

FIVE YEAR SUMMARY

	2015 \$m	2014 \$m	2013 \$m	2012 \$m	2011 \$m	
Financial performance¹						
Net interest income	14,616	13,797	12,772	12,110	11,500	
Other operating income	5,902	5,781	5,619	5,738	5,385	
Operating expenses	(9,359)	(8,760)	(8,257)	(8,519)	(8,023)	
Profit before credit impairment and income tax	11,159	10,818	10,134	9,329	8,862	
Credit impairment charge	(1,205)	(989)	(1,197)	(1,258)	(1,220)	
Income tax expense	(2,724)	(2,700)	(2,435)	(2,235)	(2,167)	
Non-controlling interests	(14)	(12)	(10)	(6)	(8)	
Cash/underlying profit ¹	7,216	7,117	6,492	5,830	5,467	
Adjustments to arrive at statutory profit ¹	277	154	(182)	(169)	(112)	
Profit attributable to shareholders of the Company	7,493	7,271	6,310	5,661	5,355	
Financial position						
Total assets	889,900	772,092	702,995	642,127	604,213	
Total equity	57,353	49,284	45,603	41,220	37,954	
Common Equity Tier 1 ²	9.6%	8.8%	8.5%	8.0%	8.5%	
Common Equity Tier 1 – Internationally Comparable Basel 3 ³	13.2%	12.5%	12.7%	11.6%	n/a	
Return on average ordinary equity ^{4,5}	14.5%	15.8%	15.0%	14.6%	15.3%	
Return on average assets ⁵	0.9%	1.0%	0.9%	0.9%	0.9%	
Cost to income ratio (cash/underlying) ¹	45.6%	44.7%	44.9%	47.7%	47.5%	
Shareholder value – ordinary shares						
Total return to shareholders (share price movement plus dividends)	(7.5%)	5.9%	31.5%	35.4%	(12.6%)	
Market capitalisation	78,606	85,235	84,450	67,255	51,319	
Dividend	181c	178c	164c	145c	140c	
Franked portion	– interim – final	100% 100%	100% 100%	100% 100%	100% 100%	
Share price	– high – low – closing	\$37.25 \$26.38 \$27.08	\$35.07 \$28.84 \$30.92	\$32.09 \$23.42 \$30.78	\$25.12 \$18.60 \$24.75	\$25.96 \$17.63 \$19.52
Share information						
(per fully paid ordinary share)						
Earnings per share	271.5c	267.1c	232.7c	213.4c	208.2c	
Dividend payout ratio	68.6%	67.4%	71.4%	69.4%	68.6%	
Net tangible assets per ordinary share ⁶	\$16.86	\$14.65	\$13.48	\$12.22	\$11.44	
No. of fully paid ordinary shares issued (millions)	2,902.7	2,756.6	2,743.7	2,717.4	2,629.0	
Dividend reinvestment plan (DRP) issue price	– interim – final	\$31.93 –	\$33.30 \$32.02	\$28.96 \$31.83	\$20.44 \$23.64	\$21.69 \$19.09
Other information						
Points of representation ⁷	1,229	1,220	1,274	1,337	1,381	
No. of employees (full time equivalents)	50,152	50,328	49,866	48,239	50,297	
No. of shareholders ⁸	546,558	498,309	468,343	438,958	442,943	

1 Since 1 October 2012, the Group has used cash profit as a measure of the result of the ongoing business activities of the Group enabling shareholders to assess Group and divisional performance against prior periods and against peer institutions. For 2012 – 2014 statutory profit has been adjusted for non-core items to arrive at cash profit. For 2011 statutory profit has been adjusted for non-core items to arrive at underlying profit, which like cash profit, is a measure of the ongoing business performance of the Group but used different criteria for the adjusting items. Neither cash profit nor underlying profit are 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 Calculated in accordance with APRA Basel 3 requirements for 2012-2015. Comparatives for 2011 are calculated on a Basel 2 basis.

3 ANZ's interpretation of the regulations documented in the Basel Committee publications; "Basel 3: A global regulatory framework for more resilient banks and banking systems" (June 2011) and "International Convergence of Capital Measurement and Capital Standards" (June 2006). Also includes differences identified in APRA's information paper entitled International Capital Comparison Study (13 July 2015).

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

5 Return on average ordinary equity and average assets have been calculated on statutory basis, in consistent with the last five years.

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

7 Includes branches, offices, representative offices and agencies.

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