

Half-year to 30 Sep 2014 \$m	Half-year to 31 Mar 2014 \$m	Half-year to 30 Sep 2013 \$m
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Note 2

Profit for the period continued

Other operating income and charges

Net gains on sale of investment securities available for sale	146	366	75
Impairment charge on investment securities available for sale	(19)	(21)	(70)
Net gains on sale of associates and joint ventures	50	25	36
Impairment charge on interests in associates and joint ventures	(29)	(140)	(12)
Gain on disposal of operating lease assets	97	13	14
Impairment charge on non-financial assets	(31)	(4)	(24)
Net operating lease income			
Rental income	484	481	449
Depreciation on operating lease assets	(211)	(210)	(191)
Dividends/distributions received/receivable:			
Investment securities available for sale	26	104	104
Collective allowance for credit losses provided for during the period (note 10)	(26)	(37)	(21)
Individually assessed provisions:			
Loan assets provided for during the period (note 10)	(57)	(73)	(46)
Other receivables provided for during the period	(10)	(19)	(13)
Recovery of loans previously provided for (note 10)	18	5	6
Recovery of other receivables previously provided for	–	2	5
Loan losses written off	(39)	(29)	(33)
Recovery of loans previously written off	10	10	7
Other income	46	62	34
Total other operating income and charges	455	535	320
Net operating income	4,298	4,453	3,679