

Five Year Summary

	2010 \$m	2009 \$m	2008 \$m	2007 \$m	2006 \$m
Financial Performance¹					
Net interest income	10,862	9,890	7,855	7,302	6,943
Other operating income	4,920	4,477	4,440	3,720	3,146
Operating expenses	(6,971)	(6,068)	(5,406)	(4,953)	(4,605)
Profit before income tax, credit impairment and non-core items ¹	8,811	8,299	6,889	6,069	5,484
Provision for credit impairment	(1,820)	(3,056)	(2,090)	(522)	(407)
Income tax expense	(1,960)	(1,469)	(1,365)	(1,616)	(1,486)
Non-controlling interest	(6)	(2)	(8)	(7)	(4)
Underlying profit ¹	5,025	3,772	3,426	3,924	3,587
Adjustments between statutory profit and underlying profit ¹	(524)	(829)	107	256	101
Profit attributable to shareholders of the Company	4,501	2,943	3,319	4,180	3,688
Financial Position					
Assets ²	531,739	476,987	471,024	392,773	334,640
Net Assets	34,155	32,429	26,552	22,048	19,906
Tier 1 capital ratio ³	10.1%	10.6%	7.7%	6.7%	6.8%
Return on average ordinary equity ⁴	13.9%	10.3%	14.5%	20.9%	20.7%
Return on average assets ⁴	0.9%	0.6%	0.8%	1.2%	1.1%
Cost to income ratio ¹	44.2%	42.2%	47.4%	44.9%	45.6%
Shareholder value – ordinary shares					
Total return to shareholders (share price movement plus dividends)	1.9%	40.3%	-33.5%	15.6%	17.1%
Market capitalisation	60,614	61,085	38,263	55,382	49,331
Dividend	126 cents	102 cents	136 cents	136 cents	125 cents
Franked portion					
– interim	100%	100%	100%	100%	100%
– final	100%	100%	100%	100%	100%
Share price					
– high	\$26.23	\$24.99	\$31.74	\$31.50	\$28.66
– low	\$19.95	\$11.83	\$15.07	\$25.75	\$22.70
– 30 Sep	\$23.68	\$24.39	\$18.75	\$29.70	\$26.86
Share information					
(per fully paid ordinary share)					
Earnings per share	178.9c	131.0c	170.4c	224.1c	200.0c
Dividend payout ratio	71.6%	82.3%	82.6%	60.9%	62.6%
Net tangible assets per ordinary share ⁵	\$10.38	\$11.02	\$10.72	\$9.36	\$8.53
No. of fully paid ordinary shares issued (millions)	2,559.7	2,504.5	2,040.7	1,864.7	1,836.6
Dividend Reinvestment Plan (DRP) issue price					
– interim	\$21.32	\$15.16	\$20.82	\$29.29	\$26.50
– final	–	\$21.75	\$13.58	\$27.33	\$28.25
Other information					
Points of representation ⁶	1,394	1,352	1,346	1,327	1,265
No. of employees (full time equivalents)	46,917	37,687	36,925	34,353	32,256
No. of shareholders ⁷	411,692	396,181	376,813	327,703	291,262

1 Adjusted for material items that are not part of the normal ongoing operations of the Group including one-off gains and losses, gains and losses on the sale of businesses, non-continuing businesses timing differences on economic hedges, and acquisition related costs. Prior to 2010 these were adjustments to arrive at cash profit in accordance with market convention.

2 In 2010, consolidated assets included assets from OnePath (formerly INGA), ING NZ, Landmark and RBS acquired during the financial year.

3 Calculated in accordance with Australian Prudential Regulation Authority requirements effective at the relevant date. Basel II has been applied from 1 January 2008.

4 Excludes minority interest.

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

6 Includes branches, offices, representative offices and agencies.

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