



15 December 2022

Market Announcements Office
ASX Limited
Level 4
20 Bridge Street
SYDNEY NSW 2000

2022 Annual General Meeting – Presentation

Australia and New Zealand Banking Group Limited (ANZ) today released its 2022 Annual General Meeting – Presentation.

It has been approved for distribution by ANZ's Continuous Disclosure Committee.

Simon Pordage

Company Secretary

Australia and New Zealand Banking Group Limited



ANNUAL GENERAL MEETING

> 2022





KATHRYN VAN DER MERWE

▣ Group Executive Talent & Culture and Service Centres



ONLINE MEETING GUIDE



Available at
anz.com/AGM



ONLINE MEETING GUIDE

for the Annual General Meeting and Scheme Meeting
being held on Thursday, 15 December 2022

PARTICIPATION ON THE DAY

Before you begin ensure your browser is compatible.

You can easily check your current browser by going to the website: whatismybrowser.com

Supported browsers are:

- Chrome
- Firefox
- Safari
- Edge

The Meetings are viewable from desktops, laptops and handheld/mobile devices.



ONLINE

If you choose to participate online you will be able to view a live webcast of the Meetings, ask the Directors questions online and submit your votes in real time.

To participate online visit <https://meetnow.global/ANZ2022> on your smartphone, tablet, or computer.

You will need the latest versions of Chrome, Safari, Edge or Firefox. Please ensure your browser is compatible.

ONLINE FROM ANYWHERE

To **log in**, you must have the following information:



AUSTRALIAN RESIDENTS

SRN or HIN and postcode of your registered address



OVERSEAS RESIDENTS

SRN or HIN and country of your registered address



APPOINTED PROXIES

Please contact Computershare Investor Services on **+61 3 9415 4024** to request your unique email invitation link prior to the meeting day

To **participate** at the Meetings

To participate in the online Meetings, visit <http://meetnow.global/ANZ2022> and click on the JOIN MEETING NOW button.

JOIN MEETING NOW



To register as a shareholder

Select 'Shareholder', enter your SRN or HIN and select your country. If Australia, also enter your postcode.

Shareholder	Invitation	Guest
If you are a shareholder or an appointed corporate representative, please enter the required details below.		
Invitation ID e.g. 11234567890		
Country Australia		
Post Code e.g. 4123		
SIGN IN		



To register as a Proxyholder

To access the Meetings click on the link in the invitation e-mail sent to you. Or select 'invitation' and enter your invite code provided in the e-mail.

Shareholder	Invitation	Guest
If you have received an email invitation for this meeting, please enter your invite code below.		
Invite Code Enter your invite code e.g. 01ABCDEF0123456789		
SIGN IN		



To register as a guest

Select 'Guest' and enter your details.

Shareholder	Invitation	Guest
If you would like to attend the meeting as a Guest please provide your details below.		
First Name *		
Last Name *		
Email		
Company Name		
SIGN IN		

BROADCAST

The webcast will appear automatically once the Meetings have started. If the webcast does not start automatically press the play button and ensure the audio on your computer or device is turned on.



Broadcast	Vote	Q & A	Documents
MR JOHN CITIZEN 500 Votes			
Clip Slides			

Q & A

To ask a question select the 'Q & A' icon, select the topic your question relates to. Type your question into the chat box at the bottom of the screen and press 'Send'. To ask a verbal question, follow the instructions on the FAQ document.



Broadcast	Vote	Q & A	Documents
Your question(s)			
<div>3 Adoption of Remuneration Report</div>			
Enter your question here 24 character(s)			
Send			

anz.com

VOTE

When the Chairman declares the poll open, select the 'Vote' icon and the voting options will appear on your screen.

To vote, select your voting direction. A tick will appear to confirm receipt of your vote.

To change your vote, select 'Click here to change your vote' and press a different option to override.



Broadcast	Vote	Q & A	Documents
Items of Business			
2A Re-elect Mr John Brown as a Director			
FOR AGAINST ABSTAIN			
2B Re-elect Mr Peter Nolan as a Director			
FOR AGAINST ABSTAIN			

DOCUMENTS

To view documents relating to the Meetings select the 'Documents' icon and choose the document you wish to view.



Broadcast	Vote	Q & A	Documents
Notice of Meeting			
Online User Guide			

FOR ASSISTANCE

If you require assistance before or during the Meetings, please call **+61 3 9415 4024**.

Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522



PAUL O'SULLIVAN

➤ Chairman

FY22 Statutory Profit After Tax

> **7.12 billion**

up 16% year on year



FY22 Total Dividends Per Share

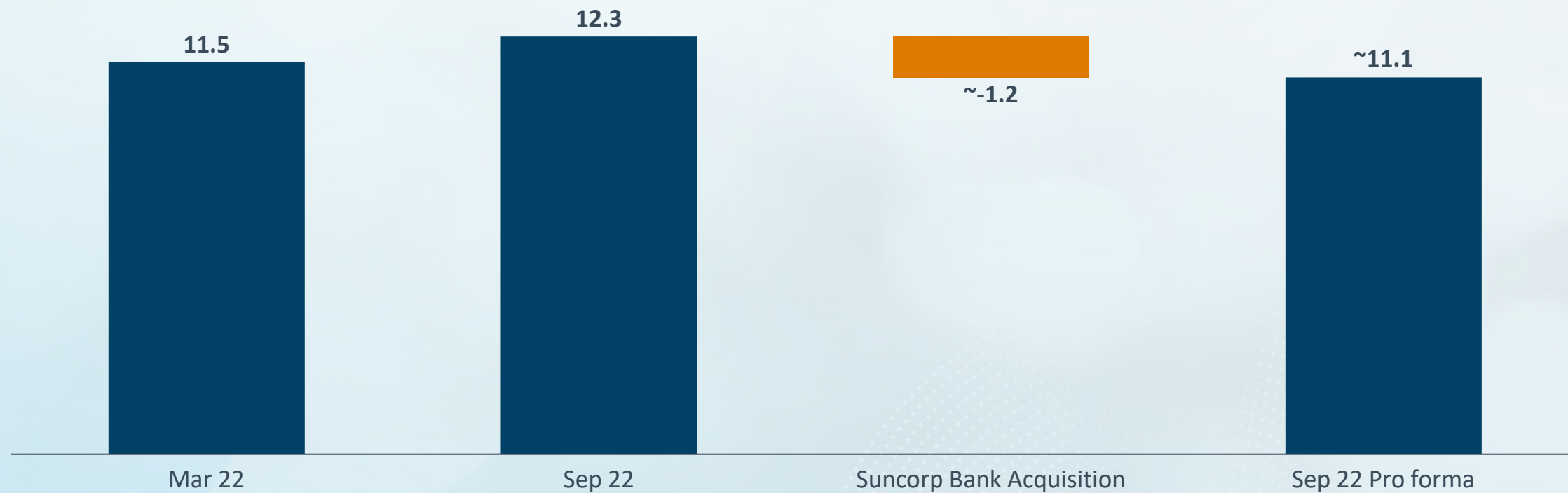
> **146 cents**

Fully Franked ☒

> APRA LEVEL 2 COMMON EQUITY TIER 1 RATIO

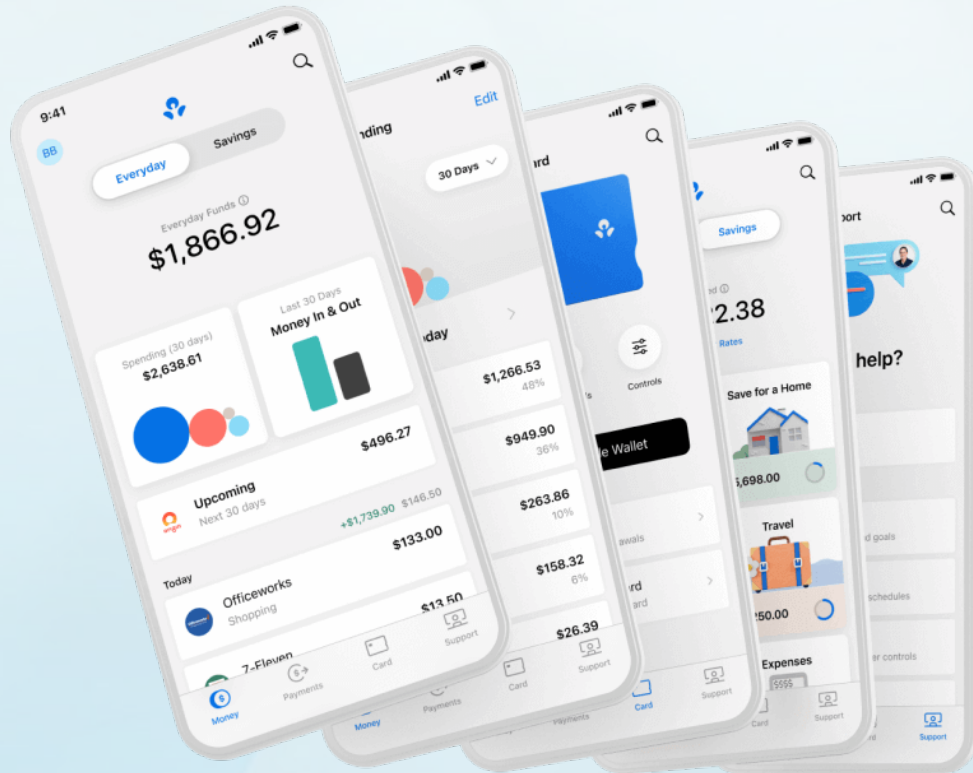
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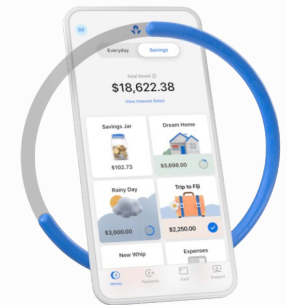
> ANZ PLUS

>



See where your money goes
Spending broken down into
categories to manage your budget

Set a goal to help you reach it
Set and track up to 99 goals
within your ANZ Save account



> SUNCORP BANK ACQUISITION

> PROVIDES INCREASED SCALE & DIVERSIFICATION

Total Aus. Retail &
Commercial Gross
Loans & Advances¹

↑ 17%



Australia
Business Lending¹

↑ 20%



Australia
Mortgages¹

↑ 17%



Australia
Retail Deposits¹

↑ 22%



1. Percentage increase in the size of ANZ's Retail & Commercial portfolios based on the combined businesses (ANZ Australia Retail & Commercial and Suncorp Bank) as disclosed in ANZ's 'Acquisition of Suncorp Bank and Equity Raising Investor Discussion Pack' of 18 July 2022



CLIMATE CHANGE

First Australian bank to align disclosures with the **Task Force of Climate-related Financial Disclosures**

First Australian bank to join **Net Zero Banking Alliance**

First bank to issue a **Sustainable Development Goal bond** in Australia

First Australian bank to engage with our **100 largest emitting business customers**





SHAYNE ELLIOTT

▸ Chief Executive Officer

Brewing an historic relationship



“A relationship like that has to be built on trust and good character. And they are certainly qualities you associate with the Cooper family.”

> FY22 GROUP FINANCIAL RESULTS

>

	FY22	vs FY21
Statutory profit, \$ million	7,119	+16%
Cash profit (continuing operations)¹, \$ million	6,515	+5%
Return on equity¹, %	10.4	+47bps
Earnings per share - basic¹, cents	228.8	+6%
Dividend per share – fully franked, cents	146	+4 cents
NTA per share, \$	20.75	-34 cents

1. Cash profit (continuing operations) includes the impact of Large / Notable items, excludes discontinued operations)

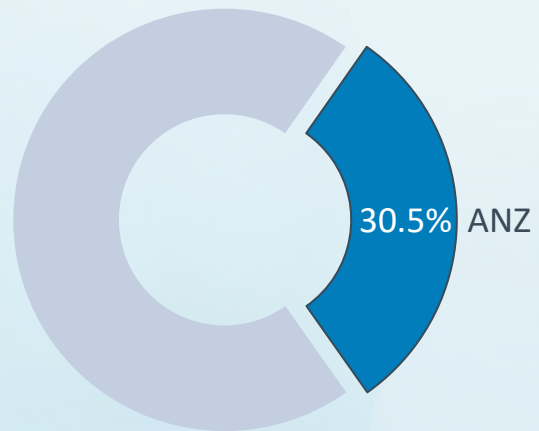


NEW ZEALAND



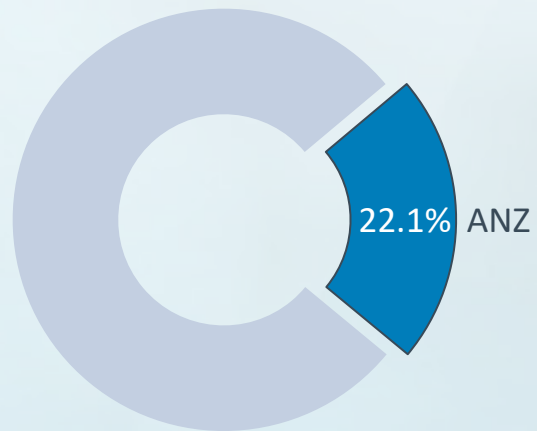
MARKET POSITION

Housing lending



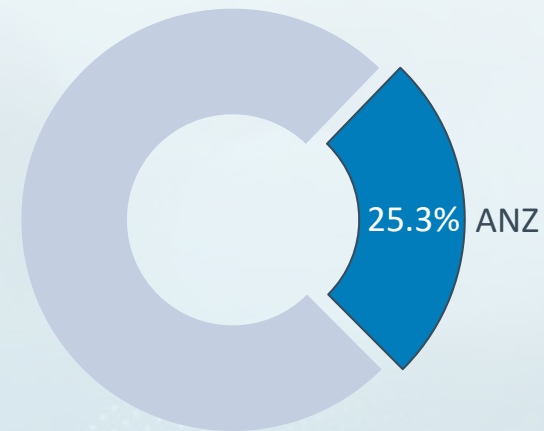
Rest of Market

Business Lending



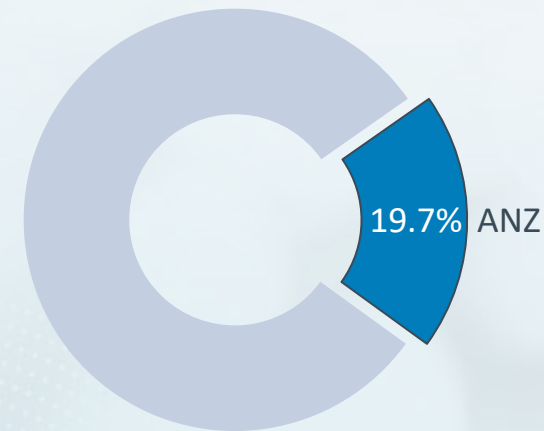
Rest of Market

Agri lending



Rest of Market

Funds Management



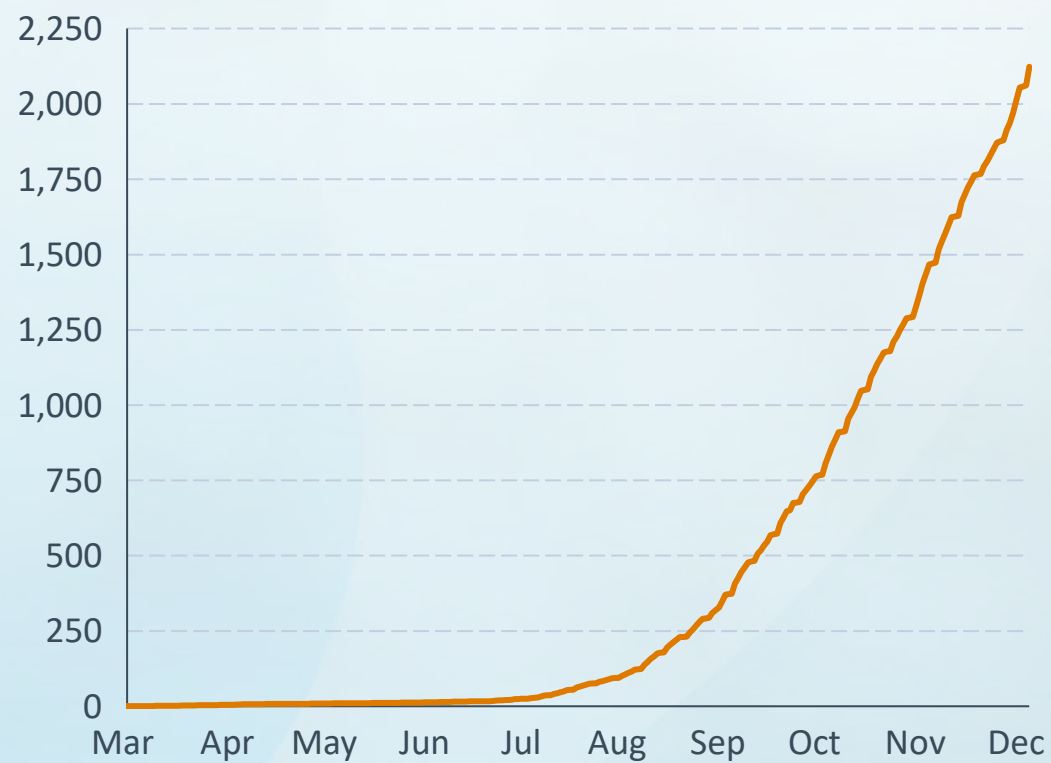
Rest of Market

Source: RBNZ dashboard. Lending as at Aug 22, Funds Mgt (KiwiSaver) as at Jun 22

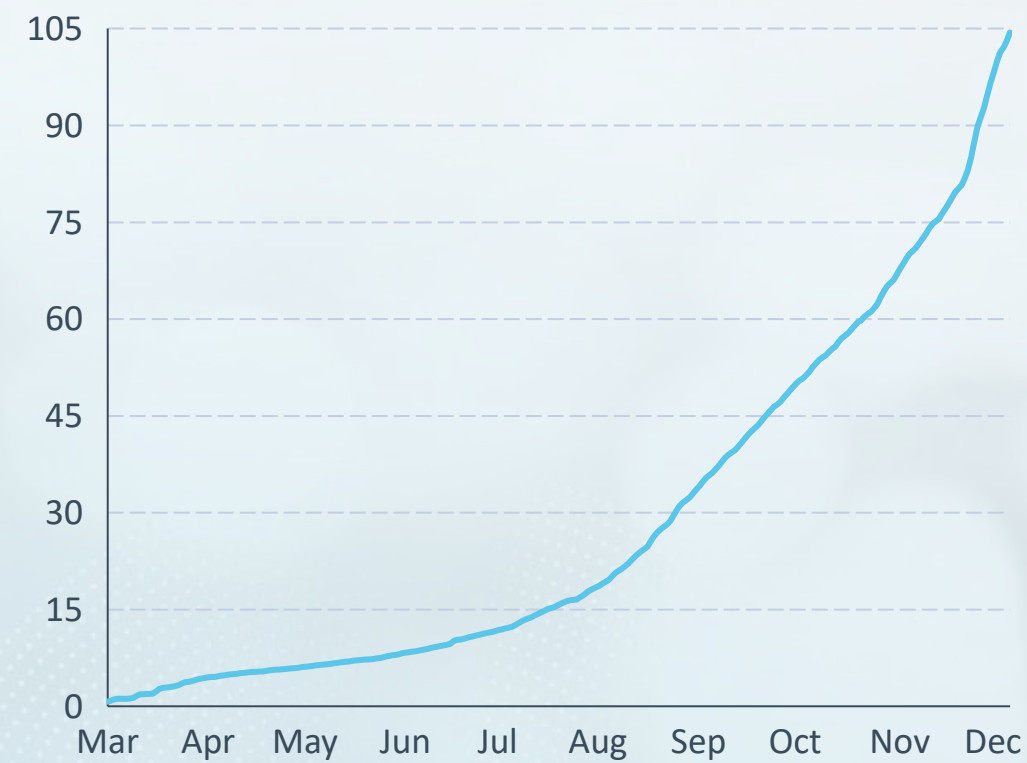


> ANZ PLUS

> TOTAL DEPOSIT BALANCE (2022), \$m



TOTAL CUSTOMERS (2022), '000s





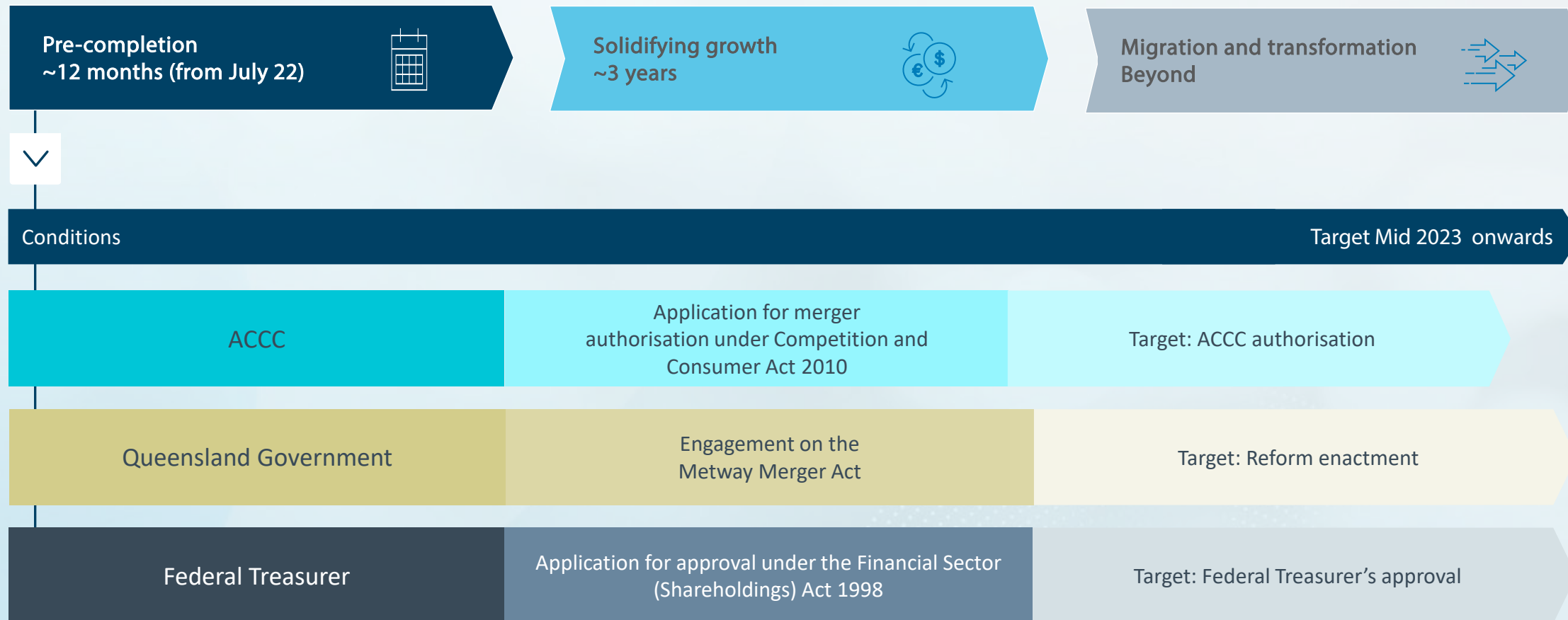
ANZ Plus

ANZ Plus

ANZ Plus

ANZ Plus

> SUNCORP BANK ACQUISITION





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> 2022

