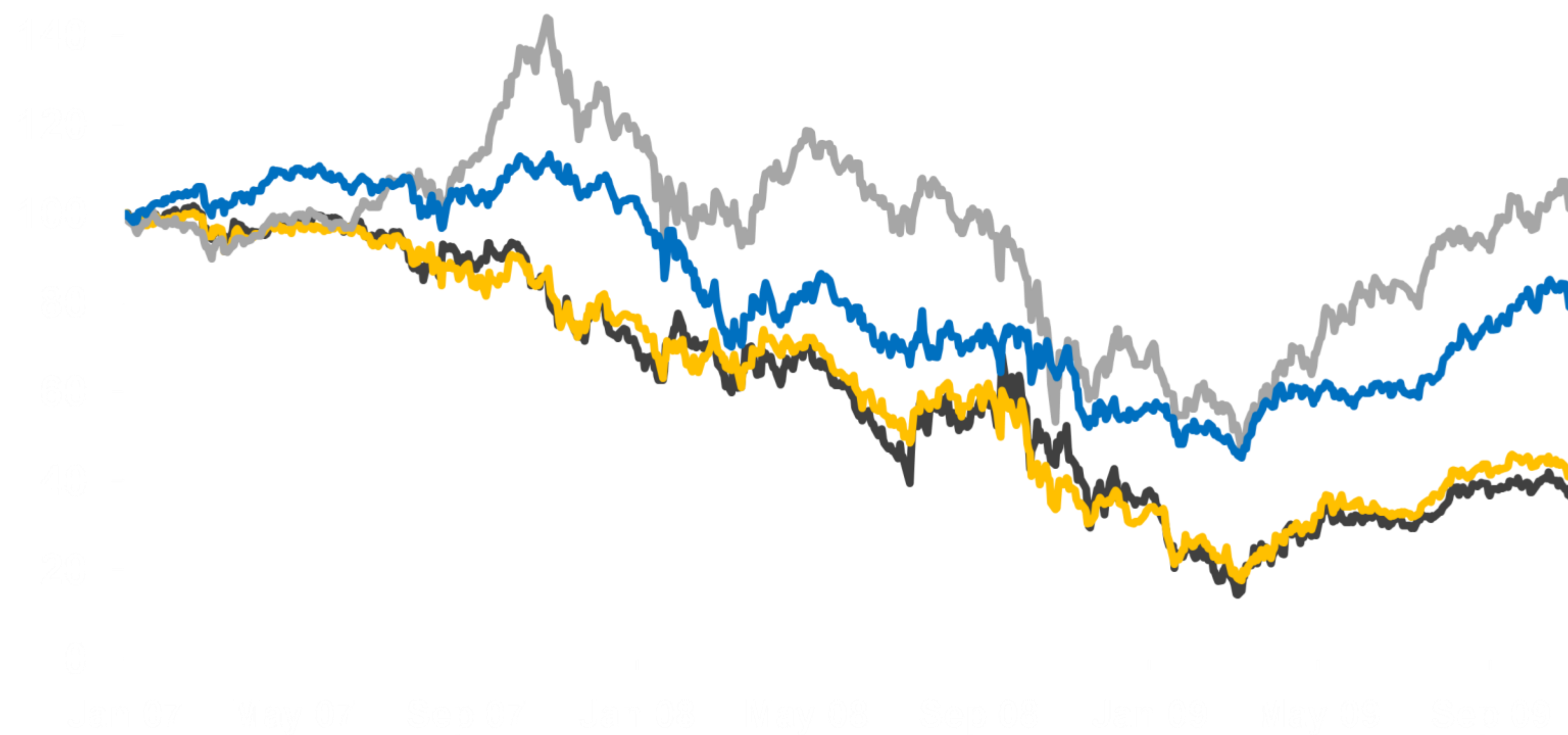


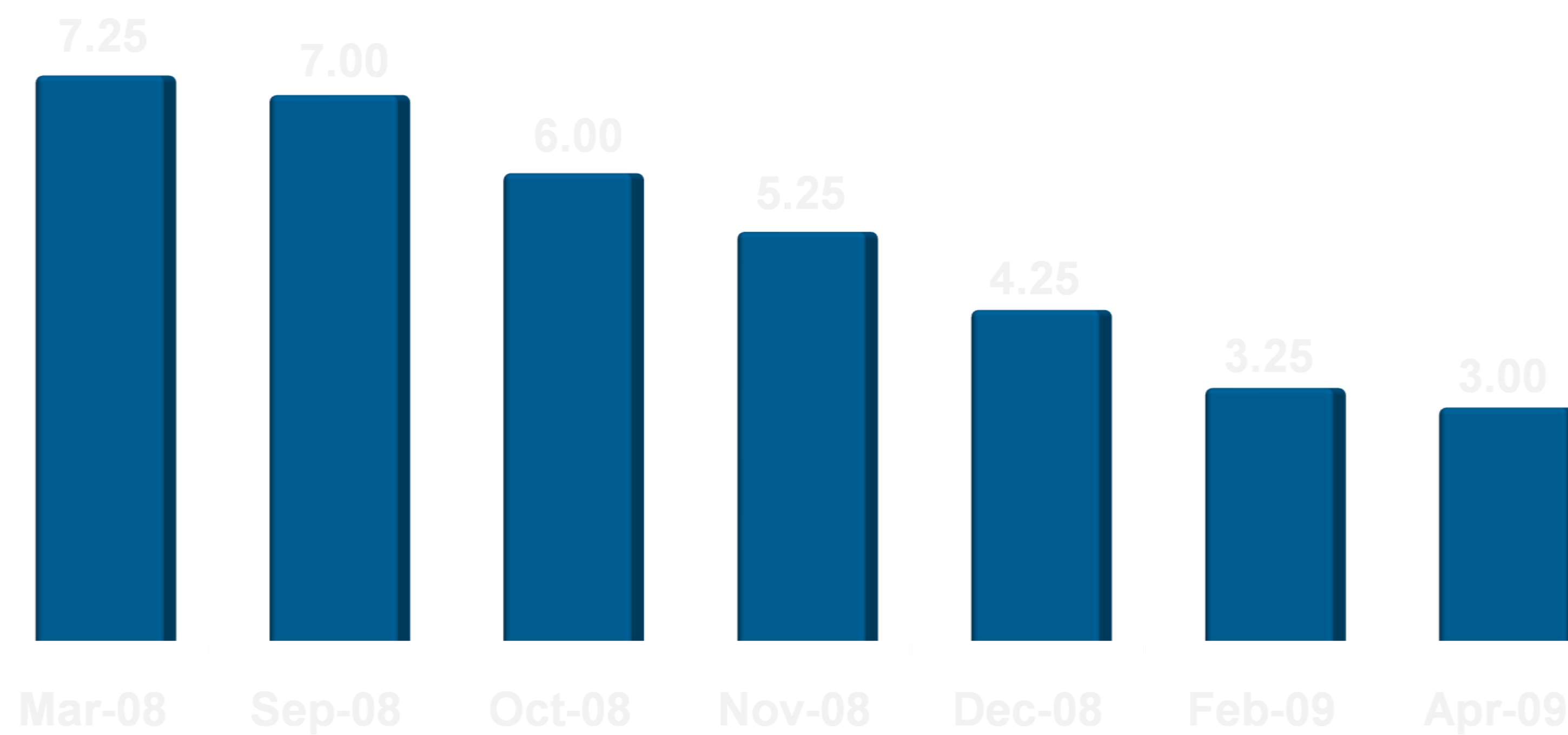


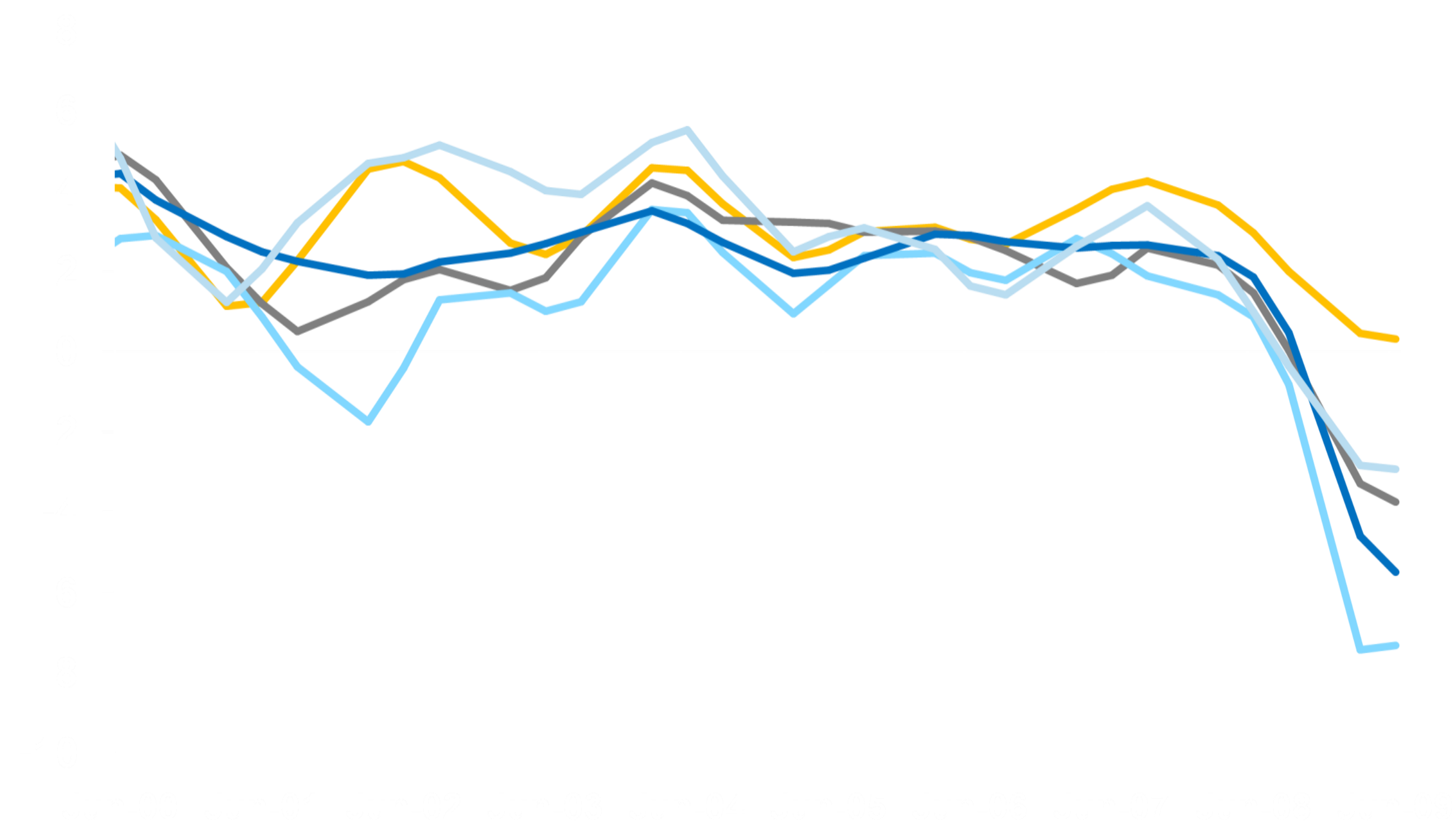


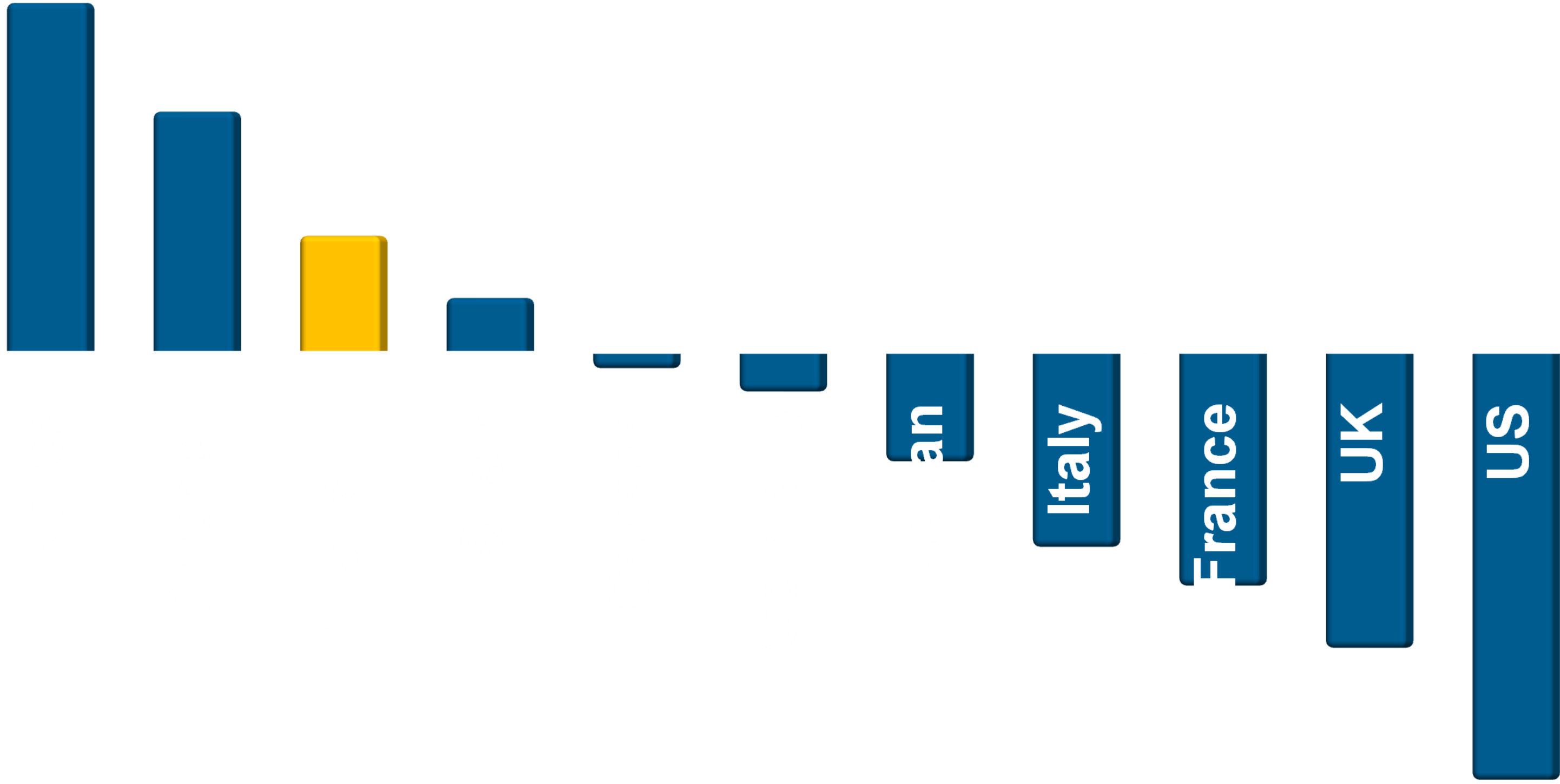
Index, 3 Jan 2007 = 100

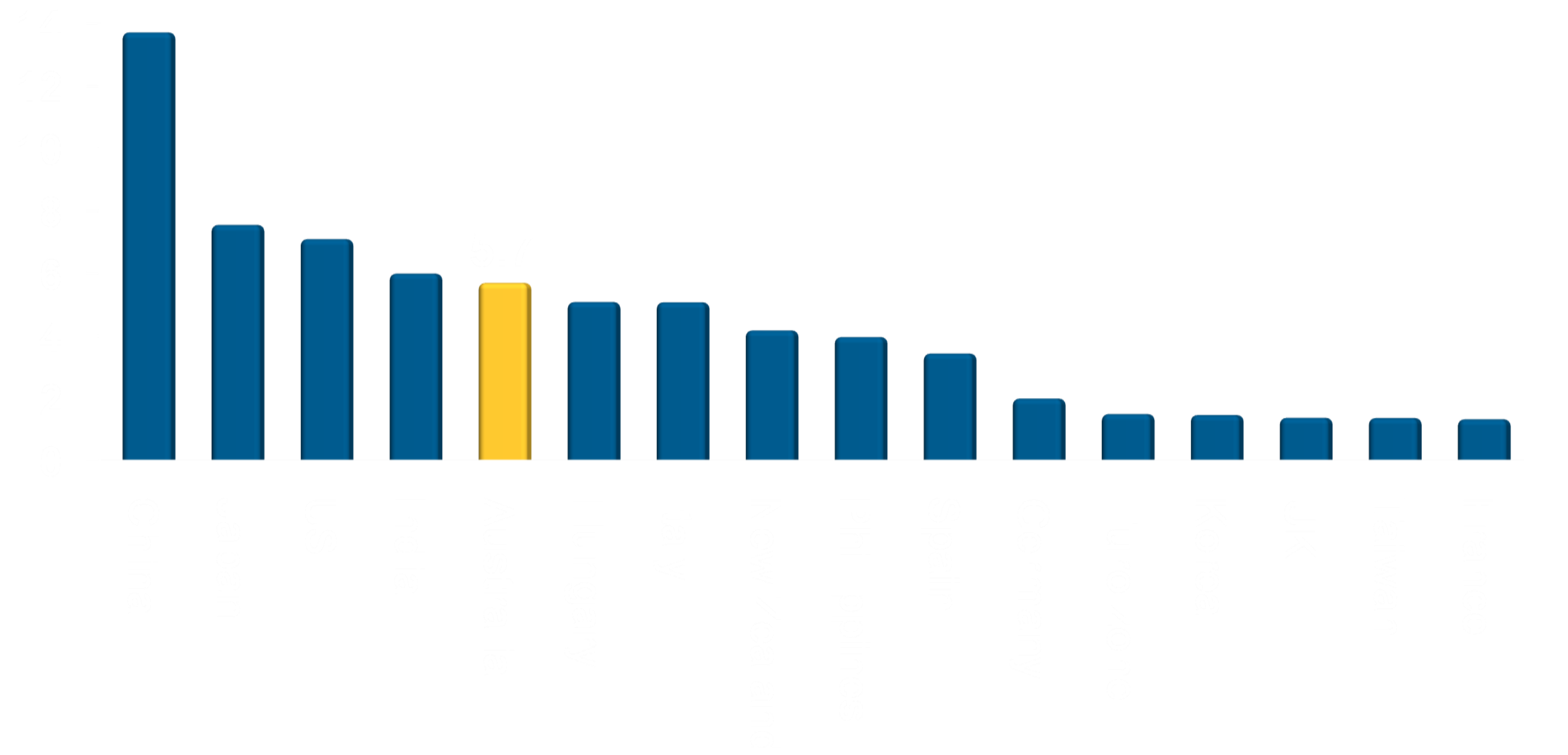


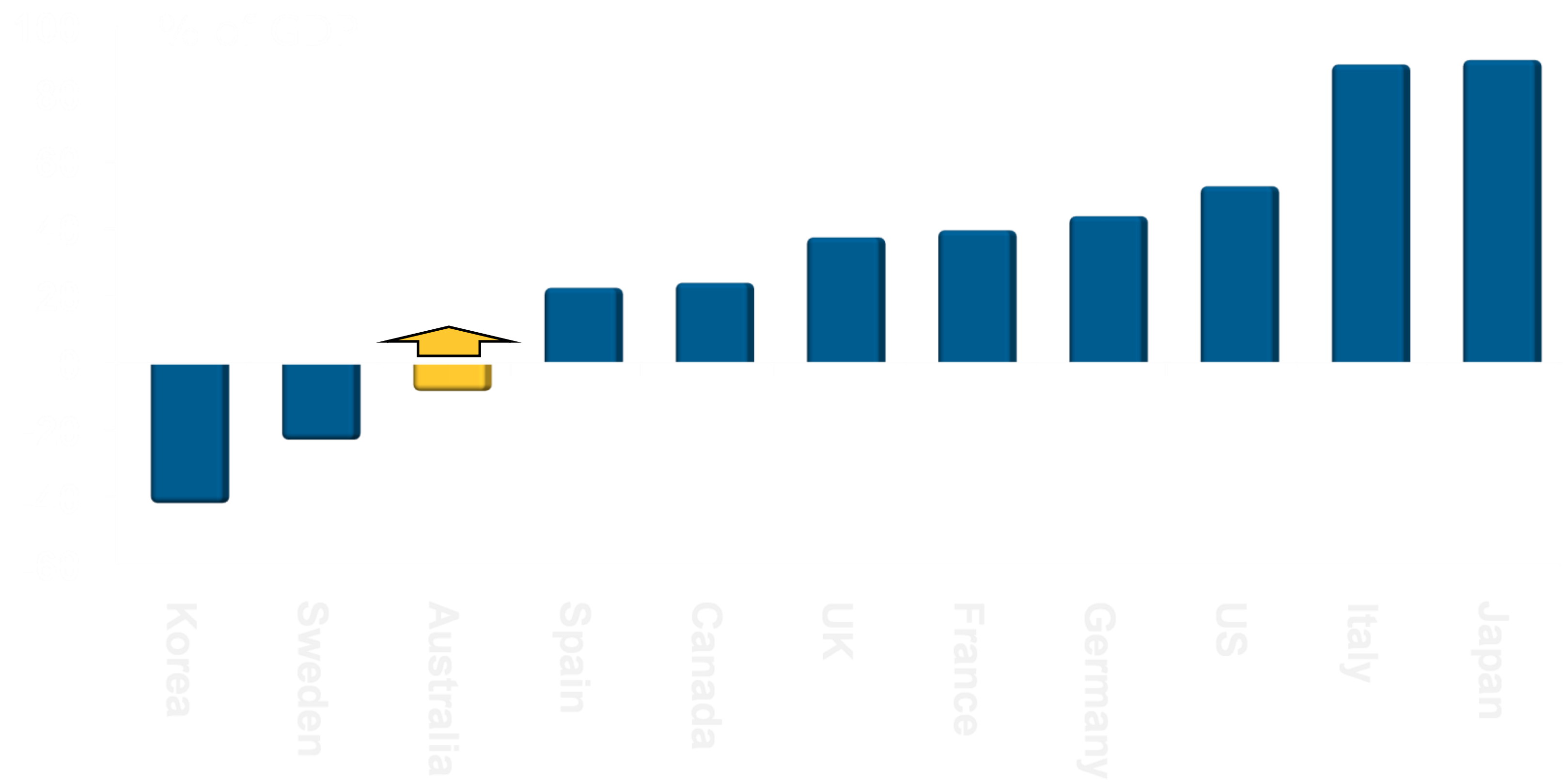
- Dow Jones Banks Index
- Hang Seng Financials
- FTSE All Share China
- All Ords Financials - Ex. FTSE











\$0
5
10
15
20
25
30

FY10

FY11

FY12

FY13

FY14

FY15

- Non-Carantooned Wholesale Funding
- Government-Carantooned Wholesale Funding

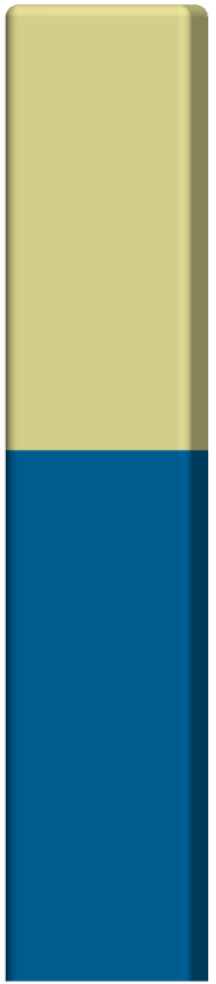
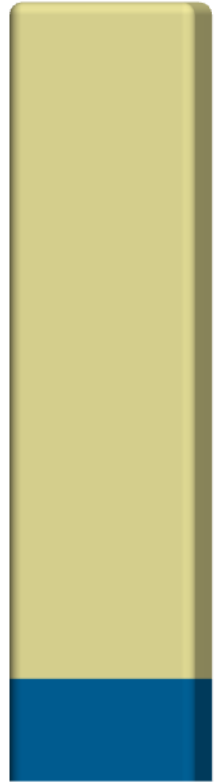
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1500000

1000000

500000

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VELOS

VELOC

VELOC

VELOC

VELOC

VELOC

VELOC

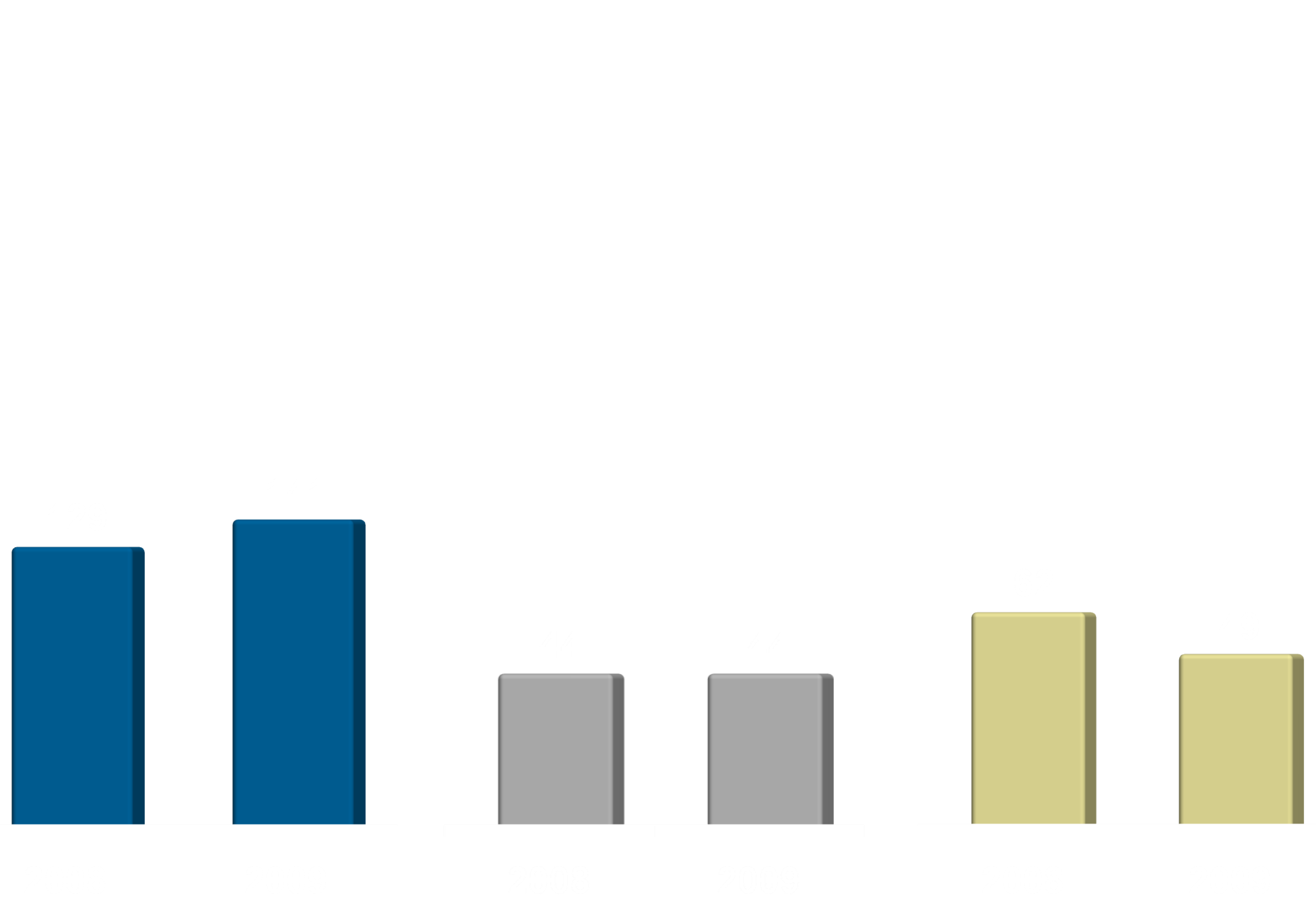
VELOC



ASX All Ordinaries Index

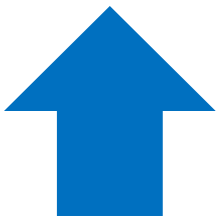


	FY09	FY09 v FY08	
Statutory Profit	\$2.9b	11%	↓
Statutory EPS	131.0c	23%	↓
Underlying Profit	\$3.8b	10%	↑
Underlying EPS	168.3c	4%	↓

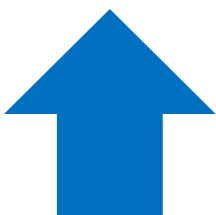


Region	FY09 (Profit after tax)	FY09 v FY08
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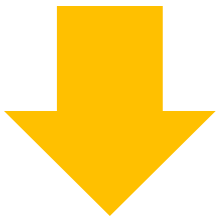
Australia	\$2,560m	13%
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APEA	\$699m	81%
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New Zealand	\$513m	34%
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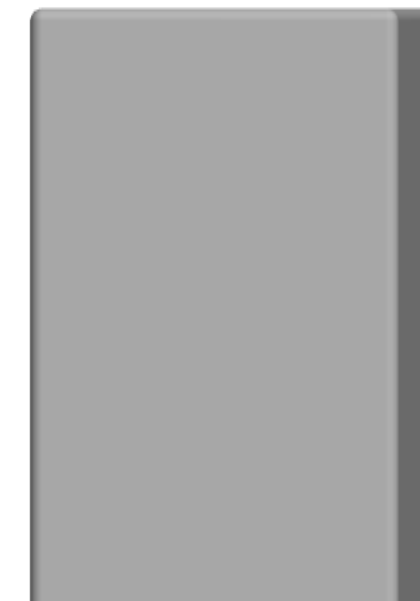
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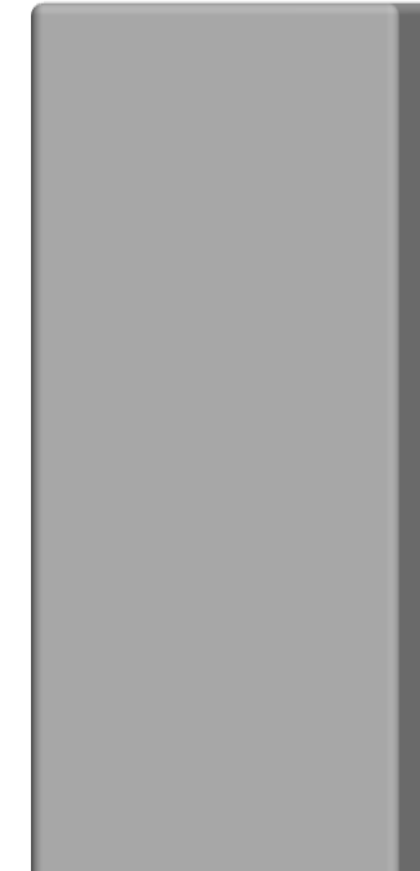
2%



1,948



3,009

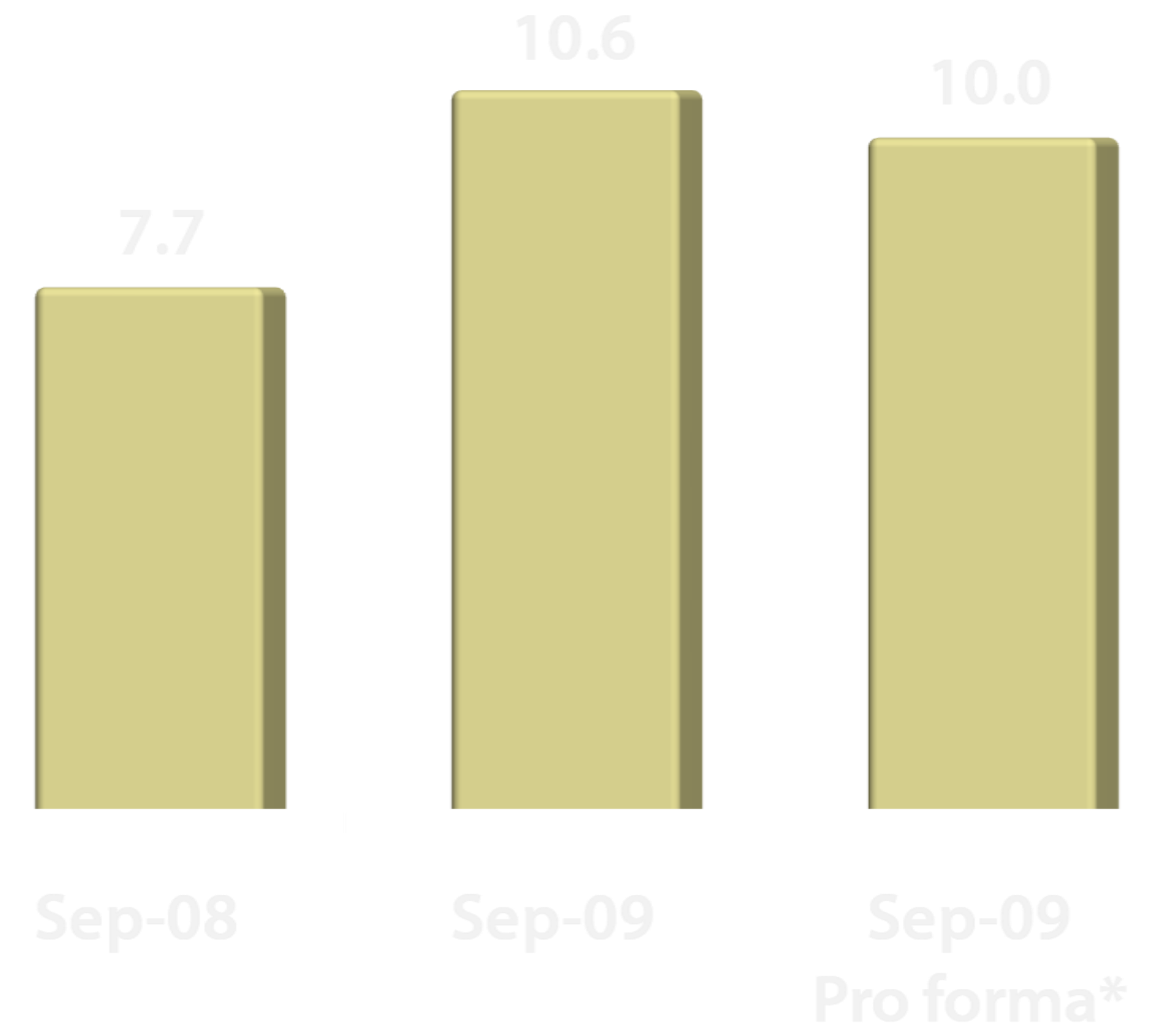
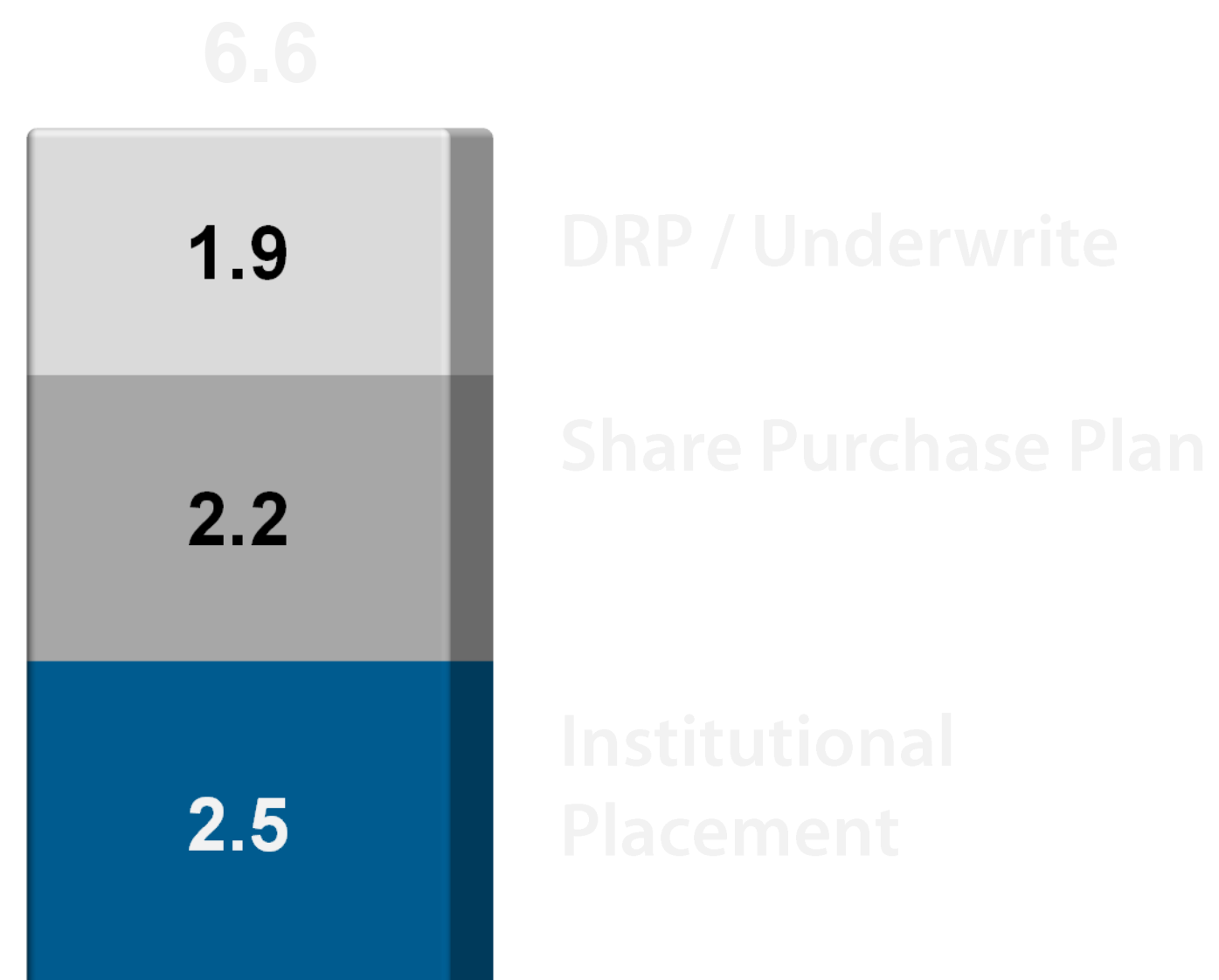


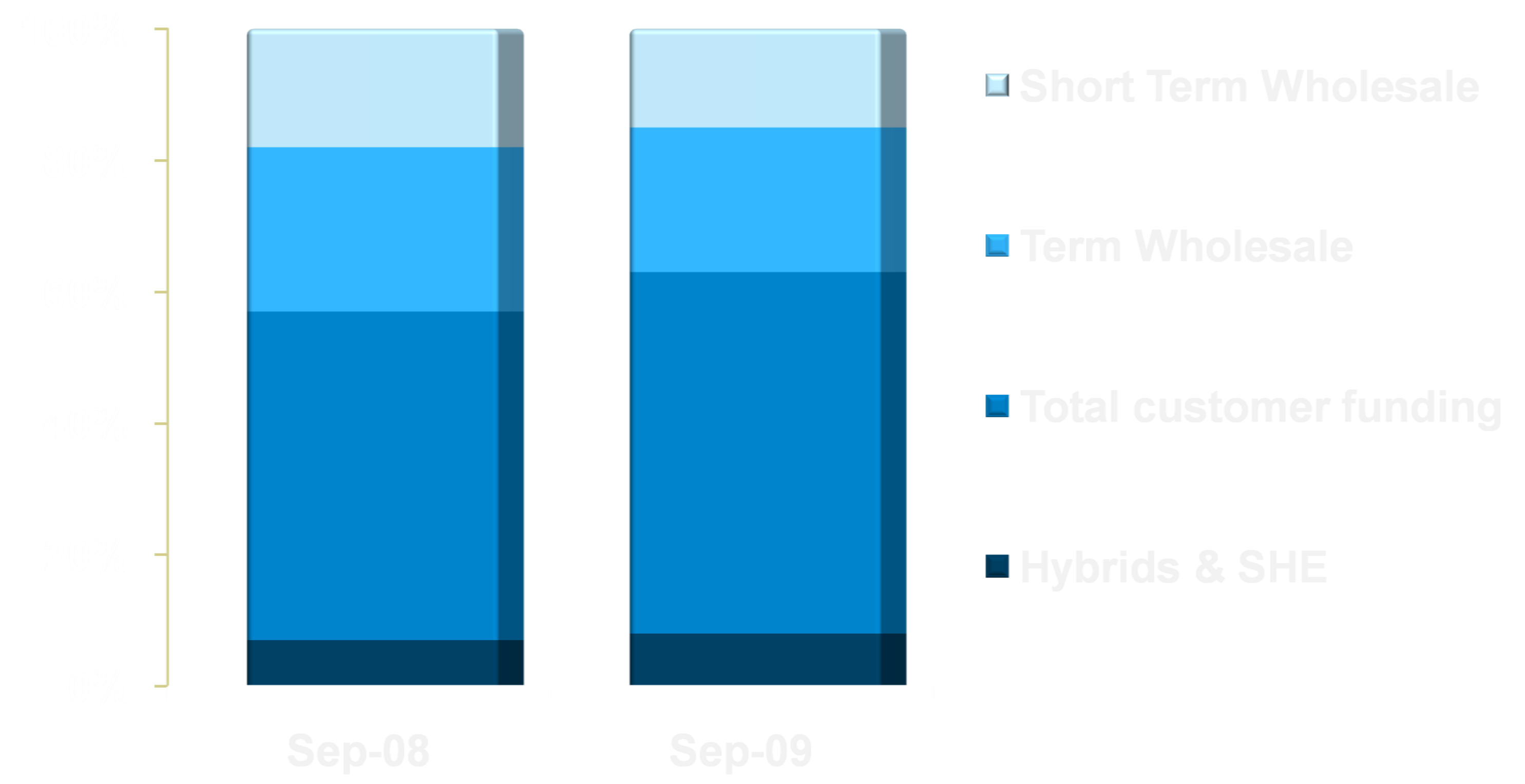
100%

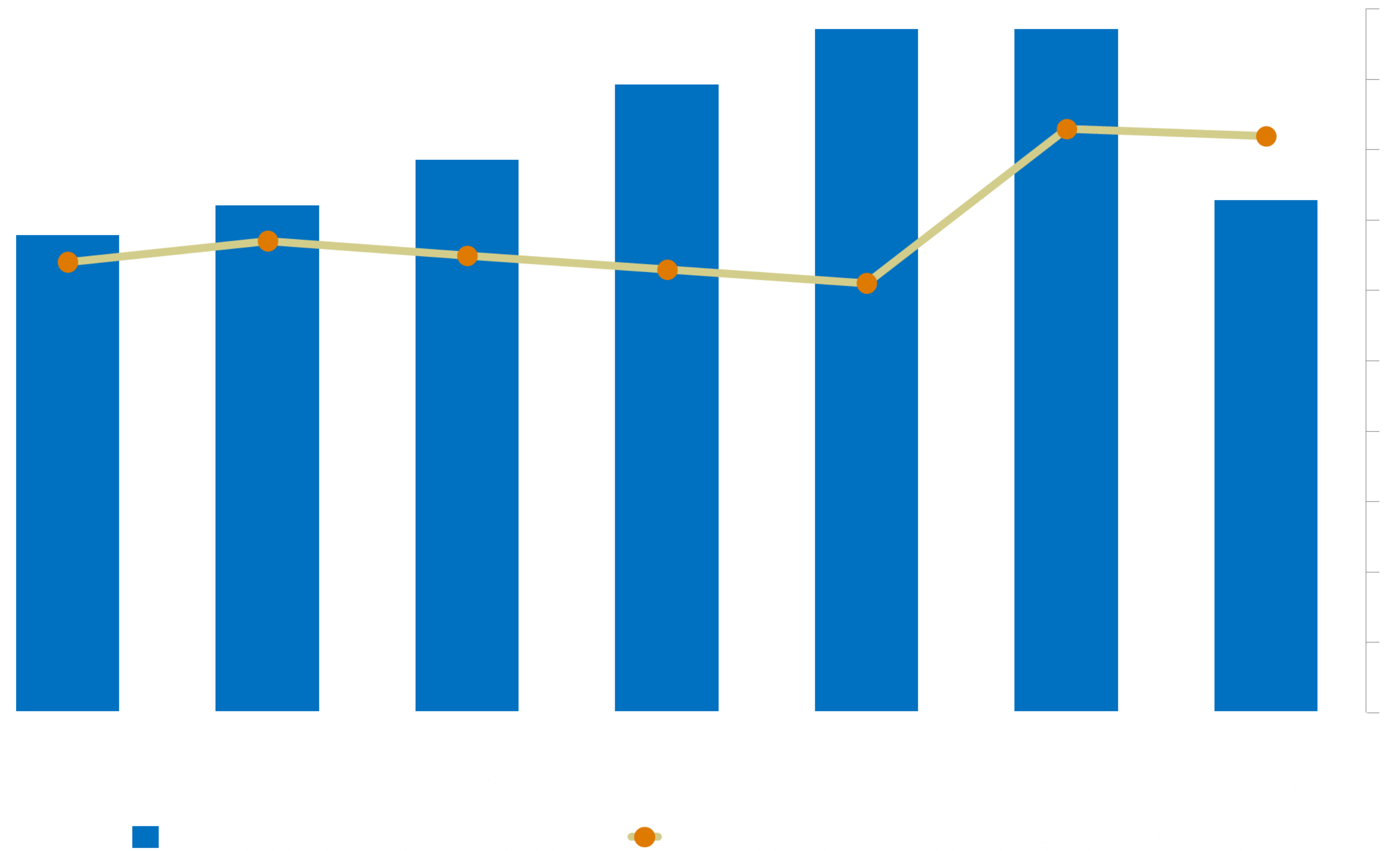
200-300

2008

2009







From

To

Silos

One ANZ

Risk as a barrier

Risk as a key to business

Short term performance

Long term performance

Tactical planning

Strategic planning

Short term profit

Longer term strength

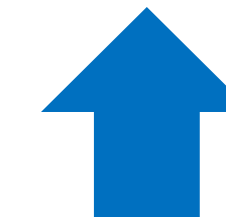




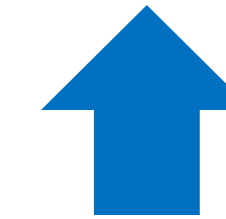




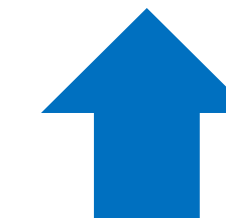
Regional economic growth



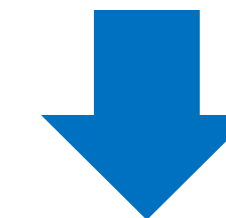
Lending volumes



Competition



Doubtful debts



Net Profits

