



2008 Annual General Meeting

18 December 2008

Charles Goode

Chairman

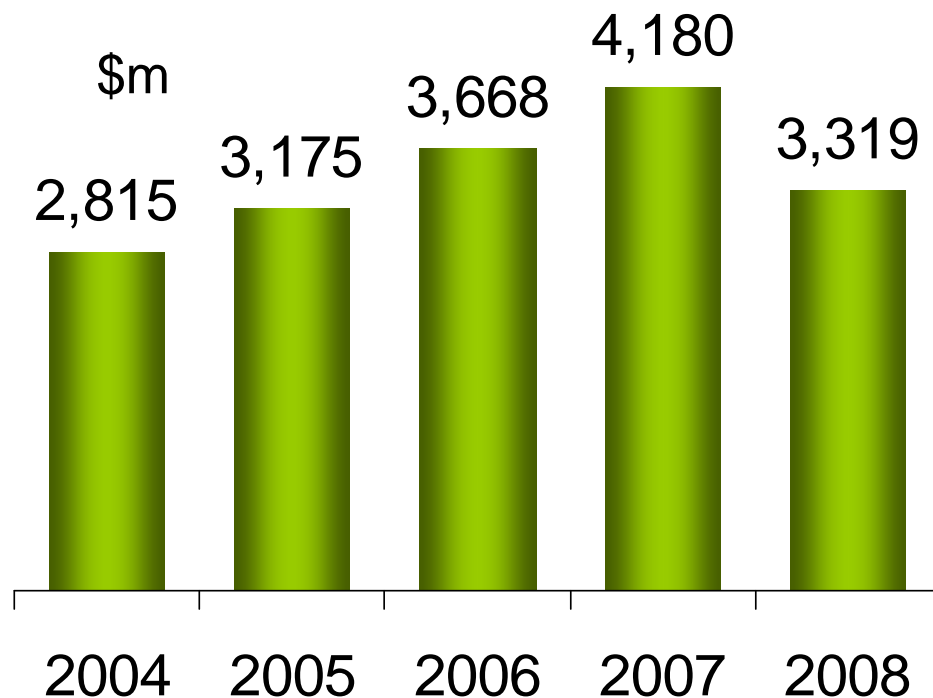
ANZ has a long history in Queensland

- Continued presence since 1853
- 2,700 ANZ staff
- 161 Branches
- Over 500 ATMs
- Approx. 900,000 customers
- Over 56,000 shareholders

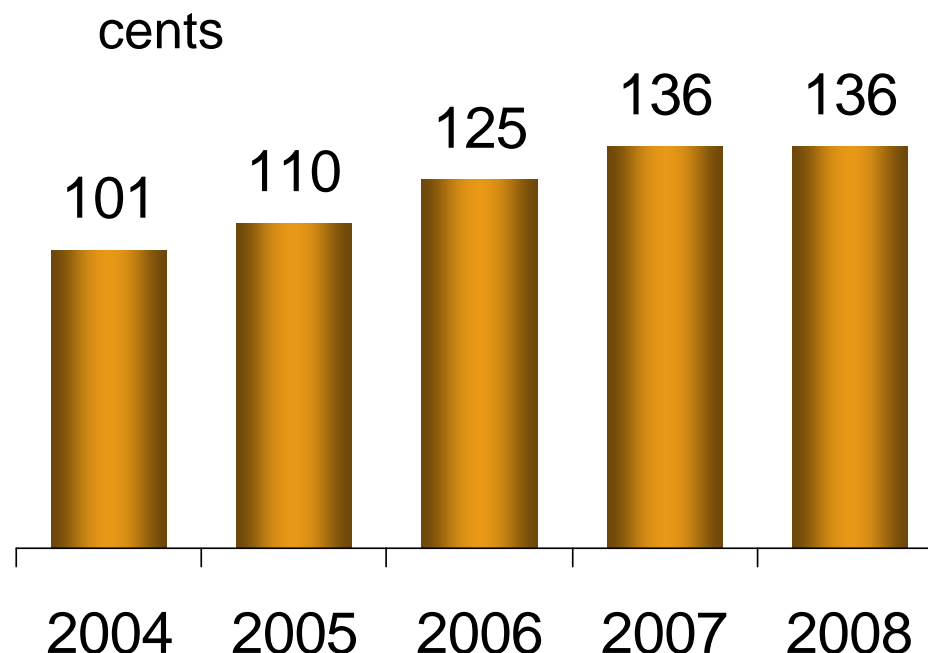


Profit and Dividends

Net Profit After Tax

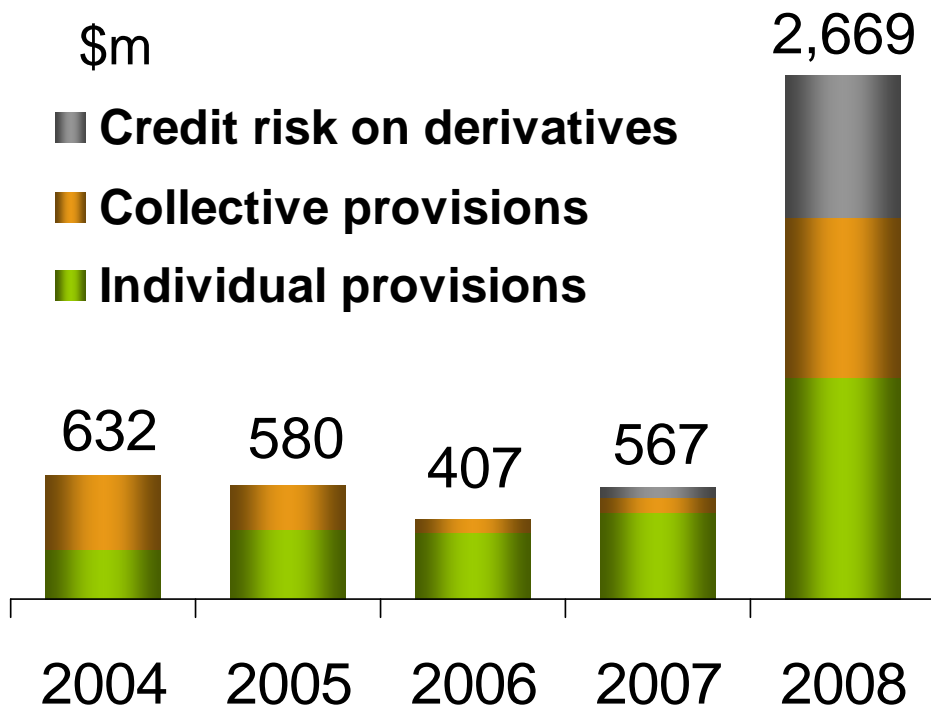


Dividend per share

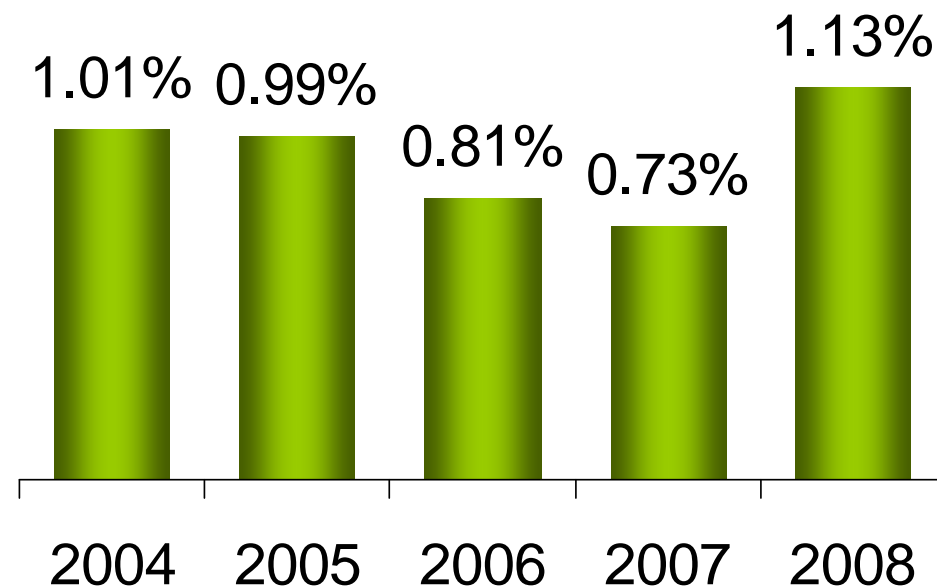


Credit impairment charges

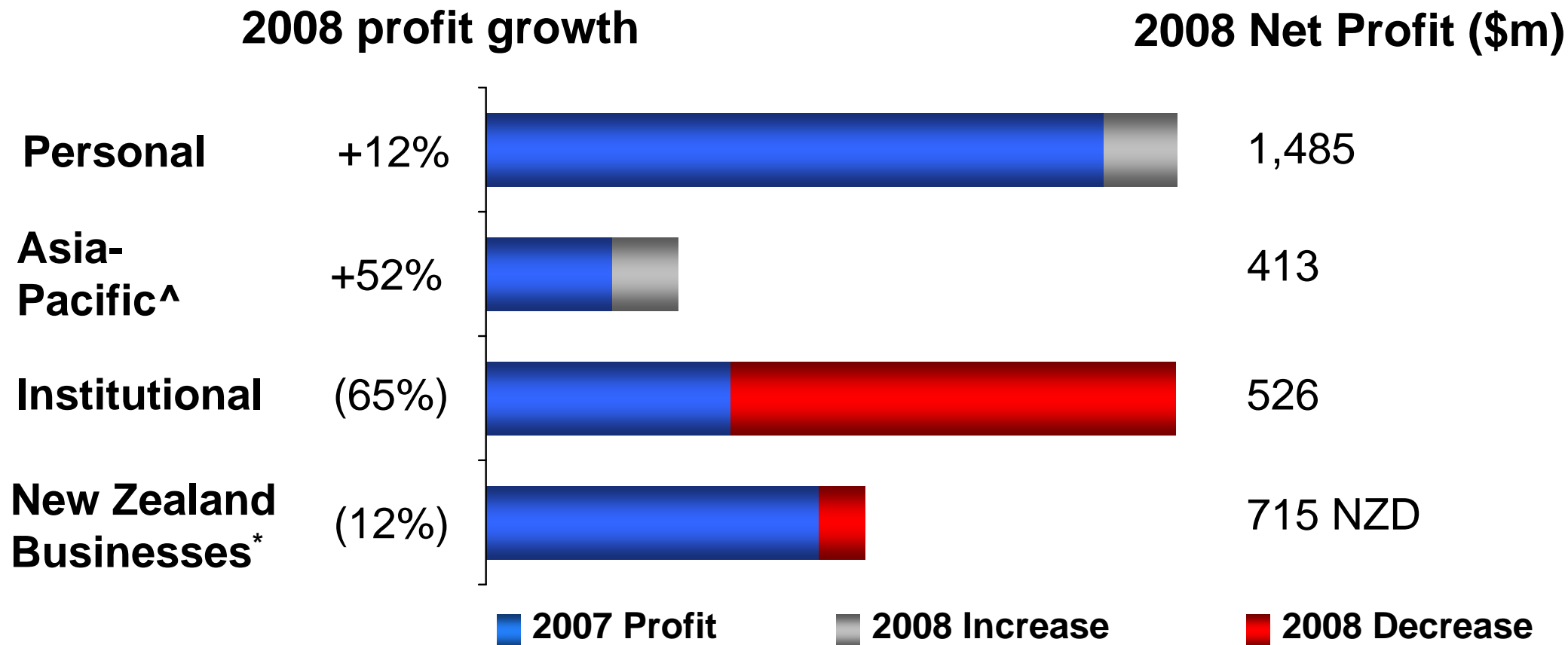
Provision charges



Collective Provision / Credit Risk Weighted Assets*



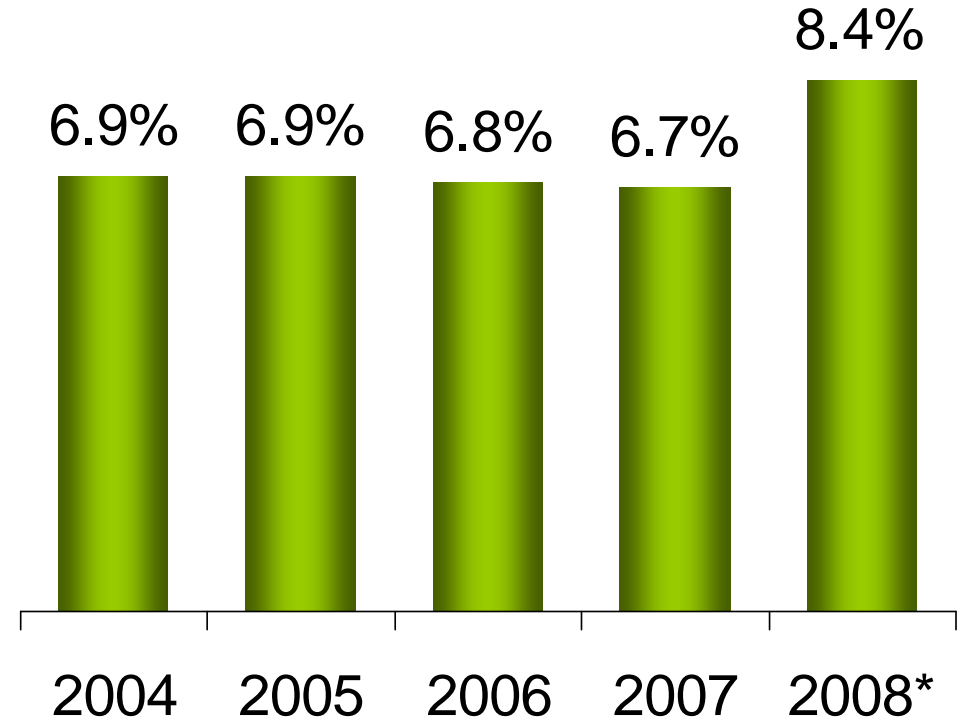
Performance of Divisions



Capital Management

- Strong capital position very important in uncertain environment
- Actively strengthened capital base
- Compares well locally and globally

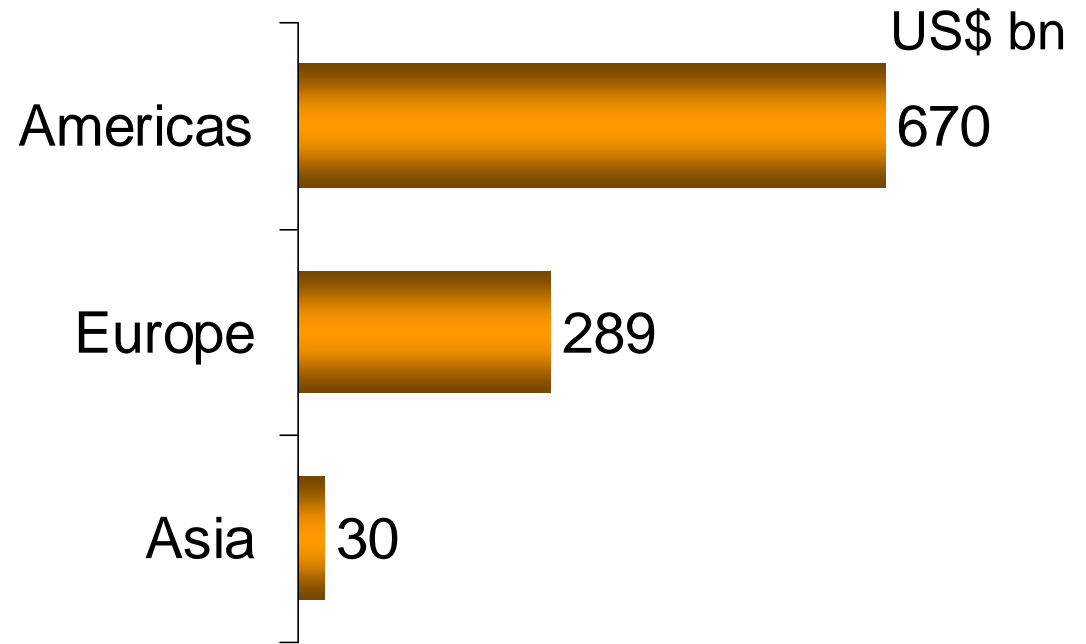
Tier 1 Capital Position



Global Economic Crisis from US sub-prime collapse

- Close to US\$1 trillion in financial institution losses
- Banks have raised US\$930bn in new capital
- Governments have provided US\$345bn

Global financial Institution Write-Downs (mid 07 – Nov 08)



Financial & Regulatory Climate



United board and management focus

Strategic focus

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graph TD; A[Strategic focus] --- B[Financial Strength]; A --- C[Long term view]; B --- D[ ]; C --- D;
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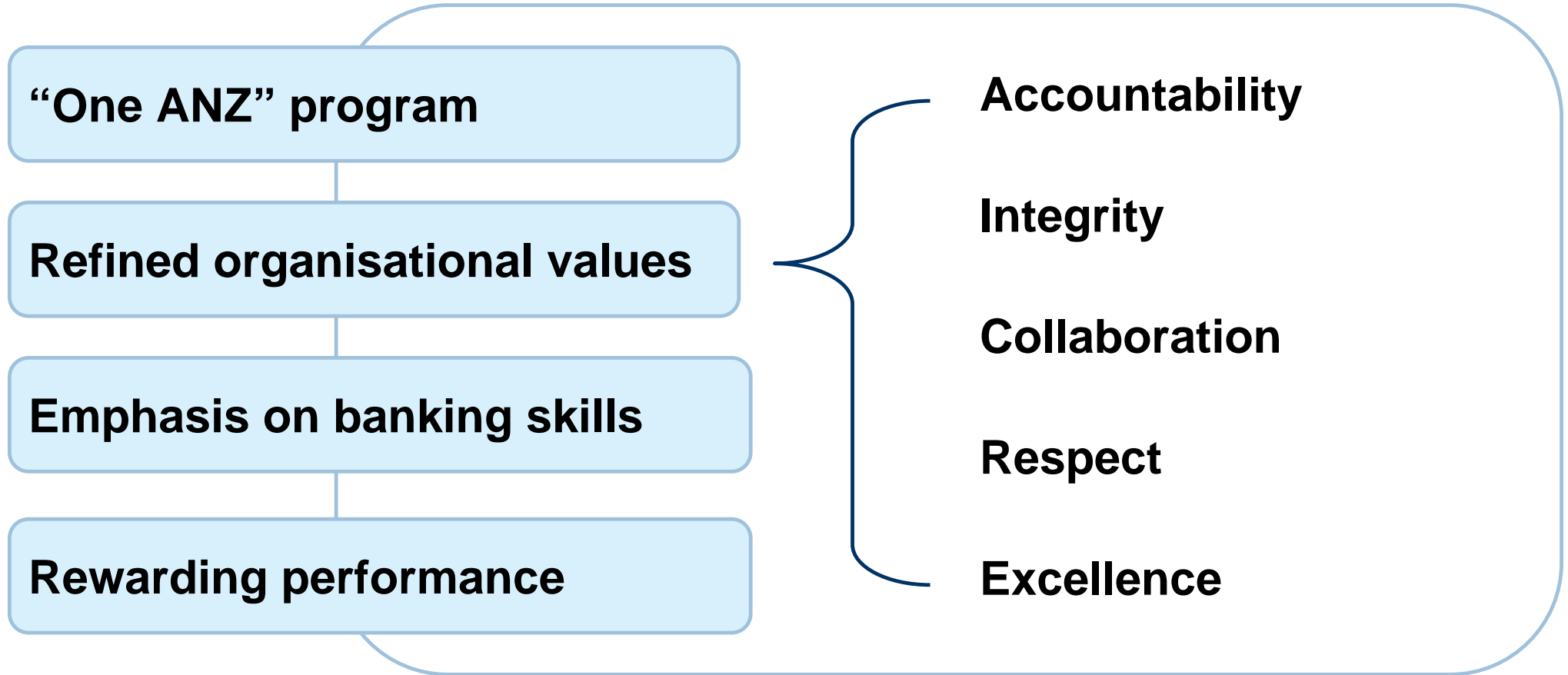
Financial Strength

- Balance sheet
- Capital
- Liquidity

Long term view

- Investing in the business
- Building core skills

Management team initiatives



Diversity – Representing the Community



- Age
- Gender
- Cultural
- Race
- Occupational history

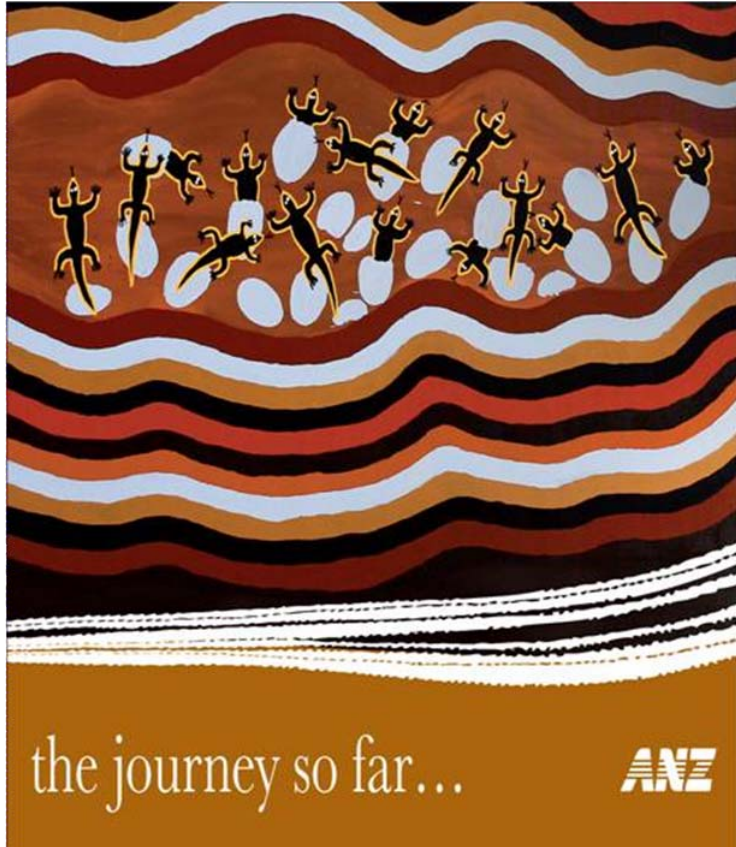
Corporate Responsibility

Improving community social and economic wellbeing



Corporate Responsibility

Reconciliation Action Plan



Employee Volunteering

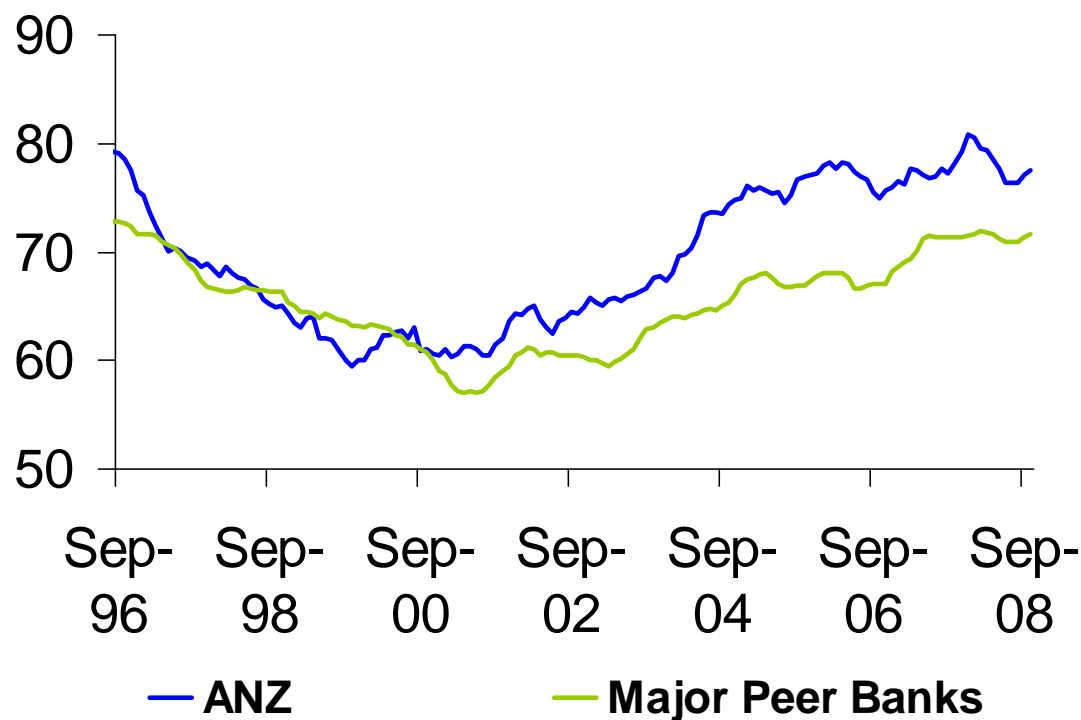


Corporate Responsibility

Customers

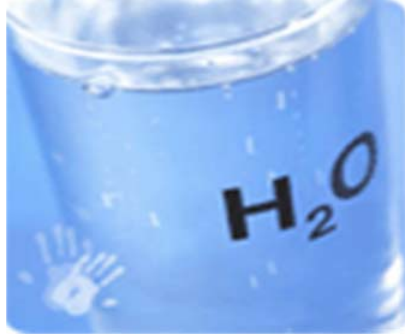


Customer Satisfaction (Main Financial Institutions*)

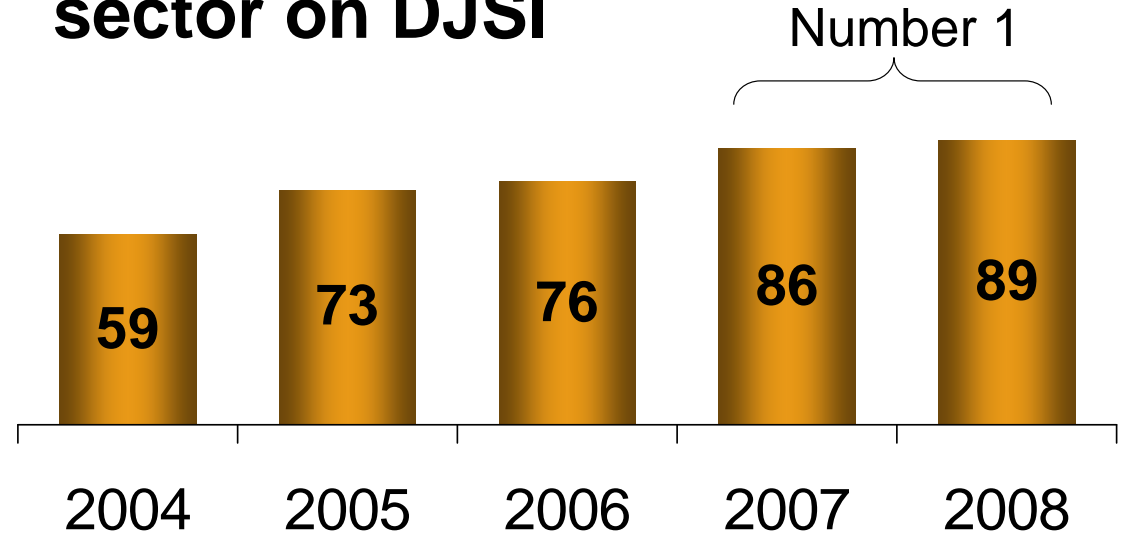


Corporate Responsibility

Environment



Number one in global banking sector on DJSI

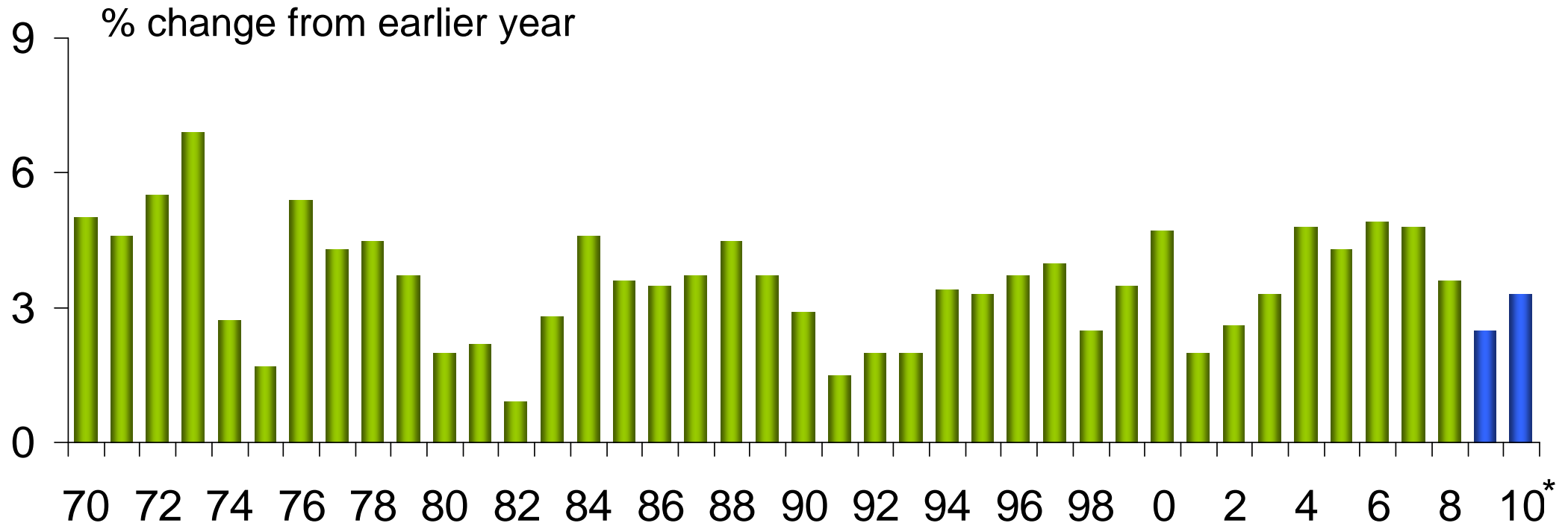


■ Dow Jones Sustainability Index Assessment



Outlook – significant slowing in 2009

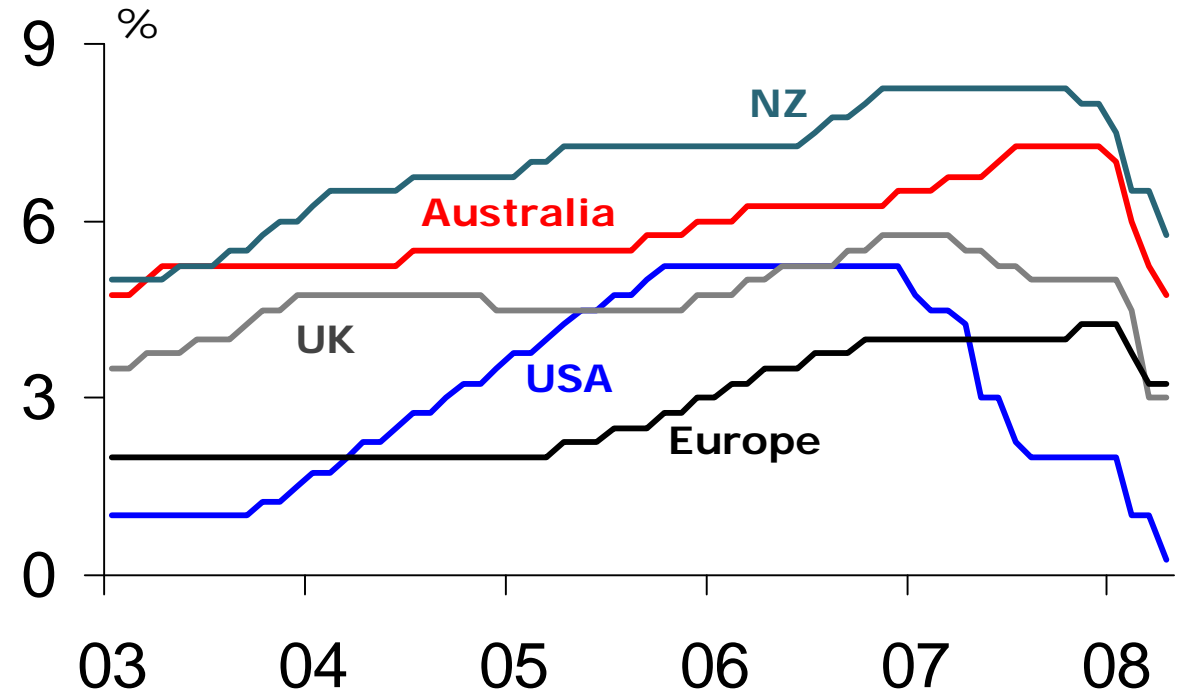
Global economic growth (GDP)



Unprecedented global government responses

Movement in official interest rates

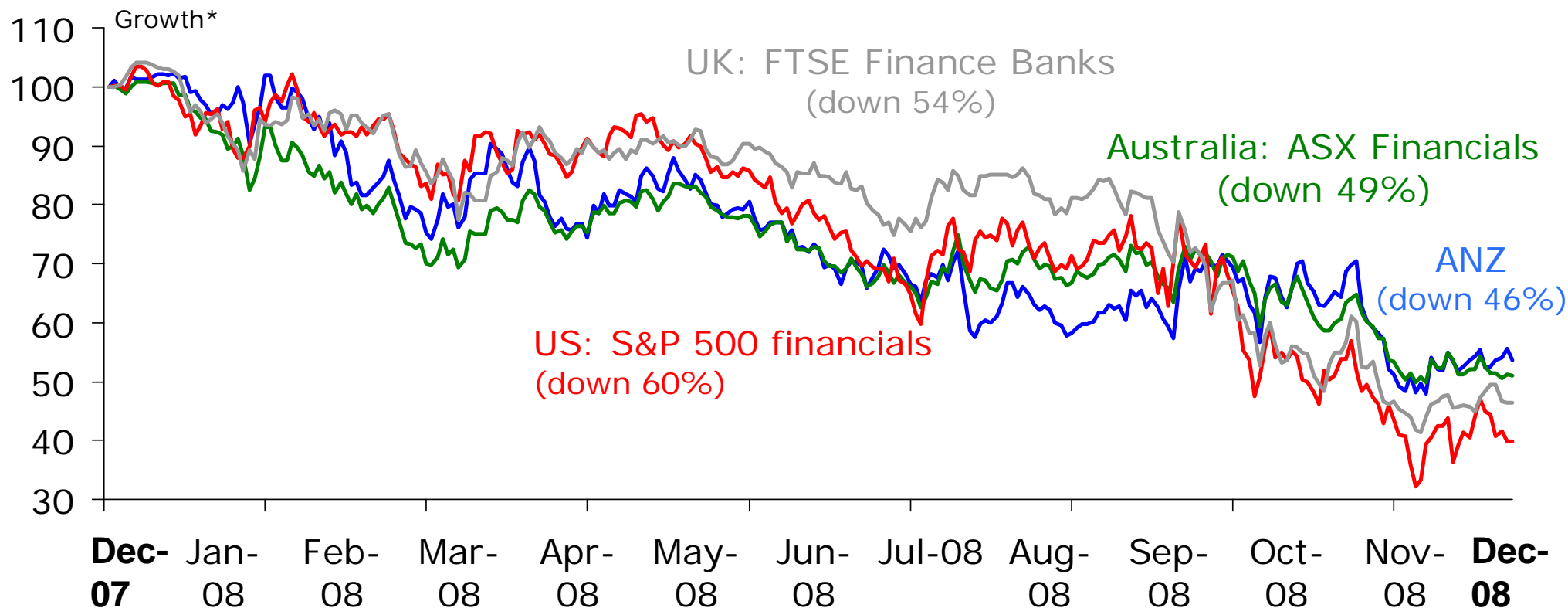
- Availability of liquidity
- Guarantee of deposits and borrowings
- Lowering official interest rates
- Fiscal stimulation



Additional information

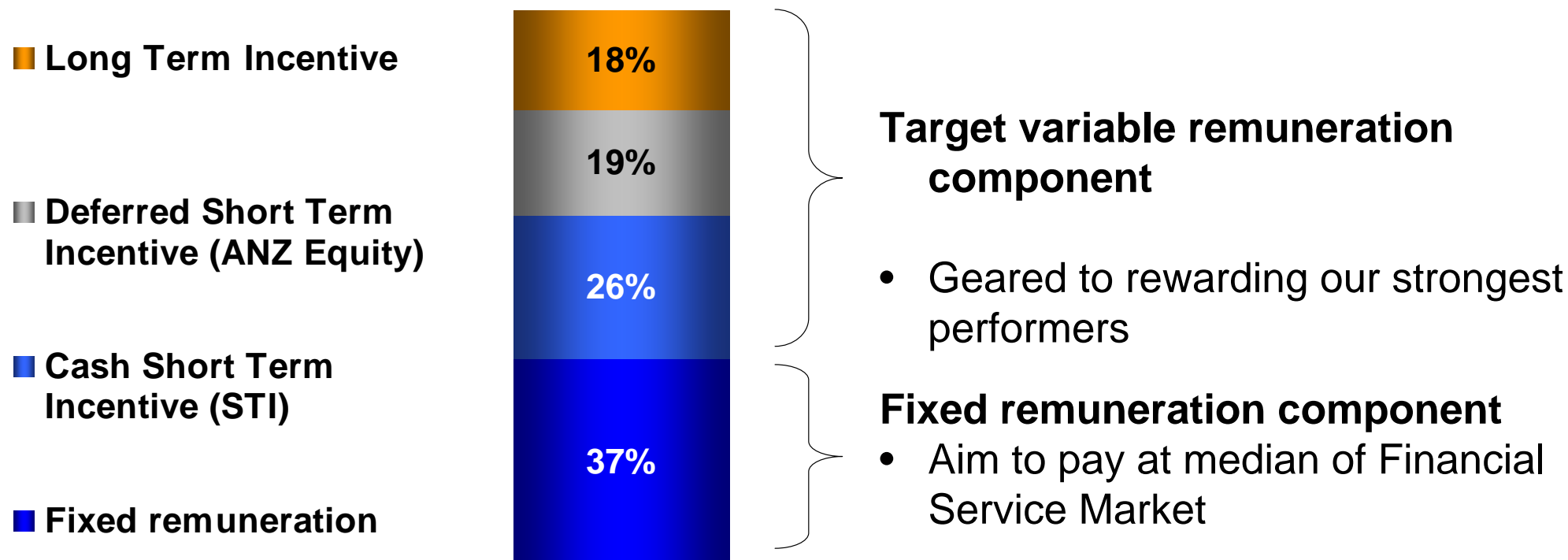
Share price trends

International equity market financials comparisons



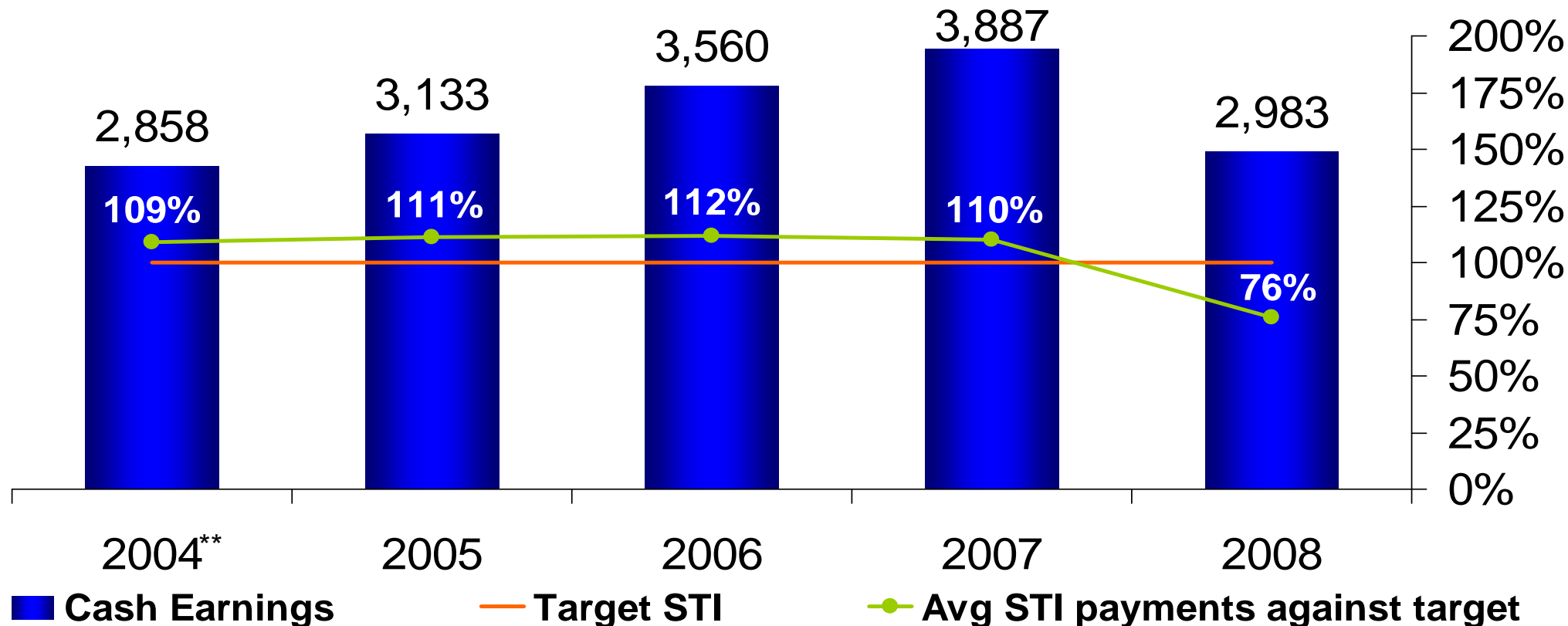
Remuneration

Fixed and Target Variable Remuneration for Executive Key Management Personnel



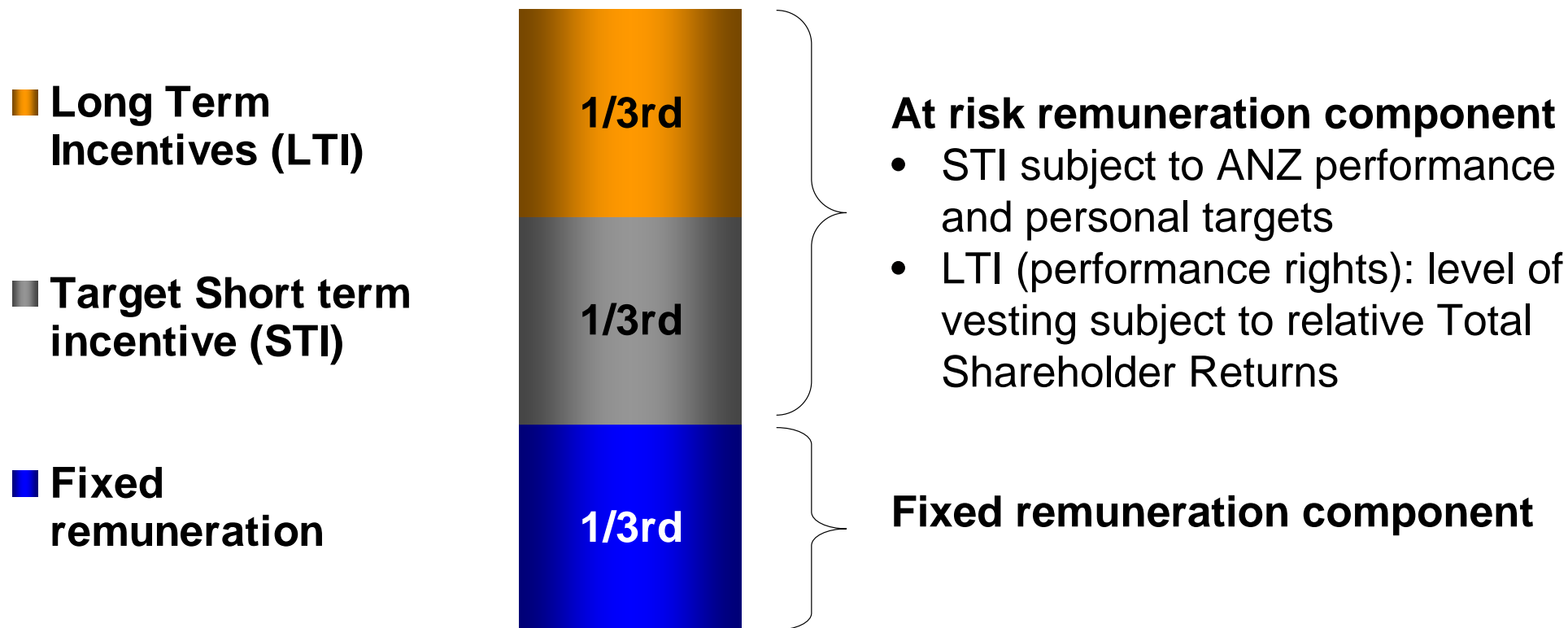
Remuneration

ANZ Cash Profit and comparison with average STI payments* (\$m)



Remuneration

Chief Executive Remuneration*



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