

Consolidated statement of cash flows

for the half-year ended 30 September 2014

	Notes	Half-year to 30 Sep 2014 \$m	Half-year to 31 Mar 2014 \$m	Half-year to 30 Sep 2013 \$m
Cash flows (used in)/from operating activities				
Interest received		2,351	2,234	2,116
Interest and other costs of finance paid		(1,467)	(1,482)	(1,419)
Dividends and distributions received		190	58	156
Fees and other non-interest income received		2,583	2,391	2,295
Fees and commissions paid		(407)	(401)	(381)
Net payments for trading portfolio assets and other financial assets/liabilities		(3,842)	(362)	(1,705)
Payments to suppliers		(696)	(220)	(423)
Employment expenses paid		(2,274)	(1,219)	(1,903)
Income tax paid		(307)	(151)	(185)
Life investment contract premiums received, disposal of investment assets and other unitholder contributions		556	516	675
Life investment contract payments and payments for investment assets		(506)	(451)	(672)
Net loan assets granted		(5,045)	(2,191)	(5,585)
Net increase in amounts due to other financial institutions, deposits and other borrowings		7,844	723	7,446
Net cash flows (used in)/from operating activities	18	(1,020)	(555)	415
Cash flows from investing activities				
Net proceeds from investment securities available for sale		1,882	3,299	889
Proceeds from the disposal of associates, subsidiaries and businesses, net of cash deconsolidated		184	242	323
Payments for the acquisition of associates, subsidiaries and businesses, net of cash acquired		(515)	(360)	(369)
Proceeds from the disposal of property, plant and equipment, lease assets and intangible assets		65	142	14
Payments for the acquisition of property, plant and equipment, lease assets and intangible assets		(438)	(452)	(239)
Net cash flows from investing activities		1,178	2,871	618