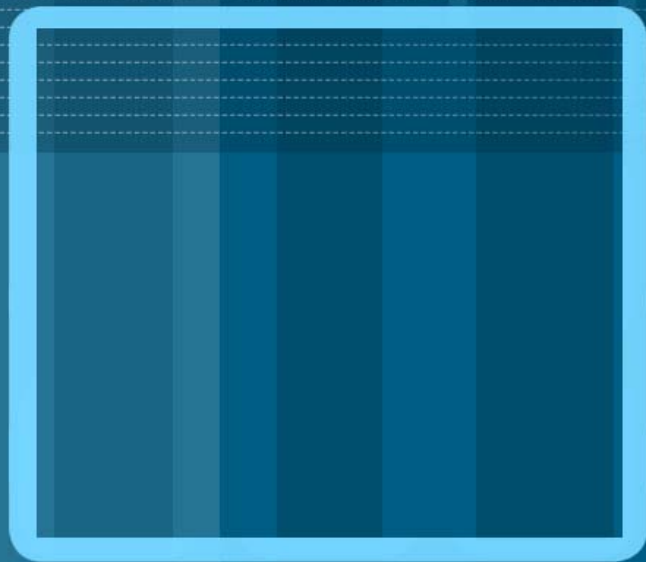




Annual General Meeting 2006





Charles Goode Chairman





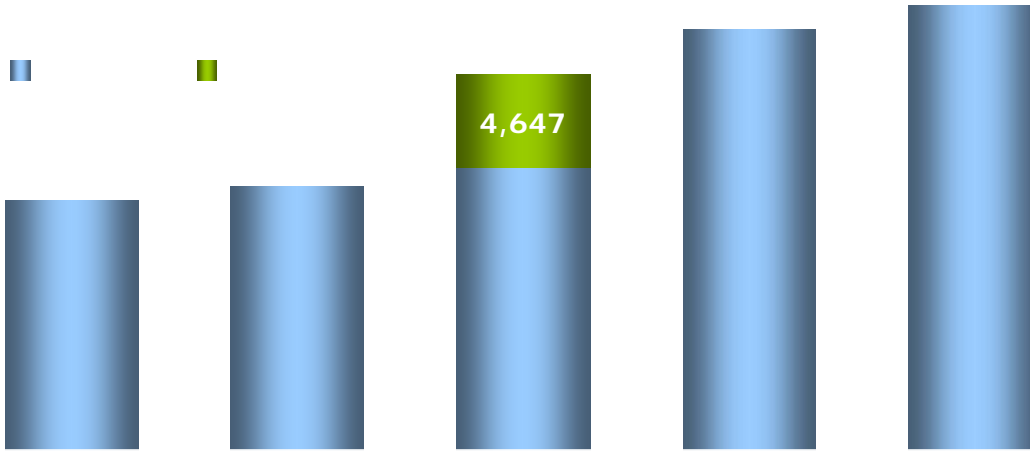
NSW is a very important part of ANZ

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-
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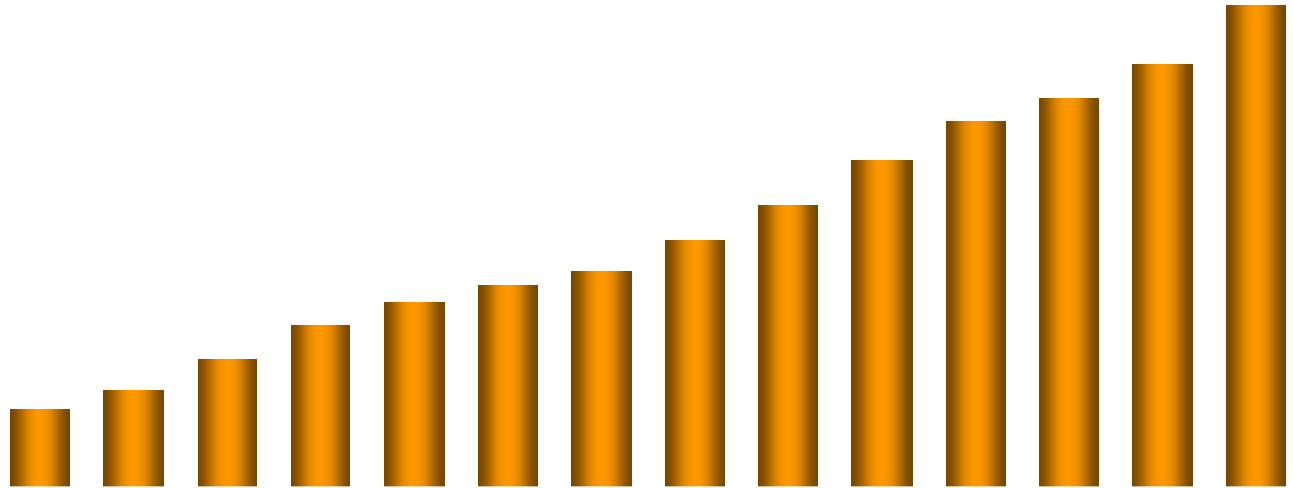
9 new branch openings in NSW this year



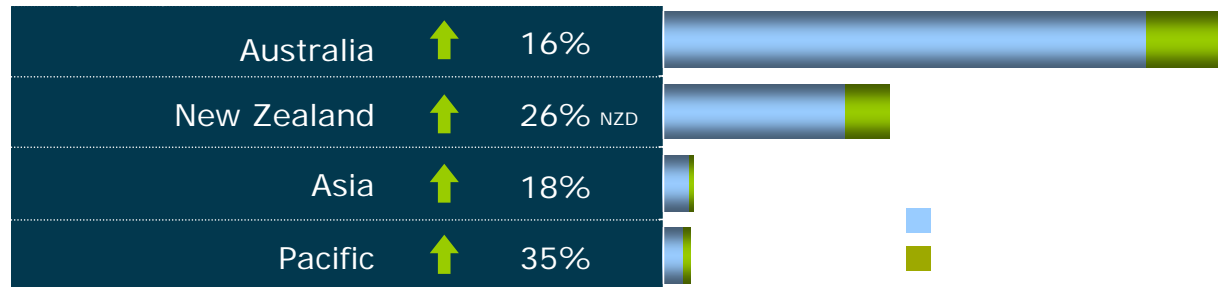
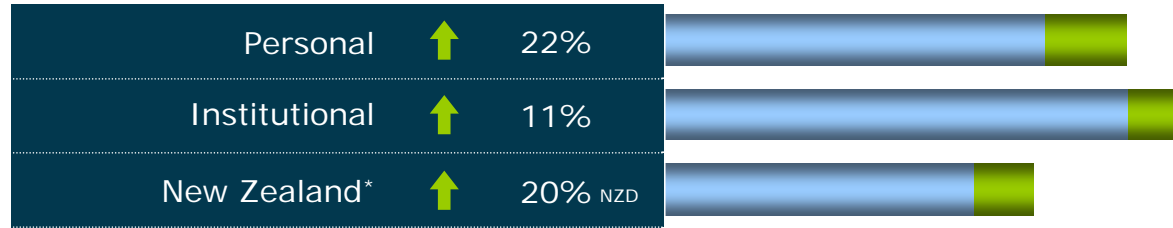
Significant increase in employees



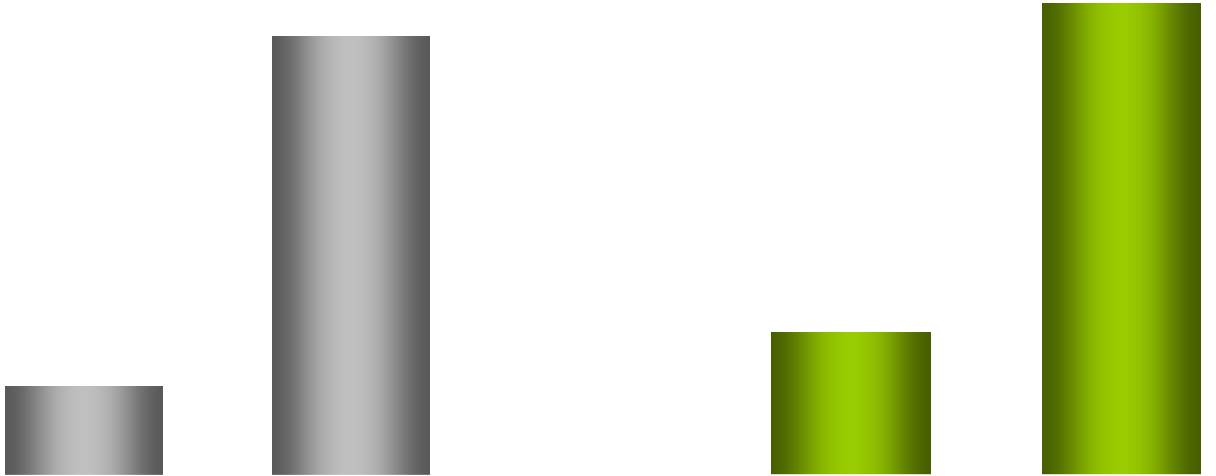
Dividends increased
for 13th successive year



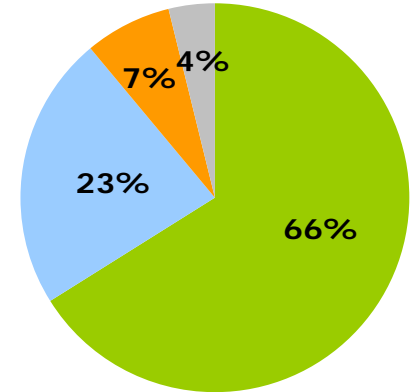
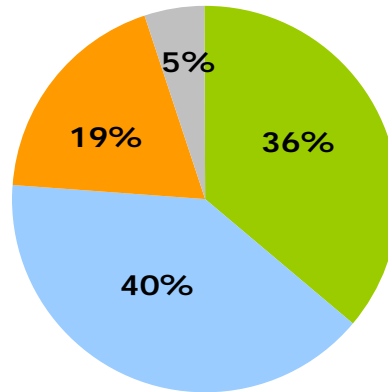
Good performance across businesses



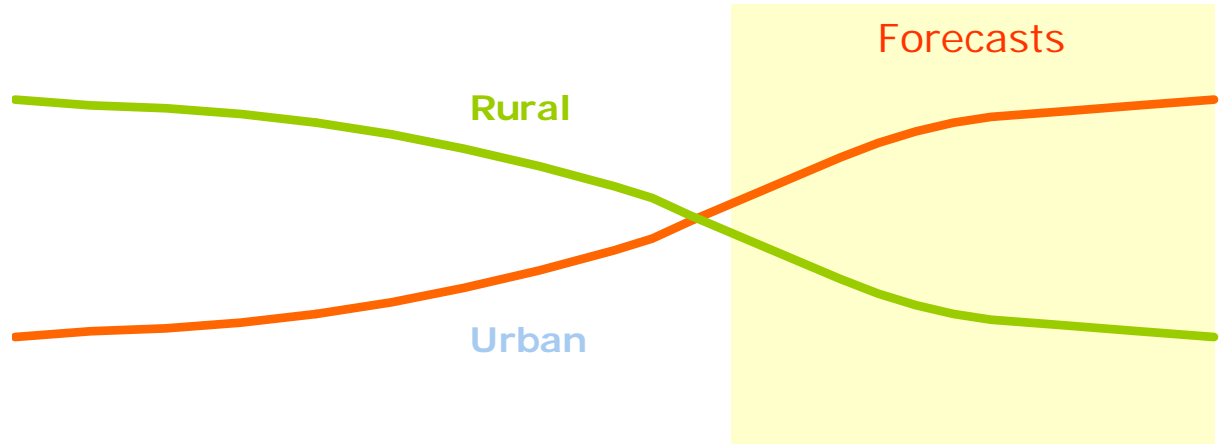
ANZ transformed over past 10 years



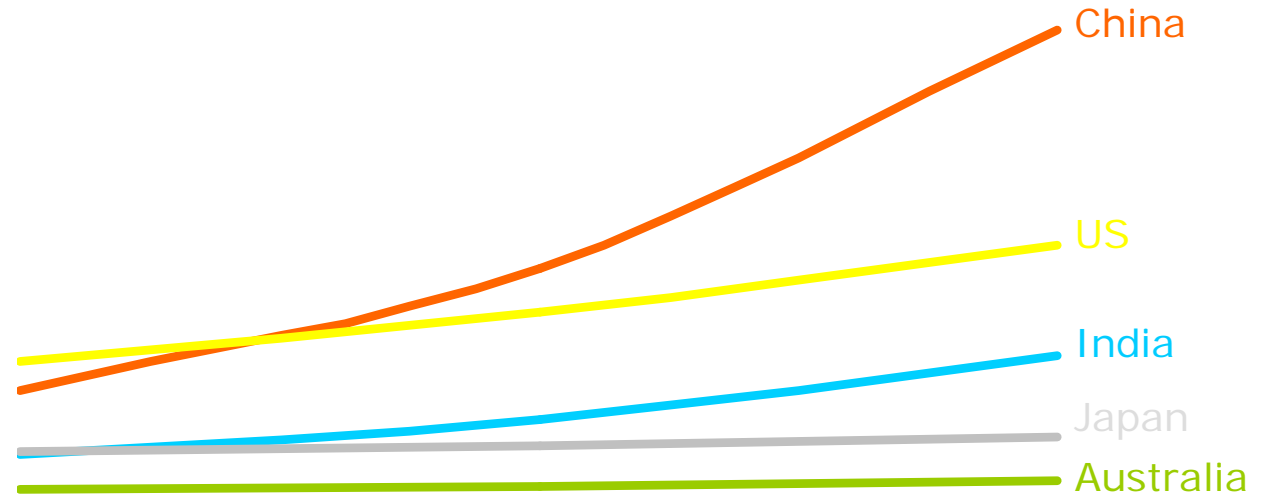
ANZ is a well balanced bank



China is seeing a large population shift



China expected to be the world's largest economic power



ANZ's Asian Strategy

Business	ANZ Network	International Partnerships
Strategy	Meeting Banking requirements of Australia, NZ and Multinational Corporates and Private Bank and Ex-pat customers throughout Asia	Equity investments in local financial institutions in rapidly growing and developing Consumer and Small Business Banking markets

Increasing our presence in Asia

CHINA



INDONESIA



MALAYSIA



AmBank Group

VIETNAM



PHILIPPINES



CAMBODIA



Integrating care for the environment



ANZ adopts
the Equator
Principles

ANZ's new building ready in 2009



Greater community commitment



Greater community commitment



Greater community commitment





Supporting customers affected
by natural disaster

Call centres to remain in Australia

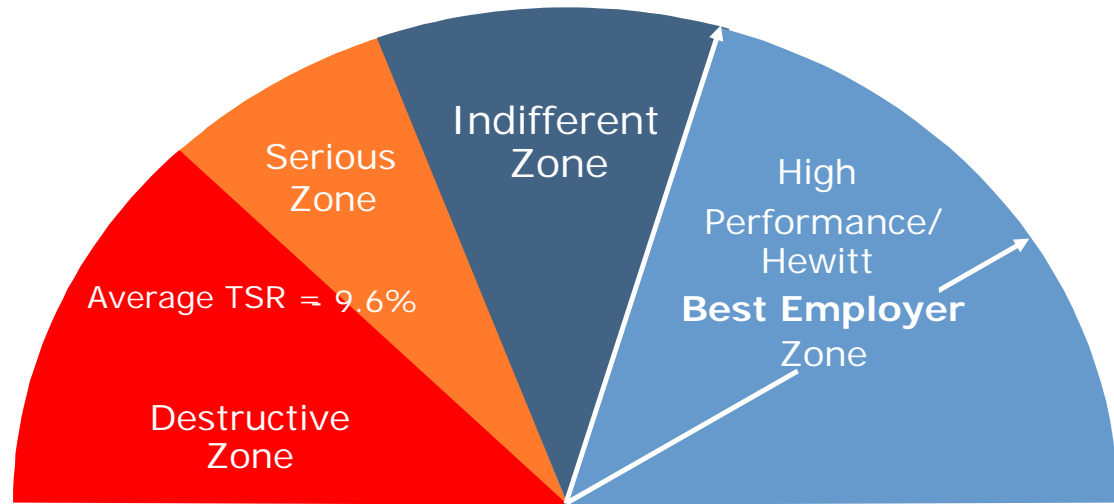
ANZ. Best
Call Centre
in Australia,
3 years in a row.
And we're here
to stay.

Thanks to all the dedicated staff at our local call centres, ANZ has once again been awarded the Best Call Centre in Australia. And Australia is where we plan to stay. ANZ call centres are conveniently open 24 hours a day, seven days a week. To switch to call 13 13 13 anytime. That's ANZ Now.

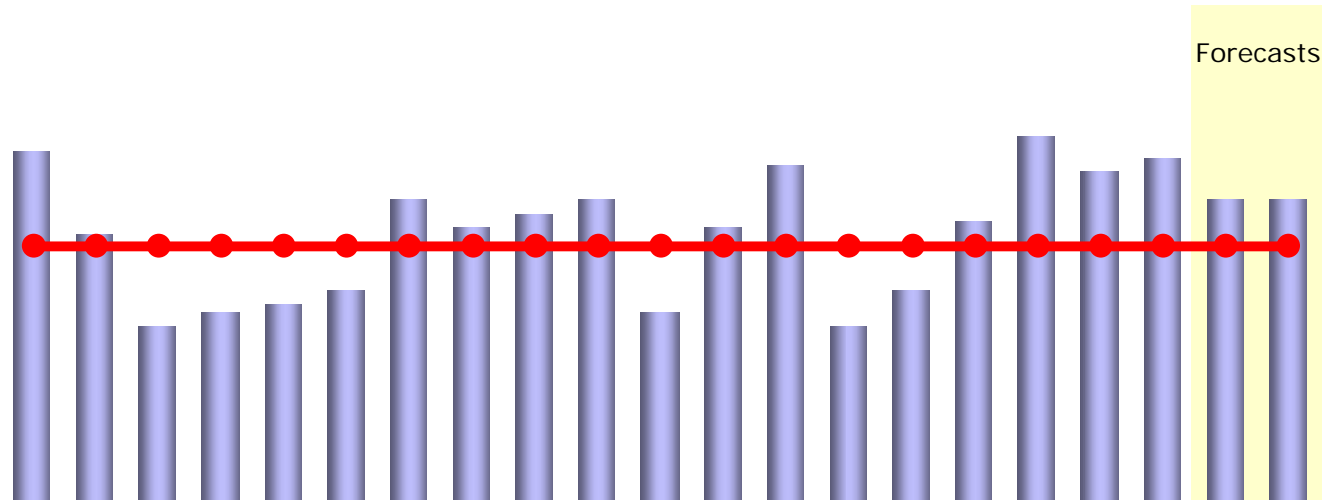
More Convenient Banking
ANZ NOW



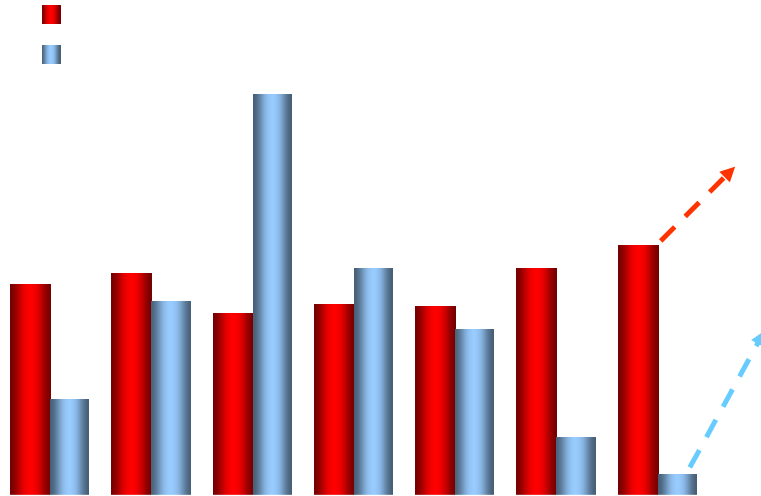
Most engaged staff of all major Australian companies

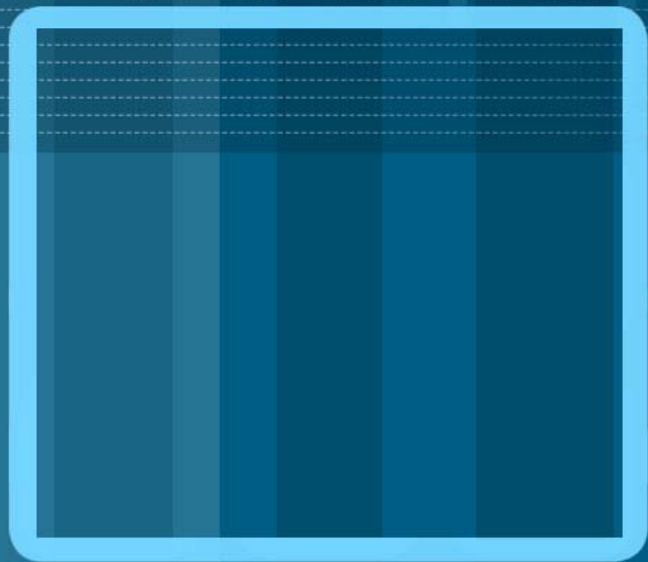


Economic growth outlook positive



Provisions at unsustainably low levels





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