

# 2015 Half Year Results

The 31 March 2015 half year results are compared with 31 March 2014 half year results unless otherwise stated.



## Net profit

attributable to the owners of the Company

20.4% increase

**\$3.44** billion

## Dividend per share

**99** cents

## Cash return on equity

**14.7%**

## Basel III Common Equity Tier 1 Ratio

**8.87%**

## Microfinance loans

To date we have helped

**363,000+**

people with microfinance products, and have set a goal to reach one million people by 2018.<sup>2</sup>

## Volunteering

We have given more than

**980,000** hours

of volunteering towards our goal of one million volunteering hours by 2018.

## OUR BUSINESSES

Cash earnings<sup>1</sup>  
A\$ millions

Australian Banking	2,574
NZ Banking	391
NAB Wealth	223
UK Banking	184
Corporate Functions & Other	57
Distributions/Eliminations	(109)
<b>Total</b>	<b>3,320</b>

Source: NAB 2015 Half Year Results Announcement

<sup>1</sup> Business segment information as disclosed in Note 2, Section 5 of the 2015 Half 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 2015 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 the Company for the 2015 half year are included on pages 4 - 7 of Section 1 – Profit Reconciliation of the 2015 Half Year Results Announcement.

<sup>2</sup> In partnership with Good Shepherd Microfinance.