

Major Australian Banks

Half Year 2022 Results Snapshot

REVENUE

Operating income increased by **0.8%** to

↑ \$39.9 billion

Net interest income increased by **0.2%** to

↑ \$32.0 billion



EARNINGS

Cash profit after tax increased by **5.1%** to

↑ \$14.4 billion

Average **net interest margin** decreased by **13.0 bps** to

↓ 175 bps



SHAREHOLDER RETURNS

Average **return on equity**¹ increased by **0.21% pts** to

↑ 10.6%

Average **dividend payout ratio** increased by **2.8% pts** to

↑ 66.0%



EXPENSES

Average **cost to income ratio** decreased by **0.7% pts** to

↓ 49.6%

Share of **risk and compliance of total investment spend** decreased by **1.9% pts** to

↓ 48.0%



ASSET QUALITY

Average **credit impairment provisions** (as % of GLA) decreased by **9 bps** to

↓ 0.70%

Write-back of credit provisions of

\$218 million



BALANCE SHEET

Average CET1 **capital ratio** decreased by **90 bps** to

↓ 11.8%

Deposit to loan ratio increased **1.4% pts** to

↑ 86.0%

Lending assets increased by **4.1%** to

↑ \$2.9 trillion



*Comparisons are to the 2021 financial year, unless otherwise stated and adjusted for restatements as applicable.

¹Includes notable items