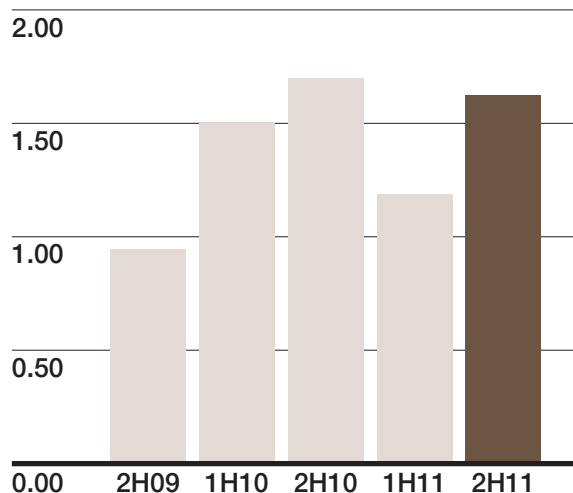

Full year result reflects improvement in second half of year

- Profit of \$A956 million
- Operating income of \$A7.6 billion
- International income 60 per cent of total
- Earnings per share of \$A2.83
- Total ordinary dividends of \$A1.86 per share
- Return on equity of 8.8 per cent per annum
- Assets under management of \$A310 billion

Strong funding and balance sheet position

- Diverse and stable funding base
- Solid and conservative balance sheet
- Minimal reliance on short-term wholesale funding markets
- Total deposits of \$A31.6 billion
- \$A9.7 billion of new term funding
- \$A3.0 billion of capital in excess of minimum regulatory capital requirement

Basic earnings per share (EPS)
\$A



Dividends per share (DPS)
\$A

