

FY14

FINANCIALS.

OPERATING INCOME (\$M) JUNE 2014

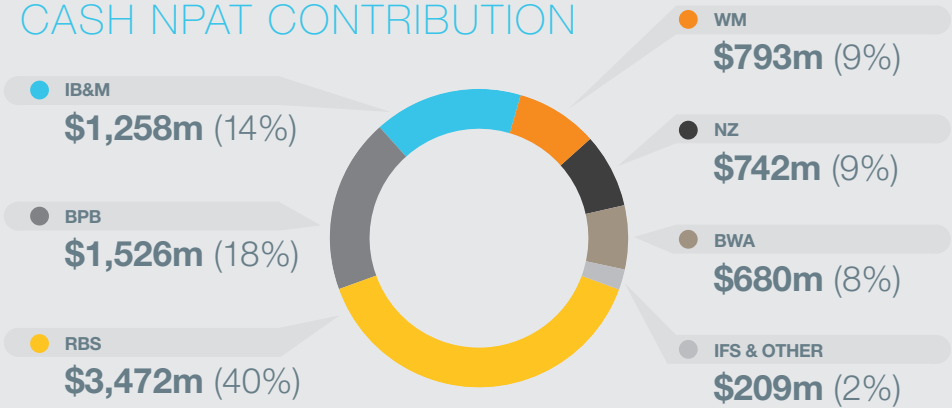
22,166

VS JUNE 2013

7%

	JUNE 2014	- VS -	JUNE 2013
STATUTORY NPAT (\$M)	8,631		13%
CASH EARNINGS PER SHARE (CENTS)	535.9		11%
FULL YEAR DIVIDEND PER SHARE – FULLY FRANKED (CENTS)	401		10%

CASH NPAT CONTRIBUTION



CASH NPAT (\$M) JUNE 2014

8,680

VS JUNE 2013

12%

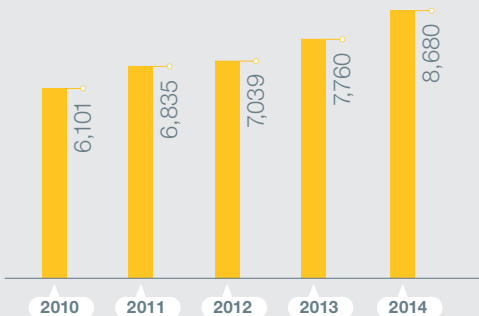
RETURN ON EQUITY (%)

18.7%

VS JUNE 2013

+70 BPTS

CASH NPAT (\$M)



HIGHLIGHTS

COST-TO-INCOME RATIO

▼ 70bpts **TO** 42.9%

Group cost-to-income ratio improves as productivity initiatives deliver tangible outcomes.

CAPITAL GROWTH

▲ 110bpts **TO** 9.3%, 12.1%

Strong organic capital growth increases Common Equity Tier 1 Capital, both on an APRA basis and on a fully harmonised Basel III basis.

BALANCE SHEET GROWTH

▲ \$52bn **TO** \$705bn

Strong Balance Sheet growth with Average Interest Earning Assets up \$52 billion to \$705 billion.

CUSTOMER DEPOSITS

▲ \$34bn **TO** \$439bn

Customer deposits up \$34 billion to \$439 billion – now represents 64% of Group total funding.

INVESTING IN THE FUTURE

\$1.2 billion

The Group continues to invest in the future (\$1.2 billion in the 2014 financial year), with particular focus on technology and productivity.