
















Mid-year results 2022 snapshot

Revenue	Net interest income increased by 7.87% to	Non-interest income increased by 7.48% to	
	 \$48.8 billion	 \$46.8 billion	
Earnings	Adjusted net income increased by 9.21% to	Average net interest margin decreased by 0.02% to	
	 \$31.5 billion	 1.76%	
Shareholder Returns	Average adjusted return on equity increased by 0.02% to	Average dividend per share increased by \$0.28 to	
	 17.48%	 \$2.03	
Asset Quality	Average net impaired loans as a % of loans and acceptances decreased by 0.11% to	Allowance for credit losses decreased by 19.79% to	
	 0.24%	 \$21.2 billion	
Balance Sheet	Average Tier 1 Capital ratio decreased by 3.97% to	Gross loans increased by 12.60% to	
	 13.93%	 \$571.8 billion	

Note: Comparisons are to the mid-year results 2021 financial year