

AGM 2010



John Morschel  
Chairman



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# 171 years in South Australia



ES&A Bank Branch  
13 King William Street (c1872)



Bank of Australasia Branch  
Corner King William & Currie Streets  
(1871)



Peter Hay



Ian Macfarlane



Alison Watkins



Mike Smith



Peter Marriott



David Meiklejohn





Dr Greg Clark

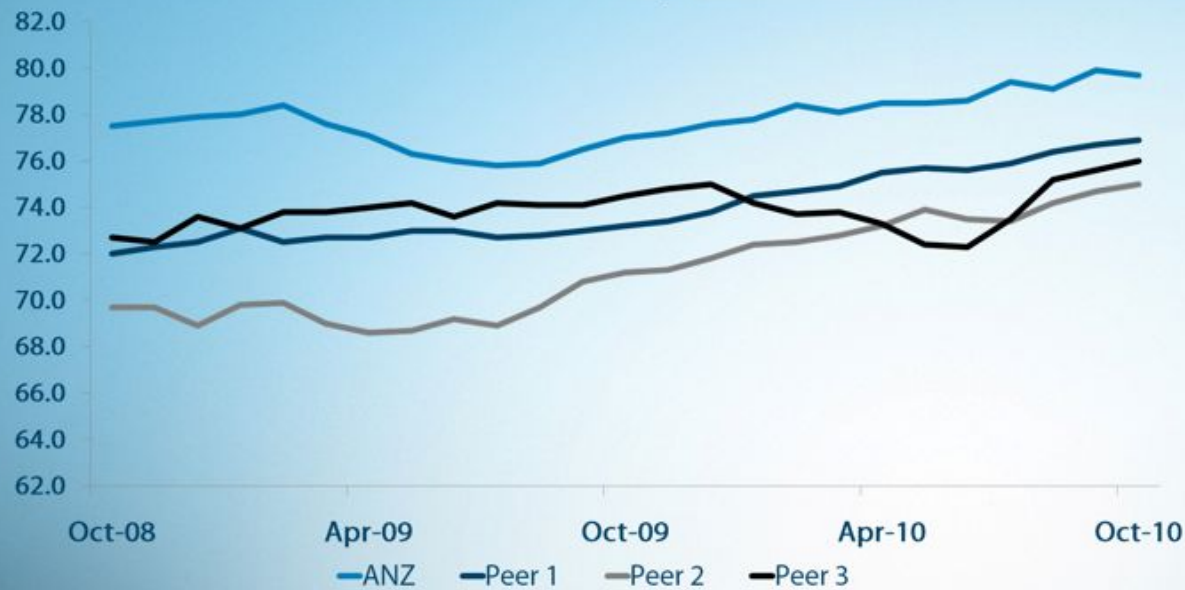


Lee Hsien Yang



# A leader in customer satisfaction

% Satisfied or Very Satisfied<sup>1</sup>



1. Source – Roy Morgan Research; Aust Main Financial population aged 14+, % satisfied (very or fairly satisfied), rolling 6 months.



## Recognised for corporate responsibility



ANZ assessed as #1 bank globally on corporate sustainability performance for the fourth year in a row.



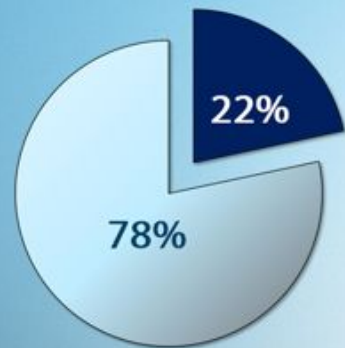
## 2010 Financial performance

	FY10	FY10 v FY09
Statutory Profit	\$4.5b	53% ↑
Statutory EPS	178.9c	37% ↑
Underlying Profit	\$5.0b	33% ↑
Underlying EPS	198.7c	18% ↑
Dividend	126c	24% ↑



# Banks a key driver of wealth in Australia

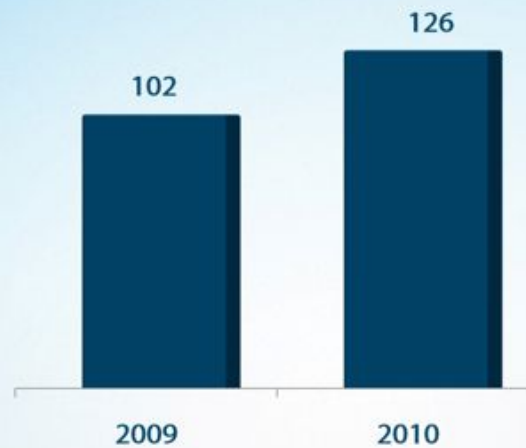
Australia's major banks combined represent ~22% of the S&P/ASX 200<sup>1</sup>



- Major Australian Banks
- Other S&P/ASX 200 Companies

1. As at 13 December 2010

ANZ Dividend (cents per share)



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# ANZ well positioned

- AA Rated bank
- Well capitalised with one of the highest Tier-1 capital ratios globally
- 23rd largest bank globally by market capitalisation



## Super Regional Strategy progress



● Regional Business Hubs

One of the fastest growing banks in Asia and fourth largest international bank in the region

- Acquired RBS Asian Assets
- Increased investments in our Chinese partnerships
- Achieved local incorporation in China
- Final approval for foreign bank license in India



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## Super Regional Strategy progress



- Maintained strong businesses in our home markets of Australia and New Zealand
- Strengthened wealth management position through acquisition of remaining share in ING joint venture
- Completed Landmark acquisition





# Corporate responsibility framework



## 5 Key Priorities

Responsible practices

Education & employment

Financial capability

Helping bridge urban & rural social & economic divide

Urban sustainability



# Customer deposits

## Deposit Rates vs RBA Cash Rate



# Challenges ahead for many economies

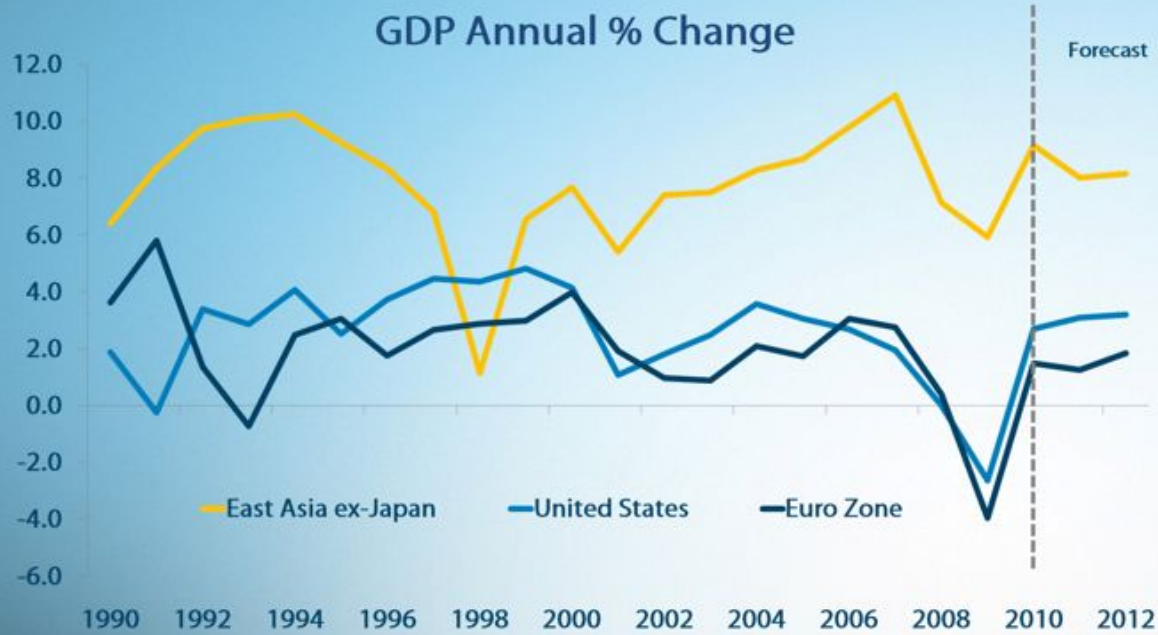
## General government net debt as a percentage of GDP (2010)



Source – IMF, Fiscal Monitor, November 2010



# Asia is leading the global recovery



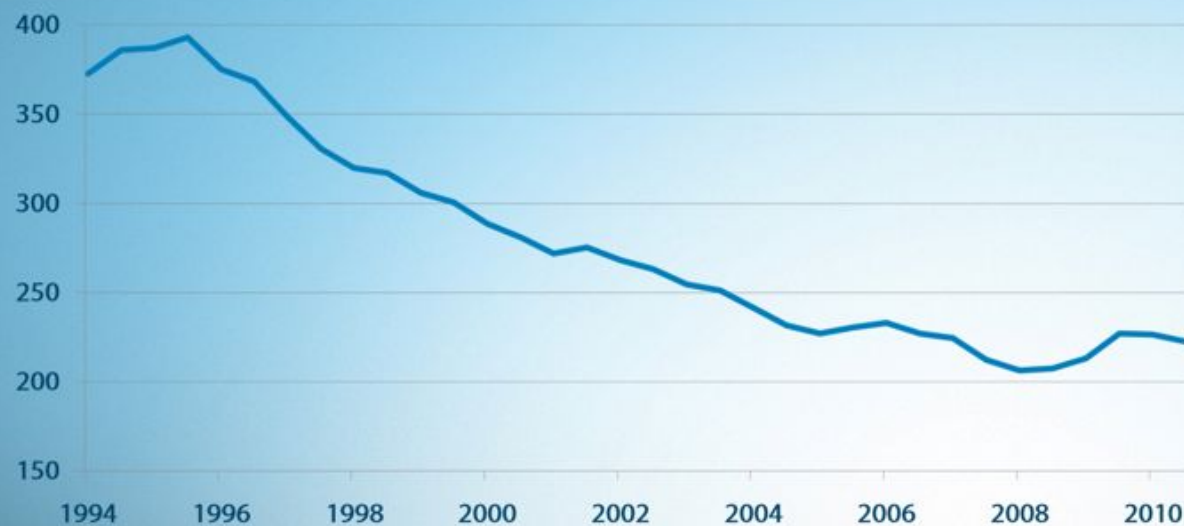
Source - Datastream, ANZ, IMF



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# Banking sector net interest margin



Source: UBS Warburg

— Net Interest Margin (basis points)



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