171 years in South Australia

ES&A Bank Branch
13 King William Street (c1872)

Bank of Australasia Branch
Corner King William & Currie Streets (1871)
A leader in customer satisfaction

% Satisfied or Very Satisfied¹

1. Source - Roy Morgan Research; Aust Main Financial population aged 14+. % satisfied (very or fairly satisfied), rolling 6 months.

AGM 2010
Recognised for corporate responsibility

ANZ assessed as #1 bank globally on corporate sustainability performance for the fourth year in a row.
## 2010 Financial performance

<table>
<thead>
<tr>
<th></th>
<th>FY10</th>
<th>FY10 v FY09</th>
</tr>
</thead>
<tbody>
<tr>
<td>Statutory Profit</td>
<td>$4.5b</td>
<td>53% ↑</td>
</tr>
<tr>
<td>Statutory EPS</td>
<td>178.9c</td>
<td>37% ↑</td>
</tr>
<tr>
<td>Underlying Profit</td>
<td>$5.0b</td>
<td>33% ↑</td>
</tr>
<tr>
<td>Underlying EPS</td>
<td>198.7c</td>
<td>18% ↑</td>
</tr>
<tr>
<td>Dividend</td>
<td>126c</td>
<td>24% ↑</td>
</tr>
</tbody>
</table>
Banks a key driver of wealth in Australia

Australia’s major banks combined represent ~22% of the S&P/ASX 200

ANZ Dividend (cents per share)

<table>
<thead>
<tr>
<th>Year</th>
<th>Dividend</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009</td>
<td>102</td>
</tr>
<tr>
<td>2010</td>
<td>126</td>
</tr>
</tbody>
</table>

1. As at 13 December 2010

AGM 2010
ANZ well positioned

- AA Rated bank
- Well capitalised with one of the highest Tier-1 capital ratios globally
- 23rd largest bank globally by market capitalisation
Super Regional Strategy progress

- One of the fastest growing banks in Asia and fourth largest international bank in the region
  - Acquired RBS Asian Assets
  - Increased investments in our Chinese partnerships
  - Achieved local incorporation in China
  - Final approval for foreign bank license in India

AGM 2010
Super Regional Strategy progress

- Maintained strong businesses in our home markets of Australia and New Zealand
- Strengthened wealth management position through acquisition of remaining share in ING joint venture
- Completed Landmark acquisition
Corporate responsibility framework

5 Key Priorities

- Responsible practices
- Education & employment
- Financial capability
- Helping bridge urban & rural social & economic divide
- Urban sustainability

We live in your world

AGM 2010
Customer deposits

Deposit Rates vs RBA Cash Rate

- 3 Month Term Deposit Rate
- RBA Cash Rate

AGM 2010
Challenges ahead for many economies

General government net debt as a percentage of GDP (2010)

Source: IMF, Fiscal Monitor, November 2010

AGM 2010
Asia is leading the global recovery

GDP Annual % Change

- East Asia ex-Japan
- United States
- Euro Zone

Source: Datastream, ANZ, IMF

AGM 2010
Banking sector net interest margin

Source: J.P. Webb