (2,344) (1,548) (1,171) (2,344) (1,548) (1,171) (2,344) (1,548) (1,171) (2,344) (1,548) (1,171) (2,344) (1,548) (1,171) (2,344) (1,548) (1,171) (2,344) (1,548) (1,171) (2,344) (1,548) (1,171) (2,344) (1,548) (1,171) (2,344) (1,548) (1,171) (2,344) (1,548) (1,171) (2,344) (1,548) (1,171) (2,344) (1,548) (1,171) (2,344) (1,548) (1,171) (2,344) (1,548) (1,548) (3,29) (33) (28) (32) (32) (47) (49) (43) (47) (49) (43) (47) (49) (43) (47) (49) (43) (47) (49) (43) (47) (49) (43) (47) (49) (43) (47) (49) (43) (47) (49) (43) (47) (49) (43) (47) (49) (43) (47) (49) (40) (43) (47) (49) (40) (40) (40) (40) (40) (40) (40) (40			1,712	2,807	5,625	2,946	6,294
Redemption of debt issues   (62,596)   (55,899)   (65,272)   (52,671)   (42,722)   (43,507)   (44,504)   (45	_		70 974	73 309	46 799	62 992	58,657
Payments for the principal portion of lease liabilities (401) (427) (507) (358) Issue of loan capital (net of issue costs) 3,453 6,527 7,628 2,894 Redemption of loan capital (1,171) (2,344) (1,548) (1,171) (2,344) (1,548) (1,171) (2,344) (1,548) (1,171) (2,344) (1,548) (1,171) (2,344) (1,548) (1,171) (2,344) (1,548) (1,171) (2,344) (1,548) (1,171) (2,344) (1,548) (1,171) (2,344) (1,548) (1,171) (2,344) (1,548) (1,171) (2,344) (1,548) (1,171) (2,344) (1,548) (1,171) (2,344) (1,548) (1,171) (2,344) (1,548) (1,548) (1,171) (2,344) (1,548) (1,548) (1,171) (2,344) (1,548) (1,548) (1,171) (2,344) (1,548) (1,548) (1,171) (2,344) (1,548) (1,548) (1,171) (2,344) (1,548) (1,171)							(44,222
Issue of loan capital (net of issue costs)	•						(401
Redemption of loan capital   (1,171)   (2,344)   (1,548)   (1,171)   (1,548)   (1,171)   (1,548)   (1,171)   (1,548)   (1,171)   (1,548)   (1,171)   (1,548)   (1,171)   (1,548)   (1,171)   (1,548)   (1,171)   (1,548)   (1,171)   (1,548)   (1,171)   (1,548)   (1,54							6,007
Payment for off-market share buy-back Proceeds from dividend reinvestment plan underwrite Purchase of shares relating to share-based payment arrangements Purchase of treasury shares (including RSP and EIP restricted shares) Payment of dividends Dividends paid to NCI  Net cash provided by/(used in) financing activities  Net increase/(decrease) in cash and balances with central banks Effect of exchange rate changes on cash and balances with central banks Net (increase)/decrease in cash and balances with central banks included in assets held for sale  Cash and balances with central banks as at beginning of year  - (3,503) (4,504) - (4,504) - (4,504) - (4,504) - (4,504) - (4,504) - (4,504) - (4,504) - (4,504) - (4,504) - (4,504) - (5) - (2) - (2) - (3,503) (4,504) - (4,504) - (4,504) - (4,504) - (4,504) - (4,504) - (4,504) - (4,504) - (5) - (2) - (2) - (2) - (3,503) (4,504) - (4,							(2,344
Proceeds from dividend reinvestment plan underwrite Purchase of shares relating to share-based payment arrangements Purchase of treasury shares (including RSP and EIP restricted shares) Payment of dividends Dividends paid to NCI  Net cash provided by/(used in) financing activities  Net increase/(decrease) in cash and balances with central banks Effect of exchange rate changes on cash and balances with central banks  Net (increase)/decrease in cash and balances with central banks included in assets held for sale  Cash and balances with central banks as at beginning of year  - 7 (7) - 719 - 710					-		(3,503
Purchase of shares relating to share-based payment arrangements       (32)       (33)       (28)       (32)         Purchase of treasury shares (including RSP and EIP restricted shares)       (47)       (49)       (43)       (47)         Payment of dividends       (4,504)       (4,337)       (2,846)       (4,504)       (6,504)       (6,504)       (6,504)       (6,504)       (6,504)       (6,504)       (7,504)			_	-	719	_	(0,000
Purchase of treasury shares (including RSP and EIP restricted shares)  Payment of dividends Dividends paid to NCI  Ret cash provided by/(used in) financing activities  Net increase/(decrease) in cash and balances with central banks Effect of exchange rate changes on cash and balances with central banks  Net (increase)/decrease in cash and balances with central banks included in assets held for sale  Cash and balances with central banks as at beginning of year  (47) (49) (43) (47) (47) (49) (43) (47) (47) (49) (43) (47) (49) (43) (47) (49) (43) (47) (47) (49) (43) (47) (47) (47) (49) (43) (47) (49) (43) (47) (47) (49) (43) (47) (47) (47) (47) (49) (43) (47) (47) (47) (47) (47) (47) (47) (47				(33)		(32)	(33
Payment of dividends       (4,504)       (4,337)       (2,846)       (4,504)       (6,504)       (6,504)       (6,504)       (7,504)       (							(49
Dividends paid to NCI  (21) (5) (2) -  Net cash provided by/(used in) financing activities  5,655 13,239 (15,100) 7,103  Net increase/(decrease) in cash and balances with central banks  (3,429) 33,000 40,933 (1,876) 3  Effect of exchange rate changes on cash and balances with central banks  694 897 298 160  Net (increase)/decrease in cash and balances with central banks included in assets held for sale  Cash and balances with central banks as at beginning of year 105,257 71,353 30,129 95,182 6	, , , , , , , , , , , , , , , , , , ,						(4,337
Net increase/(decrease) in cash and balances with central banks  Effect of exchange rate changes on cash and balances with central banks  Net (increase)/decrease in cash and balances with central banks included in assets held for sale  Cash and balances with central banks as at beginning of year  (3,429) 33,000 40,933 (1,876) 3  694 897 298 160  7 (7) -  (7) -  (7) -  (8) 7 (7) -  (8) 7 (7) -  (9) 7 (7) -  (105,257 71,353 30,129 95,182 6	Dividends paid to NCI				(2)		-
Effect of exchange rate changes on cash and balances with central banks 694 897 298 160  Net (increase)/decrease in cash and balances with central banks included in assets held for sale - 7 (7) -  Cash and balances with central banks as at beginning of year 105,257 71,353 30,129 95,182 6	<u> </u>					7,103	9,775
Effect of exchange rate changes on cash and balances with central banks 694 897 298 160  Net (increase)/decrease in cash and balances with central banks included in assets held for sale - 7 (7) -  Cash and balances with central banks as at beginning of year 105,257 71,353 30,129 95,182 6	Net increase/(decrease) in cash and balances with central banks			33,000			30,797
in assets held for sale - 7 (7) - Cash and balances with central banks as at beginning of year 105,257 71,353 30,129 95,182 6	Effect of exchange rate changes on cash and balances with central banks						1,631
Cash and balances with central banks as at beginning of year 105,257 71,353 30,129 95,182 6	Net (increase)/decrease in cash and balances with central banks included						
			-			-	-
Cash and balances with central banks as at end of year 35 102,522 105,257 71,353 93,466 9							62,754
	Cash and balances with central banks as at end of year	35	102,522	105,257	71,353	93,466	95,182

The above cash flow statements should be read in conjunction with the accompanying notes.