



ANZ

2015 ANNUAL GENERAL MEETING



**MIKE SMITH**

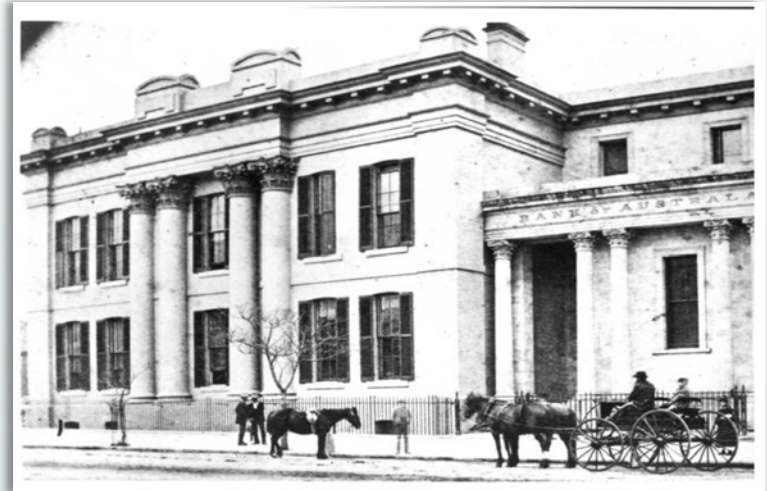
CEO



# SOUTH AUSTRALIA - AN IMPORTANT STATE FOR ANZ



ES&A Bank Branch (c1872)



Bank of Australasia Branch (1871)

# STRENGTHENING OUR CORE FRANCHISES

Over  
**150,000** new retail customers in  
Australia this year

**\$2**  
**billion** lending pledge to  
small business

**1 in 3** New Zealanders have  
their home loans with  
ANZ

**26%** uplift in Global  
Wealth profit

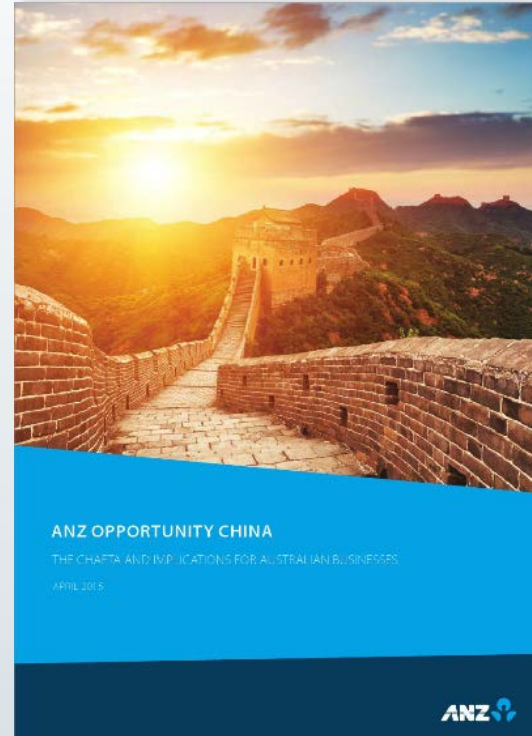
# GROWING PROFITABILITY IN ASIA

**Key  
markets**

deepening our  
presence, growing our  
institutional business

**20%**

profit uplift in Greater  
China in 2015, our 3rd  
largest market



# A 'SUPER REGIONAL' BANK



**Strengthen Aus. & NZ**



**Asia-Pacific focus**



**A bank of global quality**

**GROWTH AND PROSPERITY FOR AUSTRALIAN BUSINESSES IN ASIA**  
ANZ OPPORTUNITY ASIA

**AUSTRALIAN BUSINESSES ARE:**

Deriving greater profit margins from their Asian operations	Realising ROI within 3 years	Achieving sustainable growth and increasing profits due to their Asian expansion	Looking to further expand their Asian operations in the future
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# STRONGER, MORE PROFITABLE BANK

## STRENGTHENED CAPITAL

CET1 ratio<sup>1</sup>

2007

2015



4.1%



9.6%

## GROWN BALANCE SHEET

Total Assets

2007

2015



\$393b



\$890b

## PROFITS UP 80%+

Cash Profit

2007

2015



\$3.9b



\$7.2b

1. ANZ estimate of comparable number as at FY07

# AUSTRALIA'S ECONOMIC FUTURE IS TIED TO ASIA

**ANZ survey of over 1,000 Australian businesses to understand their sentiments on doing business in Asia:**





# INVESTING ACROSS THE REGION



Global Headquarters - Melbourne



Bengaluru



Manila



Chengdu



Wellington



Singapore



Hong Kong



Sydney



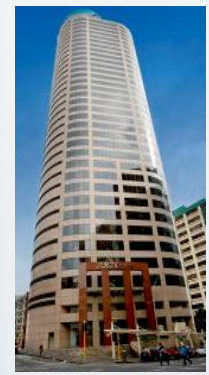
Adelaide



Brisbane



Perth



Auckland

# TRANSFORMING ANZ



# SOCIAL MEDIA & COMMUNITY

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in t y r s

“With the democratisation of access and the dissemination of information, the power hierarchy has been completely disrupted.”

Karen Stocks  
MD, Twitter Australia

BlueNotes debate: social media vs the hierarchy

We pitted executives and experts against each other to discover how the world of social is affecting the C-Suite.

Shane White  
Senior production editor,  
BlueNotes

11 Dec 2015



# ANZ VALUES & CODE OF CONDUCT AND ETHICS

## OUR VALUES ARE:

- I Integrity**  
Do what is right
- C Collaboration**  
Connect and work as one for our customers and shareholders
- A Accountability**  
Own your actions and make it happen
- R Respect**  
Value every voice, bring the customer's view to ANZ
- E Excellence**  
Be your best, help people progress, be business-minded

## THE EIGHT GUIDING PRINCIPLES OF OUR CODE OF CONDUCT AND ETHICS ARE:

- 1**  
ACT IN ANZ'S BEST INTERESTS AND VALUE ANZ'S REPUTATION
- 2**  
ACT WITH HONESTY AND INTEGRITY
- 3**  
TREAT OTHERS WITH RESPECT, VALUE DIFFERENCE AND MAINTAIN A SAFE WORKING ENVIRONMENT
- 4**  
IDENTIFY CONFLICTS OF INTEREST AND MANAGE THEM RESPONSIBLY
- 5**  
RESPECT AND MAINTAIN PRIVACY AND CONFIDENTIALITY
- 6**  
DO NOT MAKE OR RECEIVE IMPROPER PAYMENTS, BENEFITS OR GAINS
- 7**  
COMPLY WITH THE CODE, THE LAW AND ANZ POLICIES AND PROCEDURES
- 8**  
IMMEDIATELY REPORT ANY BREACH OF THE CODE, THE LAW OR ANZ POLICIES AND PROCEDURES



**ANZ**

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**[www.anz.com](http://www.anz.com)**

or contact

Jill Craig

Group General Manager Investor Relations

ph: (613) 8654 7749 fax: (613) 8654 9977 e-mail: [jill.craig@anz.com](mailto:jill.craig@anz.com)