

1H19 Headline Results Snapshot

(Continuing operations basis ⁽¹⁾⁽²⁾)



Statutory earnings (\$M) ⁽³⁾

1H19	4,599
1H18	4,906

↓ 6.3%



Cash earnings (\$M)

1H19	4,676
1H18	4,598

↑ 1.7%



Total operating income (\$M)

1H19	12,408
1H18	12,643

↓ 1.9%



Total operating expenses (\$M)

1H19	5,289
1H18	5,456

↓ 3.1%



Loan impairment expense (\$M)

1H19	577
1H18	596

↓ 3.2%



Cost to income (efficiency ratio)

1H19	42.6%
1H18	43.2%

↓ 60 bpts



Return on equity (%)

1H19	13.8%
1H18	14.2%

↓ 40 bpts



Capital ratio CET1 (APRA) ⁽³⁾

1H19	10.8%
1H18	10.4%

↑ 40 bpts



Customer deposit funding ratio (%) ⁽³⁾

1H19	69%
1H18	68%

↑ 1%



Weighted average maturity of long-term debt (years) ⁽³⁾

1H19	5.0
1H18	4.6

↑ 0.4 years



Liquidity coverage ratio (%) ^{(3) (4)}

1H19	131%
1H18	135%

↓ 4%



Net Stable Funding Ratio (%) ⁽³⁾

1H19	112%
1H18	110%

↑ 2%



Cash basic earnings per share (cents)

1H19	265.2
1H18	264.3

Flat



Dividends per share (cents) ⁽³⁾

1H19	200
1H18	200

Flat

(1) Comparative information has been restated to conform to presentation in the current period.

(2) The financial results of discontinued operations are excluded from the individual account lines of the Bank's performance and reported as a single cash net profit after tax line item. Discontinued operations include the Bank's Australia and New Zealand life insurance businesses (CommInsure Life and Sovereign), BoComm Life, TymeDigital SA, Colonial First State Global Asset Management (CFSGAM) and PT Commonwealth Life.

(3) Numbers are presented including discontinued operations.

(4) Quarterly average.