

## FIVE YEAR SUMMARY

	2016 \$m	2015 \$m	2014 \$m	2013 \$m	2012 \$m
<b>Financial performance<sup>1</sup></b>					
Net interest income	15,095	14,616	13,797	12,772	12,110
Other operating income	5,482	5,921	5,781	5,619	5,738
Operating expenses	(10,422)	(9,378)	(8,760)	(8,257)	(8,519)
Profit before credit impairment and income tax	10,155	11,159	10,818	10,134	9,329
Credit impairment charge	(1,956)	(1,205)	(989)	(1,197)	(1,258)
Income tax expense	(2,299)	(2,724)	(2,700)	(2,435)	(2,235)
Non-controlling interests	(11)	(14)	(12)	(10)	(6)
Cash/underlying profit <sup>1</sup>	5,889	7,216	7,117	6,492	5,830
Adjustments to arrive at statutory profit <sup>1</sup>	(180)	277	154	(182)	(169)
<b>Profit attributable to shareholders of the Company</b>	<b>5,709</b>	<b>7,493</b>	<b>7,271</b>	<b>6,310</b>	<b>5,661</b>
<b>Financial position</b>					
Total assets	914,869	889,900	772,092	702,995	642,127
Total equity	57,927	57,353	49,284	45,603	41,220
Common Equity Tier 1 <sup>2</sup>	9.6%	9.6%	8.8%	8.5%	8.0%
Common Equity Tier 1 – Internationally Comparable Basel 3 <sup>3</sup>	14.5%	13.2%	12.5%	12.7%	11.6%
Return on average ordinary equity <sup>4,5</sup>	10.0%	14.5%	15.8%	15.0%	14.6%
Return on average assets <sup>5</sup>	0.6%	0.9%	1.0%	0.9%	0.9%
Cost to income ratio (cash/underlying) <sup>1</sup>	50.6%	45.7%	44.7%	44.9%	47.7%
<b>Shareholder value – ordinary shares</b>					
Total return to shareholders (share price movement plus dividends)	9.2%	(7.5%)	5.9%	31.5%	35.4%
Market capitalisation	80,886	78,606	85,235	84,450	67,255
Dividend	160c	181c	178c	164c	145c
Franked portion	– interim	100%	100%	100%	100%
	– final	100%	100%	100%	100%
Share price	– high	\$29.17	\$37.25	\$35.07	\$32.09
	– low	\$21.86	\$26.38	\$28.84	\$23.42
	– closing	\$27.63	\$27.08	\$30.92	\$30.78
<b>Share information</b>					
(per fully paid ordinary share)					
Earnings per share	197.4c	271.5c	267.1c	232.7c	213.4c
Dividend payout ratio	81.9%	68.6%	67.4%	71.4%	69.4%
Net tangible assets per ordinary share <sup>6</sup>	\$17.13	\$16.86	\$14.65	\$13.48	\$12.22
No. of fully paid ordinary shares issued (millions)	2,927.5	2,902.7	2,756.6	2,743.7	2,717.4
Dividend reinvestment plan (DRP) issue price					
– interim	\$24.82	\$31.93	\$33.30	\$28.96	\$20.44
– final	–	\$27.08	\$32.02	\$31.83	\$23.64
<b>Other information</b>					
Points of representation <sup>7</sup>	1,127	1,229	1,220	1,274	1,337
No. of employees (full time equivalents)	46,554	50,152	50,328	49,866	48,239
No. of shareholders <sup>8</sup>	545,256	546,558	498,309	468,343	438,958

1 Since 1 October 2012, the Group has used cash profit as a measure of the result of the ongoing business activities of the Group enabling shareholders to assess Group and divisional performance against prior periods and against peer institutions. For 2013 – 2016, statutory profit has been adjusted for non-core items to arrive at cash profit. Cash profit is not audited; however, the external auditor has informed the Audit Committee that the adjustments have been determined on a consistent basis across each period presented.

2 Calculated in accordance with APRA Basel 3 requirements for 2012–2016.

3 Internationally Comparable Methodology applied for 2016 and 2015 aligns with APRA's information paper entitled 'International Capital Comparison Study' (13 July 2015). Basel Internationally Comparable ratios do not include an estimate of the Basel 1 capital floor requirement.

4 Average ordinary equity excludes non-controlling interests and preference shares.

5 Return on average ordinary equity and average assets have been calculated on a statutory basis, consistent with the last five years.

6 Equals shareholders' equity less preference share capital, goodwill, software and other intangible assets divided by the number of ordinary shares.

7 Includes branches, offices, representative offices and agencies.

8 Excludes employees whose only ANZ shares are held in trust under ANZ employee share schemes.