NATIONAL AUSTRALIA BANK

Template for Key Performance Measures

Output summary - ratios (1)(2)

	Year	Year to		Half Year to		
	Sep 16	Sep 15	Sep 16	Mar 16		
Key indicators	\$m	\$m	\$m	\$m		
Basic statutory earnings per ordinary share - cents	8.8	252.7	78.0	(70.1)		
Basic statutory earnings per ordinary share - cents (continuing operations) Net profit / (loss) attributable to owners of NAB	242.4 352	271.7 6,338	120.2 2,094	122.7 (1,742)		
Less: Distributions on other equity instruments (statutory basis)	(124)	(175)	(60)	(64)		
Net profit / (loss) attributable to owners of NAB (adjusted)	228	6,163	2,034	(1,806)		
Net profit attributable to owners of NAB (adjusted from continuing operations)	6,296	6,625	3,136	3,160		
Net (loss) attributable to owners of NAB (adjusted from discontinued operations)	(6,068)	(462)	(1,102)	(4,966)		
Add: Interest expense on convertible notes	75	30	46	29		
Add: Interest expense on convertible preference shares Adjusted earnings (diluted)	130 433	135 6,328	65 2,145	(1,712)		
Adjusted earnings (diluted- continuing operations)	6,501	6,790	3,247	3,254		
Weighted average ordinary shares (no. '000) (statutory basis)	2,596,957	2,438,782	2,608,186	2,575,501		
Diluted weighted average ordinary shares (no. '000) (statutory basis)	2,793,686	2,578,648	2,818,915	2,762,116		
Diluted statutory earnings per ordinary share - cents	15.5	245.4	76.1	(62.0)		
Diluted statutory earnings per ordinary share - cents (continuing operations)	232.7	263.3	115.2	117.8		
Basic cash earnings per ordinary share - cents	245.1	249.0	123.1	122.3		
Adjusted cash earnings (basic)	6,483	6,222	3,263	3,220		
Add: Interest expense on convertible notes	75	30	46	29		
Add: Interest expense on convertible preference shares	130	135	65	65		
Adjusted cash earnings (diluted) Weighted average ordinary shares (no. '000) (cash earnings basis)	6,688 2,645,573	6,387 2,498,364	3,374 2,650,869	3,314 2,633,700		
Diluted weighted average ordinary shares (no. '000) (cash earnings basis)	2,842,302	2,638,230	2,861,598	2,820,315		
Diluted cash earnings per share - cents	235.3	242.1	117.9	117.5		
Statutory profit on average equity (Statutory return on equity)	0.5%	15.2%	9.1%	(8.3%)		
Net profit / (loss) attributable to owners of NAB (adjusted)	228	6,163	2,034	(1,806)		
Cash earnings on average equity (Cash return on equity)	14.3%	14.8%	14.3%	14.3%		
Cash earnings on average equity (Cash return on equity)	6,483	6,222	3,263	3,220		
Average equity	47,649	44,254	47,998	46,803		
Less: Average non-controlling interest in controlled entities	(24)	(17)	(24)	(24)		
Less: Average Trust Preferred Securities	(975)	(975)	(975)	(975)		
Less: Average Trust Preferred Securities II	-	(469)	-	-		
Less: Average National Income Securities	(1,945)	(1,945)	(1,945)	(1,945)		
Less: Average National Capital Instruments	(397)	(397)	(397)	(397)		
Adjusted average equity for earnings on average equity calculation (statutory basis) Add: Average Treasury shares	44,308 1,148	40,451 1,721	44,657 862	43,462 1,491		
Adjusted average equity for cash earnings on average equity calculation (cash earnings basis)	45,456	42,172	45,519	44,953		
Profitability, performance and efficiency measures						
Dividend payout ratio	80.8%	79.5%	80.4%	80.9%		
Dividend per share (cents)	198	198 249.0	99	99		
Basic cash earnings per ordinary share - cents	245.1			400.0		
		243.0	123.1	122.3		
Cash earnings on average assets	0.76%	0.72%	0.78%	0.74%		
Cash earnings	6,483	0.72% 6,222	0.78% 3,263	0.74% 3,220		
		0.72%	0.78%	0.74%		
Cash earnings	6,483	0.72% 6,222	0.78% 3,263	0.74% 3,220		
Cash earnings Average assets Cash earnings on average risk-weighted assets Cash earnings	6,483 855,808 1.77% 6,483	0.72% 6,222 864,609 1.86% 6,222	0.78% 3,263 837,099 1.76% 3,263	0.74% 3,220 874,017 1.80% 3,220		
Cash earnings Average assets Cash earnings on average risk-weighted assets Cash earnings Risk-weighted assets	6,483 855,808 1.77% 6,483 388,445	0.72% 6,222 864,609 1.86% 6,222 351,178	0.78% 3,263 837,099 1.76% 3,263 388,445	0.74% 3,220 874,017 1.80% 3,220 361,433		
Cash earnings Average assets Cash earnings on average risk-weighted assets Cash earnings Risk-weighted assets Risk-weighted assets (prior third quarter)	6,483 855,808 1.77% 6,483 388,445 363,550	0.72% 6,222 864,609 1.86% 6,222 351,178 340,242	0.78% 3,263 837,099 1.76% 3,263 388,445 363,550	0.74% 3,220 874,017 1.80% 3,220 361,433 362,479		
Cash earnings Average assets Cash earnings on average risk-weighted assets Cash earnings Risk-weighted assets Risk-weighted assets (prior third quarter) Risk-weighted assets (prior half year)	6,483 855,808 1.77% 6,483 388,445 363,550 361,433	0.72% 6,222 864,609 1.86% 6,222 351,178 340,242 340,109	0.78% 3,263 837,099 1.76% 3,263 388,445 363,550 361,433	0.74% 3,220 874,017 1.80% 3,220 361,433 362,479 351,178		
Cash earnings Average assets Cash earnings on average risk-weighted assets Cash earnings Risk-weighted assets Risk-weighted assets (prior third quarter)	6,483 855,808 1.77% 6,483 388,445 363,550	0.72% 6,222 864,609 1.86% 6,222 351,178 340,242 340,109 320,065	0.78% 3,263 837,099 1.76% 3,263 388,445 363,550	0.74% 3,220 874,017 1.80% 3,220 361,433 362,479		
Cash earnings Average assets Cash earnings on average risk-weighted assets Cash earnings Risk-weighted assets Risk-weighted assets (prior third quarter) Risk-weighted assets (prior half year) Risk-weighted assets (prior first quarter) Risk-weighted assets (prior first quarter) Risk-weighted assets (prior year)	6,483 855,808 1.77% 6,483 388,445 363,550 361,433 362,479 351,178	0.72% 6,222 864,609 1.86% 6,222 351,178 340,242 340,109 320,065 318,405	0.78% 3,263 837,099 1.76% 3,263 388,445 363,550 361,433 n/a	0.74% 3,220 874,017 1.80% 3,220 361,433 362,479 351,178 n/a		
Cash earnings Average assets Cash earnings on average risk-weighted assets Cash earnings Risk-weighted assets Risk-weighted assets (prior third quarter) Risk-weighted assets (prior half year) Risk-weighted assets (prior first quarter) Risk-weighted assets (prior year) Cash earnings per average FTE (\$'000)	6,483 855,808 1.77% 6,483 388,445 363,550 361,433 362,479 351,178	0.72% 6,222 864,609 1.86% 6,222 351,178 340,242 340,109 320,065 318,405	0.78% 3,263 837,099 1.76% 3,263 388,445 363,550 361,433 n/a n/a	0.74% 3,220 874,017 1.80% 3,220 361,433 362,479 351,178 n/a 188		
Cash earnings Average assets Cash earnings on average risk-weighted assets Cash earnings Risk-weighted assets Risk-weighted assets (prior third quarter) Risk-weighted assets (prior half year) Risk-weighted assets (prior first quarter) Risk-weighted assets (prior year) Cash earnings per average FTE (\$'000) Cash earnings	6,483 855,808 1.77% 6,483 388,445 363,550 361,433 362,479 351,178	0.72% 6,222 864,609 1.86% 6,222 351,178 340,242 340,109 320,065 318,405	0.78% 3.263 837,099 1.76% 3.263 388,445 363,550 361,433 n/a n/a 187 3,263	0.74% 3,220 874,017 1.80% 3,220 361,433 362,479 351,178 n/a n/a		
Cash earnings Average assets Cash earnings on average risk-weighted assets Cash earnings Risk-weighted assets Risk-weighted assets (prior third quarter) Risk-weighted assets (prior half year) Risk-weighted assets (prior first quarter) Risk-weighted assets (prior year) Cash earnings per average FTE (\$'000) Cash earnings Full Time Equivalent Employees (FTE) (average)	6,483 855,808 1.77% 6,483 388,445 363,550 361,433 362,479 351,178 188 6,483 34,567	0.72% 6,222 864,609 1.86% 6,222 351,178 340,242 340,109 320,065 318,405 182 6,222 34,148	0.78% 3,263 837,099 1.76% 3,263 388,445 363,550 361,433 n/a n/a 187 3,263 34,835	0.74% 3,220 874,017 1.80% 3,220 361,433 362,479 351,178 n/a 188 3,220 34,330		
Cash earnings Average assets Cash earnings on average risk-weighted assets Cash earnings Risk-weighted assets Risk-weighted assets (prior third quarter) Risk-weighted assets (prior half year) Risk-weighted assets (prior first quarter) Risk-weighted assets (prior first quarter) Risk-weighted assets (prior year) Cash earnings per average FTE (\$'000) Cash earnings Full Time Equivalent Employees (FTE) (average) Banking cost to income ratio	6,483 855,808 1.77% 6,483 388,445 363,550 361,433 362,479 351,178 188 6,483 34,567	0.72% 6.222 864,609 1.86% 6,222 351,178 340,242 340,109 320,065 318,405 182 6,222 34,148 41.2%	0.78% 3,263 837,099 1.76% 3,263 388,445 363,550 361,433 n/a n/a 187 3,263 34,835 41,2%	0.74% 3,220 874,017 1.80% 3,220 361,433 362,479 351,178 n/a 188 3,220 34,330 41.6%		
Cash earnings Average assets Cash earnings on average risk-weighted assets Cash earnings Risk-weighted assets Risk-weighted assets (prior third quarter) Risk-weighted assets (prior half year) Risk-weighted assets (prior first quarter) Risk-weighted assets (prior year) Cash earnings per average FTE (\$'000) Cash earnings Full Time Equivalent Employees (FTE) (average) Banking cost to income ratio Group operating expenses	6,483 855,808 1.77% 6,483 388,445 363,550 361,433 362,479 351,178 188 6,483 34,567	0.72% 6.222 864,609 1.86% 6.222 351,178 340,242 340,149 320,065 318,405 182 6,222 34,148 41,2% 7,278	0.78% 3.263 837,099 1.76% 3.263 388,445 363,550 361,433 n/a n/a 187 3,263 34,835 41.2% 3,683	0.74% 3,220 874,017 1.80% 3,220 361,433 362,479 351,1/8 n/a 188 3,220 34,330 41.6% 3,755		
Cash earnings Average assets Cash earnings on average risk-weighted assets Cash earnings Risk-weighted assets Risk-weighted assets (prior third quarter) Risk-weighted assets (prior half year) Risk-weighted assets (prior first quarter) Risk-weighted assets (prior first quarter) Risk-weighted assets (prior year) Cash earnings per average FTE (\$'000) Cash earnings Full Time Equivalent Employees (FTE) (average) Banking cost to income ratio	6,483 855,808 1.77% 6,483 388,445 363,550 361,433 362,479 351,178 188 6,483 34,567	0.72% 6.222 864,609 1.86% 6,222 351,178 340,242 340,109 320,065 318,405 182 6,222 34,148 41.2%	0.78% 3,263 837,099 1.76% 3,263 388,445 363,550 361,433 n/a n/a 187 3,263 34,835 41,2%	0.74% 3,220 874,017 1.80% 3,220 361,433 362,479 351,1/8 n/a 188 3,220 34,330 41.6% 3,755		
Cash earnings Average assets Cash earnings on average risk-weighted assets Cash earnings Risk-weighted assets Risk-weighted assets (prior third quarter) Risk-weighted assets (prior half year) Risk-weighted assets (prior half year) Risk-weighted assets (prior first quarter) Risk-weighted assets (prior year) Cash earnings per average FTE (\$'000) Cash earnings Full Time Equivalent Employees (FTE) (average) Banking cost to income ratio Group operating expenses Less: NAB Wealth Operating expenses	6,483 855,808 1.77% 6,483 388,445 363,550 361,433 362,479 351,178 188 6,483 34,567 41.4% 7,438 (758)	0.72% 6,222 864,609 1.86% 6,222 351,178 340,242 340,109 320,065 318,405 182 6,222 34,148 41.2% 7,278 (786)	0.78% 3,263 837,099 1.76% 3,263 388,445 363,550 361,433 n/a 187 3,263 34,835 41.2% 3,683 (370)	0.74% 3,220 874,017 1.80% 3,220 361,433 362,479 351,178 n/a 188 3,220 34,330 41.6% 3,755 (388)		
Cash earnings Average assets Cash earnings on average risk-weighted assets Cash earnings Risk-weighted assets Risk-weighted assets (prior third quarter) Risk-weighted assets (prior half year) Risk-weighted assets (prior first quarter) Risk-weighted assets (prior year) Cash earnings per average FTE (\$'000) Cash earnings Full Time Equivalent Employees (FTE) (average) Banking cost to income ratio Group operating expenses Less: NAB Wealth Operating expenses Add: Eliminations	6,483 855,808 1.77% 6,483 388,445 363,550 361,433 362,479 351,178 188 6,483 34,567 41.4% 7,438 (758)	0.72% 6.222 864,609 1.86% 6,222 351,178 340,242 340,109 320,065 318,405 182 6,222 34,148 41,2% 7,278 (786) 37	0.78% 3,263 837,099 1.76% 3,263 388,445 363,550 361,433 n/a n/a 187 3,263 34,835 41,2% 3,683 (370) 28	0.74% 3,220 874,017 1.80% 3,220 361,433 362,479 351,178 n/a 188 3,220 34,330 41,6% 3,755 (388) 19		
Cash earnings Average assets Cash earnings on average risk-weighted assets Cash earnings Risk-weighted assets Risk-weighted assets (prior third quarter) Risk-weighted assets (prior half year) Risk-weighted assets (prior half year) Risk-weighted assets (prior year) Cash earnings per average FTE (\$'000) Cash earnings per average FTE (\$'000) Cash earnings Full Time Equivalent Employees (FTE) (average) Banking cost to income ratio Group operating expenses Less: NAB Wealth Operating expenses Add: Eliminations Banking operating expenses Group net operating income Less: NAB Wealth net operating income	6,483 855,808 1.77% 6,483 388,445 363,550 361,433 362,479 351,178 188 6,483 34,567 41.4% 7,438 (758) 47	0.72% 6.222 864,609 1.86% 6.222 351,178 340,242 340,109 320,065 318,405 182 6,222 34,148 41,2% 7,278 (786) 37 6,529	0.78% 3,263 837,099 1.76% 3,263 388,445 363,550 361,433 n/a 187 3,263 34,835 41.2% 3,683 (370) 28 3,341 8,724 (635)	0.74% 3,220 874,017 1.80% 3,220 361,433 362,479 351,78 n/a 188 3,220 34,330 41.6% 3,755 (388) 19		
Cash earnings Average assets Cash earnings on average risk-weighted assets Cash earnings Risk-weighted assets Risk-weighted assets (prior third quarter) Risk-weighted assets (prior half year) Risk-weighted assets (prior first quarter) Risk-weighted assets (prior year) Cash earnings per average FTE (\$'000) Cash earnings Full Time Equivalent Employees (FTE) (average) Banking cost to income ratio Group operating expenses Less: NAB Wealth Operating expenses Add: Eliminations Banking operating expenses Group net operating income Less: NAB Wealth net operating income Add: Eliminations	6,483 855,808 1.77% 6,483 388,445 363,550 361,433 362,479 351,178 188 6,483 34,567 41.4% 7,438 (758) 47 6,727 17,433 (1,233)	0.72% 6.222 864,609 1.86% 6,222 351,178 340,242 340,109 320,065 318,405 182 6,222 34,148 41,2% 7,278 (786) 37 6,529 17,005 (1,208) 37	0.78% 3,263 837,099 1.76% 3,263 388,445 363,550 361,433 n/a n/a 187 3,263 34,835 41,2% 3,683 (370) 28 3,341 8,724 (635) 28	0.74% 3,220 874,017 1.80% 3,220 361,433 362,479 351,178 188 3,220 34,330 41,6% 3,755 (388) 19 3,336 8,709 (598) 19		
Cash earnings Average assets Cash earnings on average risk-weighted assets Cash earnings Risk-weighted assets Risk-weighted assets (prior third quarter) Risk-weighted assets (prior half year) Risk-weighted assets (prior half year) Risk-weighted assets (prior first quarter) Risk-weighted assets (prior year) Cash earnings per average FTE (\$'000) Cash earnings per average FTE (\$'000) Cash earnings Full Time Equivalent Employees (FTE) (average) Banking cost to income ratio Group operating expenses Less: NAB Wealth Operating expenses Add: Eliminations Banking operating income Less: NAB Wealth net operating income Add: Eliminations Banking net operating income	6,483 855,808 1.77% 6,483 388,445 363,550 361,433 362,479 351,178 188 6,483 34,567 41.4% 7,438 (758) 47 6,727 17,433 (1,233) 47	0.72% 6.222 864,609 1.86% 6.222 351,178 340,242 340,109 320,065 318,405 182 6,222 34,148 41,2% 7,278 (786) 37 6,529 17,005 (1,208) 37 15,834	0.78% 3.263 837,099 1.76% 3.263 388,445 363,550 361,433 n/a 1/a 187 3.263 34,835 41.2% 3,683 (370) 28 3,341 8,724 (635) 28 8,117	0.74% 3,220 874,017 1.80% 3,220 361,433 362,479 351,178 n/a 188 3,220 34,330 41.6% 3,755 (388) 19 3,336 8,709 (598) 19 8,130		
Cash earnings Average assets Cash earnings on average risk-weighted assets Cash earnings Risk-weighted assets Risk-weighted assets (prior third quarter) Risk-weighted assets (prior half year) Risk-weighted assets (prior first quarter) Risk-weighted assets (prior year) Cash earnings per average FTE (\$'000) Cash earnings Full Time Equivalent Employees (FTE) (average) Banking cost to income ratio Group operating expenses Less: NAB Wealth Operating expenses Add: Eliminations Banking operating expenses Group net operating expenses Group net operating income Less: NAB Wealth net operating income Add: Eliminations Banking net operating income Net tangible assets (NTA) per share (\$)	6,483 855,808 1.77% 6,483 388,445 363,550 361,433 362,479 351,178 188 6,483 34,567 41.4% 7,438 (758) 47 6,727 17,433 (1,233) 47 16,247	0.72% 6.222 864,609 1.86% 6,222 351,178 340,242 340,109 320,065 318,405 182 6,222 34,148 41,2% 7,278 (786) 37 6,529 17,005 (1,208) 37 15,834	0.78% 3,263 837,099 1.76% 3,263 388,445 363,550 361,433 n/a n/a 187 3,263 34,835 41,2% 3,683 (370) 28 3,341 8,724 (635) 28 8,117	0.74% 3,220 874,017 1.80% 3,220 361,433 362,479 351,178 188 3,220 34,330 41,6% 3,755 (388) 19 3,386 8,709 (598) 19 8,130		
Cash earnings Average assets Cash earnings on average risk-weighted assets Cash earnings Risk-weighted assets Risk-weighted assets (prior third quarter) Risk-weighted assets (prior half year) Risk-weighted assets (prior first quarter) Risk-weighted assets (prior first quarter) Risk-weighted assets (prior year) Cash earnings per average FTE (\$'000) Cash earnings Full Time Equivalent Employees (FTE) (average) Banking cost to income ratio Group operating expenses Less: NAB Wealth Operating expenses Add: Eliminations Banking operating income Less: NAB Wealth net operating income Add: Eliminations Banking net operating income	6,483 855,808 1.77% 6,483 388,445 363,550 361,433 362,479 351,178 188 6,483 34,567 41.4% 7,438 (758) 47 6,727 17,433 (1,233) 47 16,247	0.72% 6.222 864,609 1.86% 6.222 351,178 340,242 340,109 320,065 318,405 182 6,222 34,148 41,2% 7,278 (786) 37 6,529 17,005 (1,208) 37 15,834	0.78% 3,263 837,099 1.76% 3,263 388,445 363,550 361,433 n/a 187 3,263 34,835 41,2% 3,683 (370) 28 3,341 8,724 (635) 28 8,117	0.74% 3,220 874,017 1.80% 3,220 361,433 362,479 351,178 188 3,220 34,330 41.6% 3,755 (388) 19 3,386 8,709 (598) 19 8,130		
Cash earnings Average assets Cash earnings on average risk-weighted assets Cash earnings Risk-weighted assets Risk-weighted assets (prior third quarter) Risk-weighted assets (prior half year) Risk-weighted assets (prior first quarter) Risk-weighted assets (prior first quarter) Risk-weighted assets (prior first quarter) Risk-weighted assets (prior year) Cash earnings per average FTE (\$'000) Cash earnings Full Time Equivalent Employees (FTE) (average) Banking cost to income ratio Group operating expenses Less: NAB Wealth Operating expenses Add: Eliminations Banking operating expenses Group net operating income Less: NAB Wealth net operating income Add: Eliminations Banking net operating income Net tangible assets (NTA) per share (\$) Total equity / net assets Less: non-controlling interest in controlled entities	6,483 855,808 1.77% 6,483 388,445 363,550 361,433 362,479 351,178 188 6,483 34,567 41.4% 7,438 (758) 47 6,727 17,433 (1,233) 47 16,247	0.72% 6.222 864,609 1.86% 6.222 351,178 340,242 340,109 320,065 318,405 182 6.222 34,148 41,2% 7,278 (786) 37 6,529 17,005 (1,208) 37 15,834	0.78% 3,263 837,099 1.76% 3,263 388,445 363,550 361,433 n/a n/a 187 3,263 34,835 41,2% 3,683 (370) 28 3,341 8,724 (635) 28 8,117	0.74% 3,220 874,017 1.80% 3,220 361,433 362,479 351,178 188 3,220 34,330 41.6% 3,755 (388) 19 3,386 8,709 (598) 19 8,130		
Cash earnings Average assets Cash earnings on average risk-weighted assets Cash earnings Risk-weighted assets Risk-weighted assets (prior third quarter) Risk-weighted assets (prior half year) Risk-weighted assets (prior first quarter) Risk-weighted assets (prior year) Cash earnings per average FTE (\$'000) Cash earnings Full Time Equivalent Employees (FTE) (average) Banking cost to income ratio Group operating expenses Less: NAB Wealth Operating expenses Add: Eliminations Banking operating expenses Group net operating expenses Group net operating income Less: NAB Wealth net operating income Add: Eliminations Banking net operating income Net tangible assets (NTA) per share (\$) Total equity / net assets Less: non-controlling interest in controlled entities Less: non-controlling interest in controlled entities Less: National Income Securities	6,483 855,808 1.77% 6,483 388,445 363,550 361,433 362,479 351,178 188 6,483 34,567 41.4% 7,438 (758) 47 6,727 17,433 (1,233) 47 16,247	0.72% 6.222 864,609 1.86% 6.222 351,178 340,242 340,149 320,065 318,405 182 6,222 34,148 41,2% 7,278 (786) 37 6,529 17,005 (1,208) 37 15,834 13.90 46,596 (19)	0.78% 3.263 837,099 1.76% 3.263 388,445 363,550 361,433 n/a 187 3,263 34,835 41.2% 3,683 (370) 28 3,341 8,724 (635) 28 8,117 16.06 51,315 (23)	0.74% 3,220 874,017 1.80% 3,220 361,433 362,479 351,178 n/a 188 3,220 34,330 41.6% 3,755 (388) 19 3,3366 8,709 (598) 19 8,130 14.47 48,426 (25)		
Cash earnings Average assets Cash earnings on average risk-weighted assets Cash earnings Risk-weighted assets Risk-weighted assets (prior third quarter) Risk-weighted assets (prior half year) Risk-weighted assets (prior half year) Risk-weighted assets (prior year) Cash earnings per average FTE (\$'000) Cash earnings Full Time Equivalent Employees (FTE) (average) Banking cost to income ratio Group operating expenses Less: NAB Wealth Operating expenses Add: Eliminations Banking operating expenses Group net operating encome Less: NAB Wealth net operating income Add: Eliminations Banking net operating expenses Net tangible assets (NTA) per share (\$) Total equity / net assets Less: Trust Preferred Securities Less: Trust Preferred Securities Less: Trust Preferred Securities Less: National Capital Instruments	6,483 855,808 1.77% 6,483 388,445 363,550 361,433 362,479 351,178 188 6,483 34,567 41.4% 7,438 (758) 47 6,727 17,433 (1,233) 47 16,247 16,06 51,315 (23) (975) (1,945) (397)	0.72% 6.222 864,609 1.86% 6.222 351,178 340,242 340,109 320,065 318,405 182 6,222 34,148 41.2% 7,278 (786) 37 6,529 17,005 (1,208) 37 15,834 13,90 46,596 (19) (975) (1,945) (1,945)	0.78% 3.263 837,099 1.76% 3.263 388,445 363,550 361,433 n/a 187 3,263 34,835 41.2% 3,683 (370) 28 3,341 8,724 (635) 28 8,117 16.06 51,315 (23) (975) (1,945) (1,945)	0.74% 3,220 874,017 1.80% 3,220 361,433 362,479 351,78 188 3,220 34,330 41.6% 3,755 (388) 19 3,386 8,709 (598) 19 8,130 14.47 48,426 (25) (975) (1,945) (397)		
Cash earnings Average assets Cash earnings on average risk-weighted assets Cash earnings Risk-weighted assets Risk-weighted assets (prior third quarter) Risk-weighted assets (prior half year) Risk-weighted assets (prior first quarter) Risk-weighted assets (prior year) Cash earnings per average FTE (\$'000) Cash earnings Full Time Equivalent Employees (FTE) (average) Banking cost to income ratio Group operating expenses Less: NAB Wealth Operating expenses Add: Eliminations Banking operating expenses Group net operating income Less: NAB Wealth net operating income Add: Eliminations Banking net operating income Net tangible assets (NTA) per share (\$) Total equity / net assets Less: non-controlling interest in controlled entities Less: Ron-controlling interest in controlled entities Less: National Income Securities	6,483 855,808 1.77% 6,483 388,445 363,550 361,433 362,479 351,178 188 6,483 34,567 41.4% 7,438 (758) 47 6,727 17,433 (1,233) 47 16,247	0.72% 6.222 864,609 1.86% 6,222 351,178 340,242 340,109 320,065 318,405 182 6,222 34,148 41,2% 7,278 (786) 37 6,529 17,005 (1,208) 37 15,834 13,90 46,596 (19) (975) (1,945)	0.78% 3,263 837,099 1.76% 3,263 388,445 363,550 361,433 n/a 187 3,263 34,835 41,2% 3,683 (370) 28 3,341 8,724 (635) 28 8,117 16.06 51,315 (23) (975) (1,945)	0.74% 3,220 874,017 1.80% 3,220 361,433 362,479 351,178 188 3,220 34,330 41,6% 3,755 (388) 19 3,386 8,709 (598) 19 8,130 14,47 48,426 (25) (975) (1,945)		

All key performance measures and Group performance indicators are calculated on a cash earnings basis unless otherwise stated. A Glossary of Terms is included in Section 7 of the Results Announcement.
 Information is presented on a continuing operations basis including prior period restatements.

NATIONAL AUSTRALIA BANK

Template for Key Performance Measures

Input Schedule (1)

	Year	Year to		Half Year to	
Group Cash Earnings	Sep 16	Sep 15	Sep 16 \$m	Mar 16 \$m	Results Announcement
	\$m	\$m			
Net interest income	12,930	12,498	6,330	6,600	Page 3
Other operating income	4,503	4,507	2,394	2,109	Page 3
Net operating income	17,433	17,005	8,724	8,709	Page 3
Operating expenses	(7,438)	(7,278)	(3,683)	(3,755)	Page 3
Underlying profit	9,995	9,727	5,041	4,954	Page 3
Charge to provide for bad and doubtful debts	(800)	(748)	(425)	(375)	Page 3
Cash earnings before tax and distributions	9,195	8,979	4,616	4,579	Page 3
Income tax expense	(2,588)	(2,582)	(1,293)	(1,295)	Page 3
Cash earnings before distributions	6,607	6,397	3,323	3,284	Page 3
Distributions	(124)	(175)	(60)	(64)	Page 3
Cash earnings	6,483	6,222	3,263	3,220	Page 3
Non-cash earnings items (after-tax):					
Distributions	124	175	60	64	Page 3
Treasury shares	61	4	(1)	62	Page 3
Fair value and hedge ineffectiveness	(126)	516	(66)	(60)	Page 3
Life insurance 20% share of profit	(39)	(37)	(17)	(22)	Page 3
Amortisation of acquired intangible assets	(83)	(80)	(43)	(40)	Page 3
Net profit from continuing operations	6,420	6,800	3,196	3,224	Page 3
Net profit/loss after tax from discontinued operations	(6,068)	(462)	(1,102)	(4,966)	Page 3
Net profit / (loss) attributable to owners of the Company	352	6,338	2,094	(1,742)	Page 3

Net profit / (loss) attributable to owners of the Company	352	6,338	2,094	(1,742)	Page 3
	Year to		Half Year to		Sep 16
	Sep 16	Sep 15	Sep 16	Mar 16	Results
Average equity data	\$m	\$m	\$m	\$m	Announceme
Average interest-earning assets	689,526	658,134	695,138	683,910	Page 90 & 94
Average assets	855,808	864,609	837,099	874,017	Page 91 & 95
Average equity	47,649	44,254	47,998	46,803	Page 93 & 97
Average non-controlling interest in controlled entities	24	17	24	24	Page 93 & 97
Average Trust Preferred Securities	975	975	975	975	
Average Trust Preferred Securities II	-	469	-	-	
Average National Income Securities	1,945	1,945	1,945	1,945	
Average National Capital Instruments	397	397	397	397	
Average Treasury shares	1,148	1,721	862	1,491	
Statutory earnings per share data					
Basic weighted average ordinary shares (no. '000)	2,596,957	2,438,782	2,608,186	2,575,501	Page 100
Diluted weighted average ordinary shares (no. '000)	2,793,686	2,578,648	2,818,915	2,762,116	Page 100
Distributions on other equity instruments	124	175	60	64	Page 100
Interest expense on convertible notes	75	30	46	29	Page 100
Interest expense on convertible preference shares	130	135	65	65	Page 100
Oach Familians and the state					
Cash Earnings per share data Basic weighted average ordinary shares (no. '000)	2,645,573	2,498,364	2,650,869	2,633,700	Page 101
Diluted weighted average ordinary shares (no. '000)	2,842,302	2,638,230	2,861,598	2,820,315	Page 101
Interest expense on convertible notes	75	30	46	29	Page 101
interest expense on convertible preference shares	130	135	65	65	Page 101
Risk-weighted assets data Risk-weighted assets	388,445	351,178	388,445	361,433	Page 99
Risk-weighted assets (prior third quarter)	363,550	340,242	363,550	362,479	. ago oo
Risk-weighted assets (prior half year)	361,433	340,109	361,433	351,178	
Risk-weighted assets (prior first quarter)	362,479	320,065	n/a	n/a	
Risk-weighted assets (prior year)	351,178	318,405	n/a	n/a	
Average Full Time Equivalent Employees (FTE)	34,567	34,148	34,835	34,330	Page 11
Dividend per share (cents)	198	198	99	99	Page 10
Banking cost to income ratio data					
Group operating expenses	7,438	7,278	3,683	3,755	Page 3
NAB Wealth operating expenses	(758)	(786)	(370)	(388)	Page 49
Operating expenses / net operating income eliminations	47	37	28	19	
Group net operating income	17,433	17,005	8,724	8,709	Page 3
NAB Wealth net operating income	1,233	1,208	635	598	Page 49
Net tangible assets per share data					
Ordinary shares - Fully paid (no. '000)	2,656,976	2,625,764	2,656,976	2,644,943	Page 103
Ordinary shares - Partly paid (no. '000)	49	64	49	54	Page 103
Fotal equity / net assets	51,315	46,596	51,315	48,426	Page 56
Non-controlling interest in controlled entities	23	19	23	25	Page 56
Frust Preferred Securities	975	975	975	975	Page 75
National Income Securities	1,945	1,945	1,945	1,945	Page 75
National Capital Instruments	397	397	397	397	Page 75

⁽¹⁾ Information is presented on a continuing operations basis including prior period restatements.