

**Welcome
to ANZ's
32nd AGM**



Directors online





Executive Management Committee

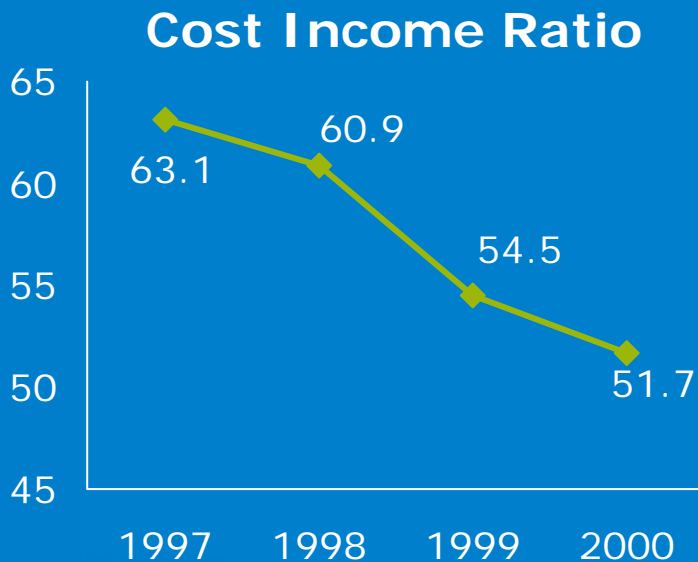
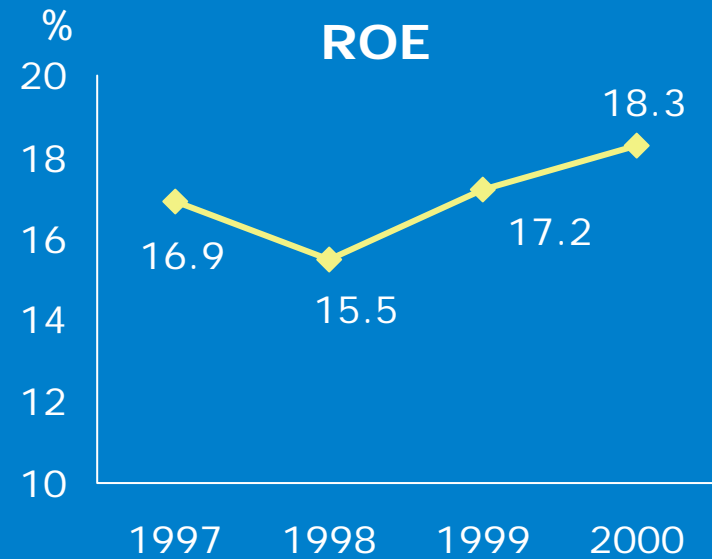
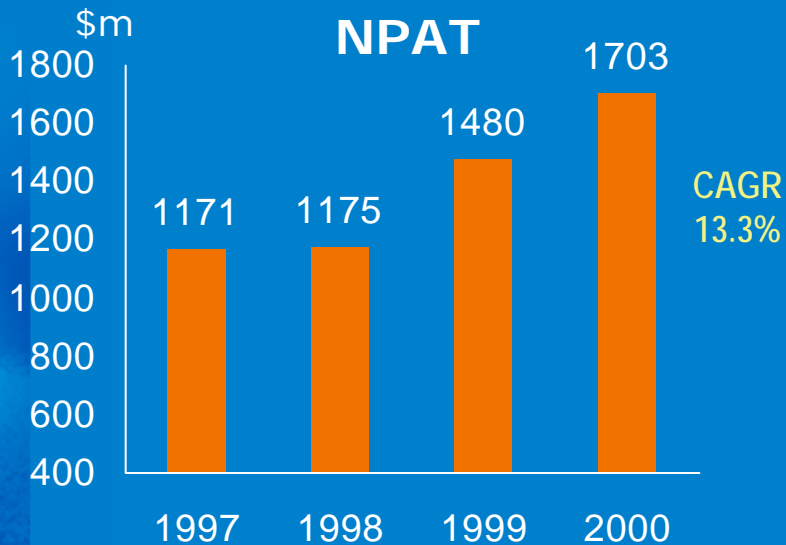




Review of 2000

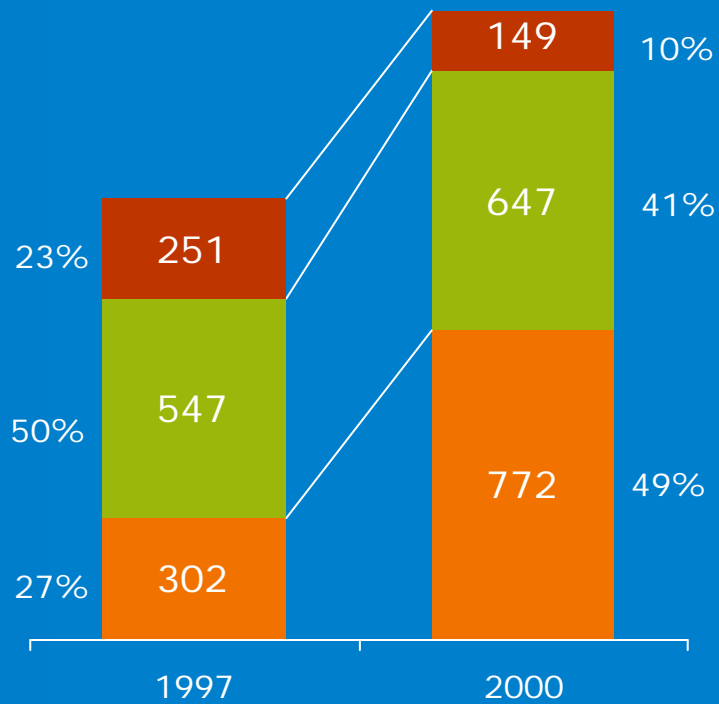
- Performance
- Customer Service and the Community
- Staff and Culture
- Strategy

Achieve superior financial performance

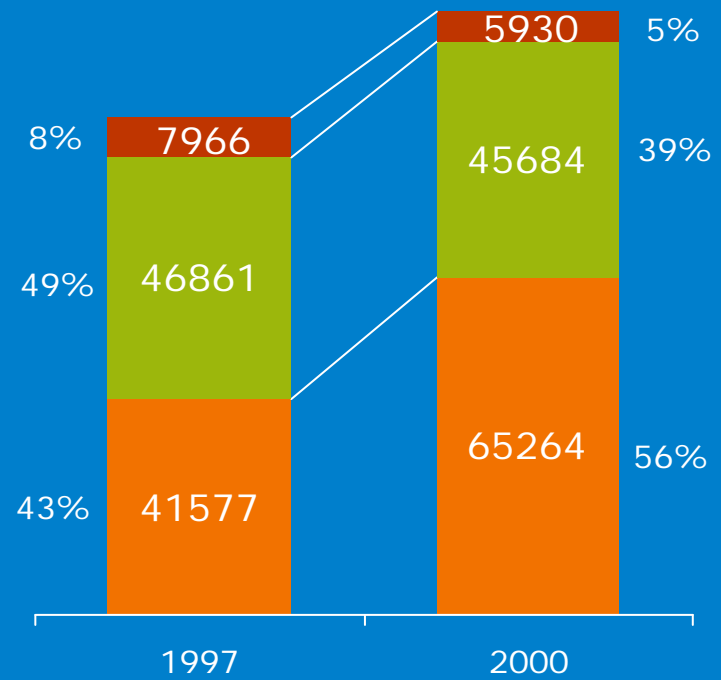


Rebalance the portfolio

Net Profit After Tax



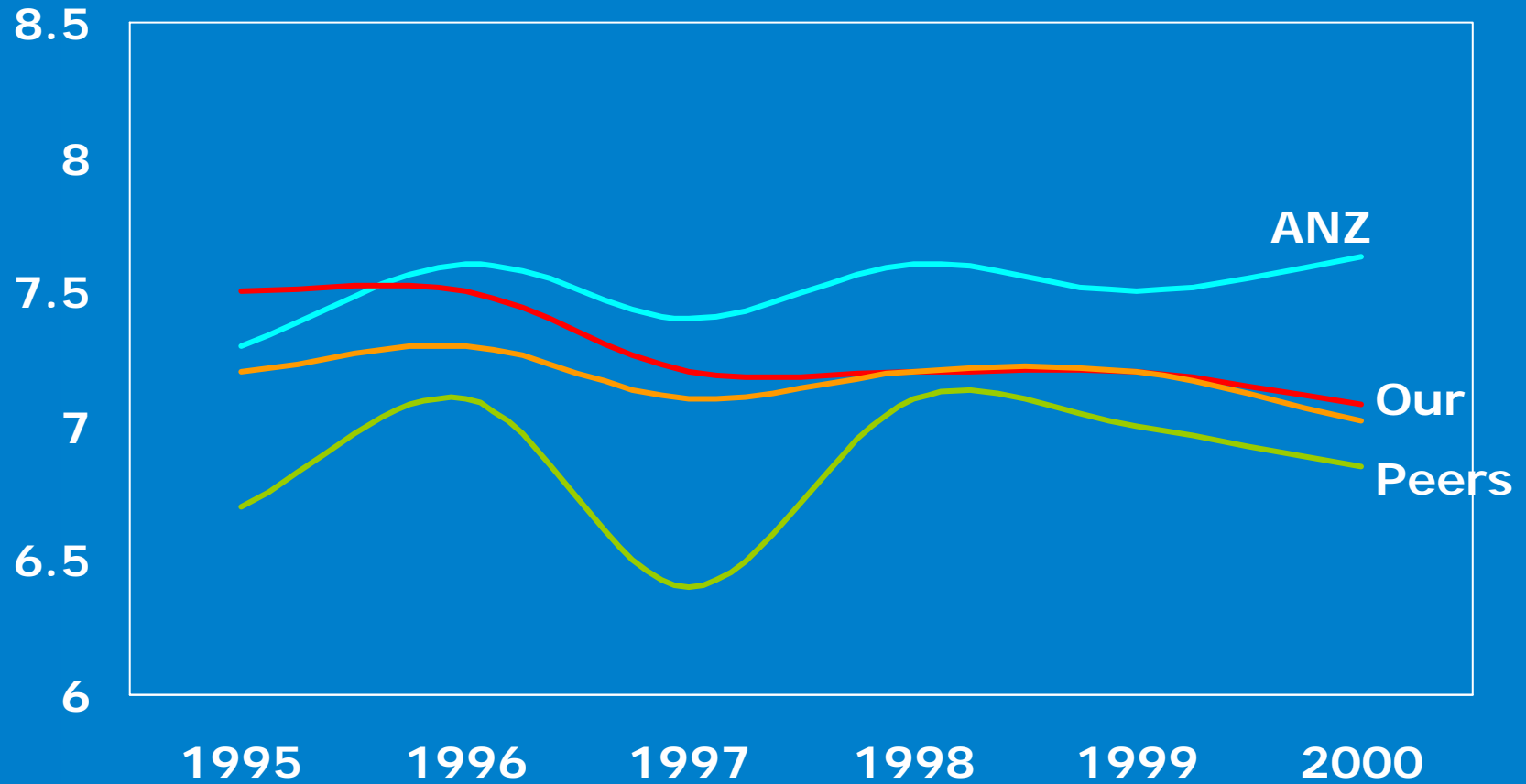
Loans & Advances



- PFS
- CFS
- International

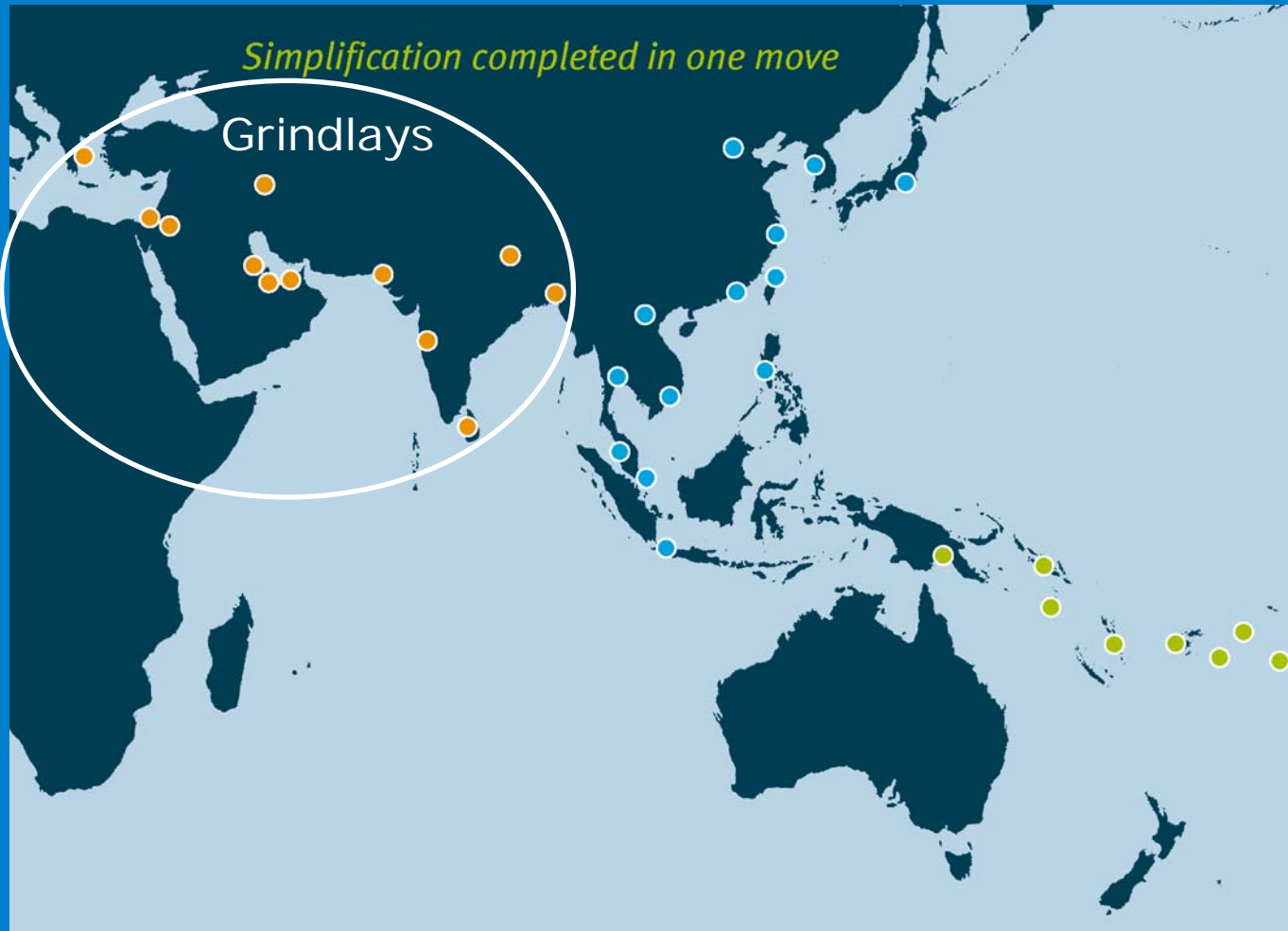
- Includes Grindlays
- Excludes Group

Enhance our leadership position in Corporate Banking



Source: Roberts Research

Simplify and focus International

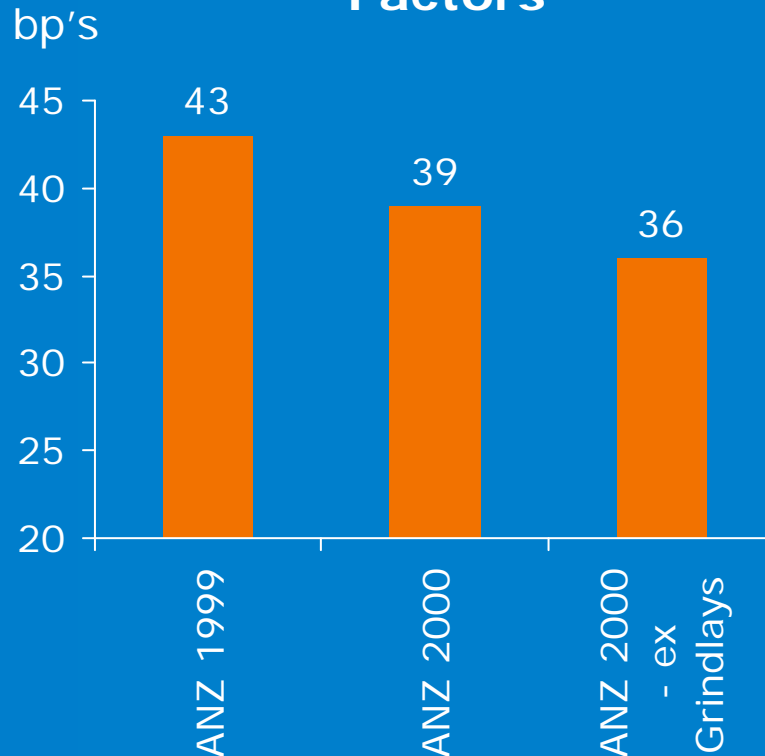


Build momentum in eCommerce

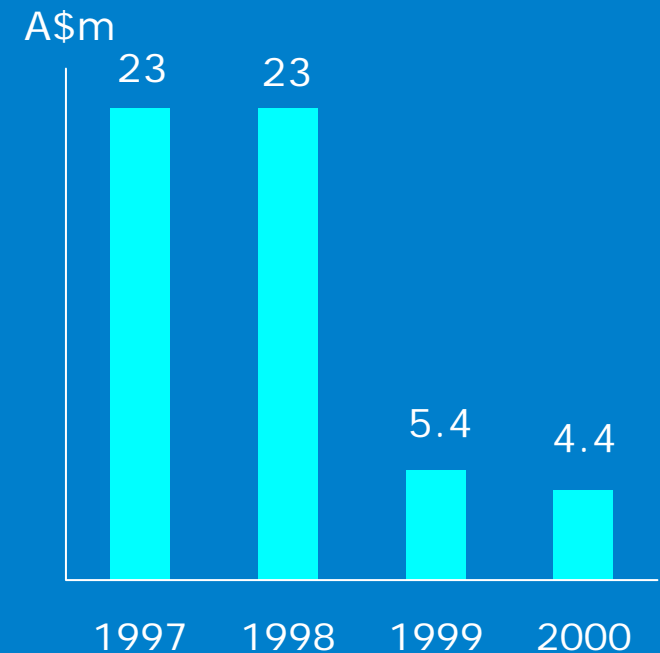


Reduce the risk profile of the Bank

Economic Loss Provisioning Factors



Market Risk (Av. VaR)



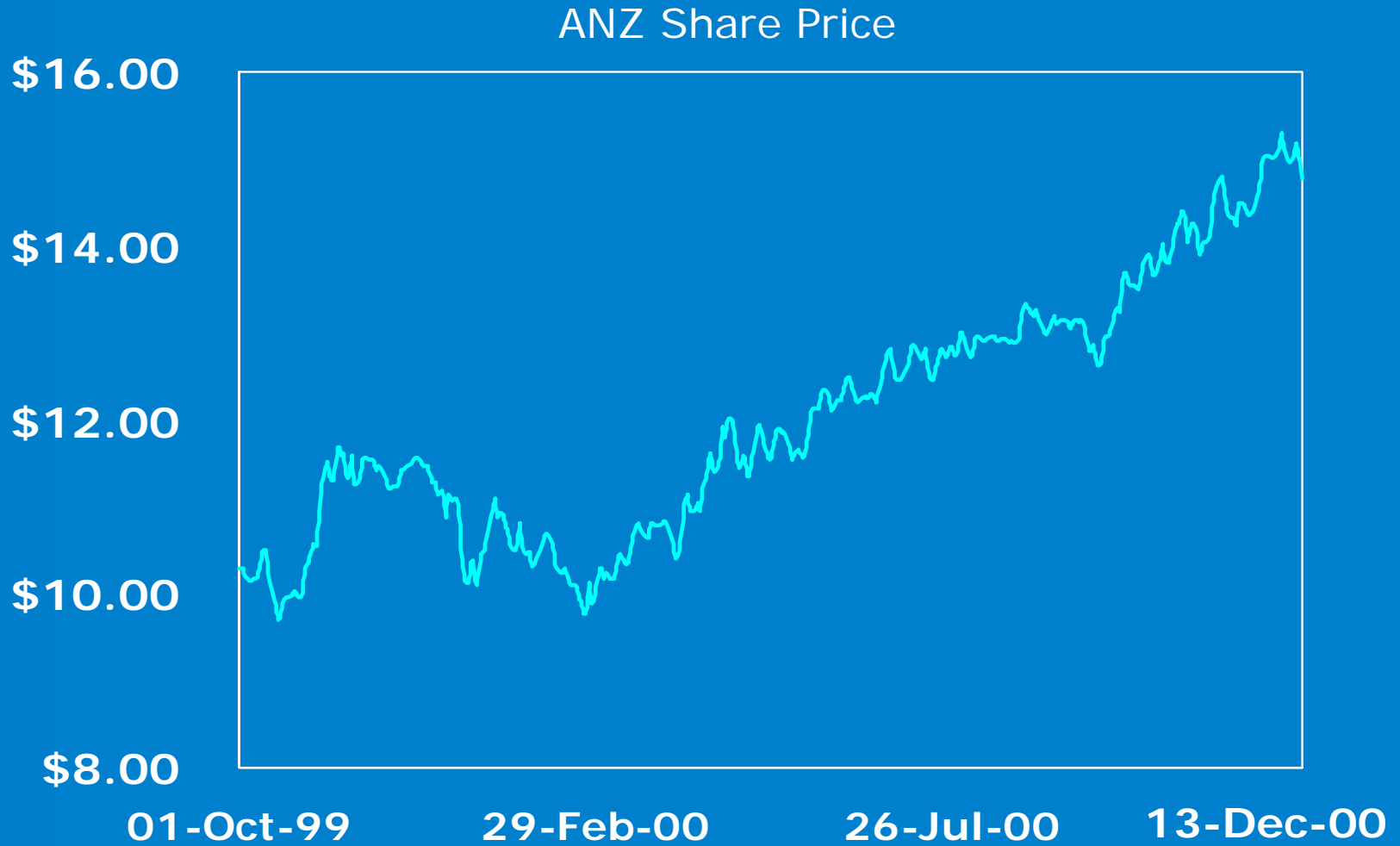
- Beta reducing towards 1.0, in line with peer average

Commitments to shareholders

- Achieve superior financial performance
 - deliver double digit earnings growth
 - improve return on equity
 - reduce our cost income ratio to 53%
- Rebalance the portfolio
 - increase our business with Personal customers
- Enhance our leadership position in Corporate Banking
- Simplify and focus International
- Build momentum in eCommerce
- Reduce our risk profile



Positive re-rating over the last 12 months

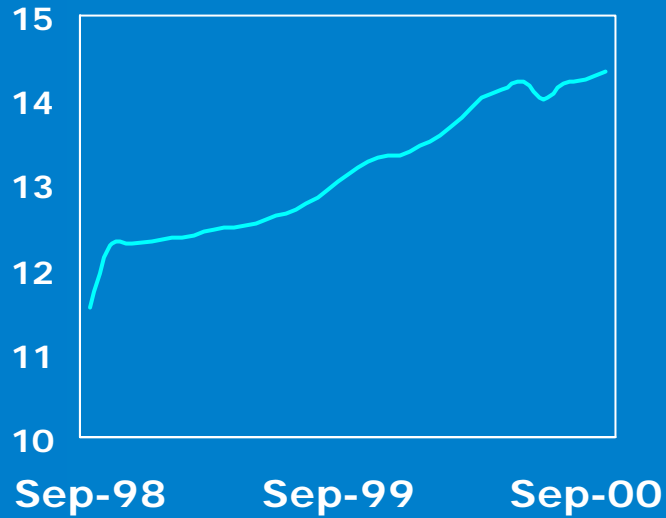


Personal Financial Services

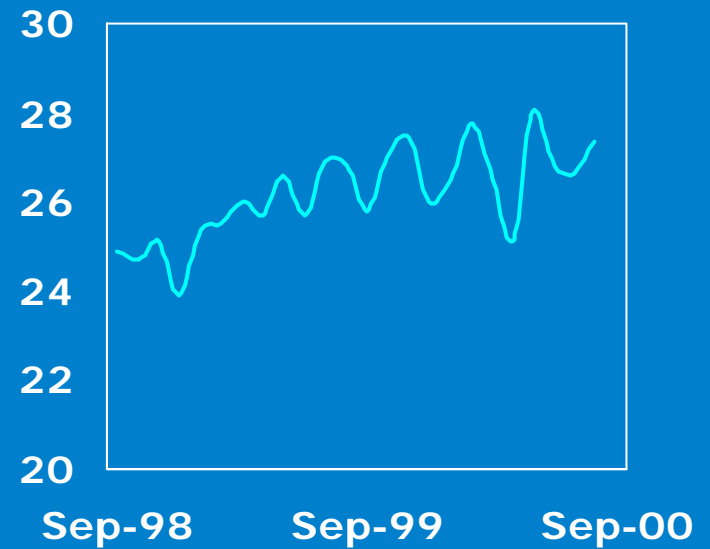


Market share gains

Mortgages



Cards



Deposits



Personal Investor Magazine awards 2000

- Home lender of the year



- Business lender of the year



Funds Management – strong investment performance

ANZ Asset Management Fund	One Year Performance	Three Year Performance
Australian Shares – Specialist Funds	5 th out of 28	1 st out of 21
Australian Fixed Interest – Specialist Funds	6 th out of 31	5 th out of 27
ANZ Super Pool Growth Fund	2 nd out of 32	1 st out of 29

Source: Mercer Investment Consulting

Corporate Financial Services



A leader in Corporate Banking



Best Bank in Australia
US Global Finance Magazine
1999



No. 1 Arranger - Asia Pacific
Project Finance International 1999



Best FX Bank Australia
FX Week 1999



No. 1 Arranger, Asia & Australia
Global Finance



Best FX Bank of the Year
INSTO Magazine 2000



Derivatives/Risk Management
House of the Year *INSTO Magazine*
2000



World No. 1 FX Options AUD
Risk Magazine 1999



#1 Domestic Commercial Paper
Asia Money July 2000



No. 1 Trade Services Provider in
Australasia
Brand Wood International 2000



No. 1 in Sub-custody in
Australasia
Global Investor Magazine 2000

International



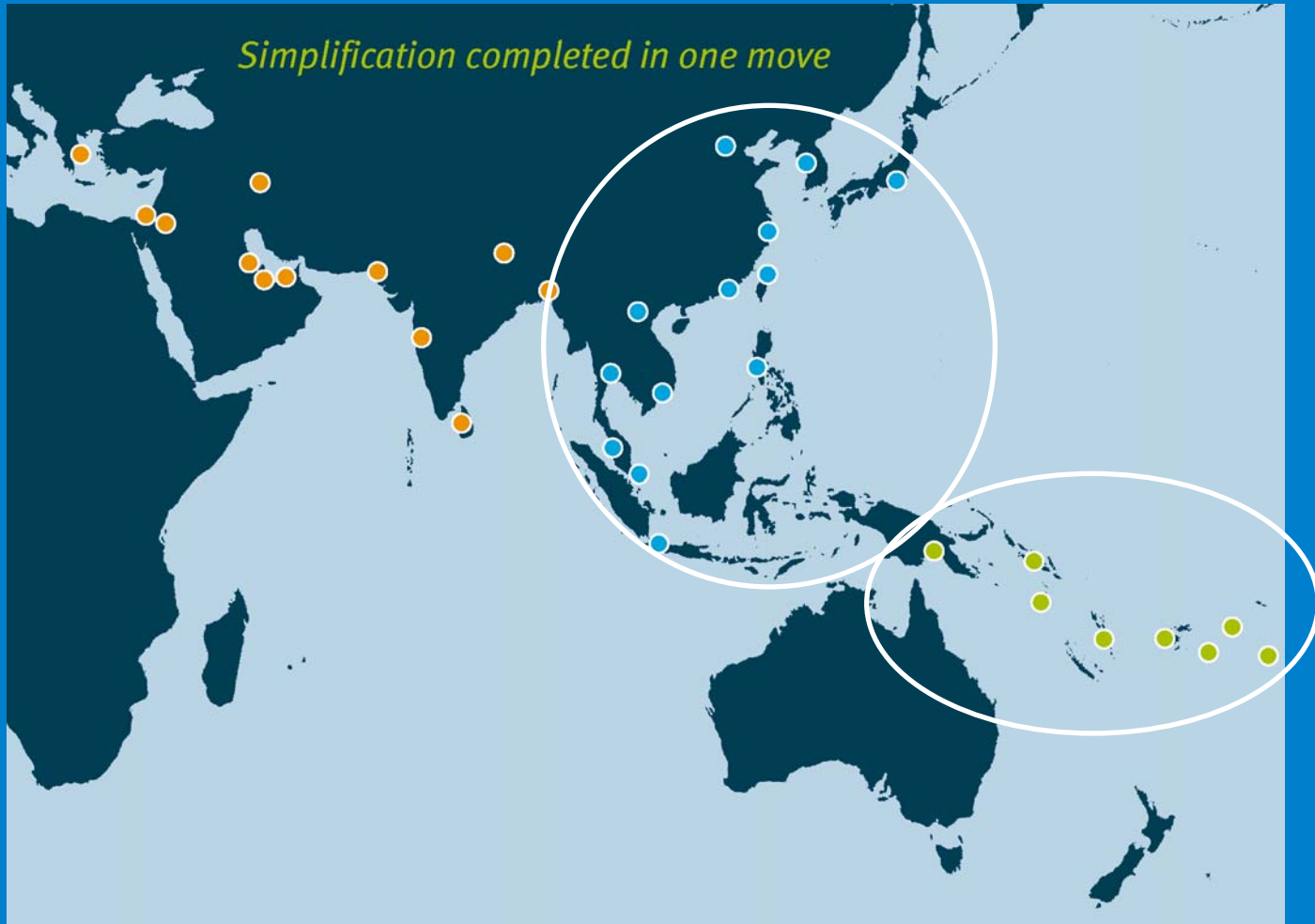
Simplify and focus our international network



Simplify and focus our international network



Simplify and focus our international network



eCommerce

Go To:

- Personal Solutions
- Corporate Solutions
- Small Business Solutions
- About ANZ
- ANZ Worldwide



What's new at anz.com?

- 2000 ANZ AGM live webcast - 15 December 10am
- Foodbank Australia Christmas Food Appeal
- Help ANZ give The Smith Family \$25000 this Xmas
- Win the ultimate golf trip with ANZ E*TRADE
- Read the latest ANZ online newsletter

How do I apply online for products and services?

ANZ offers the convenience of online applications for ANZ products and services. To apply online for savings, investment and transaction products, credit cards, home and personal loans, insurance and business products and services, [click here](#)

Can I buy and sell shares online?

ANZ E*TRADE Online Investing combines the power of straight-through processing of orders, real-time funds transfers and the latest market information to provide you with a fast, easy way to buy and sell shares...[more](#)

ANZ Online Marketplace

ANZ's Internet-based procurement service, anzebiz.com is an effective way to revolutionise your supply chain and realise immediate benefits in cost savings, increased flexibility and greater market reach...[more](#)

- Internet Banking
- ANZ E*TRADE
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ANZ Spotlight

- ANZ BizSite
- Business eCommerce
- ANZ Shareholders
- Economics

- Calculators
- Rates/Fees
- Product Selectors
- Apply Online

anz.com – the best financial/investment web site



Australian Financial Review
Internet Awards 2000

Major eCommerce initiatives

- Internet Banking

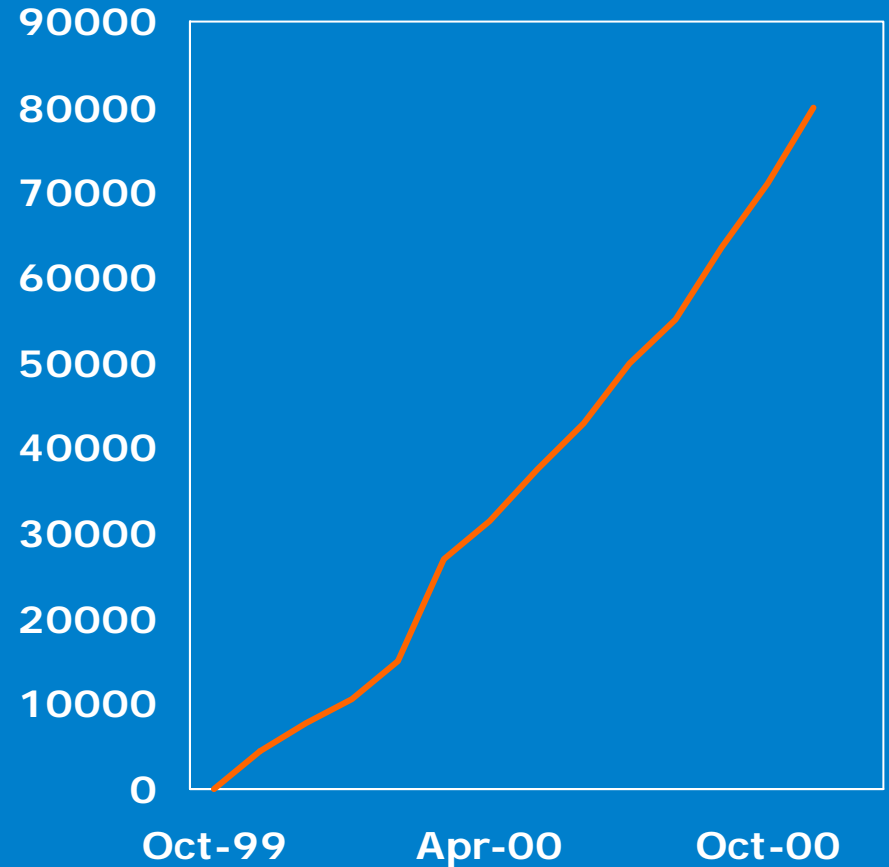
anz.com

Over 500,000 customers registered

Australia



New Zealand



Major eCommerce initiatives

- Internet banking

The logo for anz.com, featuring the text "anz.com" in white lowercase letters on a dark blue background with a green and yellow brushstroke effect behind the text.

- e-payments

The logo for ANZ eGate, featuring the ANZ logo in white on a blue background, followed by the text "eGate" in white on a light grey background.

- anzebiz.com

The logo for anzebiz.com, featuring the text "anzebiz.com" in white lowercase letters on a dark blue background with a green and yellow brushstroke effect behind the text.

- FX online

The logo for ANZ FX Online, featuring the text "anz.com" in white lowercase letters on a dark blue background with a green and yellow brushstroke effect, followed by the text "FX Online" in white on a dark blue background.

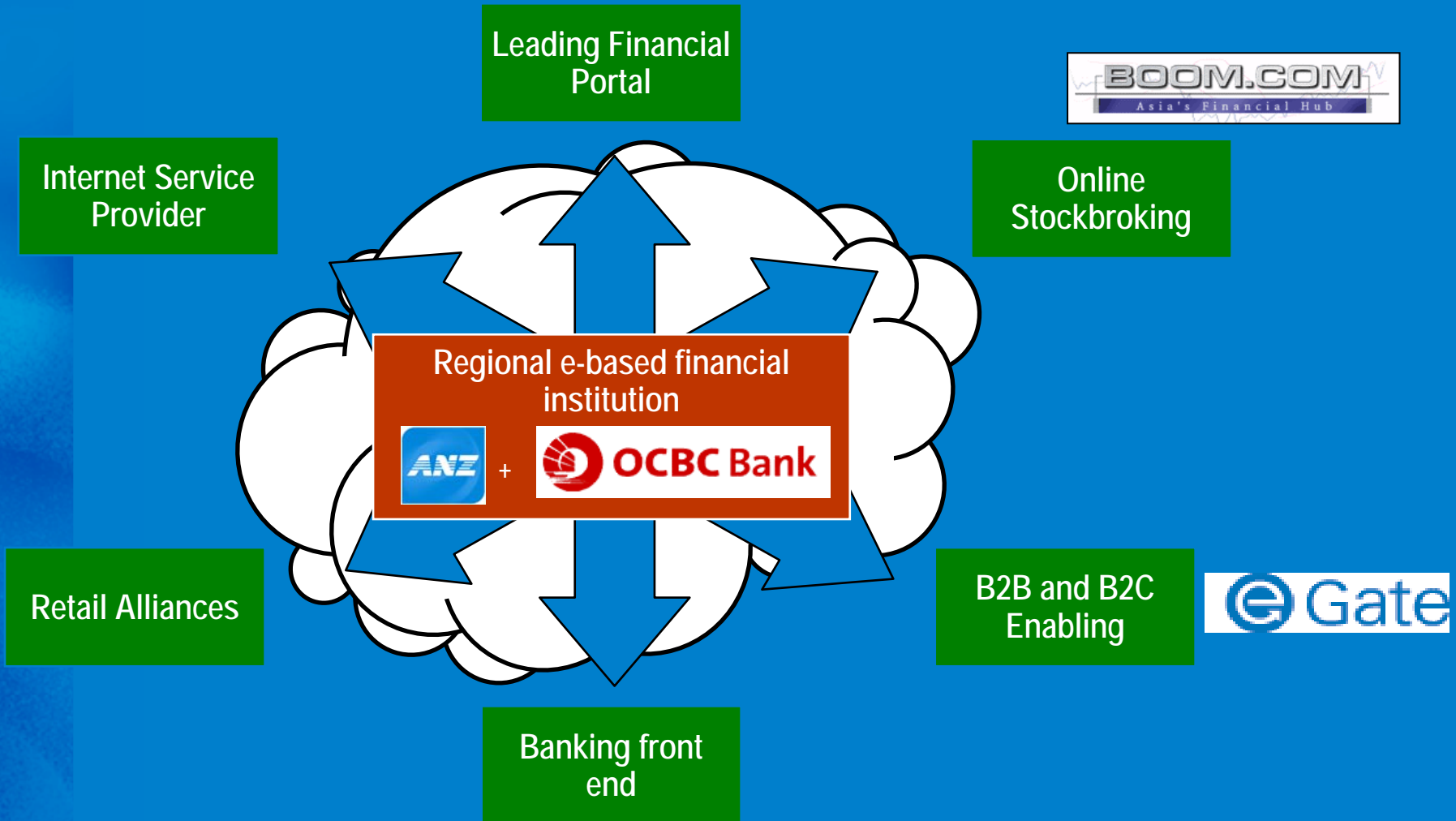
- ANZ E*TRADE

The logo for E*TRADE AUSTRALIA, featuring the text "E*TRADE" in large, bold, black letters with a green asterisk, and "AUSTRALIA" in smaller, bold, black letters below it.

- eauto

The logo for eauto, featuring the text "eauto" in white lowercase letters on a yellow background with a green and yellow brushstroke effect behind the text, and the tagline "thinking cars? think eauto.com.au" in white lowercase letters below it.

Joint venture with OCBC Bank



ANZ

Customers and Community



Wet 'n' Wise Program

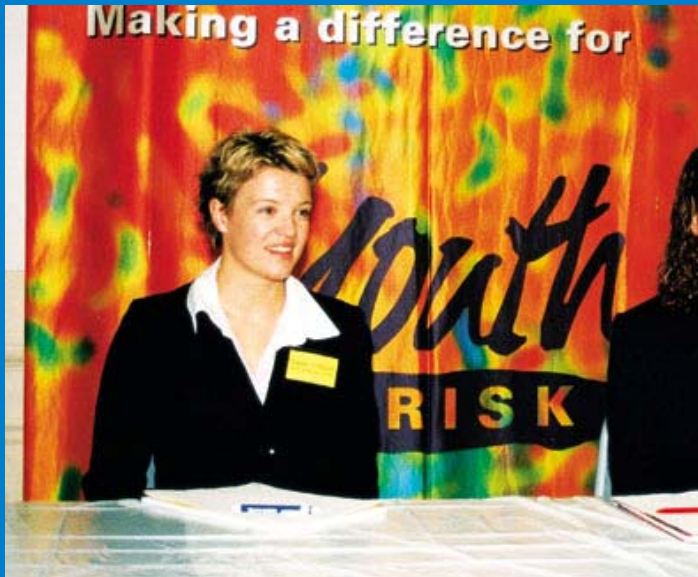
ANZ in the community



Staff painting Foodbank



Wet 'n' Wise Program



Youth at Risk

Staff and Culture



Staff celebrating their victory as the best financial services call centre in Australia

Assisting staff with technology



The first staff member to receive her pc@home

Commitment to training and education



Doubled the number of graduates

are you the new face of ANZ?



www.anz.com/career

powered by ANZ

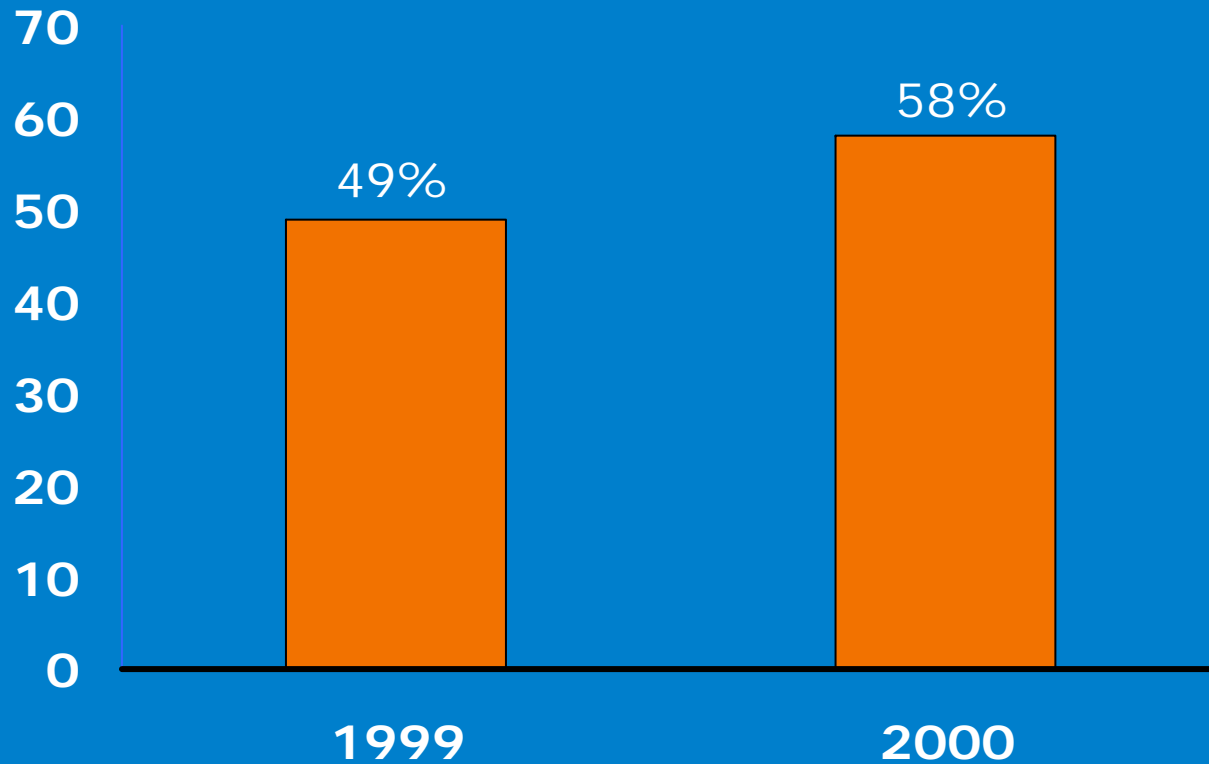
Developing a pool of talent



Staff increasingly becoming shareholders



Substantial improvement in staff satisfaction



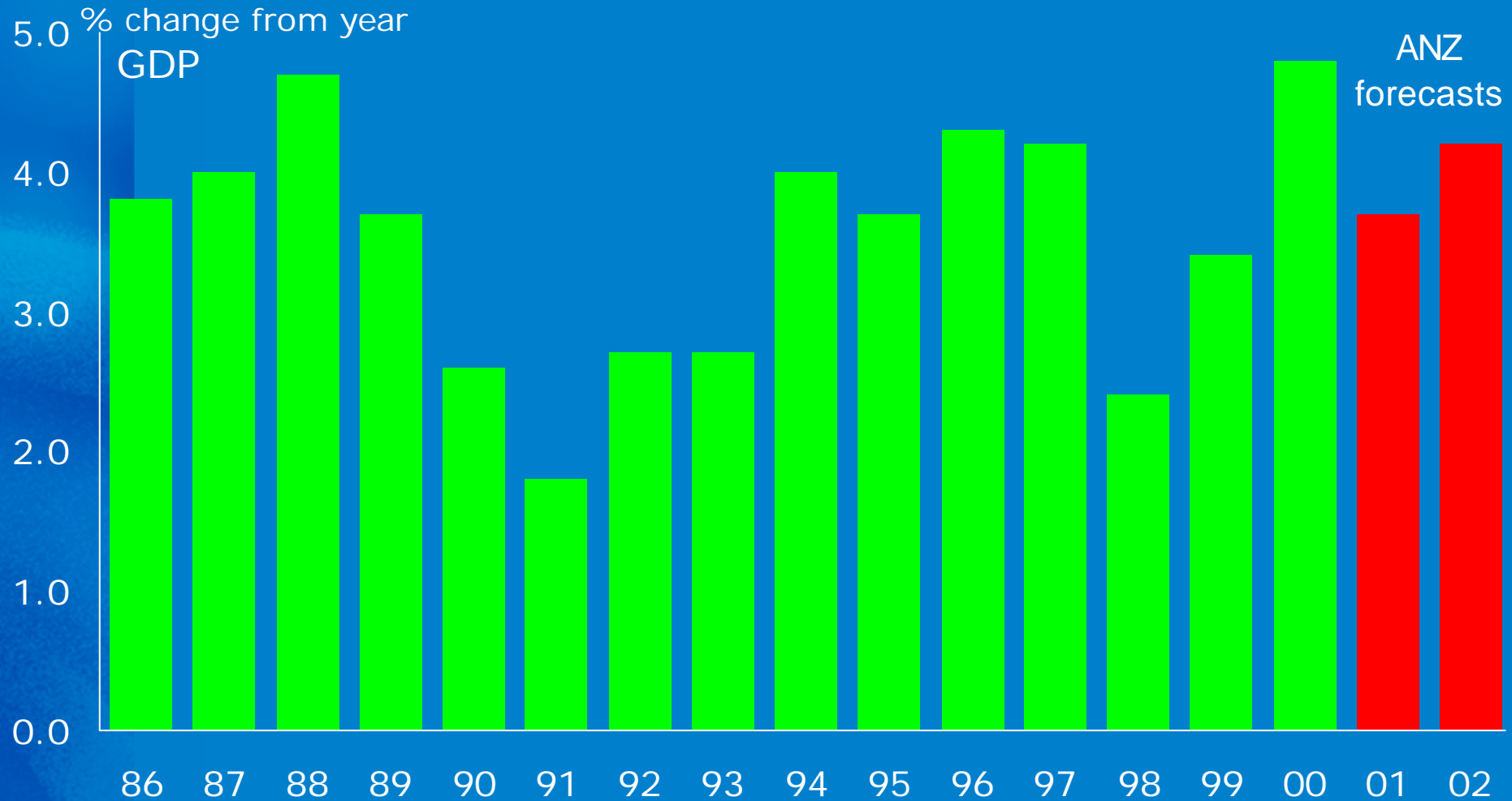
From staff survey July 2000

ANZ

Outlook

Global growth is expected to slow in 2001

World Economic Growth

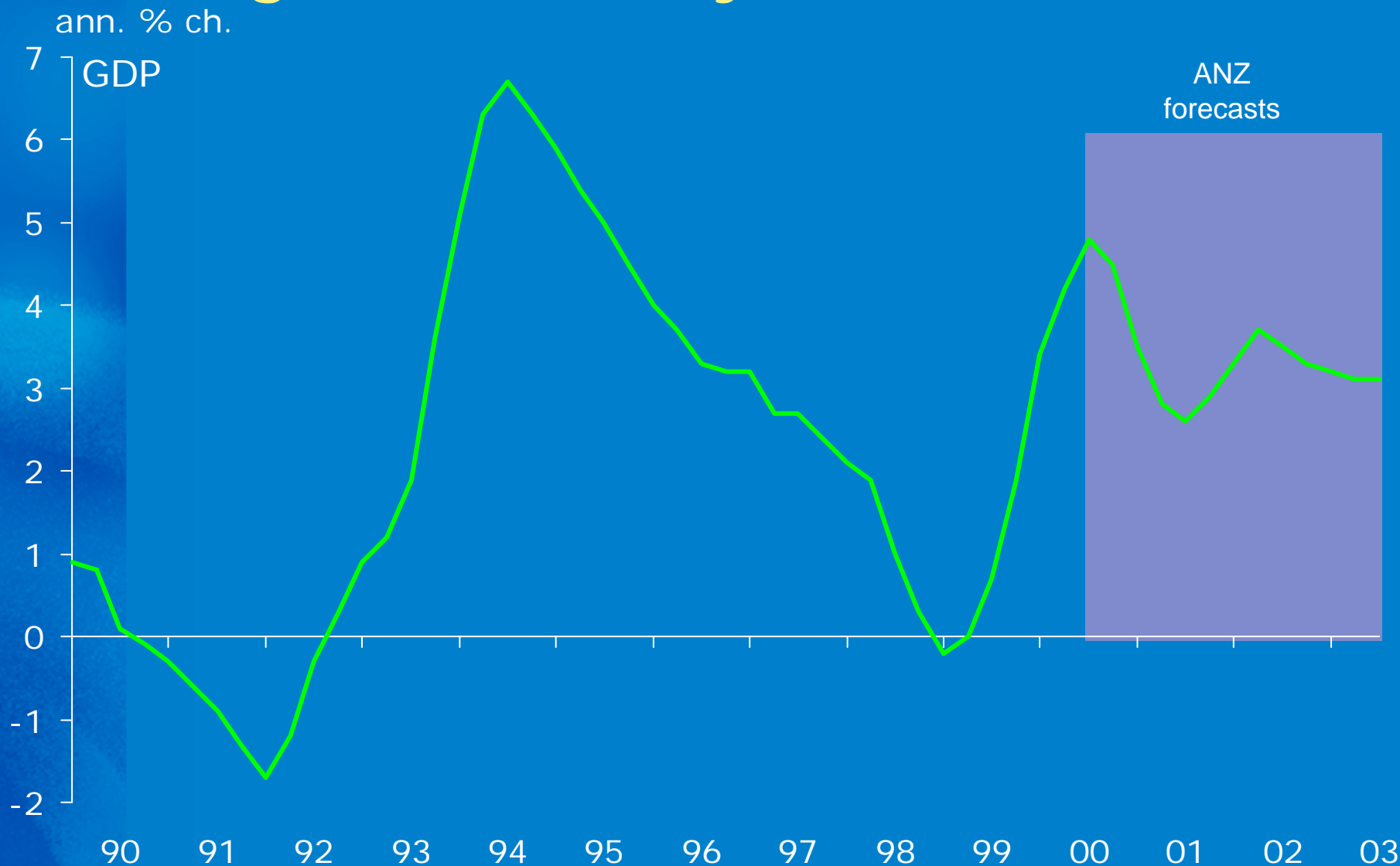


Australian interest rates have peaked

Short-term interest rates



New Zealand economy is showing signs of recovery



ANZ

AGM 2000

Resolution 2 (a)

Re-election of Mr C B Goode as a director

Votes
For

_____ %

Votes
Against

_____ %

Votes
Open

_____ %

AGM 2000

Resolution 2 (b)

Re-election of Mr J C Dahlsen as a director

**Votes
For**

_____ %

**Votes
Against**

_____ %

**Votes
Open**

_____ %