

Notes to the consolidated financial statements

for the half-year ended 30 September 2014

continued

	As at 30 Sep 2014 \$m	As at 31 Mar 2014 \$m	As at 30 Sep 2013 \$m
Note 11			
Impaired financial assets			
Impaired debt investment securities available for sale before individually assessed provisions for impairment	7	7	8
Less individually assessed provisions for impairment	(6)	(6)	(7)
Debt investment securities available for sale after individually assessed provisions for impairment	1	1	1
Impaired loan assets and other financial assets before individually assessed provisions for impairment	956	848	849
Less individually assessed provisions for impairment	(461)	(434)	(448)
Loan assets and other financial assets after individually assessed provisions for impairment	495	414	401
Total net impaired financial assets	496	415	402

Note 12

Interests in associates and joint ventures accounted for using the equity method

Loans and investments without provisions for impairment	2,082	2,074	2,327
Loans and investments with provisions for impairment	1,077	1,052	781
Less provisions for impairment	(676)	(679)	(611)
Loans and investments at recoverable amount	401	373	170
Total interests in associates and joint ventures accounted for using the equity method	2,483	2,447	2,497

There are no material associates and joint ventures accounted for using the equity method.

Note 13

Trading portfolio liabilities

Listed equity securities	3,292	1,888	2,942
Corporate securities	541	396	282
Foreign government securities	225	363	257
Commodities	54	115	–
Commonwealth government securities	6	–	4
Total trading portfolio liabilities	4,118	2,762	3,485

Note 14

Other liabilities

Due to brokers and customers	6,217	6,343	5,985
Creditors	4,161	4,269	3,935
Accrued charges and sundry provisions	1,527	1,921	1,248
Life insurance contracts and other unitholder liabilities	1,037	1,084	1,129
Income tax payable	122	74	70
Other	223	217	271
Total other liabilities	13,287	13,908	12,638