

Major Banks HY 2010

		RANKING		STRENGTH/SOUNDNESS MEASURES			SIZE MEASURES		GROWTH MEASURES			MARKET INFORMATION	
		By Net Assets	By Total Assets	Net Assets	Total Qualifying Capital	Capital Adequacy Ratio	Total Assets	Total Risk Weighted Assets	Increase in Total Assets	Increase / Decrease in Operating Profit Before Tax	Increase / Decrease in Operating Profit	Share Price	Dividend Per Share
				\$ M	\$ M	%	\$ M	\$ M	%	%	%	\$	\$
Australia and New Zealand Banking Group Limited	Mar-10	4	4	32,583	32,260	13.00	506,708	248,961	6.23	20.96	26.15	25.36	0.52
	Sep-09	3	4	32,429	34,430	13.70	476,987	252,069	-5.13	8.17	7.69	23.79	0.56
Commonwealth Bank of Australia	Dec-09	3	2	33,583	34,594	11.63	625,476	297,449	0.82	39.70	35.53	34.73	1.20
	Jun-09	4	2	31,442	30,095	10.42	620,372	288,836	0.26	-3.56	-16.44	42.62	1.15
National Australia Bank Limited	Mar-10	2	1	38,199	40,186	12.07	650,360	332,833	-0.57	128.85	-2893.33	27.52	0.74
	Sep-09	1	1	37,835	39,317	11.48	654,120	342,522	-3.24	-66.84	-102.82	30.01	0.73
Westpac Banking Corporation	Mar-10	1	3	38,410	31,401	10.80	600,775	290,097	1.90	33.89	126.20	27.84	0.65
	Sep-09	2	3	36,571	31,127	10.80	589,587	288,739	-0.78	-10.36	-44.62	25.66	0.60
Total HY110				142,775	138,441	11.88	2,383,319	1,169,340	1.80	44.93	101.33	28.86	0.78
Total HY209				138,277	134,969	11.60	2,341,066	1,172,166	-2.12	-22.39	-45.56	30.52	0.76

		RANKING		PROFITABILITY MEASURES								EFFICIENCY MEASURES		PROFITABILITY MEASURES	
		By Profit Before Tax	Operating Profit after tax / Average Total Assets	ROE (Cash)	Net Interest Income to Average Total Assets	Interest Margin	Interest Spread	Fees & Commissions	Total Non-Interest Income	Non-Interest Income / Average Total Assets	Cash Profit	Operating Expenses / Average Total Assets	Cost to Income Ratio	Operating Profit before tax	Statutory Profit
			%	%	%	%	%	\$ M	\$ M	%	\$ M	%	%	\$ M	\$ M
Australia and New Zealand Banking Group Limited	Mar-10	4	0.39	14.70	1.05	2.43	2.18	1,181	2,029	0.41	2,298	0.69	46.8	2,753	1,925
	Sep-09	3	0.31	12.50	1.02	2.37	2.13	1,267	2,057	0.42	1,864	0.64	44.5	2,276	1,526
Commonwealth Bank of Australia	Dec-09	1	0.47	18.50	0.99	2.18	1.96	1,753	3,972	0.64	2,943	0.69	44.7	4,423	2,914
	Jun-09	1	0.35	16.30	0.93	2.16	1.95	1,829	3,039	0.49	2,402	0.71	46.5	3,166	2,150
National Australia Bank Limited	Mar-10	3	0.32	12.90	0.93	2.25	1.97	1,732	2,585	0.40	2,193	0.63	45.5	2,840	2,095
	Sep-09	4	-0.01	10.90	0.88	2.25	2.01	1,640	1,164	0.18	1,814	0.62	44.5	1,241	-75
Westpac Banking Corporation	Mar-10	2	0.48	16.60	1.01	2.27	2.03	1,219	2,568	0.43	2,875	0.62	43.0	4,010	2,875
	Sep-09	2	0.21	13.40	1.03	2.41	2.20	1,281	2,330	0.39	1,271	0.63	42.5	2,995	1,271
Total HY110			0.42	15.68	1.00	2.28	2.04	5,885	11,154	0.47	10,309	0.66	45.0	14,026	9,809
Total HY209			0.22	13.28	0.96	2.30	2.07	6,017	8,590	0.37	7,351	0.65	44.5	9,678	4,872

CREDIT QUALITY MEASURES

		Loan Impairment Charge	Bad Debts / Average Gross L&As	Bad Debts / Net Interest Income	Total Provision for Credit Impairment / Gross L&As	Collective Provision for Impairment Losses / Net Loans & Advances	Collective Provision / Credit Risk Weighted Assets	Gross Impaired Loans	Specific Provisions / Gross Impaired Loans	Net Impaired Loans / Total Assets	Net Impaired Loans / Shareholders Equity
		\$ M	%	%	%	%	%	\$ M	%	%	%
Australia and New Zealand Banking Group Limited	Mar-10	1,062	0.28	18.56	1.35	0.91	1.38%	5,330	29.89	0.74	11.57
	Sep-09	1,632	0.32	22.18	1.34	0.90	1.32%	4,392	34.74	0.60	8.88
Commonwealth Bank of Australia	Dec-09	1,385	0.24	18.82	1.08	0.72	1.34%	4,823	37.78	0.48	8.94
	Jun-09	1,441	0.19	15.14	1.05	0.69	1.25%	4,210	41.07	0.40	7.89
National Australia Bank Limited	Mar-10	1,218	0.29	18.04	1.18	0.80	1.00%	5,505	26.87	0.62	10.54
	Sep-09	1,952	0.43	26.60	1.15	0.79	0.94%	5,134	28.30	0.56	9.73
Westpac Banking Corporation	Mar-10	879	0.36	7.32	1.22	0.86	1.50%	4,295	36.69	0.41	6.37
	Sep-09	1,681	0.38	25.46	1.13	0.85	1.42%	3,770	32.57	0.39	6.26
Total HY109		4,544	0.29	15.69	1.21	0.82	1.30%	19,953	32.81	0.56	9.35
Total HY208		6,706	0.33	22.35	1.17	0.81	1.23%	17,506	34.17	0.49	8.19