

ANZ ASIA INVESTOR TOUR 2014

AUSTRALIA AND
NEW ZEALAND
BANKING GROUP
LIMITED

24 JULY 2014

SAMEER SAWHNEY
MANAGING DIRECTOR

Global Banking

洞悉先機



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Global Banking forms a key element of IIB's coverage of our target segments



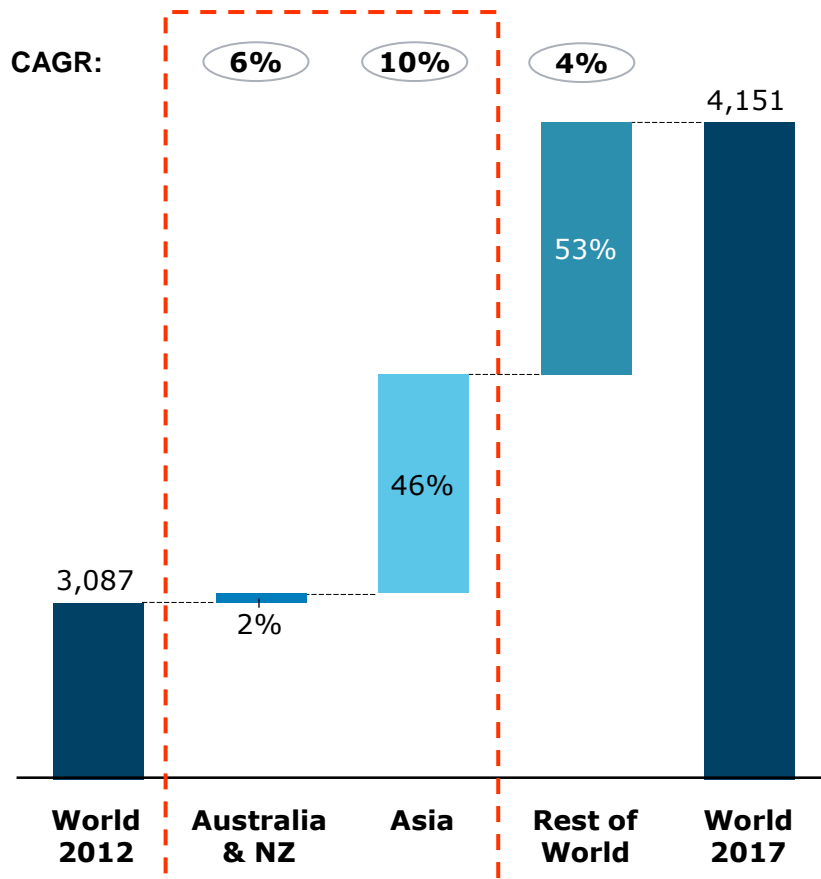
The macro fundamentals show that Asia enjoys the highest growth in banking revenue pools

Asia Pac is expected to deliver almost 50% of growth in banking revenue pools

Asia Pac markets will represent ~US\$800 billion in revenues by 2017

Forecast absolute growth in Global Banking revenues US\$b, 2012-17^{1,2}

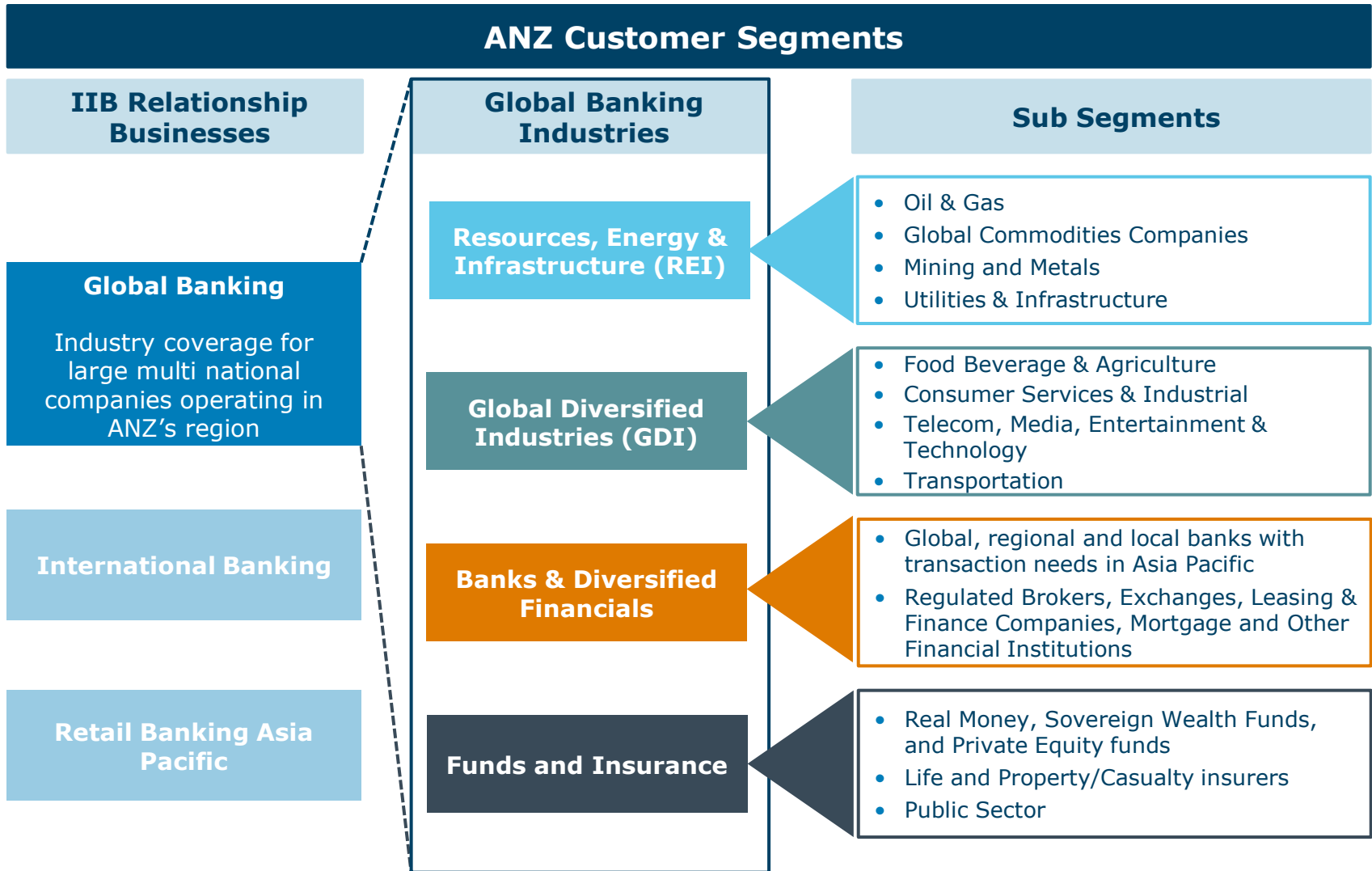
Forecast revenue pools for key Asia Pacific markets by product US\$b, 2017¹



	Lending	Transaction Banking	Markets
Australia & NZ	36.9	6.3	10.0
Singapore	10.0	2.1	4.5
Hong Kong	8.5	2.5	8.2
Indonesia	29.9	4.2	0.6
China	310.7	39.2	13.1
Japan	186.4	20.6	25.0
India	56.6	14.1	9.0

1. Source: BCG Banking Revenue Pools Database 2013
 2. Global Banking defined as all banking segments

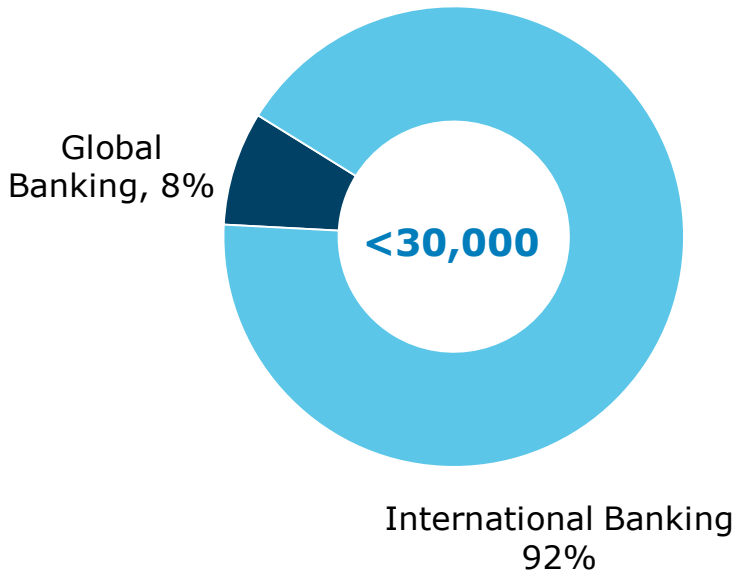
Through industry expertise, Global Banking focuses on large, cross border companies operating in ANZ's region



Global Banking constitutes a significant proportion of IIB's overall customer business

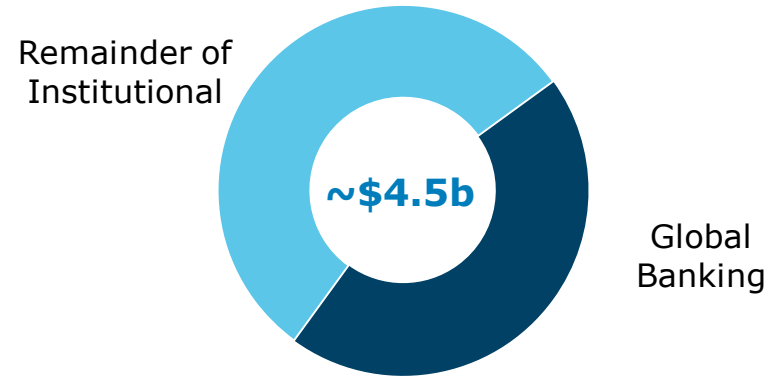
Global Banking is focused on a select number of IIB total customer base...

IIB Clients (excl. Retail)¹
(Sep-13)



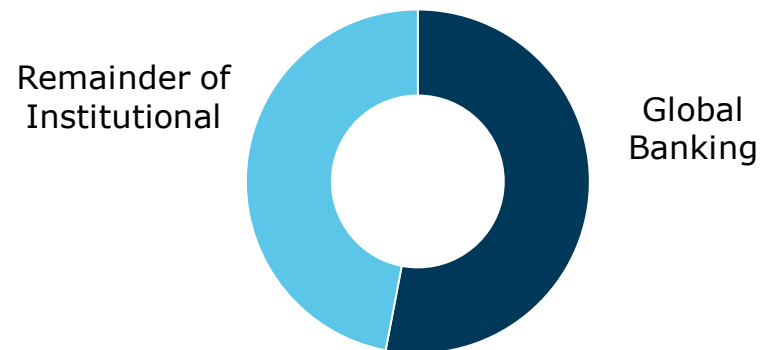
...generating almost half the revenue

FY13 Institutional Revenue



...with approximately half the assets

Institutional Net Loans and Advances
(Sep-13)



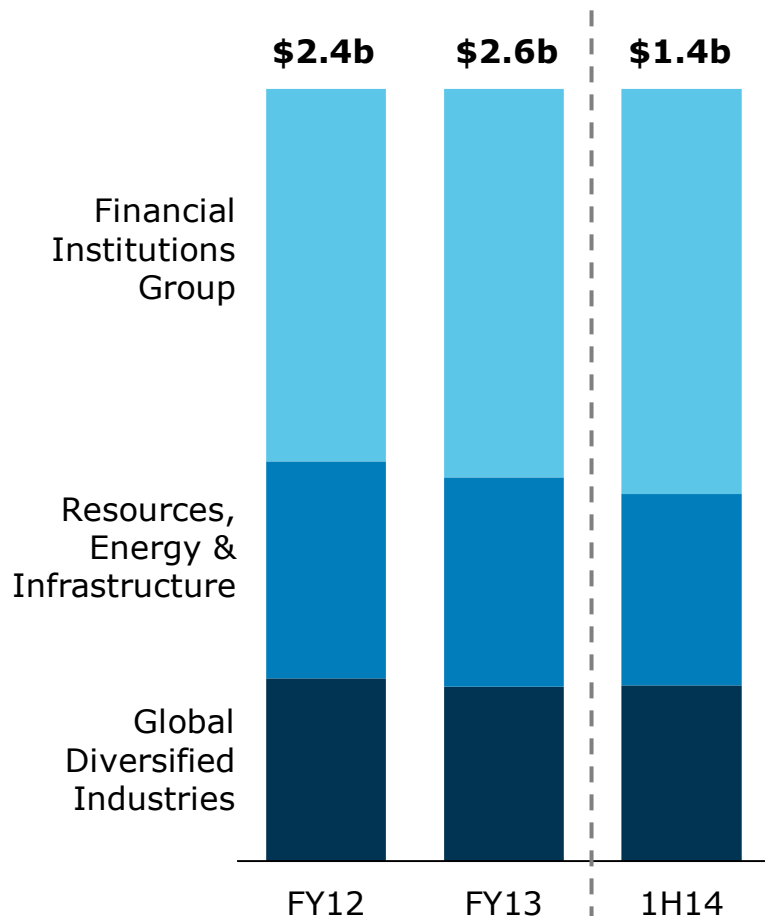
1. IIB Clients include Global Banking, International Banking and Emerging Corporate customers

A diverse, growing client base focusing on high growth areas

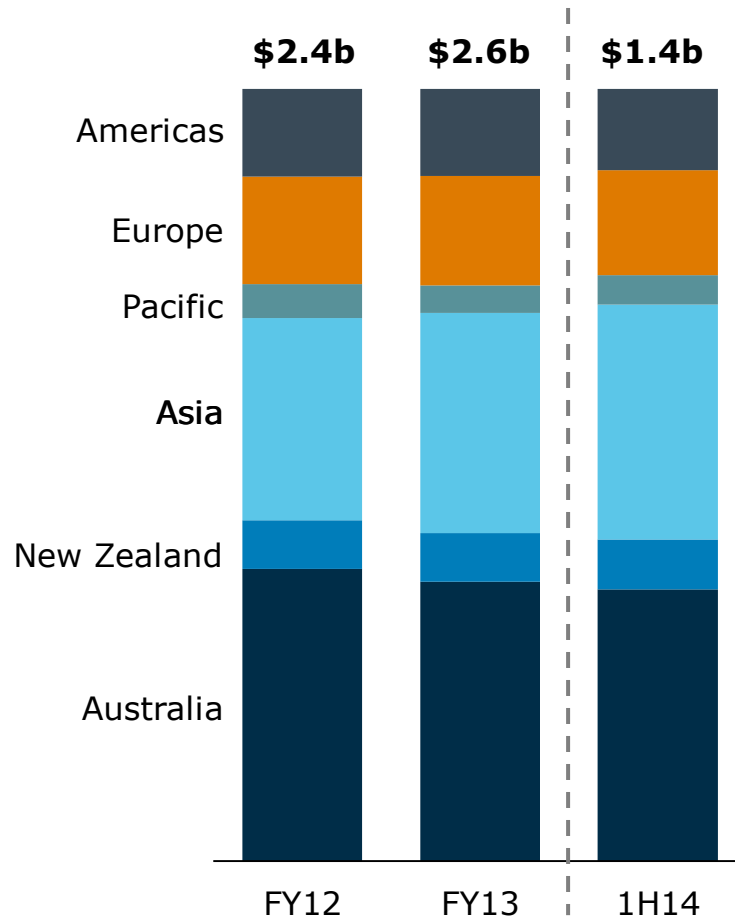
Our client portfolio is diversified across industry...

...and regionally as we build a broader Asian client franchise

Global Banking Revenue¹ Mix by Segment



Global Banking Revenue¹ Mix by Geography



1. Total Effort revenue in AUD. Percentage splits exclude intra geographic and intra segment revenue

Global Banking has a specific set of clients with whom we are targeting a deeper and broader relationship

Who we serve and how will we succeed

Global Banking

Specific set of clients that are of a global nature operating in Asia Pacific, including our home markets of Australia and New Zealand

Characteristics of a Global Banking client

Leading/Significant players in their industries

Operates a multi geography business model

Requirement for banking capabilities around flow business together with need for more strategic advisory and funding

Complex banking requirements with multiple buying centres

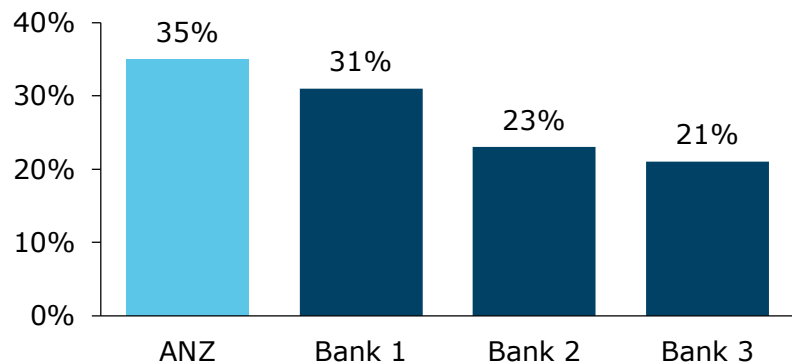
How we will win?

- **Senior Industry bankers - Experience in the region and insight, ability to execute, relationships at CFO/CEO level**
- **Global team structures - seamless connectivity across centres for coverage and execution**
- **Higher intensity - low account loading, stronger alignment with product sales groups**
- **Stronger Senior Executive sponsorship - Institutionalise these relationships**

Strong regional execution capability and product has given ANZ a strong position in Australasia and Asia

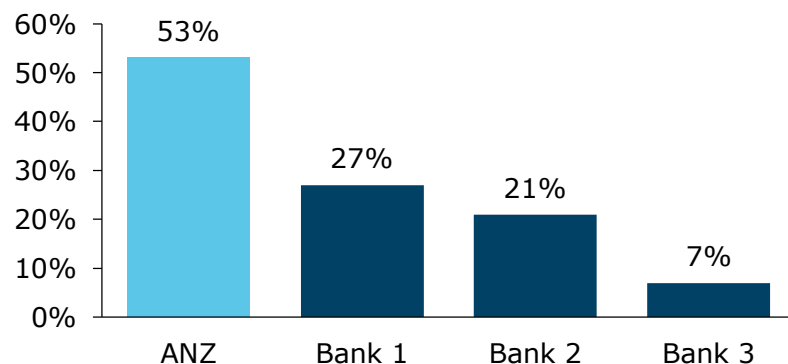
No.1 Lead Bank for more large corporate customers in Australia¹

Share of lead bank, 2014



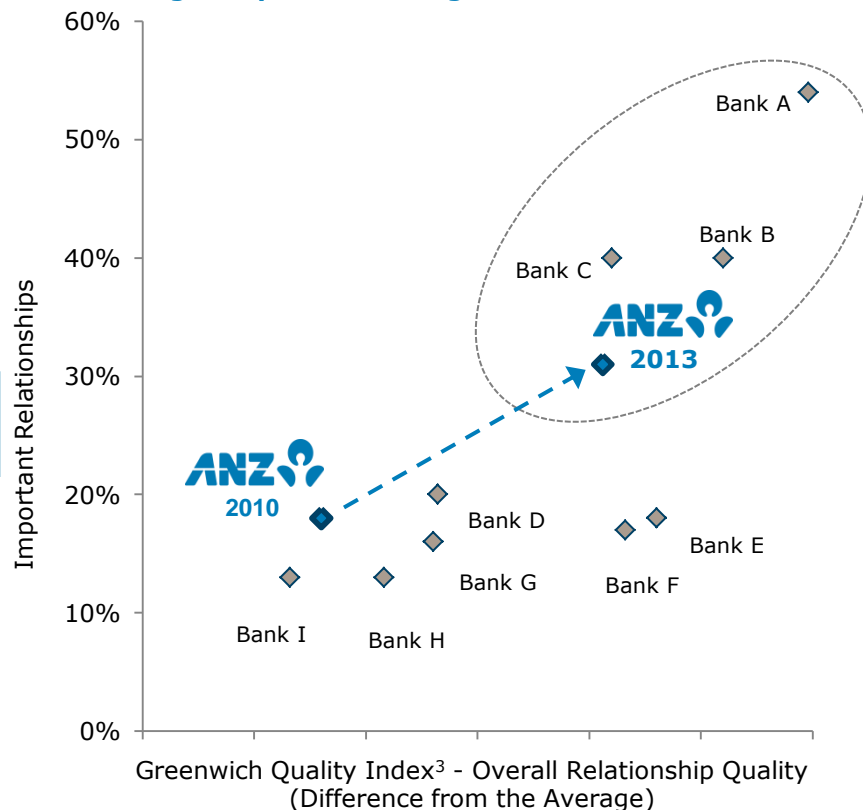
No.1 Lead Bank for more large corporate customers in New Zealand¹

Share of lead bank, 2014



A top 4 Corporate Bank in Asia² by Market Penetration

Greenwich Associates Large Corporate Study
Asian Large Corporate Banking Market Penetration



---> Represents the momentum of growth and quality improvement achieved by ANZ Bank over the past 4 years

1. Peter Lee Associates Large Corporate and Institutional Relationship Banking surveys, Australia and New Zealand 2014. Ranked against the Top 4 competitors.

2. As defined by Total Relationships Market Penetration In Asia

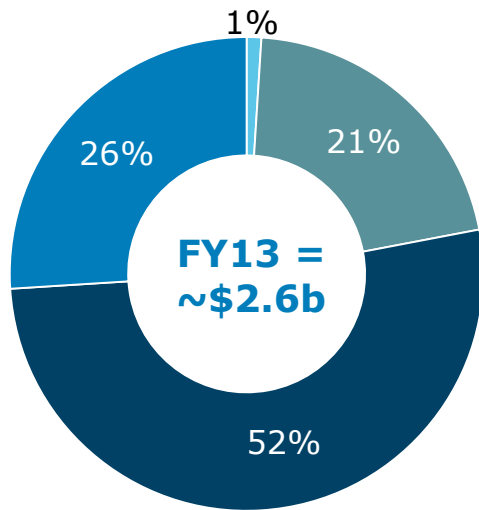
3. The Greenwich Quality Index score is based upon a normalized composite of all qualitative evaluations transformed to a scale of 0 to 1,000 with the difference from the average shown. Note: Cross-hairs are calculated by the average of the banks shown in graph

Global Banking business offers a good mix of flow and value added solutions with increasing regional connectivity across existing clients

Currently a substantial portion of our business is flow and value add

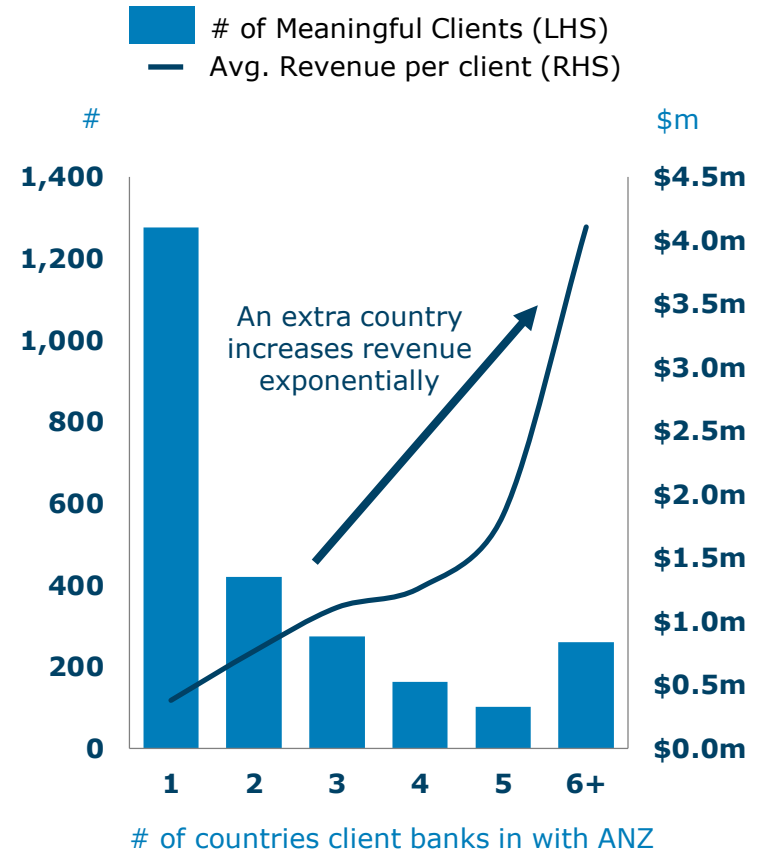
With extra upside from regional connectivity

Global Banking revenue mix



- **Strategic Advisory** – ECM, M&A
- **Value added solutions** – Investment Products, Structured Lending, Derivatives, DCM and Trade
- **Flow business** – Cash, Trade, Vanilla FX, Commodities, Rates and Credit
- **Lending** – Vanilla Term Loans

Regional connectivity¹



1. "Meaningful Client" master groups that generate \$30,000 for Institutional clients, and \$10,000 for Corporate & Commercial clients in rolling 12 month revenue

With coverage in 17 countries, Global Banking is able to assist our clients grow through the region

From a lending relationship in one country to one company, now banking 33 companies across nine countries in the group and becoming Trusted Advisor

Customer Case Study:



2008-09

- Relationship Initiation through participation in key transactions (as JLM)
- Key products of: Relationship Lending, Import Finance and Short Term Loan
- 4 companies

2008-09
Revenue \$4m

2010-12

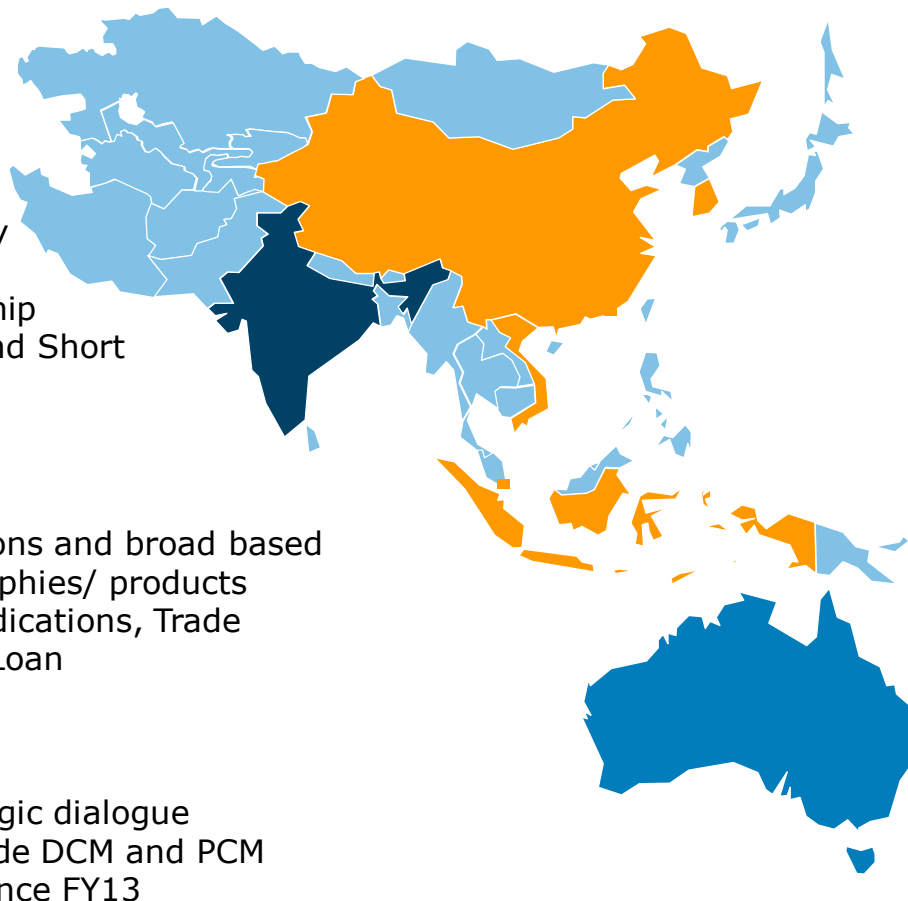
- Led/ Ideated key transactions and broad based engagement across geographies/ products
- Key products of: Loan Syndications, Trade Financing and Short Term Loan
- 21 companies

2010-12
Revenue \$13m

2013+

- Partner the Group in strategic dialogue
- Products extended to include DCM and PCM
- On boarded 10+ entities since FY13

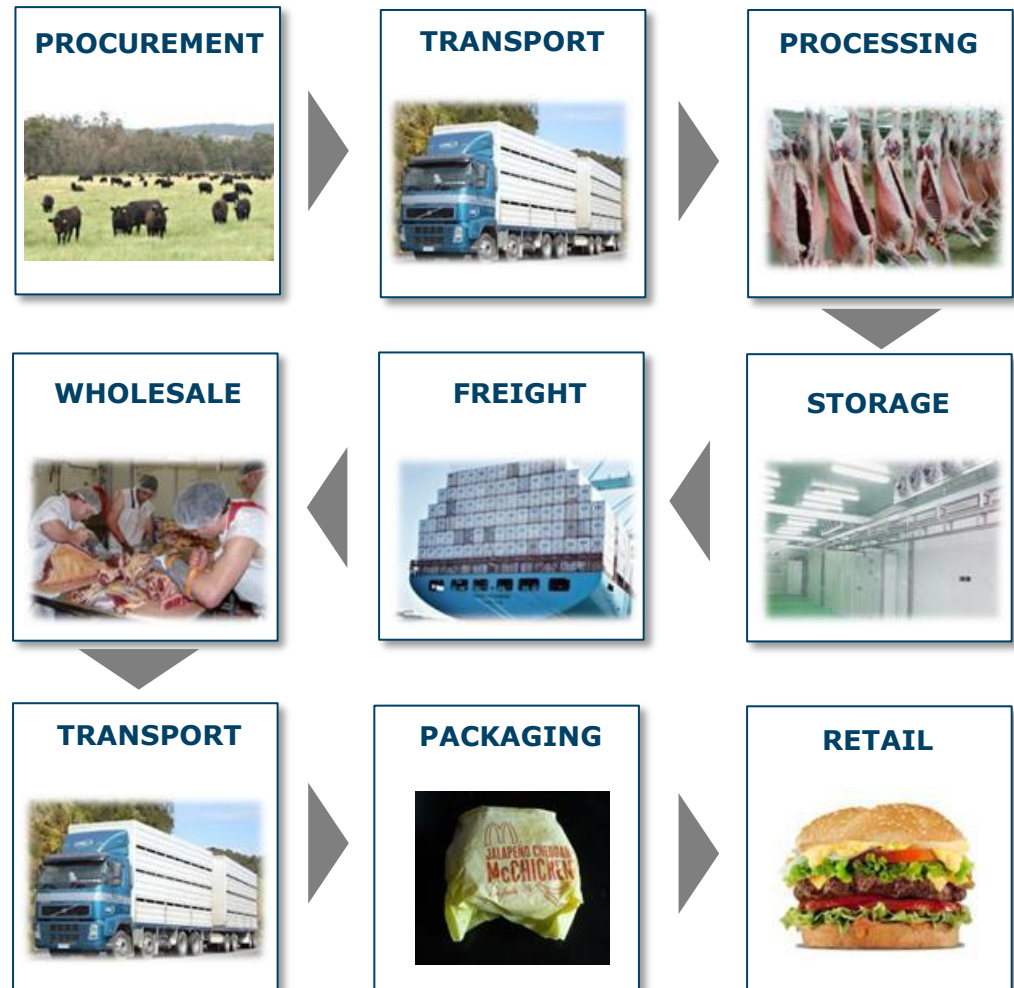
2013+
Revenue \$21m



Global Banking will achieve its strategic priorities by providing an end-to-end approach with customers

- Global banking aligned to supply chain of multi nationals
- Able to provide services though the vertical value chain of our customers
- Leveraging off relationships throughout the world to assist clients undertake business
- Ability to provide seamless connectivity through industries and geographies

Global Banking "Supply Chain"



Delivering on these IIB Strategic Priorities will be critical for us to maintain our home market lead position and accelerate even further in Asia

IIB STRATEGIC PRIORITIES	KEY AREAS OF FOCUS FOR GLOBAL BANKING
Connecting more Customers by Providing Seamless Value	<ul style="list-style-type: none">• Deepen existing client relationships• Increase connectivity of our clients in ANZ's region targeting growth on specific trade corridors where ANZ can offer full service• Provide an end-to-end approach with large customers who are often vertically integrated
Delivering Leading Products through Insights	<ul style="list-style-type: none">• Use industry insights to drive solutions dialogue with clients• More intense coverage with a high degree of industry specialisation• Aligning our key strengths to customers needs particularly in Capital Markets, Trade, Commodities, and FX on the product side, and Resources/Energy and FIG from an industry perspective
Intensifying Balance Sheet Discipline	<ul style="list-style-type: none">• Review customer value proposition and adjust accordingly using various metrics and balance sheet versus non balance sheet usage• Continual review client list, ensuring resources are allocated to those customers with sophisticated and global reaching needs only• Multi product service strategy requiring Balance Sheet hold levels and risk limits will continue to be managed
Scaling & Optimising Infrastructure	<ul style="list-style-type: none">• Continually update our staffing to customer ratios and staffing footprints to align with our customers growth projections and needs• Add transaction volumes without increasing the current fixed cost base, and leverage our newly created customer strategy and capital management teams to extract productivity gains

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Recognised expertise through recent awards

 <p>PETER LEE</p> <p>NO.1 LEAD BANK FOR MORE LARGE CORPORATE CUSTOMERS ACROSS AUSTRALIA AND NEW ZEALAND</p> <p>2014</p>	 <p>PETER LEE</p> <p>NO. 1 FOR OVERALL MARKET PENETRATION IN AUSTRALIA AND NEW ZEALAND</p> <p>2014</p>	 <p>ASIA PACIFIC SYNDICATED LOAN AWARDS</p> <p>ASIA PACIFIC SYNDICATED PROJECT FINANCE LOAN HOUSE OF THE YEAR</p> <p>2013</p>	 <p>ASIA PACIFIC SYNDICATED LOAN AWARDS</p> <p>SYNDICATED LOAN HOUSE OF THE YEAR – AUSTRALIA</p> <p>2013</p>	 <p>ASIA PACIFIC SYNDICATED LOAN AWARDS</p> <p>SYNDICATED LOAN HOUSE OF THE YEAR - NEW ZEALAND</p> <p>2013</p>
 <p>INFRASTRUCTURE INVESTOR AWARDS</p> <p>INFRASTRUCTURE BANK OF THE YEAR IN ASIA PACIFIC</p> <p>2013</p>	 <p>ASIA PACIFIC SYNDICATED LOAN AWARDS</p> <p>SYNDICATED CORPORATE DEAL OF THE YEAR</p> <p>2013</p> <p>Alibaba Group Holdings Ltd</p>	 <p>ASIA PACIFIC SYNDICATED LOAN AWARDS</p> <p>SYNDICATED FINANCIAL INSTITUTION DEAL OF THE YEAR</p> <p>2013</p> <p>Yes Bank Ltd</p>	 <p>ASIA PACIFIC SYNDICATED LOAN AWARDS</p> <p>SYNDICATED PROJECT FINANCE DEAL OF THE YEAR</p> <p>2013</p> <p>Ichthys LNG Pty Ltd</p>	 <p>ASIA PACIFIC SYNDICATED LOAN AWARDS</p> <p>SYNDICATED ACQUISITION FINANCE DEAL OF THE YEAR</p> <p>2013</p> <p>CNOOC Canada Holding Ltd</p>
<p>ASIAMONEY</p> <p>BEST INVESTMENT BANK AWARDS - AUSTRALIA</p> <p>BEST DOMESTIC CURRENCY BOND ARRANGER</p> <p>2013</p>	<p>ASIAMONEY</p> <p>BEST INVESTMENT BANK AWARDS - AUSTRALIA</p> <p>BEST LOANS ARRANGER</p> <p>2013</p>	<p>ASIAMONEY</p> <p>ASIA PACIFIC SYNDICATED LOAN AWARDS</p> <p>BEST SYNDICATED LOAN</p> <p>2013</p> <p>Origin Energy</p>	<p>ASIAMONEY</p> <p>ASIA PACIFIC SYNDICATED LOAN AWARDS</p> <p>BEST PROJECT FINANCING</p> <p>2013</p> <p>Ichthys LNG</p>	

1. Peter Lee Associates Large Corporate and Institutional Relationship Banking Surveys, Australia and New Zealand 2014. Ranked against the top 4 competitors

Successful execution capabilities

 <p>ANGLOGOLD ASHANTI</p> <p>AUD 400,000,000</p> <p>AngloGold Australia</p> <p>REFINANCE JOINT MANDATED LEAD ARRANGER & BOOKRUNNER</p> <hr/> <p>IN PROGRESS</p>	 <p>VOLVO</p> <p>EUR 2,300,000,000</p> <p>Volvo</p> <p>REVOLVING CREDIT FACILITIES MANDATED LEAD ARRANGER & BOOKRUNNER</p> <hr/> <p>JUNE 2014</p>	 <p>CHINA HONGQIAO GROUP LIMITED</p> <p>USD 400,000,000</p> <p>China Hongqiao</p> <p>3YEAR SENIOR UNSECURED NOTES JOINT LEAD MANGER & JOINT BOOKRUNNER</p> <hr/> <p>JUNE 2014</p>	 <p>TONG TEIK</p> <p>USD 360,000,000</p> <p>Tong Teik</p> <p>SYNDICATED BORROWING BASE FACILITY FOR AGRI COMMODITIES JOINT MANDATED LEAD ARRANGER & BOOKRUNNER</p> <hr/> <p>MAY 2014</p>	 <p>CNOOC</p> <p>USD 1,500,000,000</p> <p>CNOOC Limited</p> <p>5 - YR TERM LOAN FACILITY MANDATED LEAD ARRANGER</p> <hr/> <p>JUNE 2014</p>	 <p>USD 700,000,000</p> <p>Formosa Steel IB Pty Ltd</p> <p>TERM LOAN FACILITY MANDATED LEAD ARRANGER, UNDERWRITER & BOOKRUNNER</p> <hr/> <p>JUNE 2014</p>
 <p>北京首都创业集团 CAPITAL GROUP</p> <p>USD 900,000,000</p> <p>Beijing Capital Group</p> <p>1 YEAR BRIDGE LOAN FACILITY MANDATED LEAD ARRANGER & UNDERWRITER</p> <hr/> <p>JUNE 2014</p>	 <p>UOB 大華銀行</p> <p>SGD 500,000,000</p> <p>United Overseas Bank</p> <p>BASEL III-COMPLIANT TIER 2 BONDS JOINT LEAD MANAGER & JOINT BOOKRUNNER</p> <hr/> <p>MAY 2014</p>	 <p>pgn energy for life</p> <p>USD 1,350,000,000</p> <p>PT Perusahaan Gas Negara (Persero)</p> <p>3Y10-YEAR 5.125% 144A/REGS SENIOR UNSECURED NOTES JOINT LEAD MANAGER & JOINT BOOKRUNNER</p> <hr/> <p>MAY 2014</p>	 <p>Cargill</p> <p>USD 1,000,000,000</p> <p>Cargill Inc.</p> <p>REVOLVING CREDIT FACILITY MANDATED LEAD ARRANGER & BOOKRUNNER</p> <hr/> <p>MARCH 2014</p>	 <p>CEPSA</p> <p>EUR 1,500,000,000</p> <p>Compañía Española de Petróleos S.A.U.</p> <p>REVOLVING CREDIT FACILITY MANDATED LEAD ARRANGER & BOOKRUNNER</p> <hr/> <p>MARCH 2014</p>	<p>AMEROPA</p> <p>USD 700,000,000</p> <p>Ameropa</p> <p>SYNDICATED BORROWING BASE FACILITY FOR GRAIN AND FERTILIZER PRODUCTS PARTICIPATING BANK</p> <hr/> <p>JANUARY 2014</p>
 <p>GlencoreXstrata Sumitomo Corporation</p> <p>USD 550,000,000</p> <p>GS Coal Pty Ltd</p> <p>ACQUISITION SOLE MANDATED LEAD ARRANGER, UNDERWRITER & BOOKRUNNER</p> <hr/> <p>JANUARY 2014</p>	 <p>FMG Fortescue The Next Force in Iron Ore</p> <p>USD 250,000,000</p> <p>ANZ Commodity Trading Pty Ltd</p> <p>IRON ORE PREPAYMENT FACILITY SOLE MANDATED LEAD ARRANGER, UNDERWRITER & BOOKRUNNER</p> <hr/> <p>NOVEMBER 2013</p>	 <p>origin</p> <p>AUD 8,600,000,000</p> <p>Origin Energy</p> <p>SYNDICATED FACILITY JOINT MANDATED LEAD ARRANGER, UNDERWRITER & BOOKRUNNER</p> <hr/> <p>NOVEMBER 2013</p>	 <p>origin</p> <p>EUR 800,000,000</p> <p>Origin Energy</p> <p>BOND ISSUANCE JOINT LEAD MANGER</p> <hr/> <p>NOVEMBER 2013</p>	 <p>FletcherBuilding</p> <p>NZD 725 MILLION</p> <p>Fletcher Building Limited</p> <p>SYNDICATED LOAN FACILITY JOINT LEAD ARRANGER, FACILITY AGENT</p> <hr/> <p>DECEMBER 2013</p>	 <p>AMP</p> <p>AUD 1,000,000,000</p> <p>AMP Group Finance Services Ltd</p> <p>SYNDICATED REVOLVING FACILITY JOINT MANDATED LEAD ARRANGER & BOOKRUNNER</p> <hr/> <p>AUGUST 2013</p>

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For further information visit

www.anz.com

or contact

Jill Craig

Group General Manager Investor Relations

ph: (613) 8654 7749 fax: (613) 8654 9977 e-mail: jill.craig@anz.com