| Haif Year Haif Year Performance 1H07 Hint Year Performance 2005 Assets 1H07 2H08 2H08 2005 Assets 1 11/07 11/08 2H08 2005 Assets under management Liquid assets 16,110.1 17,600.8 22,924.1 25,246.8 17,600.8 25,246.8 3,752.1 2,168.1 3,752.2 2,003.73 2,776.3 2,284.4 3,752.2 20,037.3 2,776.3 2,284.4 3,752.2 20,037.3 2,776.3 2,284.4 3,752.2 20,037.3 2,776.3 2,284.4 3,752.2 20,037.3 2,776.3 2,284.4 3,752.2 20,037.3 2,776.4 2,287.5 2,284.8 3,752.2 20,037.3 2,776.4 2,297.5 2,200.8 1,616.0 1,223.3 3,030.45 4,243.3 3,030.45 4,243.3 3,028.4 4,423.5 3,24,402.2 2,020.87.3 3,030.45 4,442.3 5,220.21 2,165.3 3,030.45 4,423.5 5,24,202 2,220.1 1,84.23.3 1,84.23.3 2,165.3 3,36.4 | | AIFRS AIFRS | | | | | | |
|---|---|-------------|----------|----------|-----------|----------------|----------|--|
| Figure and obtain if 3A Million unless otherwise stand 11407 21407 11408 2007 2008 Assets under ananagement users out stands and otherwise stands 1 1 1 2 2.8.4.8.8.8.8.8.8.8.8.8.8.8.8.8.8.8.8.8. | | | | | | | | |
| Assets Material Material Loost- set in dramotica de clasche provision broxului stem lugiel sette 16,110,1 17,00,8 22,924,1 22,924,8 17,60,0,8 22,924,2 22,924,8 17,60,0,8 22,924,1 22,924,8 17,60,0,8 22,924,1 22,924,8 17,60,0,8 22,924,1 22,924,8 17,60,0,8 22,924,2 22,923,2 22,92,92,3 22,924,2 22,923,2 22,92,2 22,923,2 22,92,2 22,92,2 22,92,2 22,92,2 22,92,2 22,92,2 22,92,2 22,92,2 22,92,2 22,92,2 22,92,2 <td< th=""><th>Figures are denoted in \$A Millions unless otherwise stated</th><th>1H/07</th><th></th><th></th><th>2H/08</th><th></th><th></th></td<> | Figures are denoted in \$A Millions unless otherwise stated | 1H/07 | | | 2H/08 | | | |
| Autent outlogramment rest or standing rest ordinant or dashed actors rest ordinant ordinant or dashed actors rest ordinant ordi | | | | | | | | |
| Loader-and tapeoline and consolution of solutiful cells 16.10.1 17.600.8 22.024.1 22.24.8 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<> | | | | | | | | |
| Ligad acats 1,1115 2,161 3,2021 2,161 3,7221 2,7120 2,7230 2,72 | | | | | | | | |
| Other sends 4208 2804 7200 776.3 2804 776.3 Securities sends (off braines sends) 10.3454 20.057.3 | | | | | | | | |
| 18.844 20.073 27.084.0 20.773 20.073 20.773 20.073 20.773 20.073 20.773 20.073 20.773 20.073 20.773 20.073 20.773 20.073 20.773 20.073 20.773 20.073 20.773 20.073 20.073 20.0745 10.023 20.0445 1.016.0 1.023.3 20.0445 1.016.0 1.023.3 20.0445 7.015.0 20.045 7.015.0 20.045 7.015.0 20.045 7.015.0 20.045 7.015.0 20.045 7.015.0 20.045 7.015.0 20.05 10.842.3 20.005.0 10.842.3 20.005.0 10.842.3 20.005.0 10.842.3 20.005.0 10.842.3 20.005.0 10.023.3 20.4 40.073 20.017.0 2 | | | | | | | | |
| Securitized starts (of balance - steel) 6740 1.6160 1.2462 1.0203 1.6160 1.0203 Loads starts (of balance - steel) 10.2104 21.6533 26.8502 30.0815 Loads starts (of balance - steel) 11.118.2 21.6533 68.455 15.8233 Commercial 5.2038 6.0775 6.6275 15.4233 6.4775 Commercial 5.2038 6.0775 6.6275 10.8245 2.82672 20.8275 10.8245 2.82672 10.8245 2.82672 10.8275 7.4128 6.0775 7.4128 6.0775 7.4128 6.0775 7.4128 6.0775 7.4128 6.0775 7.4128 6.0755 7.4128 6.0755 7.4128 6.0755 7.4128 6.0755 7.6157 7.652 2.2825 2.2925 2.927 2.92 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> | | | | | | | | |
| Total asset under management 19,114 21,653.3 32,843.2 33,84.2 34,84.2 38,82.2 38,83.2 38,83.2 38,83.2 38,84.2 38,83.2 38,83.2 38,83.2 38,83.2 38,83.2 38,83.2 38,84.2 38,83.2 38,83.2 38,83.2 38,83.2 38,83.2 38,83.2 38,83.2 38,83.2 38,83.2 38,83.2 3 | | | | | | | | |
| Loss under mangement (before collective provisions) 11.115.2 12.00.6 16.074.5 16.075.5 17.075.5 17.05 | | | | | | | | |
| https://products.org 11,118.2 12,898.6 10,874.3 12,898.6 16,823.3 Commercial 5,202.8 6,074.5 7,412.5 6,275.5 7,412.5 Mousing of commercial 19,224.5 24,200.7 20,220.7 20,220.7 20,220.7 20,220.7 20,220.7 20,220.7 20,220.7 20,220.7 20,220.7 20,220.7 20,220.7 20,220.7 20,220.7 20,220.7 20,220.7 20,220.7 20,220.7 20,220.7 20,200.7 20,220.7 20,200.7 | l otal assets under management | 19,219.4 | 21,003.3 | 28,430.2 | 30,804.5 | 21,053.3 | 30,804.5 | |
| https://products.org 11,118.2 12,898.6 10,874.3 12,898.6 16,823.3 Commercial 5,202.8 6,074.5 7,412.5 6,275.5 7,412.5 Mousing of commercial 19,224.5 24,200.7 20,220.7 20,220.7 20,220.7 20,220.7 20,220.7 20,220.7 20,220.7 20,220.7 20,220.7 20,220.7 20,220.7 20,220.7 20,220.7 20,220.7 20,220.7 20,220.7 20,220.7 20,220.7 20,200.7 20,220.7 20,200.7 | Leans under management (before collective provisions) | | | | | | | |
| Commends 5.30.8 6.079.5 6.94.8.3 7.41.2.8 6.07.9.5 7.41.2.8 Commends 5.55.3 3.34.4 4.97.7 4.92.1 3.92.2.4.5 2.42.8.1.0 1.92.2.4.5 2.82.9.1.8 1.92.2.4.5 2.82.9.1.8 1.92.2.4.5 2.82.9.1.8 1.92.2.4.5 2.82.9.1.8 1.92.2.4.5 2.82.9.1.8 1.92.2.4.5 2.82.9.1.8 1.92.2.4.5 2.82.9.1.8 1.92.2.4.5 2.82.9.1.8 1.92.2.4.5 2.82.9.1.8 1.92.2.4.5 2.82.9.1.8 1.92.2.4.5 2.82.9.1.8 1.92.2.4.5 2.82.9.1.8 1.92.2.4.5 2.82.9.1.8 1.92.2.4.5 2.82.9.1.8 1.92.2.5 2.82.9.5 1.92.4.5 2.82.9.5 1.92.4.5 2.82.9.5 1.92.4.5 2.82.9.5 1.92.4.5 2.82.9.5 1.92.4.5 2.82.9.5 1.92.4.5 2.82.9.5 1.92.4.5 2.82.9.5 1.92.9.5 2.82.9.5 1.92.9.5 2.82.9.5 1.92.9.5 2.82.9.5 1.92.9.5 2.82.9.5 1.92.9.5 2.82.9.5 1.92.9.5 2.82.9.5 1.92.9.5 2.82.9.5 1.92.9.5 2.82.9.5 1.92.9.5 2.82. | | 11 110 0 | 12 800 6 | 1C 074 F | 10 400 0 | 10 900 6 | 10 400 0 | |
| Consume ¹⁰ 555.3 335.4 445.7 445.7 335.4 445.7 Nearing amount (backer provisions) 16.994.3 10.224.5 26.291.9 11.224.5 26.291.9 11.224.5 26.291.9 11.224.5 26.291.9 11.224.5 26.291.9 11.224.5 26.291.9 11.224.5 26.291.9 11.224.5 26.291.9 11.224.5 26.291.9 11.224.5 26.291.9 11.224.5 26.291.9 11.224.5 26.291.9 11.224.5 26.291.5 11.64.00.5 16.40.0.5 17.60.65 26.26.25 17.60.65 26.26.25 17.60.65 26.26.25 17.60.65 26.26.25 17.60.65 26.26.25 17.60.65 26.26.25 17.60.65 26.26.25 17.60.65 26.26.25 17.60.65 26.26.2.2.26.15 12.40.05 16.21.2 | | | | | | | | |
| Total bases under management (before collective provisions) 16,894.3 19,224.5 24,289.7 26,291.8 19,224.5 26,291.8 19,224.5 26,291.8 19,224.5 26,291.8 19,224.5 26,291.8 19,224.5 26,291.8 19,224.5 26,291.8 19,224.5 26,291.8 19,224.5 26,291.8 19,224.5 26,291.8 19,224.5 26,291.8 19,224.5 26,291.8 19,224.5 26,291.8 19,224.5 26,291.8 19,224.5 22,291.8 19,224.5 22,821.8 19,224.5 22,821.8 19,224.5 22,821.8 19,224.5 22,821.8 19,224.5 22,821.8 19,224.5 12,803.6 16,42.7 16,402.7 16,402.7 16,402.7 16,402.7 16,402.7 16,402.7 16,402.7 16,403.5 16,405.5 25,802.5 11,718.5 22,841.5 22,802.5 11,718.5 22,802.5 11,718.5 22,802.5 11,718.5 22,802.5 22,852.5 22,852.5 22,852.5 22,852.5 22,852.5 22,852.5 22,852.5 22,852.5 22,852.5 22,852.5 22,852.5 < | | | | | | | | |
| Housing Commercial Co | | | | | | | | |
| Communital 32% 31% 29% | Total loans under management (before collective provisions) | 10,994.5 | 19,224.0 | 24,200.7 | 20,291.0 | 19,224.0 | 20,291.0 | |
| Communital 32% 31% 29% | Housing | 65% | 67% | 60% | 70% | 67% | 70% | |
| Consume 10 | | | | | | | | |
| Balance sheet loans (before collective provisions) 11,118.2 12,809.6 16,842.7 18,400.3 12,809.6 18,400.3 Housing Commercial Consumer ¹⁰ 11,118.2 12,809.6 16,842.7 18,400.3 12,809.6 18,400.3 Tota balance sheet loans (before collective provisions) 11,118.2 22,834.5 55,53.1 358.4 445.7 Tota balance sheet loans (before collective provisions) 60% 73% | | | | | | | | |
| Housing Commercial Co | Consumer | 370 | 2 /0 | 2 /0 | 2 /0 | 2 /0 | 2 /0 | |
| Housing Commercial Co | Balance sheet loans (before collective provisions) | | | | | | | |
| Commercial Consumer 4.448.8 4.463.5 6.406.5 4.463.5 6.406.5 Consumer 555.3 335.4 4457.7 455.5 335.4 4457.7 Total balance sheet loans (before collective provisions) 68%, 73%, <td< td=""><td></td><td>11 118 2</td><td>12 809 6</td><td>16 842 7</td><td>18 400 3</td><td>12 809 6</td><td>18 400 3</td></td<> | | 11 118 2 | 12 809 6 | 16 842 7 | 18 400 3 | 12 809 6 | 18 400 3 | |
| Consumer 555.3 335.4 47.7 455.7 335.4 475.7 Tab lahnes these lase (before collective provisions) 16,120.3 17,008.5 22,934.5 25,262.5 17,508.5 52,223.4 Huasing Commander ¹⁰ 3% 2% 1% 1% 1% 2% < | | | | | | | | |
| Total tabling 11,20.3 17,608.5 22,34.5 25,225.5 17,608.5 22,325.5 Housing Commercial Commercial Commercial 69% 73% < | | | | | | | | |
| Housing Commercial Co | | | | | | | | |
| Commercial Consume 28% 3% 28% 2% 29% 2% 29% 2% 29% <t< td=""><td>Total balance sheet loans (before collective provisions)</td><td>10,120.5</td><td>17,000.0</td><td>22,354.5</td><td>23,202.5</td><td>17,000.5</td><td>20,202.5</td></t<> | Total balance sheet loans (before collective provisions) | 10,120.5 | 17,000.0 | 22,354.5 | 23,202.5 | 17,000.5 | 20,202.5 | |
| Commercial Consume 28% 3% 28% 2% 29% 2% 29% 2% 29% <t< td=""><td>Housing</td><td>60%</td><td>73%</td><td>73%</td><td>73%</td><td>73%</td><td>73%</td></t<> | Housing | 60% | 73% | 73% | 73% | 73% | 73% | |
| Consumer ⁽ⁱⁱⁱ⁾ 3% 2% | | | | | | | | |
| Lending approvals 3,270.0 4,461.0 4,194.0 4,327.2 7,731.0 8,521.2 Commercial 2,065.0 2,749.0 2,624.0 2,800.1 175.4 190.6 501.0 366.0 Total lending approvals 5,575.0 7,689.0 6,893.4 6,927.9 13,044.0 13,321.3 Shareholders' equity 773.5 854.3 1,489.3 1,483.3 854.3 1,483.3 Perpetual Equity Preference Shares (PEPS) - - 195.7 195.7 - 195.7 Stareholders' equity 773.5 8,54.4 9,160.9 12,875.5 6,004.2 6,052.0 3,559.4 6,062.0 3,559.4 6,062.0 3,559.4 6,062.0 3,559.4 6,062.0 3,559.4 6,062.0 3,559.4 6,062.0 3,559.4 6,062.0 3,559.4 6,062.0 3,559.4 6,062.0 3,559.4 6,062.0 3,559.4 6,062.0 3,559.4 6,062.0 3,559.4 6,062.0 3,559.4 6,062.0 3,559.4 6,02.2 488.5 480.0 | | | | | | | | |
| Housing Commarcial Consumerial Consumerial Consumerial Catal lending approvals 3,270.0 4,410.0 4,194.0 4,327.2 7,731.0 8,521.2 Consumerial Consumerial Catal lending approvals 2,065.0 2,749.0 2,624.0 2,401.0 4,812.0 5,01.0 3,660.0 Total lending approvals 5,575.0 7,469.0 6,893.4 6,892.7 13,04.0 13,321.3 Shareholders' equity 773.5 854.3 1,489.3 1,483.3 854.3 1,483.3 Perpetual Equity Preference Shares (PEPS) - - 195.7 195.7 5,594.4 5,301.2 6,002.0 3,559.4 6,002.0 3,559.4 6,002.0 3,559.4 6,002.0 488.5 480.2 7,757.5 20,073.2 27,084.0 29,775.2 20,073.2 27,074.0 7,75% 7,75% 7,75% 7,75% 7,75% 7,75% 7,0% 7,2% 7,75% 7,75% 20,037.3 22,055.2 20,037.3 22,05% 29,75% 20,037.3 22,05% 20,05% 20,05% 20,05% 20,05% 20,05% | | 578 | 270 | 2 /0 | 2 /0 | 2 /0 | 270 | |
| Housing Commarcial Consumerial Consumerial Consumerial Catal lending approvals 3,270.0 4,410.0 4,194.0 4,327.2 7,731.0 8,521.2 Consumerial Consumerial Catal lending approvals 2,065.0 2,749.0 2,624.0 2,401.0 4,812.0 5,01.0 3,660.0 Total lending approvals 5,575.0 7,469.0 6,893.4 6,892.7 13,04.0 13,321.3 Shareholders' equity 773.5 854.3 1,489.3 1,483.3 854.3 1,483.3 Perpetual Equity Preference Shares (PEPS) - - 195.7 195.7 5,594.4 5,301.2 6,002.0 3,559.4 6,002.0 3,559.4 6,002.0 3,559.4 6,002.0 488.5 480.2 7,757.5 20,073.2 27,084.0 29,775.2 20,073.2 27,074.0 7,75% 7,75% 7,75% 7,75% 7,75% 7,75% 7,0% 7,2% 7,75% 7,75% 20,037.3 22,055.2 20,037.3 22,05% 29,75% 20,037.3 22,05% 20,05% 20,05% 20,05% 20,05% 20,05% | I anding approvals | | | | | | | |
| Commercial Consurer 2,063.0 2,749.0 2,624.0 2,440.1 4,812.0 5,036.0 Total lending approvals 2,063.0 2,749.0 2,624.0 2,410.1 4,812.0 5,036.0 Total lending approvals 5,575.0 7,469.0 6,993.4 6,927.9 13,044.0 13,921.3 Shareholders' equity 773.5 584.3 1,483.3 654.3 1,483.3 654.3 1,483.3 654.3 1,483.3 654.3 1,483.3 654.3 1,483.3 654.3 1,483.5 1,483.5 9,160.9 13,845.4 199.10 13,845.4 199.10 13,845.4 190.2 3,559.4 6,052.0 3,559.4 6,052.0 3,559.4 6,052.0 3,559.4 6,052.0 3,559.4 6,052.0 3,559.4 6,052.0 3,559.4 6,052.0 3,559.4 6,052.0 3,559.4 6,052.0 2,658.5 480.2 458.5 480.2 458.5 480.2 458.5 480.2 458.5 459.2 459.5 459.5 459.5 459.5 335.1 | | 3 270 0 | 4 461 0 | 4 194 0 | 4 327 2 | 7 731 0 | 8 521 2 | |
| Zesourer Zesourer 175.4 190.6 501.0 366.0 Total lending approvals 5,575.0 7,469.0 6,993.4 6,927.9 13,044.0 13,921.3 Funding 773.5 854.3 1,489.3 1,489.3 1,483.3 1, | | | | | | | | |
| Total lending approvals 5,575.0 7,469.0 6,993.4 6,927.9 13,044.0 13,921.3 Funding <td></td> <td></td> <td></td> <td>1</td> <td></td> <td></td> <td></td> | | | | 1 | | | | |
| Funding Funding Shareholders' equity 773.5 854.3 1.489.3 1.483.3 864.3 1.483.3 Perpetual Equity Preference Shares (PEPS) 8,284.4 9,160.9 12,875.5 13,884.5 9,160.9 13,884.5 9,160.9 13,884.5 9,160.9 13,884.5 9,160.9 13,884.5 9,160.9 13,884.5 9,160.9 13,884.5 9,160.9 13,884.5 9,160.9 13,884.5 40.02 4,855.5 460.22 7,579.5 6,04.2 7,579.5 6,04.2 7,579.5 6,04.2 7,579.5 6,04.2 7,579.5 6,04.2 7,579.5 7,04.0 29,775.2 20,037.3 29,775.2 20,037.3 29,775.2 20,037.3 29,775.2 20,037.3 29,775.2 20,037.3 29,775.2 20,037.3 29,775.2 20,037.3 29,775.2 20,037.3 29,775.2 20,037.3 29,775.2 20,037.3 29,775.2 20,037.3 29,775.2 20,037.3 29,775.2 20,037.3 29,775.2 20,037.3 29,775.2 20,037.3 29,775.2 20,037.3 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> | | | | | | | | |
| Shareholders' equity 773.5 854.3 1,489.3 1,483.3 854.3 1,483.3 Perpetual Equity Preference Shares (PEPS) - - 195.2 195.7 - 195.7 Retail deposits 3,280.7 3,550.4 5,012.2 6,052.0 3,556.4 6,052.0 Borrowings (including subordinated notes, securitisation liabilities and hybrid debt) 5,671.7 6,004.2 7,579.5 6,004.2 7,579.5 Total funding 18,345.4 20,037.3 27,084.0 28,775.2 20,037.3 28,775.2 Retail deposit funding % 72% 71% 70% 72% 70% Minolesale deposit funding % 28% 28% 29% 30% 28% 30% Molesale deposit funding % 28% 28% 29% 30% 28% 30% 21% 3042.6 5,613.7 Commercial 1,351.2 1,691.4 4,064.9 1,548.8 3,042.6 5,613.7 Total increase in loans under management (%) 1,351.2 1,691.4 4,064.9 1,548.8 | | 0,010.0 | 1,400.0 | 0,000.4 | 0,021.0 | 10,044.0 | 10,021.0 | |
| Shareholders' equity 773.5 854.3 1,489.3 1,483.3 854.3 1,483.3 Perpetual Equity Preference Shares (PEPS) - - 195.2 195.7 - 195.7 Retail deposits 3,280.7 3,550.4 5,012.2 6,052.0 3,556.4 6,052.0 Borrowings (including subordinated notes, securitisation liabilities and hybrid debt) 5,671.7 6,004.2 7,579.5 6,004.2 7,579.5 Total funding 18,345.4 20,037.3 27,084.0 28,775.2 20,037.3 28,775.2 Retail deposit funding % 72% 71% 70% 72% 70% Minolesale deposit funding % 28% 28% 29% 30% 28% 30% Molesale deposit funding % 28% 28% 29% 30% 28% 30% 21% 3042.6 5,613.7 Commercial 1,351.2 1,691.4 4,064.9 1,548.8 3,042.6 5,613.7 Total increase in loans under management (%) 1,351.2 1,691.4 4,064.9 1,548.8 | Funding | | | | | | | |
| Perpetual Equity Preference Shares (PEPS) - - 195.2 195.7 - 195.7 Retail deposits 8,284.4 9,160.9 12,875.5 13,984.5 9,160.9 13,984.5 Wholesale deposits 3,280,7 3,559.4 5,301.2 6,052.0 3,559.4 6,004.2 7,579.5 6,004.2 7,579.5 6,004.2 458.5 440.2 Other itabilities 335.1 458.5 628.6 440.2 458.5 440.2 Other itabilities 18,345.4 20,037.3 27,084.0 29,775.2 20,037.3 289,775.2 Retail deposit funding % 72% 72% 71% 70% 22% 30% 28% 29% 30% 28% 30% 28% 30% 28% 30% 28% 30% 28% 30% 28% 30% 28% 30% 28% 51% 49% 51% 43% 51% 43% 51% 43% 51% 43% 51% 43% 51% 133% 1461.4 | | | | | | | | |
| Retail deposits 8,284 9,160.9 12,875.5 13,884.5 9,160.9 13,984.5 Wholesaie deposits 3,260,7 3,559.4 6,004.2 7,579.5 6,004.2 7,579.5 6,004.2 7,579.5 6,004.2 7,579.5 6,004.2 7,579.5 6,004.2 7,579.5 6,004.2 7,579.5 6,004.2 7,579.5 6,004.2 7,579.5 6,004.2 48.85 480.2 488.5 480.2 488.5 480.2 488.5 480.2 488.5 480.2 488.5 480.2 488.5 480.2 488.5 480.2 488.5 480.2 488.5 480.2 | Shareholders' equity | 773.5 | 854.3 | | | 854.3 | | |
| Wholesaie deposits 3,260,7 3,559,4 5,301,2 6,052,0 3,559,4 6,052,0 Borrowings (including subordinated notes, securitisation liabilities and hybrid debi) 5,671,7 6,004,2 6,594,2 7,579,5 6,004,2 7,579,5 6,004,2 458,5 480,2 Total funding 18,345,4 20,037,3 27,044,0 29,775,2 20,037,3 29,775,2 Retail deposit funding % 72% 72% 71% 70% 28% 30% 28% 30% 28% 30% 28% 30% 28% 30% 28% 30% 28% 30% 28% 30% 28% 30% 28% 30% 28% 30% 28% 30% 28% 30% 28% 30% 28% 30% 28% 30% 28% 30% 28% 30% 28% 29% 30% 28% 30% 28% 30% 28% 30% 21% 303,3 20% 21% 30,342,6 5,613,7 30,42,6 5,613,7 30,42,6 <td>Perpetual Equity Preference Shares (PEPS)</td> <td>-</td> <td>-</td> <td></td> <td></td> <td>-</td> <td></td> | Perpetual Equity Preference Shares (PEPS) | - | - | | | - | | |
| Borrowings (including subordinated notes, securitisation liabilities and hybrid debt) 5, 671.7 6, 004.2 7, 579.5 6, 004.2 7, 579.5 Other liabilities 335.1 458.5 628.6 480.2 458.5 448.2 Total funding 118,345.4 20,037.3 27,084.0 29,775.2 20,037.3 22,037.3 23,042.6 5,613.7 5,613.7 6,064.9 1,548.8 1,333.3 1,235.1 1,691.4 4,064.9 1,548.8 1,333.3 1,234.8 1,333.3 1,223.1 (2,0) (134.3) 1,234.8 1,333.3 1,234.8 1,333.3 1,234.8 1,333.3 1,234.8 1,333.3 1,931.2 | | | | | | | | |
| Other liabilities 335.1 458.5 628.6 480.2 458.5 480.2 Total funding 18,345.4 20,037.3 27,084.0 29,775.2 20,037.3 29,775.2 Retail deposit funding % 72% 72% 71% 70% 72% 70% Nobeside deposit funding % 28% 22% 51% 49% 52% 51% 49% 51% Crowth Measures Increase in loans under management (before collective provisions) Housing 1,351.2 1,691.4 4,064.9 1,548.8 3,042.6 5,613.7 Consumer ⁽³⁾ 1,551.2 1,691.4 4,064.9 1,548.8 3,042.6 5,613.7 Consumer ⁽³⁾ 1,351.2 1,691.4 4,064.9 1,548.8 3,042.6 5,613.7 Consumer ⁽³⁾ 1,912.9 2,230.2 5,066.2 2,011.1 4,143.1 7,067.3 Loans under management ⁽⁶⁾ 27.3% 31.2% 51.8% 43.8% 31.2% 43.8% Consumer ⁽³⁾ <t< td=""><td>Wholesale deposits</td><td></td><td></td><td></td><td></td><td></td><td></td></t<> | Wholesale deposits | | | | | | | |
| Total funding 18,345.4 20,037.3 27,084.0 29,775.2 20,037.3 29,775.2 Retail deposit funding % Wholesale deposit funding % Retail funding as a % of total deposits and borrowings 72% 71% 70% 72% 70% Growth Measures 28% 28% 29% 30% 28% 30% Increase in loans under management (before collective provisions) 1,351.2 1.691.4 4,064.9 1,548.8 3,042.6 5,613.7 Housing Commercial Commercial Consumer ⁽⁸⁾ 1,351.2 1.691.4 4,064.9 1,548.8 3,042.6 5,613.7 Ital increase in loans under management ⁽⁶⁾ 1,351.2 1.691.4 4,064.9 1,548.8 3,042.6 5,613.7 Ital increase in loans under management ⁽⁶⁾ 1,351.2 1.691.4 4,064.9 1,548.8 3,042.6 5,613.7 Loans under management ⁽⁶⁾ 1,351.2 1.691.4 4,064.9 1,548.8 3,042.6 5,613.7 Loans under management ⁽⁶⁾ 1,912.9 2,230.2 5,056.2 2,011.1 4,143.1 7,067.3 Consumer ⁽⁶⁾ | | | | | | | | |
| Retail deposit funding % 72% 72% 71% 70% 72% 70% Retail deposit funding % 28% 28% 28% 29% 30% 28% 30% 28% 30% 28% 30% 28% 30% 28% 30% 28% 30% 28% 30% 28% 30% 28% 30% 28% 30% 28% 30% 28% 30% 28% 30% 28% 30% 28% 30% 28% 30% 28% 51% 49% 51% 49% 51% 49% 51% 49% 51% 49% 51% 43% 51% 43.8% 516.13.7 61.17.6 1.548.8 3.042.6 5.613.7 1.051.2 1.691.4 4.064.9 1.548.8 3.042.6 5.613.7 1.051.2 1.051.2 1.051.2 1.051.2 1.051.2 1.051.2 1.051.2 1.051.2 1.051.2 1.051.2 1.051.2 1.051.2 1.051.2 1.051.2 1.051.2 1.051.2 1.051.2 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<> | | | | | | | | |
| Wholesale deposit funding % Retail funding as a % of total deposits and borrowings 28% 48% 28% 49% 28% 52% 28% 51% 30% 49% 28% 51% 30% 49% Growth Measures Increase in loans under management (before collective provisions) Housing Commercial Consumer ^(R) 1,351.2 1,691.4 4,064.9 1,548.8 3,042.6 5,613.7 Commercial Consumer ^(R) 1,351.2 1,691.4 4,064.9 1,548.8 3,042.6 5,613.7 Loans under management ^(R) 1,351.2 1,691.4 4,064.9 1,548.8 3,042.6 5,613.7 Loans under management ^(R) 1,351.2 1,691.4 4,064.9 1,548.8 3,042.6 5,613.7 Loans under management ^(R) 1,351.2 1,691.4 4,064.9 1,248.8 1,033.3 120.3 Loans under management ^(R) 2,230.2 5,056.2 2,011.1 4,143.1 7,067.3 Loans under management ^(R) 27.3% 31.2% 51.8% 43.8% 31.2% 43.8% Commercial Commercial 27.5% 30.9% (28.6%) (17.6%) 35.9% (28. | Total funding | 18,345.4 | 20,037.3 | 27,084.0 | 29,775.2 | 20,037.3 | 29,775.2 | |
| Wholesale deposit funding % Retail funding as a % of total deposits and borrowings 28% 48% 28% 49% 28% 52% 28% 51% 30% 49% 28% 51% 30% 49% Growth Measures Increase in loans under management (before collective provisions) Housing Commercial Consumer ^(R) 1,351.2 1,691.4 4,064.9 1,548.8 3,042.6 5,613.7 Commercial Consumer ^(R) 1,351.2 1,691.4 4,064.9 1,548.8 3,042.6 5,613.7 Loans under management ^(R) 1,351.2 1,691.4 4,064.9 1,548.8 3,042.6 5,613.7 Loans under management ^(R) 1,351.2 1,691.4 4,064.9 1,548.8 3,042.6 5,613.7 Loans under management ^(R) 1,351.2 1,691.4 4,064.9 1,248.8 1,033.3 120.3 Loans under management ^(R) 2,230.2 5,056.2 2,011.1 4,143.1 7,067.3 Loans under management ^(R) 27.3% 31.2% 51.8% 43.8% 31.2% 43.8% Commercial Commercial 27.5% 30.9% (28.6%) (17.6%) 35.9% (28. | | | | | | | | |
| Retail funding as a % of total deposits and borrowings 48% 49% 52% 51% 49% 51% Growth Measures Increase in loans under management (before collective provisions) 1,351.2 1,691.4 4,064.9 1,548.8 3,042.6 5,613.7 Housing Commercial Consumer ⁽⁸⁾ 1,351.2 1,691.4 4,064.9 1,548.8 3,042.6 5,613.7 Total increase in loans under management ⁽⁶⁾ 476.1 758.7 869.0 464.3 1,234.8 1,333.3 Total increase in loans under management ⁽⁶⁾ 1,912.9 2,230.2 5,056.2 2,011.1 4,143.1 7,067.3 Loans under management growth ⁽⁶⁾ 27.3% 31.2% 51.8% 43.8% 31.2% 43.8% 31.2% 43.8% 31.2% 43.8% 31.2% 43.8% 31.2% 43.8% 31.2% 43.8% 31.2% 43.8% 31.2% 43.8% 31.2% 43.8% 31.2% 43.8% 31.2% 43.8% 31.2% 35.9% (28.6%) (17.6%) 35.9% (28.6%) 35.9% 27.5% 42 | | | | | | | | |
| Growth Measures | | | | | | | | |
| Increase in loans under management (before collective provisions) 1,351.2 1,691.4 4,064.9 1,548.8 3,042.6 5,613.7 Commercial Consumer ^(B) 476.1 758.7 869.0 464.3 1,234.8 1,333.3 Consumer ^(B) 1,912.9 2,230.2 5,056.2 2,011.1 4,143.1 7,067.3 Loans under management growth ^(B) 1,912.9 2,230.2 5,056.2 2,011.1 4,143.1 7,067.3 Loans under management growth ^(B) 27.3% 31.2% 51.8% 43.8% 31.2% 43.8% Commercial 21.7% 25.5% 30.6% 21.9% 25.5% 21.9% Consumer ^(B) 30.9% (28.6%) (17.6%) 35.9% (28.6%) 36.8% 27.5% 36.8% 27.5% 36.8% 27.5% 36.8% 27.5% 36.8% 27.5% 36.8% 27.5% 36.8% 27.5% 36.8% 27.5% 36.8% 27.5% 36.8% 27.5% 36.8% 27.5% 36.8% 27.5% 36.8% 27.5% <t< td=""><td>Retail funding as a % of total deposits and borrowings</td><td>48%</td><td>49%</td><td>52%</td><td>51%</td><td>49%</td><td>51%</td></t<> | Retail funding as a % of total deposits and borrowings | 48% | 49% | 52% | 51% | 49% | 51% | |
| Increase in loans under management (before collective provisions) 1,351.2 1,691.4 4,064.9 1,548.8 3,042.6 5,613.7 Commercial Consumer ^(B) 476.1 758.7 869.0 464.3 1,234.8 1,333.3 Consumer ^(B) 1,912.9 2,230.2 5,056.2 2,011.1 4,143.1 7,067.3 Loans under management growth ^(B) 1,912.9 2,230.2 5,056.2 2,011.1 4,143.1 7,067.3 Loans under management growth ^(B) 27.3% 31.2% 51.8% 43.8% 31.2% 43.8% Commercial 21.7% 25.5% 30.6% 21.9% 25.5% 21.9% Consumer ^(B) 30.9% (28.6%) (17.6%) 35.9% (28.6%) 36.8% 27.5% 36.8% 27.5% 36.8% 27.5% 36.8% 27.5% 36.8% 27.5% 36.8% 27.5% 36.8% 27.5% 36.8% 27.5% 36.8% 27.5% 36.8% 27.5% 36.8% 27.5% 36.8% 27.5% 36.8% 27.5% <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<> | | | | | | | | |
| Housing 1,351.2 1,691.4 4,064.9 1,548.8 3,042.6 5,613.7 Commercial 476.1 758.7 869.0 464.3 1,234.8 1,333.3 Consumer ⁽⁶⁾ 1,912.9 2,230.2 5,056.2 2,011.1 4,143.1 7,067.3 Total increase in loans under management ⁽⁶⁾ 1,912.9 2,230.2 5,056.2 2,011.1 4,143.1 7,067.3 Loans under management growth ⁽⁶⁾ 1,912.9 2,230.2 5,056.2 2,011.1 4,143.1 7,067.3 Housing 27.3% 31.2% 51.8% 43.8% 31.2% 43.8% Commercial 21.7% 25.5% 30.6% 21.9% 25.5% 21.9% Consumer ⁽⁶⁾ 30.9% (28.6%) (17.6%) 35.9% (28.6%) 35.9% Total growth in loans under management ⁽⁶⁾ 2,352.7 2,433.9 6,776.9 2,374.3 4,786.6 9,151.2 Asset growth (under management) ⁽⁶⁾ 2,548.3 1,691.9 7,046.7 2,691.2 4,240.2 9,737.9 Asset growth (on balance sheet) ⁽⁶⁾ 1,99% 26.8% 47.6 | Growth Measures | | | | | | | |
| Housing 1,351.2 1,691.4 4,064.9 1,548.8 3,042.6 5,613.7 Commercial 476.1 758.7 869.0 464.3 1,234.8 1,333.3 Consumer ⁽⁶⁾ 1,912.9 2,230.2 5,056.2 2,011.1 4,143.1 7,067.3 Total increase in loans under management ⁽⁶⁾ 1,912.9 2,230.2 5,056.2 2,011.1 4,143.1 7,067.3 Loans under management growth ⁽⁶⁾ 1,912.9 2,230.2 5,056.2 2,011.1 4,143.1 7,067.3 Housing 27.3% 31.2% 51.8% 43.8% 31.2% 43.8% Commercial 21.7% 25.5% 30.6% 21.9% 25.5% 21.9% Consumer ⁽⁶⁾ 30.9% (28.6%) (17.6%) 35.9% (28.6%) 35.9% Total growth in loans under management ⁽⁶⁾ 2,352.7 2,433.9 6,776.9 2,374.3 4,786.6 9,151.2 Asset growth (under management) ⁽⁶⁾ 2,548.3 1,691.9 7,046.7 2,691.2 4,240.2 9,737.9 Asset growth (on balance sheet) ⁽⁶⁾ 1,99% 26.8% 47.6 | Increase in loans under management (before collective provisions) | | | | | | | |
| Commercial Consumer ⁽³⁾ 476.1 758.7 869.0 464.3 1,234.8 1,333.3 Consumer ⁽³⁾ 85.6 (219.9) 122.3 (2.0) (134.3) 120.3 Total increase in loans under management ⁽⁶⁾ Loans under management growth ⁽⁶⁾ 758.7 869.0 464.3 1,234.8 1,333.3 Loans under management growth ⁽⁶⁾ 1,912.9 2,230.2 5,056.2 2,011.1 4,143.1 7,067.3 Loans under management growth ⁽⁶⁾ 27.3% 31.2% 51.8% 43.8% 21.9% 25.5% 21.9% Consumer ⁽³⁾ 21.7% 25.5% 30.6% 21.9% 25.5% 21.9% Consumer ⁽³⁾ 30.9% (28.6%) (17.6%) 35.9% (28.6%) 35.9% Total growth in loans under management ⁽⁶⁾ 2,352.7 2,433.9 6,776.9 2,374.3 4,786.6 9,151.2 Asset growth (under management) ⁽⁶⁾ 2,548.3 1,691.9 7,046.7 2,691.2 4,240.2 9,737.9 Asset growth (on balance sheet) ⁽⁶⁾ | | 1 351 2 | 1 691 4 | 4 064 9 | 1 548 8 | 3 042 6 | 5 613 7 | |
| Consumer ⁽ⁱ⁾ 85.6 (219.9) 122.3 (2.0) (134.3) 120.3 Total increase in loans under management ⁽ⁱ⁾ 1,912.9 2,230.2 5,056.2 2,011.1 4,143.1 7,067.3 Loans under management growth ⁽ⁱⁱ⁾ 27.3% 31.2% 51.8% 43.8% 31.2% 43.8% Commercial Consumer ⁽ⁱⁱ⁾ 27.3% 31.2% 51.8% 43.8% 21.7% 25.5% 21.9% Consumer ⁽ⁱⁱ⁾ 21.7% 25.5% 30.6% 21.9% 25.5% 21.9% Consumer ⁽ⁱⁱ⁾ 20.30.9% (28.6%) (17.6%) 35.9% 27.5% 36.8% 27.5% 36.8% 27.5% 36.8% 27.5% 36.8% 27.5% 36.8% 27.5% 36.8% 27.5% 36.8% 27.5% 36.8% 27.5% 36.8% 27.5% 36.8% 27.5% 36.8% 27.5% 36.8% 27.5% 36.8% 27.5% 36.8% 28.4% 47.9% 42.3% 28.4% 42.3% 28.4% 42.3% 28.4% 42.3% | | | | | | | | |
| Total increase in loans under management ⁽⁵⁾ 1,912.9 2,230.2 5,056.2 2,011.1 4,143.1 7,067.3 Loans under management growth ⁽⁶⁾ Housing 27.3% 31.2% 51.8% 43.8% 31.2% 43.8% Commercial 21.7% 25.5% 30.6% 21.9% 25.5% 21.9% Consumer ⁽³⁾ 30.9% (28.6%) (17.6%) 35.9% (28.6%) 35.9% Total growth in loans under management ⁽⁵⁾ 25.6% 27.5% 42.9% 36.8% 27.5% 36.8% Increase in total assets (under management) ⁽⁶⁾ 2,352.7 2,433.9 6,776.9 2,374.3 4,786.6 9,151.2 Asset growth (under management) ⁽⁶⁾ 20.8% 28.4% 47.9% 42.3% 28.4% 42.3% Increase in total assets (on balance sheet) ⁽⁶⁾ 2,548.3 1,691.9 7,046.7 2,691.2 4,240.2 9,737.9 Asset growth (on balance sheet) ⁽⁶⁾ 19.9% 26.8% 47.6% 48.6% 26.8% 48.6% Increase in retail deposits ⁽⁵⁾ 1,417.2 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> | | | | | | | | |
| Loans under management growth ⁽⁶⁾ 27.3% 31.2% 51.8% 43.8% 31.2% 43.8% Housing Commercial Consumer ⁽⁶⁾ 21.7% 25.5% 30.6% 21.9% 25.5% 21.9% Consumer ⁽⁶⁾ 30.9% (28.6%) (17.6%) 35.9% (28.6%) 35.9% Total growth in loans under management ⁽⁶⁾ 25.6% 27.5% 42.9% 36.8% 27.5% 36.8% Increase in total assets (under management) ⁽⁶⁾ 2,352.7 2,433.9 6,776.9 2,374.3 4,786.6 9,151.2 Asset growth (under management) ⁽⁶⁾ 2,0.8% 28.4% 47.9% 42.3% 28.4% 42.3% Increase in total assets (on balance sheet) ⁽⁶⁾ 2,548.3 1,691.9 7,046.7 2,691.2 4,240.2 9,737.9 Asset growth (on balance sheet) ⁽⁶⁾ 19.9% 26.8% 47.6% 48.6% 26.8% 48.6% Increase in retail deposits ⁽⁶⁾ 1,417.2 876.5 3,714.6 1,109.0 2,293.7 4,823.6 | | | | | | | | |
| Housing Commercial Consumer ⁽³⁾ 27.3% Consumer ⁽³⁾ 31.2% 21.7% 25.5% 25.5% 30.6% 21.9% 21.9% 25.5% 30.6% 21.9% 21.9% 25.6% 21.9% 25.6% 21.9% 25.6% 25.5% 21.9% Total growth in loans under management ⁽⁵⁾ 30.9% (28.6%) (17.6%) 35.9% (28.6%) 35.9% Increase in total assets (under management) ⁽⁶⁾ 2,352.7 2,433.9 6,776.9 2,374.3 4,786.6 9,151.2 Asset growth (under management) ⁽⁶⁾ 2,548.3 1,691.9 7,046.7 2,691.2 4,240.2 9,737.9 Asset growth (on balance sheet) ⁽⁶⁾ 19.9% 26.8% 47.6% 48.6% 26.8% 48.6% Increase in retail deposits ⁽⁵⁾ 1,417.2 876.5 3,714.6 1,109.0 2,293.7 4,823.6 | | 1,012.0 | 2,200.2 | 0,000.2 | 2,01111 | 4,140.1 | 1,001.0 | |
| Housing Commercial Consumer ⁽³⁾ 27.3% Consumer ⁽³⁾ 31.2% 21.7% 25.5% 25.5% 30.6% 21.9% 21.9% 25.5% 30.6% 21.9% 21.9% 25.6% 21.9% 25.6% 21.9% 25.6% 25.5% 21.9% Total growth in loans under management ⁽⁵⁾ 30.9% (28.6%) (17.6%) 35.9% (28.6%) 35.9% Increase in total assets (under management) ⁽⁶⁾ 2,352.7 2,433.9 6,776.9 2,374.3 4,786.6 9,151.2 Asset growth (under management) ⁽⁶⁾ 2,548.3 1,691.9 7,046.7 2,691.2 4,240.2 9,737.9 Asset growth (on balance sheet) ⁽⁶⁾ 19.9% 26.8% 47.6% 48.6% 26.8% 48.6% Increase in retail deposits ⁽⁵⁾ 1,417.2 876.5 3,714.6 1,109.0 2,293.7 4,823.6 | Loaps under management growth ⁽⁶⁾ | | | | | | | |
| Commercial Consumer ⁽³⁾ 21.7% 25.5% 30.6% 21.9% 25.5% 21.9% Consumer ⁽³⁾ 30.9% (28.6%) (17.6%) 35.9% (28.6%) 35.9% Total growth in loans under management ⁽⁵⁾ 25.6% 27.5% 42.9% 36.8% 27.5% 36.8% Increase in total assets (under management) ⁽⁶⁾ 2,352.7 2,433.9 6,776.9 2,374.3 4,786.6 9,151.2 Asset growth (under management) ⁽⁶⁾ 2,548.3 1,691.9 7,046.7 2,691.2 4,240.2 9,737.9 Asset growth (on balance sheet) ⁽⁶⁾ 19.9% 26.8% 47.6% 48.6% 26.8% 48.6% Increase in retail deposits ⁽⁵⁾ 1,417.2 876.5 3,714.6 1,109.0 2,293.7 4,823.6 | | 27 3% | 31 2% | 51.8% | 43 8% | 31 2% | 43 8% | |
| Consumer ⁽⁸⁾ 30.9% (28.6%) (17.6%) 35.9% (28.6%) 35.9% Total growth in loans under management ⁽⁵⁾ 25.6% 27.5% 42.9% 36.8% 27.5% 36.8% Increase in total assets (under management) ⁽⁶⁾ 2,352.7 2,433.9 6,776.9 2,374.3 4,786.6 9,151.2 Asset growth (under management) ⁽⁶⁾ 2,548.3 1,691.9 7,046.7 2,691.2 4,240.2 9,737.9 Asset growth (on balance sheet) ⁽⁶⁾ 19.9% 26.8% 47.6% 48.6% 26.8% 48.6% Increase in retail deposits ⁽⁶⁾ 1,417.2 876.5 3,714.6 1,109.0 2,293.7 4,823.6 | | | | | | | | |
| Total growth in loans under management 25.6% 27.5% 42.9% 36.8% 27.5% 36.8% Increase in total assets (under management) 2,352.7 2,433.9 6,776.9 2,374.3 4,786.6 9,151.2 Asset growth (under management) 20.8% 28.4% 47.9% 42.3% 28.4% 42.3% Increase in total assets (on balance sheet) 2,548.3 1,691.9 7,046.7 2,691.2 4,240.2 9,737.9 Asset growth (on balance sheet) 19.9% 26.8% 47.6% 48.6% 26.8% 48.6% Increase in retail deposits 1,417.2 876.5 3,714.6 1,109.0 2,293.7 4,823.6 | | | | | | | | |
| Increase in total assets (under management) ⁽⁶⁾ 2,352.7 2,433.9 6,776.9 2,374.3 4,786.6 9,151.2 Asset growth (under management) ⁽⁶⁾ 20.8% 28.4% 47.9% 42.3% 28.4% 42.3% Increase in total assets (on balance sheet) ⁽⁶⁾ 2,548.3 1,691.9 7,046.7 2,691.2 4,240.2 9,737.9 Asset growth (on balance sheet) ⁽⁶⁾ 19.9% 26.8% 47.6% 48.6% 26.8% 48.6% Increase in retail deposits ⁽⁵⁾ 1,417.2 876.5 3,714.6 1,109.0 2,293.7 4,823.6 | | | | | | | | |
| Asset growth (under management) ⁽⁶⁾ 20.8% 28.4% 47.9% 42.3% 28.4% 42.3% Increase in total assets (on balance sheet) ⁽⁶⁾ 2,548.3 1,691.9 7,046.7 2,691.2 4,240.2 9,737.9 Asset growth (on balance sheet) ⁽⁶⁾ 19.9% 26.8% 47.6% 48.6% 26.8% 48.6% Increase in retail deposits ⁽⁶⁾ 1,417.2 876.5 3,714.6 1,109.0 2,293.7 4,823.6 | | 20.0% | 21.3/0 | 42.3/0 | 30.0% | 21.3/0 | 30.0% | |
| Asset growth (under management) ⁽⁶⁾ 20.8% 28.4% 47.9% 42.3% 28.4% 42.3% Increase in total assets (on balance sheet) ⁽⁶⁾ 2,548.3 1,691.9 7,046.7 2,691.2 4,240.2 9,737.9 Asset growth (on balance sheet) ⁽⁶⁾ 19.9% 26.8% 47.6% 48.6% 26.8% 48.6% Increase in retail deposits ⁽⁶⁾ 1,417.2 876.5 3,714.6 1,109.0 2,293.7 4,823.6 | Increase in total assets (under management) ⁽⁵⁾ | 2 252 7 | 2 122 0 | 6 776 0 | 2 27/ 2 | 1 786 6 | 0 151 2 | |
| Increase in total assets (on balance sheet) ⁽⁵⁾ Asset growth (on balance sheet) ⁽⁶⁾ 2,548.3 1,691.9 7,046.7 2,691.2 4,240.2 9,737.9 Asset growth (on balance sheet) ⁽⁶⁾ 19.9% 26.8% 47.6% 48.6% 26.8% 48.6% Increase in retail deposits ⁽⁵⁾ 1,417.2 876.5 3,714.6 1,109.0 2,293.7 4,823.6 | | | | | | | | |
| Asset growth (on balance sheet) ⁽⁶⁾ 19.9% 26.8% 47.6% 48.6% 26.8% 48.6% Increase in retail deposits ⁽⁵⁾ 1,417.2 876.5 3,714.6 1,109.0 2,293.7 4,823.6 | nooci growar (ander management) | 20.0% | 20.470 | 41.9% | 42.3% | 20.4% | 42.3% | |
| Asset growth (on balance sheet) ⁽⁶⁾ 19.9% 26.8% 47.6% 48.6% 26.8% 48.6% Increase in retail deposits ⁽⁵⁾ 1,417.2 876.5 3,714.6 1,109.0 2,293.7 4,823.6 | Increase in total assets (on balance sheet) ⁽⁵⁾ | 0 5 4 0 0 | 1 601 0 | 7 046 7 | 2 604 0 | 4 3 4 0 3 | 0 707 0 | |
| Increase in retail deposits ⁽⁵⁾ 1,417.2 876.5 3,714.6 1,109.0 2,293.7 4,823.6 | | | | | | | | |
| | Asset growth (on balance sneet) | 19.9% | 26.8% | 47.6% | 48.6% | 26.8% | 48.6% | |
| | | | 070 5 | 07110 | 4 4 6 6 6 | 0.000 7 | 1 000 0 | |
| Retrail deposit growth ··· 29.9% 33.4% 55.4% 52.7% 33.4% 52.7% | | | | | | | | |
| | Retail deposit growth W | 29.9% | 33.4% | 55.4% | 52.7% | 33.4% | 52.7% | |

Measures have been annualised where appropriate

The Bank is required to perform a trigger test at each balance date to determine whether the RePS, S1RPS or PEPS are dilutive. The RePS, S1RPS and PEPS are all dilutive at 31 August 2008

During the 2007 financial year the bank sold its credit card portfolio.

Normalised measures exclude significant, non-recurring and non-cash items. In the 2007 year the significant item was the sale of the Bank's credit card portfolio which realised a pre-tax gain of \$41.6m and an after tax gain of \$29.1m. In the current financial year the non-recurring items relate to Pioneer integration costs of \$0.5m after tax, Home integration costs of \$9.6m after tax, the gain on the Visa Initial Public Offering of \$6.3m after tax, and the negative impact of credit markets on high quality bonds and ineffectiveness of derivatives hedging the Home balance sheet on acquisition totalling \$6.1m after tax. In 2007 the non-recurring items related to Bendigo due diligence costs of \$0.6m after tax and Pioneer integration costs of \$2.8m after tax. In 2006, the significant item related to a tax benefit obtained on the disposal of the Bank's previous banking platform. The non-cash items presented for all financial periods relate to the amortisation of customer contracts.

Balances obtained in the first half of 2008 upon acquisition of Home included gross loans and advances of \$2,669.2m, retail deposits of \$2,503.5m, collective and specific provisions totalling \$3.5m and total assets of \$3,133.7m. Balances obtained in 2007 upon acquisition of Pioneer included gross loans and advances of \$342.4m, retail deposits of \$456.3m, collective and specific provisions totalling \$1.0m and total assets of \$500.9m.

Growth measures are calculated from the prior comparable period.

¹ RePS and S1RPS are classified as innovative hybrids for APRA reporting. PEPS are classified as non-innovative instruments for APRA reporting.
¹ At 31 August 2007, the Bank held an excess amount in respect of the APRA requirement for 50% basis points of risk weighted assets. This excess was released to retained earnings on 1 January 2008 to coincide with the introduction of Basel II. All capital requirements have been calculated under the Basel II standardised approach from 1 January 2008.

During the current financial year, former Pioneer branches were converted to BOQ Corporate and Owner Managed Branches.

During the 2007 financial year the movement in the general reserve for credit losses excluded reserves obtained upon acquisition of Pioneer and reserves released upon sale of the credit card portfolio

(tax effected).

The increase in underlying profit excludes the significant item recognised upon sale of the Bank's credit card portfolio.

| | | AIFRS Half Year Performance | | | AIFRS Financial Year Performance | | | |
|---|---------|--------------------------------|--------------|----------|-------------------------------------|---------|--|--|
| Figures are denoted in \$A Millions unless otherwise stated | 1H/07 | 2H/07 | 1H/08 | 2H/08 | 2007 | 2008 | | |
| Financial Performance | | | | | | | | |
| Net interest income | 154.1 | 167.2 | 185.9 | 235.2 | 321.3 | 421.1 | | |
| Other operating income: | | | | | | | | |
| Securitisation fees | 2.0 | 8.3 | 3.1 | 2.6 | 10.3 | 5.7 | | |
| Transaction & account keeping fees | 54.0 | 57.8 | 56.6 | 60.0 | 111.8 | 116.6 | | |
| Other | 14.1 | 10.6 | 12.7 | 24.4 | 24.7 | 37.1 | | |
| Significant item - profit on sale of credit card portfolio | - | 41.6 | - | | 41.6 | - | | |
| Less: OMB share of fees | (4.6) | (5.1) | (5.4) | (4.5) | (9.7) | (9.9) | | |
| Total operating income | 65.5 | 113.2 | 67.0 | 82.5 | 178.7 | 149.5 | | |
| Net Income from ordinary activities | 219.6 | 280.4 | 252.9 | 317.7 | 500.0 | 570.6 | | |
| | 213.0 | 200.4 | 252.5 | 517.7 | 500.0 | 570.0 | | |
| Operating expenses | 50.4 | 57.0 | 50.0 | 70 7 | | 107.5 | | |
| Staff | 53.4 | 57.0 | 56.8 | 70.7 | 110.4 | 127.5 | | |
| Occupancy | 9.2 | 9.0 | 10.2 | 11.6 | 18.2 | 21.8 | | |
| Computer | 32.0 | 28.9 | 32.1 | 32.4 | 60.9 | 64.5 | | |
| Operating | 40.3 | 46.9 | 44.3 | 50.2 | 87.2 | 94.5 | | |
| Administration (4) | 5.7 | 4.8 | 4.9 | 6.8 | 10.5 | 11.7 | | |
| Non-recurring integration and due diligence costs ⁽⁴⁾ | | 4.8 | 1.3 | 12.7 | 4.8 | 14.0 | | |
| Non-cash (amortisation of customer contracts) | 1.1 | 1.6 | 9.6 | 17.1 | 2.7 | 26.7 | | |
| Total operating expenses | 141.7 | 153.0 | 159.2 | 201.5 | 294.7 | 360.7 | | |
| Underlying profit before impairment on loans and advances and income tax | 77.9 | 127.4 | 93.7 | 116.2 | 205.3 | 209.9 | | |
| Less: Impairment on loans and advances | (9.3) | (11.6) | (9.2) | (17.8) | (20.9) | (27.0) | | |
| Profit before income tax | 68.6 | 115.8 | 84.5 | 98.4 | 184.4 | 182.9 | | |
| Less: Income tax expense | (20.2) | (34.4) | (26.7) | (29.4) | (54.6) | (56.1) | | |
| Profit after income tax | 48.4 | 81.4 | 57.8 | 69.0 | 129.8 | 126.8 | | |
| Add: Amortisation of customer contracts (after tax) | 0.7 | 1.3 | 6.7 | 12.0 | 2.0 | 18.7 | | |
| Less: Significant items (after tax) | 0.7 | (29.1) | 0.7 | 12.0 | (29.1) | 10.7 | | |
| 5 (), | - | | - | - | | - | | |
| Add: Proposed Bendigo merger costs (after tax) | - | 0.6 | - | - | 0.6 | - | | |
| Add: Pioneer integration costs (after tax) | - | 2.8 | 0.1 | 0.4 | 2.8 | 0.5 | | |
| Add: Home integration costs (after tax) | - | - | 0.7 | 8.9 | - | 9.6 | | |
| Less: Gain on Visa Initial Public Offering (after tax) | - | - | - | (6.3) | - | (6.3) | | |
| Add: Bond mark to market and hedge ineffectiveness items (after tax) | - | | | 6.1 | - | 6.1 | | |
| Normalised cash profit after tax ⁽⁴⁾ | 49.1 | 57.0 | 65.3 | 90.1 | 106.1 | 155.4 | | |
| Less: Movement in general reserve for credit losses (10) | (3.4) | (0.2) | (1.4) | 1.0 | (3.6) | (0.4) | | |
| Normalised cash profit available for distribution to ordinary shareholders $^{\left(4 ight) }$ | 45.7 | 56.8 | 63.9 | 91.1 | 102.5 | 155.0 | | |
| Profitability Measures | | | | | | | | |
| Increase in underlying profit (before tax and impairment) ⁽¹¹⁾ | 5.6 | 7.9 | 7.9 | 22.5 | 27.8 | 46.2 | | |
| Underlying profit growth | 7.7% | 10.1% | 9.2% | 24.0% | 20.5% | 28.2% | | |
| ondenying pront growth | 1.170 | 10.170 | 3.270 | 24.070 | 20.370 | 20.270 | | |
| Increase in operating profit after tax (6) | 8.4 | 28.7 | 9.4 | (12.4) | 37.1 | (3.0) | | |
| Profit growth after tax ⁽⁶⁾ | 21.0% | 54.5% | 9.4 19.4% | (12.4) | 40.0% | (3.0) | | |
| | 21.070 | 54.576 | 13.470 | (13.270) | 40.078 | (2.370) | | |
| Operating profit after tax/average total assets (1) | 0.6% | 0.8% | 0.5% | 0.5% | 0.7% | 0.5% | | |
| Total operating expenses/average total assets ⁽¹⁾ | | | | | | | | |
| I otal operating expenses/average total assets ** | 1.7% | 1.6% | 1.4% | 1.4% | 1.6% | 1.4% | | |
| | 04.5% | 54.00/ | 00.00/ | 00.40/ | 50.00/ | 00.00/ | | |
| Cost to income ratio | 64.5% | 54.6% | 62.9% | 63.4% | 58.9% | 63.2% | | |
| Normalised cash cost to income ratio (4) | 64.0% | 61.4% | 58.7% | 54.0% | 62.6% | 56.1% | | |
| Normalised non-interest income/total income | 29.8% | 25.5% | 26.5% | 26.0% | 27.4% | 26.2% | | |
| Effective tax rate (%) | 29.4% | 29.7% | 31.6% | 29.9% | 29.6% | 30.7% | | |
| Margin Analysis | | | | | | | | |
| — — — — — — — — — — — — — — — — — — — | | | | | | | | |
| Interest rate margin | 2.03% | 1.97% | 1.83% | 1.93% | 2.00% | 1.89% | | |
| Impact of payments to 3rd parties | (0.18%) | (0.20%) | (0.21%) | (0.23%) | (0.19%) | (0.22%) | | |
| Net interest margin | 1.85% | 1.77% | 1.62% | 1.70% | 1.81% | 1.67% | | |
| Return Analysis | | | | | | | | |
| ROE - weighted average | 14.8% | 22.4% | 11.6% | 9.9% | 18.8% | 10.6% | | |
| ROE - normalised cash | 14.8% | 15.7% | 13.1% | 12.9% | 15.4% | 13.0% | | |
| ROA - average | 0.6% | 0.8% | 0.5% | 0.5% | 0.7% | 0.5% | | |
| RORWA | 1.1% | 1.7% | 0.9% | 1.0% | 1.3% | 0.9% | | |
| | ,0 | ,0 | 0.075 | | | 0.070 | | |
| | | | | | | | | |

1) Measures have been annualised where appropriate.

(2) The Bank is required to perform a trigger test at each balance date to determine whether the RePS, S1RPS or PEPS are dilutive. The RePS, S1RPS and PEPS are all dilutive at 31 August 2008.
(3) During the 2007 financial year the bank sold its credit card portfolio.

⁴⁾ Normalised measures exclude significant, non-recurring and non-cash items. In the 2007 year the significant item was the sale of the Bank's credit card portfolio which realised a pre-tax gain of \$41.6m and an after tax gain of \$29.1m. In the current financial year the non-recurring items relate to Pioneer integration costs of \$0.6m after tax, Home integration costs of \$9.6m after tax, the gain on the Visa Initial Public Offering of \$6.3m after tax, and the negative impact of credit markets on high quality bonds and ineffectiveness of derivatives hedging the Home balance sheet on acquisition totalling \$6.1m after tax. In 2007 the non-recurring items related to Bendigo due diligence costs of \$0.6m after tax. In 2006, the significant item related to a tax benefit obtained on the disposal of the Bank's previous banking platform. The non-cash items presented for all financial periods relate to the amortisation of customer contracts.

⁵⁾ Balances obtained in the first half of 2008 upon acquisition of Home included gross loans and advances of \$2,669.2m, retail deposits of \$2,503.5m, collective and specific provisions totalling \$3.5m and total assets of \$3,133.7m. Balances obtained in 2007 upon acquisition of Pioneer included gross loans and advances of \$342.4m, retail deposits of \$456.3m, collective and specific provisions totalling \$1.0m and total assets of \$500.9m.

 $^{\scriptscriptstyle (b)}$ Growth measures are calculated from the prior comparable period.

7) RePS and S1RPS are classified as innovative hybrids for APRA reporting. PEPS are classified as non-innovative instruments for APRA reporting.

³⁾ At 31 August 2007, the Bank held an excess amount in respect of the APRA requirement for 50% basis points of risk weighted assets. This excess was released to retained earnings on 1 January 2008 to

coincide with the introduction of Basel II. All capital requirements have been calculated under the Basel II standardised approach from 1 January 2008.

^{a)} During the current financial year, former Pioneer branches were converted to BOQ Corporate and Owner Managed Branches.

^DDuring the 2007 financial year the movement in the general reserve for credit losses excluded reserves obtained upon acquisition of Pioneer and reserves released upon sale of the credit card portfolio (tax effected).

¹¹⁾ The increase in underlying profit excludes the significant item recognised upon sale of the Bank's credit card portfolio.

2008 Financial Report Annexure A

| | AIFRS Half Year Performance | | | AIFRS Financial Year Performance | | |
|---|--------------------------------|---------|---------|-------------------------------------|---------|--------------|
| Figures are denoted in \$A Millions unless otherwise stated | 1H/07 | 2H/07 | 1H/08 | 2H/08 | 2007 | 2008 |
| Per Share Data | | | | | | |
| EPS Calculation | | | | | | |
| Profit after income tax | 48.4 | 81.4 | 57.8 | 69.0 | 129.8 | 126.8 |
| Less: PEPS dividends | - | - | - | (4.3) | - | (4.3) |
| Basic earnings available for ordinary shareholders | 48.4 | 81.4 | 57.8 | 64.7 | 129.8 | 122.5 |
| Add Back : | | | | | | |
| - RePS dividends (2) | 1.2 | 1.2 | 1.2 | 1.2 | 2.4 | 2.4 |
| - S1RPS dividends (2) | 1.7 | 1.8 | 1.7 | 1.8 | 3.5 | 3.5 |
| - PEPS dividends ⁽²⁾ | - | - | - | 4.3 | - | 4.3 |
| Diluted earnings available to ordinary shareholders | 51.3 | 84.4 | 60.7 | 72.0 | 135.7 | 132.7 |
| Add back amortisation (tax effected): | | | | | | |
| - Orix, Pioneer and Home customer contracts | 0.7 | 1.3 | 6.7 | 12.0 | 2.0 | 18.7 |
| Cash earnings | 52.0 | 85.7 | 67.4 | 84.0 | 137.7 | 151.4 |
| Less: Significant items | - | (29.1) | - | - | (29.1) | - |
| Add: Proposed Bendigo merger costs | - | 0.6 | - | - | 0.6 | - |
| Add: Pioneer integration costs | - | 2.8 | 0.1 | 0.4 | 2.8 | 0.5 |
| Add: Home integration costs (after tax) | - | - | 0.7 | 8.9 | - | 9.6 |
| Less: Gain on Visa Initial Public Offering (after tax) | - | - | - | (6.3) | - | (6.3) |
| Add: Bond mark to market and hedge ineffectiveness items (after tax) | 52.0 | 60.0 | 68.2 | 6.1 93.1 | - 112.0 | 6.1 161.3 |
| Normalised cash earnings - used for diluted EPS | | | | | - | (0.4) |
| Less: Movement in general reserve for credit losses (tax effected) | (3.4) | (0.2) | (1.4) | 1.0 | (3.6) | (0.4) |
| Normalised distributable cash earnings - used for diluted EPS | 48.6 | 59.8 | 66.8 | 94.1 | 108.4 | 160.9 |
| Weighted average number of shares used in: | | | | | | |
| - Basic earnings per share | 109.3 | 112.0 | 127.1 | 149.3 | 110.9 | 137.9 |
| Add: Effect of SMOP and Managing Director options | 2.2 | 2.7 | 1.7 | 0.5 | 2.4 | 1.0 |
| Add: Effect of converting preference shares | 8.0 | 6.3 | 14.8 | 20.6 | 7.1 | 17.9 |
| - Diluted earnings per share | 119.5 | 121.0 | 143.6 | 170.4 | 120.4 | 156.8 |
| Basic earnings per share (c) | 44.3 | 72.7 | 45.5 | 43.3 | 117.0 | 88.8 |
| Diluted earnings per share (c) | 42.9 | 69.8 | 42.3 | 42.3 | 112.7 | 84.6 |
| EPS growth (basic) ⁽⁶⁾ | 15.4% | 46.0% | 2.7% | (40.4%) | 32.7% | (24.1%) |
| EPS growth (diluted) ⁽⁶⁾ | 14.1% | 47.3% | (1.4%) | (39.4%) | 32.6% | (24.9%) |
| Normalised diluted cash earnings per share (c) ⁽⁴⁾ | 43.4 | 49.6 | 47.6 | 55.3 | 93.0 | 102.9 |
| Normalised diluted cash earnings per share (c) (on profits available for distribution to ordinary | | | | | | |
| shareholders) (4) | 40.7 | 49.3 | 46.5 | 56.1 | 90.0 | 102.6 |
| Ordinary dividend per share (c) | 32.0 | 37.0 | 35.0 | 38.0 | 69.0 | 73.0 |
| Franking percentage - all dividends | 100% | 100% | 100% | 100% | 100% | 100% |
| Franking credits (consolidated) | 18.1 | 26.4 | 32.4 | 25.1 | 26.4 | 25.1 |
| NTA per share (\$) | 5.67 | 6.41 | 6.32 | 6.05 | 6.41 | 6.05 |
| Dividend yield | 4.29% | 3.95% | 5.03% | 4.77% | 3.72% | 4.60% |
| Payout ratio - ordinary shares (excludes RePS & S1RPS) | 74% | 52% | 89% | 83% | 60% | 85% |
| Normalised cash payout ratio - ordinary shares - excludes special dividends ⁽⁴⁾ | 73% | 75% | 79% | 63% | 74% | 70% |
| Cash distributable payout ratio excluding special dividends and significant items | 79% | 75% | 80% | 63% | 76% | 70% |
| DRP takeup % (before underwriting) | 33% | 45% | 43% | n/a | 39% | n/a |
| Total ordinary shares on issue - period end | 112.0 | 113.2 | 146.2 | 149.9 | 113.2 | 149.9 |
| Ordinary shares (at record date) | 112.2 | 114.8 | 146.5 | 149.9 | 114.8 | 149.9 |
| Share price - period end (\$) | 15.04 | 18.56 | 14.00 | 15.86 | 18.56 | 15.86 |
| Market cap value | 1,684.5 | 2,101.0 | 2,046.8 | 2,377.4 | 2,101.0 | 2,377.4 |

Measures have been annualised where appropriate

The Bank is required to perform a trigger test at each balance date to determine whether the RePS, S1RPS or PEPS are dilutive. The RePS, S1RPS and PEPS are all dilutive at 31 August 2008. During the 2007 financial year the bank sold its credit card portfolio.

Normalised measures exclude significant, non-recurring and non-cash items. In the 2007 year the significant item was the sale of the Bank's credit card portfolio which realised a pre-tax gain of \$41.6m and an after tax gain of \$29.1m. In the current financial year the non-recurring items relate to Pioneer integration costs of \$0.5m after tax, Home integration costs of \$9.6m after tax, the gain on the Visa Initial Public Offering of \$6.3m after tax, and the negative impact of credit markets on high quality bonds and ineffectiveness of derivatives hedging the Home balance sheet on acquisition totalling \$6.1m after tax In 2007 the non-recurring items related to Bendigo due diligence costs of \$0.6m after tax and Pioneer integration costs of \$2.8m after tax. In 2006, the significant item related to a tax benefit obtained on the disposal of the Bank's previous banking platform. The non-cash items presented for all financial periods relate to the amortisation of customer contracts.

Balances obtained in the first half of 2008 upon acquisition of Home included gross loans and advances of \$2,669.2m, retail deposits of \$2,503.5m, collective and specific provisions totalling \$3.5m and total assets of \$3,133.7m. Balances obtained in 2007 upon acquisition of Pioneer included gross loans and advances of \$342.4m, retail deposits of \$456.3m, collective and specific provisions totalling \$1.0m and total assets of \$500.9m.

Growth measures are calculated from the prior comparable period.

RePS and S1RPS are classified as innovative hybrids for APRA reporting. PEPS are classified as non-innovative instruments for APRA reporting.

At 31 August 2007, the Bank held an excess amount in respect of the APRA requirement for 50% basis points of risk weighted assets. This excess was released to retained earnings on 1 January 2008 to coincide with the introduction of Basel II. All capital requirements have been calculated under the Basel II standardised approach from 1 January 2008. During the current financial year, former Pioneer branches were converted to BOQ Corporate and Owner Managed Branches.

³¹During the 2007 financial year the movement in the general reserve for credit losses excluded reserves obtained upon acquisition of Pioneer and reserves released upon sale of the credit card portfolio (tax effected).

The increase in underlying profit excludes the significant item recognised upon sale of the Bank's credit card portfolio

| | | | | | _ | |
|--|----------------|------------------------|----------------|----------------|---------------------------|----------------|
| | | AIFR: | | | AIFRS Financial Year P | |
| Figures are denoted in \$A Millions unless otherwise stated | 1H/07 | Half Year Per 2H/07 | 1H/08 | 2H/08 | 2007 | 2008 |
| Asset Quality | | 21001 | 11000 | 21000 | 2007 | 2000 |
| | <u>^</u> | <u>^</u> | 0.0 | 40.7 | 6.2 | 10.7 |
| Specific bad and doubtful debt provision Collective bad and doubtful debt provision | 6.0 10.2 | 6.2 7.7 | 9.6 10.4 | 18.7 15.7 | 6.2 7.7 | 18.7 15.7 |
| General reserve for credit losses | 55.6 | 57.5 | 58.9 | 57.9 | 57.5 | 57.9 |
| Total bad and doubtful debt provision and general reserve for credit losses | 71.8 | 71.4 | 78.9 | 92.3 | 71.4 | 92.3 |
| | | | | | | |
| Collective provision plus general reserve as a % of risk weighted assets (8) | 0.68% | 0.65% | 0.50% | 0.50% | 0.65% | 0.50% |
| Total specific provision/total impaired assets | 64.5% | 54.4% | 59.3% | 59.2% | 54.4% | 59.2% |
| Total provision coverage of impaired assets (times) | 7.20 | 5.90 | 4.50 | 2.59 | 5.90 | 2.59 |
| Total impaired assets/average shareholders' equity | 1.27% | 1.40% | 1.28% | 1.88% | 1.48% | 2.49% |
| Total impaired assets/non-securitised lending (at risk) | 0.08% | 0.09% | 0.09% | 0.17% | 0.09% | 0.17% |
| Total impaired assets | 9.3 | 11.4 | 16.2 | 31.6 | 11.4 | 31.6 |
| | | | | | | |
| Loans 90 days past due (non-securitised) | 85.5 | 82.3 | 100.2 | 137.6 | 82.3 | 137.6 |
| Loans 90 days past due (securitised) | 8.9 | 5.9 | 10.4 | 19.8 | 5.9 | 19.8 |
| Total loans 90 days past due | 94.4 | 88.2 | 110.6 | 157.4 | 88.2 | 157.4 |
| Total loans 90 days past due as a % of risk weighted assets | 1.0% | 0.9% | 0.8% | 1.1% | 0.9% | 1.1% |
| | 1.070 | 0.070 | 0.070 | ,0 | 0.070 | ,0 |
| Bad debts written off to specific provisions | 7.8 | 10.2 | 6.6 | 8.4 | 18.0 | 15.0 |
| Movement in specific provision | 0.3 | 0.2 | 3.4 | 9.1 | 0.5 | 12.5 |
| Less: Movement due to acquisition of subsidiaries (5) | (0.2) | - | (0.2) | (3.0) | (0.2) | (3.2) |
| Add: Movement due to sale of credit card portfolio | - | 0.8 | • | - | 0.8 | - |
| Underlying bad and doubtful debts | 7.9 | 11.2 | 9.8 | 14.5 | 19.1 | 24.3 |
| Movement in collective provision Less: Movement due to acquisition of subsidiaries ⁽⁵⁾ | 2.1 | (2.5) | 2.7 | 5.3 | (0.4) | 8.0 |
| Add: Movement due to sale of credit card portfolio | (0.7) | (0.1) 3.0 | (3.3) | (2.0) | (0.8) 3.0 | (5.3) |
| Impairment on loans and advances (Refer to P&L detail) | 9.3 | 11.6 | 9.2 | - 17.8 | 20.9 | 27.0 |
| ······································ | | | | | | |
| Capital Ratio Data | | | | | | |
| Risk weighted assets | 9,166.6 | 9,696.8 | 13,242.3 | 13,813.0 | 9,696.8 | 13,813.0 |
| Risk weighted assets | 9,100.0 | 9,090.0 | 13,242.3 | 13,013.0 | 9,090.0 | 13,013.0 |
| Fundamental tier 1 capital | 708.3 | 768.8 | 1,357.8 | 1,401.8 | 768.8 | 1,401.8 |
| Residual tier 1 capital | 111.9 | 111.9 | 249.0 | 250.2 | 111.9 | 250.2 |
| Tier 1 capital deductions | (52.2) | (53.1) | (627.9) | (651.0) | (53.1) | (651.0) |
| Net tier 1 capital | 768.0 | 827.6 | 978.9 | 1,001.0 | 827.6 | 1,001.0 |
| Upper tier 2 capital | 45.6 | 58.0 | 184.8 | 126.3 | 58.0 | 126.3 |
| Lower tier 2 capital | 322.2 | 265.0 | 311.0 | 426.0 | 265.0 | 426.0 |
| Tier 2 capital deductions | (25.6) | (31.0) | (38.7) | (31.4) | (31.0) | (31.4) |
| Net tier 2 capital | 342.2 | 292.0 | 457.1 | 520.9 | 292.0 | 520.9 |
| Total regulatory capital base | 1,110.2 | 1,119.6 | 1,436.0 | 1,521.9 | 1,119.6 | 1,521.9 |
| | | | | | | |
| APRA capital adequacy calculations | | | | | | |
| Fundamental tier 1 capital | 7.7% | 7.9% | 10.2% | 10.1% | 7.9% | 10.1% |
| Residual tier 1 capital Tier 1 capital deductions | 1.3% (0.6%) | 1.1% (0.5%) | 1.9% (4.7%) | 1.8% (4.7%) | 1.1% (0.5%) | 1.8% (4.7%) |
| Net tier 1 capital | 8.4% | 8.5% | 7.4% | 7.2% | 8.5% | 7.2% |
| | | | | | | |
| Upper tier 2 capital Lower tier 2 capital | 0.5% 3.5% | 0.6% 2.7% | 1.4% 2.3% | 0.9% 3.1% | 0.6% 2.7% | 0.9% 3.1% |
| Tier 2 capital deductions | (0.3%) | (0.3%) | (0.3%) | (0.2%) | (0.3%) | (0.2%) |
| Net tier 2 capital | 3.7% | 3.0% | 3.4% | 3.8% | 3.0% | 3.8% |
| Total capital adequacy ratio ⁽⁸⁾ | 12.1% | 11.5% | 10.8% | 11.0% | 11.5% | 11.0% |
| | 12.170 | 11.5% | 10.0 % | 11.076 | 11.5% | 11.0 % |
| Other Information (Actual numbers) | | | | | | |
| | | | | | | |
| Number of corporate branches | 49 | 40 | 47 | 48 | 40 | 48 |
| Number of Owner Managed Branches - QLD Number of Owner Managed Branches - NSW/ACT | 91 51 | 100 55 | 105 55 | 107 54 | 100 55 | 107 54 |
| Number of Owner Managed Branches - NSW/ACT Number of Owner Managed Branches - VIC | 22 | 23 | 23 | 24 | 23 | 24 |
| Number of Owner Managed Branches - VIC | 4 | 4 | 6 | 7 | 4 | 7 |
| Number of Owner Managed Branches - NT | 1 | 1 | 1 | 1 | 1 | 1 |
| Number of Owner Managed Branches - TAS | 1 | 1 | 2 | 2 | 1 | 2 |
| Number of Owner Managed Branches - SA | - | 1 | 1 | 1 | 1 | 1 |
| Number of Pioneer corporate branches and service centres (9) | 21 | 10 | - | - | 10 | - |
| Number of Home corporate branches | - 240 | - | 30 | 24 | - | 24 |
| Number of total branches | 240 | 235 | 270 | 268 | 235 | 268 |
| Number of BOQ owned ATMs | 218 | 223 | 240 | 266 | 223 | 266 |
| Number of BOQ branded ATMs | 2,370 | 2,216 | 2,289 | 2,377 | 2,216 | 2,377 |
| Total BOQ branded ATMs | 2,588 | 2,439 | 2,529 | 2,643 | 2,439 | 2,643 |
| Number of Pioneer ATMs | 24 | 24 | - | - | 24 | - |
| Number of Home owned / branded ATMs | | - | 34 | - | - | |
| Number of BOQ branded EFTPOS machines | 7,157 | 7,733 | 8,037 | 8,613 | 7,733 | 8,613 |
| Number of employees (FTEE) | 1,119 | 1,024 | 1,316 | 1,320 | 1,024 | 1,320 |
| | 1 | | | | | |

¹⁾ Measures have been annualised where appropriate.

²¹ The Bank is required to perform a trigger test at each balance date to determine whether the RePS, S1RPS or PEPS are dilutive. The RePS, S1RPS and PEPS are all dilutive at 31 August 2008.
³¹ During the 2007 financial year the bank sold its credit card portfolio.

⁴¹ Normalised measures exclude significant, non-recurring and non-cash items. In the 2007 year the significant item was the sale of the Bank's credit card portfolio which realised a pre-tax gain of \$41.6m and an after tax gain of \$29.1m. In the current financial year the non-recurring items relate to Pioneer integration costs of \$0.5m after tax, Home integration costs of \$9.6m after tax, the gain on the Visa Initial Public Offering of \$6.3m after tax, and the negative impact of credit markets on high quality bonds and ineffectiveness of derivatives hedging the Home balance sheet on acquisition totalling \$6.1m after tax. In 2007 the non-recurring items related to Bendigo due diligence costs of \$0.6m after tax and Pioneer integration costs of \$2.8m after tax. In 2006, the significant item related to a tax benefit obtained on the discosal of the Rank's nervinus banking nelaform. The pon-cash items presented for all financial nerinds relate to the amortisation of customer contracts.

disposal of the Bank's previous banking platform. The non-cash items presented for all financial periods relate to the amortisation of customer contracts.³¹ Balances obtained in the first half of 2008 upon acquisition of Home included gross loans and advances of \$2,669.2m, retail deposits of \$2,503.5m, collective and specific provisions totalling \$3.5m and total assets of \$3,133.7m. Balances obtained in 2007 upon acquisition of Pioneer included gross loans and advances of \$342.4m, retail deposits of \$456.3m, collective and specific provisions totalling

\$1.0m and total assets of \$500.9m.

⁽⁶⁾ Growth measures are calculated from the prior comparable period.

⁷⁷ RePS and S1RPS are classified as innovative hybrids for APRA reporting. PEPS are classified as non-innovative instruments for APRA reporting.

³⁾ At 31 August 2007, the Bank held an excess amount in respect of the APRA requirement for 50% basis points of risk weighted assets. This excess was released to retained earnings on 1 January 2008 to coincide with the introduction of Basel II. All capital requirements have been calculated under the Basel II standardised approach from 1 January 2008.

⁹⁾ During the current financial year, former Pioneer branches were converted to BOQ Corporate and Owner Managed Branches.

⁽⁰⁾ During the 2007 financial year the movement in the general reserve for credit losses excluded reserves obtained upon acquisition of Pioneer and reserves released upon sale of the credit card portfolio (tax effected).

1) The increase in underlying profit excludes the significant item recognised upon sale of the Bank's credit card portfolio.

Average Balance and Margin Analysis

| | Con | Consolidated 2008 | | | Consolidated 2007 | | | |
|--|---------------------------|-------------------|----------------------|---------------------------|-------------------|----------------------|--|--|
| | Average Balance \$m | Interest \$m | Average Rate % | Average Balance \$m | Interest \$m | Average Rate % | | |
| Interest earning assets | | | | | | | | |
| Gross loans & advances at amortised cost * | 22,031.0 | 1,811.8 | 8.22 | 16,078.0 | 1,200.6 | 7.47 | | |
| Investments & other securities * | 3,171.3 | 231.3 | 7.29 | 1,721.2 | 110.5 | 6.42 | | |
| Total interest earning assets | 25,202.3 | 2,043.1 | 8.11 | 17,799.2 | 1,311.1 | 7.37 | | |
| Non-interest earnings assets | | | | | | | | |
| Property, plant & equipment | 23.9 | | | 20.8 | | | | |
| Other assets | 715.4 | | | 355.2 | | | | |
| Provision for impairment | (20.5) | | | (13.8) | | | | |
| Total non-interest earning assets | 718.8 | | | 362.2 | | | | |
| Total assets | 25,921.1 | | | 18,161.4 | | | | |
| Interest bearing liabilities | | | | | | | | |
| Retail deposits * | 12,354.1 | 731.7 | 5.92 | 8,161.1 | 407.4 | 4.99 | | |
| Wholesale deposits & Borrowings * | 11,831.1 | 890.3 | 7.52 | 9,016.3 | 582.4 | 6.46 | | |
| Total Interest bearing liabilities | 24,185.2 | 1,622.0 | 6.71 | 17,177.4 | 989.8 | 5.76 | | |
| Non-interest bearing liabilities | 300.1 | | | 201.0 | | | | |
| Total Liabilities | 24,485.3 | | | 17,378.4 | | | | |
| Shareholder's funds | 1,435.8 | | | 783.0 | | | | |
| Total liabilities & shareholders funds | 25,921.1 | | | 18,161.4 | | | | |
| Interest margin & interest spread | | | | | | | | |
| Interest earning assets | 25,202.3 | 2,043.2 | 8.11 | 17,799.2 | 1,311.1 | 7.37 | | |
| Interest bearing liabilities | 24,185.2 | 1,622.0 | 6.71 | 17,177.4 | 989.8 | 5.76 | | |
| Net interest spread (1) | | | 1.40 | | | 1.61 | | |
| Net interest margin - on average interest earning assets | 25,202.3 | 421.1 | 1.67 | 17,799.2 | 321.3 | 1.81 | | |

* Calculated on average daily balances

(1) Net interest spread is calculated after taking into account third party and OMB commisions.