2021 HIGHLIGHTS

AMP's 2021 sustainability report outlines how we monitor and manage the risks and opportunities associated with our material sustainability issues. It provides a snapshot of our performance and targets in each area.

To AMP, sustainability is our ability to meet the needs of the present without compromising future generations. As custodians of our customers' money and future, we face complex economic, social and environmental challenges which bring both risks and opportunities to our customers, our people and partners, and our community and environment.

FINANCIAL PERFORMANCE

Net profit after tax (NPAT) (underlying)

\$356m

Surplus capital above target requirements

\$383m

as at 31 December 2021

Gross cost reductions (excluding AMP Capital)

\$140m

Total assets under management (AUM) and administration

\$248b

Growth in bank deposits

10%

Increase in platform cashflows from external financial advisers

118%

BUSINESS PROGRESS

Simplified portfolio

including operational separation of AMP Capital's Private Markets business (Collimate Capital)

Strategies in place

for AMP and Collimate Capital to reposition both for growth opportunities and efficiencies

Purpose and values

work underway to become purpose-led, delivering for our customers, shareholders and employees

CUSTOMERS

\$1.9b

PENSION PAYMENTS for Australian customers in retirement

+27NPS

Positive Net Promoter Score for Australian customers (stable vs FY 20)

PEOPLE AND PARTNERS

EMPLOYEE SATISFACTION (eSat score) ↑67

hours EMPLOYEE LEARNING and DEVELOPMENT

COMMUNITIES AND ENVIRONMENT

rating from Carbon Disclosure Project (CDP), second highest rating available

136%

reduction in operational **SCOPE 1 AND 2 EMISSIONS** (from 2019 base year)

+3,30

WITHDRAWALS on hardship and compassionate grounds valued at \$36 million

NEW HOME LOANS AMP Bank provided

40:40:2

GENDER DIVERSITY TARGETS MET across Board, middle management and overall workforce

of aligned FINANCIAL ADVISERS completed FASEA exam requirements

ESG FOCUSED INVESTMENT OPTIONS added to our flagship investment platform, MyNorth

+\$3.2m

DISTRIBUTED TO CHARITIES AND INDIVIDUALS via the **AMP Foundation**

~\$|b

additional value created for AMP CAPITAL REAL ESTATE clients through shopping centre redevelopments

SHAREHOLDERS

COMPLETED SMALL SHAREHOLDING SALE FACILITY, ENABLING

SHAREHOLDERS

holding less than A\$500 fully paid ordinary shares to sell their holding without incurring brokerage costs at \$1.09 per share