

# 2013 Half Year Results

The 31 March 2013 half year results are compared with 31 March 2012 half year results unless otherwise stated.

## Net profit

attributable to the owners of the Company 22.8% increase

**\$2.52 billion**

## Dividend per share

3 cent increase on the prior interim dividend

**93 cents**

## Microfinance loans

written in the half year to 31 March 2013 to help Australians on low incomes or those who have little access to affordable business credit

over  
**12,000**

## Basel III Common Equity Tier 1 Ratio

**8.22%**

## Customer satisfaction (Personal Banking)

2.7 percentage points increase compared to 31 March 2012 and 0.7 percentage points above the weighted average of three major bank peers<sup>2</sup>

**81.9%**

## OUR BUSINESSES

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

Business Banking	1,240
Personal Banking	553
Wholesale Banking	615
NAB Wealth	253
NZ Banking	309
UK Banking	62
Great Western Bank	53
NAB UK Commercial Real Estate	(226)
Corporate Functions & Other	150
Distributions/Eliminations	(94)
<b>Total</b>	<b>2,915</b>

Source: NAB 2013 Half Year Results Announcement

<sup>1</sup> Business segment information as disclosed in Note 2 to NAB's 31 March 2013 consolidated financial statements. 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. A definition of cash earnings is set out on page 2 of Section 1 – Profit Reconciliation of the 2013 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 2013 half year are included on pages 2 – 7 of Section 1 – Profit Reconciliation of the 2013 Half Year Results Announcement.

<sup>2</sup> Roy Morgan Research, March 2013. Australian Main Financial Institution customers, population aged 14+, six-month moving average. Customer satisfaction is based on customers who answered very/fairly satisfied. NAB compared with the three major banks (ANZ, CBA, WBC).