

HOW WE CREATE VALUE

What shapes us

- 208-year heritage
- Customer needs
- Competition
- Regulatory environment
- Technology and artificial intelligence (AI)
- Geopolitical and climate risks

What we rely on

- Financial strength
- Customer relationships
- 35,000 motivated people
- Proactive risk management
- Digital and physical infrastructure
- Diverse partnerships

What we do

Provide financial products and services to 13 million customers in our core markets of Australia and New Zealand, focusing on five priorities:

Customer: Customer obsessed

People: Best team, trusted experts

Transformation: Brilliant at delivery

Risk: Safe and Strong

Performance: Execution Excellence

Our purpose

**TAKING ACTION NOW TO
CREATE A BETTER FUTURE**



IT TAKES A LITTLE 

The value we create

Shareholders

Deliver sustainable returns and disciplined growth.

29%
total shareholder
return

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Customers

Support customers and businesses to achieve their financial goals.

13M
Customers

Refer to pages
[22](#) to [27](#)

Our People

Develop engaged, empowered and accountable people, working as a team.

80
OHI score

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[28](#) to [31](#)

Community

Foster financial inclusion and prosperity while advancing human rights.

\$199M
in community
investment¹

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[32](#) to [35](#)

Environment

Support the energy transition, manage our climate risk and reduce our carbon footprint.

37%
increase in sustainable
finance lending²

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[36](#) to [39](#)



1. Figure includes commercial sponsorships and foregone fee revenue.
2. Refer to [2025 Sustainability Report](#) for definitions and detail.