

ANNUAL  
GENERAL  
MEETING  
2012

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MICHAEL SMITH  
CHIEF EXECUTIVE  
OFFICER

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# ANZ – stronger, more sustainable, more efficient

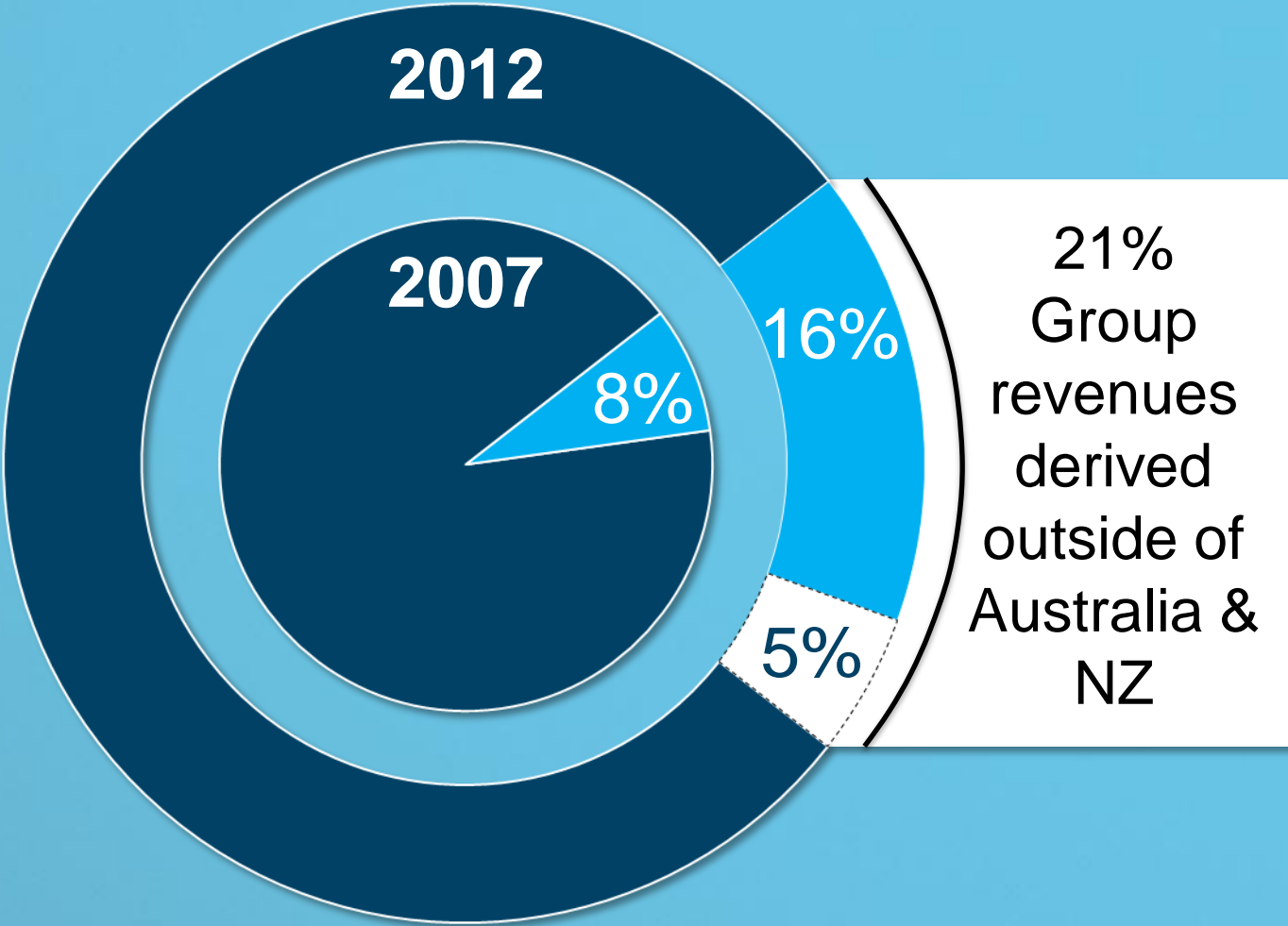
Real presence in Asia

Strong international management team

Unique regional operating model

# 2012 Performance

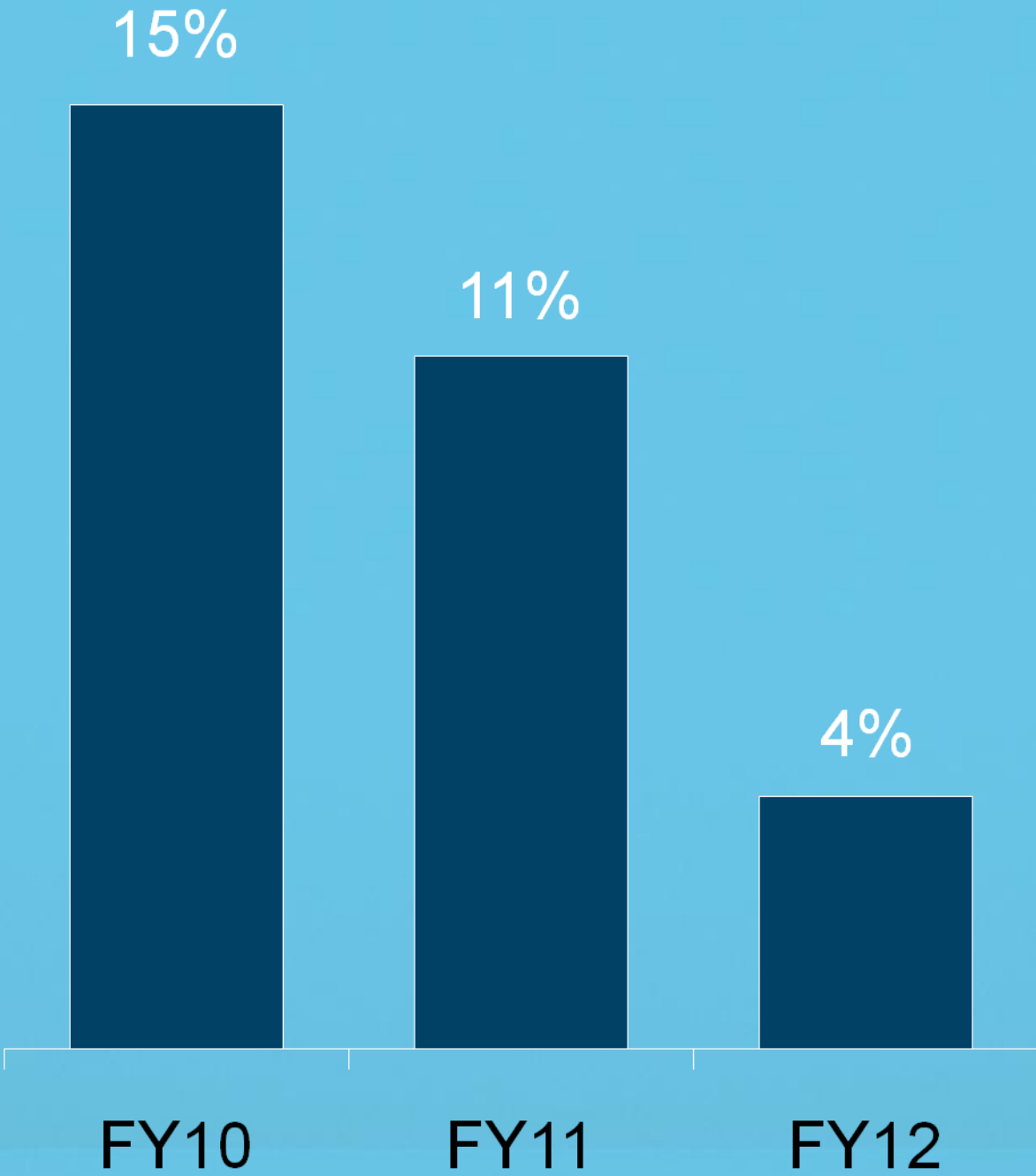
## Asia Pacific, Europe & America Contribution to Group Income



Australia & NZ
  APEA
   
 Australia & NZ income derived from APEA<sup>1</sup>

1. Australia & NZ income derived from APEA not available for FY07


## Operating Expense Growth (%)







# 2012 Performance

<b>Underlying Net Profit after Tax</b>	<b>FY12 \$M</b>	<b>FY12 v FY11</b>
Australia	2,492	 4%
New Zealand	743	 12%
International & Institutional Banking	2,372	 3%
Global Wealth and Private Banking	451	 -1%





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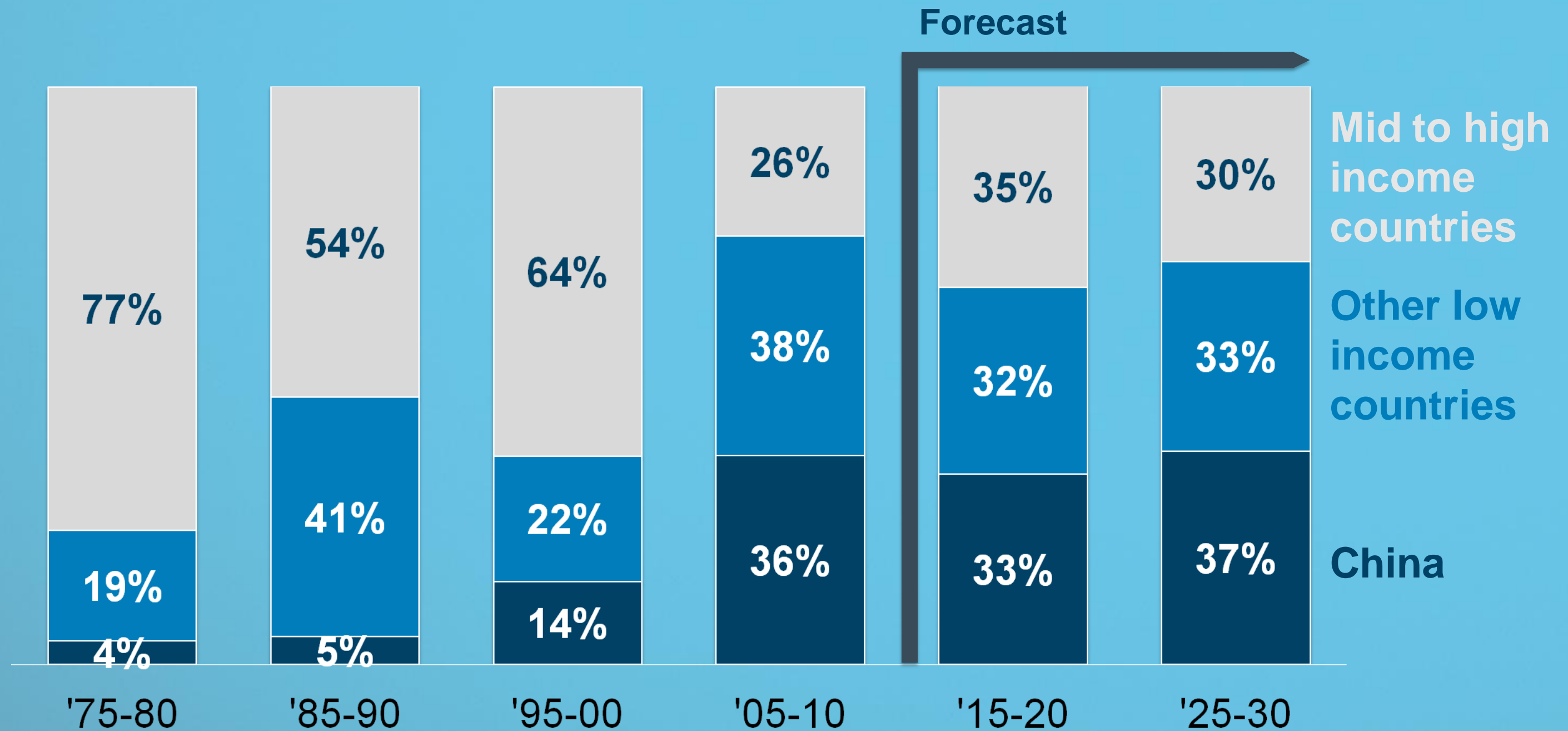
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# Emerging economies driving growth

% of world GDP growth by 5-year period, 2005 \$PPP



# Unlocking our Super Regional potential

1

Diversifying revenue streams by product, geography and customer

2

Driving capital efficiency and superior returns for shareholders

3

Improving ROE and reducing CTI by 2% over next 2 years

4

Maintaining a well diversified funding profile, strong balance sheet and risk focus

# Areas of focus for our businesses

## Growth

- Grow Institutional and Commercial in Asia
- Strengthen position in Australia and New Zealand
- Grow our Wealth business in Australia and New Zealand and build in Asia

## Operational Performance

- Leverage global operations hubs
- Greater sharing of products, platforms and processes
- Utilise shared technology and operations infrastructure

# Corporate Responsibility

## Our Framework

## Key Highlights



- ✓ Creating education and employment opportunities
- ✓ Building financial capability and literacy
- ✓ Bridging urban and rural divides by improving access to banking
- ✓ Delivering sound environmental outcomes

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