

# ANZ ASIA INVESTOR TOUR 2014

AUSTRALIA AND  
NEW ZEALAND  
BANKING GROUP  
LIMITED

24 JULY 2014

SANJOY SEN  
MANAGING DIRECTOR

Retail Banking Asia Pacific

# 洞悉先機



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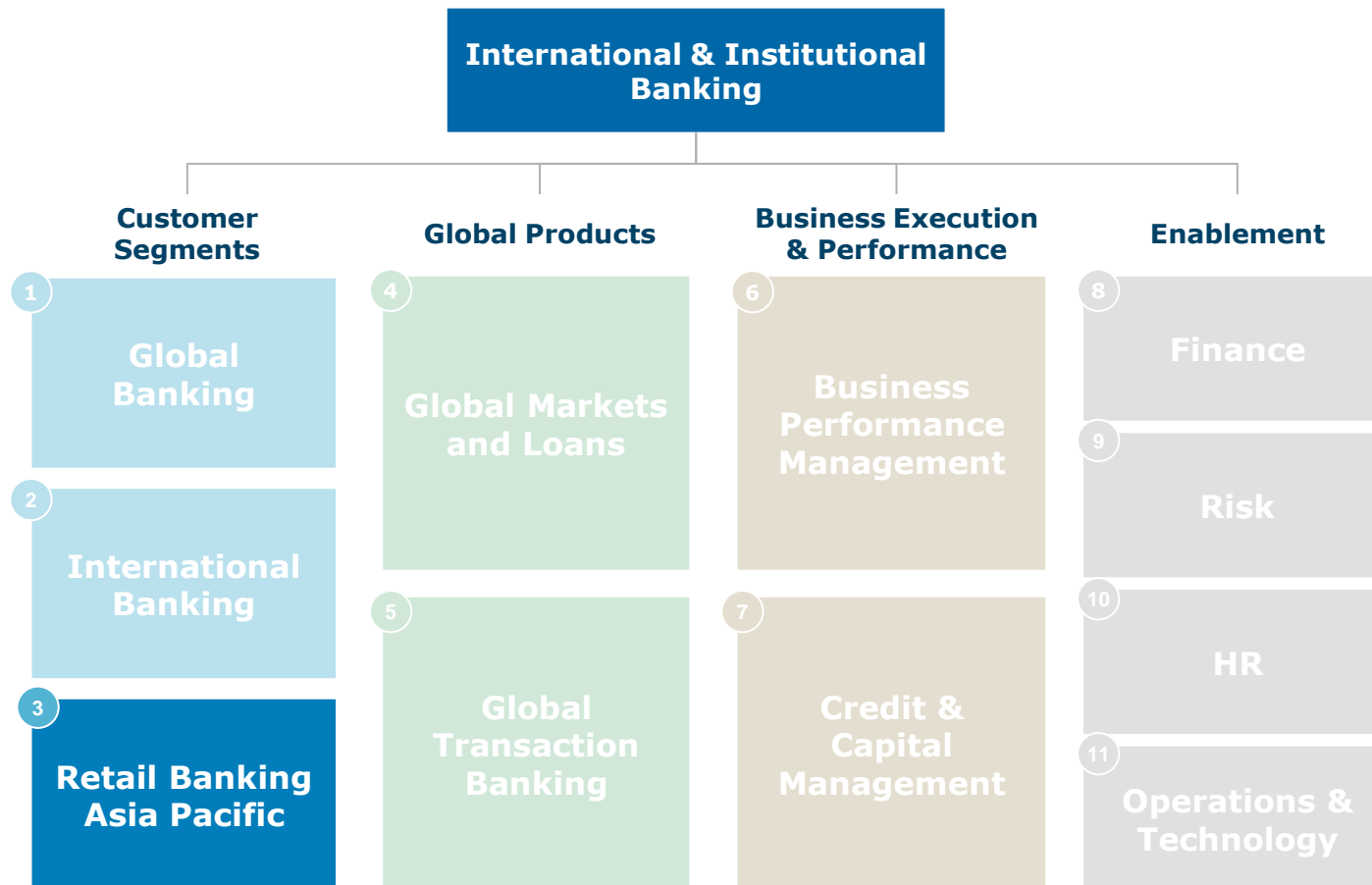
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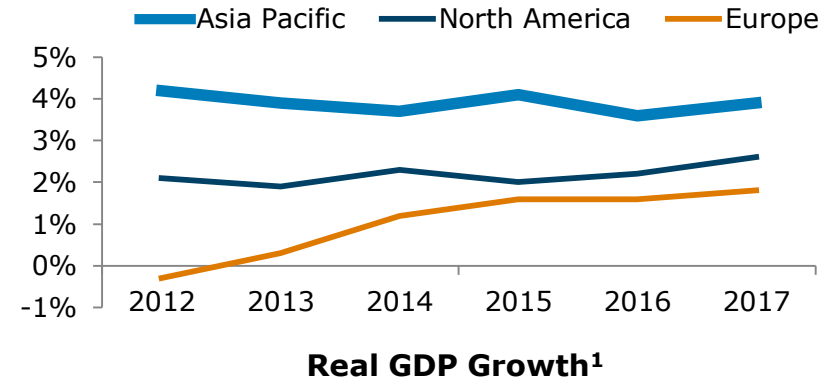
# Retail Banking is an integral part of IIB customer segments



# Asia Pacific individual wealth growth rates remain high and markets are becoming more well regulated

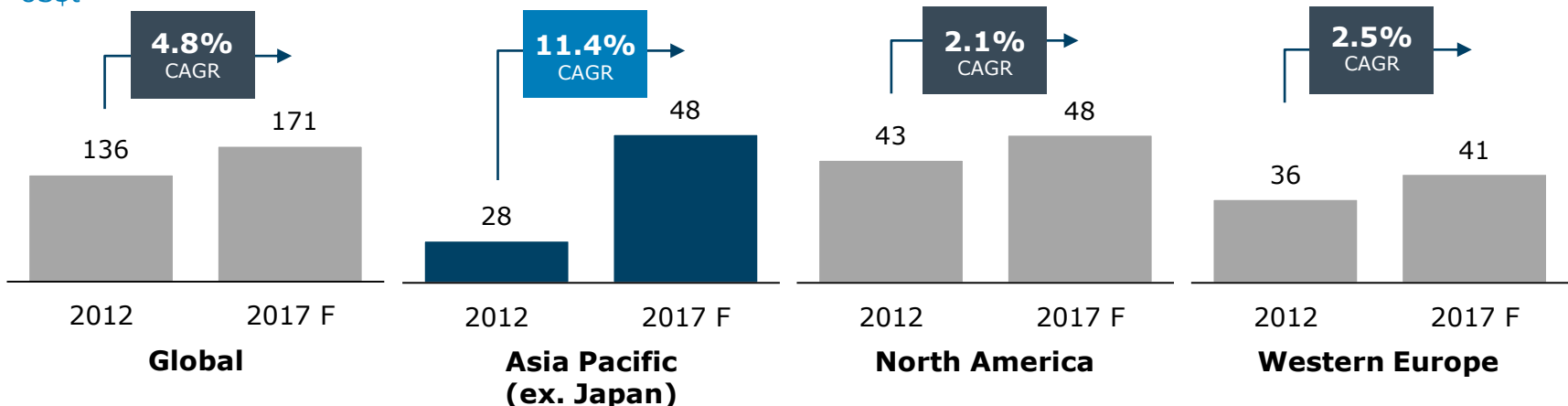
## Growing GDP and maturing financial markets in Asia Pacific

- Strengthening regulatory frameworks
- Proliferation of products & services
- Heightening competition
- Urbanisation and industrialisation



## Asia Pacific individual wealth is growing at more than double the global rate to become the largest personal wealth region by 2017<sup>2</sup>

### Private Financial Wealth US\$t

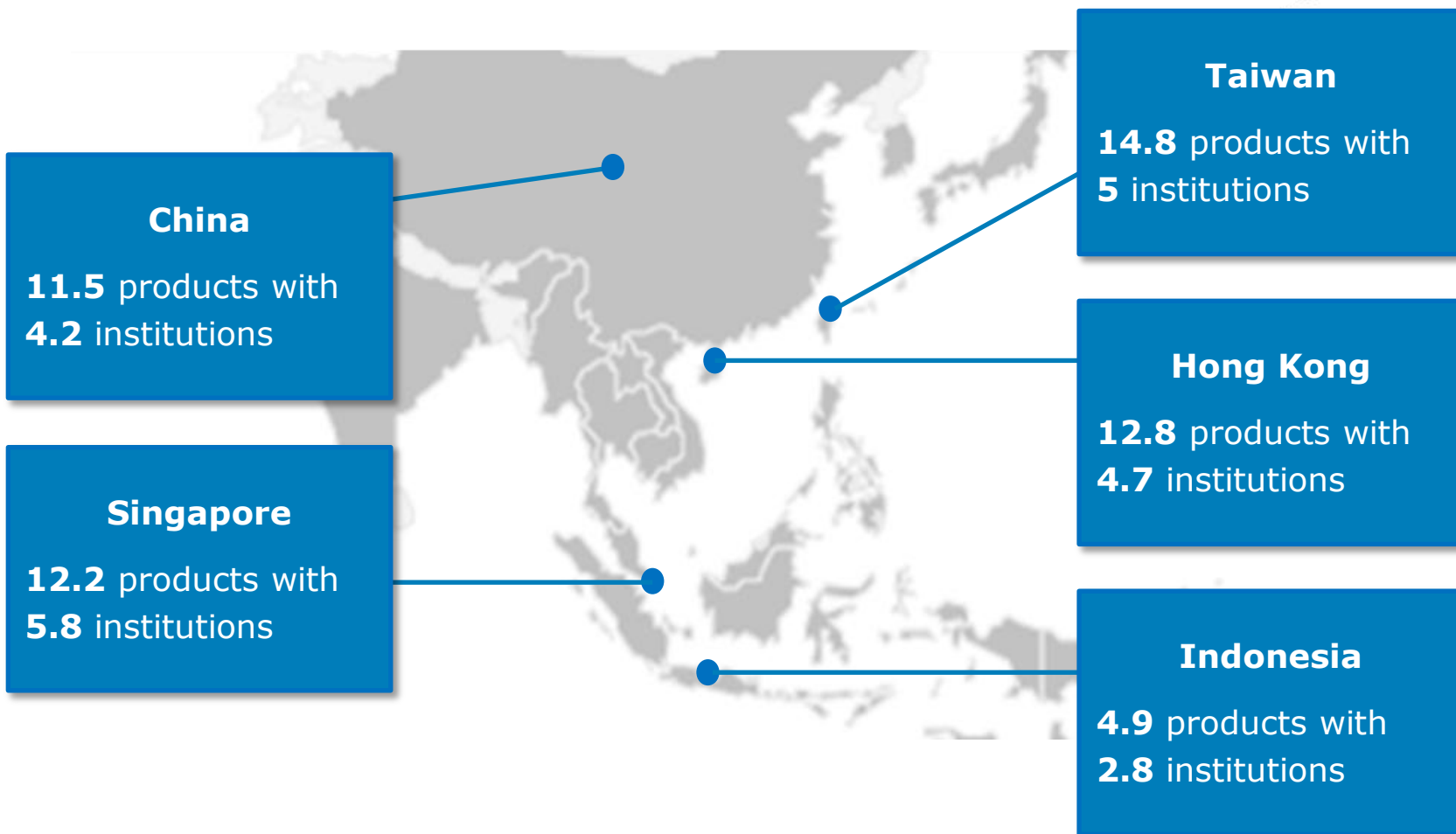


1. D&B's Global Economic Outlook - 2013 to 2017

2. The Boston Consulting Group, Global Wealth 2013, Maintaining Momentum in a Complex World

# Affluent customers in Asia typically have relationships with 4-5 banks with a ~50% local vs foreign bank ratio

## Number of relationships with and products held by affluent banking clients



# Retail Asia Pacific plays an important role in the ANZ super regional strategy

## 3 core contributions to the super regional strategy

**Liquidity**

**Brand & Physical Network**

**Connectivity**

## Our strategy is focused on the 4 key pillars

Geography	Segment	Channel	Operating model
Focus on priority markets	Affluent and Emerging Affluent	Digital proposition	Efficient end-to-end model

## Driven by 7 key priorities

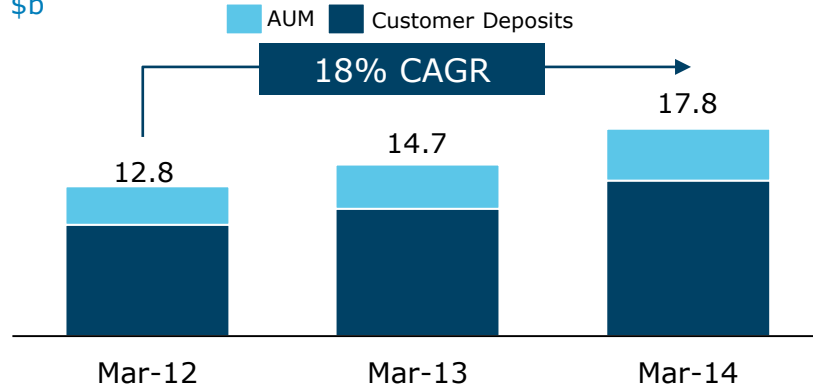
- 1 Financial discipline
- 2 Simplify
- 3 Enhance Customer Value Proposition
- 4 Grow our customer base
- 5 Build on connectivity
- 6 Focus on control and compliance
- 7 Build out talent base

# Our balance sheet continues to grow with stable customer deposits, contributing to increased liquidity

## Stable Customer Deposits & AUM Growth

### Customer Deposits & AUM

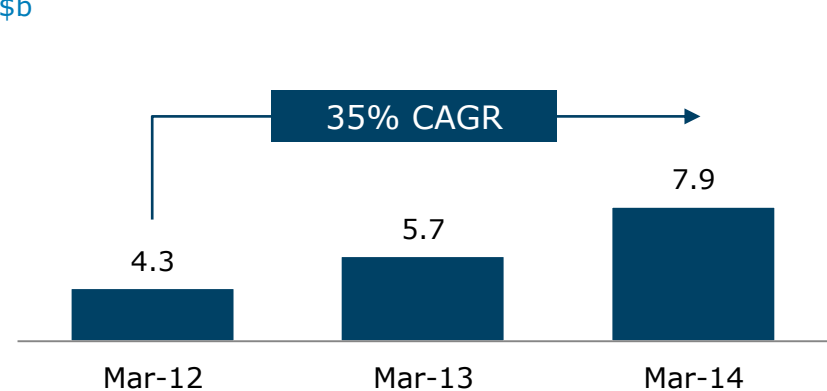
\$b



## Strong Growth in Assets

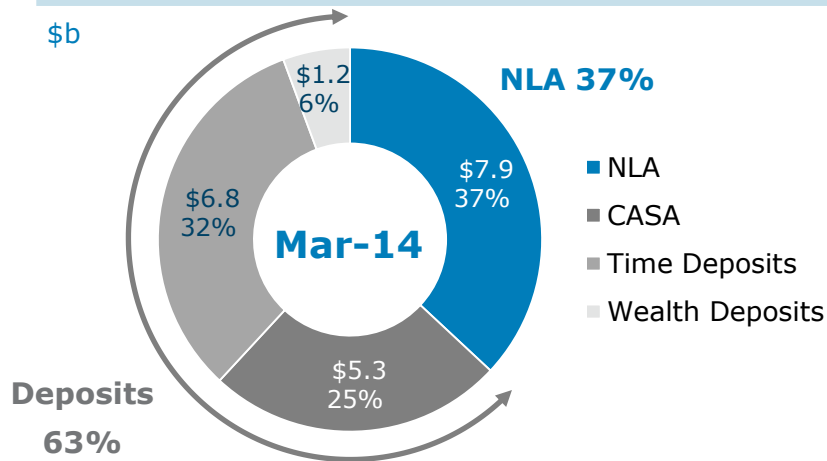
### Net Loans & Advances

\$b

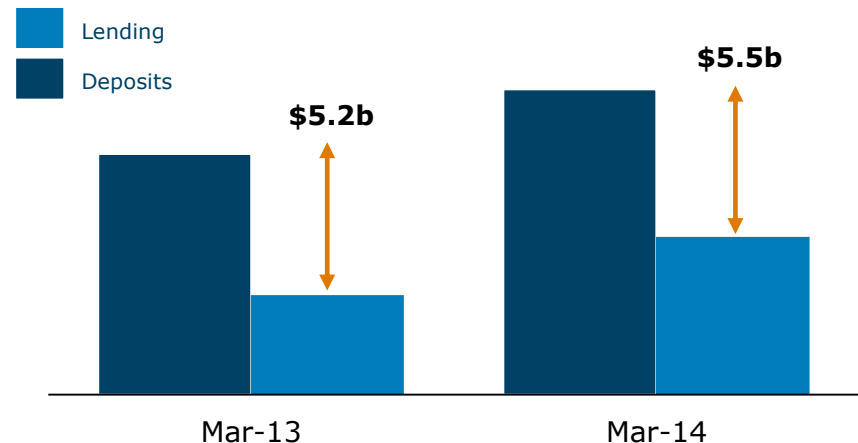


## Diversified Balance Sheet

\$b



## 5% YoY increase in Net Funding



# Our brand awareness and market recognition as a key foreign retail provider are increasing in Asia

## Brand Awareness and Value

#51

**Most valuable brand globally<sup>1</sup>**

Ahead of Citi & Standard Chartered Bank

15%

**Uplift in ANZ's brand value from 2013<sup>2</sup>**



## Awards & Recognition



Banking & Payments ASIA  
TRAILBLAZER AWARDS

**Regional Retail Asia Pacific  
Excellence in Customer Centricity**  
Retail Banker International



**Singapore**

Certified Best in Class  
for Service Quality  
(2013 – 2016)



**Singapore**

Best Deposit Product  
2014



**Hong Kong**

Best Deposit  
Services Bank  
2013 & 2014



**Hong Kong**

Best International  
Personal Banking  
2014



**Hong Kong**

Best Financial  
Planning Process  
(A – Z review)  
2013



**Taiwan**

Best Consumer  
Internet Bank  
2012 & 2013



**Indonesia**

Platinum Call Centre  
Service  
2014



**Vietnam**

Best Retail Bank  
2013



**Vietnam**

Best Foreign Bank  
and Retail Bank  
2014

1. 2014 BrandZ Top 100 Most Valuable Global Brands by Millward Brown – ANZ is ahead of Citi (#57) and SCB (not in Top 100)

2. Brand Value by Millward Brown

# A focused strategy and execution are crucial to deliver our 3 core contributions to ANZ in Asia Pacific

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## GEOGRAPHY

Focus on core geographies while leveraging on our distinctive geographic footprint across Asia Pacific markets

## SEGMENT

Focus on "affluent" and "emerging affluent" customer segments

## CHANNELS

Building a strong digital proposition

## OPERATING MODEL

Continue to simplify our infrastructure and processes and build an efficient "end-to-end" operating model



# Geography: Growing in priority markets and leveraging our distinctive footprint to deliver connectivity and growth

## A distinctive geographic footprint<sup>1</sup>

<b>21</b>	Countries
<b>136</b>	Branches
<b>514</b>	ANZ-branded ATMs
<b>3,700</b>	Retail staff
<b>2 MILLION</b>	Customers



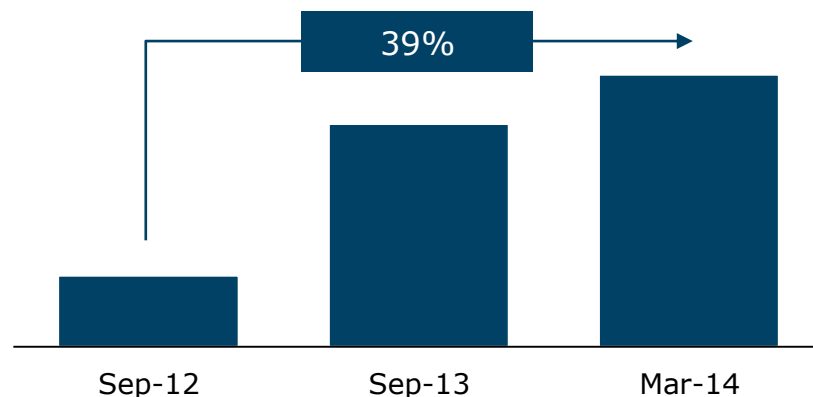
## Differentiated offering

- Australia & New Zealand expertise
- Clear connections across the region
- One of the world's strongest, safest and most sustainable banks

## Singapore & Hong Kong Offshore Banking Unit

- Unique offering for other countries customers to invest in Singapore and Hong Kong – the two main hubs of Asia financial centre

ANZ SG and HK offshore banking clients, #'000



1. As of Jun-14

# Segment: Positioned as a niche player, targeting Affluent and Emerging Affluent segments

## Retail Customer Lifecycle



### Emerging Affluent

Core banking and simple wealth solutions with a focus on self-service:

- Design product and value proposition according to customer life cycle
- Enhancing our online capabilities

### Affluent

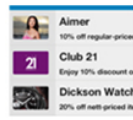
Wealth-led advisory proposition to protect and grow assets

- Holistic portfolio management
- Diversified range of wealth solutions
  - 1000+ investment products,
  - 120+ insurance solutions

## Emerging Affluent Features at a glance



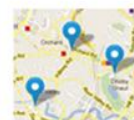
**ANZ Spot Privileges**  
Access cross-border ANZ Spot privileges in categories.



**My Spots**  
Bookmark your favourite ANZ Spot privileges in My Spots.



**Shake a Spot**  
Shake your phone for an ANZ Spot privilege near you.



**Spots near you**  
View ANZ Spot privileges within 5km of your location. Contact details and directions available.



**Most Popular**  
View ANZ Spot privileges by popularity.



**Share**  
Share ANZ Spot privileges with your friends and loved ones.

# Segment: Signature Priority Banking is designed to meet the needs of sophisticated affluent clients in Asia

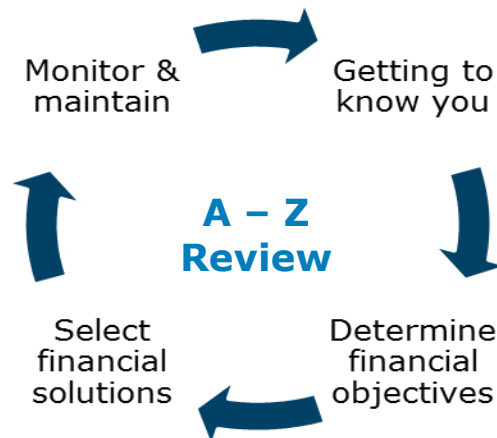
## Signature Banking Proposition

- “Recognize me, understand me” through the A – Z review
- Banking the family - holistic financial needs planning
- Retirement planning
- Australia and New Zealand expertise
- Wealth solutions and advisory

## Dedicated Servicing Model

- Dedicated Relationship Manager
- Supported by a team of Specialists:
  - Investment Consultant
  - Treasury Specialist
  - Insurance Specialist
  - Mortgage

## Portfolio Management



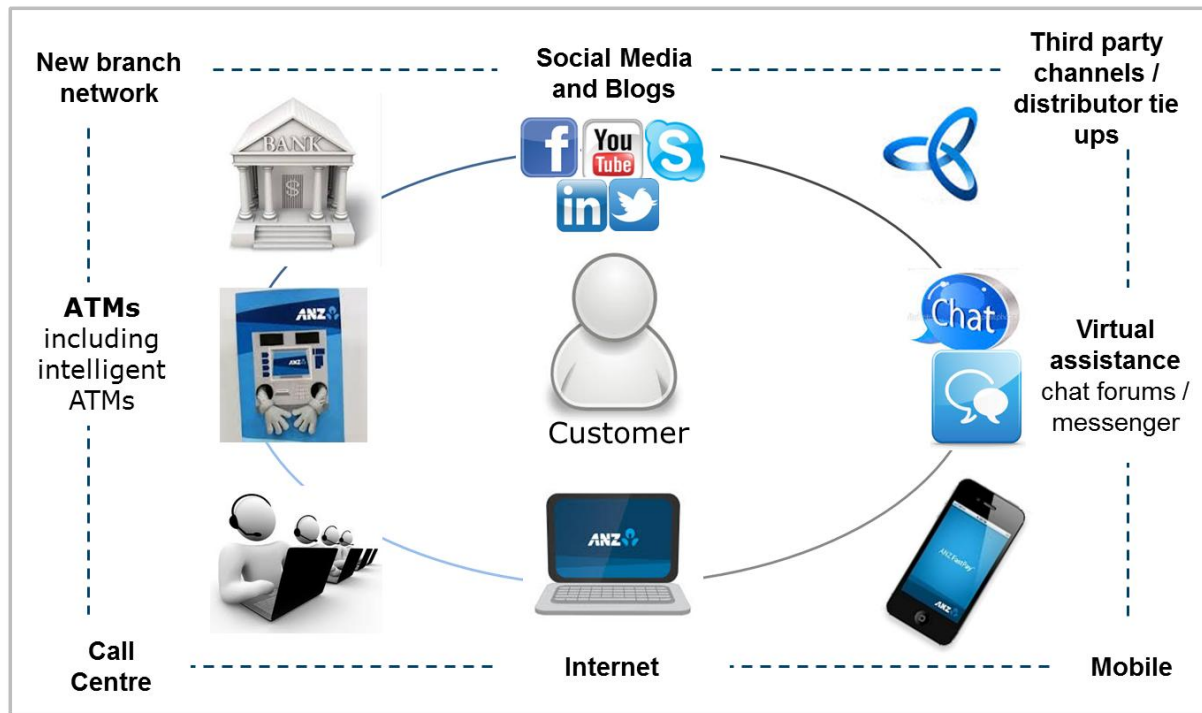
## Actionable market insights to make informed decisions



# Channel: Building out our digital proposition to provide a multi-channel experience for our customers

## Current Retail Asia Pacific Channel Capability

<b>136</b>	Branches	<b>14</b>	Contact Centres
<b>514</b>	ANZ-branded ATMs	<b>18</b>	Countries with Digital capability



1. Contact Centre locations include Manila and Suva hub

# Channel: Branchless mobile banking is significantly improving our distribution capability in the Pacific



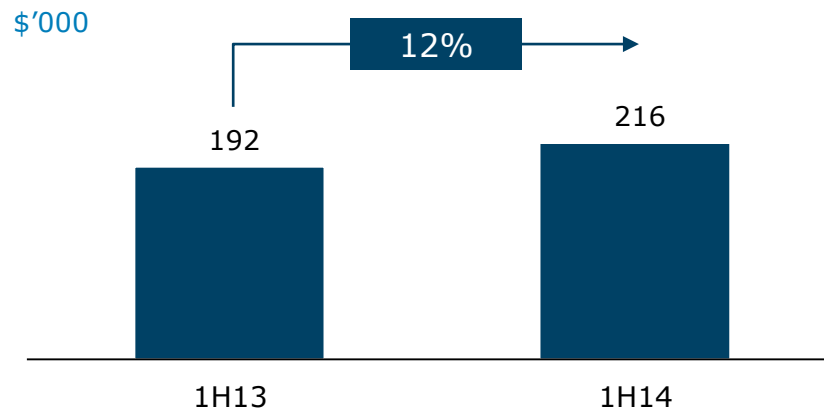
- Launched in 4 countries:
  - Papua New Guinea
  - Samoa
  - Solomon Islands
  - Vanuatu
- More than 500 merchants
- Acquired over 50,000 new to bank clients
- Processed over 1 million transactions since launch

# Operating model: Streamlining our business to become “simpler, cheaper and faster”

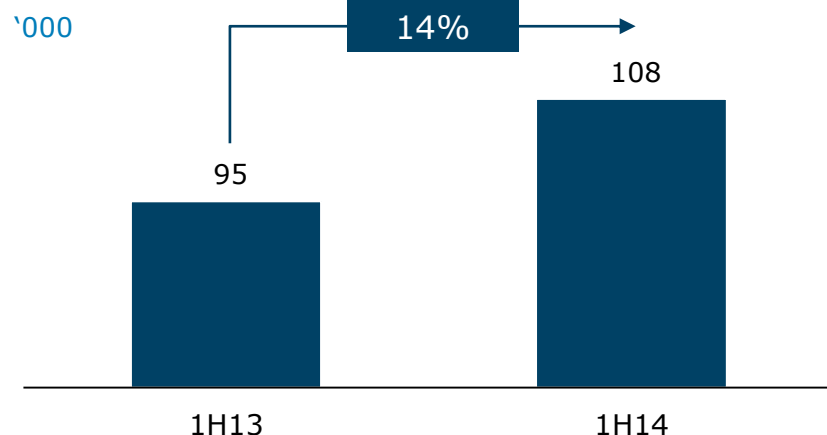
## Transforming our Operating Model

- Simplify our business
- Optimise our resources
- Build a strong execution culture
- Strengthen our foundation

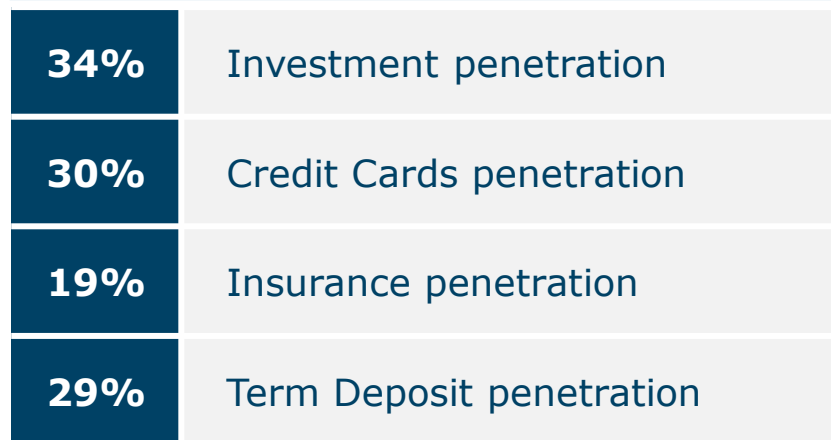
## Improving Revenue per FTE<sup>1</sup>



## Accelerating growth of our Affluent customers<sup>2</sup>



## Improving Affluent customer retention through cross sell<sup>3</sup>



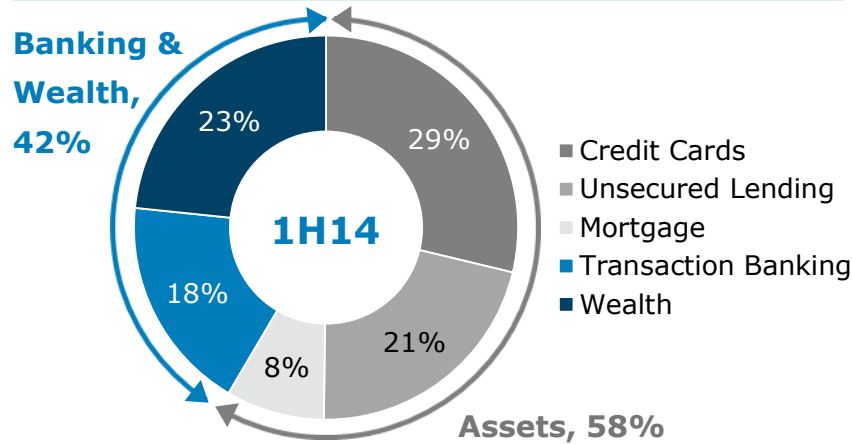
1. Annualised Revenue per FTE

2. Affluent client figures for Asia only

3. Product Penetration into the Affluent Client Base as at Mar-14

# Driven by its 7 priorities, Retail Asia Pacific is delivering diversified income and sustainable growth

## Diversified Revenue



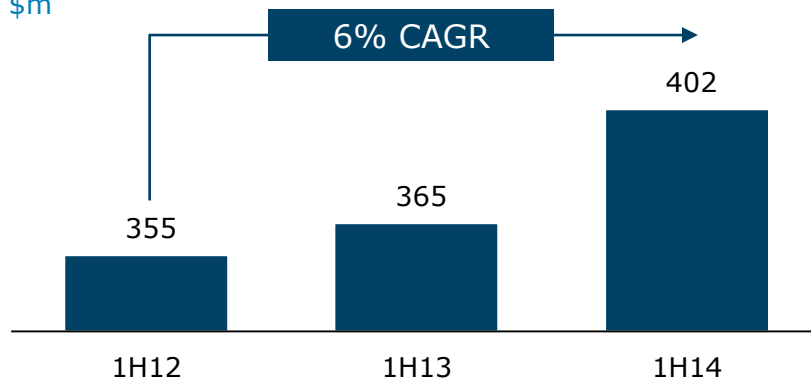
## Improved Financial Indicators

Key Financial Indicators, reduction/increase from 1H12 to 1H14

↓ 9%	Cost to Income
↑ 10%	JAWS

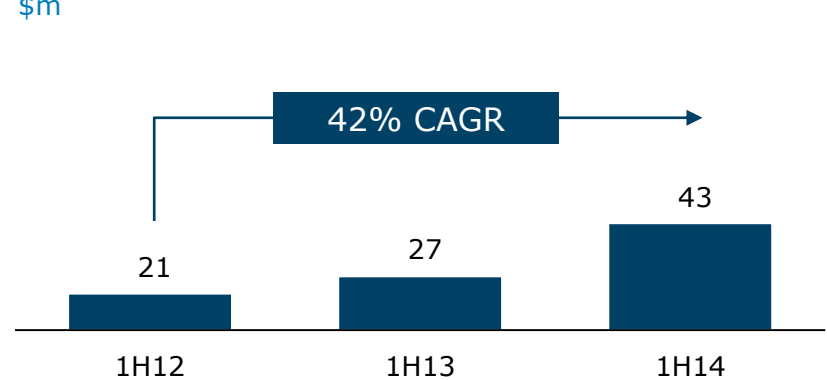
## Consistent Growth

Operating Income  
\$m



## Increasing Profitability

Cash Profit  
\$m



# Retail Banking strategy and execution are aligned to market opportunities and IIB's strategic priorities

<b>IIB STRATEGIC PRIORITIES</b>	<b>KEY AREAS OF FOCUS FOR RETAIL BANKING</b>
<b>Connecting more Customers by Providing Seamless Value</b>	<ul style="list-style-type: none"><li>• Build end-to-end focus on customer delivery – from point of acquisition and throughout the lifecycle</li><li>• Enable our clients with a multi-channel platform with a strong digital proposition, building further our brand awareness</li></ul>
<b>Delivering Leading Products through Insights</b>	<ul style="list-style-type: none"><li>• Provide product that delivers value based on customer needs</li><li>• Leverage market and competition insights to enable our financial solutions to our customers</li></ul>
<b>Intensifying Balance Sheet Discipline</b>	<ul style="list-style-type: none"><li>• Focus on a well-balanced asset and liability growth</li><li>• Ensure value-driven product offering with healthy balance growth and margin deliverables</li></ul>
<b>Scaling &amp; Optimising Infrastructure</b>	<ul style="list-style-type: none"><li>• Simplify our infrastructure and processes in serving our customers</li><li>• Focus on developing bench strength and improve productivity</li></ul>



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This presentation may contain forward-looking statements including statements regarding our intent, belief or current expectations with respect to ANZ's business and operations, market conditions, results of operations and financial condition, capital adequacy, specific provisions and risk management practices. When used in this presentation, the words "estimate", "project", "intend", "anticipate", "believe", "expect", "should" and similar expressions, as they relate to ANZ and its management, are intended to identify forward-looking statements. Readers are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date hereof. Such statements constitute "forward-looking statements" for the purposes of the United States Private Securities Litigation Reform Act of 1995. ANZ does not undertake any obligation to publicly release the result of any revisions to these forward-looking statements to reflect events or circumstances after the date hereof to reflect the occurrence of unanticipated events.

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# Global Banking forms a key element of IIB's coverage of our target segments



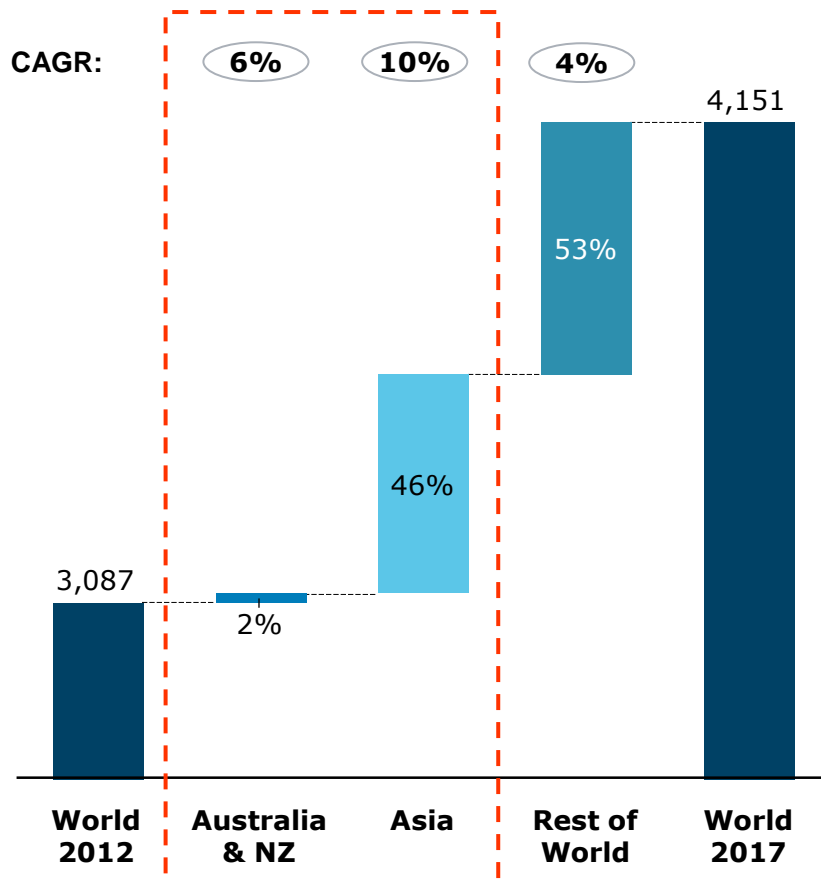
# The macro fundamentals show that Asia enjoys the highest growth in banking revenue pools

Asia Pac is expected to deliver almost 50% of growth in banking revenue pools

Asia Pac markets will represent ~US\$800 billion in revenues by 2017

Forecast absolute growth in Global Banking revenues US\$b, 2012-17<sup>1,2</sup>

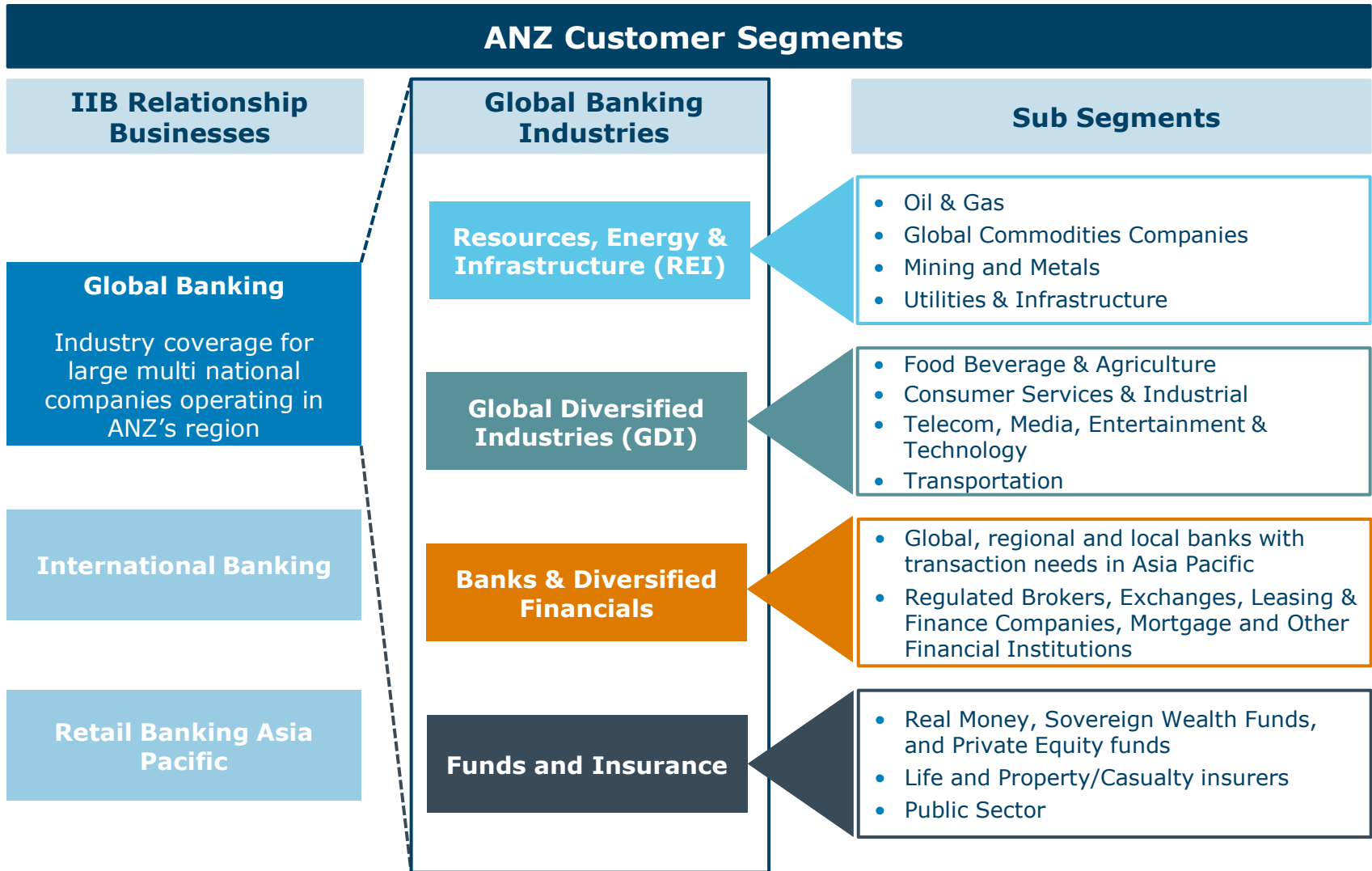
Forecast revenue pools for key Asia Pacific markets by product US\$b, 2017<sup>1</sup>



	Lending	Transaction Banking	Markets
Australia & NZ	36.9	6.3	10.0
Singapore	10.0	2.1	4.5
Hong Kong	8.5	2.5	8.2
Indonesia	29.9	4.2	0.6
China	310.7	39.2	13.1
Japan	186.4	20.6	25.0
India	56.6	14.1	9.0

1. Source: BCG Banking Revenue Pools Database 2013  
 2. Global Banking defined as all banking segments

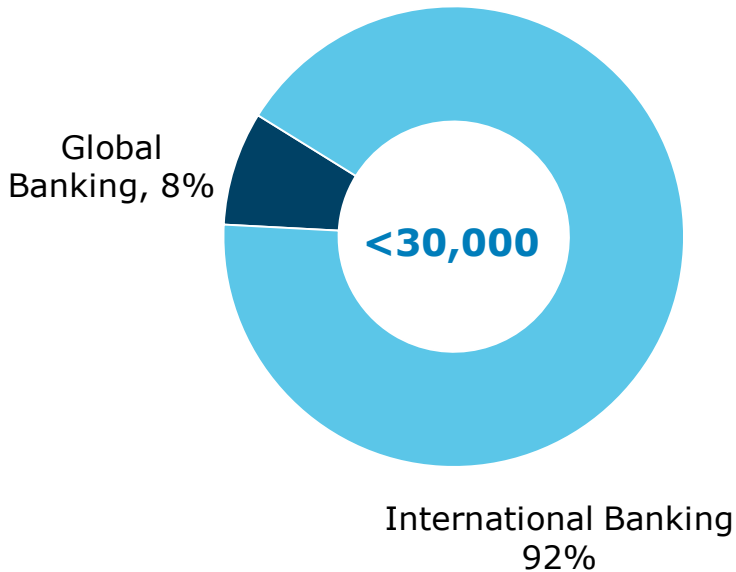
# Through industry expertise, Global Banking focuses on large, cross border companies operating in ANZ's region



# Global Banking constitutes a significant proportion of IIB's overall customer business

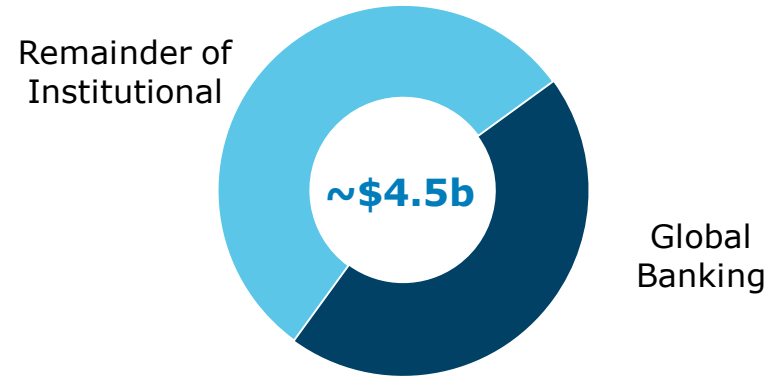
Global Banking is focused on a select number of IIB total customer base...

IIB Clients (excl. Retail)<sup>1</sup>  
(Sep-13)



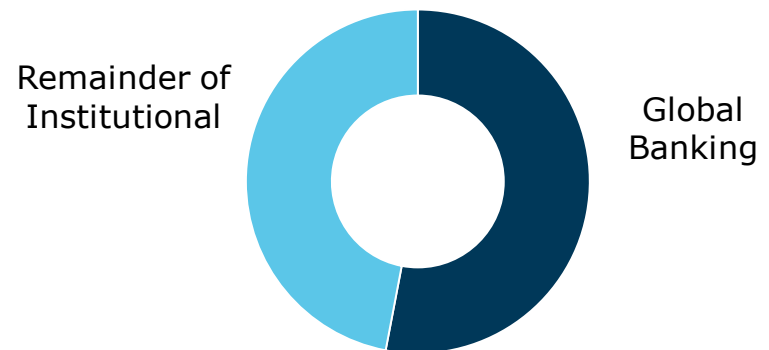
...generating almost half the revenue

FY13 Institutional Revenue



...with approximately half the assets

Institutional Net Loans and Advances  
(Sep-13)



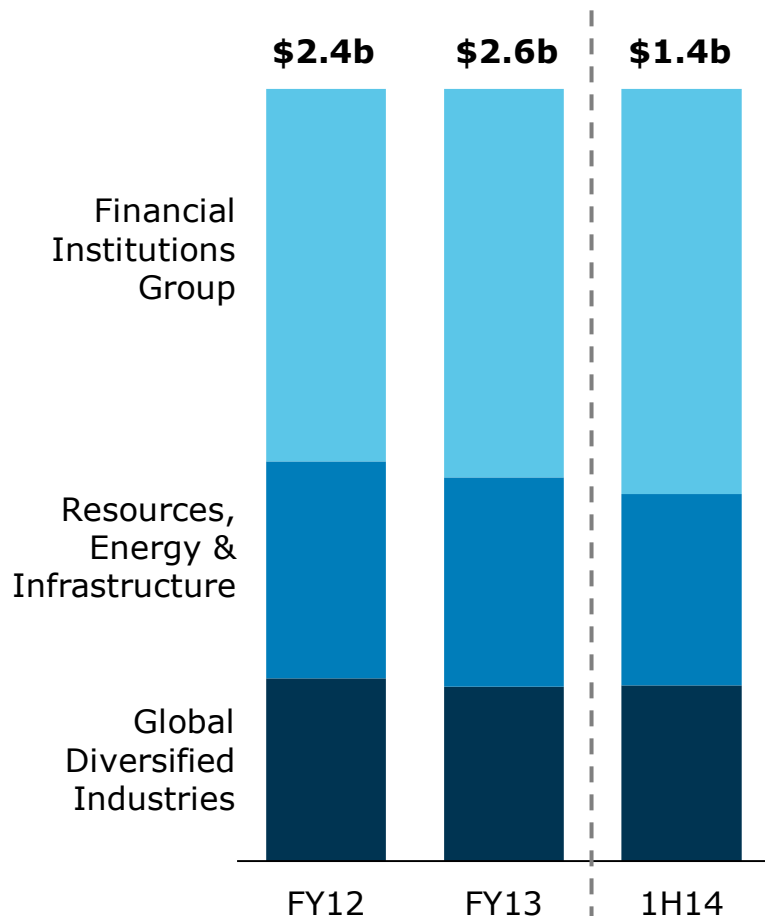
1. IIB Clients include Global Banking, International Banking and Emerging Corporate customers

# A diverse, growing client base focusing on high growth areas

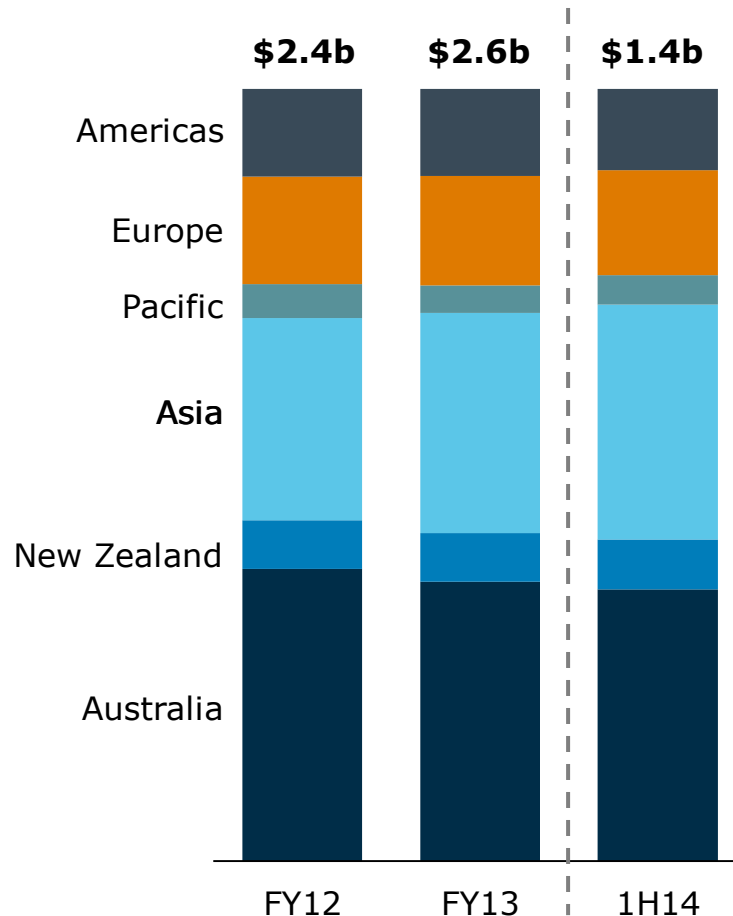
Our client portfolio is diversified across industry...

...and regionally as we build a broader Asian client franchise

Global Banking Revenue<sup>1</sup> Mix by Segment



Global Banking Revenue<sup>1</sup> Mix by Geography



1. Total Effort revenue in AUD. Percentage splits exclude intra geographic and intra segment revenue

# Global Banking has a specific set of clients with whom we are targeting a deeper and broader relationship

## Who we serve and how will we succeed

### Global Banking

Specific set of clients that are of a global nature operating in Asia Pacific, including our home markets of Australia and New Zealand

### Characteristics of a Global Banking client

Leading/Significant players in their industries

Operates a multi geography business model

Requirement for banking capabilities around flow business together with need for more strategic advisory and funding

Complex banking requirements with multiple buying centres

### How we will win?

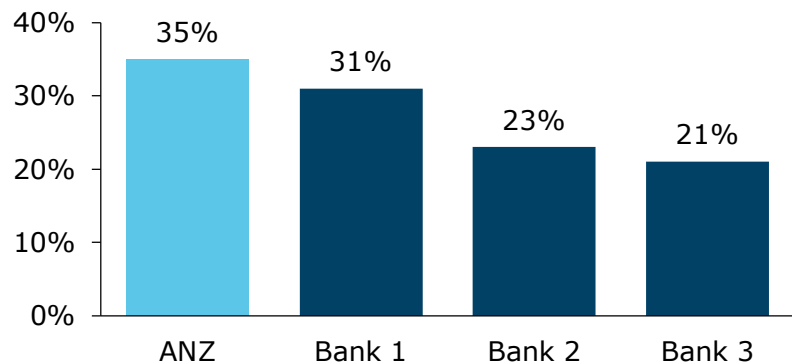
- **Senior Industry bankers - Experience in the region and insight, ability to execute, relationships at CFO/CEO level**
- **Global team structures - seamless connectivity across centres for coverage and execution**
- **Higher intensity - low account loading, stronger alignment with product sales groups**
- **Stronger Senior Executive sponsorship - Institutionalise these relationships**



# Strong regional execution capability and product has given ANZ a strong position in Australasia and Asia

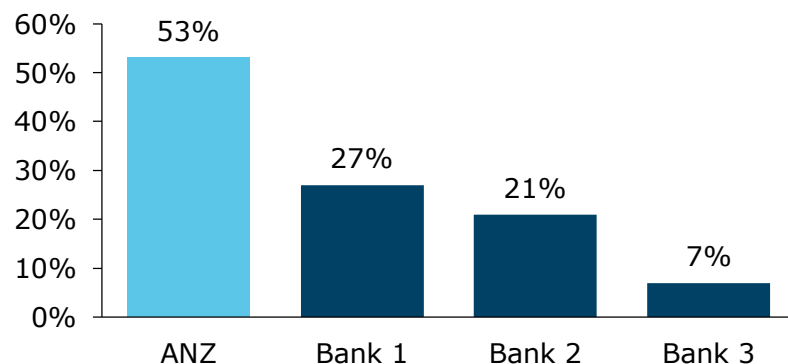
## No.1 Lead Bank for more large corporate customers in Australia<sup>1</sup>

Share of lead bank, 2014



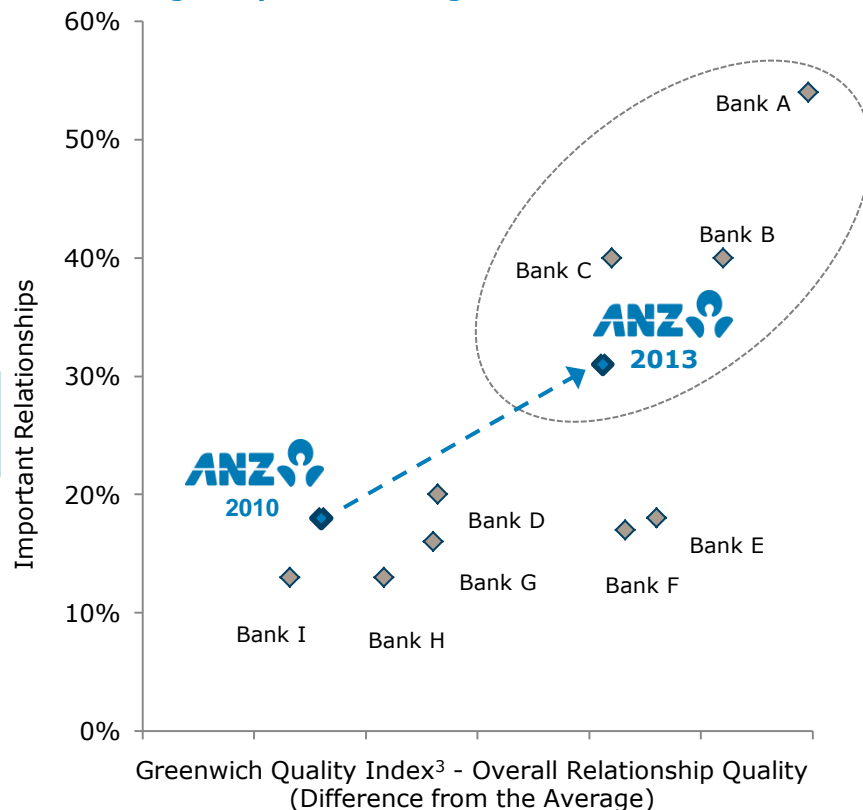
## No.1 Lead Bank for more large corporate customers in New Zealand<sup>1</sup>

Share of lead bank, 2014



## A top 4 Corporate Bank in Asia<sup>2</sup> by Market Penetration

Greenwich Associates Large Corporate Study  
Asian Large Corporate Banking Market Penetration



1. Peter Lee Associates Large Corporate and Institutional Relationship Banking surveys, Australia and New Zealand 2014. Ranked against the Top 4 competitors.

2. As defined by Total Relationships Market Penetration In Asia

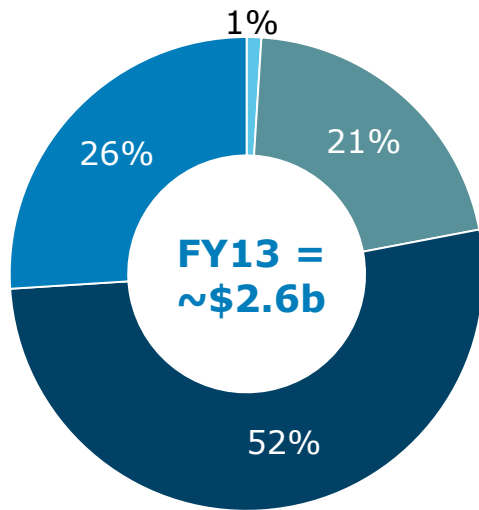
3. The Greenwich Quality Index score is based upon a normalized composite of all qualitative evaluations transformed to a scale of 0 to 1,000 with the difference from the average shown. Note: Cross-hairs are calculated by the average of the banks shown in graph

# Global Banking business offers a good mix of flow and value added solutions with increasing regional connectivity across existing clients

Currently a substantial portion of our business is flow and value add

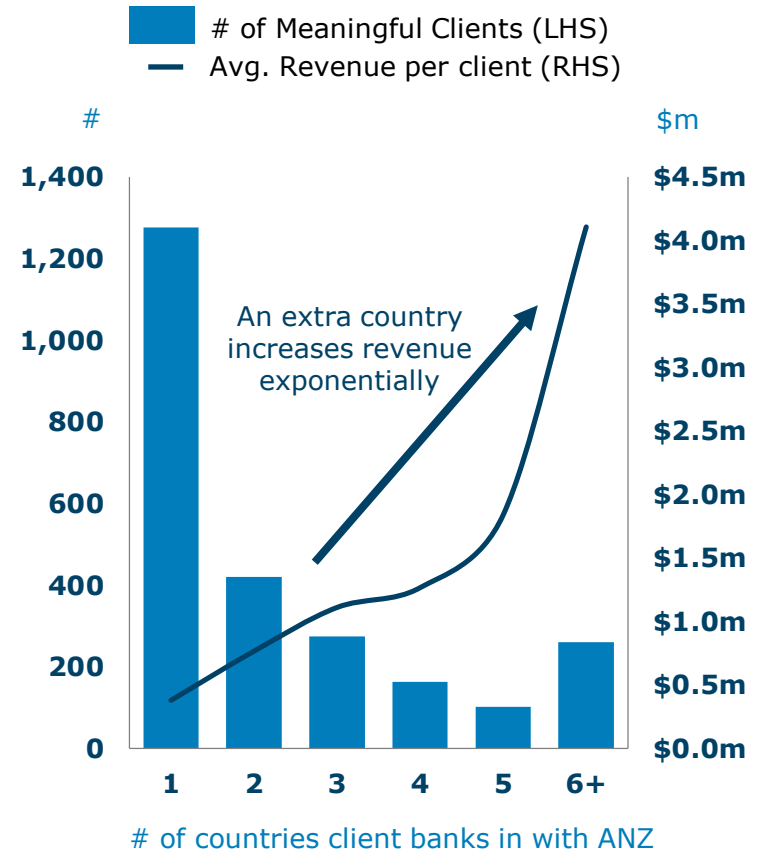
With extra upside from regional connectivity

Global Banking revenue mix



- **Strategic Advisory** – ECM, M&A
- **Value added solutions** – Investment Products, Structured Lending, Derivatives, DCM and Trade
- **Flow business** – Cash, Trade, Vanilla FX, Commodities, Rates and Credit
- **Lending** – Vanilla Term Loans

Regional connectivity<sup>1</sup>



1. "Meaningful Client" master groups that generate \$30,000 for Institutional clients, and \$10,000 for Corporate & Commercial clients in rolling 12 month revenue

# With coverage in 17 countries, Global Banking is able to assist our clients grow through the region

From a lending relationship in one country to one company, now banking 33 companies across nine countries in the group and becoming Trusted Advisor

## Customer Case Study:



### 2008-09

- Relationship Initiation through participation in key transactions (as JLM)
- Key products of: Relationship Lending, Import Finance and Short Term Loan
- 4 companies

2008-09  
Revenue \$4m

### 2010-12

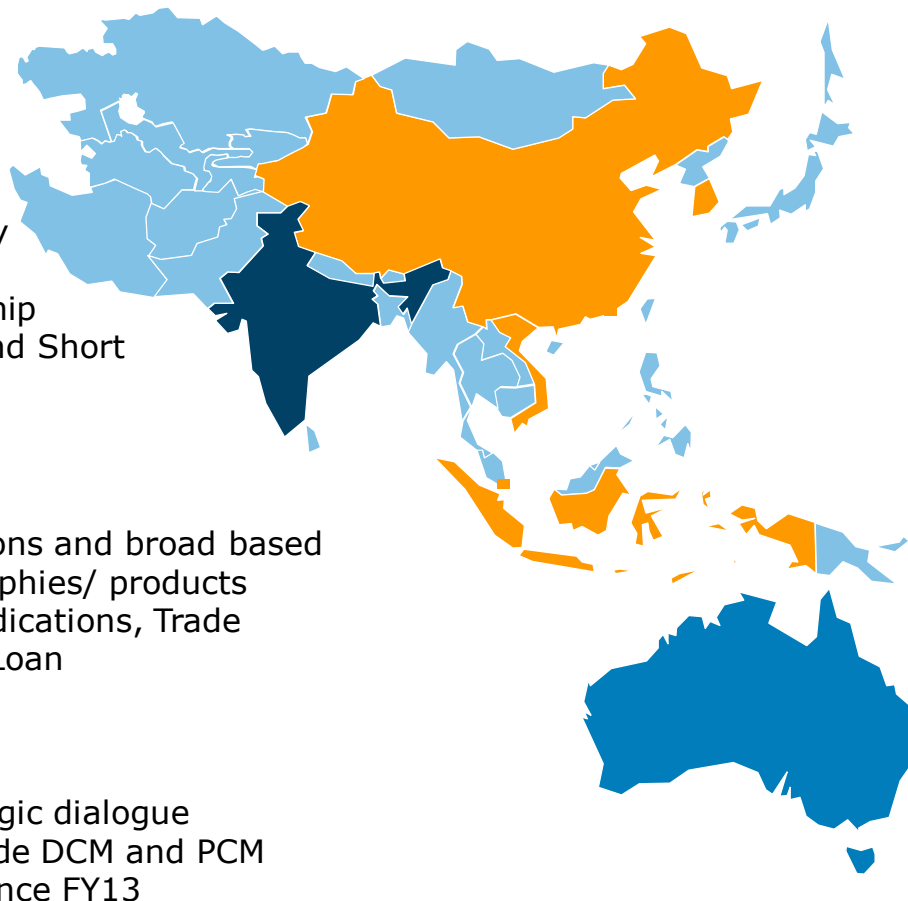
- Led/ Ideated key transactions and broad based engagement across geographies/ products
- Key products of: Loan Syndications, Trade Financing and Short Term Loan
- 21 companies

2010-12  
Revenue \$13m

### 2013+

- Partner the Group in strategic dialogue
- Products extended to include DCM and PCM
- On boarded 10+ entities since FY13

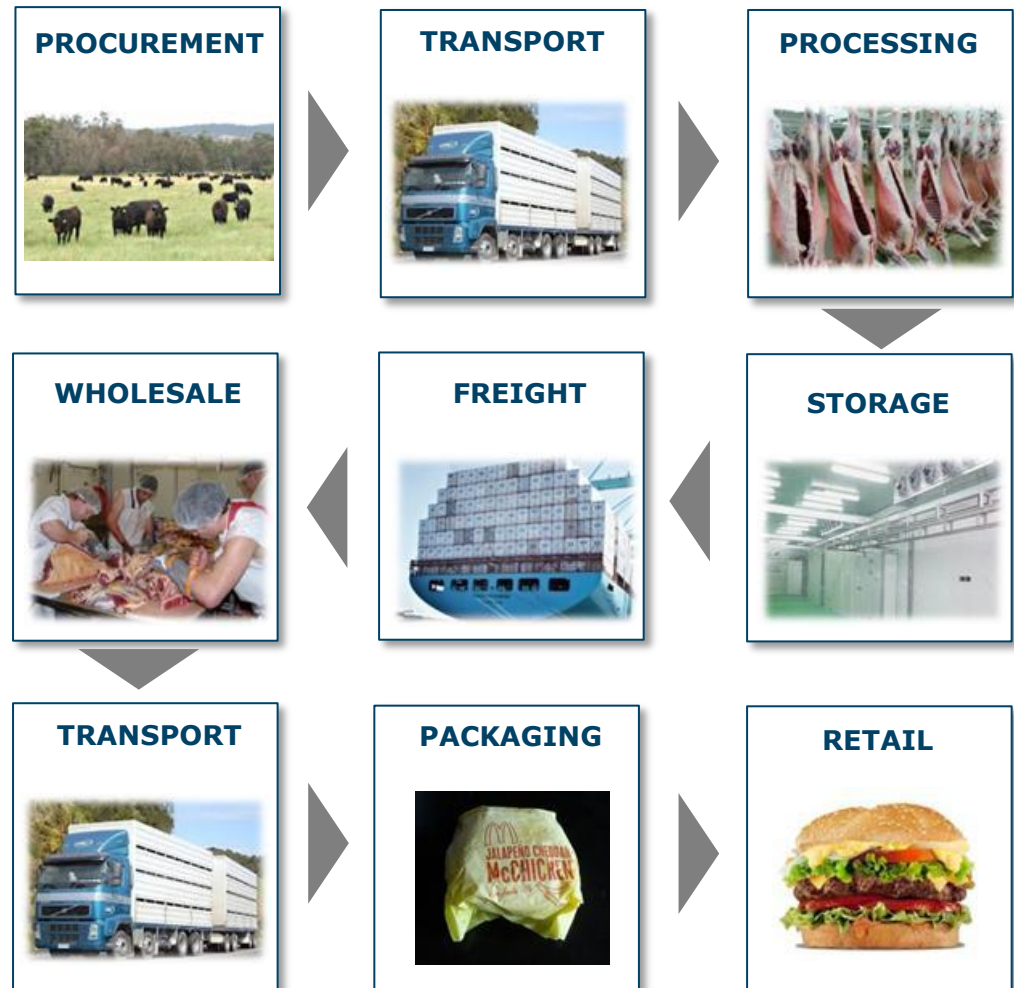
2013+  
Revenue \$21m



# Global Banking will achieve its strategic priorities by providing an end-to-end approach with customers

- Global banking aligned to supply chain of multi nationals
- Able to provide services though the vertical value chain of our customers
- Leveraging off relationships throughout the world to assist clients undertake business
- Ability to provide seamless connectivity through industries and geographies

## Global Banking "Supply Chain"



# Delivering on these IIB Strategic Priorities will be critical for us to maintain our home market lead position and accelerate even further in Asia

IIB STRATEGIC PRIORITIES	KEY AREAS OF FOCUS FOR GLOBAL BANKING
<b>Connecting more Customers by Providing Seamless Value</b>	<ul style="list-style-type: none"><li>• Deepen existing client relationships</li><li>• Increase connectivity of our clients in ANZ's region targeting growth on specific trade corridors where ANZ can offer full service</li><li>• Provide an end-to-end approach with large customers who are often vertically integrated</li></ul>
<b>Delivering Leading Products through Insights</b>	<ul style="list-style-type: none"><li>• Use industry insights to drive solutions dialogue with clients</li><li>• More intense coverage with a high degree of industry specialisation</li><li>• Aligning our key strengths to customers needs particularly in Capital Markets, Trade, Commodities, and FX on the product side, and Resources/Energy and FIG from an industry perspective</li></ul>
<b>Intensifying Balance Sheet Discipline</b>	<ul style="list-style-type: none"><li>• Review customer value proposition and adjust accordingly using various metrics and balance sheet versus non balance sheet usage</li><li>• Continual review client list, ensuring resources are allocated to those customers with sophisticated and global reaching needs only</li><li>• Multi product service strategy requiring Balance Sheet hold levels and risk limits will continue to be managed</li></ul>
<b>Scaling &amp; Optimising Infrastructure</b>	<ul style="list-style-type: none"><li>• Continually update our staffing to customer ratios and staffing footprints to align with our customers growth projections and needs</li><li>• Add transaction volumes without increasing the current fixed cost base, and leverage our newly created customer strategy and capital management teams to extract productivity gains</li></ul>

# 洞悉先機



全憑我們在亞太區29個市場的專業與卓見

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# Recognised expertise through recent awards

 <p><b>PETER LEE</b></p> <p>NO.1 LEAD BANK FOR MORE LARGE CORPORATE CUSTOMERS ACROSS AUSTRALIA AND NEW ZEALAND</p> <p><b>2014</b></p>	 <p><b>PETER LEE</b></p> <p>NO. 1 FOR OVERALL MARKET PENETRATION IN AUSTRALIA AND NEW ZEALAND</p> <p><b>2014</b></p>	 <p><b>ASIA PACIFIC SYNDICATED LOAN AWARDS</b></p> <p>ASIA PACIFIC SYNDICATED PROJECT FINANCE LOAN HOUSE OF THE YEAR</p> <p><b>2013</b></p>	 <p><b>ASIA PACIFIC SYNDICATED LOAN AWARDS</b></p> <p>SYNDICATED LOAN HOUSE OF THE YEAR – AUSTRALIA</p> <p><b>2013</b></p>	 <p><b>ASIA PACIFIC SYNDICATED LOAN AWARDS</b></p> <p>SYNDICATED LOAN HOUSE OF THE YEAR - NEW ZEALAND</p> <p><b>2013</b></p>
 <p><b>INFRASTRUCTURE INVESTOR AWARDS</b></p> <p>INFRASTRUCTURE BANK OF THE YEAR IN ASIA PACIFIC</p> <p><b>2013</b></p>	 <p><b>ASIA PACIFIC SYNDICATED LOAN AWARDS</b></p> <p>SYNDICATED CORPORATE DEAL OF THE YEAR</p> <p><b>2013</b></p> <p>Alibaba Group Holdings Ltd</p>	 <p><b>ASIA PACIFIC SYNDICATED LOAN AWARDS</b></p> <p>SYNDICATED FINANCIAL INSTITUTION DEAL OF THE YEAR</p> <p><b>2013</b></p> <p>Yes Bank Ltd</p>	 <p><b>ASIA PACIFIC SYNDICATED LOAN AWARDS</b></p> <p>SYNDICATED PROJECT FINANCE DEAL OF THE YEAR</p> <p><b>2013</b></p> <p>Ichthys LNG Pty Ltd</p>	 <p><b>ASIA PACIFIC SYNDICATED LOAN AWARDS</b></p> <p>SYNDICATED ACQUISITION FINANCE DEAL OF THE YEAR</p> <p><b>2013</b></p> <p>CNOOC Canada Holding Ltd</p>
<p><b>ASIAMONEY</b></p> <p><b>BEST INVESTMENT BANK AWARDS - AUSTRALIA</b></p> <p>BEST DOMESTIC CURRENCY BOND ARRANGER</p> <p><b>2013</b></p>	<p><b>ASIAMONEY</b></p> <p><b>BEST INVESTMENT BANK AWARDS - AUSTRALIA</b></p> <p>BEST LOANS ARRANGER</p> <p><b>2013</b></p>	<p><b>ASIAMONEY</b></p> <p><b>ASIA PACIFIC SYNDICATED LOAN AWARDS</b></p> <p>BEST SYNDICATED LOAN</p> <p><b>2013</b></p> <p>Origin Energy</p>	<p><b>ASIAMONEY</b></p> <p><b>ASIA PACIFIC SYNDICATED LOAN AWARDS</b></p> <p>BEST PROJECT FINANCING</p> <p><b>2013</b></p> <p>Ichthys LNG</p>	

1. Peter Lee Associates Large Corporate and Institutional Relationship Banking Surveys, Australia and New Zealand 2014. Ranked against the top 4 competitors



# Successful execution capabilities

 <p><b>ANGLOGOLD ASHANTI</b></p> <p><b>AUD 400,000,000</b></p> <p><b>AngloGold Australia</b></p> <p>REFINANCE JOINT MANDATED LEAD ARRANGER &amp; BOOKRUNNER</p> <hr/> <p><b>IN PROGRESS</b></p>	 <p><b>VOLVO</b></p> <p><b>EUR 2,300,000,000</b></p> <p><b>Volvo</b></p> <p>REVOLVING CREDIT FACILITIES MANDATED LEAD ARRANGER &amp; BOOKRUNNER</p> <hr/> <p><b>JUNE 2014</b></p>	 <p><b>CHINA HONGQIAO GROUP LIMITED</b></p> <p><b>USD 400,000,000</b></p> <p><b>China Hongqiao</b></p> <p>3YEAR SENIOR UNSECURED NOTES JOINT LEAD MANGER &amp; JOINT BOOKRUNNER</p> <hr/> <p><b>JUNE 2014</b></p>	 <p><b>TONG TEIK</b></p> <p><b>USD 360,000,000</b></p> <p><b>Tong Teik</b></p> <p>SYNDICATED BORROWING BASE FACILITY FOR AGRI COMMODITIES JOINT MANDATED LEAD ARRANGER &amp; BOOKRUNNER</p> <hr/> <p><b>MAY 2014</b></p>	 <p><b>CNOOC</b></p> <p><b>USD 1,500,000,000</b></p> <p><b>CNOOC Limited</b></p> <p>5 - YR TERM LOAN FACILITY MANDATED LEAD ARRANGER</p> <hr/> <p><b>JUNE 2014</b></p>	 <p><b>USD 700,000,000</b></p> <p><b>Formosa Steel IB Pty Ltd</b></p> <p>TERM LOAN FACILITY MANDATED LEAD ARRANGER, UNDERWRITER &amp; BOOKRUNNER</p> <hr/> <p><b>JUNE 2014</b></p>
 <p><b>北京首都创业集团</b> CAPITAL GROUP</p> <p><b>USD 900,000,000</b></p> <p><b>Beijing Capital Group</b></p> <p>1 YEAR BRIDGE LOAN FACILITY MANDATED LEAD ARRANGER &amp; UNDERWRITER</p> <hr/> <p><b>JUNE 2014</b></p>	 <p><b>UOB</b> 大華銀行</p> <p><b>SGD 500,000,000</b></p> <p><b>United Overseas Bank</b></p> <p>BASEL III-COMPLIANT TIER 2 BONDS JOINT LEAD MANAGER &amp; JOINT BOOKRUNNER</p> <hr/> <p><b>MAY 2014</b></p>	 <p><b>pgn</b> energy for life</p> <p><b>USD 1,350,000,000</b></p> <p><b>PT Perusahaan Gas Negara (Persero)</b></p> <p>3Y10-YEAR 5.125% 144A/REGS SENIOR UNSECURED NOTES JOINT LEAD MANAGER &amp; JOINT BOOKRUNNER</p> <hr/> <p><b>MAY 2014</b></p>	 <p><b>Cargill</b></p> <p><b>USD 1,000,000,000</b></p> <p><b>Cargill Inc.</b></p> <p>REVOLVING CREDIT FACILITY MANDATED LEAD ARRANGER &amp; BOOKRUNNER</p> <hr/> <p><b>MARCH 2014</b></p>	 <p><b>CEPSA</b></p> <p><b>EUR 1,500,000,000</b></p> <p><b>Compañía Española de Petróleos S.A.U.</b></p> <p>REVOLVING CREDIT FACILITY MANDATED LEAD ARRANGER &amp; BOOKRUNNER</p> <hr/> <p><b>MARCH 2014</b></p>	<p><b>AMEROPA</b></p> <p><b>USD 700,000,000</b></p> <p><b>Ameropa</b></p> <p>SYNDICATED BORROWING BASE FACILITY FOR GRAIN AND FERTILIZER PRODUCTS PARTICIPATING BANK</p> <hr/> <p><b>JANUARY 2014</b></p>
 <p><b>GlencoreXstrata</b> Sumitomo Corporation</p> <p><b>USD 550,000,000</b></p> <p><b>GS Coal Pty Ltd</b></p> <p>ACQUISITION SOLE MANDATED LEAD ARRANGER, UNDERWRITER &amp; BOOKRUNNER</p> <hr/> <p><b>JANUARY 2014</b></p>	 <p><b>FMG Fortescue</b> The Next Force in Iron Ore</p> <p><b>USD 250,000,000</b></p> <p><b>ANZ Commodity Trading Pty Ltd</b></p> <p>IRON ORE PREPAYMENT FACILITY SOLE MANDATED LEAD ARRANGER, UNDERWRITER &amp; BOOKRUNNER</p> <hr/> <p><b>NOVEMBER 2013</b></p>	 <p><b>origin</b></p> <p><b>AUD 8,600,000,000</b></p> <p><b>Origin Energy</b></p> <p>SYNDICATED FACILITY JOINT MANDATED LEAD ARRANGER, UNDERWRITER &amp; BOOKRUNNER</p> <hr/> <p><b>NOVEMBER 2013</b></p>	 <p><b>origin</b></p> <p><b>EUR 800,000,000</b></p> <p><b>Origin Energy</b></p> <p>BOND ISSUANCE JOINT LEAD MANGER</p> <hr/> <p><b>NOVEMBER 2013</b></p>	 <p><b>FletcherBuilding</b></p> <p><b>NZD 725 MILLION</b></p> <p><b>Fletcher Building Limited</b></p> <p>SYNDICATED LOAN FACILITY JOINT LEAD ARRANGER, FACILITY AGENT</p> <hr/> <p><b>DECEMBER 2013</b></p>	 <p><b>AMP</b></p> <p><b>AUD 1,000,000,000</b></p> <p><b>AMP Group Finance Services Ltd</b></p> <p>SYNDICATED REVOLVING FACILITY JOINT MANDATED LEAD ARRANGER &amp; BOOKRUNNER</p> <hr/> <p><b>AUGUST 2013</b></p>



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This presentation may contain forward-looking statements including statements regarding our intent, belief or current expectations with respect to ANZ's business and operations, market conditions, results of operations and financial condition, capital adequacy, specific provisions and risk management practices. When used in this presentation, the words "estimate", "project", "intend", "anticipate", "believe", "expect", "should" and similar expressions, as they relate to ANZ and its management, are intended to identify forward-looking statements. Readers are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date hereof. Such statements constitute "forward-looking statements" for the purposes of the United States Private Securities Litigation Reform Act of 1995. ANZ does not undertake any obligation to publicly release the result of any revisions to these forward-looking statements to reflect events or circumstances after the date hereof to reflect the occurrence of unanticipated events.

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# ANZ ASIA INVESTOR TOUR 2014

AUSTRALIA AND  
NEW ZEALAND  
BANKING GROUP  
LIMITED

24 JULY 2014

SIMON IRELAND  
GLOBAL HEAD OF BANKS &  
DIVERSIFIED FINANCIALS

Financial Institutions Group

# 洞悉先機



全憑我們在亞太區29個市場的專業與卓見

[anz.com/hongkong](http://anz.com/hongkong)

[youtube.com/ANZAsiaPacific](https://www.youtube.com/ANZAsiaPacific)

We live in your world

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# FIG is a customer segment within Global Banking



# ANZ FIG serves a targeted, select set of Financial Institutions active across our network

Segment	Description
<b>Banks</b>	<ul style="list-style-type: none"><li>• Global, regional and local banks with transaction needs</li></ul>
<b>Diversified Financials</b>	<ul style="list-style-type: none"><li>• Regulated Brokers, Exchanges, Leasing &amp; Finance Companies, Mortgage and other Financial Institutions</li></ul>
<b>Insurance</b>	<ul style="list-style-type: none"><li>• Life insurers, general insurers and re-insurance brokers</li></ul>
<b>Funds</b>	<ul style="list-style-type: none"><li>• Fund managers, sovereign wealth funds, and alternative funds with appetite for Asia-Pacific and Australia &amp; New Zealand assets</li></ul>

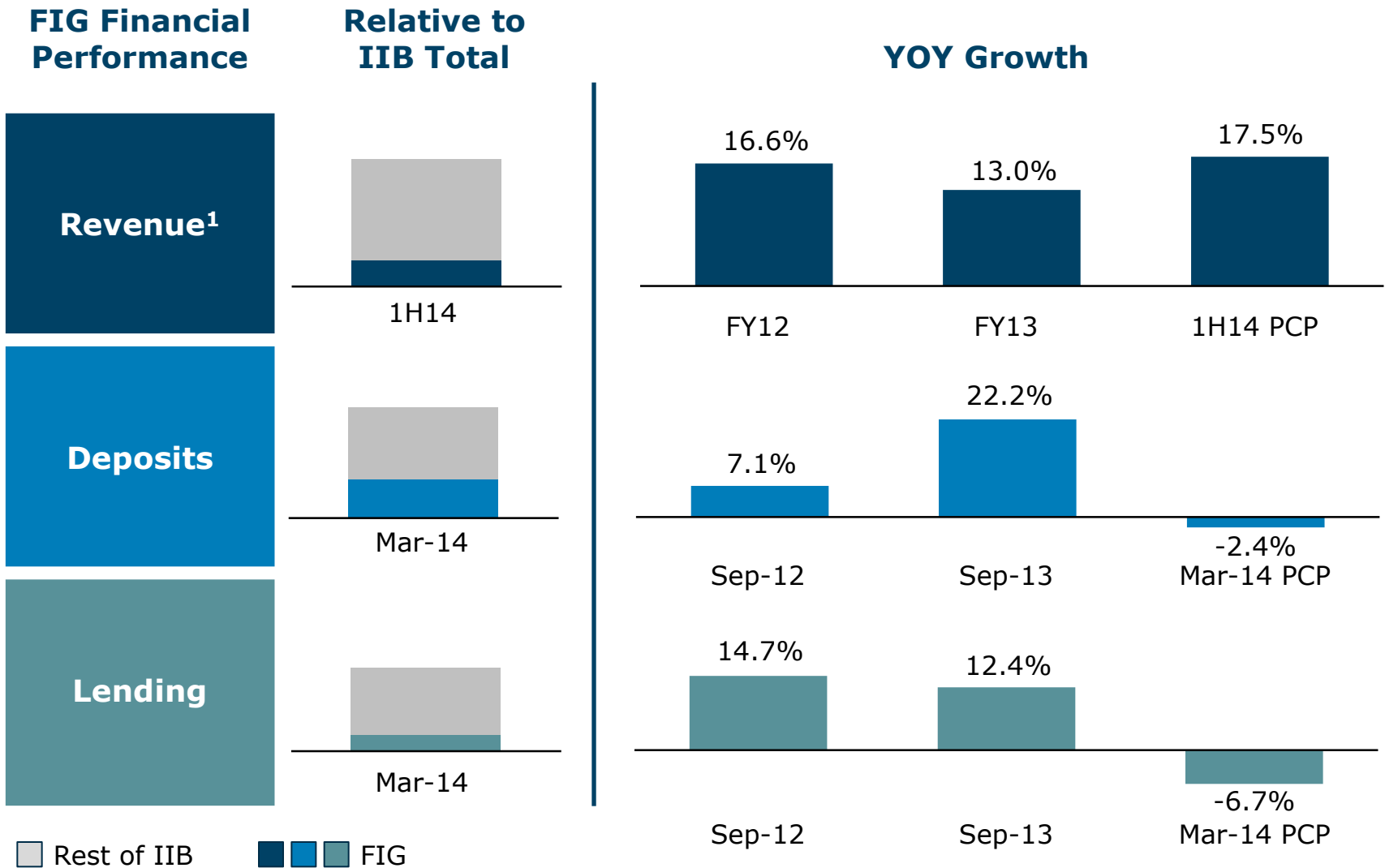


**Emphasis on Low Balance Sheet Intensity Products...**

- **Markets:** FX, Rates, Credit and Commodities
- **Transaction Banking:** Clearing, Payments and Cash Management, Trade Finance
- **Selective capital support**

**...Leads to high returns**

# FIG continues to grow and has a liquid balance sheet



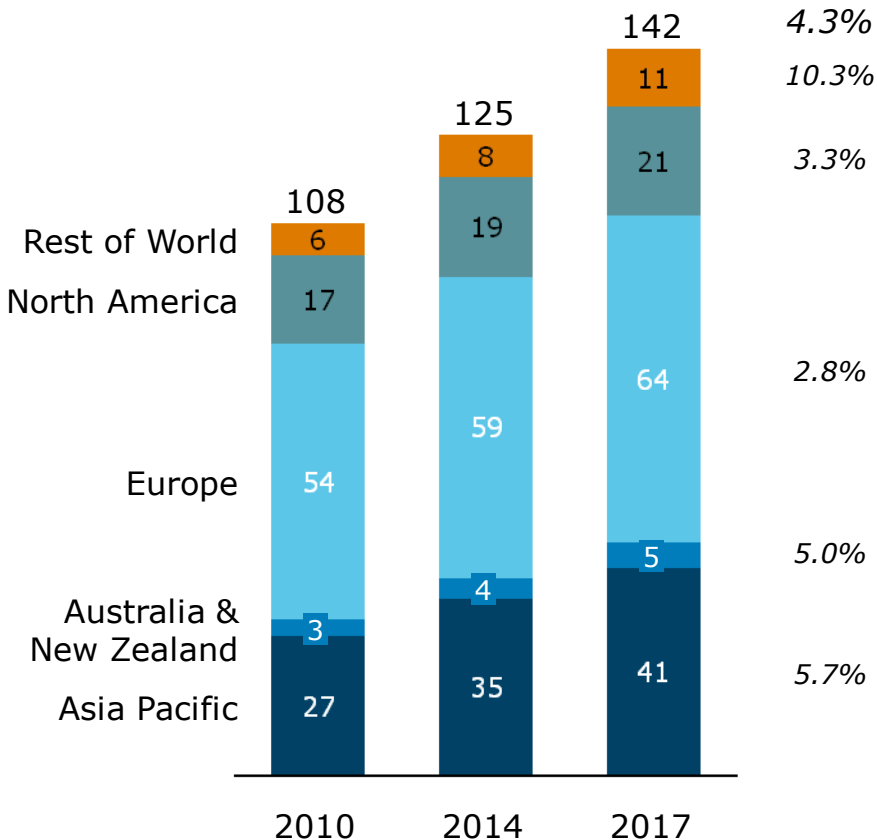
1. FIG revenues include amounts booked in other divisions

# The expanding financial services sector in Asia provides the foundation for FIG growth

## Growing Banking Assets

### Banking Assets US\$ tn

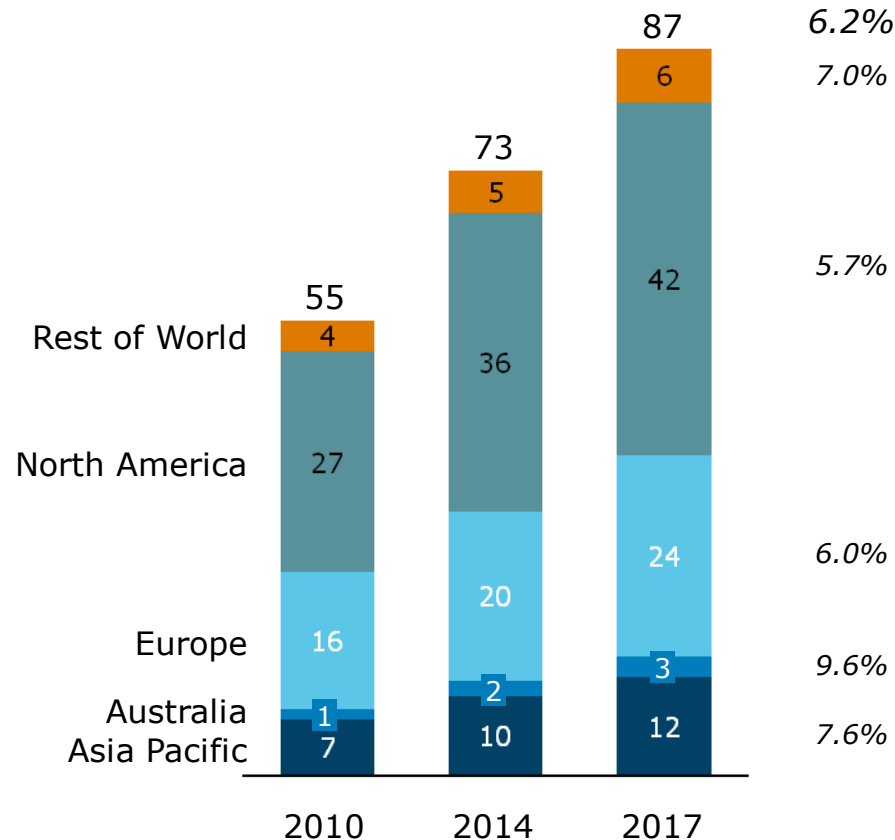
2014-2017  
CAGR



## Growing Assets Under Management

### Personal Wealth<sup>1</sup> US\$ tn

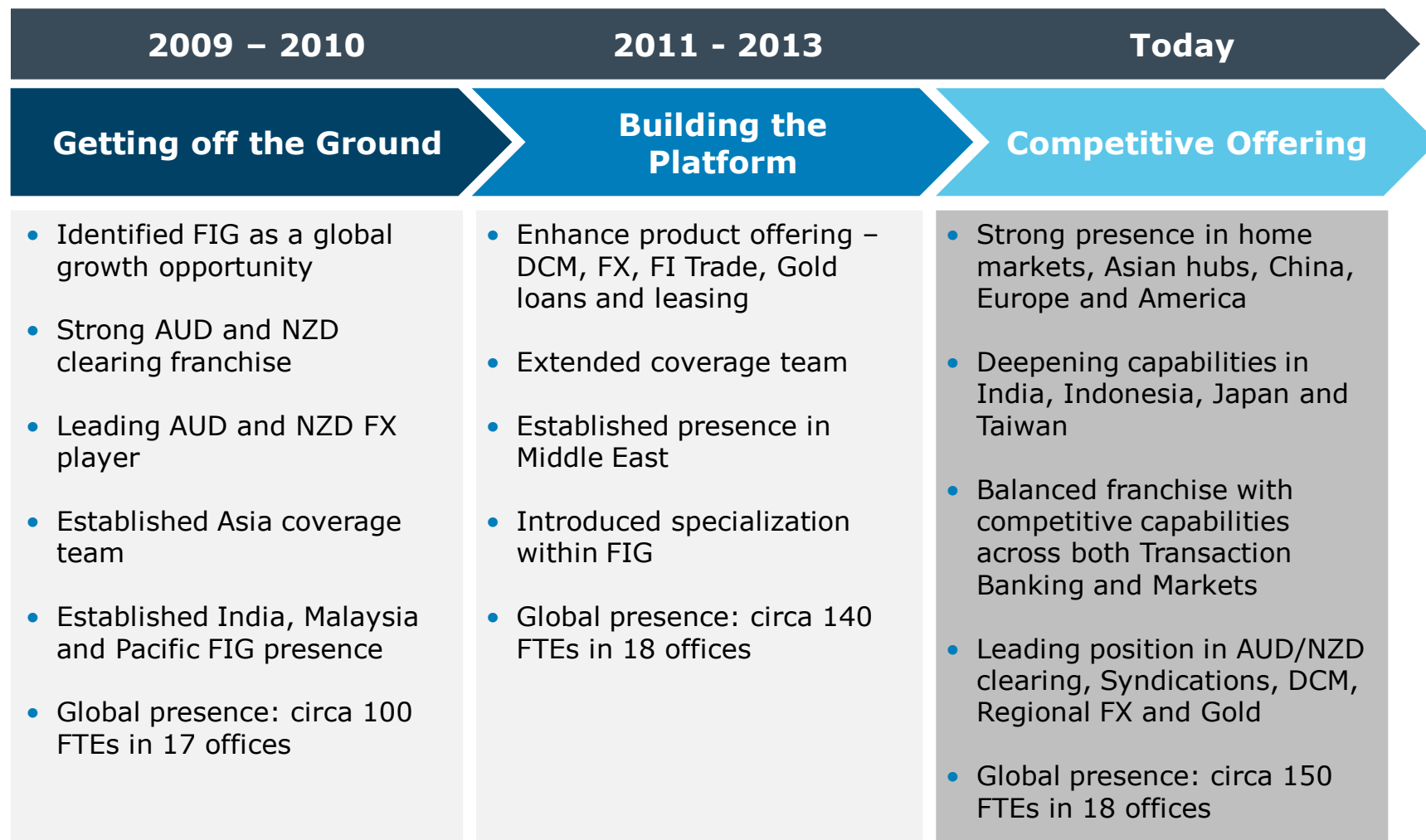
2014-2017  
CAGR



1. Personal wealth defined as financial assets, including stocks, bonds and funds. Excludes real estate

Source: BCG analysis, EIU, Cerulli Associates

# We have built our FIG capabilities in Asia on our Australia/NZ foundation and the IIB product build-out



# FIG is expanding in Asia and improving product mix as we deepen our capabilities and broaden our reach

## Geographic Mix

## Product Mix

FIG Revenue Mix by Geography<sup>1</sup>

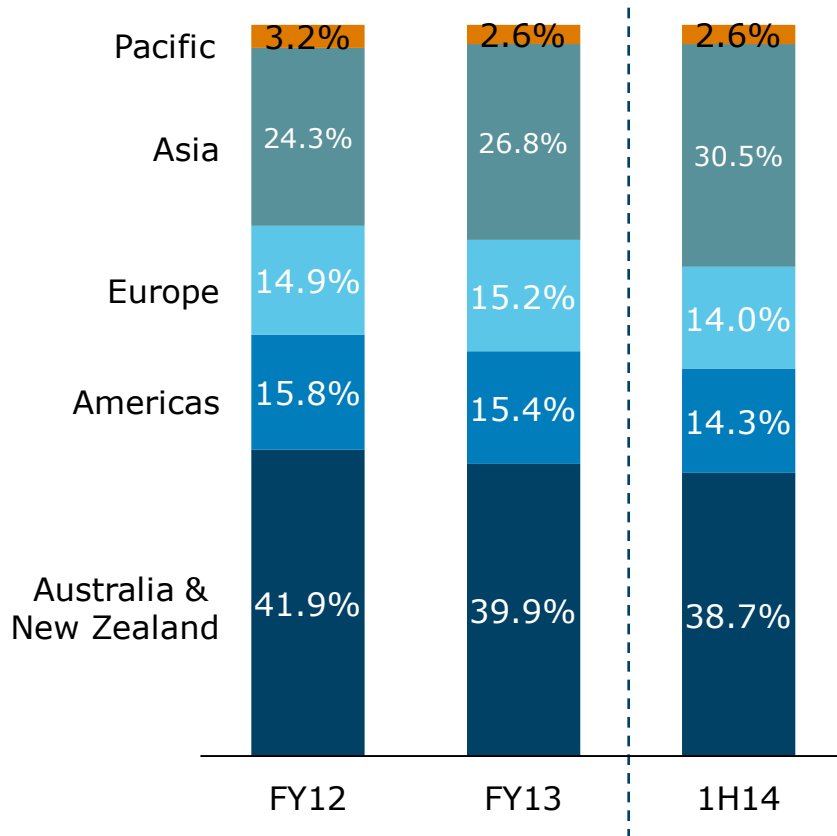
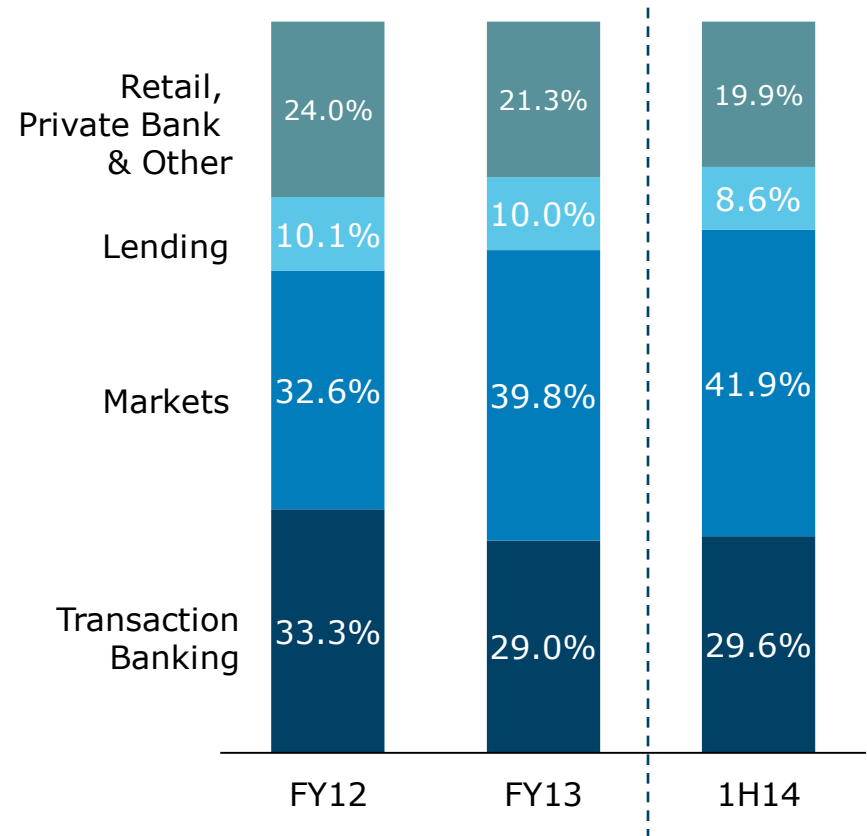


FIG Revenue Mix by Product

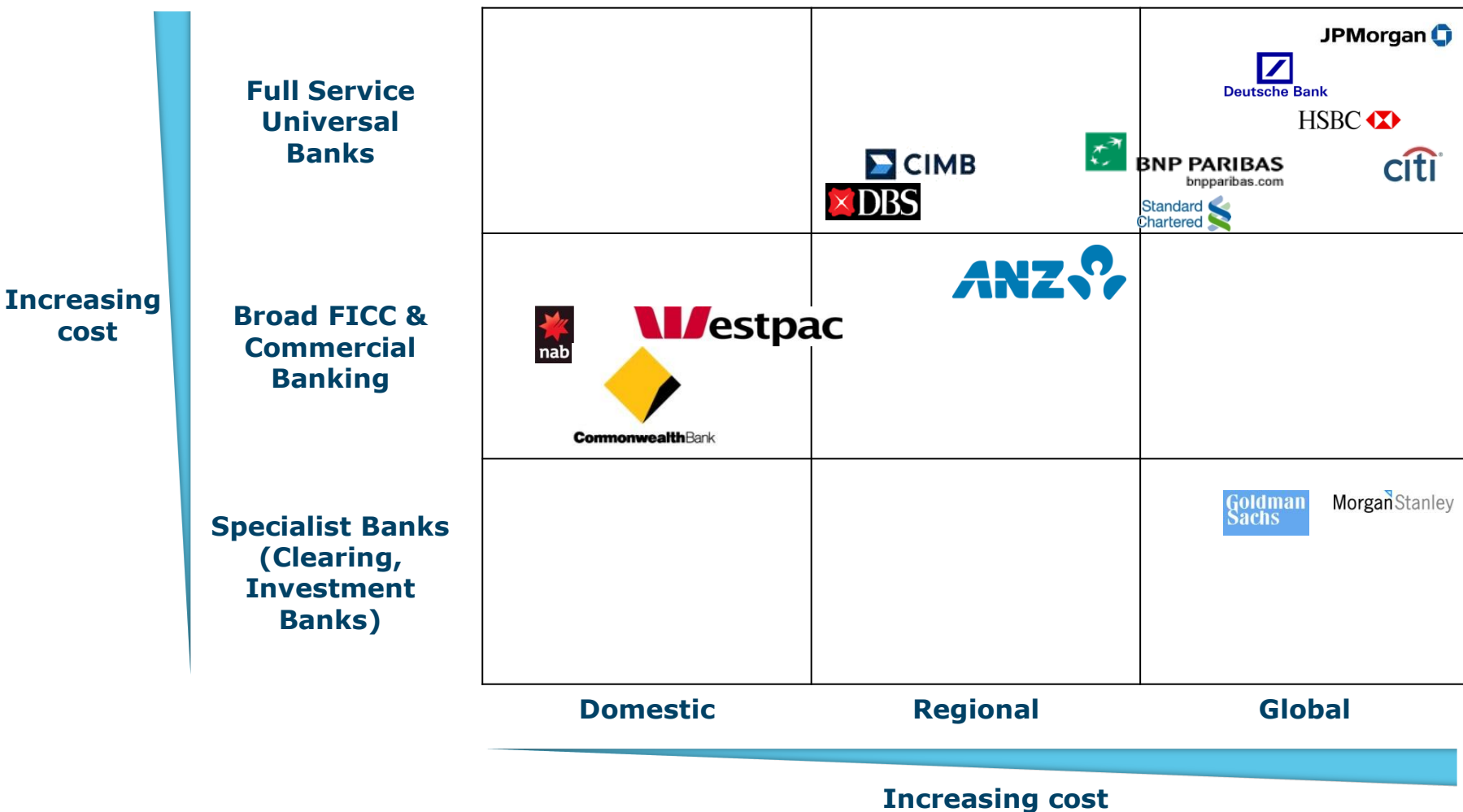


1. Based on location of the client irrespective of where revenue is booked



# FIG competes with global and regional players using a focused model balancing revenue potential with cost

## FIG Competitive Positioning



# ANZ FIG's value proposition is built on a unique mix of rating, footprint and product capabilities

## ANZ Global FIG Value Proposition

### Value Proposition

- Provide international Financial Institutions with **capital raising, transaction banking, and investment opportunities** across Australia, New Zealand and Asia Pacific
- With **local specialists** on the ground, we provide clients with **deep insights** and **access to the right products** in individual markets across the region



### ANZ's Competitive Advantage

- **AA rating, reputation** and stepping into **gaps vacated by competitors**
- **Flow bank for market products** (namely FX, Fixed Income, DCM, Trade Finance) across Asia Pacific
- **Liquidity provider** to regional financial institutions and targeting investors – specialize in Asian investors
- While ANZ is non competitive with American and European incorporated FI's in their home market, we can provide their **Asian footprint**

# Leading products strengthen ties to customers and enhance cross-sell of flow products

## Debt Markets

- **Strong track record** of issuance for Chinese, Korean, Singaporean and Middle Eastern FIG issuers
- **Leading position in AUD** in both Australia and Asia
- **Leader in Basel III** compliant issues
- **Largest CNH bond issuance** for a Taiwanese financial institution
- **Number 2 by volume and number 1 by number of deals** in 2013 as Mandated Arranger of Loan Syndication for Asia Pacific ex Japan

## Physical Gold

- **Top 3 position in gold imports into China** – the largest market globally, with 1,540 tonnes imported during 2013
- Recognized as the **#1 Foreign Bank Market Maker** by Shanghai Gold Exchange 4-yrs running from 2010-2013
- Relationships with the **10 domestic gold importing banks in China** – 4 of the 10 did their first import with ANZ and 5 of the 10 their first overseas gold loan
- **One of just two foreign banks licensed** by the PBOC to import gold into China
- One of just **two foreign bank market makers** licensed on the Shanghai Futures Exchange
- Also have presence in **other markets in Asia and the Middle East**


## Flow Products

- **Markets:** FX, Rates and Credit
- **Transaction Banking:** Clearing, Cash Management and FI Trade
- **Rated #1 for AUD and NZD Clearing Relationships** by FImetrix<sup>1</sup>

1. FImetrix 2014 Bank-to-Bank Services in Australia & New Zealand Dollars survey

# As demonstrated by sophisticated transactions for our clients

USD

  
**AmBank**

**USD 400m**

**AmBank (M) Berhad**  
USD400mn 5-Year 3.125%  
Reg S only  
Senior Unsecured Notes

**JUNE 2014**

  
**中信銀行(国际)**  
CHINA CITIC BANK INTERNATIONAL

**USD 300m**

**China CITIC Bank Int.**  
USD300m 7.250%  
PerpNC5 Basel III-Compliant  
AT1 Notes


**APRIL 2014**

  
**UOB**  
大華銀行

**USD 800m**

**United Overseas Bank**  
USD800mn 3.750%  
10.5NC5.5 Basel III-  
Compliant T2 Notes

**MARCH 2014**

  
**交通銀行**  
BANK OF COMMUNICATIONS

**USD 700m**

**Bank of Communications**  
Hong Kong Branch  
USD700mn 2.125%  
3-Year Bonds

**JANUARY 2014**

  
**Hana Bank**

**USD 135/EUR 95m**

**Hana Bank**  
Term Loan Facility  
Mandated Lead Arranger

**AUGUST 2013**

Local  
Currency

  
**UOB**  
大華銀行

**SGD 500m**

**United Overseas Bank**  
12NC6 3.5% Basel III-  
Compliant Tier 2 Subordinated  
Notes


**MAY 2014**

  
**NH NongHyup**

**JPY 12b**

**NongHyup Bank**  
Term Loan Facility  
Mandated Lead Arranger

**MAY 2014**

  
**Metrobank Card**  
A joint venture of Metrobank and ANZ

**PHP 1.2b**

**Metrobank Card Corporation**  
PHP1,170mn 6.210%  
10NC5 T2 Notes

**DECEMBER 2013**

  
**FAR EAST HORIZON**

**USD 375m equiv.**

**Far East Horizon**  
USD375mn equivalent  
Multi-currency USD/HKD/CNH  
Syndicated Term Loan

**DECEMBER 2013**

  
**CHAILEASE HOLDING**

**RMB 890m**

**Chailease Holding**  
Term Loan Facility  
Mandated Lead Arranger,  
Bookrunner, Sole Coordinating  
Arranger

**NOVEMBER 2013**


AUD

  
**KDB**

**AUD 400m**

**Korea Development Bank**  
AUD 400mn Dual Tranche  
Fixed and Floating Rate Bonds

**MAY 2014**

  
**Emirates NBD**

**AUD 400m**

**Emirates NBD PJSC**  
AUD400mn 5.750%  
5-Year Bonds


**APRIL 2014**

  
**Korea Eximbank**  
THE EXPORT-IMPORT BANK OF KOREA

**AUD 500m**

**The Export-Import Bank of Korea**  
AUD 500mn Dual Tranche  
Fixed and Floating Rate Bonds


**APRIL 2013**

  
**NBAD**

**AUD 400m**

**National Bank of Abu Dhabi PJSC**  
AUD400mn 4.750%  
5-Year Bonds

**MARCH 2013**

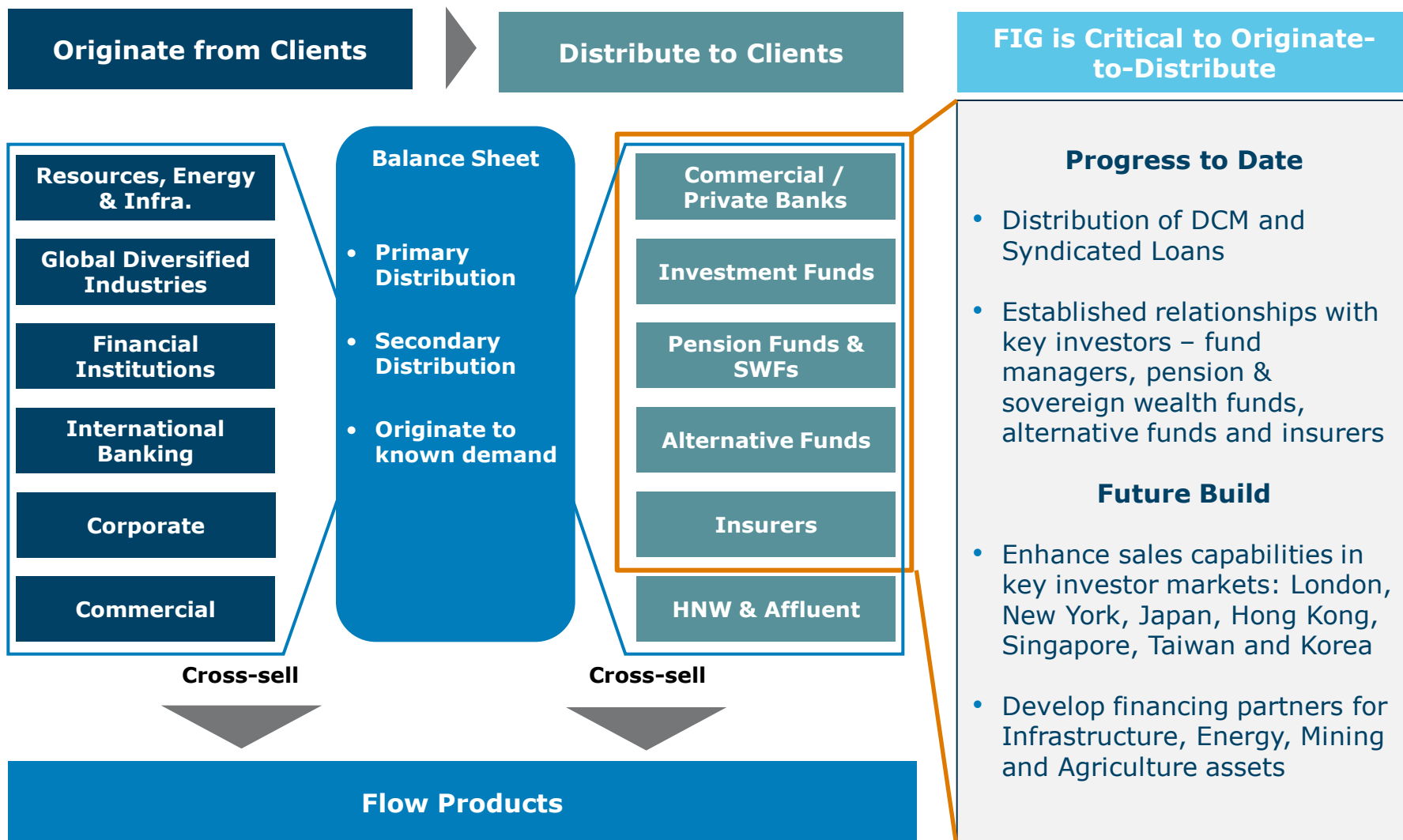
  
**中國銀行**  
BANK OF CHINA

**AUD 500m**

**Bank of China, Sydney Branch**  
AUD500mn  
3m BBSW +110bps  
Floating Rate TCD

**NOVEMBER 2013**

# FIG is critical to linking home market and Asian clients to global investors in our originate-to-distribute model



# FIG's objective to be a core FICC and TB partner for FI's across Asia Pacific aligns to IIB priorities

IIB STRATEGIC PRIORITIES	KEY AREAS OF FOCUS FOR FIG
<b>Connecting more Customers by Providing Seamless Value</b>	<ul style="list-style-type: none"><li>• Enhance investor client value proposition through increased specialization of the relationship team</li><li>• Dedicated Markets and Transaction Banking sales teams for FI for enhanced solution capability</li><li>• Deepen investor relationships, facilitating the originate-to-distribute model for our corporate business</li><li>• Provide Asia footprint for institutions outside Asia Pacific</li></ul>
<b>Delivering Leading Products through Insights</b>	<ul style="list-style-type: none"><li>• Enhance Rates and Credit offering for Funds and Insurance</li><li>• Continue roll-out of e-FX platform across all FIs</li><li>• Cash Management for Insurance and Diversified Financials</li></ul>
<b>Intensifying Balance Sheet Discipline</b>	<ul style="list-style-type: none"><li>• Maintain strict risk discipline through Business Risk Appetite Statement and active portfolio reviews</li><li>• Manage client returns objectives</li><li>• Staying on Strategy</li></ul>
<b>Scaling &amp; Optimising Infrastructure</b>	<ul style="list-style-type: none"><li>• Utilize new products in other parts of the business as they become available</li><li>• Extend clearing capability to targeted Asian currencies (INR, IDR, PHP, RMB)</li></ul>

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 [youtube.com/ANZAsiaPacific](https://www.youtube.com/ANZAsiaPacific)

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**ANZ**



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# Loan Syndication League Table

## 2013 Mandated Arranger League Table for Financial Institutions

(Asia Pacific ex Japan)

Rank	Lender	Amount (USD mn)	Deal Count
1	Mizuho Financial Group	466	6
<b>2</b>	<b>ANZ</b>	<b>435</b>	<b>11</b>
3	HSBC	433	8
4	Mitsubishi UFJ Financial Group	360	5
5	Sumitomo Mitsui Financial Group	316	6
6	Commerzbank	315	10
7	Standard Chartered	290	7
8	Citibank	166	5
9	Bank of America Merrill Lynch	155	5
10	Wells Fargo	144	5

1. Source: Thomson Reuters LoanConnector, ANZ



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# ANZ ASIA INVESTOR TOUR 2014

AUSTRALIA AND  
NEW ZEALAND  
BANKING GROUP  
LIMITED

24 JULY 2014

WILL RATHVON  
GLOBAL HEAD OF  
RESOURCES, ENERGY &  
INFRASTRUCTURE

Resources, Energy &  
Infrastructure

# 洞悉先機



全憑我們在亞太區29個市場的專業與卓見

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# Resources, Energy and Infrastructure (REI) is a customer segment within IIB



# Emerging industry themes in the Resources, Energy and Infrastructure space provide ongoing opportunities

	Key industry themes	Opportunities
Oil & Gas	<ul style="list-style-type: none"> <li>• Global LNG demand is forecast to more than double by 2030</li> <li>• China and Japan is emerging as the world's major source of demand</li> <li>• Australia will become the largest LNG exporter</li> </ul>	<ul style="list-style-type: none"> <li>• Rationalisation and 'high-grading' of LNG portfolios including M&amp;A and consolidation expected to increase</li> <li>• Australian energy companies to expand beyond Australia into Asia</li> </ul>
Metals & Mining	<ul style="list-style-type: none"> <li>• Continued demand for coal with unprecedented urbanisation, Australia and Indonesia being key suppliers</li> <li>• Mining companies managing costs in lower commodity price environment</li> </ul>	<ul style="list-style-type: none"> <li>• Asian investors continue to pursue Metals &amp; Mining opportunities</li> <li>• Investors include players from major Asian countries (China, Korea, Japan)</li> </ul>
Utilities & Infrastructure	<ul style="list-style-type: none"> <li>• Australian utility assets remain attractive investments for foreign investors</li> <li>• Port privatisations and new port developments being pursued</li> <li>• Demand for energy infrastructure continues to increase in Asia</li> </ul>	<ul style="list-style-type: none"> <li>• Global investors continue pursuing Australian assets and opportunities</li> <li>• &gt;USD50bn per year of investment required across Asia</li> </ul>

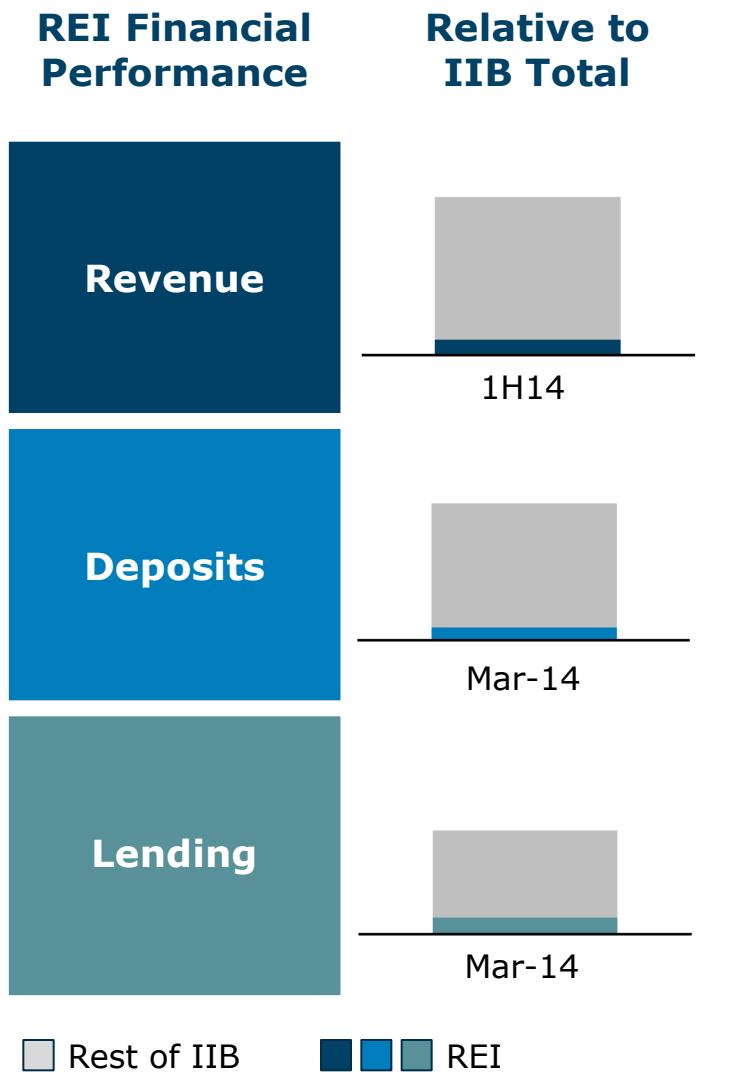
# The ANZ REI business focuses on 4 key segments

Segment	Description
Oil & Gas	<ul style="list-style-type: none"> <li>Oil &amp; Gas development and production, LNG, refining, and petrochemicals</li> </ul>
Mining & Metals	<ul style="list-style-type: none"> <li>Globally diversified miners, industry leaders, and specialist resource companies</li> <li>Primary focus is with producers and consumers of coal, iron ore, copper, and gold</li> </ul>
Global Commodities Companies	<ul style="list-style-type: none"> <li>Larger diverse global Commodities companies involved with Oil &amp; Gas and Mining &amp; Metals activities</li> <li>Includes Asian strategic investors and traditional commodity traders</li> </ul>
Utilities & Infrastructure	<ul style="list-style-type: none"> <li>Global, regional, and local infrastructure and utilities companies</li> <li>Focus on ports, power, privatisation, and PPP</li> </ul>

## Emphasis on selected products and geographies

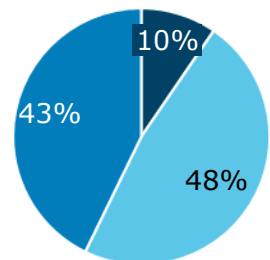
- **Transaction Banking:** Trade Finance and Cash Management
- **Markets:** DCM, FX, Rates, and Commodities
- **Global Loans & Advisory:** Structured Debt and Financial/M&A Advisory
- **Key countries:** Australia, China, Indonesia, and Singapore

# REI is a growing priority segment, leveraging strong Australian expertise for our offshore offering



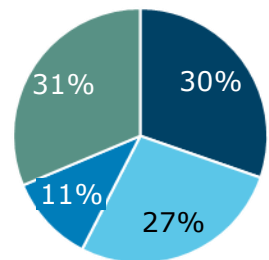
## REI Business Mix – 1H14

Revenue by geography



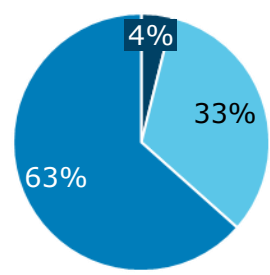
- Europe & America
- Australia & NZ
- Asia Pacific

Revenue by sub-sector



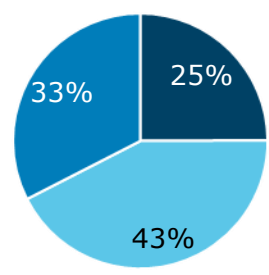
- Mining & Metals
- Oil & Gas
- Global Commodities Companies
- Utilities & Infrastructure

Loans by geography



- Europe & America
- Australia & NZ
- Asia Pacific

Deposits by geography

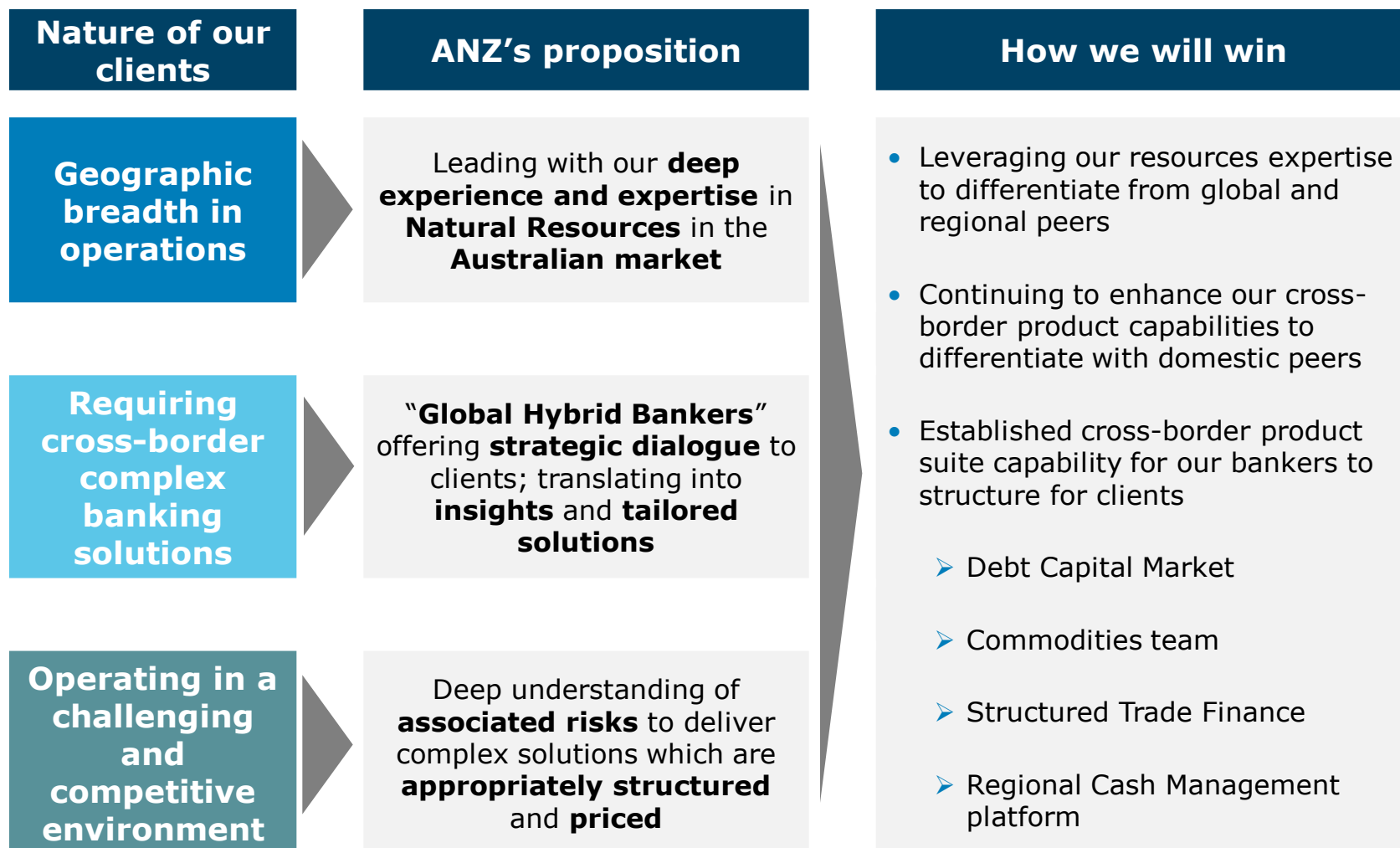


# We are leveraging our long history with the Australian Resources & Infrastructure sector to grow REI globally

## ANZ's rich history with natural resources and infrastructure

- ✓ Supported resources and infrastructure clients **since 1886**, remaining committed throughout all commodity cycles and changes in the global industry; initially focused predominantly in Mining & Metals
- ✓ Natural resources banker to **over 60% of the largest resources companies** on the ASX300
- ✓ We have had a **lead bank relationship** with a number of major resources and infrastructure companies for **over 50 years** (BHP: ~140 years, Shell: ~120 years, AGL: ~50 years)
- ✓ Built **deep LNG** expertise in Australia **over the last decade**, having been involved in **every Australian project** over the last 8 years
- ✓ ANZ has been a **key player** in the **financing** of a number of National **infrastructure projects**

# ANZ is differentiating itself with a whole of client approach through insights and home market expertise





# We are building a core client and global flow proposition focusing on key market corridors

REI is focused on a small number of complex multi national clients, the right balance of Industry specialisation, and regional & local teams

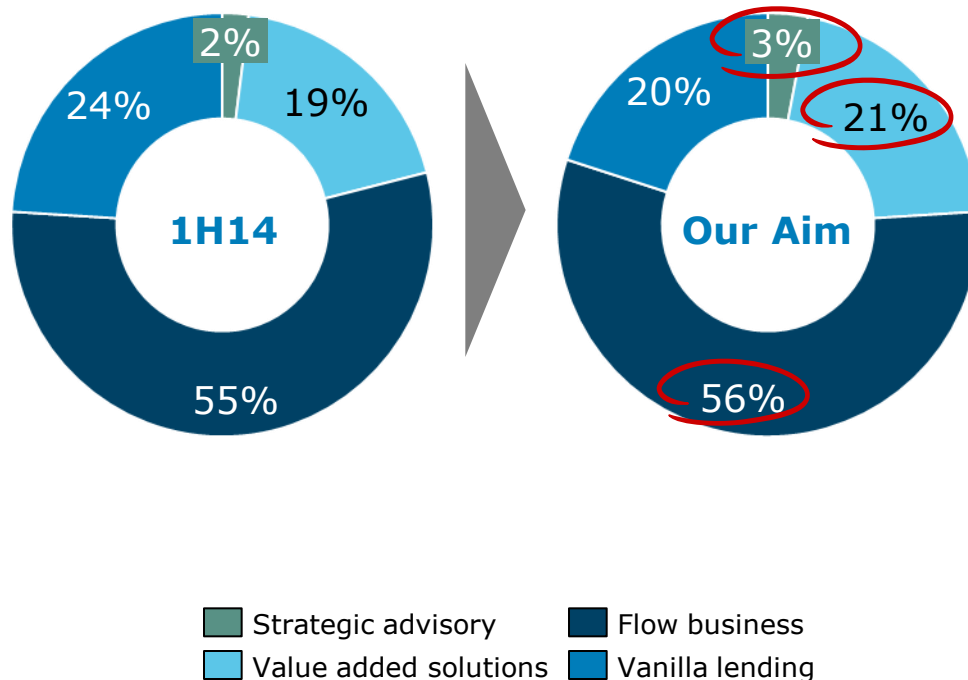
	Global Clients	Regional Clients	Local Clients
Type of client	<p><b><i>Specialist relationship teams providing international connectivity</i></b></p> <ul style="list-style-type: none"> <li>• Flow products focus</li> <li>• Value added solutions important</li> <li>• Strategic Balance Sheet Use</li> </ul>	<p><b><i>Industry specialists with regional experts provide deeper insights</i></b></p> <ul style="list-style-type: none"> <li>• Value added solutions focus</li> <li>• Grow Flow products</li> <li>• Strategic Balance Sheet Use</li> </ul>	<p><b><i>Local relationships will use industry specialists as needed</i></b></p> <ul style="list-style-type: none"> <li>• Value added solutions and Flow products focus</li> <li>• Strategic Balance Sheet Use</li> </ul>
Key market corridors	<p>Asia, Europe, &amp; Americas to <b>Australia</b></p>	<ul style="list-style-type: none"> <li>• <b>Australia</b> to and from North Asia</li> <li>• Intra Asia</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Australia</b></li> <li>• China</li> <li>• Singapore</li> <li>• Indonesia</li> </ul>

# We will continue to deepen our established relationships with less capital intensive products

Our value added solutions will focus on flow business and value added solutions...

...with deeper focus on key offerings

REI Revenue Mix



## Flow business (Markets)

- Foreign Exchange
- Commodities
- Rates
- Debt Capital Markets

## Structured & Strategic

- Structured Trade & Export finance
- Project finance
- Asset finance
- Advisory & Finance

# Good progress to date with our strategic evolution by leveraging our home market strengths to build offshore

## Stage I (2008-11): Initiating our “Super-Regional” approach

### Our clients are:

- Leading European and US-based Oil & Gas, Commodities companies
- Large operations across multiple countries, particularly across Asia Pacific

### ANZ was:

- Deep sector expertise historically in resources sector in Australia, but with limited geographic reach
- Limited cross-border insights
- Leveraging home market expertise to expand offshore capability

## Stage II (2012-13): Executing to “Super-Regional” approach

### Our clients are looking for:

- Deep understanding of their business given the challenging and competitive environment
- Complex cross-border solutions that are tailored to client’s needs



### What ANZ is now:

- Geographic reach in key centres (Australia, HK, Singapore, Europe, US, China, Indonesia)
- Leveraging our history and strong anchor market to provide industry expertise and insights into Australian market
- Translating these insights to offer complex tailored solutions to multi-geographic clients

## Stage III (2014+): Success stories

### Becoming one of the primary banks

### Structuring complex cross-border solutions

 <p><b>USD 20,000,000,000</b></p> <p><b>Inpex</b></p> <p>SENIOR DEBT PROJECT FINANCING MANDATED LEAD ARRANGER &amp; BOOKRUNNER, SUB-FACILITY AGENT, UPSTREAM ACCOUNT BANK</p> <p><b>DECEMBER 2012</b></p>	 <p><b>AUD 500,000,000</b></p> <p><b>Puma Energy</b></p> <p>ACQUISITION &amp; TRADE FINANCE SOLE BRIDGE UNDERWRITER, JOINT MANDATED LEAD ARRANGER, UNDERWRITER &amp; BOOKRUNNER</p> <p><b>FEBRUARY 2013</b></p>
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 <p><b>USD 1,150,000,000</b></p> <p><b>Formosa Plastics Group</b> ADVISORY &amp; FINANCING FOR JOINT VENTURE AGREEMENT FOR MINING INVESTMENT IN AUSTRALIA FINANCIAL ADVISOR, BRIDGE FINANCING PROVIDER &amp; TERM FINANCING UNDERWRITER</p> <p><b>AUGUST 2013</b></p>
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# Clear opportunities to support the IIB priorities in the medium term

IIB STRATEGIC PRIORITIES	KEY AREAS OF FOCUS
<b>Connecting more Customers by Providing Seamless Value</b>	<ul style="list-style-type: none"><li>• Drive deeper multi-geographic sector coverage expertise in the four priority sub-segments to multi-national clients, leveraging our expertise as the leading resources bank in Australia</li><li>• Target Global and Regional clients aligned to key corridors where ANZ has strong coverage (e.g. EMEAI-Australia &amp; Asia, China-Australia, Australia-North Asia, Asia-Asia)</li></ul>
<b>Delivering Leading Products through Insights</b>	<ul style="list-style-type: none"><li>• Deeper cross-border product penetration across key markets where ANZ has established strong capabilities (e.g. Australia, China, Singapore, Hong Kong, Indonesia)</li><li>• Further enhance product expertise to meet the needs of Global Banking clients</li></ul>
<b>Intensifying Balance Sheet Discipline</b>	<ul style="list-style-type: none"><li>• Focus on strategic dialogue with clients to drive greater cross-sell with less capital intensive complex strategic solutions, and de-emphasise the reliance on balance sheet lending</li></ul>
<b>Scaling &amp; Optimising Infrastructure</b>	<ul style="list-style-type: none"><li>• Integrate Natural Resources and Utilities &amp; Infrastructure expertise to drive economies of scale to capture banking opportunities across the entire industry value chain</li></ul>

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# Client feedback with our strategy

Client Testimonials	
<b>Oil &amp; Gas</b>	"Over the past 24 months, we have noticed a positive change in working more closely with ANZ's global Natural Resources team, and have appreciated the team's co-ordination, commitment, and responsiveness to our banking and finance needs. We will continue to seek ANZ's industry specialist advice and financing support as one of our close international banking partners."
<b>Mining &amp; Metals</b>	"Since ANZ implemented an industry focus, the relationship with ANZ has unequivocally changed from mediocre to being a top relationship bank. Today, the regional industry mining expertise, coupled with a strong local coverage capability makes ANZ the leader in coverage of this industry in the region. This can only be achieved with the strong leadership from Singapore, as well as the senior level access from key ANZ members in Melbourne."
<b>Global Commodities Companies</b>	"We like ANZ particularly because they have a speciality in serving commodity and metals companies. They...offer fast execution, and are able to provide a full suite of services, including consulting."
<b>Utilities &amp; Infrastructure</b>	"ANZ regularly engages with us in strategic discussions, demonstrating a depth of market and industry insights. This has resulted in more informed and dynamic discussions well beyond day-to-day transactional requirements. ANZ's industry expertise and regional strengths, are why we have entrusted them to lead arrange select core funding facilities and acquisitions in Asia Pacific."

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# ANZ ASIA INVESTOR TOUR 2014

AUSTRALIA AND  
NEW ZEALAND  
BANKING GROUP  
LIMITED

24 JULY 2014

SREERAM IYER  
CHIEF OPERATING OFFICER,  
INTERNATIONAL &  
INSTITUTIONAL BANKING

Operational Strategy

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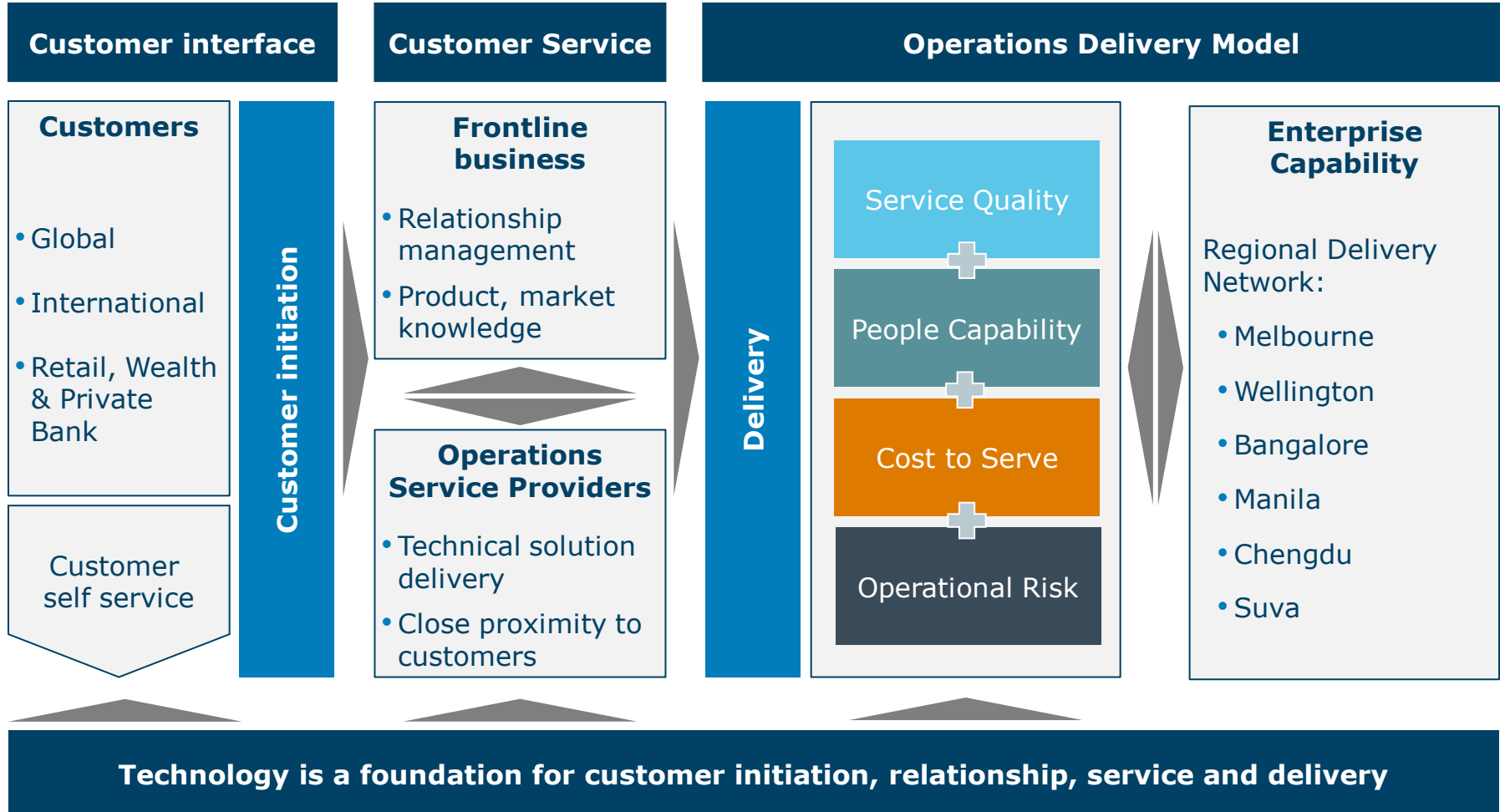
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# International & Institutional Banking Structure



# Our function supports the delivery of the IIB strategy



# Our operations delivery model focuses on customer outcomes

## Operations Delivery Model

### Service Quality

- In addition to transactional processing responsibilities, we proactively provide **customer insights and analytics** to service our relationship teams and add value to our customers
- We have made ~3,000 client visits in the last 18 months to **deepen our understanding and customise our response**
- Through our Tiered Service model, we have an **integrated cross-product service proposition for customers**, including a single point of contact and query resolution to better match service capability and transaction delivery standards



### People Capability

- Our enterprise wide operations and technology team has physical **presence in ~28 countries.**
- Our regional delivery networks now have **~10,000 employees** across Australia, New Zealand, India, Philippines, China and Fiji and are a **source of talent to support future growth**
- Our people capability includes **change and transformation expertise** across Markets, Digital, Payments and Lending

# Our Regional Delivery Networks have created scale to support efficient business growth

## Operations Delivery Model

### Cost to Serve

- We optimise our **cost to serve** customers through productivity measures in-country and our regional delivery centres
- Our function **processed ~30 million transactions in 2013 with the capability to increase** for products across Payments, Trade, Retail, Markets and Wholesale Lending
- Appropriate investments in our technology infrastructure has enabled **standardisation, simplification and automation** in many areas
- We have an improved level of business knowledge and analytical skill-base which are utilised **to increase the sophistication of work done** in the delivery centers



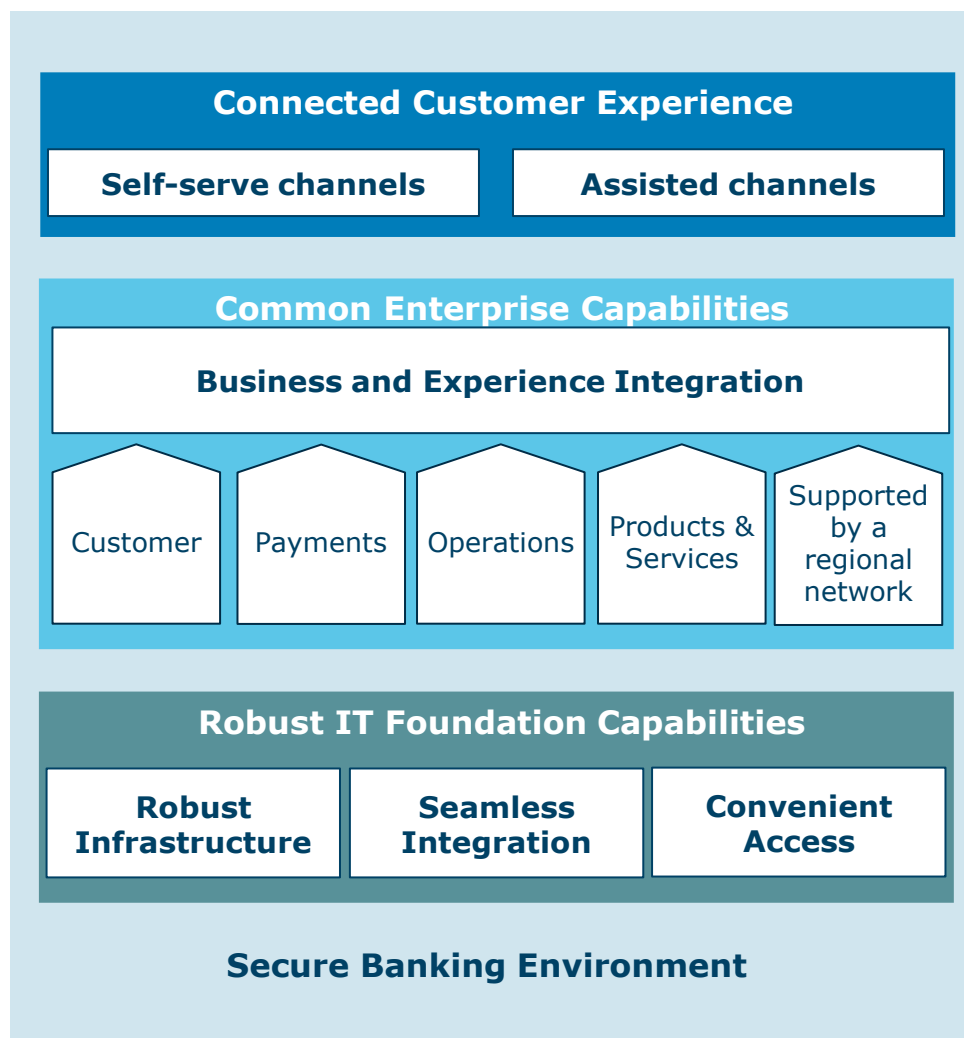
### Operational Risk

- Robust governance framework and operational controls mandates are in place with **core processes carried out in multiple and best suited locations**
- Workflow tools enable **workforce management flexibility** and load management
- Disruptions due to business continuity risks are **well tested for hypothetical and real risks** without adverse customer impacts

# Regional Delivery Centres are strategically aligned and integrated to the business

From	To	Operational advantages via the Regional Delivery Network
Individual hubs	Integrated Network	<p><b>Individual Hubs to an Integrated Network with Enterprise thinking</b></p> <ul style="list-style-type: none"> <li>Built-in operational resilience with load balancing of critical processes to improve business continuity planning and execution</li> <li>Strong cross hub collaboration and resource sharing</li> <li>Maximise skills and scale in the right geographic location</li> </ul>
Business Transitions	Operational Productivity	<p><b>Optimising capabilities to improve productivity</b></p> <ul style="list-style-type: none"> <li>Process standardisation in key processes with investment in key technology infrastructure</li> <li>Continuous Process improvements through Quality initiatives</li> </ul>
Business Process	Customer Solution	<p><b>From being part of a process to being an integral part of end-to-end process</b></p> <ul style="list-style-type: none"> <li>Project SMEs in the hubs delivering award winning platforms in payments</li> <li>Domain expertise for complex transaction in Trade Guarantees and Markets</li> </ul>
Hotel Manager	Service Owner	<p><b>Driving and owning service outcomes</b></p> <ul style="list-style-type: none"> <li>Simplified customer engagement and escalation models</li> <li>Standard Service Catalogue</li> <li>Implement functional structures based on standard processes</li> </ul>

# Technology has a pivotal role in the transformation of all our core business domains



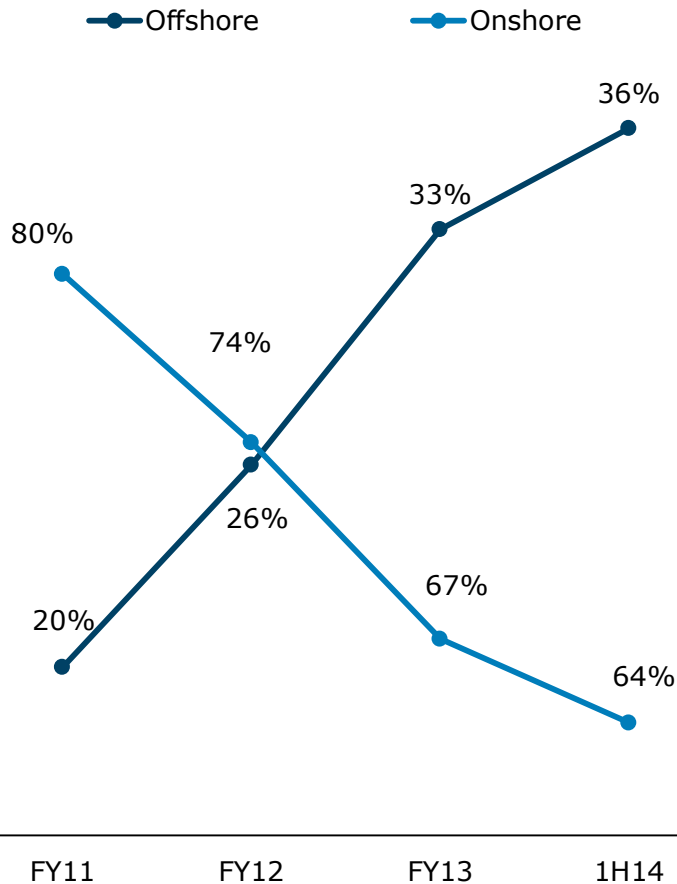
- ✓ A consistent customer experience via a multi-channel platform for our business
- ✓ A regional delivery network allowing standardised processes
- ✓ An integrated transaction banking portal for Institutional
- ✓ An improved payments network providing a seamless experience
- ✓ An upgraded infrastructure to enhance resilience and reduce operating risks
- ✓ Keep pace with evolving security environment to maintain customer and regulator confidence

# IIB Operations have successfully increased productivity

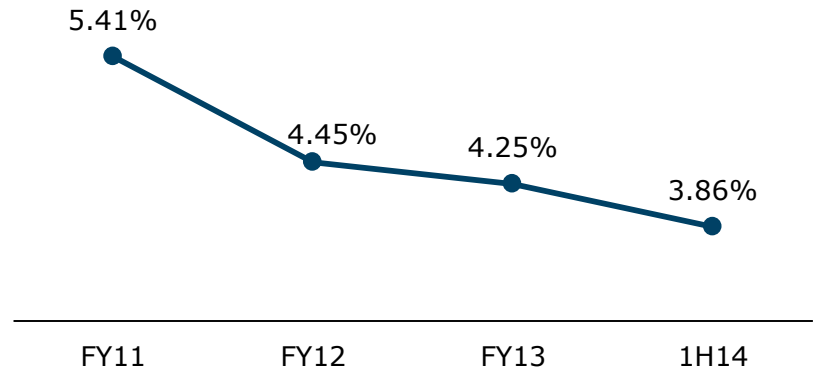
Improved capability and geographic dispersion of where our employees are based

Driving productivity

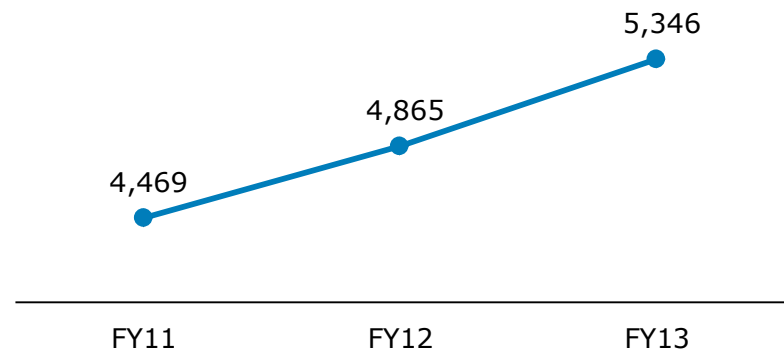
IIB Operations FTE profile<sup>1</sup>



IIB Operations Cost to Revenue<sup>2</sup>



Transactions per FTE



1. Operations onshore and offshore profile; excludes countries with regulatory constraints to offshore

2. Cost growth has been calculated on constant FX & includes IIB Operations hub costs

# Creating a continuous improvement culture to drive business performance

	Standardise	Enrich	Simplify
Actions	Re-engineering standard processes and creating more flexibility across the network	Maintaining a focus on consistent customer service experience while providing specialised support for our top clients	Driving simpler and streamlined processes with a focus on customer experience through end-to-end improvements
How	Using standardised technology solutions across our network to improve efficiency and productivity	Deepening our understanding of customer needs via continued customer visits and better leveraging Customer Insights	Focusing on quality delivery to drive improvement in accuracy and turn-around-times
Outcomes	<p>Won 11 awards from JP Morgan across the network following upgrades of payments infrastructure allowing for greater straight through processing</p> <p>Created consistency of Cross-Border Product Documentation tailored to Global Diversified Industrials</p>	<p>Enhanced servicing model deployed for 350 Australian customers to improve retention and cross sell</p> <p>Client servicing tool utilised to capture client insights in Payments &amp; Cash, Trade and Markets Operations –10 countries</p>	<p>Digitisation (workflow and imaging) of manual payments processing in 12 countries creating capacity and productivity</p> <p>Transactive registration process in Australia &amp; NZ reduced by up to 66% allowing faster take up by customers</p>



# Our priorities are focused on supporting the next phase of IIB strategy

IIB STRATEGIC PRIORITIES	KEY AREAS OF FOCUS FOR OPERATIONS AND TECHNOLOGY
<b>Connecting more Customers by Providing Seamless Value</b>	<ul style="list-style-type: none"><li>• Nimble cross-border delivery by making use of our natural time-zone advantage to shorten servicing and processing turnaround</li><li>• Drive continuous improvement to simplify processes</li></ul>
<b>Delivering Leading Products through Insights</b>	<ul style="list-style-type: none"><li>• Continue to utilise customer analytics and insights through our regional delivery network to connect with the business and contribute to revenue generation</li></ul>
<b>Intensifying Balance Sheet Discipline</b>	<ul style="list-style-type: none"><li>• Connected and simplified client on-boarding experience leading to enhanced customer cross-sell, leads and retention</li><li>• Proactively managing operating and regulatory risks on an end to end basis</li></ul>
<b>Scaling &amp; Optimising Infrastructure</b>	<ul style="list-style-type: none"><li>• Continue to improve and consolidate our systems across Payments, Markets, Core Banking, Wholesale Lending and Retail</li><li>• Improve straight through process rates and sustain our productivity agenda</li></ul>

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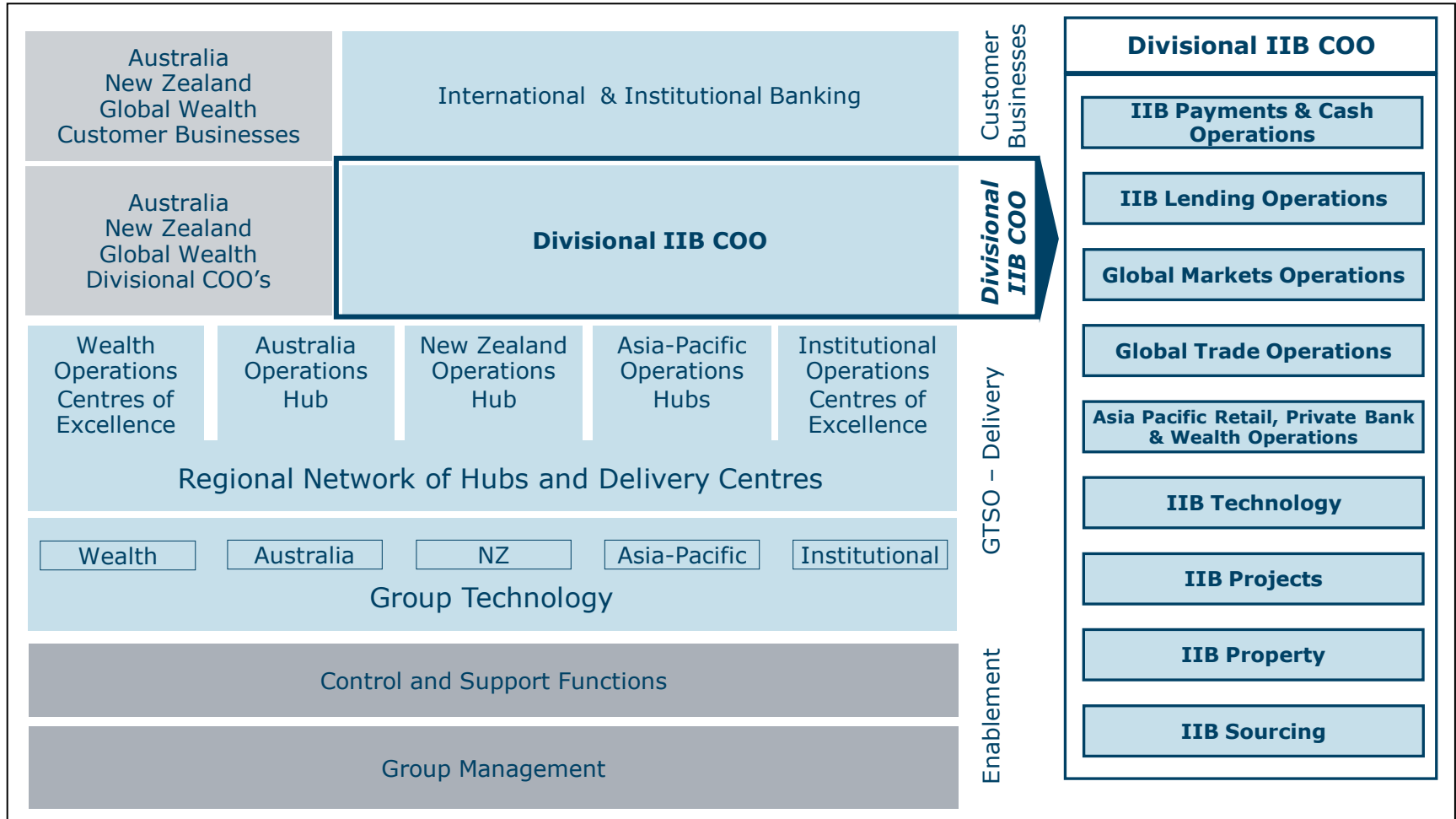
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# Our function is well integrated into the IIB business and enterprise delivery division



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