

SUNCORP GROUP LIMITED AND SUBSIDIARIES

ABN 66 145 290 124

Appendix 4D Half-Year report

For the half-year ended 31 December 2019

The ASX Appendix 4D of Suncorp Group Limited and subsidiaries (the **Suncorp Group**) for the half-year ended 31 December 2019 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 2018 (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	Decrease	6.06	7,054
Net profit from ordinary activities after tax attributable to owners of the Company ²	Decrease	7.20	348
Net profit for the period attributable to owners of the Company	Increase	156.80	642

¹ Revenue from ordinary activities discloses revenue from continuing operations.

² Net profit from ordinary activities after tax discloses the profit from continuing operations.

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)			
2019 Final ordinary dividend – paid	25 September 2019	\$0.4400	\$0.4400
2020 Interim ordinary dividend – payable	31 March 2020	\$0.2600	\$0.2600
Convertible Preference Shares (SUNPE)			
17 June 2019 – 16 September 2019 – paid	17 September 2019	\$0.8293	\$0.8293
17 September 2019 – 16 December 2019 – paid	17 December 2019	\$0.7742	\$0.7742
17 December 2019 – 16 March 2020 – payable	17 March 2020	\$0.7505	\$0.7505

There is no attributed conduit income.

The record date for determining entitlements to the SUN 2020 interim ordinary dividend will be 20 February 2020.

SUN shareholders will be able to participate in the Company's Dividend Reinvestment Plan (**DRP**) in respect of the 2020 interim ordinary dividend. The last date for receipt of an election notice is 21 February 2020. 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 2019		30 June 2019	
	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
AA Finance 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 2019 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	Group has lost control on ACM Parts Pty Ltd and Capital S.M.A.R.T. Repairs Australia Pty Ltd.
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