

# FULL YEAR 2019 FINANCIAL RESULTS

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

**\$5.95b**

STATUTORY  
PROFIT  
-7%

**\$6.47b**

CASH  
PROFIT  
0%

**10.9%**

RETURN ON  
EQUITY  
-10BPS

**11.4%**

CET1 CAPITAL  
RATIO  
STABLE

**80c**

FINAL  
DIVIDEND  
PER SHARE<sup>2</sup>  
PARTIALLY  
FRANKED  
AT 70%

**227.6c**

CASH  
EARNINGS  
PER SHARE  
+2%

## DIVISIONAL RESULTS<sup>1</sup>

**\$3.6b**

CASH PROFIT  
-10%

**\$208.0b**

CUSTOMER  
DEPOSITS  
+3%

AUSTRALIA

**\$3.7b**

EXPENSES  
0%

**\$331.9b**

CUSTOMER  
LENDING  
-3%

**\$9.6b**

REVENUE  
-6%

**\$1.5b**

CASH PROFIT  
-4%

**\$90.0b**

CUSTOMER  
DEPOSITS  
+3%

NEW ZEALAND  
(IN NZD)

**\$1.3b**

EXPENSES  
+5%

**\$126.0b**

CUSTOMER  
LENDING  
+4%

**\$3.5b**

REVENUE  
+2%

**\$1.9b**

CASH PROFIT  
+11%

**2.28%**

RISK ADJUSTED  
MARGIN<sup>3</sup>  
+8BPS

INSTITUTIONAL

**\$2.6b**

EXPENSES  
-3%

**-13bps**

CHANGE IN GROSS  
IMPAIRED ASSETS  
(% OF GLA)

**\$5.2b**

REVENUE  
+5%

# HIGHLIGHTS



Business initiatives

Migrated more than  
**60,000**



users onto new Institutional customer self-service platform, providing access to all transaction accounts & payments in one place



Increased Australian home loan applications by more than

**30%**

in the most recent half through targeted campaign & operational improvements



Building trust, leading with purpose

Arranged  
**~\$1.4b**



of social & wellbeing bond issuances for housing in Australia & NZ<sup>4</sup>

Continued proactive approach to remediation, returning more than

**\$100m**

to impacted customers



**\$19.1b**



funded and facilitated in environmentally sustainable solutions since 2015



Capital allocation & efficiency

Completed  
**\$3b**  
buy-back



which reduced shares on issue by 108.7m

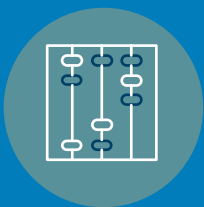
Maintained strong liquidity & funding with Liquidity Coverage Ratio at

**143%**



and Net Stable Funding Ratio at

**116%**



Expense control & productivity

Delivered around  
**\$260m**



of productivity benefits driven by business simplification & process improvements

Investment spend increased by

**\$185m**



to improve customer experience & origination systems and increased regulatory obligations

1. All financials are on a Cash Profit Continuing Basis with growth rates compared to the Full Year ended 30 September 2018 unless otherwise stated. Divisional results are presented on a Cash Profit Continuing Basis excluding large/notable items.

2. Proposed final dividend.

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

4. ANZ was Joint Lead Manager on \$315m National Housing Finance and Investment Corporation social bond and Lead Manager for two Housing New Zealand wellbeing bonds for NZ\$500m and NZ\$600m.