ANZ’s 150th year in Queensland

Queen & Creek St Branch
19th century

Queen & Creek St Branch
21st century
Our staff are involved in local community programs

Staff volunteer their time to raise funds for the Starlight Foundation
Queensland – an attractive place to do business
ANNUAL GENERAL MEETING 2003
Four key matters

• Our performance and the key factors driving that performance
• The acquisition of National Bank of New Zealand
• Corporate Governance
• The outlook for the year ahead
Four key matters

- **Performance and factors driving that performance**
  - The acquisition of National Bank of New Zealand
  - Corporate Governance
  - The outlook for the year ahead
10 years of profit growth

Net Profit After Tax*

* before abnormal items and significant transactions
A portfolio of specialist businesses

Full Year NPAT $m

- Institutional Financial Services
- Personal Banking & Wealth
- Mortgages
- Corporate
- Consumer Finance
- New Zealand Banking
- Asia Pacific
- Asset Finance
- Treasury

Legend:
- Green: NPAT increase
- Red: NPAT decrease
- Blue: Prior period NPAT

ANZ
Our cost to income ratio was 45.1% in 2003
Ten years of dividend increases
Our progress is recognised by a number of measures.
Consistent and focused decision making is delivering for shareholders.

- **Market Capitalisation**
  - 1995: $5b
  - 2003: $25b

- **Share Price**
  - 1995: $5
  - 2003: $15

- **Dividend**
  - 1995: 100 cents
  - 2003: 200 cents

- **Cost to Income**
  - 1995: 60%
  - 2003: 40%
Value of $1,000 invested in January 1996
A better place to work

Overall Staff Satisfaction

<table>
<thead>
<tr>
<th>Year</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1999</td>
<td>50</td>
</tr>
<tr>
<td>2000</td>
<td>58</td>
</tr>
<tr>
<td>2001</td>
<td>62</td>
</tr>
<tr>
<td>2002</td>
<td>78</td>
</tr>
<tr>
<td>2003</td>
<td>82</td>
</tr>
</tbody>
</table>
81% of Personal Banking staff would recommend ANZ as a place to work
Our customers are more satisfied

High levels of customer satisfaction for our Corporate Banking business

*Score out of 10: Source - Roberts Research
Determined to rebuild community trust
Financial Literacy

Kick-start your financial fitness

Work out your money and get your finances into shape

ANZ
Four key matters

• Performance and factors driving that performance
• The acquisition of National Bank of New Zealand
• Corporate Governance
• The outlook for the year ahead
National Bank of New Zealand
Rights issue

Prospectus

Renounceable Rights Issue

This is an important document and requires your immediate attention. If you are an Eligible Shareholder, you should read this document in its entirety before deciding whether to accept or reject the Offer or whether to exercise the Offer in whole or in part.

Prospectus

This Prospectus is solely for Australian residents. If you are resident in New Zealand and you have questions about this document, you should consult a New Zealand solicitor or financial advisor.

The Renounceable Rights Issue is fully underwritten.

2 for 1 Renounceable Rights Issue to Eligible Shareholders of ANZ of approximately 276.2 million New Ordinary Shares at an Offer price of A$2.25 per New Ordinary Share to raise approximately A$633 million.

Morgan Stanley

ANZ

Australia and New Zealand Banking Group Limited

Advisory Report 2015
Four key matters

• Performance and factors driving that performance
• The acquisition of National Bank of New Zealand
• Corporate Governance
• The outlook for the year ahead
Four key matters

- Performance and factors driving that performance
- The acquisition of National Bank of New Zealand
- Corporate Governance
- The outlook for the year ahead
World economy emerging from a period of weak growth

**World economic (GDP) growth**

Annual % change

Source: Economics@ANZ forecasts
Central Banks are moving to less expansionary interest rates

Official interest rates

Sources: RBA; RBNZ; Economics@ANZ
Economic growth

Sources: ABS; Statistics NZ; Economics@ANZ