



# ***2008 Annual General Meeting***

*18 December 2008*

**Charles Goode**

Chairman

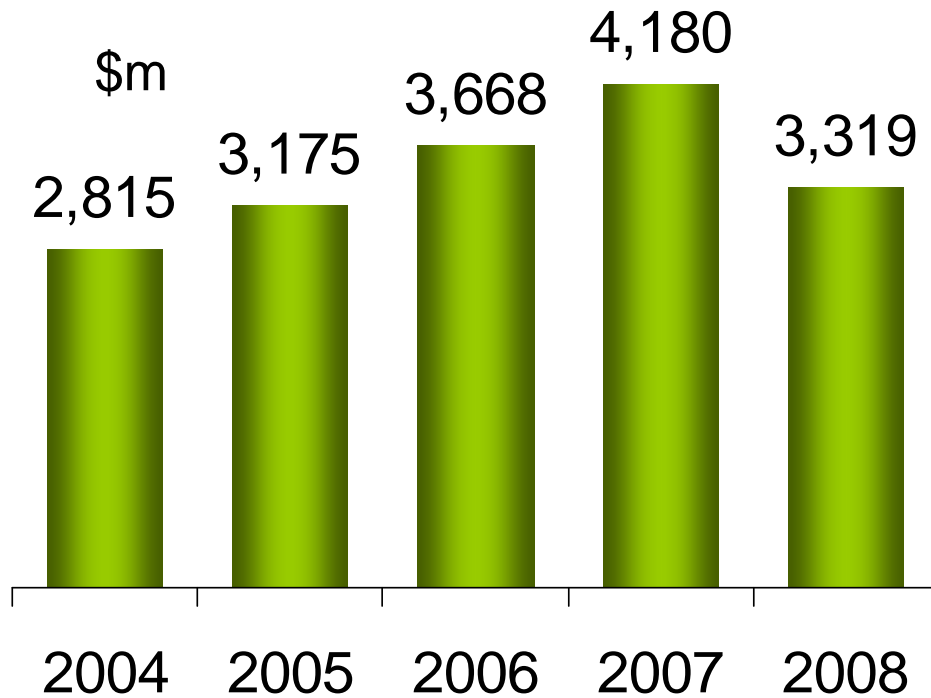
# ANZ has a long history in Queensland

- Continued presence since 1853
- 2,700 ANZ staff
- 161 Branches
- Over 500 ATMs
- Approx. 900,000 customers
- Over 56,000 shareholders

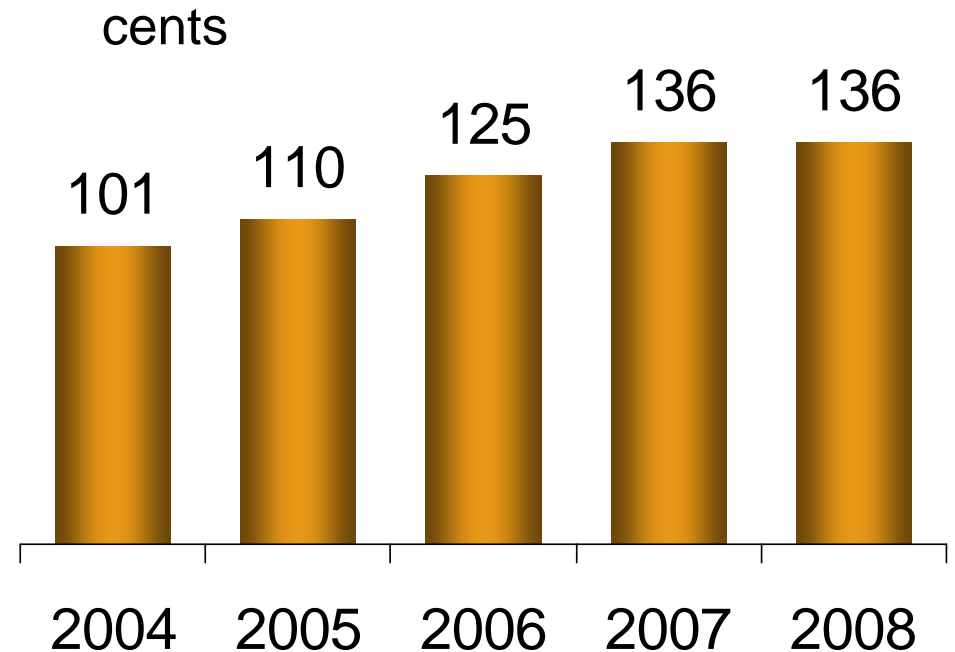


# Profit and Dividends

## Net Profit After Tax

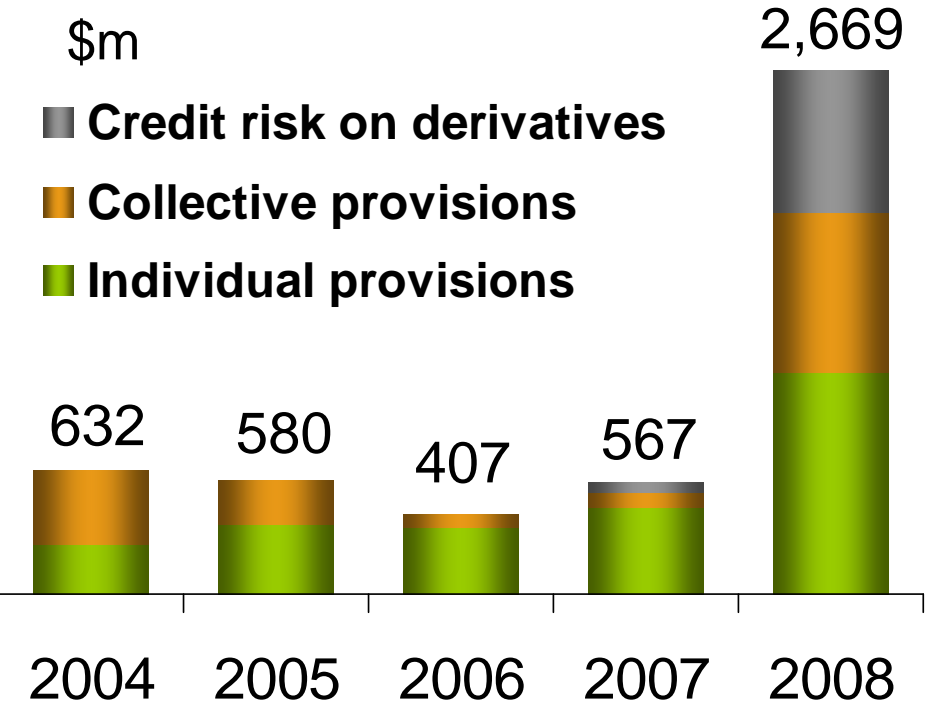


## Dividend per share

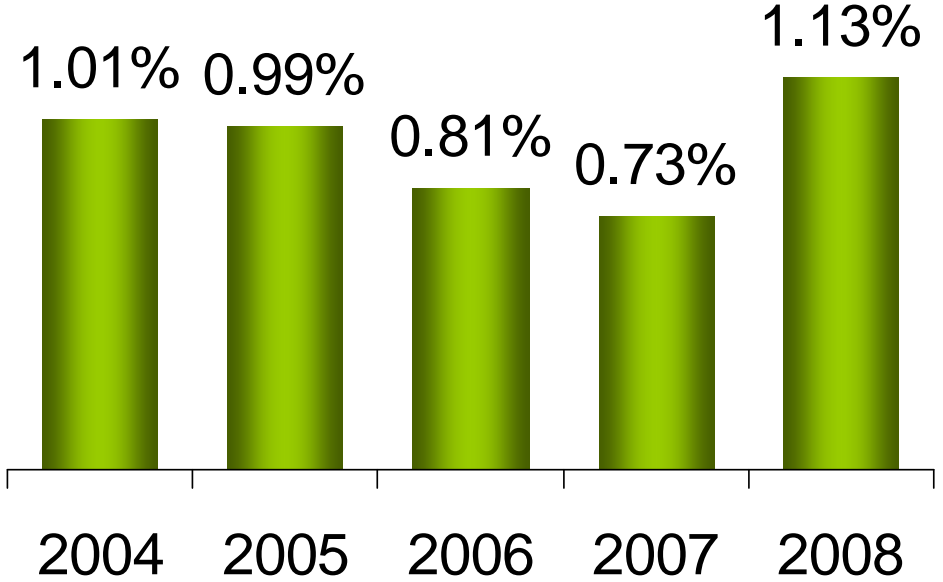


# Credit impairment charges

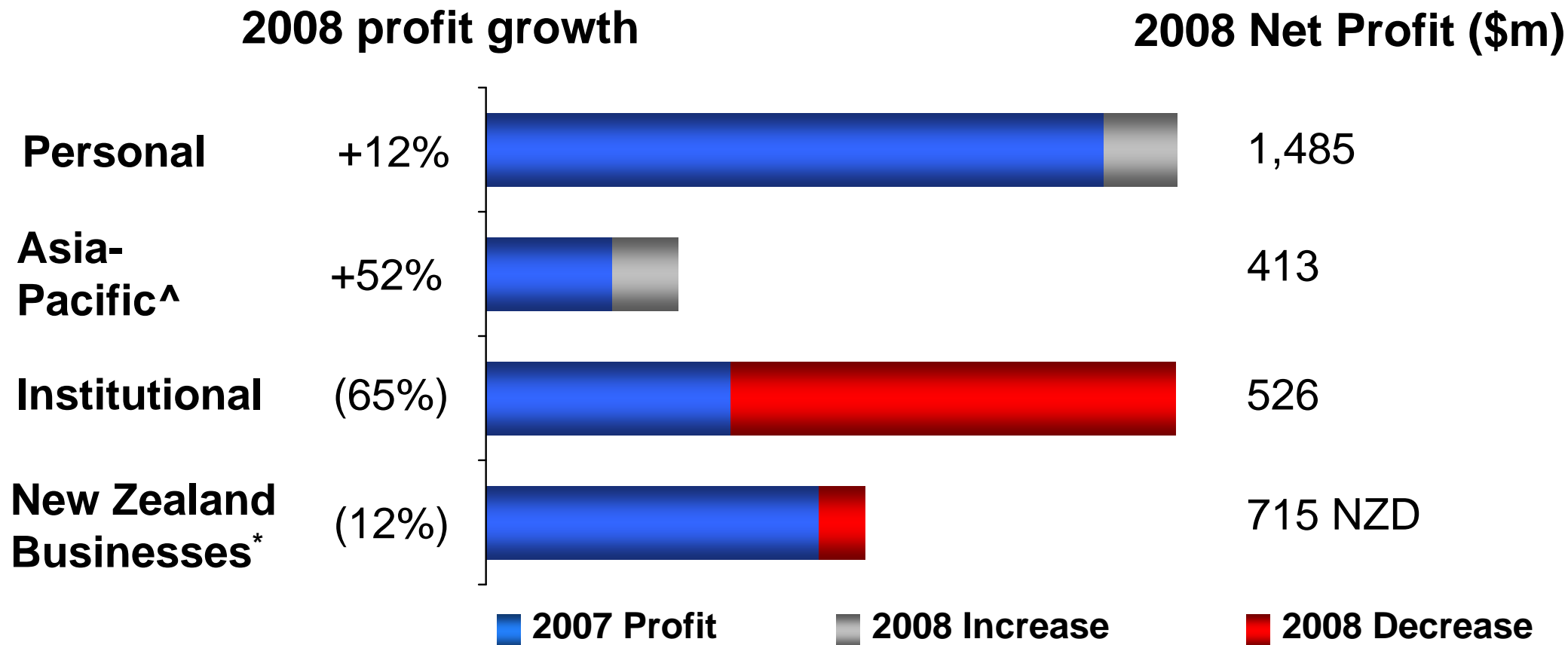
## Provision charges



## Collective Provision / Credit Risk Weighted Assets\*



# Performance of Divisions



# Capital Management

- **Strong capital position very important in uncertain environment**
- **Actively strengthened capital base**
- **Compares well locally and globally**

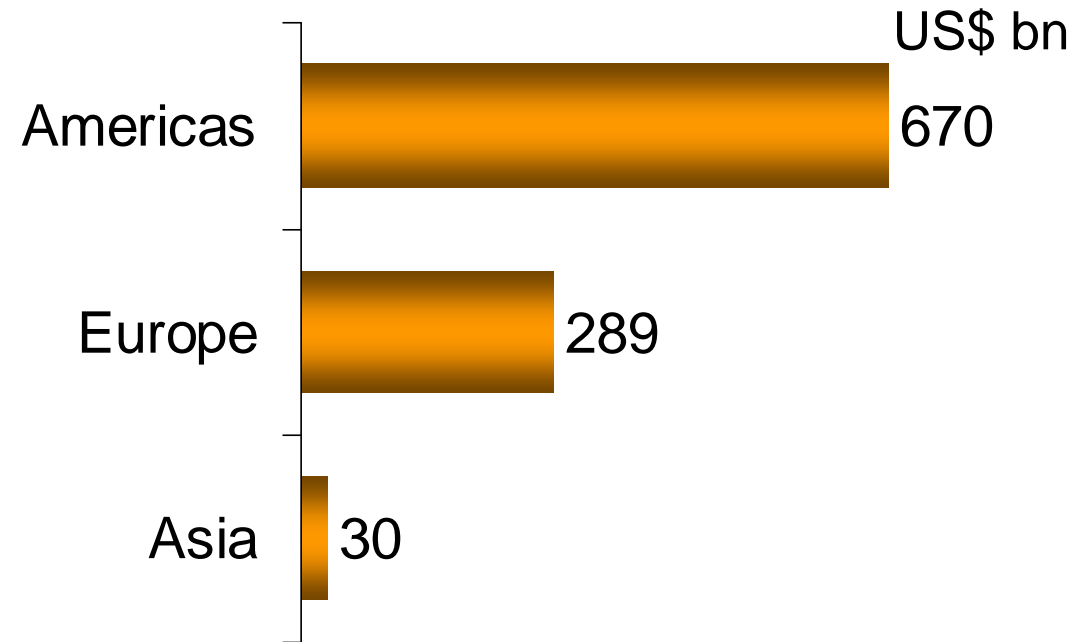
## Tier 1 Capital Position



# Global Economic Crisis from US sub-prime collapse

- **Close to US\$1 trillion in financial institution losses**
- **Banks have raised US\$930bn in new capital**
- **Governments have provided US\$345bn**

## Global financial Institution Write-Downs (mid 07 – Nov 08)





# Financial & Regulatory Climate

**Financial institutions**

**Regulators**

**Rating agencies**

**Focus on**

- **Liquidity**
- **Capital**
- **Risk management systems**

# United board and management focus

## Strategic focus

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graph TD; A[Strategic focus] --- B[Financial Strength]; A --- C[Long term view]; B --- D[Long term view];
```

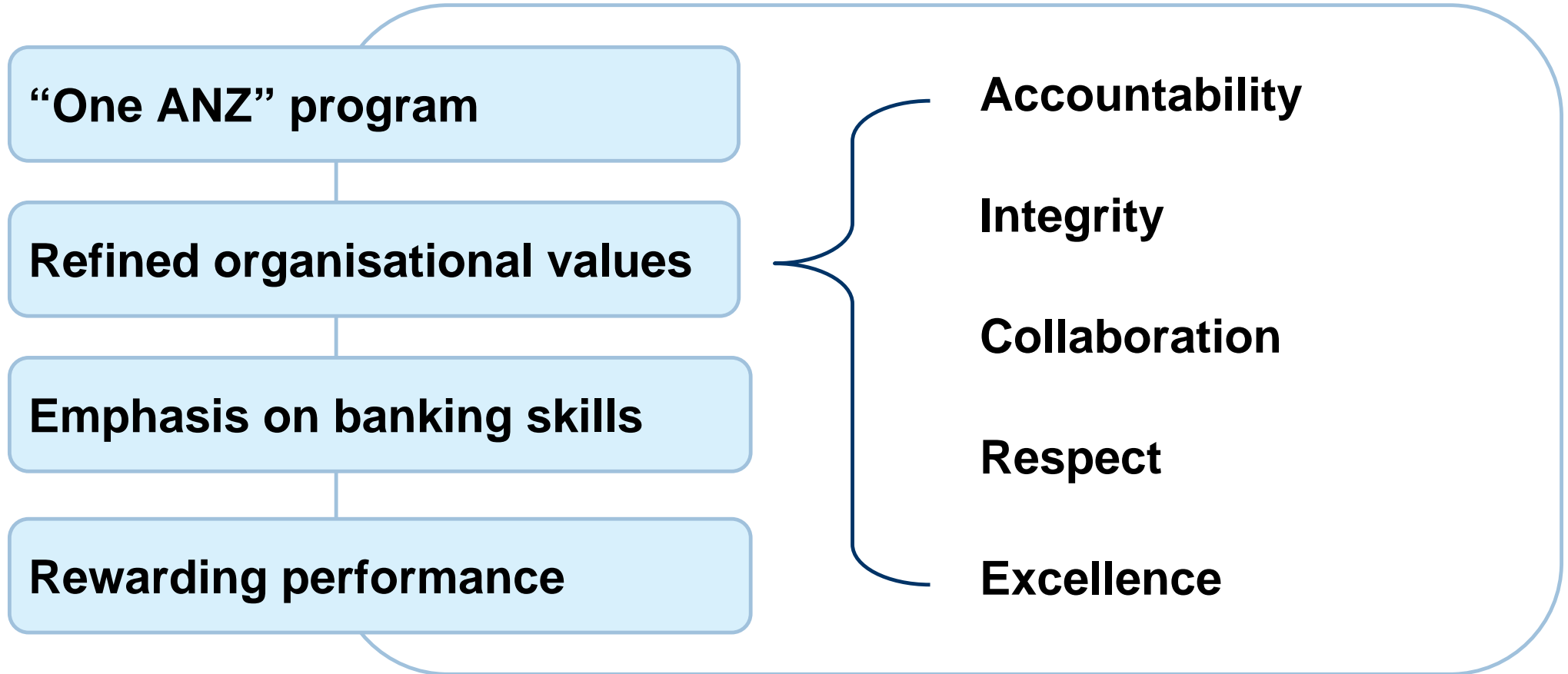
### Financial Strength

- Balance sheet
- Capital
- Liquidity

### Long term view

- Investing in the business
- Building core skills

# Management team initiatives



# Diversity – Representing the Community



- Age
- Gender
- Cultural
- Race
- Occupational history

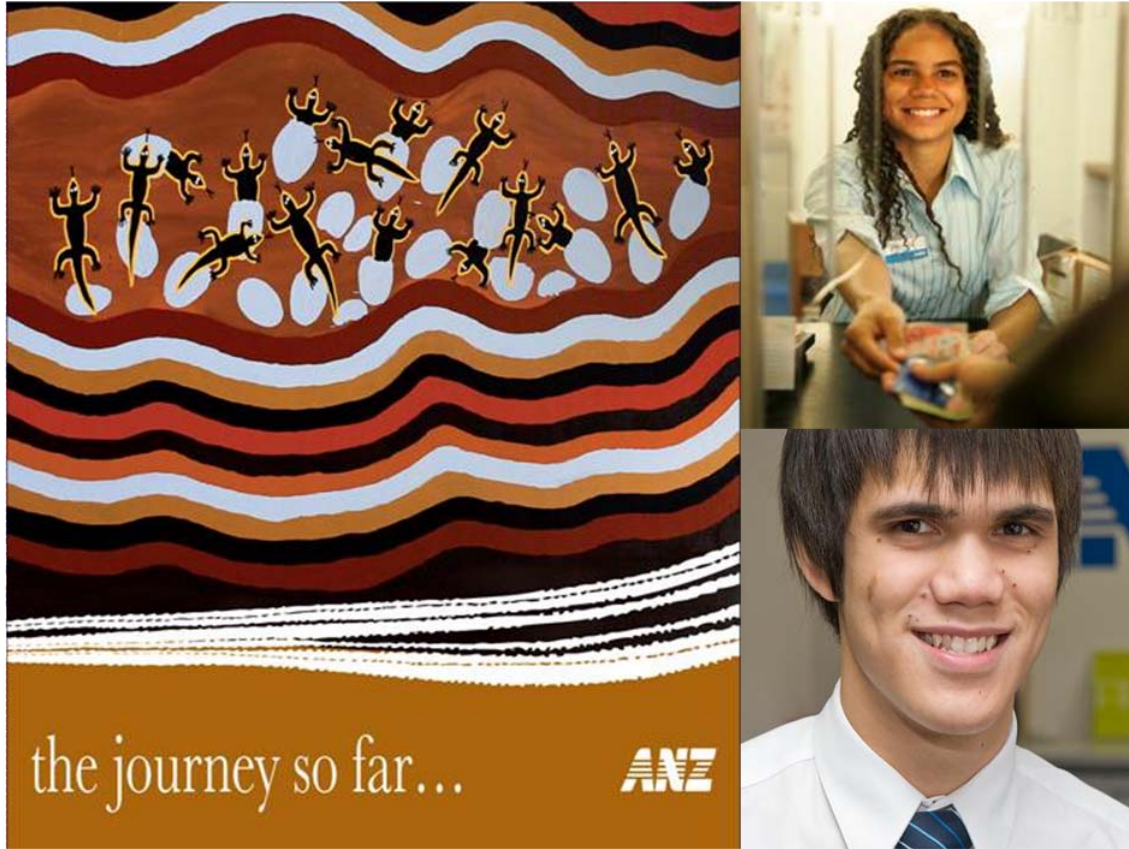
# Corporate Responsibility

Improving community social and economic wellbeing



# Corporate Responsibility

## Reconciliation Action Plan



## Employee Volunteering

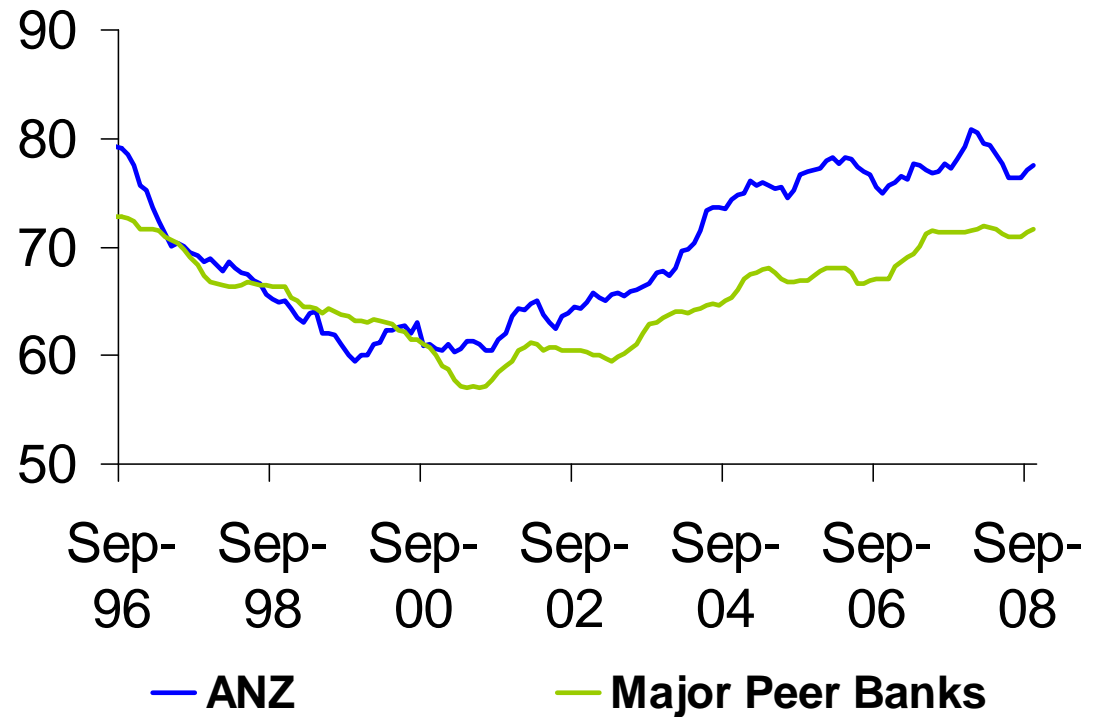


# Corporate Responsibility

## Customers



## Customer Satisfaction (Main Financial Institutions\*)

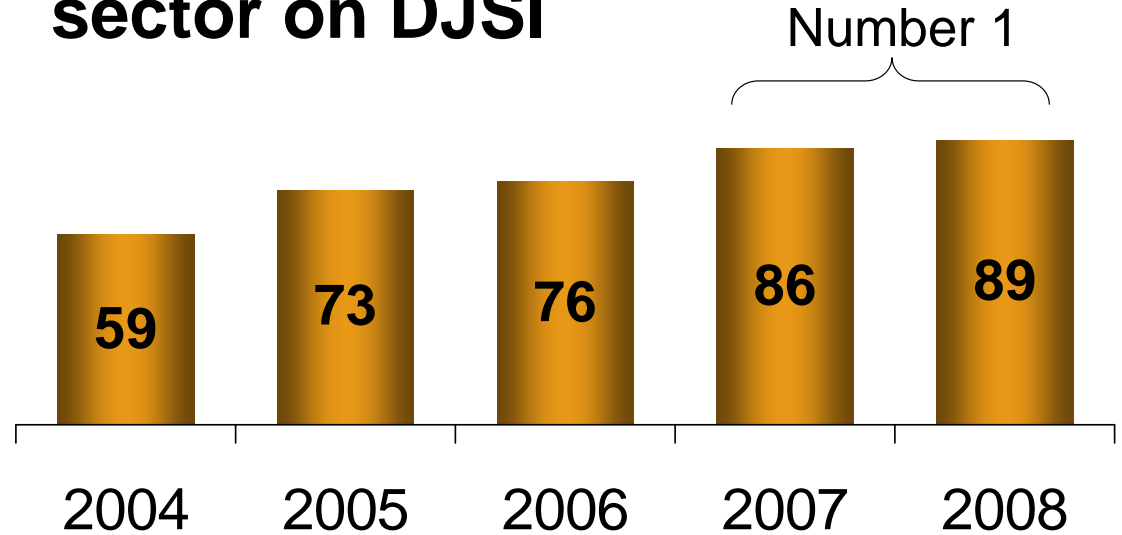


# Corporate Responsibility

## Environment



## Number one in global banking sector on DJSI



■ Dow Jones Sustainability Index Assessment

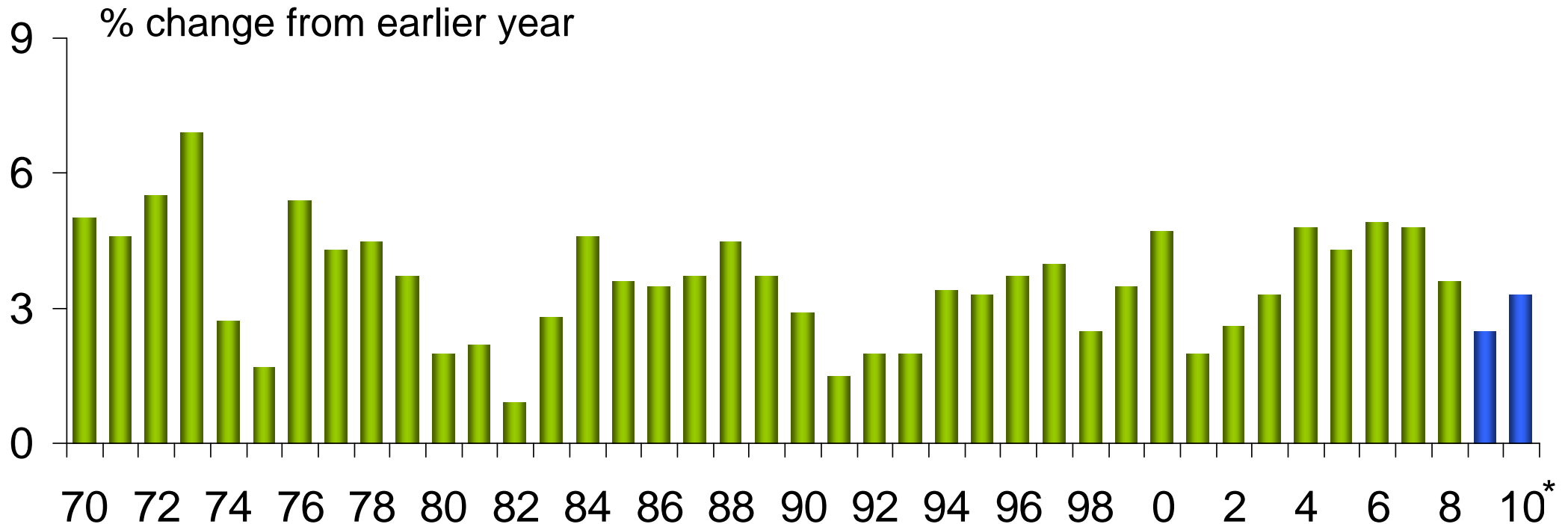


Dow Jones  
Sustainability Indexes



# Outlook – significant slowing in 2009

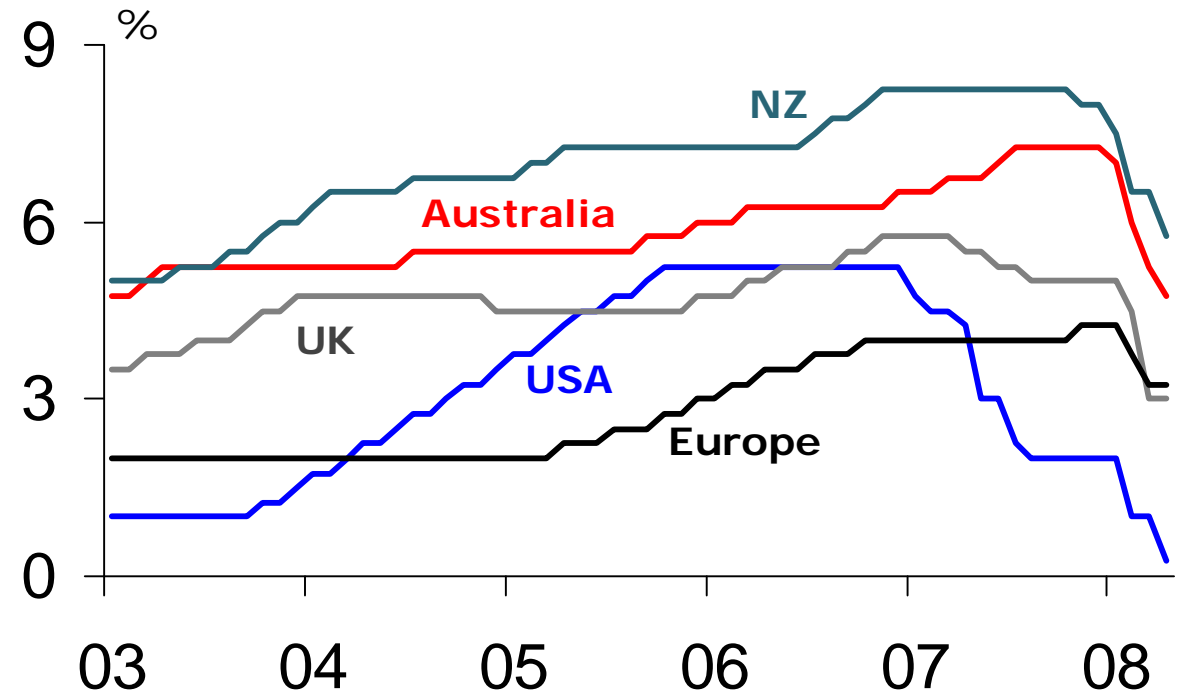
## Global economic growth (GDP)



# Unprecedented global government responses

## Movement in official interest rates

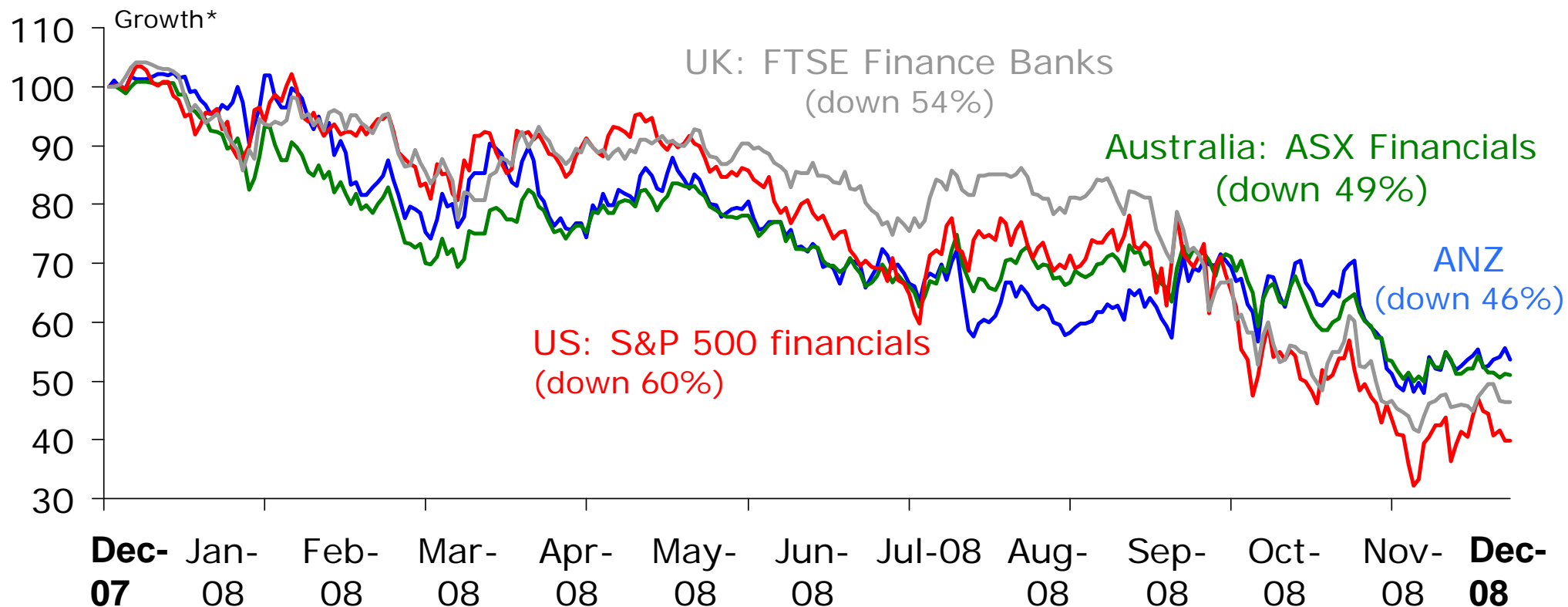
- Availability of liquidity
- Guarantee of deposits and borrowings
- Lowering official interest rates
- Fiscal stimulation



# **Additional information**

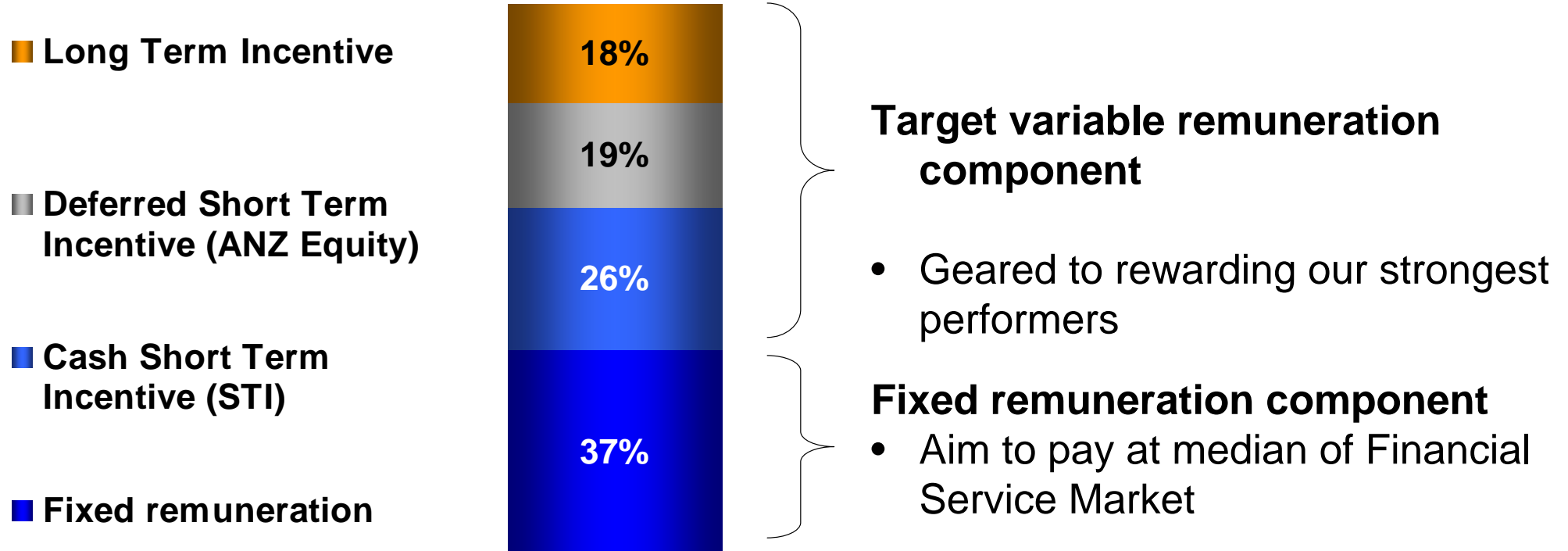
# Share price trends

## International equity market financials comparisons



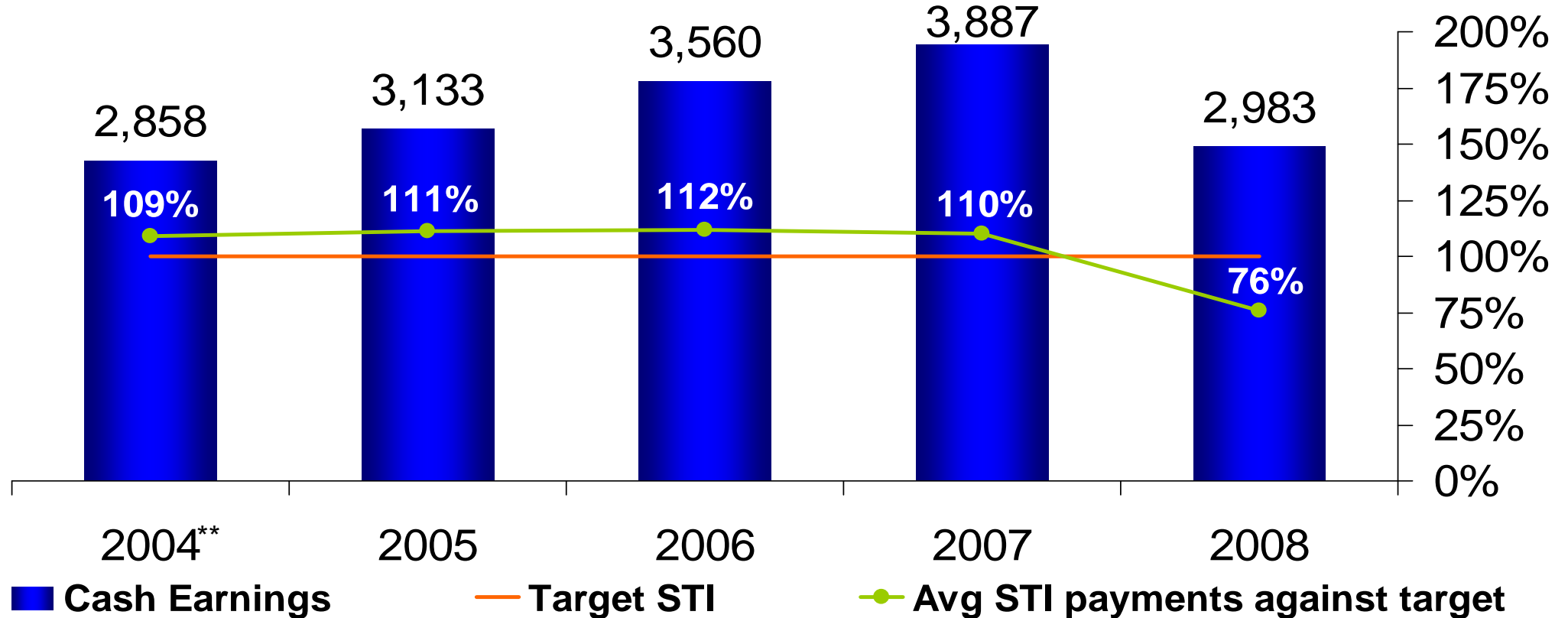
# Remuneration

## Fixed and Target Variable Remuneration for Executive Key Management Personnel



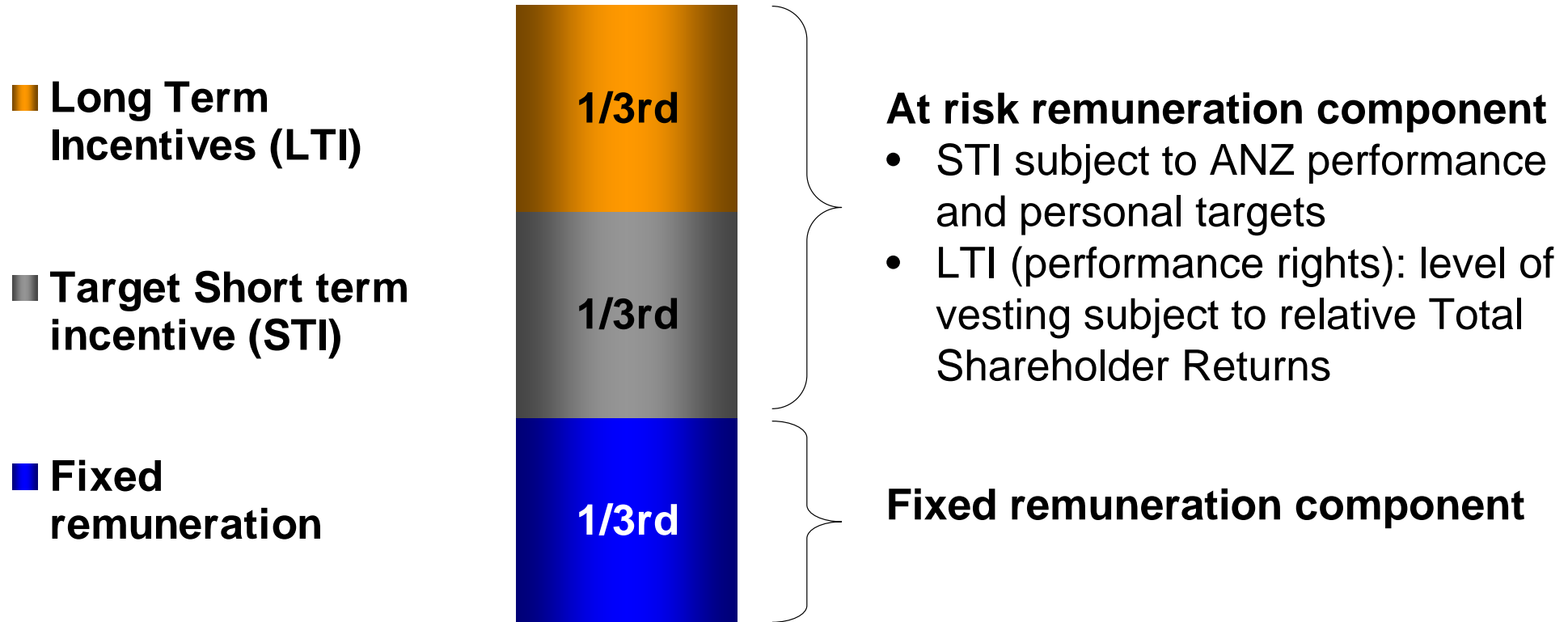
# Remuneration

## ANZ Cash Profit and comparison with average STI payments\* (\$m)



# Remuneration

## Chief Executive Remuneration\*



The material in this presentation is general background information about the Bank's activities current at the date of the presentation. It is information given in summary form and does not purport to be complete. It is not intended to be relied upon as advice to investors or potential investors and does not take into account the investment objectives, financial situation or needs of any particular investor. These should be considered, with or without professional advice when deciding if an investment is appropriate.

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