

Major Australian Banks

Full Year 2022 Results Snapshot

Operating income increased by 1.6% to



\$80.7 billion

Net interest income increased by 2.9% to



\$65.8 billion



Cash profit after tax increased by 6.5% to



\$28.5 billion

Average **net interest margin** decreased by 9.5 bps to



178 bps



SHAREHOLDER

Average return on equity¹ increased by 0.7% pts to



^ 10.6%

Average dividend payout ratio remained steady at



71.0%



Average cost to income ratio decreased by 2.0% pts to



Share of risk and compliance of total investment spend decreased by 6.1% pts to



45.0%



Average credit impairment provisions (as % of GLA) decreased by 11 bps to



Write-back of credit provisions of

\$925 million



Average CET1 capital ratio decreased by 102 bps to



Deposit to loan ratio decreased 0.1% pts to



86.1%

Lending assets increased by 7.0% to



^{*}Comparisons are to the 2021 financial year, unless otherwise stated and adjusted for restatements as applicable 1 Includes notable items