




**Full year 2021
financial results**

Group results

Group cash earnings \$1,064m ↑ up 42.1%	Group net profit after tax \$1,033m ↑ up 13.1%	COVID-19 relief and support 85,000+ customers	Number of digital users ¹ 4.04 million
\$9 million Investment in local communities ²	40¢ per share Fully franked final ordinary dividend	8¢ per share Fully franked special dividend	↓ 20.8% Reduction in global greenhouse gas emissions year-in-year ³

Divisional performance

Insurance Australia	Banking	New Zealand
Profit after tax (PAT) \$547m ↑ up 42.4%	Profit after tax (PAT) \$419m ↑ up 69%	Profit after tax (PAT) NZ\$215m ↓ down 17%
 Growth in digital insurance sales and services ⁴ + 13%	 Home lending lodgements + 51%	 Gross Written Premium (GWP) NZ\$1,870m ↑ up 9.2%

**CEO
Commentary**

“ During this time our focus has been on supporting our insurance and banking customers and executing our strategic priorities. While COVID-19 and the weather will continue to challenge our customers and our team, we know we have good momentum and a program of work that will further improve outcomes for our customers and shareholders. ”

Suncorp Group Chief Executive Officer, Steve Johnston

1. Number of digital users: Visitors that have logged into Suncorp’s authenticated assets like internet banking app, insurance policy self-service web and mobile applications.
 2. Investment in local communities: Includes contributions, management costs, volunteering time and in-kind.
 3. Based on Scope 1 and Scope 2 emissions for Suncorp corporate operations in Australia and New Zealand (excluding Suncorp Insurance Ventures), using market-based greenhouse gas emissions account methodology.
 4. Digital sales volumes and digital service transaction volumes for the Group’s mass insurance brands, across home, motor and CTP products.