

ANNUAL
GENERAL
MEETING
2012

JOHN MORSCHER
CHAIRMAN

Forces in the global economy

1 Reordering of the global economy

2 Connectivity

3 Driving productivity improvements

Super Regional Progress Report

1 Super regional building blocks

2 Global financial crisis remediation and/or opportunity

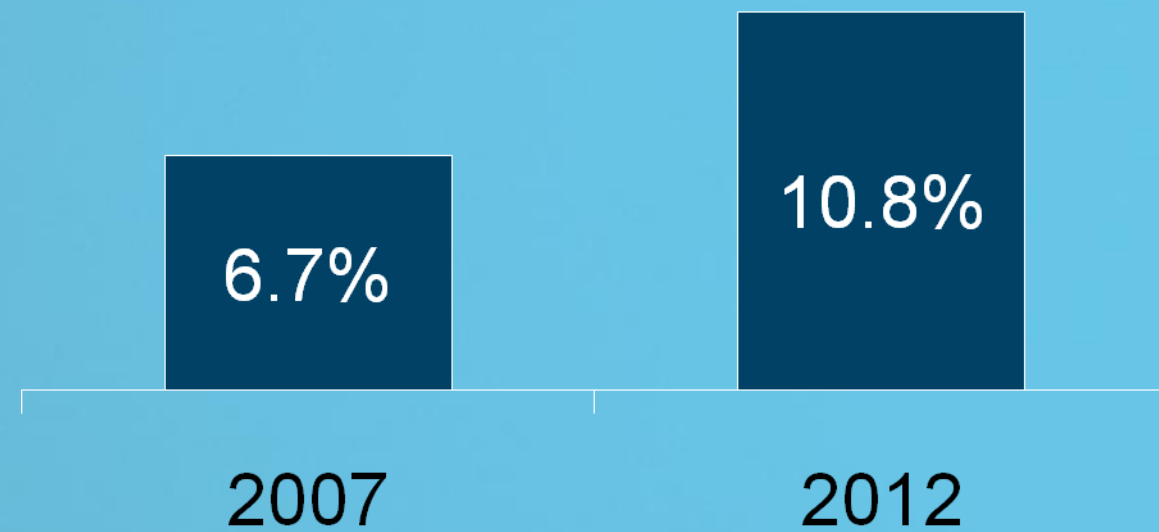
3 Establishing a real franchise in Asia

4 Strengthening Australia and New Zealand

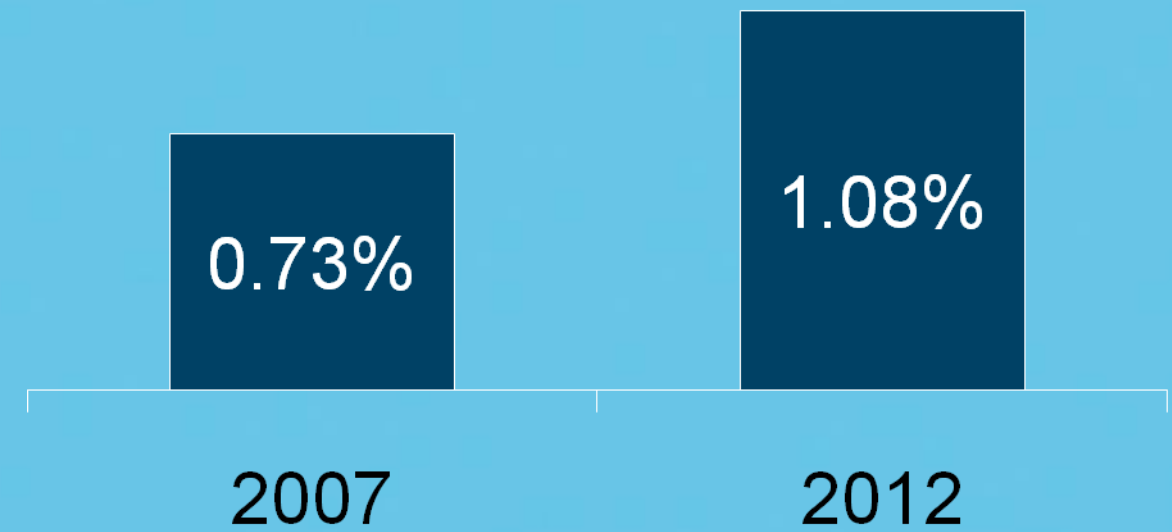
5 Adapting to a lower growth environment

Stronger Financial Position

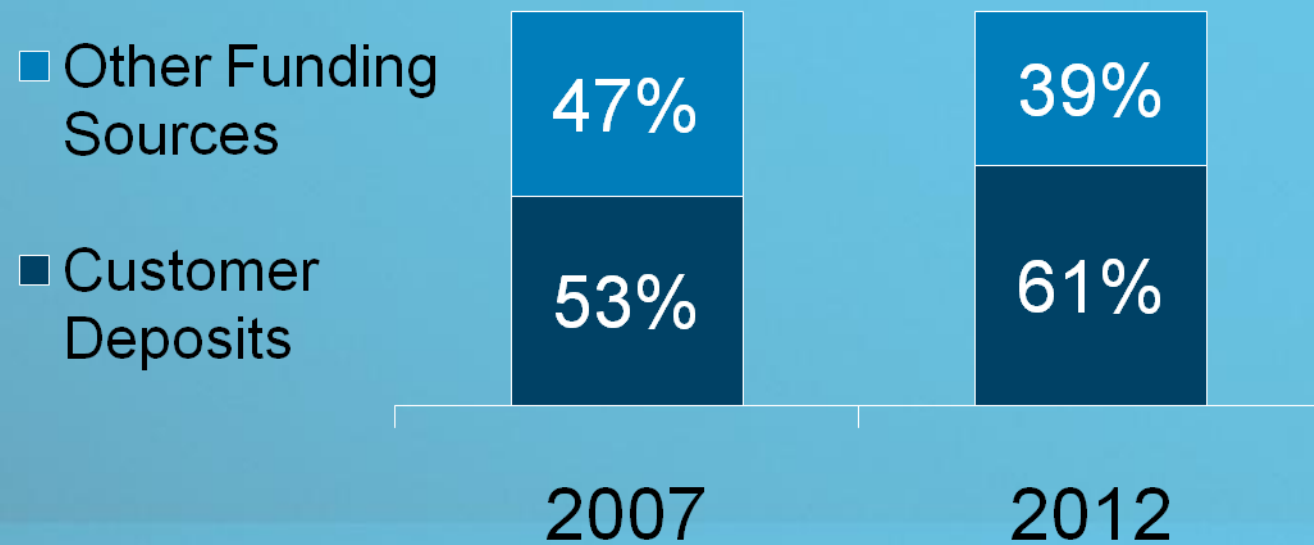
Tier 1 Capital Ratio



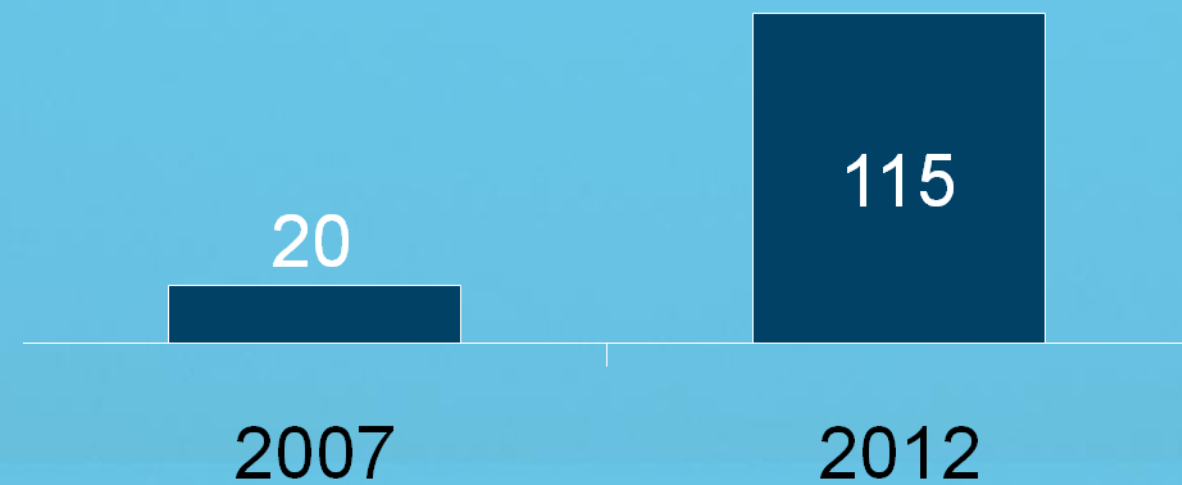
Collective Provision Coverage



Funding Composition

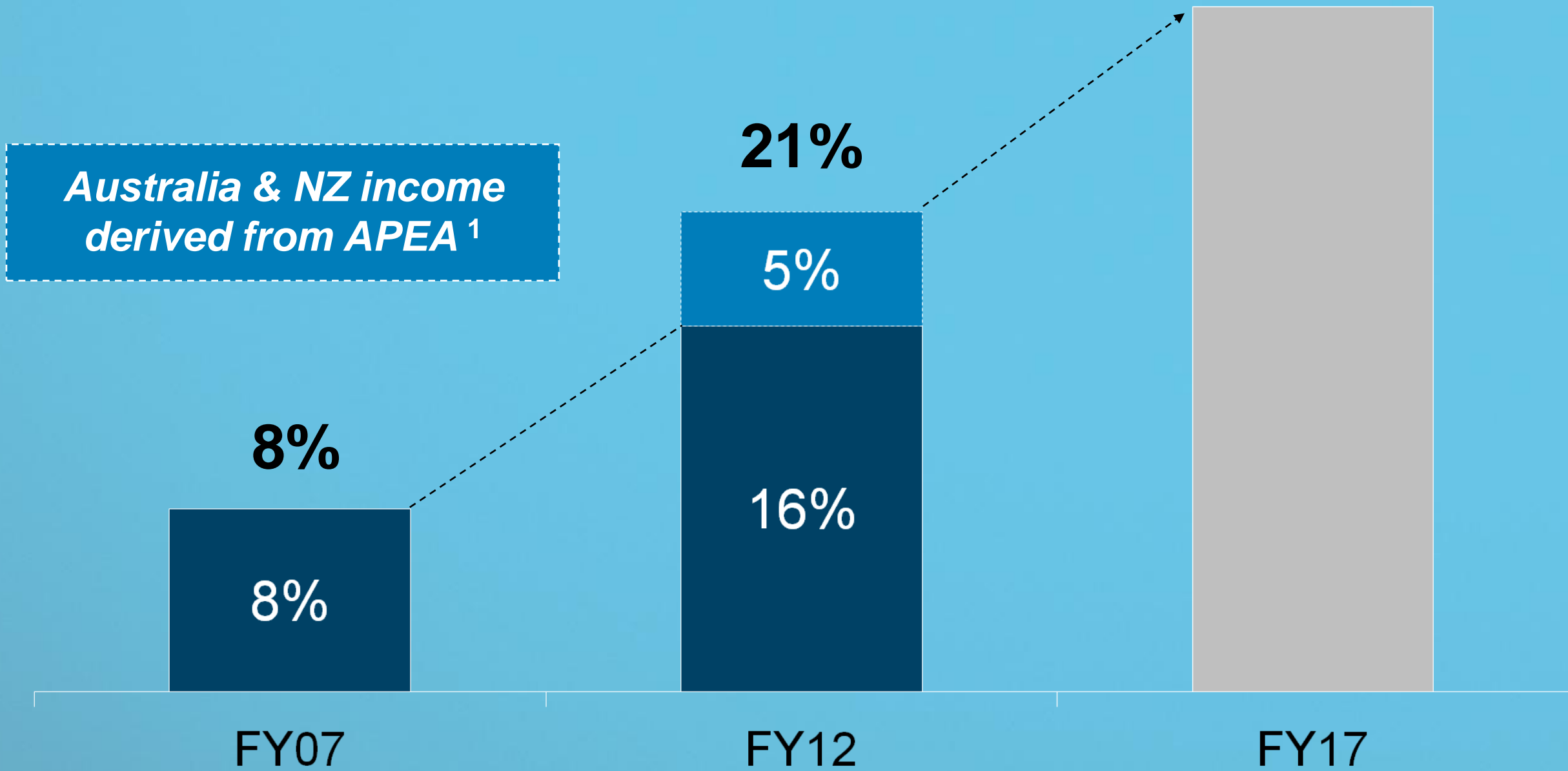


Liquid Assets (AUDb)





Super Regional Aspiration

Driving 25 to 30% of Group earnings by 2017



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

2012 Performance

	FY12	FY12 v FY11
Statutory Profit	\$5.7 billion	6% 
Statutory EPS	213.4 cents	2% 
Underlying Profit	\$6.0 billion	6% 
Underlying EPS	225.3 cents	3% 
Dividend	145 cents	4% 
Total Shareholder Return (TSR)	35.4%	

Customer & community recognition

Most sustainable bank globally in the 2012 Dow Jones Sustainability Index



Bank of the Year and Home Lender of the Year in Australia by Money magazine

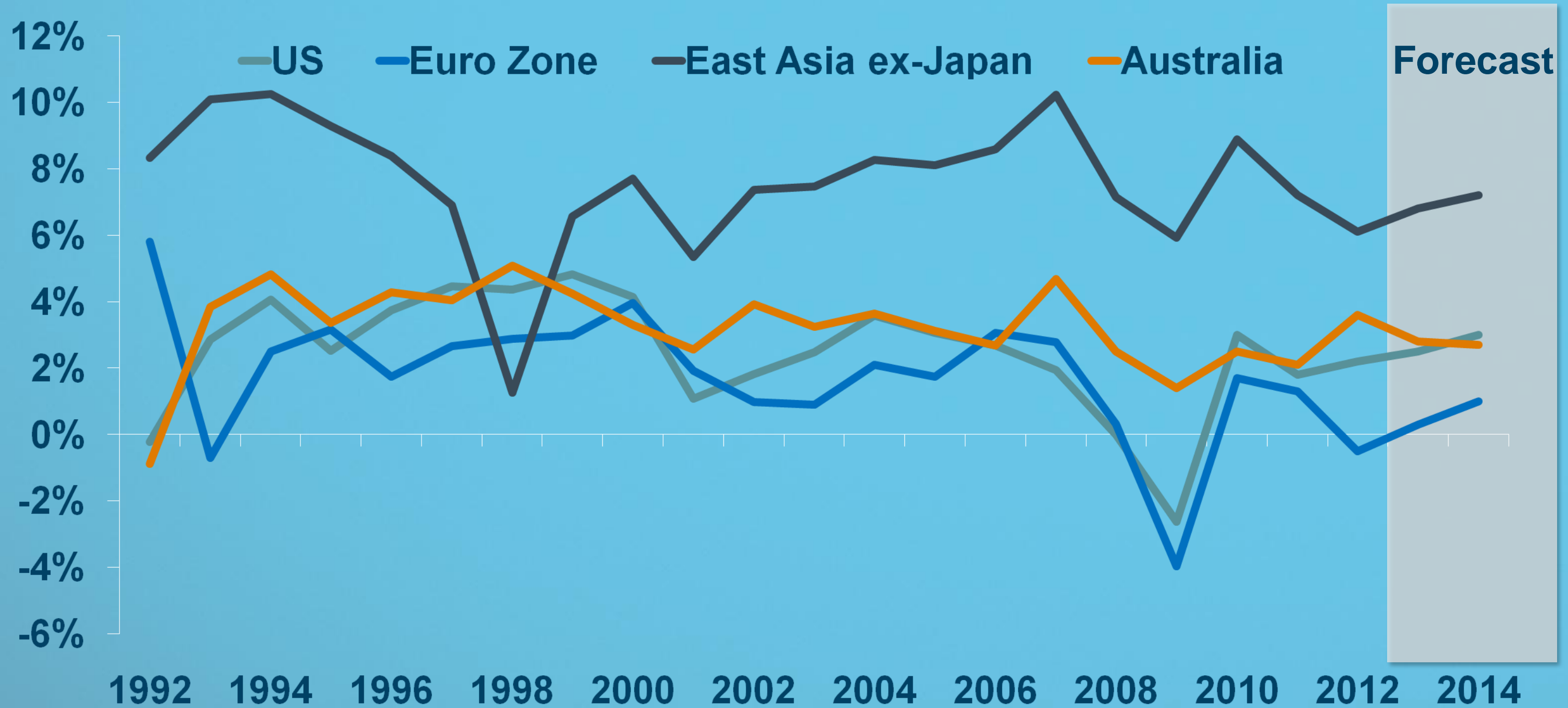


Top 5 Corporate Bank in Asia by Greenwich Associates



Economic Outlook

GDP annual % change



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