

FIVE YEAR SUMMARY

	2017 \$m	2016 \$m	2015 \$m	2014 \$m	2013 \$m
Financial performance¹					
Net interest income	14,872	15,095	14,616	13,797	12,772
Other operating income	5,617	5,499	5,921	5,781	5,619
Operating expenses	(9,448)	(10,439)	(9,378)	(8,760)	(8,257)
Profit before credit impairment and income tax	11,041	10,155	11,159	10,818	10,134
Credit impairment charge	(1,199)	(1,956)	(1,205)	(989)	(1,197)
Income tax expense	(2,889)	(2,299)	(2,724)	(2,700)	(2,435)
Non-controlling interests	(15)	(11)	(14)	(12)	(10)
Cash profit¹	6,938	5,889	7,216	7,117	6,492
Adjustments to arrive at statutory profit ¹	(532)	(180)	277	154	(182)
Profit attributable to shareholders of the Company	6,406	5,709	7,493	7,271	6,310
Financial position					
Assets	897,326	914,869	889,900	772,092	702,995
Net assets	59,075	57,927	57,353	49,284	45,603
Common Equity Tier 1	10.6%	9.6%	9.6%	8.8%	8.5%
Common Equity Tier 1 – Internationally Comparable Basel III ²	15.8%	14.5%	13.2%	12.5%	12.7%
Return on average ordinary equity ³	11.0%	10.0%	14.5%	15.8%	15.0%
Return on average assets	0.7%	0.6%	0.9%	1.0%	0.9%
Cost to income ratio (cash) ¹	46.1%	50.7%	45.7%	44.7%	44.9%
Shareholder value – ordinary shares					
Total return to shareholders (share price movement plus dividends)	13.1%	9.2%	(7.5%)	5.9%	31.5%
Market capitalisation	86,948	80,886	78,606	85,235	84,450
Dividend	160c	160c	181c	178c	164c
Franked portion – interim	100%	100%	100%	100%	100%
– final	100%	100%	100%	100%	100%
Share price – high	\$32.95	\$29.17	\$37.25	\$35.07	\$32.09
– low	\$25.78	\$21.86	\$26.38	\$28.84	\$23.42
– closing	\$29.60	\$27.63	\$27.08	\$30.92	\$30.78
Share information					
(per fully paid ordinary share)					
Earnings per share (cents)	220.1	197.4	271.5	267.1	232.7
Dividend payout ratio	73.4%	81.9%	68.6%	67.4%	71.4%
Net tangible assets per ordinary share ⁴	\$17.66	\$17.13	\$16.86	\$14.65	\$13.48
No. of fully paid ordinary shares issued (millions)	2,937	2,927	2,903	2,757	2,744
Dividend reinvestment plan (DRP) issue price					
– interim	\$28.80	\$24.82	\$31.93	\$33.30	\$28.96
– final	-	\$28.16	\$27.08	\$32.02	\$31.83
Other information					
No. of employees (full time equivalents)	44,896	46,554	50,152	50,328	49,866
No. of shareholders ⁵	522,425	545,256	546,558	498,309	468,343

¹ Cash profit excludes non-core items included in statutory profit and is provided to assist readers in understanding the result of the ongoing business activities of the Group. 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 Internationally Comparable Methodology applied for 2015–2017 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 I capital floor requirement.

³ Average ordinary equity excludes non-controlling interests and preference shares.

⁴ Equals shareholders' equity less preference share capital, goodwill, software and other intangible assets divided by the number of ordinary shares.

⁵ Excludes employees whose only ANZ shares are held in trust under ANZ employee share schemes.