

FIVE YEAR SUMMARY

	2022 \$m	2021 \$m	2020 \$m	2019 \$m	2018 \$m
Financial performance - cash¹					
Net interest income	14,874	14,161	14,049	14,339	14,514
Other operating income	3,673	3,286	3,703	4,690	4,853
Operating expenses	(9,579)	(9,051)	(9,383)	(9,071)	(9,401)
Profit before credit impairment and income tax	8,968	8,396	8,369	9,958	9,966
Credit impairment charge	232	567	(2,738)	(795)	(688)
Income tax expense	(2,684)	(2,764)	(1,872)	(2,678)	(2,775)
Non-controlling interests	(1)	(1)	(1)	(15)	(16)
Cash profit from continuing operations¹	6,515	6,198	3,758	6,470	6,487
Cash profit/(loss) from discontinued operations ¹	(19)	(17)	(98)	(309)	(682)
Cash profit¹	6,496	6,181	3,660	6,161	5,805
Adjustments to arrive at statutory profit ¹	623	(19)	(83)	(208)	595
Profit attributable to shareholders of the Company	7,119	6,162	3,577	5,953	6,400
Financial position					
Assets	1,085,729	978,857	1,042,286	981,137	943,182
Net assets	66,401	63,676	61,297	60,794	59,405
Common Equity Tier 1	12.3%	12.3%	11.3%	11.4%	11.4%
Common Equity Tier 1 – Internationally Comparable Basel III ²	19.2%	18.3%	16.7%	16.4%	16.8%
Return on average ordinary equity (statutory) ³	11.4%	9.9%	5.9%	10.0%	10.9%
Return on average assets (statutory)	0.7%	0.6%	0.3%	0.6%	0.7%
Cost to income ratio (cash) ¹	52.0%	52.2%	53.8%	49.5%	52.0%
Shareholder value – ordinary shares					
Total return to shareholders (share price movement plus dividends)	-14.0%	70.7%	-36.9%	9.2%	0.6%
Market capitalisation	68,170	79,483	48,839	80,842	80,979
Dividend (cents)	146	142	60	160	160
Franked portion – interim	100%	100%	100%	100%	100%
– final	100%	100%	100%	70%	100%
Share price – high (dollars)	\$28.98	\$29.64	\$28.67	\$29.30	\$30.80
– low (dollars)	\$20.95	\$16.97	\$14.10	\$22.98	\$26.08
– closing (dollars)	\$22.80	\$28.15	\$17.22	\$28.52	\$28.18
Share information (per fully paid ordinary share)					
Earnings per share (cents) (statutory) ⁴	250.0	215.3	125.3	208.2	219.7
Dividend payout ratio (statutory)	59.3%	65.3%	47.6%	76.2%	72.1%
Net tangible assets per ordinary share ⁵	\$20.75	\$21.09	\$20.04	\$19.59	\$18.47
No. of fully paid ordinary shares issued (millions)	2,990	2,824	2,840	2,835	2,874
Dividend reinvestment plan (DRP) issue price					
– interim	\$25.52	\$27.91	\$18.06	\$27.79	\$27.76
– final	-	\$27.68	\$22.19	\$25.03	\$26.03
Other information					
No. of employees (full time equivalents)	39,196	40,221	38,579	39,060	39,924
No. of shareholders	541,788	534,166	553,171	506,847	509,238

¹ 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.

² Internationally Comparable Methodology 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.

³ Average ordinary equity excludes non-controlling interests.

⁴ Earnings per share has been restated to reflect the bonus element of the share entitlement issue made in 2022, in accordance with AASB 133 *Earnings per Share*.

⁵ Equals shareholders' equity less total non-controlling interests, goodwill and other intangible assets, divided by the number of ordinary shares.

FIVE YEAR SUMMARY (CONTINUED)

	2022	2021	2020	2019	2018
Fair and responsible banking					
Net Promoter Score Ranking (relative to peers)					
Australia Retail ¹	4	4	3	4	3
Australia Commercial ²	4	4	4	3	3
Australia Institutional ³	2	2	1	1	1
New Zealand Retail ⁴	4	4	4	4	4
New Zealand Commercial and Agricultural ⁵	5	5	5	5	5
New Zealand Institutional ⁶	1	1	1	1	1
Code of Conduct					
Breaches	518	573	569	784	1,114
Investigations resulting in termination	95	114	93	151	226
Whistleblower reports	142	157	157	156	137
Financial wellbeing					
People reached by our financial inclusion programs⁷	>58,000	>67,600	>61,352	>90,850	>88,224
Employees					
Employee Engagement (%)	84	81	86	77	73
Total Women in Leadership (%) ⁸	35.9	35.3	33.4	32.5	32.0
Recruitment of people from under-represented groups ⁹	320	255	185	224	260
Community					
Total community investment (\$million) ¹⁰	136.4	139.7	139.5	142.2	136.9
Volunteer hours	52,444	54,645	66,402	134,930	124,113
Employee volunteering participation rate (%)	13.8	15.5	20.5	42.4	34.6
Sustainable finance					
Total funded or facilitated towards:					
Environmentally sustainable solutions (AU\$ billion)	16.18	9.18	7.57	7.60	4.65
Housing (AU\$ billion) ¹¹	0.53	1.40	1.45		
Other social (AU\$ billion) ¹²	1.37	2.29	0.06		
Environmental sustainability					
Environmental footprint					
Total scope 1 & 2 (tCO ₂ e)	101,879	111,409	134,093	156,568	171,012
Total scope 1, 2 & 3 GHG emissions (tCO ₂ e)	140,514	153,697	203,700	250,857	266,906
Project finance portfolio¹³					
Renewables (%)	90	88	87	83	76
Coal (%)	2	3	5	9	13
Gas (%)	8	9	7	8	10
Project finance commitment to renewable energy (\$million)	1,505	1,425	1,501	1,371	1,076

1. Roy Morgan Single Source, Australian population aged 14+, Main Financial Institution, six-month rolling average to Sep'18, Sep'19, Sep'20, Sep'21 & Sep'22. Ranking based on the four major Australian banks. 2. DBM Atlas (Business). Base: Commercial (<\$100 million annual turnover) Main Financial Institution customers. Six-month average to Sep'18, Sep'19, Sep'20, Sep'21 & Sep'22. Ranking based on the four major Australian banks. 3. Peter Lee Associates, 2018–2022 Large Corporate and Institutional Relationship Banking surveys, Australia. Ranking based on the four major Australian banks. 4. Retail Market Monitor, Camorra Research, six month rolling average to Sep'18, Sep'19, Sep'20, Sep'21 & Sep'22. 5. Business Finance Monitor, Kantar Research. Base: Commercial (\$3 million–\$150 million annual turnover) and Agricultural (>500K annual turnover) customers. Four quarter rolling average to Q3'18, Q3'19, Q3'20, Q3'21 & Q2'22. 6. Peter Lee Associates Large Corporate Relationship Banking Survey, New Zealand 2018–2022. 7. Includes individuals who have participated in more than one program or product (for example, people who have participated in MoneyMinded as part of Saver Plus are counted twice as they are included in both the MoneyMinded and Saver Plus totals. 8. 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). 9. Including Aboriginal and Torres Strait Islander peoples, people with disability and refugees. Total may have duplicates as employees can identify with more than one under-represented group. 10. Figure includes forgone revenue, being the cost of providing low or fee free accounts to a range of customers such as government benefit recipients, not-for-profit organisations, students and the elderly. International transfer fees were waived for funds sent from Australia and New Zealand to the Pacific to support communities impacted by COVID-19. 11. Commenced reporting in 2020. 12. Commenced reporting in 2020. Includes transactions eligible for inclusion in \$50 billion target but unable to be allocated to environmentally sustainable solutions, housing or financial wellbeing. 13. Breakdowns for 2020 and 2018 do not total to 100% due to rounding.