

2013 Full Year Results

The 30 September 2013 full year results are compared with 30 September 2012 full year results unless otherwise stated.



Net profit

attributable to the owners of the Company

33.6% increase from 2012

\$5.45 billion

Dividend per share

10 cent increase from 2012

\$1.90

Cash return on equity

0.3 percentage point increase from 2012

14.5%

Basel III Common Equity Tier 1 Ratio

8.43%

Microfinance loans

written in the full year to 30 September 2013 to help Australians on low incomes or those who have little access to affordable business credit

over 23,000

Customer satisfaction (Personal Banking)²

81.7%

OUR BUSINESSES

Cash earnings¹
A\$ millions

Business Banking	2,488
Personal Banking	1,228
Wholesale Banking	1,194
NAB Wealth	482
NZ Banking	649
UK Banking	150
Great Western Bank	113
NAB UK Commercial Real Estate	(375)
Corporate Functions & Other	195
Distributions/Eliminations	(188)
Total	5,936

Source: NAB 2013 Full Year Results Announcement

¹ Business segment information as disclosed in Note 2, Section 5 of the 2013 Full Year Results Announcement. The Group evaluates reportable segments' performance on the basis of cash earnings, which represents the net profit attributable to owners of the Company adjusted for certain items. Cash earnings is a non-IFRS key financial performance measure used by NAB, the investment community and NAB's Australian peers with similar business portfolios. A definition of cash earnings is set out on page 2 of Section 1 – Profit Reconciliation of the 2013 Full 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 the Company for the 2013 full year are included on pages 4 - 8 of Section 1 – Profit Reconciliation of the 2013 Full Year Results Announcement.

² Roy Morgan Research, September 2013. Australian Main Financial Institution personal customers, population aged 14+, six month moving average. Customer satisfaction is based on customers who answered very/fairly satisfied.