SOUTH AUSTRALIA - AN IMPORTANT STATE FOR ANZ

ES&A Bank Branch (c1872)

Bank of Australasia Branch (1871)
STRENGTHENING OUR CORE FRANCHISES

Over 150,000 new retail customers in Australia this year

$2 billion lending pledge to small business

1 in 3 New Zealanders have their home loans with ANZ

26% uplift in Global Wealth profit
GROWING PROFITABILITY IN ASIA

Key markets

dep deepening our presence, growing our institutional business

profit uplift in Greater China in 2015, our 3rd largest market

20%
A ‘SUPER REGIONAL’ BANK

Strengthen Aus. & NZ

Asia-Pacific focus

A bank of global quality
STRONGER, MORE PROFITABLE BANK

<table>
<thead>
<tr>
<th>STRENGTHENED CAPITAL</th>
<th>GROWN BALANCE SHEET</th>
<th>PROFITS UP 80%+</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CET1 ratio</strong>(^1)</td>
<td><strong>Total Assets</strong></td>
<td><strong>Cash Profit</strong></td>
</tr>
<tr>
<td>2007</td>
<td>2007</td>
<td>2007</td>
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<td>2015</td>
<td>2015</td>
<td>2015</td>
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<tr>
<td>4.1%</td>
<td>$393b</td>
<td>$3.9b</td>
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<tr>
<td>9.6%</td>
<td>$890b</td>
<td>$7.2b</td>
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</tbody>
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\(^1\) ANZ estimate of comparable number as at FY07
AUSTRALIA’S ECONOMIC FUTURE IS TIED TO ASIA

ANZ survey of over 1,000 Australian businesses to understand their sentiments on doing business in Asia:

- Greater China is the most popular region to do business
- 55% were either active in Asia or planning their cross border strategies
- 47% said Asian profit margins were higher than domestic profit margins

Source: Growth and Prosperity for Australian Businesses in Asia. ANZ Opportunity Asia
INVESTING ACROSS THE REGION

Global Headquarters - Melbourne
Bengaluru
Manila
Chengdu
Wellington
Singapore
Hong Kong
Sydney
Adelaide
Brisbane
Perth
Auckland
TRANSFORMING ANZ
SOCIAL MEDIA & COMMUNITY

“With the democratisation of access and the dissemination of information, the power hierarchy has been completely disrupted.”

Karen Stocks, MD, Twitter Australia

BlueNotes debate: social media vs the hierarchy

We pitted executives and experts against each other to discover how the world of social is affecting the C-Suite.

Shane White
Senior production editor, BlueNotes

11 Dec 2015
ANZ VALUES & CODE OF CONDUCT AND ETHICS

Our Values are:

Integrity
Do what is right

Collaboration
Connect and work as one for our customers and shareholders

Accountability
Own your actions and make it happen

Respect
Value every voice, bring the customer's view to ANZ

Excellence
Be your best, help people progress, be business-minded

The eight guiding principles of our Code of Conduct and Ethics are:

1. Act in ANZ's best interests and value ANZ's reputation
2. Act with honesty and integrity
3. Treat others with respect, value difference and maintain a safe working environment
4. Identify conflicts of interest and manage them responsibly
5. Respect and maintain privacy and confidentiality
6. Do not make or receive improper payments, benefits or gains
7. Comply with the Code, the law and ANZ policies and procedures
8. Immediately report any breach of the Code, the law or ANZ policies and procedures
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For further information visit

www.anz.com

or contact

Jill Craig
Group General Manager Investor Relations

ph: (613) 8654 7749  fax: (613) 8654 9977   e-mail: jill.craig@anz.com