JOHN MORSCHHEL
CHAIRMAN
Forces in the global economy

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<table>
<thead>
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<tbody>
<tr>
<td>1</td>
<td>Reordering of the global economy</td>
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<tr>
<td>2</td>
<td>Connectivity</td>
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<tr>
<td>3</td>
<td>Driving productivity improvements</td>
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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
- 2007: 6.7%
- 2012: 10.8%

### Collective Provision Coverage
- 2007: 0.73%
- 2012: 1.08%

### Funding Composition
- **Other Funding Sources**
  - 2007: 47%
  - 2012: 39%
- **Customer Deposits**
  - 2007: 53%
  - 2012: 61%

### Liquid Assets (AUDb)
- 2007: 20
- 2012: 115
Super Regional Aspiration

Driving 25 to 30% of Group earnings by 2017

Australia & NZ income derived from APEA

<table>
<thead>
<tr>
<th>Year</th>
<th>Australia &amp; NZ Income Derived from APEA</th>
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<tbody>
<tr>
<td>FY07</td>
<td>8%</td>
</tr>
<tr>
<td>FY12</td>
<td>16%</td>
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<tr>
<td>FY17</td>
<td>21%</td>
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1. Australia & NZ income derived from APEA not available for FY07
# 2012 Performance

<table>
<thead>
<tr>
<th></th>
<th>FY12</th>
<th>FY12 v FY11</th>
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<tbody>
<tr>
<td>Statutory Profit</td>
<td>$5.7 billion</td>
<td>6% ↑</td>
</tr>
<tr>
<td>Statutory EPS</td>
<td>213.4 cents</td>
<td>2% ↑</td>
</tr>
<tr>
<td>Underlying Profit</td>
<td>$6.0 billion</td>
<td>6% ↑</td>
</tr>
<tr>
<td>Underlying EPS</td>
<td>225.3 cents</td>
<td>3% ↑</td>
</tr>
<tr>
<td>Dividend</td>
<td>145 cents</td>
<td>4% ↑</td>
</tr>
<tr>
<td>Total Shareholder Return (TSR)</td>
<td>35.4%</td>
<td></td>
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</table>
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


Source: Datastream, Bloomberg, IMF, ANZ
ANNUAL GENERAL MEETING 2012