



2017 FIRST HALF FINANCIAL RESULT

BUILDING A BETTER BANK



FOUR STRATEGIC PRIORITIES



Creating a simpler,
better balanced bank



Focusing on areas
where we can win



Building a superior everyday
experience for our customers
and our people



Driving a purpose and
values led transformation

KEY FINANCIAL MEASURES

\$3.4b

Cash Profit
+23%

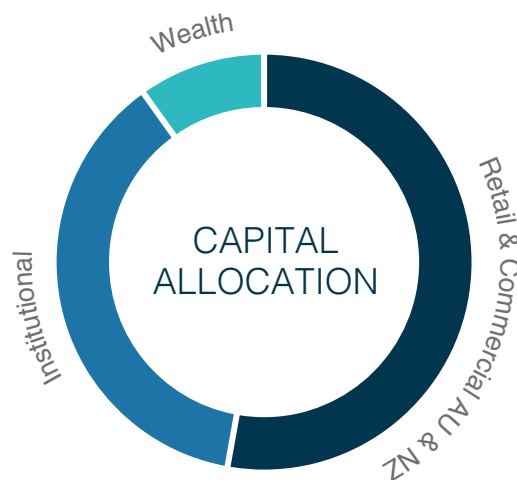
117c

Cash Earnings
per Share

80c

Dividend per Share

BETTER BALANCED PORTFOLIO



10.1%
CET1 Capital
+32 bps

11.8%
Cash Return
on Equity
+210 bps

SUPPORTING OUR STAKEHOLDERS



We will pay **\$2.3b**
in dividends to
shareholders and
\$1.4b in tax



We've helped Australians and New Zealanders
buy and own their homes and start and run their
businesses and currently provide **\$320b** in
home lending and **\$105b** in business lending



Almost **500,000** people reached
to our financial inclusion
programs, MoneyMinded and
Saver Plus since 2003

All financial figures within this document are presented on Cash basis in Australian Dollars except for New Zealand (in NZD). Growth rate and basis point (bps) movement compare First Half 2017 to First Half 2016 unless otherwise stated.

YOUR WORLD
YOUR WAY



RETAIL AND COMMERCIAL

Australia



60% of our customers are digitally active, up from 54% in 2014



Delivering more services through online channels, with digital sales up 24%



81% of value transactions are completed via digital, up from 71% in 2014

A STRONG BANK IN AUSTRALIA TO SUPPORT OUR RETAIL AND COMMERCIAL CUSTOMERS

232,000

Net customer growth

\$198b

Deposits
+\$13b +7%

\$337b

Customer lending
+\$15b +5%

\$1.8b

Cash Profit
+2%

\$4.7b

Revenue
+1%

\$1.7b

Expenses
Flat

New Zealand



1.3m digitally active customers



Delivering more services through online channels, with digital sales up 12%



80% of value transactions are completed via digital

60,000

Net customer growth

\$81b

Deposits
+\$6b +8%

\$115b

Customer lending
+\$5b +4%

\$717m

Cash Profit
+2%

\$1.7b

Revenue
+1%

\$636m

Expenses
Flat

A STRONG BANK IN NEW ZEALAND TO SUPPORT OUR RETAIL AND COMMERCIAL CUSTOMERS

SIMPLIFYING AND TRANSFORMING OUR BUSINESS, DELIVERING SOLUTIONS FOR OUR LARGE CORPORATE AND INSTITUTIONAL CLIENTS DRIVEN BY TRADE AND CAPITAL FLOWS



13% reduction in risk-weighted assets - that's **\$23b**



75bps improvement in returns (revenue per risk-weighted asset)



Cost to income ratio down **890bps** to **46.8%**



#1 in Australia and New Zealand for overall market and lead penetration and the quality of service¹



Top 4 corporate bank in Asia for the 5th consecutive year²



Cross-border flow represents **33%** of total revenue

\$1b

Cash Profit
+61%

\$2.9b

Revenue
+8%

\$1.4b

Costs
-9%

SUPPORTING THE TRANSITION TO A LOW CARBON ECONOMY

\$5b

funded and facilitated in low carbon and sustainable solutions

\$10b
Pledge



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1. Peter Lee Associates 2016 Large Corporate and Institutional Relationship Banking surveys, Australia and New Zealand; ranked against the Top 4 competitors. Service quality based on Relationship Strength Index (RSI) where ANZ is ranked #1 for this measure.

2. Greenwich Associates 2016 Asian Large Corporate Banking Study: =No.4 in 2016

YOUR WORLD
YOUR WAY

