

FIVE YEAR SUMMARY

	2013 \$m	2012 \$m	2011 \$m	2010 \$m	2009 \$m
Financial performance¹					
Net interest income ²	12,772	12,110	11,500	10,862	9,890
Other operating income ²	5,606	5,738	5,385	4,920	4,477
Operating expenses	(8,236)	(8,519)	(8,023)	(6,971)	(6,068)
Profit before credit impairment and income tax	10,142	9,329	8,862	8,811	8,299
Provision for credit impairment	(1,197)	(1,258)	(1,220)	(1,820)	(3,056)
Income tax expense	(2,437)	(2,235)	(2,167)	(1,960)	(1,469)
Non-controlling interests	(10)	(6)	(8)	(6)	(2)
Cash/underlying profit ¹	6,498	5,830	5,467	5,025	3,772
Adjustments to arrive at statutory profit ¹	(226)	(169)	(112)	(524)	(829)
Profit attributable to shareholders of the Company	6,272	5,661	5,355	4,501	2,943
Financial position					
Assets ^{2,3}	702,991	642,127	604,213	531,703	476,987
Net assets	45,615	41,220	37,954	34,155	32,429
Common Equity Tier 1 ⁴	8.5%	8.0%	8.5%	8.0%	9.0%
Common Equity Tier 1 – Internationally Harmonised Basel 3 ⁵	10.8%	10.0%	n/a	n/a	n/a
Return on average ordinary equity ⁶	14.9%	14.6%	15.3%	13.9%	10.3%
Return on average assets ^{2,3}	0.9%	0.9%	0.9%	0.9%	0.6%
Cost to income ratio (cash/underlying) ¹	44.8%	47.7%	47.5%	44.2%	42.2%
Shareholder value – ordinary shares					
Total return to shareholders (share price movement plus dividends)	31.5%	35.4%	-12.6%	1.9%	40.3%
Market capitalisation	84,450	67,255	51,319	60,614	61,085
Dividend	164 cents	145 cents	140 cents	126 cents	102 cents
Franked portion					
– interim	100%	100%	100%	100%	100%
– final	100%	100%	100%	100%	100%
Share price					
– high	\$32.09	\$25.12	\$25.96	\$26.23	\$24.99
– low	\$23.42	\$18.60	\$17.63	\$19.95	\$11.83
– closing	\$30.78	\$24.75	\$19.52	\$23.68	\$24.39
Share information					
(per fully paid ordinary share)					
Earnings per share	231.3c	213.4c	208.2c	178.9c	131.0c
Dividend payout ratio	71.8%	69.4%	68.6%	71.6%	82.3%
Net tangible assets per ordinary share ⁷	\$13.48	\$12.22	\$11.44	\$10.38	\$11.02
No. of fully paid ordinary shares issued (millions)	2,743.7	2,717.4	2,629.0	2,559.7	2,504.5
Dividend Reinvestment Plan (DRP) issue price					
– interim	\$28.96	\$20.44	\$21.69	\$21.32	\$15.16
– final	–	\$23.64	\$19.09	\$22.60	\$21.75
Other information					
Points of representation ⁸	1,274	1,337	1,381	1,394	1,352
No. of employees (full time equivalents)	47,512	48,239	50,297	47,099	37,687
No. of shareholders ⁹	468,343	438,958	442,943	411,692	396,181

1 Since 1 October 2012, the Group has used Cash Profit as a measure of the result of the ongoing business activities of the Group enabling shareholders to assess Group and divisional performance against prior periods and against peer institutions. For 2013 and 2012 statutory profit has been adjusted for non-core items to arrive at Cash Profit. For 2009 – 2011 statutory profit has been adjusted for non-core items to arrive at Underlying Profit, which like Cash Profit, is a measure of the ongoing business performance of the Group but used somewhat different criteria for the adjusting items. Neither Cash Profit nor Underlying Profit are 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 The reporting treatment of derivative related collateral posted/received and the associated interest income/expense changed in 2012 and 2011 comparatives were restated. The 2009 and 2010 comparative information has not been restated.

3 The 2010 year onwards includes assets resulting from the acquisition of ANZ Wealth Australia, OnePath NZ, Landmark Financial Services and certain assets from the Royal Bank of Scotland.

4 Calculated in accordance with APRA Basel 3 requirements for 2013 and 2012. Comparatives for 2009 – 2011 are calculated on an APRA Basel 2 basis.

5 ANZ's interpretation of the regulations documented in the Basel Committee publications: 'Basel III: A global regulatory framework for more resilient banks and banking systems' (June 2011) and 'International Convergence of Capital Measurement and Capital Standards' (June 2006).

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

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

8 Includes branches, offices, representative offices and agencies.

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