

Major Australian Banks

Half Year 2022 Results Snapshot

\$39.9 billion



REVENUE

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

Operating income

increased by **0.8%** to



Net interest income increased by 0.2% to

\$32.0 billion



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

🗢 175 bps



SHAREHOLDER RETURNS

EARNINGS

Average return on equity¹ increased by 0.21% pts to Average **dividend payout ratio** increased by 2.8% pts to

EXPENSES

Average cost to income ratio decreased by 0.7% pts to Share of **risk and compliance of total investment spend decreased** by **1.9% pts** to



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ASSET DUALITY

(as % of GLA) **decreased** by **9 bps** to

Write-back of credit provisions of \$218 million



BALANCE SHEET Average CET1 capital ratio decreased by 90 bps to

Deposit to loan ratio increased 1.4% pts to 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. Includes notable items

Average credit impairment provisions

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