

# Notes to the consolidated financial statements

## for the half-year ended 30 September 2014

### continued

## Note 3

### Segment reporting continued

#### (ii) Products and services

For the purposes of preparing a segment report based on products and services, the activities of the Consolidated Entity have been divided into four areas:

**Asset and Wealth Management:** distribution and manufacture of funds management products;

**Financial Markets:** trading in fixed income, equities, currency, commodities and derivative products;

**Capital Markets:** corporate and structured finance, advisory, underwriting, facilitation, broking and real estate/property development; and

**Lending:** banking activities, mortgages and leasing.

	Asset and Wealth Management \$m	Financial Markets \$m	Capital Markets \$m	Lending \$m	Total \$m
<b>Half-year to 30 September 2014</b>					
Revenues from external customers	1,476	1,522	931	2,255	6,184
Half-year to 31 March 2014					
Revenues from external customers	1,333	1,817	1,167	2,215	6,532
Half-year to 30 September 2013					
Revenues from external customers	1,174	1,291	856	2,180	5,501

#### (iii) Geographical areas

Geographical segments have been determined based upon where the transactions have been booked. The operations of the Consolidated Entity are headquartered in Australia.

	Half-year to 30 Sep 2014 \$m	Half-year to 31 Mar 2014 \$m	Half-year to 30 Sep 2013 \$m
<b>Revenues from external customers</b>			
Australia	2,851	2,693	2,820
Americas	1,465	1,993	1,591
Europe, Middle East and Africa	1,427	1,302	710
Asia Pacific	441	544	380
<b>Total</b>	<b>6,184</b>	<b>6,532</b>	<b>5,501</b>

#### (iv) Major customers

The Consolidated Entity does not rely on any major customer.