



# SHAREHOLDER UPDATE 2010



# KEY DATES\*

## ANNOUNCEMENT OF ANNUAL RESULTS

[year ended 30 September 2010]

- Thursday, 28 October 2010

## ANNUAL GENERAL MEETING

- Friday, 17 December 2010 in Adelaide

## FINAL DIVIDEND ORDINARY SHARES

- Ex Dividend Date: 4 November 2010
- Record Date: 10 November 2010
- Payment Date: 17 December 2010

\* If there are changes to these dates, the Australian Securities Exchange will be notified accordingly

## AUSTRALIA

- Over 170 years of presence
- A top 4 bank
- A top 10 listed company
- Leader in customer satisfaction among the major Australian banks

## NEW ZEALAND

- Over 150 years of presence
- The largest bank in New Zealand
- Leading market position in all core banking sectors

## ASIA PACIFIC

- The largest Australian bank in Asia with over 40 years of presence
- A leading bank in the South Pacific with over 130 years of presence
- A significant operations hub in Bangalore, India

## EUROPE & AMERICA AND THE MIDDLE EAST

- Representation in the United States, United Kingdom and Europe, and the Middle East to support regional operations

## CHAIRMAN'S NOTE JOHN MORSCHER

Enclosed with this edition of Shareholder Contact is the advice of your 2010 Interim Dividend of 52 cents per share fully franked, up 6 cents or 13% on the 2009 Interim Dividend.

A more positive credit environment particularly in Australia and in Asia saw provisions for credit costs reduce 34%, on the preceding half with underlying earnings per share for the half year up 15%.

Net profit after tax of \$1,925 million for the half year ended 31 March 2010 was up 26% on the preceding half and 36% compared to the same half last year.

Across the Group, revenue and profit increased. Australia performed well with profit up 11% (excluding acquisitions) with positive contributions from Institutional, Commercial and Wealth.

New Zealand's performance improved significantly, although off a low base, as the economy showed some signs of recovery.

In Asia Pacific we've been growing at the same time as completing the complex integration of the businesses we acquired from The Royal Bank of Scotland. Profits were up 19% in US dollar terms on the preceding half.

Finally, in global Institutional Division profit after tax grew 19% highlighting the genuine progress that has been made in turning around this business based on a clear strategy aligned to ANZ's super regional objective.

The global financial climate continues to be volatile, however our strong base in Australia, New Zealand and increasingly in Asia positions ANZ well.



## CHIEF EXECUTIVE OFFICER'S NOTE MICHAEL SMITH

The last two years have been an extraordinary period in global banking. While ANZ has experienced the most significant challenges in a generation, I am pleased to report to you that we have not only weathered the financial crisis and the economic downturn, but that ANZ is one of the few banks in the world to have come out of the financial crisis stronger than we went in.

Having a consistent, clearly articulated objective to build ANZ into a super regional bank and a stronger foundation within our business is now allowing us to take advantage of Australia's geographic, business and cultural linkages with the fastest growing region in the world Asia Pacific.

What's most encouraging about our Interim result is the momentum in our underlying financial performance. We are seeing the benefits from difficult decisions that we've made to build a more sustainable business and the opportunities that we have taken to grow.

We have achieved this while still supporting our customers, keeping our people engaged and passionate about our vision, and contributing to the community.

Together, our franchise, our clear strategy and the actions taken to change ANZ, have uniquely positioned us to ride the wave of growth in the region and create value for our shareholders.



## GROUP PERFORMANCE HIGHLIGHTS

\$M	1H10	1H10 V 2H09 (HoH)	1H10 V. 1H09 (PCP)
Net Profit after Tax	1,925	26%	36%
Underlying Profit <sup>^</sup>	2,298	23%	20%
Revenue <sup>^</sup>	7,567	3%	7%
Expenses <sup>^</sup>	3,249	4%	10%
Provisions <sup>^</sup>	1,098	-32%	-23%
EPS <sup>^</sup>	91.3	15%	2%
Interim Dividend (cents)	52	n/a	13%
Customer Deposits	238,212	2%	5%
Net Loans and Advances including Acceptances	347,862	1%	-3%
Shareholders Equity	32,583	0%	15%
Tier 1 Capital	10.7%		

<sup>^</sup> Presented on an underlying basis adjusted for any one-off and non-core items that are not part of the normal ongoing operations of the Group.  
HoH – Half on Half  
PCP – Prior Corresponding Period



# CONTACT DETAILS

## INVESTOR RELATIONS

Level 9, 833 Collins Street  
 Docklands VIC 3008 Australia  
 Telephone: +61 3 8654 7682  
 Facsimile: +61 3 8654 9977  
 Email: investor.relations@anz.com

## SHARE REGISTRY

**Australia**  
 GPO Box 2975  
 Melbourne VIC 3001 Australia  
 Telephone: 1800 11 33 99 (Within Australia)  
 +61 3 9415 4010 (International Callers)  
 Facsimile: +61 3 9473 2500  
 Email: anzshareregistry@computershare.com.au

## New Zealand

Private Bag 92119  
 Auckland 1142 New Zealand  
 Telephone: 0800 174 007  
 Facsimile: +64 9 488 8787

## United Kingdom

PO Box 82, The Pavilions  
 Bridgwater Road Bristol BS99 7NH  
 Telephone: +44 870 702 0000  
 Facsimile: +44 870 703 6101

For further information visit:  
[www.shareholder.anz.com](http://www.shareholder.anz.com)