

HALF YEAR 2019 FINANCIAL RESULTS



KEY FINANCIAL RESULTS¹

\$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 RESULTS²

\$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
MARGIN³
+19BPS



\$1.3b
EXPENSES
-4%

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

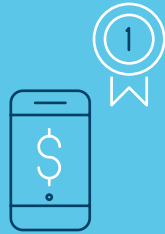
\$2.7b
REVENUE
+8%

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

Remediations⁴ 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

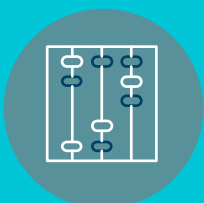
Maintained strong liquidity and funding with the average Liquidity Coverage Ratio at

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

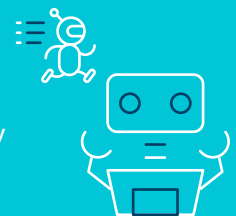


9,000

people now working in Agile teams⁵

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.