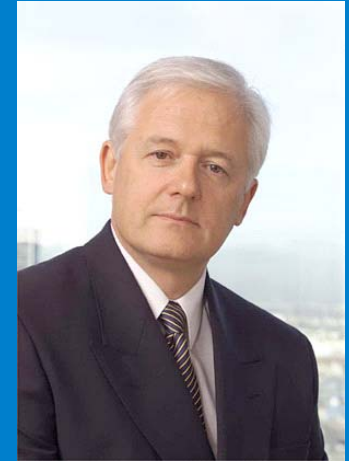


# Welcome to ANZ's 32<sup>nd</sup> AGM



# Directors online

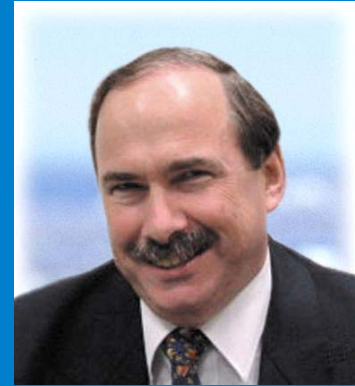






# Executive Management Committee

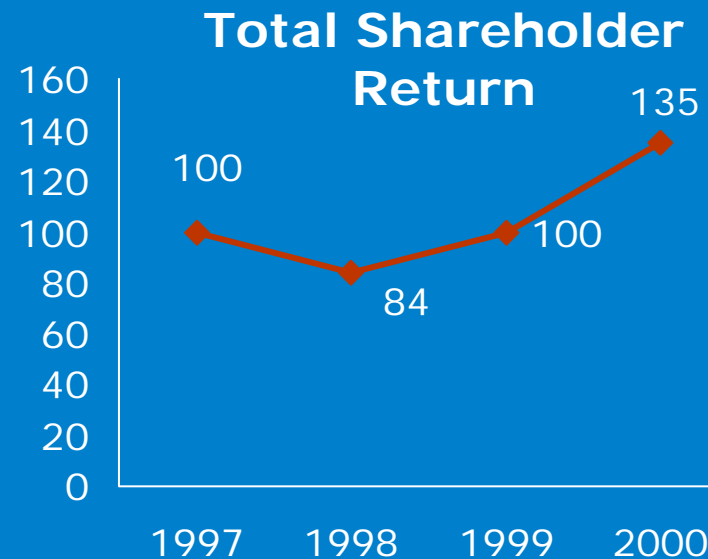
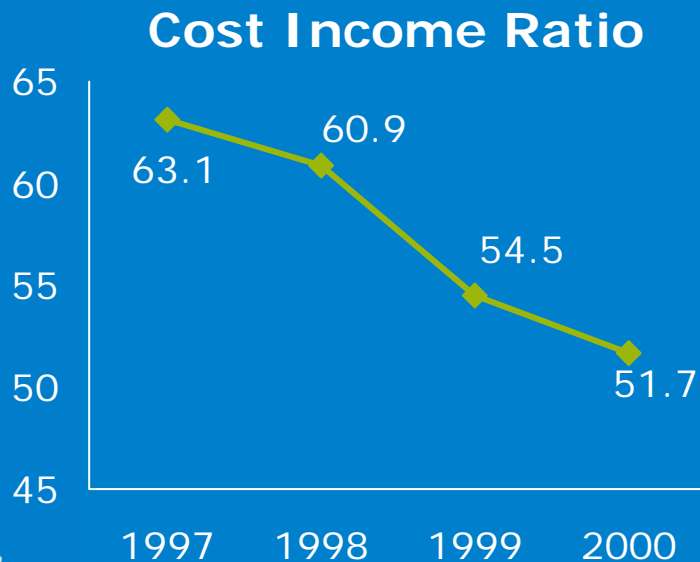
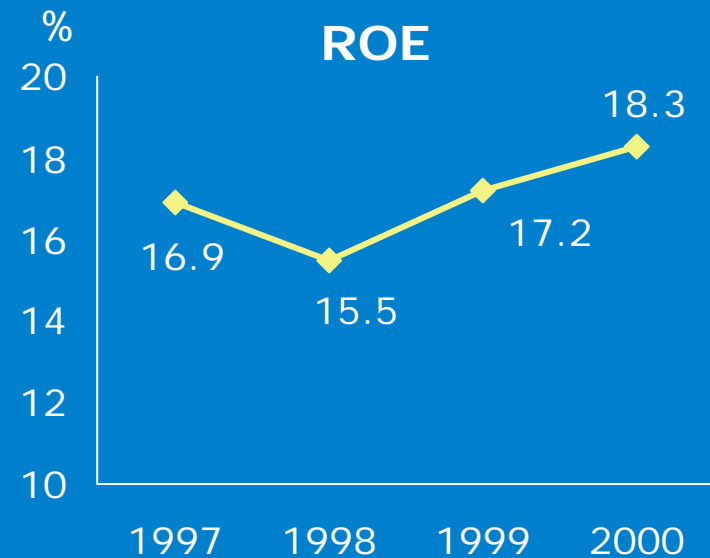
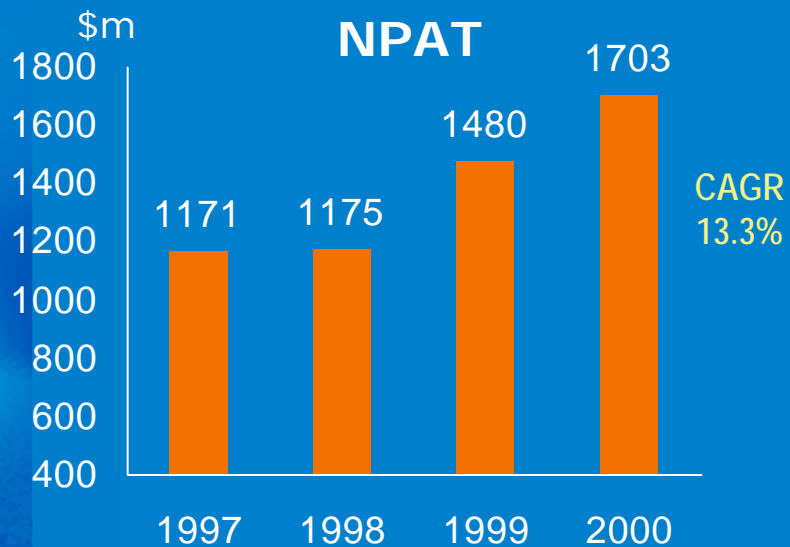




# Review of 2000

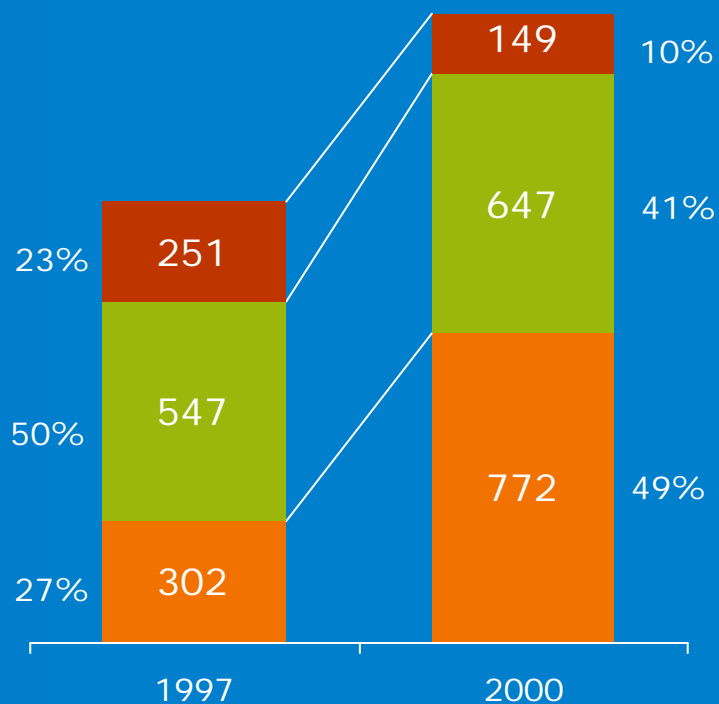
- Performance
- Customer Service and the Community
- Staff and Culture
- Strategy

# Achieve superior financial performance

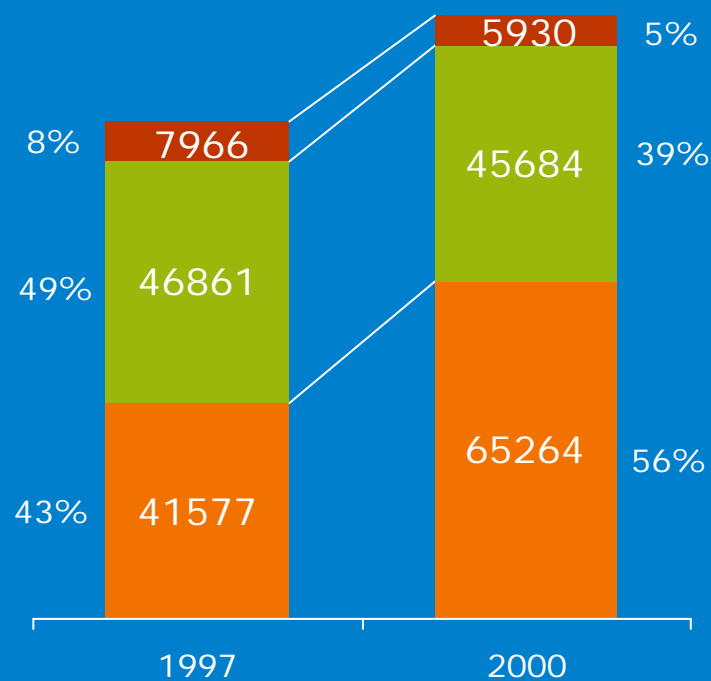


# Rebalance the portfolio

## Net Profit After Tax



## Loans & Advances

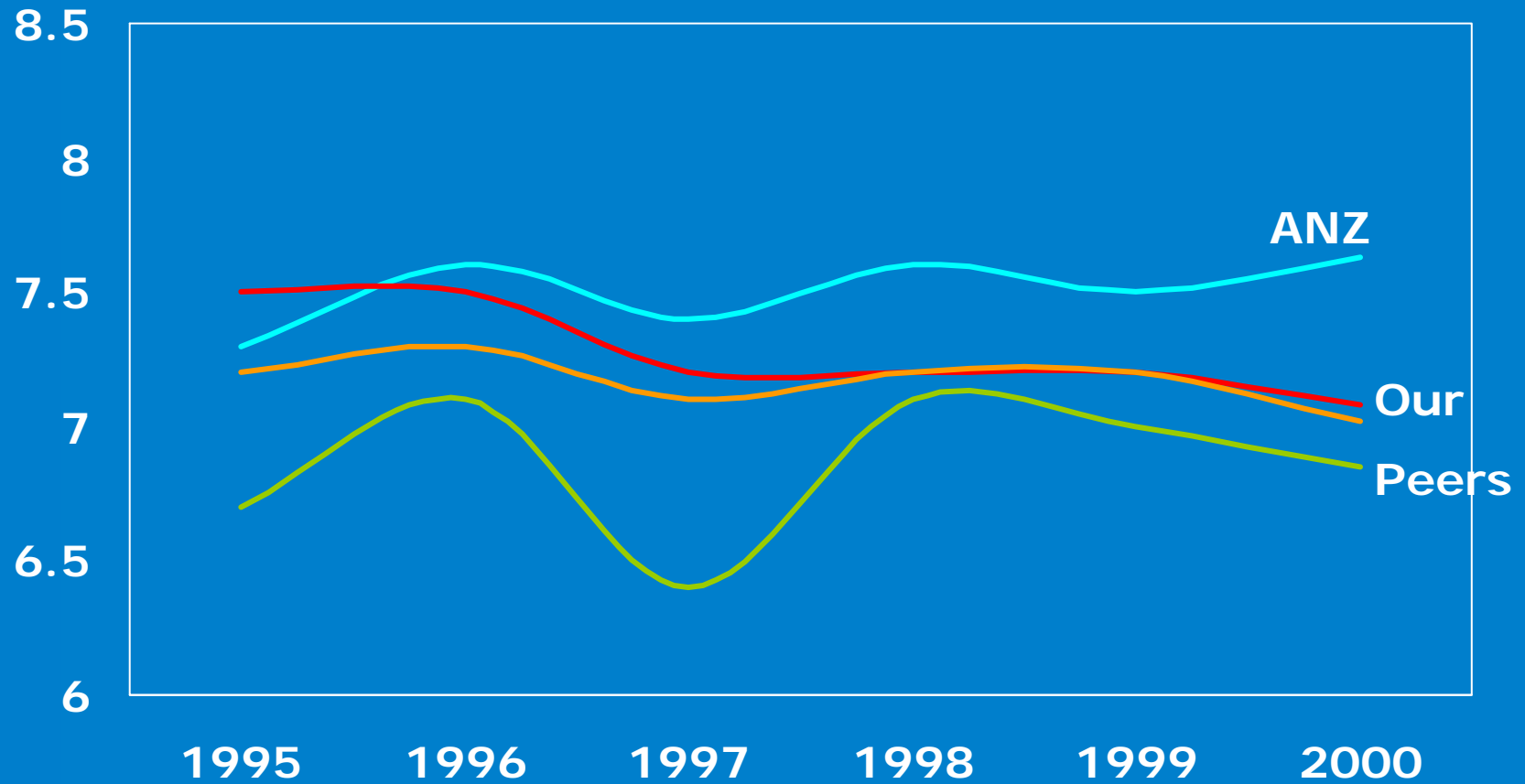


- PFS
- CFS
- International

- Includes Grindlays
- Excludes Group

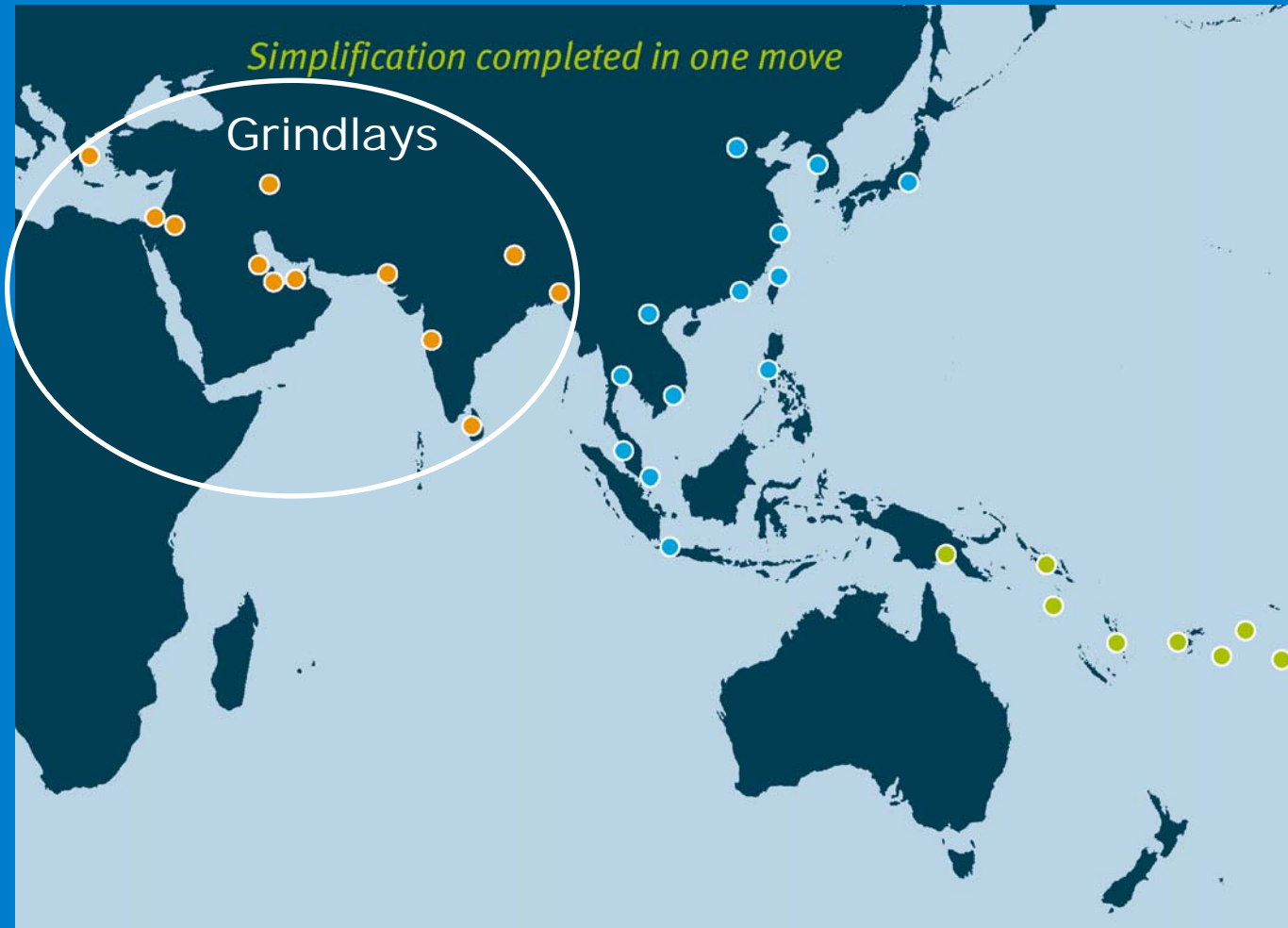


# Enhance our leadership position in Corporate Banking



Source: Roberts Research

# Simplify and focus International

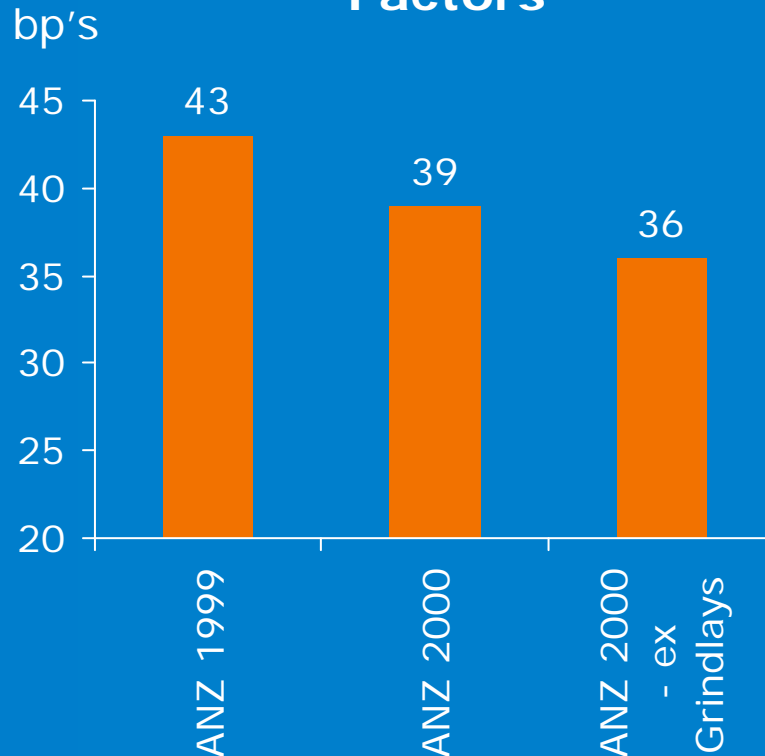


# Build momentum in eCommerce

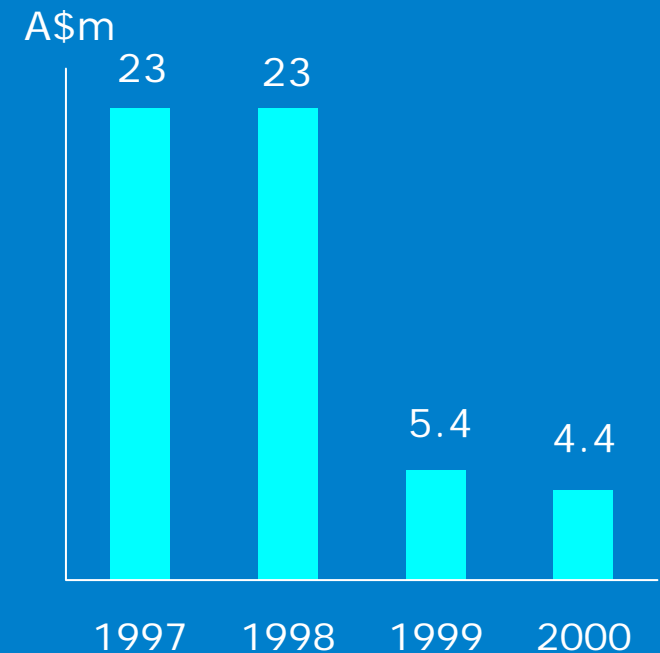


# Reduce the risk profile of the Bank

## Economic Loss Provisioning Factors



## Market Risk (Av. VaR)



- Beta reducing towards 1.0, in line with peer average

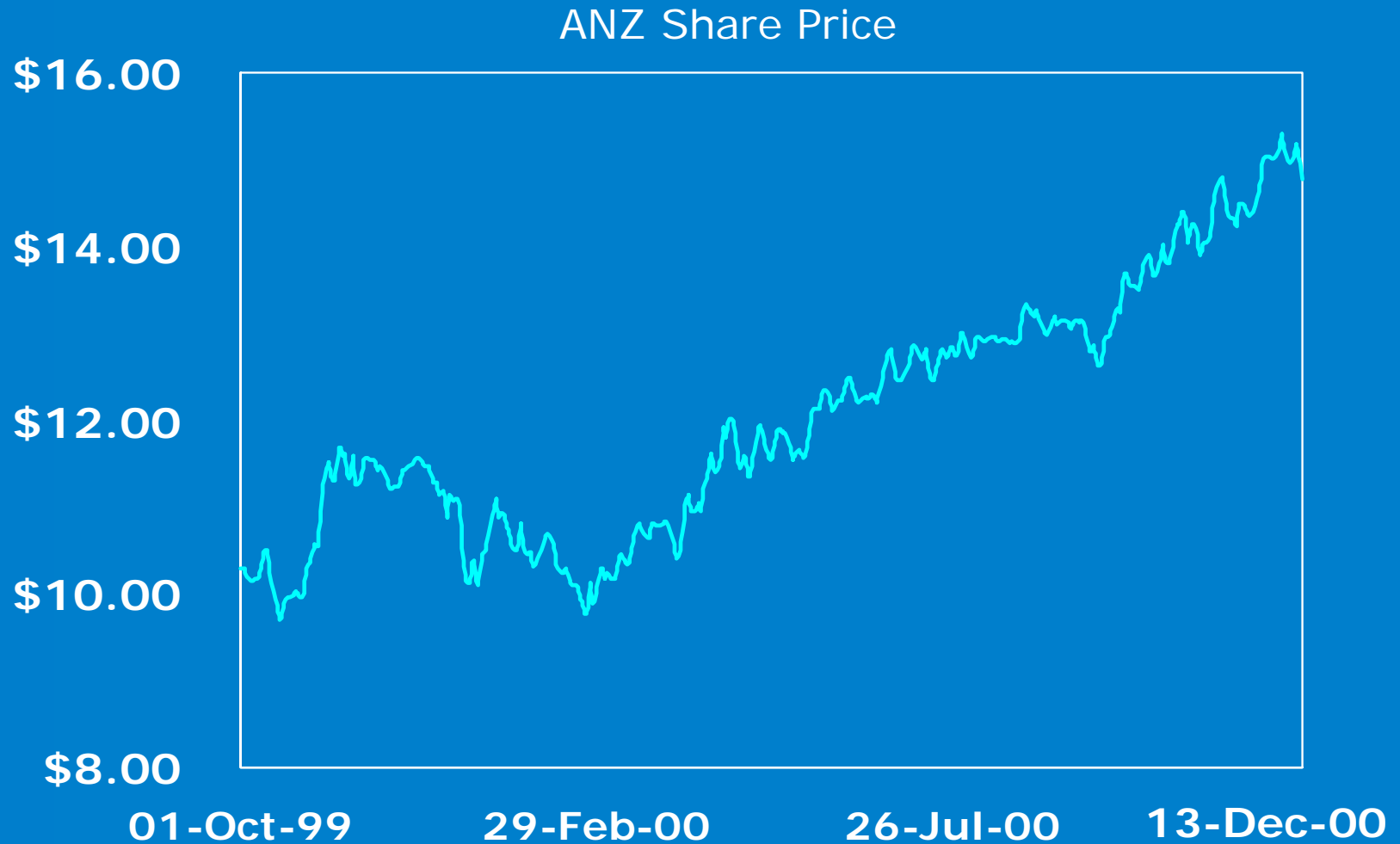
# Commitments to shareholders

- 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

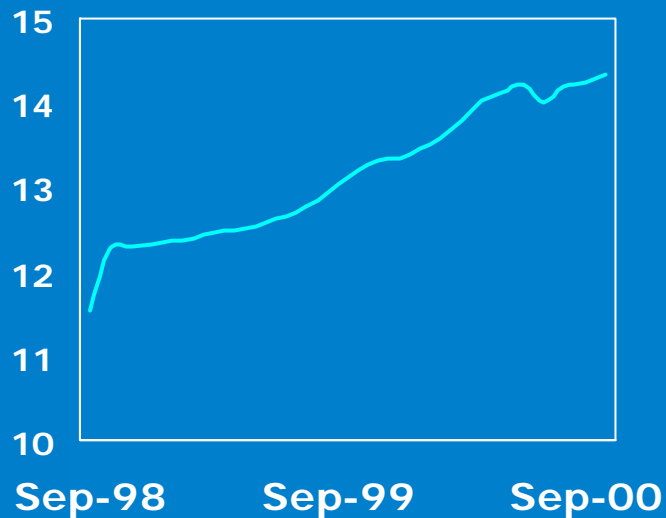


# Personal Financial Services

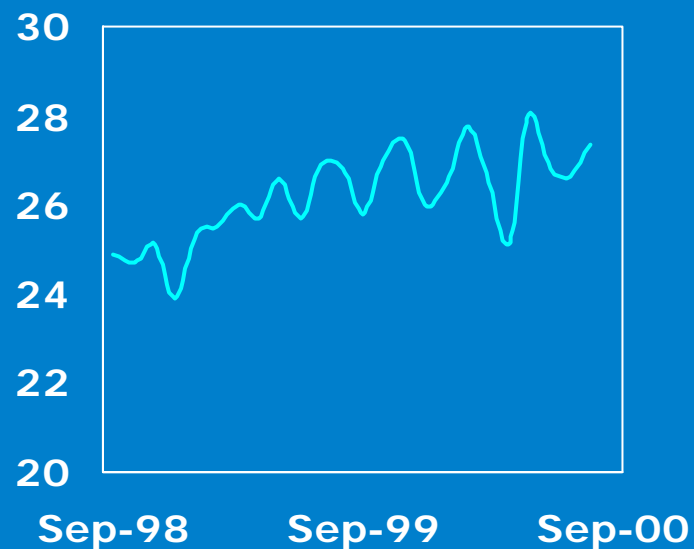


# Market share gains

## 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 <sup>th</sup> out of 28	1 <sup>st</sup> out of 21
Australian Fixed Interest – Specialist Funds	6 <sup>th</sup> out of 31	5 <sup>th</sup> out of 27
ANZ Super Pool Growth Fund	2 <sup>nd</sup> out of 32	1 <sup>st</sup> out of 29

Source: Mercer Investment Consulting



# Corporate Financial Services



# A leader in Corporate Banking



**Best Bank in Australia**  
*US Global Finance Magazine*  
1999



**Best FX Bank Australia**  
*FX Week* 1999



**Best FX Bank of the Year**  
*INSTO Magazine* 2000



**World No. 1 FX Options AUD**  
*Risk Magazine* 1999



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



**No. 1 Arranger - Asia Pacific**  
*Project Finance International* 1999



**No. 1 Arranger, Asia & Australia**  
*Global Finance*



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



**#1 Domestic Commercial Paper**  
*Asia Money* July 2000



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

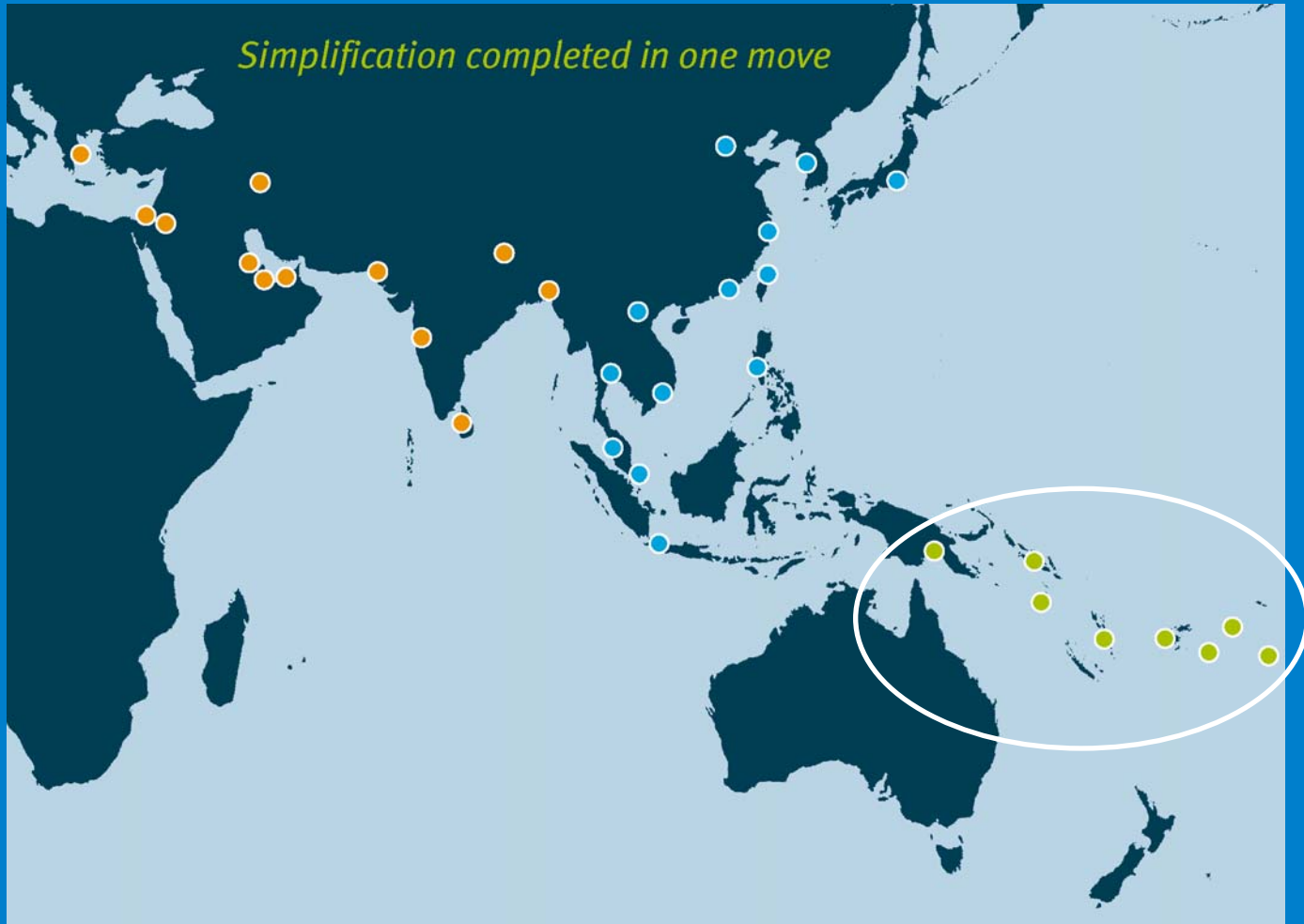
# International



# 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
- myanz.com

[log on](#) [new user](#)

### 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

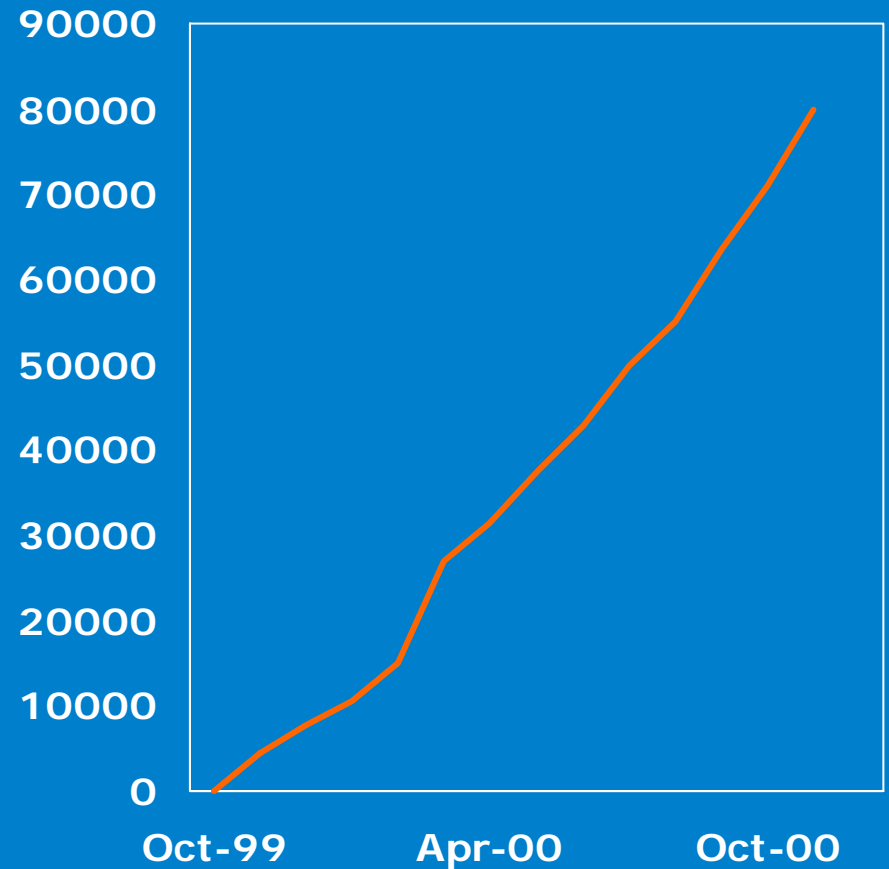
The logo for anz.com, featuring the text "anz.com" in a white, lowercase, sans-serif font, set against a dark blue rectangular background with a subtle horizontal motion blur effect.

# 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 blue background with a green and yellow swoosh.

- e-payments



- anzebiz.com



- FX online

The logo for anz.com FX Online, featuring the text "anz.com" in white lowercase letters and "FX Online" in white uppercase letters on a blue background with a green and yellow swoosh.

- ANZ E\*TRADE

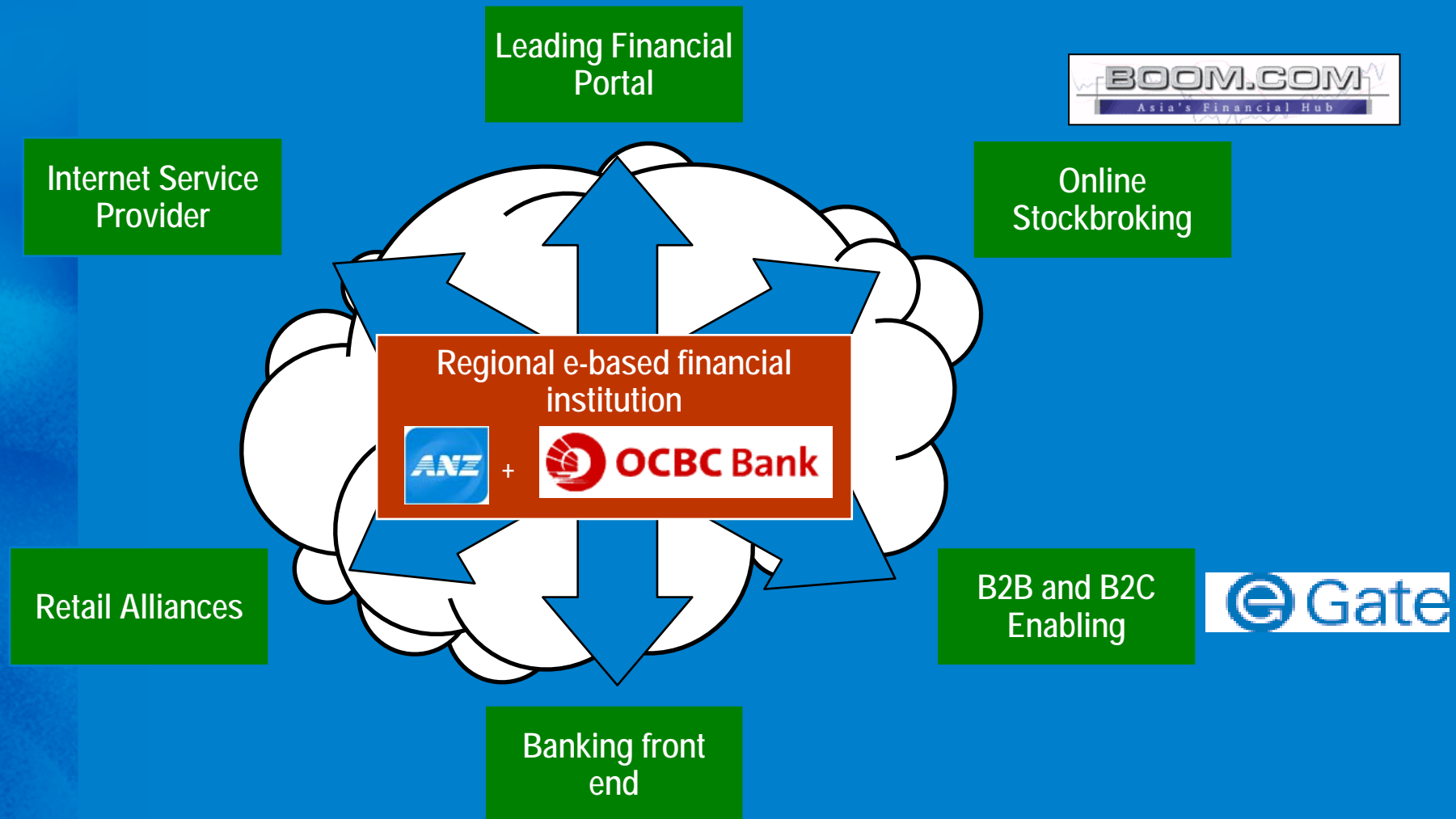


- eauto





# Joint venture with OCBC Bank





# Customers and Community

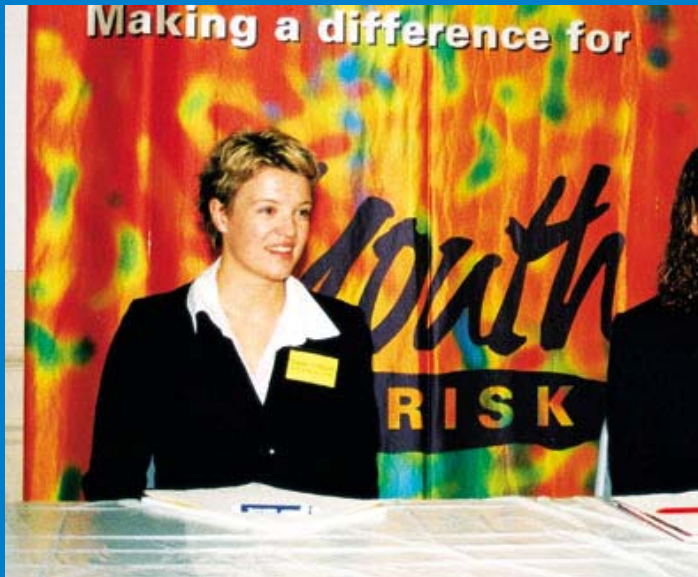


Wet 'n' Wise Program

# ANZ in the community



Staff painting Foodbank



Youth at Risk



Wet 'n' Wise Program



# Staff and Culture



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

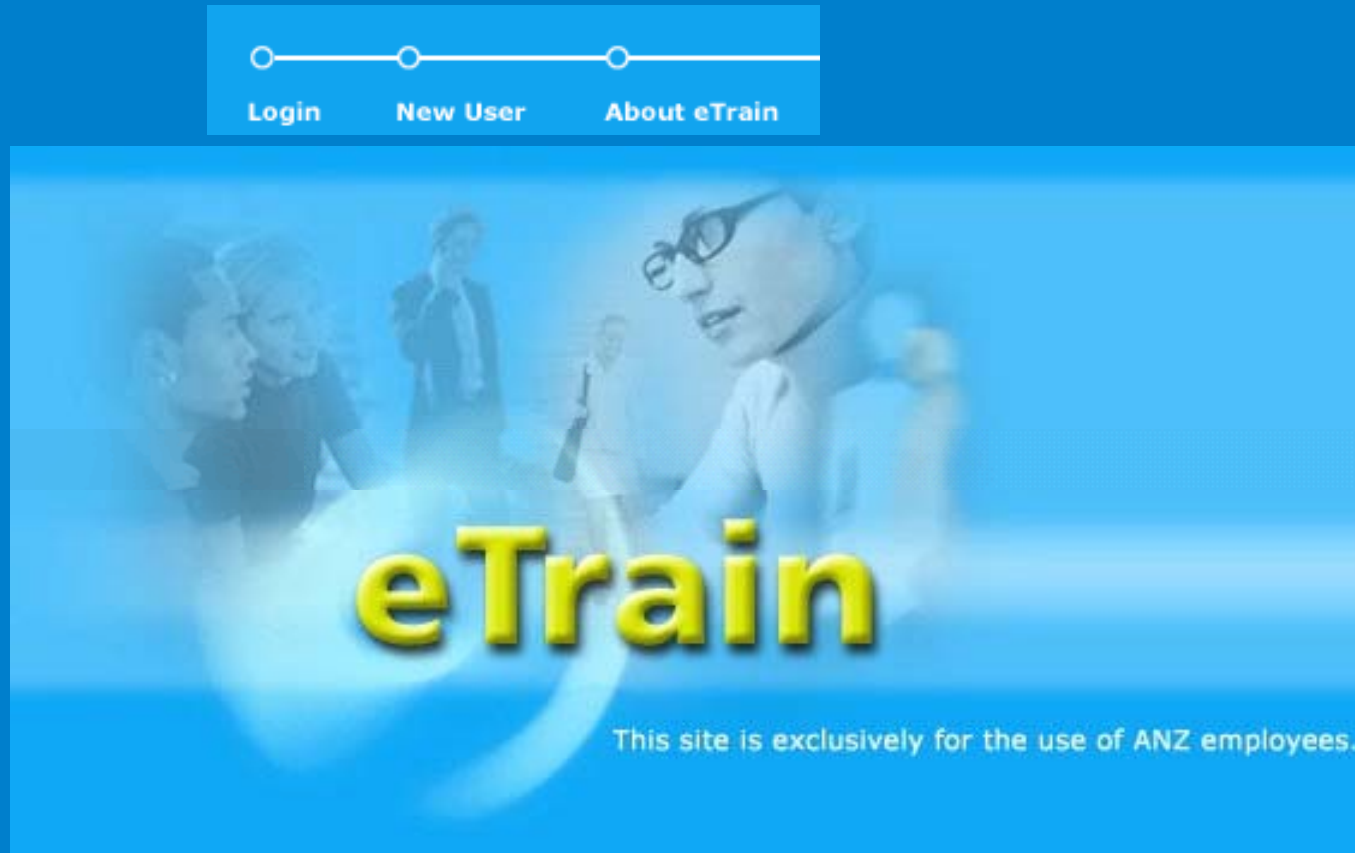
# Assisting staff with technology



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](http://www.anz.com/career)

powered by **ANZ**

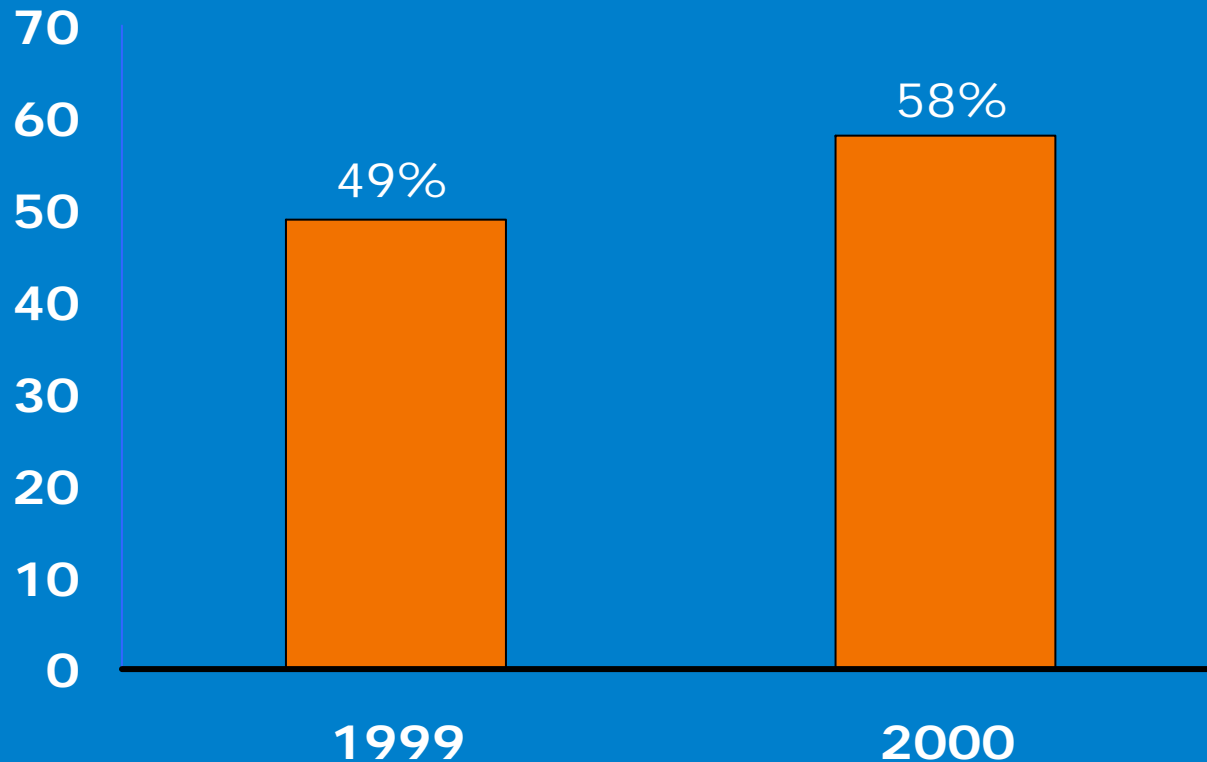
# Developing a pool of talent



# Staff increasingly becoming shareholders



# Substantial improvement in staff satisfaction



From staff survey July 2000

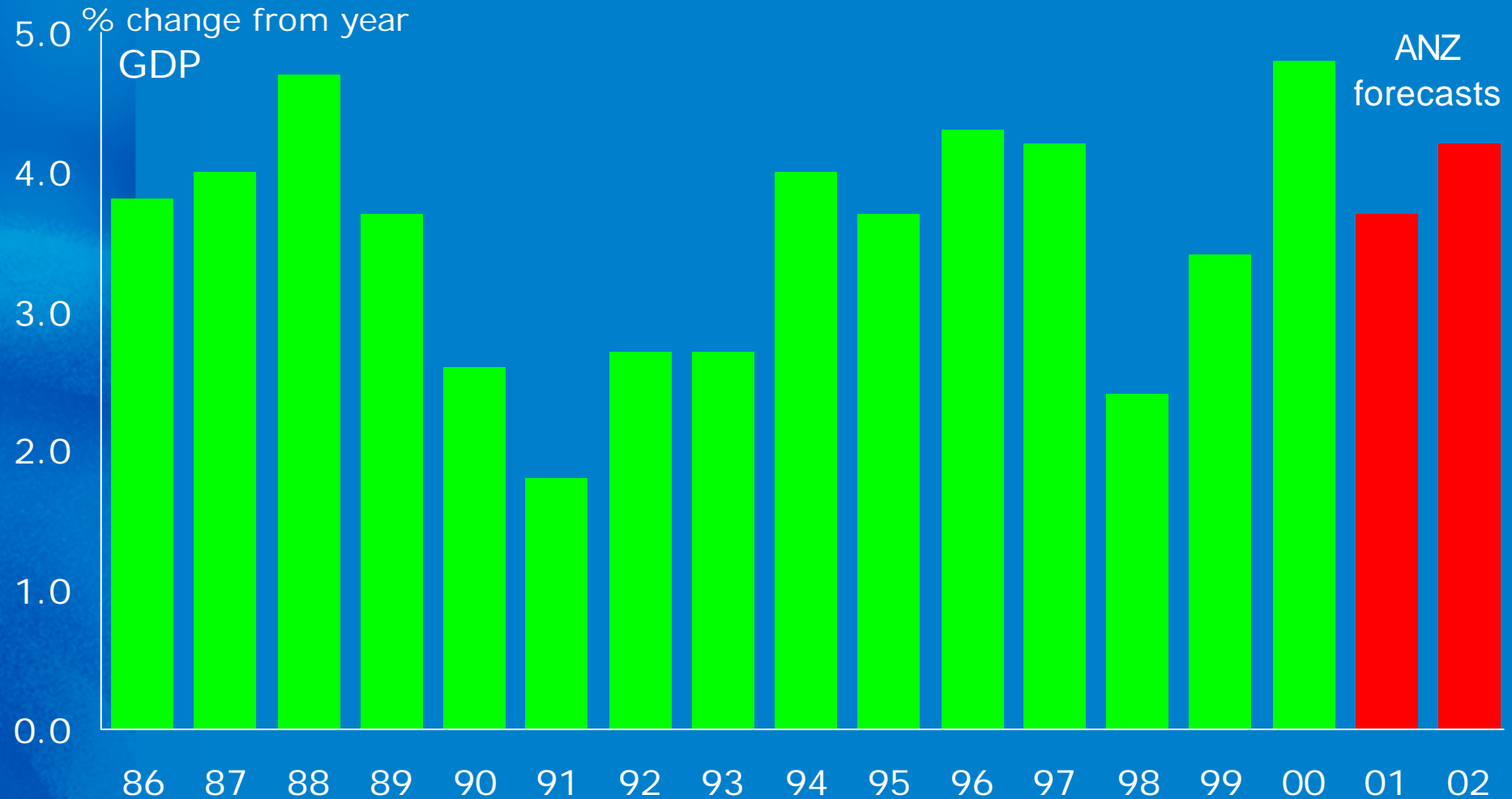
**ANZ**



# Outlook

# Global growth is expected to slow in 2001

## World Economic Growth

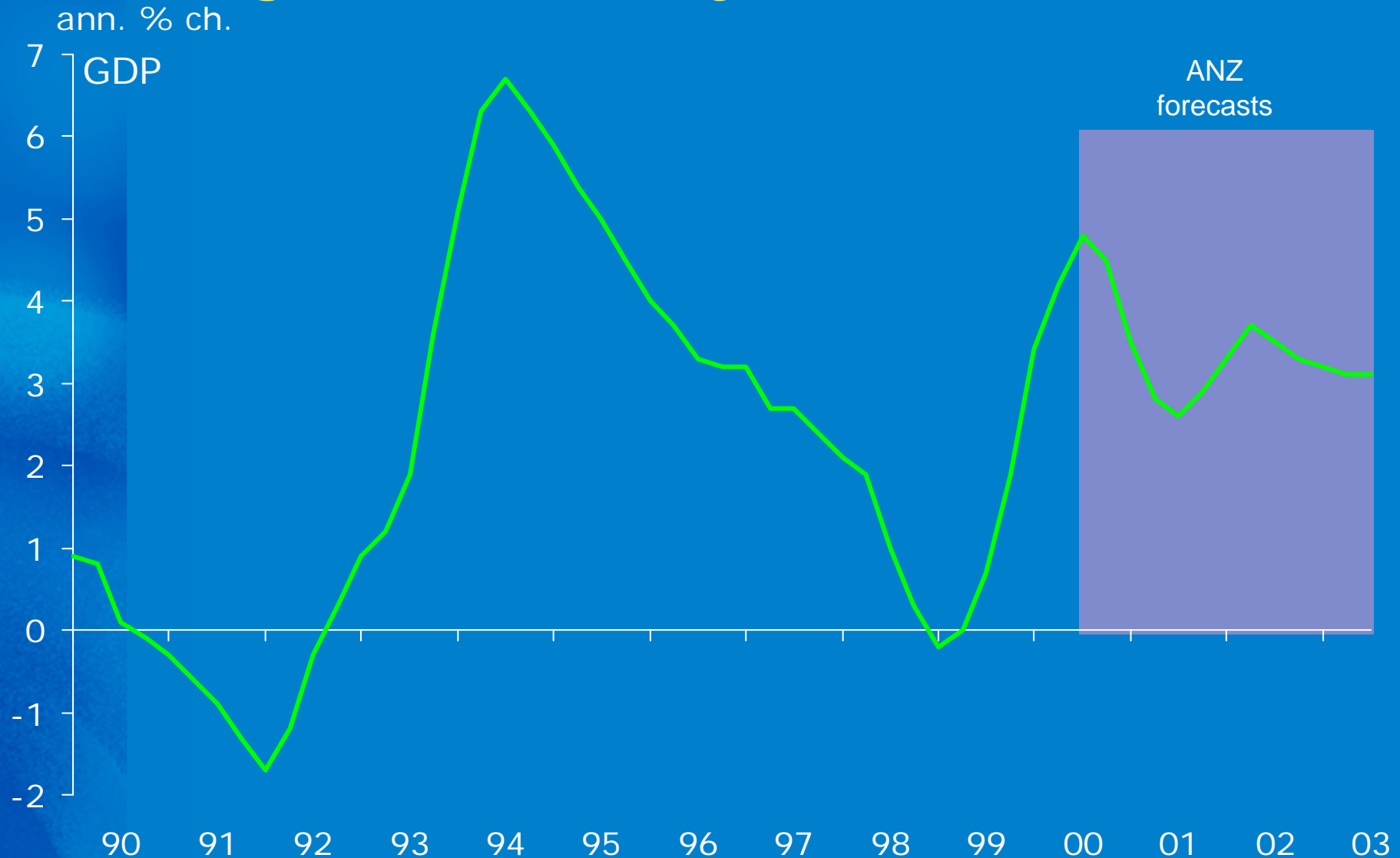


# Australian interest rates have peaked

## 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**

\_\_\_\_\_ %