

So my name's Sean West, my role is managing director, Wealth, for Asia. ANZ's Asia Pacific strategy, you know, has huge potential. I think, it's a business that's doing very well. Umm and has been in recent years from my observations but I think, the potential there is significant for the franchise. We're building out across the retail business, the institutional business and certainly, from my perspective, in the wealth business and the opportunity in a number of markets in the region is just significant. And I think we can leverage some of ANZ's core capabilities and develop new ones in the region that I think can be transforming for ANZ. So my role to lead the wealth initiatives through Asia has a big role to play in the growth of both the Asia Pacific business and ANZ's strategy to become a super-regional bank I think there's no doubt there's a significant wealth opportunity through the region, both from a private banking perspective, both from a retail world perspective, and also, you know, within ANZ's existing partnerships within the region. Enormous untapped opportunity that ultimately we'll look to tap over the coming years. You know, it's a great time to join ANZ I think and certainly an interesting time in global financial markets but I think the powerful thing about ANZ not only their strong brand in Australia but also their plans for the region, through Asia and the objectives of becoming a super regional bank and I think, it's almost a once-in-a-lifetime opportunity here um, to make that um, that move and you know, I think, ANZ has enormous upside potential in the region.

My initial observations of the culture at ANZ is certainly one that's going through change. I think the culture is a very healthy one, it's grown up with a lot of history, um, and you know there's an innovative feel to the culture I think the change is probably more about, well my observations of the change anyway, it's really highlighting the performance piece of that so making sure people are accountable for performance and driving hard for results and I think that's sort of very much a change that's occurring in the organization right now, and a positive change, to make sure we achieve our objectives.