

# FIVE YEAR SUMMARY

	2012 \$m	2011 \$m	2010 \$m	2009 \$m	2008 \$m	
<b>Underlying financial performance<sup>1</sup></b>						
Net interest income <sup>2</sup>	12,111	11,498	10,862	9,890	7,855	
Other operating income <sup>2</sup>	5,468	5,314	4,920	4,477	4,440	
Operating expenses	(8,022)	(7,718)	(6,971)	(6,068)	(5,406)	
Profit before credit impairment and income tax	9,557	9,094	8,811	8,299	6,889	
Provision for credit impairment	(1,246)	(1,211)	(1,820)	(3,056)	(2,090)	
Income tax expense	(2,294)	(2,222)	(1,960)	(1,469)	(1,365)	
Non-controlling interests	(6)	(9)	(6)	(2)	(8)	
Underlying profit <sup>1</sup>	6,011	5,652	5,025	3,772	3,426	
Adjustments between statutory profit and underlying profit <sup>1</sup>	(350)	(297)	(524)	(829)	(107)	
<b>Profit attributable to shareholders of the Company</b>	<b>5,661</b>	<b>5,355</b>	<b>4,501</b>	<b>2,943</b>	<b>3,319</b>	
<b>Financial position</b>						
Assets <sup>2,3</sup>	642,127	604,213	531,703	476,987	470,293	
Net assets	41,220	37,954	34,155	32,429	26,552	
Tier 1 capital ratio <sup>4</sup>	10.8%	10.9%	10.1%	10.6%	7.7%	
Return on average ordinary equity <sup>5</sup>	14.6%	15.3%	13.9%	10.3%	14.5%	
Return on average assets <sup>2</sup>	0.9%	0.9%	0.9%	0.6%	0.8%	
Cost to income ratio <sup>1</sup>	45.6%	45.9%	44.2%	42.2%	44.0%	
<b>Shareholder value – ordinary shares</b>						
Total return to shareholders (share price movement plus dividends)	35.4%	-12.6%	1.9%	40.3%	-33.5%	
Market capitalisation	67,255	51,319	60,614	61,085	38,263	
Dividend	145 cents	140 cents	126 cents	102 cents	136 cents	
Franked portion	– interim – final	100% 100%	100% 100%	100% 100%	100% 100%	
Share price	– high – low – closing	\$25.12 \$20.26 \$24.75	\$25.96 \$17.63 \$19.52	\$26.23 \$19.95 \$23.68	\$24.99 \$11.83 \$24.39	\$31.74 \$15.07 \$18.75
<b>Share information</b> (per fully paid ordinary share)						
Earnings per share	213.4c	208.2c	178.9c	131.0c	170.4c	
Dividend payout ratio	69.3%	68.6%	71.6%	82.3%	82.6%	
Net tangible assets per ordinary share <sup>6</sup>	\$12.22	\$11.44	\$10.38	\$11.02	\$10.72	
No. of fully paid ordinary shares issued (millions)	2,717.4	2,629.0	2,559.7	2,504.5	2,040.7	
Dividend Reinvestment Plan (DRP) issue price	– interim – final	\$20.44 –	\$21.69 \$19.09	\$21.32 \$22.60	\$15.16 \$21.75	\$20.82 \$13.58
<b>Other information</b>						
Points of representation <sup>7</sup>	1,337	1,381	1,394	1,352	1,346	
No. of employees (full time equivalents) <sup>8</sup>	48,239	50,297	47,099	37,687	36,925	
No. of shareholders <sup>9</sup>	438,958	442,943	411,692	396,181	376,813	

1 Profit has been adjusted for certain non-core items to arrive at underlying profit, the result for the ongoing business activities of the Group. These adjustments have been determined on a consistent basis with those made in prior years. The adjustments made in arriving at underlying profit are included in statutory profit which is subject to audit within the context of the Group statutory audit opinion. Underlying profit is not audited, however, the external auditor has informed the Audit Committee that the adjustments, and the presentation thereof, are based on the guidelines released by the Australian Institute of Company Directors (AICD) and the Financial Services Institute of Australasia (FINSIA), and have been determined on a consistent basis with those made in prior years. Refer to page 204 to 206 for analysis of the adjustments between statutory profit and underlying profit.

2 The 2011 comparative information has been restated to reflect the impact of the current period reporting treatment of derivative related collateral posted/received and the associated interest income/expense. Refer to note 1 of the financial statement for further details. The 2008 to 2010 comparative information has not been restated.

3 In 2010, consolidated assets included assets from ANZ Wealth Australia (formerly OnePath Australia), OnePath NZ (formerly ING NZ), Landmark and RBS acquired during the financial year.

4 Calculated in accordance with APRA requirements effective at the relevant date. Basel II has been applied from 1 January 2008.

5 Average ordinary equity excludes non-controlling interests and preference shares.

6 Equals shareholders' equity less preference share capital, goodwill, software and other intangible assets divided by the number of ordinary shares.

7 Includes branches, offices, representative offices and agencies.

8 Comparative amounts have changed reflecting an amendment to FTE to align to the current year methodology (2011: FTE increased by 1,359).

9 Excludes employees whose only ANZ shares are held in trust under ANZ employee share schemes.