

2008 Full Year results to June

| | | | |
|--------------------------------|----------|---|----|
| Statutory net profit after tax | \$4,791m | ↑ | 7% |
| Total dividend | \$2.66 | ↑ | 4% |



- Strong financial position
- One of less than 20 banks worldwide with AA credit rating or better



Market Share

Home loan

↑ 18 months consecutively

Household deposit

Growing to almost 30%

