

# 2016 HALF YEAR RESULTS



## Statutory net profit

from continuing operations

**\$3.31** billion

## Dividend per share

**99** cents

## Cash return on equity<sup>2</sup>

from continuing operations

**14.1%**

## Basel III Common Equity Tier 1 ratio

**9.69%**

## Microfinance loans

To date we have helped

**421,800+**

people with microfinance products, and have set a goal to reach 1 million people by 2018<sup>3</sup>

## Volunteering hours

Over

**1.1** million

contributed by our Australian employees since 2002

## Statutory Results

A\$ millions

Net profit for the period from continuing operations	3,310
Net loss after tax for the period from discontinued operations	(5,049)
<b>Net loss for the period</b>	<b>(1,739)</b>
Attributable to owners of NAB	(1,742)
Attributable to non-controlling interests	3

## Our Businesses<sup>1</sup>

Cash earnings<sup>2</sup>  
A\$ millions

Australian Banking	2,694
NZ Banking	373
NAB Wealth	249
Corporate Functions and Other	58
Distributions / Eliminations	(64)
<b>Total</b>	<b>3,310</b>

Source: NAB 2016 Half Year Results Announcement

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Alternatively, you can access the latest shareholder information online by visiting [www.nabgroup.com/shareholder](http://www.nabgroup.com/shareholder)

<sup>1</sup> Business segment information as disclosed in Note 2, Section 5 of the 2016 Half Year Results Announcement. The Group evaluates reportable segments' performance on the basis of cash earnings, which is calculated by excluding discontinued operations and certain other items which are included within the statutory net profit attributable to owners of NAB.

<sup>2</sup> Cash earnings is a non-IFRS financial performance measure used by NAB, the investment community and NAB's Australian peers with similar business portfolios. An explanation and definition of cash earnings is set out on page 2 of Section 1 – Profit Reconciliation of the 2016 Half Year Results Announcement. A discussion of non-cash earnings items and a full reconciliation of cash earnings to statutory net profit attributable to owners of NAB for the 2016 half year are included on pages 4 - 7 of Section 1 – Profit Reconciliation of the 2016 Half Year Results Announcement.

<sup>3</sup> In partnership with Good Shepherd Microfinance.