

# HALF YEAR 2019 FINANCIAL RESULTS



## KEY FINANCIAL RESULTS<sup>1</sup>

**\$3.56b**  
CASH PROFIT  
+2%

**12.0%**  
RETURN ON  
EQUITY  
+13BPS

**11.5%**  
CET1 CAPITAL  
RATIO  
+45BPS

**80c**  
INTERIM  
DIVIDEND  
PER SHARE  
FULLY  
FRANKED

**124.8c**  
CASH EARNINGS  
PER SHARE  
+5%

## DIVISIONAL RESULTS<sup>2</sup>

**\$1.8b**  
CASH PROFIT  
-12%

**\$203.4b**  
CUSTOMER  
DEPOSITS  
0%



**\$1.8b**  
EXPENSES  
-2%

**\$336.6b**  
CUSTOMER  
LENDING  
-1%

**\$4.8b**  
REVENUE  
-6%

**\$0.8b**  
CASH PROFIT  
0%

**\$89.1b**  
CUSTOMER  
DEPOSITS  
+6%



**\$0.6b**  
EXPENSES  
+2%

**\$124.0b**  
CUSTOMER  
LENDING  
+5%

**\$1.8b**  
REVENUE  
+1%

**\$1.0b**  
CASH PROFIT  
+33%

**2.36%**  
RISK ADJUSTED  
MARGIN<sup>3</sup>  
+19BPS



**\$1.3b**  
EXPENSES  
-4%

**-21bps**  
CHANGE IN GROSS  
IMPAIRED ASSETS  
(% OF GLA)

**\$2.7b**  
REVENUE  
+8%

# HIGHLIGHTS



Business initiatives

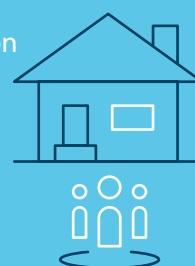
Maintained digital wallet leadership with



>88m

transactions in the last 12 months

Introduced single home loan origination system in Australia to improve the application & assessment process



Increased the number of dedicated home loan assessors in Australia to assist with enhanced verification



Building trust, leading with purpose

Remediations<sup>4</sup> are being made faster. In some cases cutting time to make first customer payment by more than

50%



\$14.6b



funded and facilitated in environmentally sustainable solutions since 2015



Capital allocation & efficiency

Completed \$3b

share buyback program



Contributing to 5% increase in EPS

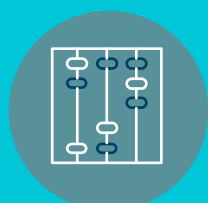
Maintained strong liquidity and funding with the average Liquidity Coverage Ratio at

137%



and Net Stable Funding Ratio at

115%



Expense control & productivity

Finalised roll-out of New Ways of Working to Australia and Technology divisions, with more than

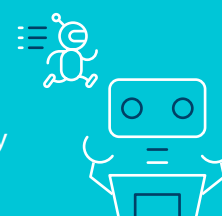


9,000

people now working in Agile teams<sup>5</sup>

Through robotics and machine learning, reduced Institutional turnaround time by up to

40%



in trade, credit and customer service

1. Presented on a Cash Profit Continuing Basis. Balance sheet as at 31 March 2019. Growth rate and basis point (bps) movements compare 1H19 to 1H18.

2. Presented on a Cash Profit Continuing Basis excluding large/notable items. Balance sheet as at 31 March 2019; growth rate and basis (bps) movements compare 1H19 to 1H18.

3. Excluding Markets business unit, calculated as net interest income divided by average credit risk weighted assets.

4. Refers to retail and commercial customer remediations in Australia Division.

5. Includes both internal and managed services resources.