

# Annual General Meeting 2023



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# CLARE MORGAN

Group Executive Australia Commercial



# SHAREHOLDER VOTING INSTRUCTIONS

## ANNUAL GENERAL MEETING

21 December 2023

### SHAREHOLDER/PROXYHOLDER/REPRESENTATIVE ADMISSION & VOTING CARD

1. When the Chair opens the poll, please scan the QR code below with your mobile device. This will open an online voting page in your browser.



4094

2. Accept the Terms & Conditions.      3. Record your voting preferences.

#### Terms & Conditions

THESE TERMS AND CONDITIONS ARE LEGALLY BINDING. PLEASE READ THEM CAREFULLY.

Attendee Meeting Services Terms and Conditions.

#### 1. Introduction

i. These terms and conditions set out your rights and obligations in connection with your use of the Service. Please read these carefully before accepting.

I agree to the Terms & Conditions

CONTINUE

#### Items of business

##### 2 Election of Board Endorsed Candidate To elect Ms H S Kramer

FOR

AGAINST

ABSTAIN

##### 3 Adoption of the Remuneration Report

FOR

AGAINST

ABSTAIN

##### 4 Grant of Restricted Rights and Performance Rights to Mr S C Elliott

FOR

AGAINST

ABSTAIN

#### SHAREHOLDER VOTING INSTRUCTIONS

If you wish to cast all your votes for or against an item, place a mark in the appropriate FOR box or AGAINST box for that item.



4094

If you wish to cast some of your votes for an item and some of your votes against an item write in the FOR box the actual number or percentage of votes you are casting for the item and write in the AGAINST box the actual number or percentage of votes you are casting against the item. The sum of the votes cast or the percentages FOR and AGAINST an item must not exceed your voting entitlement or 100%.

#### PROXYHOLDER VOTING INSTRUCTIONS

At registration proxyholders were issued with a Summary of Proxy Votes which details the voting directions (if any) for Items of Business on the appointment documents. By completing this voting card, if directed to vote in a particular manner, you are deemed to have voted in accordance with those directions.

Note: If a shareholder who has appointed a proxy or attorney personally attends the meeting, the voting entitlement of the proxy or attorney in respect of that shareholder's shares will be suspended.

#### VOTING RESTRICTIONS

Please refer to the Notice of Meeting for details of the voting restrictions in relation to items 3 & 4.

		For	Against	Abstain
Item 2	To elect Ms H S Kramer	<input type="text"/>	<input type="text"/>	<input type="text"/>
Item 3	Adoption of the Remuneration Report	<input type="text"/>	<input type="text"/>	<input type="text"/>
Item 4	Grant of Restricted Rights and Performance Rights to Mr S C Elliott	<input type="text"/>	<input type="text"/>	<input type="text"/>

# ONLINE MEETING GUIDE & FREQUENTLY ASKED QUESTIONS

## ACCESSING THE ONLINE PORTAL ON THE DAY

Before you begin ensure your browser is compatible.

You can easily check your current browser by going to the website: [whatismybrowser.com](http://whatismybrowser.com)

Supported browsers are:

› Chrome Firefox Safari Edge

The Meeting is viewable from smartphones, tablets, or computers.



ONLINE

If you choose to access the Online Portal, you will be able to ask written questions online and view a live webcast of the Meeting.

To access the Online Portal, visit <https://meetnow.global/ANZ2023> on your smartphone, tablet, or computer and enter the registration information below.

To access the Online Portal, you must have the following information:



### AUSTRALIAN RESIDENTS

SRN or HIN and postcode of your registered address



### OVERSEAS RESIDENTS

SRN or HIN and country of your registered address



### APPOINTED PROXIES

Please contact Computershare Investor Services on **+61 3 9415 4024** to request your unique email invitation link prior to the meeting day

To access the Online Portal

› Visit <http://meetnow.global/ANZ2023> and click on the join meeting now button.

JOIN MEETING NOW



### To register as a shareholder

Select 'Shareholder', enter your SRN or HIN and select your country. If Australia, also enter your postcode.

Shareholder	Invitation	Guest
If you are a shareholder or an appointed corporate representative, please enter the required details below.		
<input type="text" value="SRN or HIN (eg. 123456789)"/> <input type="text" value="Country"/> <input type="text" value="Post Code (eg. 1234)"/>		
<b>SIGN IN</b>		



### To register as a Proxyholder

Click on the link in the invitation e-mail sent to you. Or select 'invitation' and enter your invite code provided in the email.

Shareholder	Invitation	Guest
If you have received an email invitation for this meeting, please enter your invite code below.		
	<input type="text" value="Invite Code (Enter your invite code, eg. QJABCDEF or ABCD)"/> <b>SIGN IN</b>	



### To register as a guest

Select 'Guest' and enter your details.

Shareholder	Invitation	Guest
If you would like to attend the meeting as a Guest please provide your details below.		
	<input type="text" value="First Name"/> <input type="text" value="Last Name"/> <input type="text" value="Email"/> <input type="text" value="Company Name"/>	
<b>SIGN IN</b>		

## TO ACCESS THE WEBCAST

The webcast will appear automatically once the Meeting has started. If the webcast does not start automatically press the play button and ensure the audio on your computer or device is turned on.



Broadcast

Broadcast	Vote	Q & A	Documents
MR JOHN CITIZEN		500 Votes	
Clip Slides			

## TO ACCESS MEETING DOCUMENTS

To view documents relating to the Meeting select the 'Documents' icon and choose the document you wish to view.



Documents

Broadcast	Vote	Q & A	Documents
Notice of Meeting			
Online User Guide			

## TO ASK WRITTEN QUESTIONS ONLINE

To ask a question select the 'Q & A' icon, select the topic your question relates to.

Type your question into the chat box at the bottom of the screen and press 'Send'.



Q & A

Broadcast	Vote	Q & A	Documents
Your question(s)			
You may enter a question using the field below.			
3 Adoption of Remuneration Report			
<input type="text" value="Enter your question here"/>			<b>Send</b>
24 character(s)			

## FOR ASSISTANCE

If you require assistance before or during the Meeting, please call **+61 3 9415 4024**.

# Annual General Meeting 2023



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# PAUL O'SULLIVAN

Chairman

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# DEMPSEY BLOOM

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# PAUL O'SULLIVAN

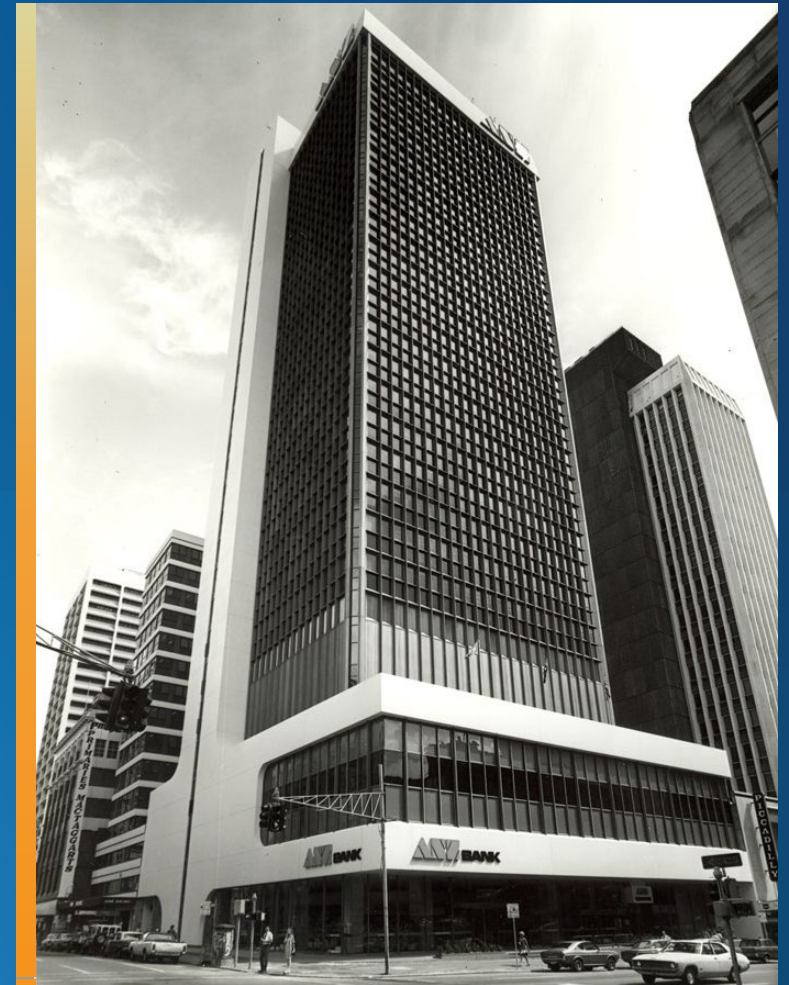
Chairman



Queen & Creek Streets, Brisbane



ANZ Centre, 324 Queen Street



# Annual General Meeting 2023



## ANZ FY23 RESULTS

	FY23	vs FY22
<b>Statutory profit, \$ million</b>	7,098	Flat
<b>Cash Profit Continuing operations</b>		
Cash profit, \$ million	7,405	+14%
Return on equity, %	10.9%	+54bps
Earnings per share - basic, cents	247.1	+8%
<b>NTA per share, \$</b>	21.78	+5%



FY23 Total Dividends Per Share

**175 cents**

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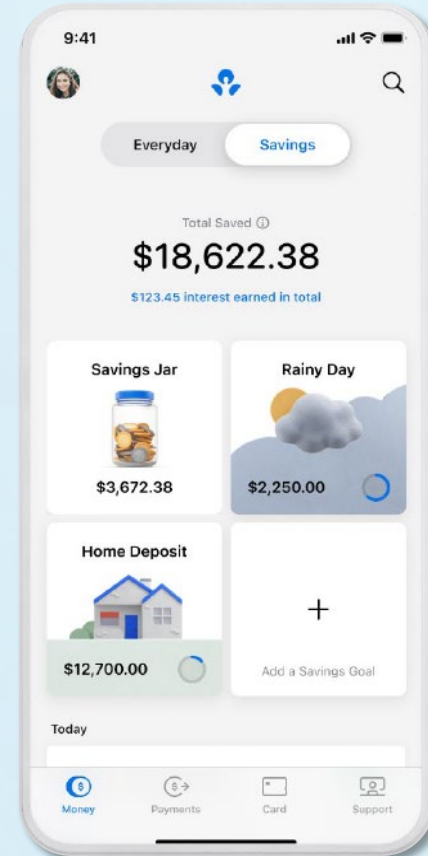
**Interim dividend of 81 cents, fully franked.**

**Final dividend comprised an 81 cents dividend partially franked at 65% and an additional one-off unfranked dividend of 13 cents.**

# Annual General Meeting 2023



# ANZ Plus



# ANZ PLUS CUSTOMERS AND DEPOSITS

Customers (cumulative), '000s

Deposits (cumulative), \$b



# Annual General Meeting 2023



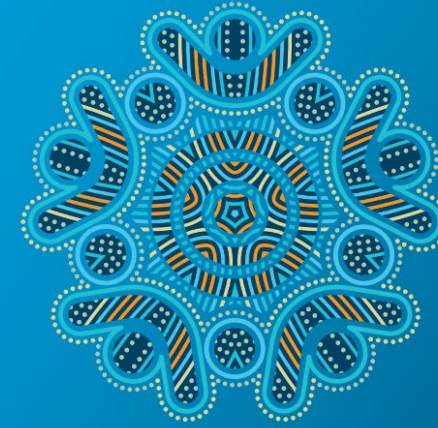






# ANZ RECONCILIATION ACTION PLAN

OCTOBER 2021 - OCTOBER 2024



# ANZ RECONCILIATION ACTION PLAN

2023 PROGRESS REPORT



# Annual General Meeting 2023



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# SHAYNE ELLIOTT

Chief Executive Officer



# Annual General Meeting 2023



# Plans for a major tech hub in Brisbane

**700 jobs**  
in **digital,**  
**cloud** and  
**data**

**Cloud**  
**training** to  
**tech hub**  
**employees**

**Research**  
and **training**  
in **technology**

Announced in ANZ News Release dated 16 June 2023 (ANZ and Queensland Government sign implementation agreement). ANZ's commitments in the implementation agreement are conditional on it successfully completing its acquisition of Suncorp Bank. In addition to the tech hub, the implementation agreement contains further commitments to the State of Queensland, including ANZ's lending commitments that were announced on 18 July 2022



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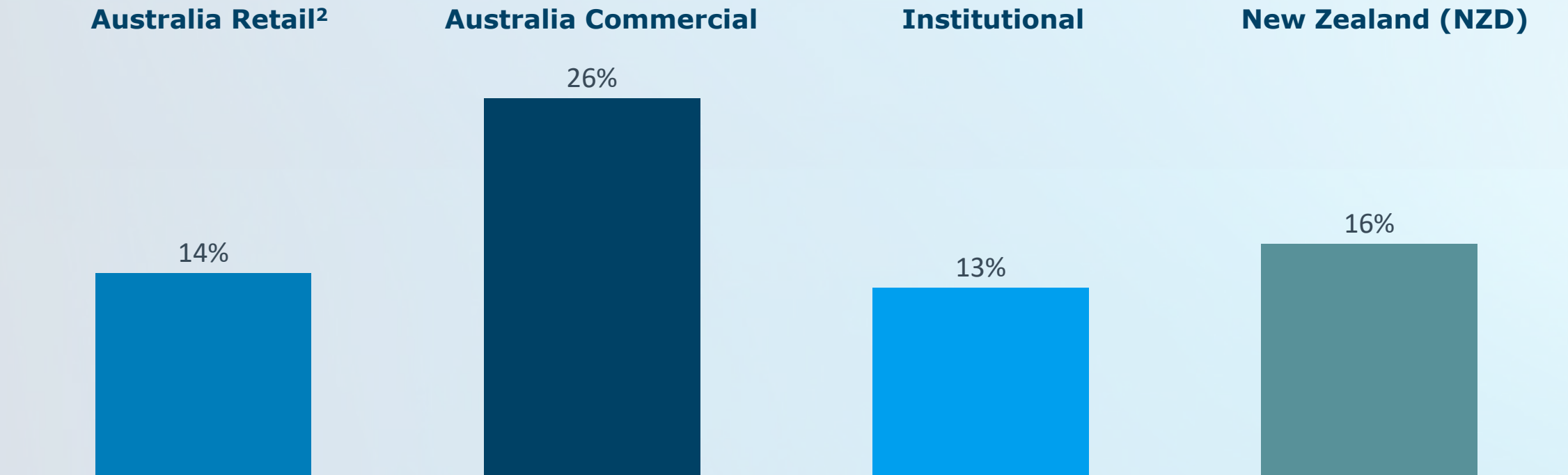
# SHAYNE ELLIOTT

Chief Executive Officer



# FOUR MAJOR DIVISIONS CONTRIBUTED TO A STRONG RESULT

RETURN ON EQUITY<sup>1</sup> FY23



**Basis:** Cash profit continuing operations

1. Australia Retail, Australia Commercial, Institutional & New Zealand represent 77% of Group capital with the balance of capital held in Pacific and Group Centre (including Asia Partnerships, Suncorp Bank acquisition and Non Bank Group)
2. Australia Retail ROE excludes ANZ Plus investment spend

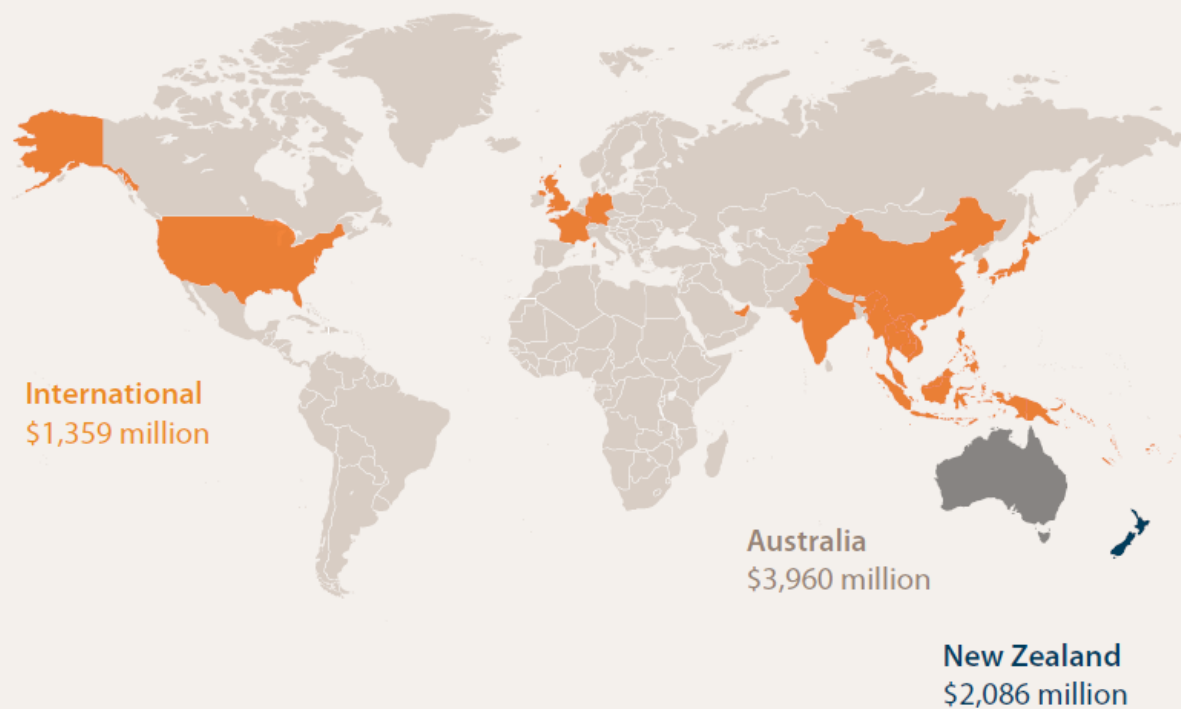




Hanoi 1993: ANZ's first branch in Vietnam



## Our international presence and earning composition by geography<sup>1</sup>



## International

### Asia

China	The Philippines
Hong Kong	Singapore
India	South Korea
Indonesia	Taiwan
Japan	Thailand
Laos	Vietnam
Malaysia	

### Pacific

Cook Islands	Solomon Islands
Fiji	Timor-Leste
Kiribati	Tonga
Papua New Guinea	Vanuatu
Samoa	

### Europe

France
Germany
United Kingdom

### Middle East

United Arab Emirates (Dubai)
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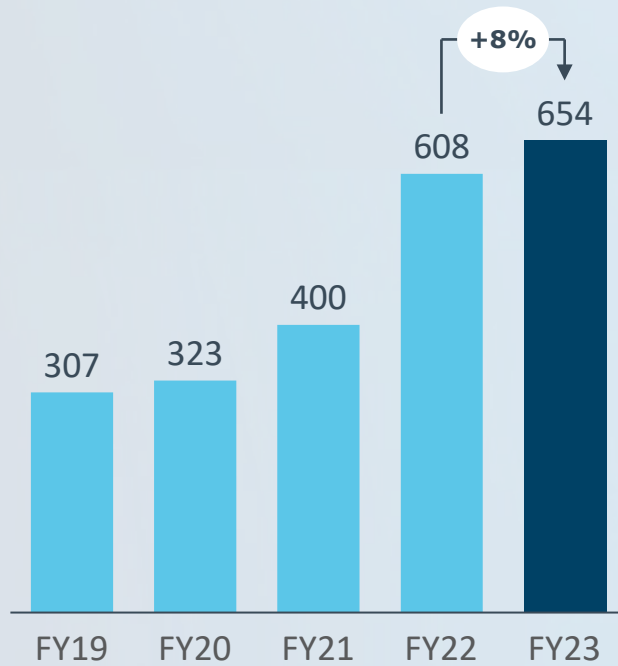
### United States of America

<sup>1</sup> On a cash profit basis. Excludes non-core items included in statutory profit. It is provided to assist readers in understanding the result of the ongoing business activities of the Group.

# INSTITUTIONAL PAYMENTS & CURRENCY PROCESSING

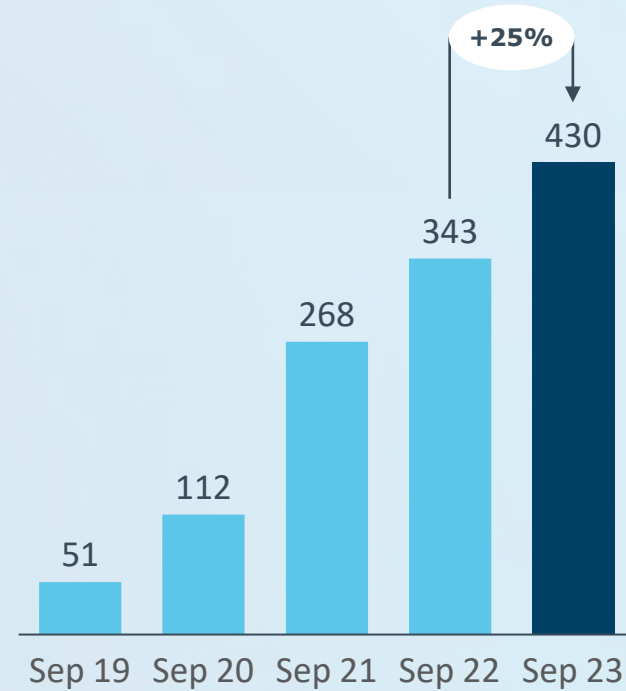
## Payments

#m



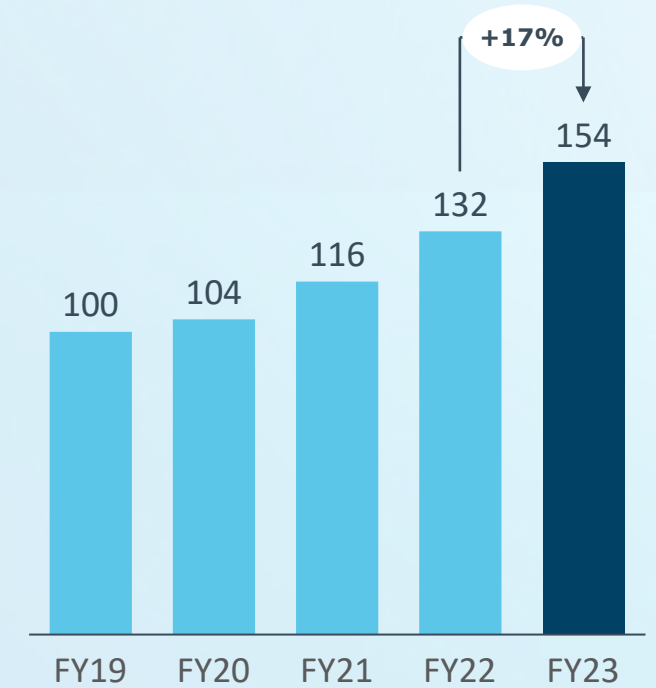
## Client Monies

Platform Cash Mgt Accounts<sup>1</sup>, #'000s



## Markets FX

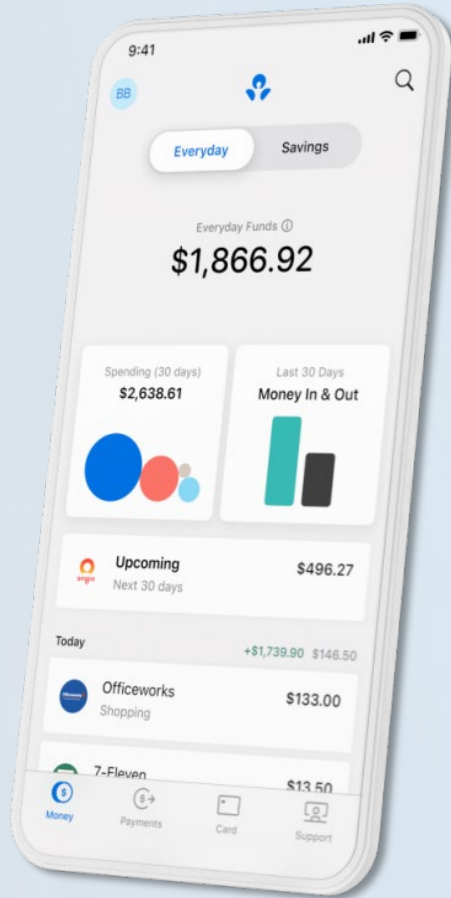
Turnover volume, Index FY19 = 100



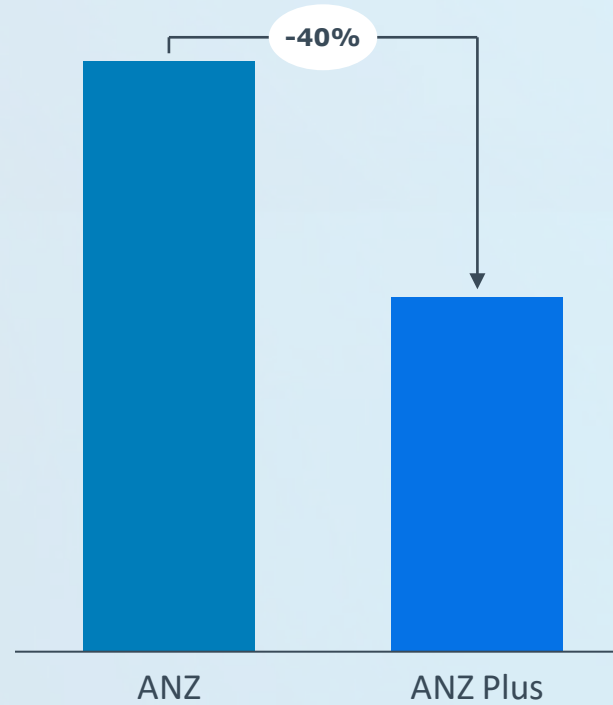
1. Number of Australian virtual client monies accounts



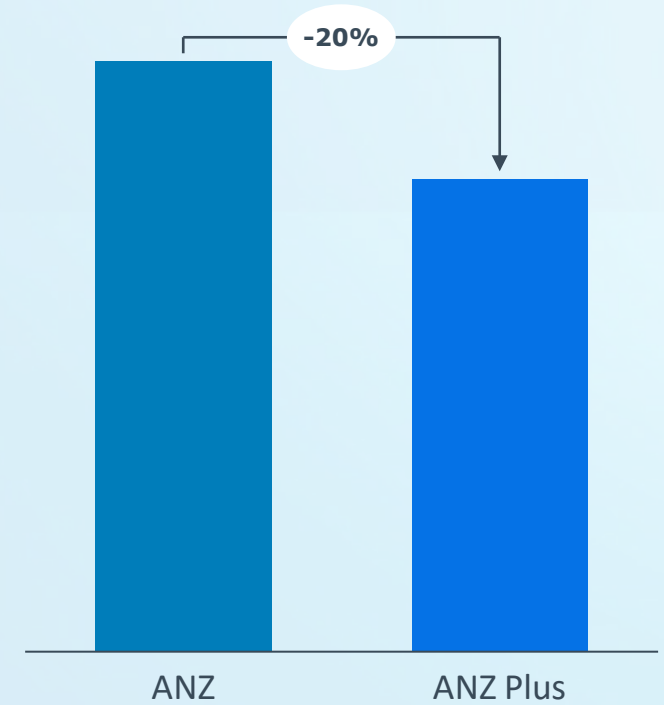
# ANZ PLUS



## Cost to acquire



## Cost to serve<sup>1</sup>



1. Variable costs include distribution, operations and product costs



# CUSTOMER PROTECTION

## Prevented



from being transferred to criminals<sup>1</sup>

## Removed



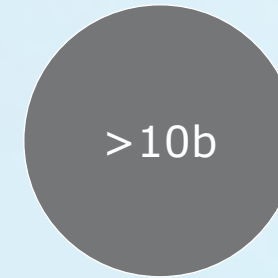
phishing or fraudulent websites impersonating ANZ<sup>1</sup>

## Blocked



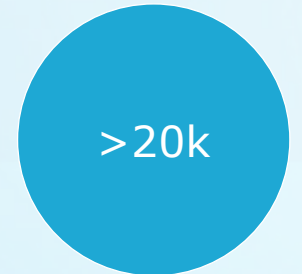
attacks against customer facing services each month

## Analysed



events through our Security Operations Centre each day

## Stopped

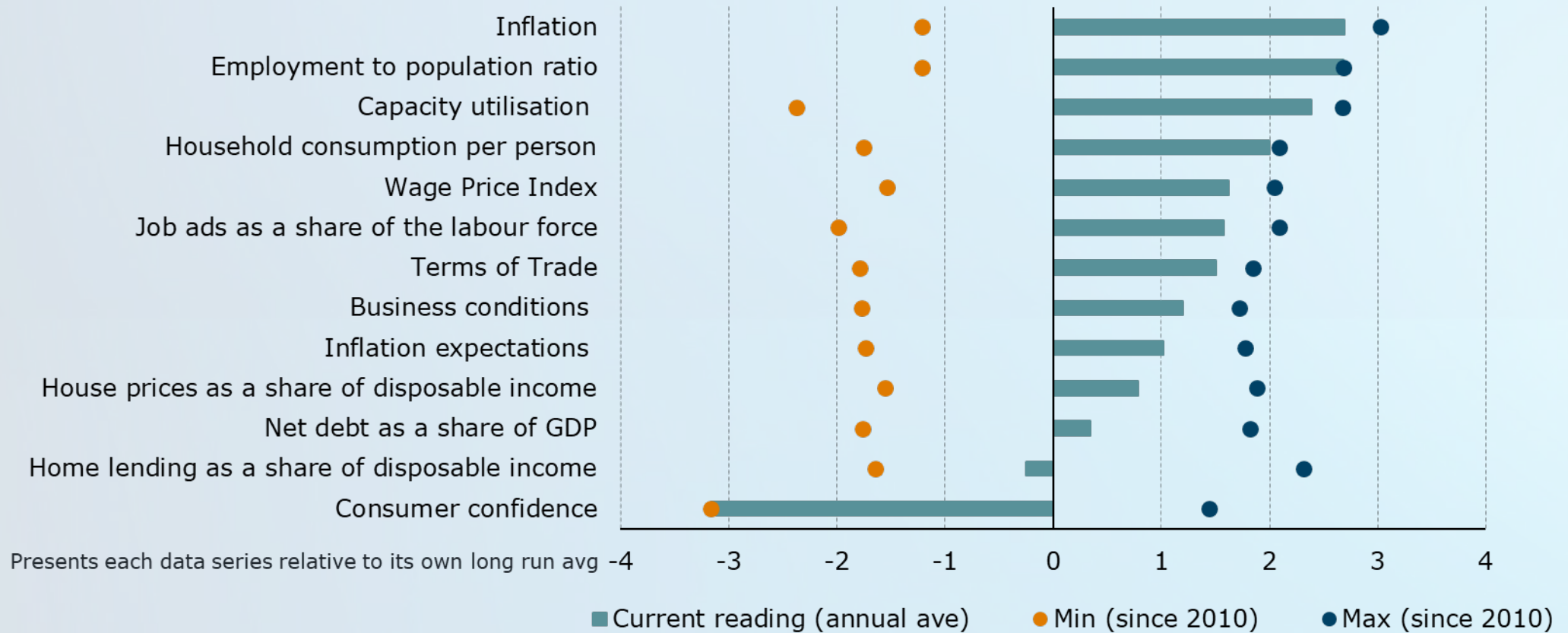


scam SMS impersonating 'ANZ'<sup>2</sup>

1. Over a 12 month period  
2. Over a 4 week period



# AUSTRALIAN ECONOMY



# Annual General Meeting 2023





# FY24 PRIORITIES

**1.**

Continue to  
run the Group  
prudently

**2.**

Further  
improve  
productivity

**3.**

Grow ANZ  
Plus customers,  
deepen  
engagement

**4.**

Invest  
more in  
Commercial  
strategy

**5.**

Further enhance  
Sustainability,  
Payments &  
Currency  
platforms

**6.**

Complete the  
acquisition of  
Suncorp Bank

# Annual General Meeting 2023



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# PAUL O'SULLIVAN

Chairman

ITEM 2

# ELECTION OF BOARD ENDORSED CANDIDATE

Item 2 - To elect Ms H S Kramer

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# HOLLY KRAMER

Non-Executive Director

ITEM 2

# ELECTION OF BOARD ENDORSED CANDIDATE

Item 2 - To elect Ms H S Kramer

ITEM 3

ADOPTION OF  
THE REMUNERATION REPORT

ITEM 4

GRANT OF RESTRICTED RIGHTS  
AND PERFORMANCE RIGHTS TO  
MR S C ELLIOTT

## ITEM 3 ADOPTION OF THE REMUNERATION REPORT

To adopt the Remuneration Report for the financial year ended 30 September 2023

## ITEM 4 GRANT OF RESTRICTED RIGHTS AND PERFORMANCE RIGHTS TO MR S C ELLIOTT

To consider and, if thought fit, to pass the following resolution as an ordinary resolution:

“That, for the purposes of Listing Rule 10.14, sections 200B and 200E of the Corporations Act 2001 (Cth) and for all other purposes, approval is given for the Company to grant to the Company’s Chief Executive Officer (CEO) and Executive Director, Mr Shayne Elliott, restricted rights and performance rights under the ANZ Share Option Plan on the terms set out in, and to provide Mr Elliott any or all of the benefits (including on cessation of employment) described in, the Explanatory Notes to the Notice convening this Meeting.”



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# ILANA ATLAS, AO

Chair – Human Resources Committee

ITEM 3

ADOPTION OF  
THE REMUNERATION REPORT

ITEM 4

GRANT OF RESTRICTED RIGHTS  
AND PERFORMANCE RIGHTS TO  
MR S C ELLIOTT

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# PAUL O'SULLIVAN

Chairman

# HOW TO ASK QUESTIONS OR MAKE COMMENTS ONLINE

Select the messaging tab at the top of the AGM platform

The screenshot shows the top navigation bar of the AGM platform with four tabs: 'Broadcast', 'Vote', 'Q & A', and 'Documents'. The 'Q & A' tab is highlighted with a purple underline and a yellow box. Below the navigation bar is a large text area labeled 'Your questions(s)'. Underneath this area, there is a prompt: 'You may enter a question using the field below.' followed by a dropdown menu showing '3 Adoption of Remuneration Report'. Below the dropdown is a text input field with the placeholder text 'Enter your question here' and a character count '24 character(s)'. To the right of the input field is a purple 'Send' button. Yellow arrows point from the text instructions to the 'Q & A' tab, the input field, and the 'Send' button.

Type your question into the text box

Once finished typing, please hit the send button

To give all shareholders the opportunity to participate equally, we ask that those submitting questions online to try and limit their questions or comments to two per item of business and to submit each question separately

# Annual General Meeting 2023



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# SHAREHOLDER QUESTIONS



# Annual General Meeting 2023



## ITEM 2

# ELECTION OF BOARD ENDORSED CANDIDATE

To elect Ms H S Kramer

### Total number of votes exercisable by validly appointed proxies:

Votes where proxy directed to vote <b>"FOR"</b> the motion	1,530,744,256	98.52%
Votes where proxy directed to vote <b>"AGAINST"</b> the motion	6,382,716	0.41%
Votes where proxy may exercise a discretion how to vote	16,569,992	1.07%
- <i>Votes where the Chairman as proxy may exercise a discretion how to vote</i>	11,331,372	0.73%
Votes where proxy directed to <b>'ABSTAIN'</b>	2,360,723	



## ITEM 3

# ADOPTION OF THE REMUNERATION REPORT

### Total number of votes exercisable by validly appointed proxies:

Votes where proxy directed to vote " <b>FOR</b> " the motion	1,448,699,276	93.33%
Votes where proxy directed to vote " <b>AGAINST</b> " the motion	88,526,395	5.70%
Votes where proxy may exercise a discretion how to vote	15,184,297	0.97%
- <i>Votes where the Chairman as proxy may exercise a discretion how to vote</i>	9,999,258	0.64%
Votes where proxy directed to ' <b>ABSTAIN</b> '	3,611,922	

## ITEM 4

# GRANT OF RESTRICTED RIGHTS AND PERFORMANCE RIGHTS TO MR S C ELLIOTT

### Total number of votes exercisable by validly appointed proxies:

Votes where proxy directed to vote " <b>FOR</b> " the motion	1,497,061,227	96.44%
Votes where proxy directed to vote " <b>AGAINST</b> " the motion	40,321,214	2.59%
Votes where proxy may exercise a discretion how to vote	15,024,618	0.97%
- <i>Votes where the Chairman as proxy may exercise a discretion how to vote</i>	9,911,391	0.64%
Votes where proxy directed to ' <b>ABSTAIN</b> '	3,647,700	

# Annual General Meeting 2023

