Welcome to ANZ’s 32nd AGM
Directors online
Executive Management Committee
Review of 2000

- Performance
- Customer Service and the Community
- Staff and Culture
- Strategy
Achieve superior financial performance

NPAT

$\text{m}

$m

\text{CAGR 13.3\%}

\text{ROE}

\text{Total Shareholder Return}

\text{Cost Income Ratio}

\%
Rebalance the portfolio

**Net Profit After Tax**
- 1997: 251 (PFS), 302 (Includes Grindlays)
- 2000: 647 (PFS), 772 (Includes Grindlays)

**Loans & Advances**
- 1997: 7966 (PFS), 46861 (Excludes Group)
- 2000: 5930 (PFS), 45684 (Excludes Group)

*Includes Grindlays*
*Excludes Group*
Enhance our leadership position in Corporate Banking

Source: Roberts Research
Simplify and focus International

Simplification completed in one move

Grindlays

www.anz.com
Build momentum in eCommerce
Reduce the risk profile of the Bank

Economic Loss Provisioning Factors

- Beta reducing towards 1.0, in line with peer average
Commitments to shareholders

• Achieve superior financial performance
  – deliver double digit earnings growth
  – improve return on equity
  – reduce our cost income ratio to 53%

• Rebalance the portfolio
  – increase our business with Personal customers

• Enhance our leadership position in Corporate Banking

• Simplify and focus International

• Build momentum in eCommerce

• Reduce our risk profile
Positive re-rating over the last 12 months

ANZ Share Price

$16.00
$14.00
$12.00
$10.00
$8.00

01-Oct-99 29-Feb-00 26-Jul-00 13-Dec-00
Personal Financial Services
Market share gains

Mortgages

Cards

Deposits
Personal Investor Magazine awards 2000

- Home lender of the year
- Business lender of the year
# Funds Management – strong investment performance

<table>
<thead>
<tr>
<th>ANZ Asset Management Fund</th>
<th>One Year Performance</th>
<th>Three Year Performance</th>
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</thead>
<tbody>
<tr>
<td>Australian Shares – Specialist Funds</td>
<td>5&lt;sup&gt;th&lt;/sup&gt; out of 28</td>
<td>1&lt;sup&gt;st&lt;/sup&gt; out of 21</td>
</tr>
<tr>
<td>Australian Fixed Interest – Special Funds</td>
<td>6&lt;sup&gt;th&lt;/sup&gt; out of 31</td>
<td>5&lt;sup&gt;th&lt;/sup&gt; out of 27</td>
</tr>
<tr>
<td>ANZ Super Pool Growth Fund</td>
<td>2&lt;sup&gt;nd&lt;/sup&gt; out of 32</td>
<td>1&lt;sup&gt;st&lt;/sup&gt; out of 29</td>
</tr>
</tbody>
</table>

Source: Mercer Investment Consulting
Corporate Financial Services
A leader in Corporate Banking

- Best Bank in Australia
  *US Global Finance Magazine 1999*
- Best FX Bank Australia
  *FX Week 1999*
- Best FX Bank of the Year
  *INSTO Magazine 2000*
- World No. 1 FX Options AUD
  *Risk Magazine 1999*
- No. 1 Trade Services Provider in Australasia
  *Brand Wood International 2000*
- No. 1 Arranger - Asia Pacific
  *Project Finance International 1999*
- No. 1 Arranger, Asia & Australia
  *Global Finance*
- Derivatives/Risk Management House of the Year
  *INSTO Magazine 2000*
- #1 Domestic Commercial Paper
  *Asia Money July 2000*
- No. 1 in Sub-custody in Australasia
  *Global Investor Magazine 2000*
International
Simplify and focus our international network

Simplification completed in one move

Grindlays
Simplify and focus our international network
Simplify and focus our international network

Simplification completed in one move
eCommerce

Welcome to anz.com

What's new at anz.com?
- 2000 ANZ AGM live webcast - 15 December 10am
- Foodbank Australia Christmas Food Appeal
- Help ANZ give The Smith Family $25000 this Xmas
- Win the ultimate golf trip with ANZ E*TRADE
- Read the latest ANZ online newsletter

How do I apply online for products and services?
ANZ offers the convenience of online applications for ANZ products and services. To apply online for savings, investment and transaction products, credit cards, home and personal loans, insurance and business products and services, click here.

Can I buy and sell shares online?
ANZ E*TRADE Online Investing combines the power of straight-through processing of orders, real-time funds transfers and the latest market information to provide you with a fast, easy way to buy and sell shares... more

ANZ Online Marketplace
ANZ's Internet-based procurement service, anzbiz.com is an effective way to revolutionise your supply chain and realise immediate benefits in cost savings, increased flexibility and greater market reach... more

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anz.com – the best financial/investment web site

Australian Financial Review
Internet Awards 2000
Major eCommerce initiatives

- Internet Banking
Over 500,000 customers registered

Australia

New Zealand

Oct-99 | Apr-00 | Oct-00
---|---|---

Oct-99 | Apr-00 | Oct-00
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Major eCommerce initiatives

- Internet banking
- e-payments
- anzebiz.com
- FX online
- ANZ E*TRADE
- eauto
Joint venture with OCBC Bank

Internet Service Provider

Leading Financial Portal

Online Stockbroking

Retail Alliances

Regional e-based financial institution

B2B and B2C Enabling

Banking front end

www.anz.com
Customers and Community

Wet ‘n’ Wise Program
ANZ in the community

Staff painting Foodbank

Wet ‘n’ Wise Program

Youth at Risk
Staff and Culture

Staff celebrating their victory as the best financial services call centre in Australia
Assisting staff with technology

The first staff member to receive her pc@home
Commitment to training and education

This site is exclusively for the use of ANZ employees.
Doubled the number of graduates
Developing a pool of talent
Staff increasingly becoming shareholders
Substantial improvement in staff satisfaction

From staff survey July 2000
Outlook
Global growth is expected to slow in 2001

World Economic Growth

% change from year
GDP

86 87 88 89 90 91 92 93 94 95 96 97 98 99 00 01 02

ANZ forecasts
Australian interest rates have peaked

Short-term interest rates

% per annum

ANZ forecasts

90-day bills

Cash

Australian interest rates have peaked
New Zealand economy is showing signs of recovery
Resolution 2 (a)

Re-election of Mr C B Goode as a director

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<th>Votes</th>
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<td>Against</td>
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<tr>
<td>Open</td>
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Resolution 2 (b)

Re-election of Mr J C Dahlsen as a director

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<th>Votes</th>
<th>For</th>
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<th>Against</th>
<th>%</th>
<th>Open</th>
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