

SUNCORP GROUP LIMITED

ABN 66 145 290 124

Appendix 4D Half-Year report For the half-year ended 31 December 2018

The ASX Appendix 4D of Suncorp Group Limited and subsidiaries (the **Suncorp Group**) for the half-year ended 31 December 2018 is filed with the Australian Securities Exchange (**ASX**) under ASX Listing Rule 4.2A.3. It should be read in conjunction with the Suncorp Group Limited consolidated interim financial report, Investor Pack, and all other information concerning the Suncorp Group filed with the ASX. Information presented for the previous corresponding period is for the half-year ended 31 December 2017 (unless otherwise stated). (Rule 4.2A.3 Item 1)

Results for announcement to the market

Comparison to previous corresponding period	Increase / Decrease	%	To \$M
Revenue from ordinary activities ¹	Increase	3.75	8,135
Net profit from ordinary activities after tax attributable to owners of the Company	Decrease	44.69	250
Net profit for the period attributable to owners of the Company	Decrease	44.69	250

¹ Revenue from ordinary activities combines revenue from continuing operations of \$7,509 million and revenue from discontinued operations of \$626 million

Refer to the Suncorp Group Limited consolidated interim financial report and the Investor Pack for commentary on the above results.

Final and interim dividends per security	Paid or payable on	Amount per share	Franked amount per share
Ordinary Shares (SUN)			
2018 Final ordinary dividend – paid	19 September 2018	\$0.4000	\$0.4000
2018 Special dividend – paid	19 September 2018	\$0.0800	\$0.0800
2019 Interim ordinary dividend – payable	2 April 2019	\$0.2600	\$0.2600
Convertible Preference Shares (SUNPE)			
18 June 2018 – 16 September 2018 – paid	17 September 2018	\$0.9530	\$0.9530
17 September 2018 – 16 December 2018 – paid	17 December 2018	\$0.9290	\$0.9290
17 December 2018 – 17 March 2019 – payable	18 March 2019	\$0.9459	\$0.9459

There is no attributed conduit income.

The record date for determining entitlements to the SUN 2019 interim ordinary dividend will be 21 February 2019.

SUN shareholders will be able to participate in the Company's Dividend Reinvestment Plan (**DRP**) in respect of the 2019 interim ordinary dividend. The last date for receipt of an election notice is 22 February 2019.

Participation in the DRP is subject to the terms and conditions of the DRP, as shareholders in some jurisdictions are not permitted to participate.

Details of associates and joint ventures

Associate / joint venture	31 December 2018		30 June 2018	
	Holdings %	Profit contribution \$	Holdings %	Profit contribution \$
RACT Insurance Pty Ltd	50	Not material	50	Not material
NTI Limited	50	Not material	50	Not material
AA Life Services Ltd	50	Not material	50	Not material
AA Home Limited	50	Not material	50	Not material

The profit contribution from any one of these joint ventures or associates is not material to the Suncorp Group's profit for the period or the previous corresponding period.

ASX Appendix 4D disclosures index

Description of disclosure	Rule 4.2A.3 item	Cross reference
Details of the reporting period and the previous corresponding period	1	Refer to above
Results for announcement to the market	2	Refer to 'Results for announcement to the market' above
Net tangible assets per security	3	December 2018 Investor Pack: Section 1.3 – Ratios and Statistics (Shareholder summary: Net tangible asset backing per share)
Entities over which control has been gained or lost during the period	4	There was no material acquisition or disposal of subsidiaries during the half-year
Details of the individual and total dividends or distributions and dividend or distribution payments	5	Refer to 'Results for announcement to the market' above
Details of any dividend or distribution reinvestment plans in operation and the last date for receipt of an election notice for participation in any dividend or distribution reinvestment plan	6	Refer to 'Results for announcement to the market' above
Details of associates and joint ventures	7	Refer to 'Details of associates and joint ventures' above
Foreign entities	8	Not applicable
Audit opinion	9	Not applicable