

FIVE YEAR SUMMARY

	2019 ¹ \$m	2018 ¹ \$m	2017 ¹ \$m	2016 \$m	2015 \$m
Financial performance - cash²					
Net interest income	14,339	14,514	14,875	15,095	14,616
Other operating income ³	4,690	4,853	4,941	5,499	5,921
Operating expenses ³	(9,071)	(9,401)	(8,967)	(10,439)	(9,378)
Profit before credit impairment and income tax	9,958	9,966	10,849	10,155	11,159
Credit impairment charge	(795)	(688)	(1,199)	(1,956)	(1,205)
Income tax expense	(2,678)	(2,775)	(2,826)	(2,299)	(2,724)
Non-controlling interests	(15)	(16)	(15)	(11)	(14)
Cash profit from continuing operations²	6,470	6,487	(6,809)	5,889	7,216
Cash profit/(loss) from discontinued operations	(309)	(682)	129	n/a	n/a
Cash profit	6,161	5,805	6,938	5,889	7,216
Adjustments to arrive at statutory profit ²	(208)	595	(532)	(180)	277
Profit attributable to shareholders of the Company	5,953	6,400	6,406	5,709	7,493
Financial position					
Assets	981,137	943,182	897,326	914,869	889,900
Net assets	60,794	59,405	59,075	57,927	57,353
Common Equity Tier 1	11.4%	11.4%	10.6%	9.6%	9.6%
Common Equity Tier 1 – Internationally Comparable Basel 3 ⁴	16.4%	16.8%	15.8%	14.5%	13.2%
Return on average ordinary equity (statutory) ⁵	10.0%	10.9%	11.0%	10.0%	14.5%
Return on average assets (statutory)	0.6%	0.7%	0.7%	0.6%	0.9%
Cost to income ratio (cash) ²	49.5%	52.0%	46.1%	50.7%	45.7%
Shareholder value – ordinary shares					
Total return to shareholders (share price movement plus dividends)	9.2%	0.6%	13.1%	9.2%	(7.5%)
Market capitalisation	80,842	80,979	86,948	80,886	78,606
Dividend (cents)	160	160	160	160	181
Franked portion – interim	100%	100%	100%	100%	100%
– final	70%	100%	100%	100%	100%
Share price – high (dollars)	\$29.30	\$30.80	\$32.95	\$29.17	\$37.25
– low (dollars)	\$22.98	\$26.08	\$25.78	\$21.86	\$26.38
– closing (dollars)	\$28.52	\$28.18	\$29.60	\$27.63	\$27.08
Share information					
(per fully paid ordinary share)					
Earnings per share (cents) (statutory)	210	221.6	220.1	197.4	271.5
Dividend payout ratio (statutory)	76.2%	72.1%	73.4%	81.9%	68.6%
Net tangible assets per ordinary share ⁶	\$19.59	\$18.47	\$17.66	\$17.13	\$16.86
No. of fully paid ordinary shares issued (millions)	2,835	2,874	2,937	2,927	2,903
Dividend reinvestment plan (DRP) issue price					
– interim	\$27.79	\$27.76	\$28.80	\$24.82	\$31.93
– final	-	\$26.03	\$29.02	\$28.16	\$27.08
Other information					
No. of employees (full time equivalents)	39,060	39,924	44,896	46,554	50,152
No. of shareholders	506,847	509,238	522,425	545,256	546,558

¹ During 2018, part of Wealth Australia and TSO and Group Centre division was classified as a discontinued operation. 2017 comparatives have been restated accordingly. 2016 to 2015 have not been restated. All ratios are presented on a Group basis inclusive of discontinued operations across 2019 to 2015.

² Cash profit excludes non-core items included in statutory profit and is provided to assist readers in understanding the result of the ongoing business activities of the Group. Cash profit is not audited; however, the external auditor has informed the Audit Committee that the adjustments have been determined on a consistent basis across each period presented, and the adjustments for the sale impact of Shanghai Rural Commercial Bank (SRCB) in 2018 and 2017 are appropriate.

³ On adoption of AASB 15, the Group reclassified certain items previously netted which are now presented gross in operating income and operating expenses. Only the comparative information for 2018 has been restated which increased total operating income and total operating expenses by \$153 million for the September 2018 full year.

⁴ Internationally Comparable Methodology applied for 2015–2018 aligns with APRA's information paper entitled 'International Capital Comparison Study' (13 July 2015). Basel Internationally Comparable ratios do not include an estimate of the Basel I capital floor requirement.

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

	2019	2018	2017	2016	2015
Fair and Responsible Banking					
Net Promoter Score Ranking (relative to peers)					
Australia Retail ¹	4	3	4	2	4
Australia Commercial ²	3	3	4	4	4
Australia Institutional ³	1	1	2	1	–
New Zealand Retail ⁴	4	4	4	4	5
New Zealand Commercial and Agricultural ⁵	5	5	5	5	5
New Zealand Institutional ⁶	1	1	3	1	–
Code of conduct					
Breaches	784	1,114	1,443	1,408	1,629
Investigations resulting in termination	151	226	262	254	294
Financial Wellbeing					
Help enable social and economic participation of 1 million people by 2020 (cumulative total) ⁷	998,474	889,135	550,361	453,054	–
Employees					
Employee Engagement (%) ⁸	77	73	72	74	76
Total Women in Leadership (%) ⁹	32.5	32.0	31.1	29.9	29.5
Community					
Total community investment (\$m) ¹⁰	142.2	136.9	131.1	89.8	74.8
Volunteer hours	134,930	124,113	113,127	113,071	108,142
Employee volunteering participation rate (%) ¹¹	42.4	34.6	29.4	–	–
Housing					
Provide NZ \$100 million of interest free loans to insulate homes for ANZ mortgage holders (NZ\$ million) ¹²	6.3	–	–	–	–
Environmental Sustainability					
Fund and facilitate at least AU\$15 billion by 2020 towards environmentally sustainable solutions for our customers (AU\$ billion cumulative total) ¹³	19.1	11.5	6.9	2.5	–
Environmental footprint					
Total scope 1 & 2 GHG emissions (tCO ₂ e)	156,568	171,012	180,993	193,569	209,531
Total scope 1,2 & 3 GHG emissions (tCO ₂ e)	250,857	266,906	273,216	299,224	335,085
Project finance portfolio¹⁴					
Renewables (%)	83	76	70	63	60
Coal (%)	9	10	16	19	18
Gas (%)	8	13	13	18	22
Project finance commitment to renewable energy (\$m)	1,371	1,076	1,141	875	881

¹ Roy Morgan Research Single Source, Australian population aged 14+, Main Financial Institution, six month rolling average to Sep'15, Sep'16, Sep'17, Sep'18 & Sep'19. Ranking based on the four major Australian banks.

² DBM Business Financial Services Monitor. Base: Commercial (<\$100 million annual turnover) Main Financial Institution customers. Six month average to Sep'15, Sep'16, Sep'17, Sep'18 & Sep'19. Ranking based on the four major Australian banks.

³ Peter Lee Associates, 2019 Large Corporate and Institutional Relationship Banking surveys, Australia.

⁴ Retail Market Monitor, Camorra Research, six month rolling average to Sep'15, Sep'16, Sep'17, Sep'18 & Sep'19.

⁵ Business Finance Monitor, TNS Kantar Research. Base: Commercial (\$3 million – \$150 million annual turnover) and Agricultural (>500K annual turnover) customers. Four quarter rolling average to Q3'15, Q3'16, Q3'17, Q3'18 & Q3'19.

⁶ Peter Lee Associates Large Corporate and Institutional Relationship Banking surveys, New Zealand 2016 – 2019, ranked against the Top 4 competitors (in 2016 rank based on question 'which bank would you most likely to recommend').

⁷ Target commenced in 2016. Performance includes people helped through our initiatives to support financial wellbeing, including our financial inclusion, employment and community programs, and targeted banking products and services for small business and retail customers. Refer to the 2019 ESG Supplement for methodology (to be released in December).

⁸ The 2017 engagement survey was run as a pulse survey sent to 10% of the bank's employees with a 57% response rate.

⁹ Measures representation at the Senior Manager, Executive and Senior Executive levels. Includes all employees regardless of leave status but not contractors (which are included in FTE).

¹⁰ Includes foregone revenue (\$109 million for 2019), being the cost of providing low or fee free accounts to a range of customers such as government benefit recipients, not-for-profit organisations and students.

¹¹ Commenced reporting in 2017.

¹² Target commenced in 2019.

¹³ Target commenced in 2016. Performance includes funding or facilitation of initiatives that help lower carbon emissions, improve water stewardship, and minimise waste.

¹⁴ Breakdown for 2017 & 2018 does not total to 100% due to rounding.