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PRESS RELEASE

For immediate release

The 7th Asian Banker Excellence in Retail Financial Services Awards 2008

ANZ Vietnam wins Best Retail Bank in Vietnam award

- *ANZ Vietnam wins the 2008 Best Retail Bank in Vietnam award for its performance in 2007.*
- *Superior product offering, customer service, customer acquisition and financial performance gives ANZ Vietnam the winning edge*
- *Over 150 banks and financial institutions from 23 countries across the Asia Pacific, GCC region and Central Asia were evaluated as part of the Excellence in Retail Financial Services programme.*

Vietnam, 16 May 2008 – ANZ Vietnam has notched a major accolade at the seventh Asian Banker Excellence in Retail Financial Services Awards: *Best Retail Bank in Vietnam*. The bank received the award at The Asian Banker Excellence in Retail Financial Services 2008 Awards ceremony, held in conjunction with the region's most prestigious retail banking event, the Excellence in Retail Financial Services Convention. The ceremony was held at the Westin Grande Sukhumvit in Bangkok on the evening of 16 May 2008.

About 150 senior bankers from award winning banks in 23 countries across the Asia Pacific, the Gulf region and Central Asia attended the glittering event, the industry's celebration of the region's best retail bankers that recognizes their efforts in bringing superior products and services to their customers.

The awards programme, administered by The Asian Banker, and refereed by prominent global bankers, consultants and academics, is the most prestigious award of its kind.

- *ANZ Vietnam wins the 2008 Best Retail Bank in Vietnam award for its performance in 2007.*

ANZ Vietnam has won the Best Retail Bank in Vietnam 2008 award, racking up robust retail revenue generation and leading all banks in total operating profit and customer acquisition growth.

- *Superior financial performance and customer service gives ANZ Vietnam the winning edge*

Improvements in customer service standards and loan approval times have helped the bank to achieve what is the leading processing capability amongst its peers. At the same time, the bank has built in successful risk management as one of the key performance indicators in employee contracts. ANZ Vietnam significantly ramped up its sales capability to support an aggressive push into market leadership for several business lines, especially in mortgage lending and credit cards. ANZ also introduced updated banking products to serve the local market such as: Smart Account (Transaction) and Online Saver.

ANZ Vietnam already owns the largest ATM network (currently 55) among foreign banks and has the highest self-service transaction to total transaction ratio, and is pushing to further grow its ATM and branch footprint.

ANZ's General Manager Retail Banking, Phil Crouch said, "this is great recognition of what we are building in Vietnam. Our objective is to offer something truly different to our competitors. Customers are switching to ANZ as they now believe that not all banks are the same."

- ***Over 150 banks and financial institutions in 23 countries across Asia Pacific, the GCC region and Central Asia evaluated as part of the Excellence in Retail Financial Services programme.***

"This year over 150 banks and financial institutions in 23 countries across the Asian region were evaluated as part of the Excellence in Retail Financial Services programme," said Mr Phillip Strause, chairman of the Excellence in Retail Financial Services programme and an International Resource Director for The Asian Banker.

The award evaluation process uses a comprehensive methodology to evaluate the strength of individual banks' retail banking businesses that involved extensive research and probing interviews, and taps the combined experience of a team of experienced researchers. The process also incorporates an AC Nielsen customer perception survey to gauge the strength and reputation of retail banks in the different countries.

Mr Strause, who has close to 40 years' experience working with commercial banks, investment banks, brokerage firms, insurance companies and other specialised financial institutions, further added: "The Asian Banker Excellence programme was instituted in 2001 on the premise that an outstanding player in the retail financial services industry should build business franchises that are sustainable, competitive and profitable over a period of time".

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About The Asian Banker

The Asian Banker is the region's most authoritative provider of strategic business intelligence to the financial services community. The Singapore-based company has offices in Singapore, Malaysia, Beijing and Shanghai as well as representatives in London, New York, Dubai and San Francisco. It has a business model that revolves around three core business lines:

publications, research services and forums. For more information, please visit www.theasianbanker.com.

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