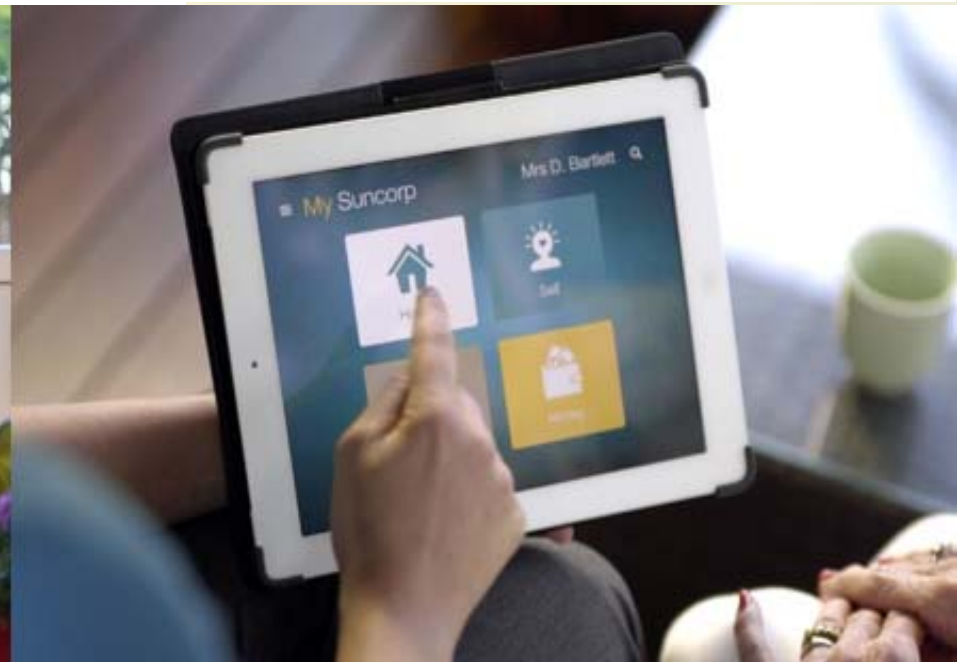
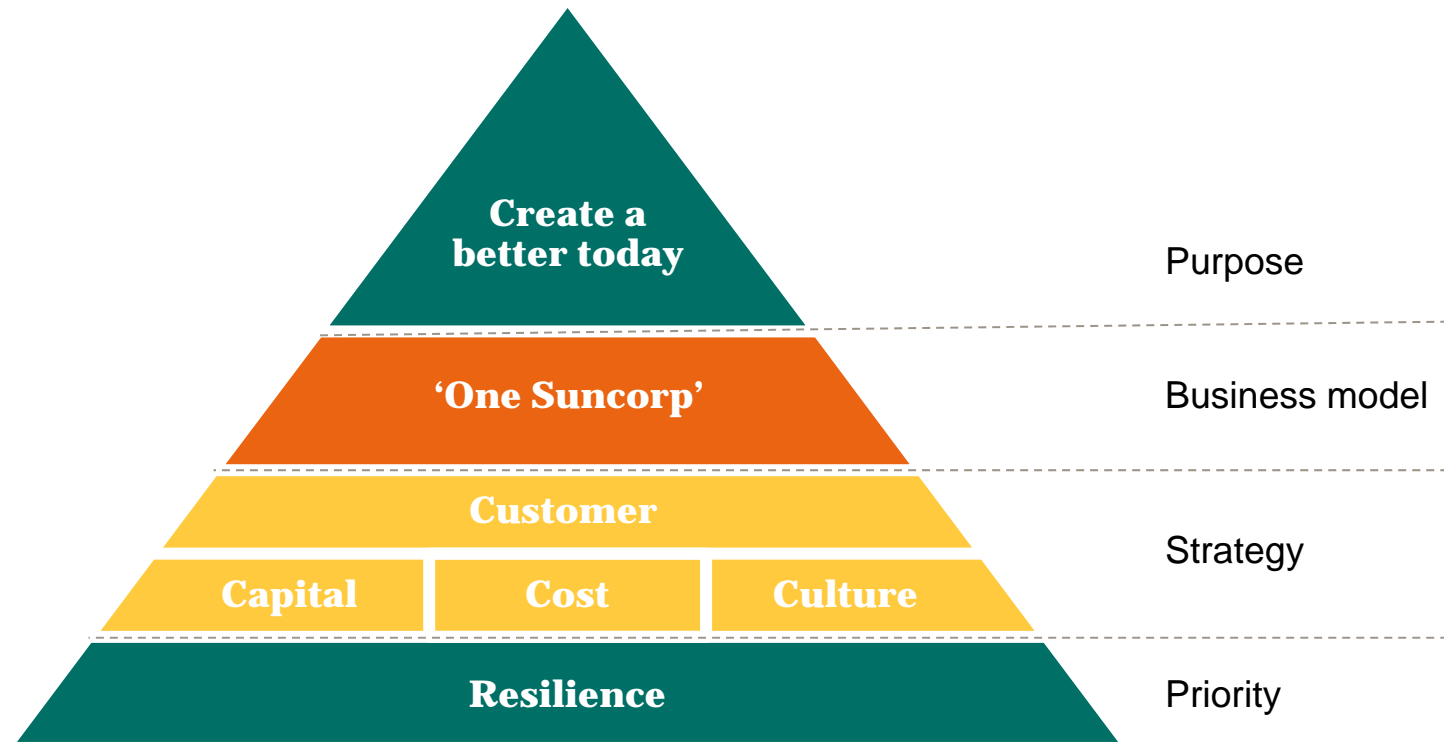

Steve Johnston Chief Financial Officer

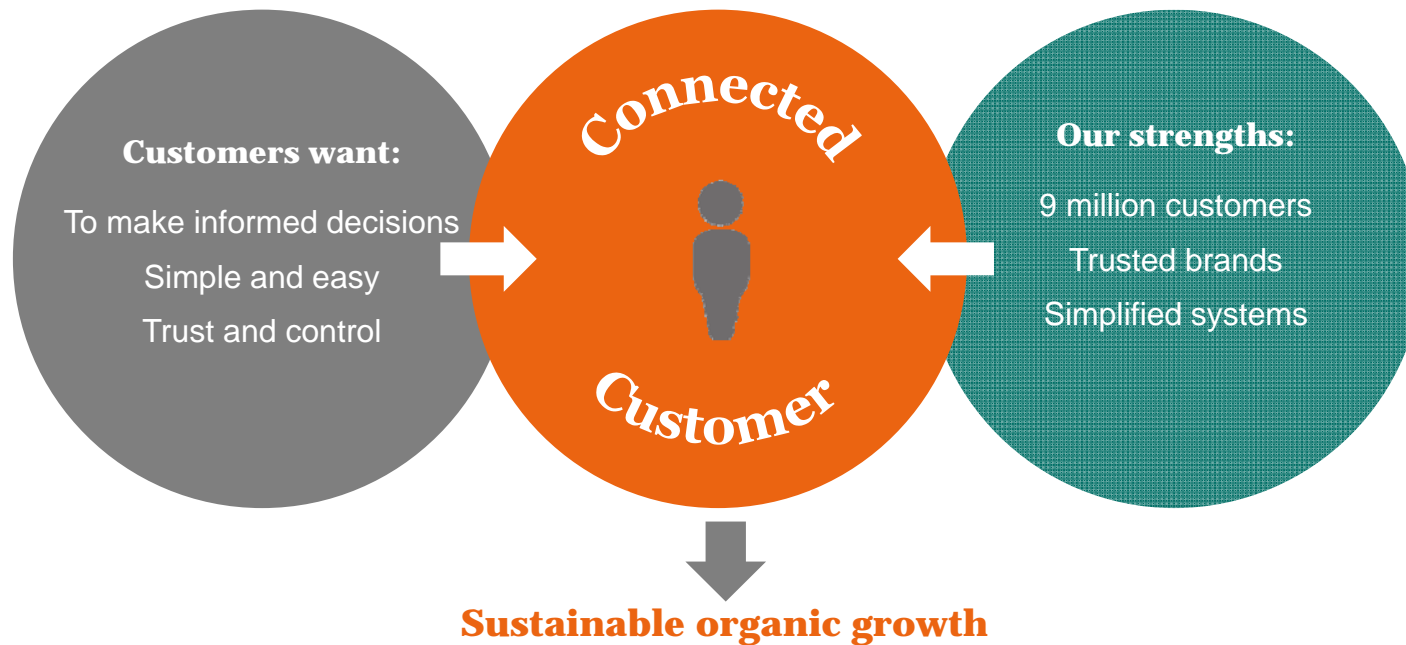


Strategy



Elevate the Customer

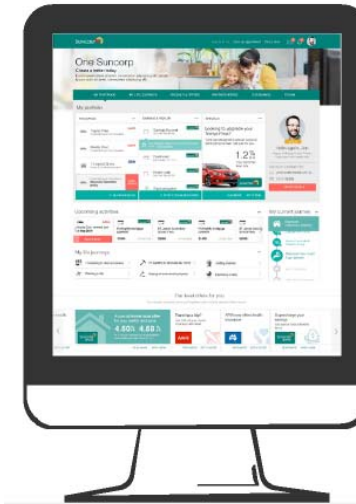
Creating a better today by growing customer connections



Adopting a marketplace approach

Proof points already being delivered

- Suncorp 'concept store' opening in Parramatta in early December
- Two 'flagship stores' planned for Brisbane and Sydney
- White-labelled annuities launched
- Imminent announcement of an extended white-labelling of health insurance
- FY17 expense of \$40 million to construct the 'customer layer' within existing annual project budget
- Total Suncorp Group expenses to be flat in FY17 and FY18



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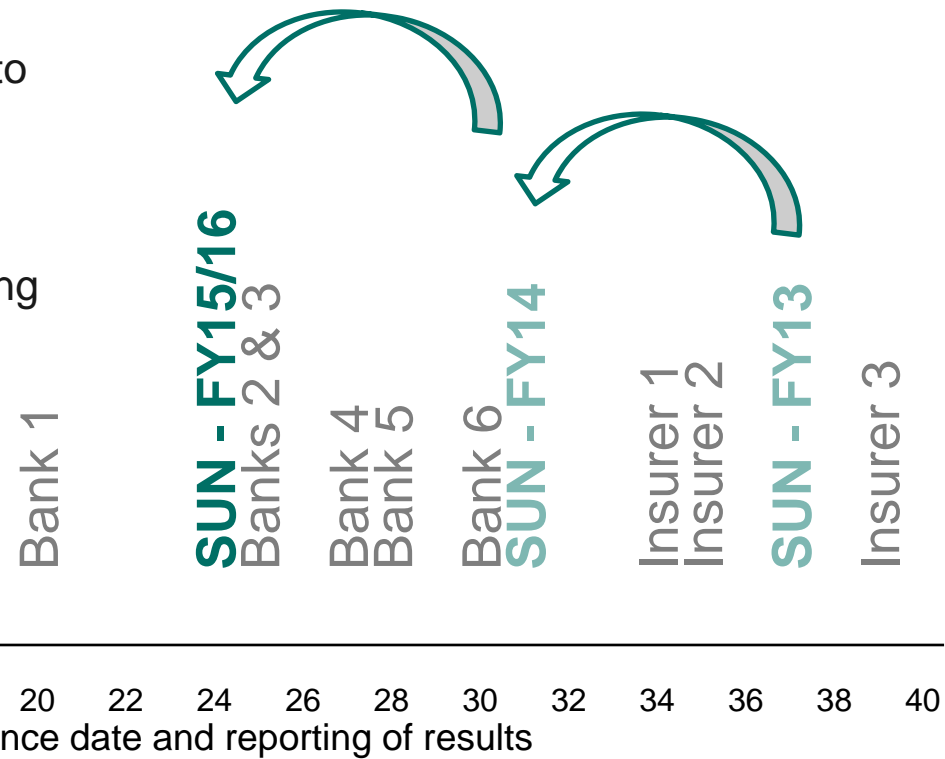
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Transforming Finance

SUN reporting brought forward 13 trading days



- SUN is now one of the earliest companies to report in the ASX
- Accelerated reporting means investors are trading fully informed
- Earlier reporting of results delivered following system and legal entity consolidation, partnering, improved internal reporting and 11+1 preparation



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Suncorp Bank

September 2016 quarter APS330 summary



Home lending down 0.7%
Business lending up 1.5%

Impairment losses 7bps annualised to
gross loans and advances

Bank CET1 8.92% is toward the upper
end the target range of 8.50%-9.00%

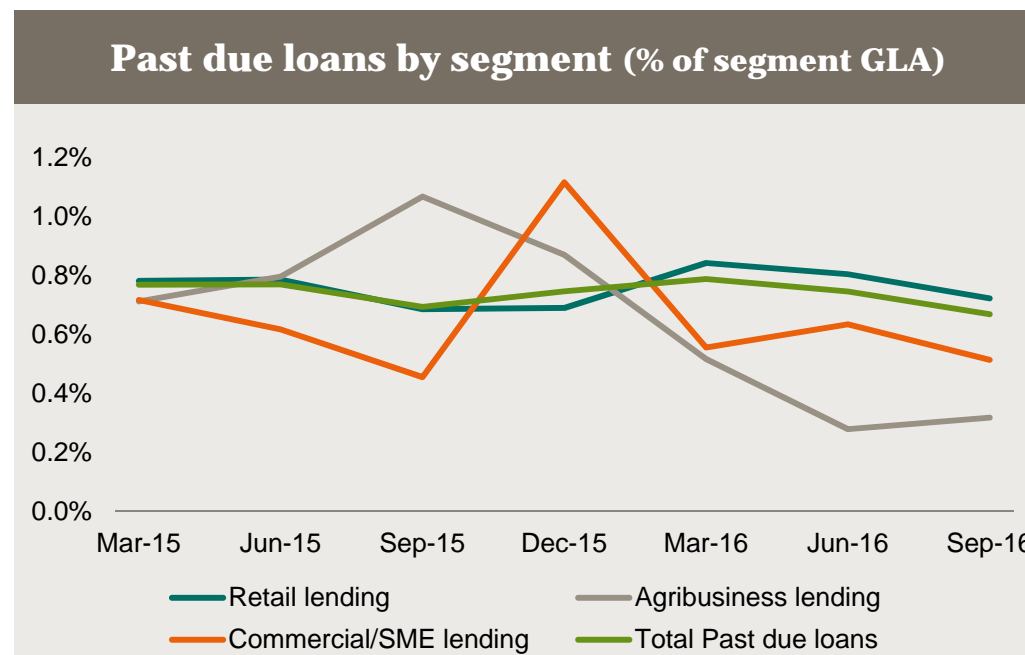
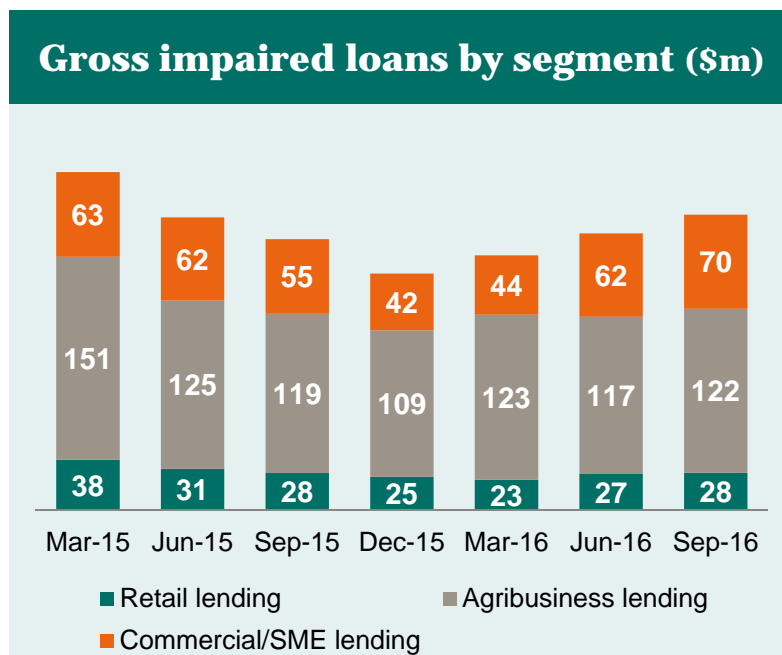
Gross non-performing loans down 4.8%
to 107bps of gross loans and advances

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Credit quality

Gross impaired and past due loans

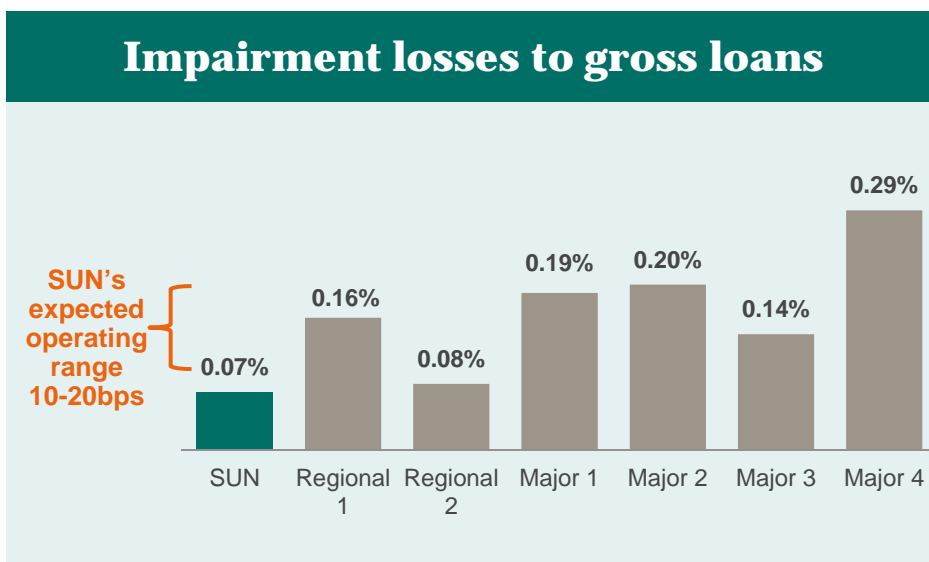


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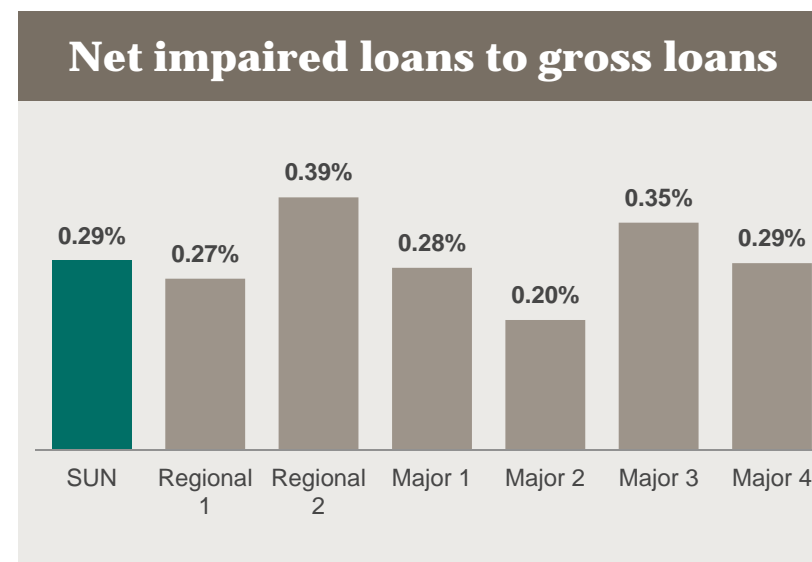
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Credit quality

Impairments



Source: Latest peer financial reports.
Major Bank data includes Retail and Business Bank divisions only.



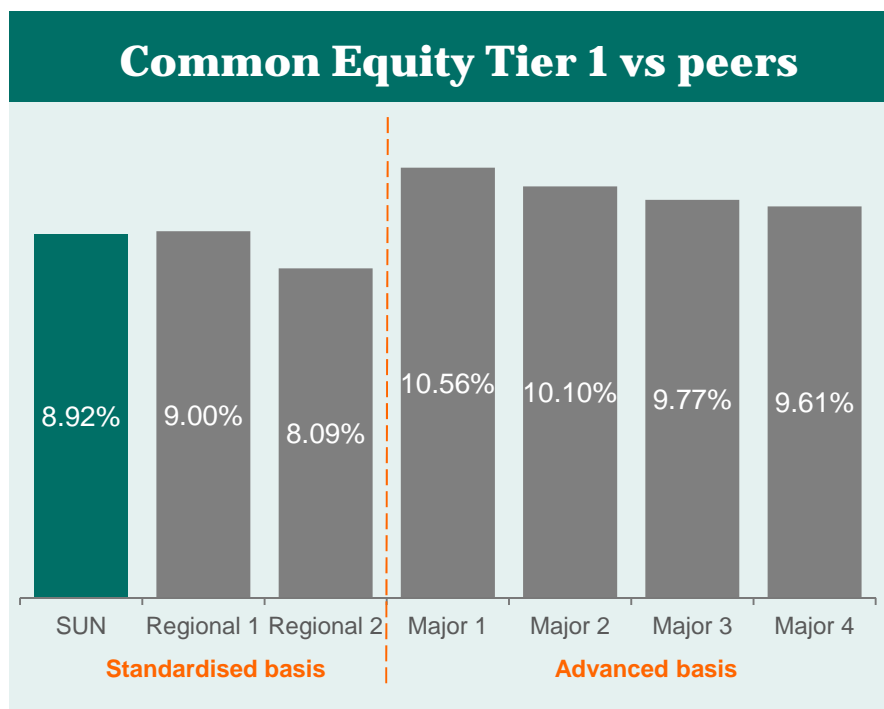
Source: Latest peer financial reports

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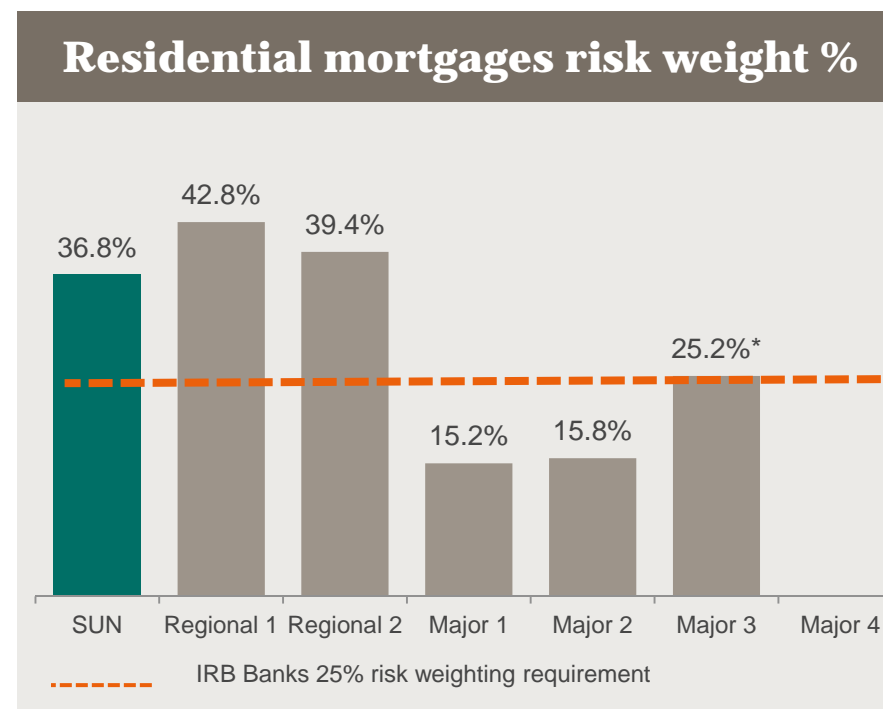
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Capital

Strong capital position maintained post FY16 dividend payment



Source: Peer capital data as per latest published results. Suncorp data as at 30 September 2016 for the Level 2 Banking Group on a post-dividend basis.



Source: Calculated based on most recent data published by peers. * Result includes the increase for IRB banks to an average of at least 25% from 1 July 2016. This could not be calculated for Major 4.

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Debt markets

SUN has flexibility in its funding options

Recent debt transactions include:

- \$350 million 10-year covered bond priced at BBSW +135bps
- \$350 million 2-year senior unsecured at BBSW +75bps

SUN's term funding spreads to major banks continue to narrow

		ANZ	WBC	CBA	NAB	SUN	MCQ Bank	BOQ	BEN	ME Bank
S&P	Issuer Credit Rating	AA-	AA-	AA-	AA-	A+	A	A-	A-	BBB+
	Rating Outlook	Negative	Negative	Negative	Negative	Stable	Negative	Negative	Negative	Negative
Moody's	Issuer Credit Rating	Aa2	Aa2	Aa2	Aa2	A1	A2	A3	A2	A3
	Rating Outlook	Negative	Negative	Negative	Negative	Stable	Stable	Stable	Stable	Negative

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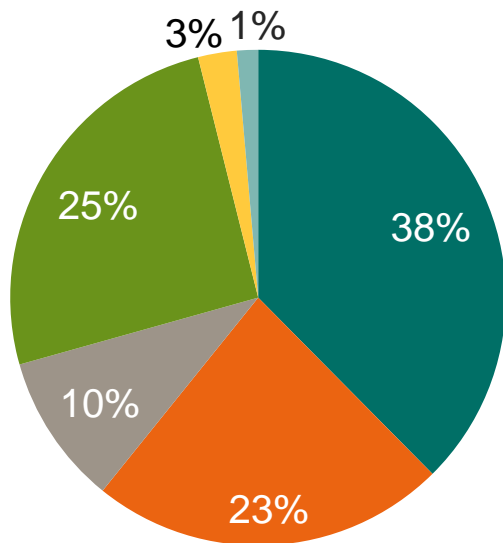
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Suncorp Bank

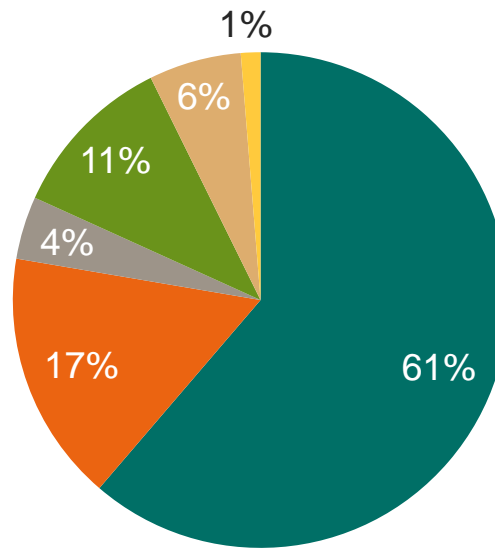


Evolution of the funding composition

FY09 funding profile



Sep-16 funding profile



	FY09	Sep-16
Deposit to loan ratio	42%	66%

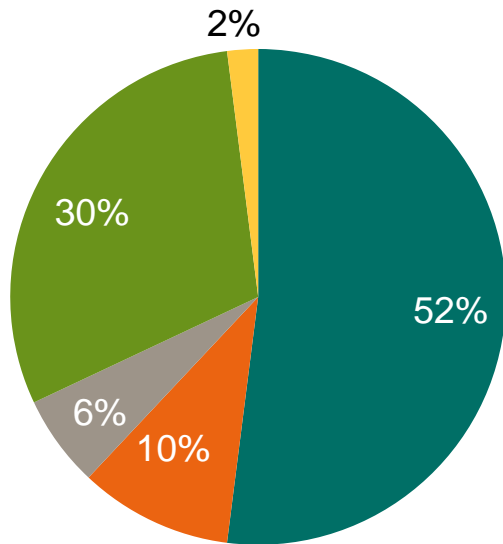
- Deposits
- Long-term wholesale
- Subordinated notes
- Short-term wholesale
- Covered bonds
- Preference shares
- Securitisation

Suncorp Bank

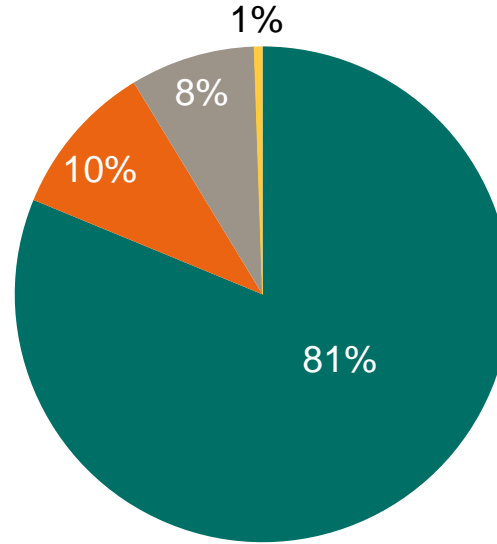


Evolution of the lending portfolio

FY09 lending portfolio
\$54.4 billion



Sep-16 lending portfolio
\$54.1 billion



- Housing
- Commercial (SME)
- Agribusiness
- Corporate & Property
- Other

	FY09	Sep-16
Exposures over \$50m	121	0
Net Impaired assets	\$1,474m	\$159m

Important disclaimer



This presentation contains general information which is current as at 7 November 2016. It is information given in summary form and does not purport to be complete.

It is not a recommendation or advice in relation to the Group or any product or service offered by Suncorp or any of its subsidiaries. It is not intended to be relied upon as advice to investors or potential investors, and does not take into account the investment objectives, financial situation or needs of any particular investor. These should be considered, with or without professional advice, when deciding if an investment is appropriate.

This report should be read in conjunction with all other information concerning Suncorp filed with the Australian Securities Exchange (ASX).

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