



ANZ

2015 ANNUAL GENERAL MEETING



DAVID GONSKI

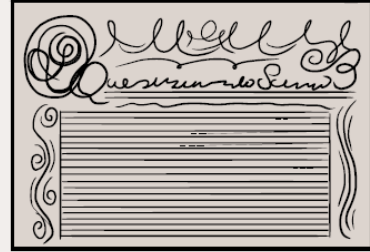
CHAIRMAN



180th ANNIVERSARY OF ANZ



18
35



Bank of Australasia opens in Sydney

1951

**ANZ
BEGAN**

*in London when
The Bank of
Australasia merged
with Union Bank of
Australia to form
ANZ Bank Limited*

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1970

ANZ Bank merged with the ES&A Bank (English, Scottish and Australian Bank) to become Australia and New Zealand Banking Group Limited



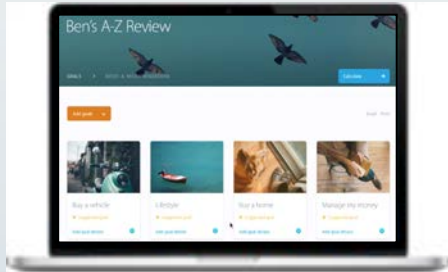
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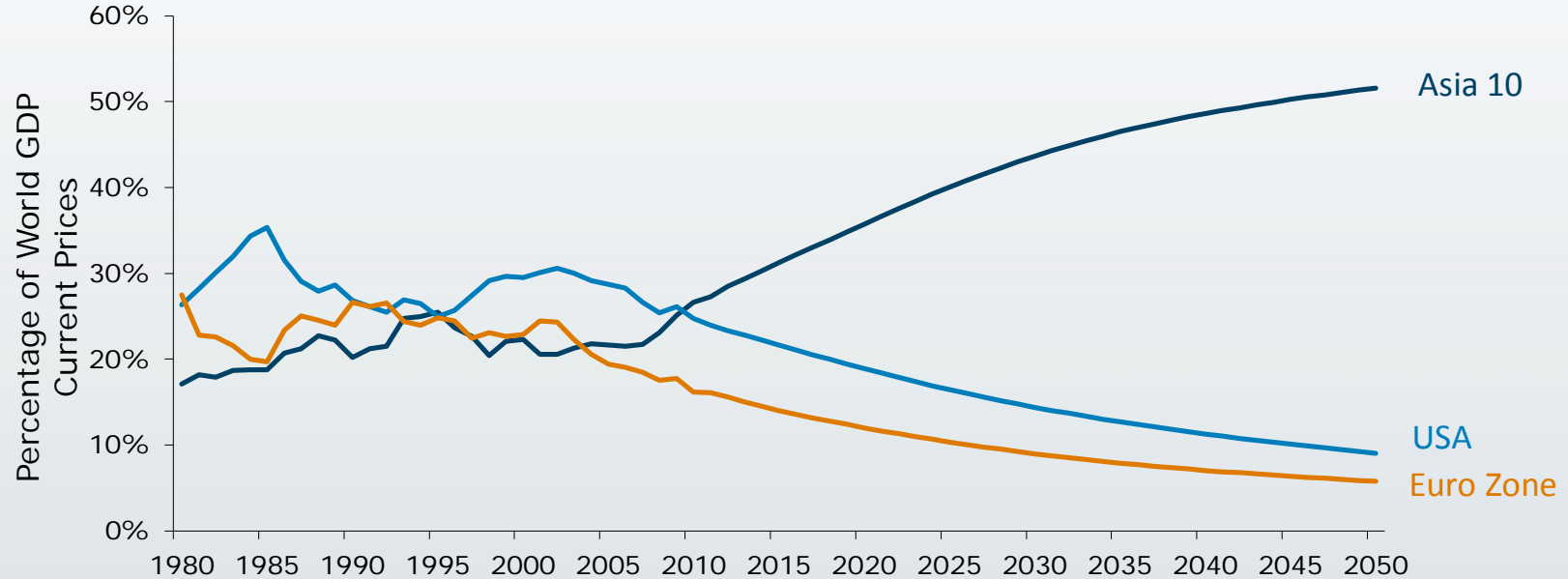


INTEGRATING NEW TECHNOLOGY



ASIA - A QUARTER OF GLOBAL ECONOMIC OUTPUT

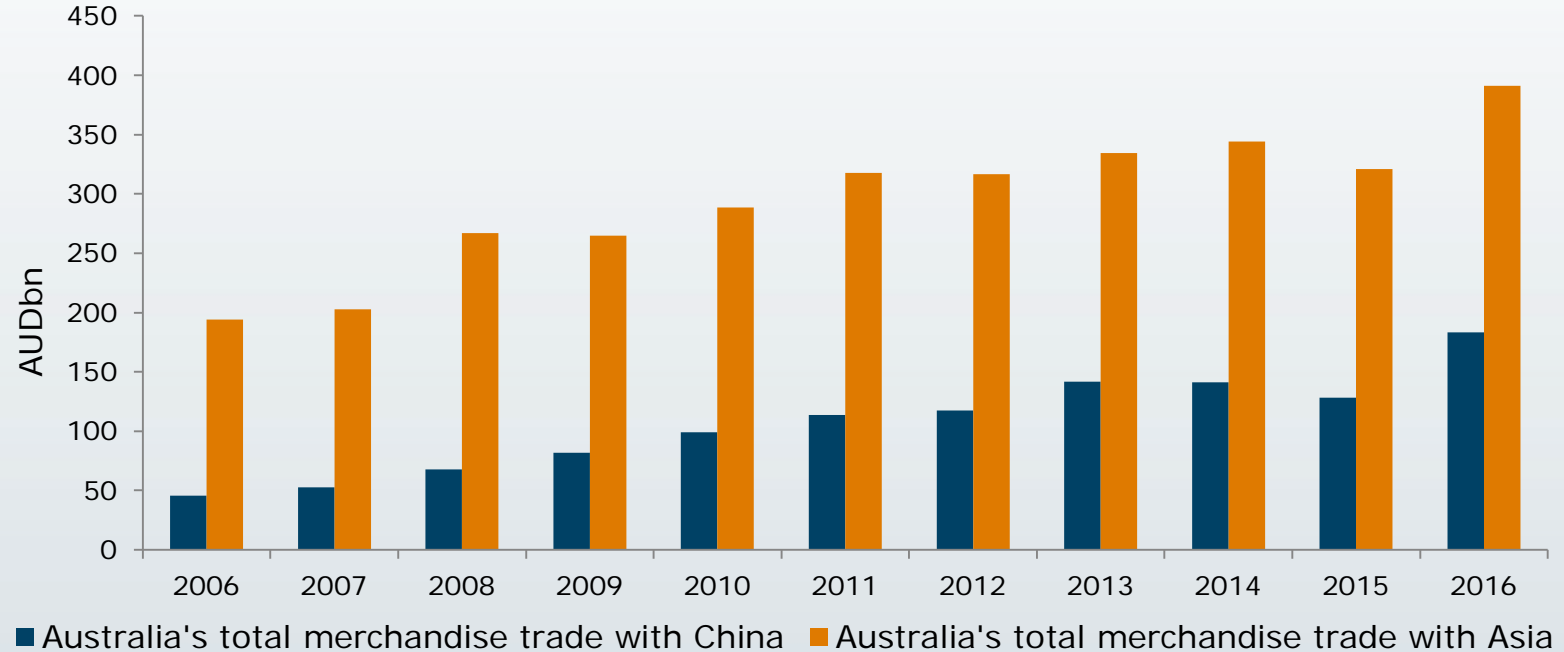
Asia 10 vs USA and Euro area as share of World GDP



Source: ANZ Research

AUSTRALIA CONNECTION WITH ASIA

Australia merchandise trade with China and Asia



Source: ANZ Research

CHINA GROWTH



Source: ANZ Research



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A LEADING BANK ACROSS THE REGION



CONTRIBUTING TO THE COMMUNITY





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CORPORATE SUSTAINABILITY





CORPORATE SUSTAINABILITY

NEW COMMITMENTS TO SUPPORT THE TRANSITION TO A LOWER CARBON ECONOMY

 fund & facilitate at least \$10b by 2020 to support our customers in their transition to a low carbon economy

 committed not to finance any new conventional coal-fired power plants

 only consider financing new coal-fired power plants that use advanced technology and higher quality coal to significantly reduce emissions

 strengthened our due diligence processes which govern our lending to coal mining, transportation and power generation

FINANCIAL PERFORMANCE



\$7.2
BILLION

**RECORD
CASH
PROFIT**

DELIVERED A RECORD CASH PROFIT OF \$7.2 BILLION, UP 1% ON 2014. STATUTORY PROFIT UP 3%



**RETURN
ON EQUITY
(CASH)**
14.0%

181
CENTS
PER SHARE

FULLY FRANKED
TOTAL DIVIDEND
FOR FY15 OF 181
CENTS PER SHARE



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