

2022 highlights



Financial performance

Net profit after tax (NPAT)
(underlying)

\$184m

Total assets under management
(AUM) and administration

\$149b

Group surplus capital of

\$923m

Growth in residential
mortgage book

\$2.0b

Controllable cost reduction
(excluding AMP Capital
discontinued operations)

\$54m

Increase in platform
cashflows from independent
financial advisers

31%



Business progress

Reposition

Launched first of its kind retirement offering and drove growth in AMP Bank through competitive offers and digital first experiences

Simplified portfolio

Agreed transactions to sell AMP Capital, positioning the new AMP for future growth

Explore

Launched partnerships with innovative fintechs to develop direct-to-consumer offerings in key markets



Our customers

\$2.0b

pension payments for Australian customers in retirement

Supporting

2,100+

members with free, intra-fund advice on their superannuation and

4,900+

members through education webinars with employer clients

Helped customers with their banking needs

~188,000

New home loans AMP Bank provided

9,290



Our shareholders

455,000+

Total shareholders

Committed return of capital to shareholders of

\$1.1b

including

\$350m

via an on-market share buyback, with \$267m complete at 31 December 2022

FY 22 final dividend declared, 20% franked, of

2.5 cents

per share



People and partners

Employee satisfaction (eSat score)

73

⬆ Up from 71 at FY 21

6,277

hours employee learning and development

40:40:20

Gender diversity targets met across board, middle management and overall workforce

100%

of aligned advisers completed Financial Adviser exam requirements



Communities and environment

A-

rating from Carbon Disclosure project (CDP),

Second highest rating available

⬇ **75%**

reduction in operational Scope 1 and 2 emissions (from 2019 base year)

+30

ESG focused investment options added to our flagship investment platform, MyNorth

\$1m

donated by the AMP Foundation Tomorrow Maker Program