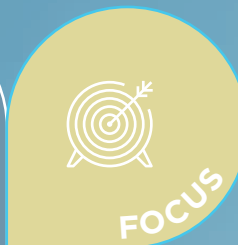


2018 FULL YEAR FINANCIAL RESULTS

KEY FINANCIAL RESULTS¹

\$6.49b

CASH PROFIT
-5%

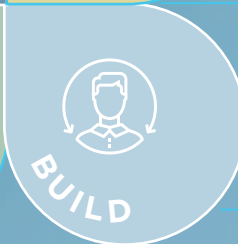
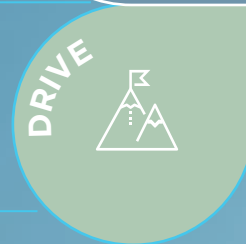


11.0%

RETURN ON EQUITY
-67BPS

11.4%

CET1 CAPITAL RATIO
+87BPS



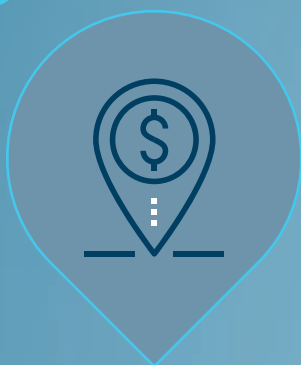
223.4c

CASH EARNINGS PER SHARE
-4%

160c

FULL YEAR DIVIDEND PER SHARE
FULLY FRANKED

STRATEGIC PRIORITIES



CREATE

a simpler, better balanced bank



Only major bank in Australia reducing shares on issue



Shares on issue reduced by

\$1.9b



from a \$3b share buyback program

48%²



Improved balance of capital allocation

Institutional

38%

Retail & Commercial³

62%



FOCUS

on areas where we can win



1. Presented on a Cash Profit Continuing Basis. Growth rate and basis point (bps) movements compare FY18 to FY17.

2. As at 30 September 2015.

3. Includes Wealth continuing businesses.

Grew owner occupied home loans in Australia by **6%**



and maintained **#1** position in home loans across New Zealand



Maintained **#1** ranking

for Institutional Bank for Relationship Strength in Australia and New Zealand



DRIVE

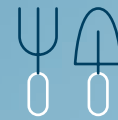
a purpose and values-led transformation



Contributed **\$137m**



in community investment¹



Offering **\$130m** in discounted loans to support Australian farmers impacted by drought



Funded and facilitated **\$11.5b** in low carbon and sustainable solutions²

More than **889k**

people reached to help enable



social and economic participation³



BUILD

a superior everyday experience for customers and our people to compete in the digital age

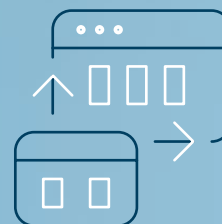


Rolled out the **New Payments Platform** to



small, medium and institutional customers

Continued to simplify our technology architecture with the decommissioning of



264 applications

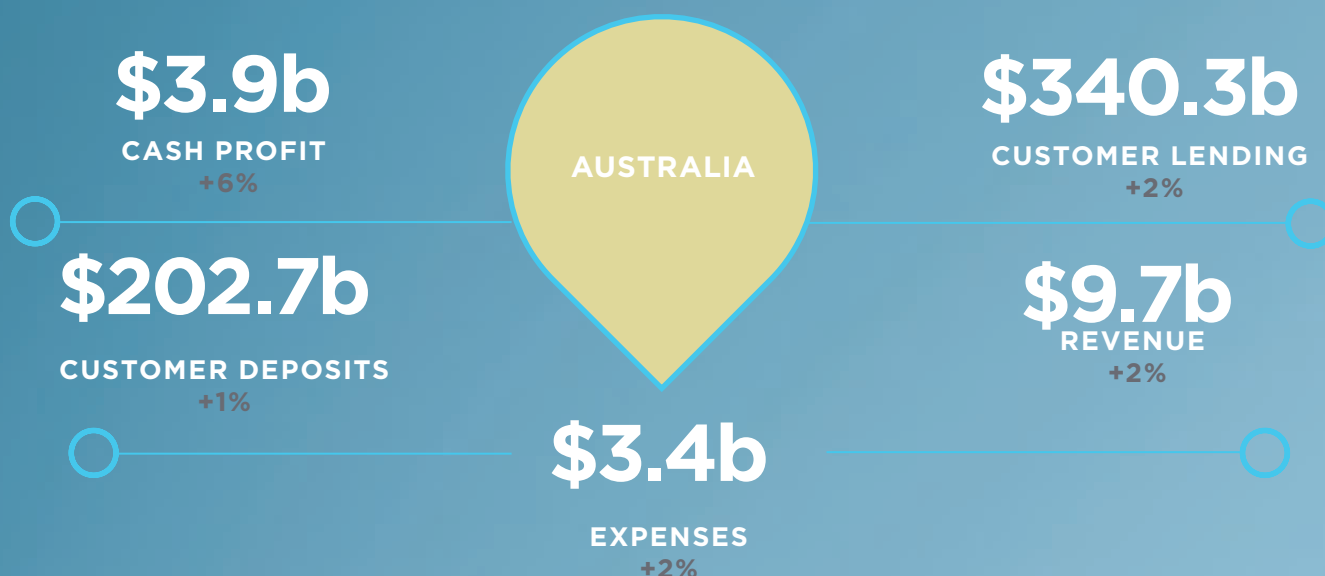
an increase from 2017 of **35%**

1. Figure includes foregone revenue of \$107 million, being the cost of providing low or fee free accounts to a range of customers such as government benefit recipients, not-for-profit organisations and students.

2. Since 2015.

3. Through our initiatives to support financial wellbeing, including financial inclusion, employment and community programs, and targeted banking products and services for small businesses and retail customers.

DIVISIONAL RESULTS¹
 (Presented on a Cash Profit Continuing Basis excluding large/notable items)



1. Growth rate and basis point (bps) movements compare FY18 to FY17.
 2. New Zealand figures are representative of New Zealand Division
 3. Excluding Markets business unit, calculated as net interest income divided by average credit risk weighted assets.