



Suncorp-Metway Ltd Shareholder Communications

The Suncorp Disclosure policy states that all shareholders and investors have equal access to the company's information. In accordance with that policy, Suncorp seeks to disclose all material information to investors as soon as possible and as widely as possible, in keeping with continuous disclosure requirements, the Corporations Act and Australian Stock Exchange listing rules. Our aim is to have a market which is fully informed of our strategy and financial performance, by providing equal access to information for all investors and avoiding the disclosure of material information to anyone on a selective basis.

The dissemination of information is achieved primarily through timely announcements to the Australian Stock Exchange (ASX). Any material information we disclose at any time must first be released to the ASX, before we make any supplementary announcements via briefings with media, shareholders or analysts. Information released to the ASX is also published on our web site immediately, which provides by the broader investment community with access to the information. We communicate directly with our shareholders on a regular basis during the year, using the following mechanisms:

Annual Report

Our full annual report, sent to shareholders in September, on request, represents our most comprehensive annual communication with our owners.

We send out a concise version of the annual report to all shareholders, unless otherwise requested, which provides a full and accurate account of the state of the company, a review the major events of the previous year, and a financial summary.

The annual report is also available on our web site.

Financial Results

The annual results of the Group are released in August each year and the interim results in February. These results are released firstly to the Australian Stock Exchange, and published shortly after on our website.

An explanation of the Group's financial performance is sent to shareholders in letters from the Chairman and the Chief Executive at the half year, and again in the annual report for the full year.

The format for the release and communication of the financial results also includes presentations by executive management to analysts and the media on the release date for the half year and full year results. The analysts presentation is webcast live on our website.

We will continue to supplement the printed company information distributed to our shareholders by using our website and other electronic means to advise them of ASX announcements, by webcasting of financial results presentations and the AGM, and by providing financial data, including annual reports, notices of meeting and explanatory material on-line.

AGM: The annual general meeting is usually held in October each year and provides an opportunity to update shareholders on the company's performance. The AGM is webcast live and the Chairman and CEO's addresses to the meeting are mailed to shareholders on request and published on the internet. The AGM also provides a valuable opportunity for shareholders to ask questions of the Board.

Special Events: There may be unexpected events which occur during the year that could have a material impact on the company and its financial performance, for example, major legislative changes, severe swings in financial markets, or unusual commercial events. In these circumstances we will inform the market and provide supplementary updates when required.

Market Briefings: As part of the process ensuring that the market is clear about our strategy and operating philosophy, we have a program of briefings with major institutional investors, share analysts and journalists. These briefings do not provide analysts and institutions with additional information not generally available to the market place, and executives shall seek to ensure that any information provided in these briefings is broadly available to all shareholders.