

ANZ ASIA INVESTOR TOUR 2014

AUSTRALIA AND
NEW ZEALAND
BANKING GROUP
LIMITED

24 JULY 2014

SIMON IRELAND
GLOBAL HEAD OF BANKS &
DIVERSIFIED FINANCIALS

Financial Institutions Group

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ANZ



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FIG is a customer segment within Global Banking



ANZ FIG serves a targeted, select set of Financial Institutions active across our network

Segment	Description
Banks	<ul style="list-style-type: none">• Global, regional and local banks with transaction needs
Diversified Financials	<ul style="list-style-type: none">• Regulated Brokers, Exchanges, Leasing & Finance Companies, Mortgage and other Financial Institutions
Insurance	<ul style="list-style-type: none">• Life insurers, general insurers and re-insurance brokers
Funds	<ul style="list-style-type: none">• Fund managers, sovereign wealth funds, and alternative funds with appetite for Asia-Pacific and Australia & New Zealand assets

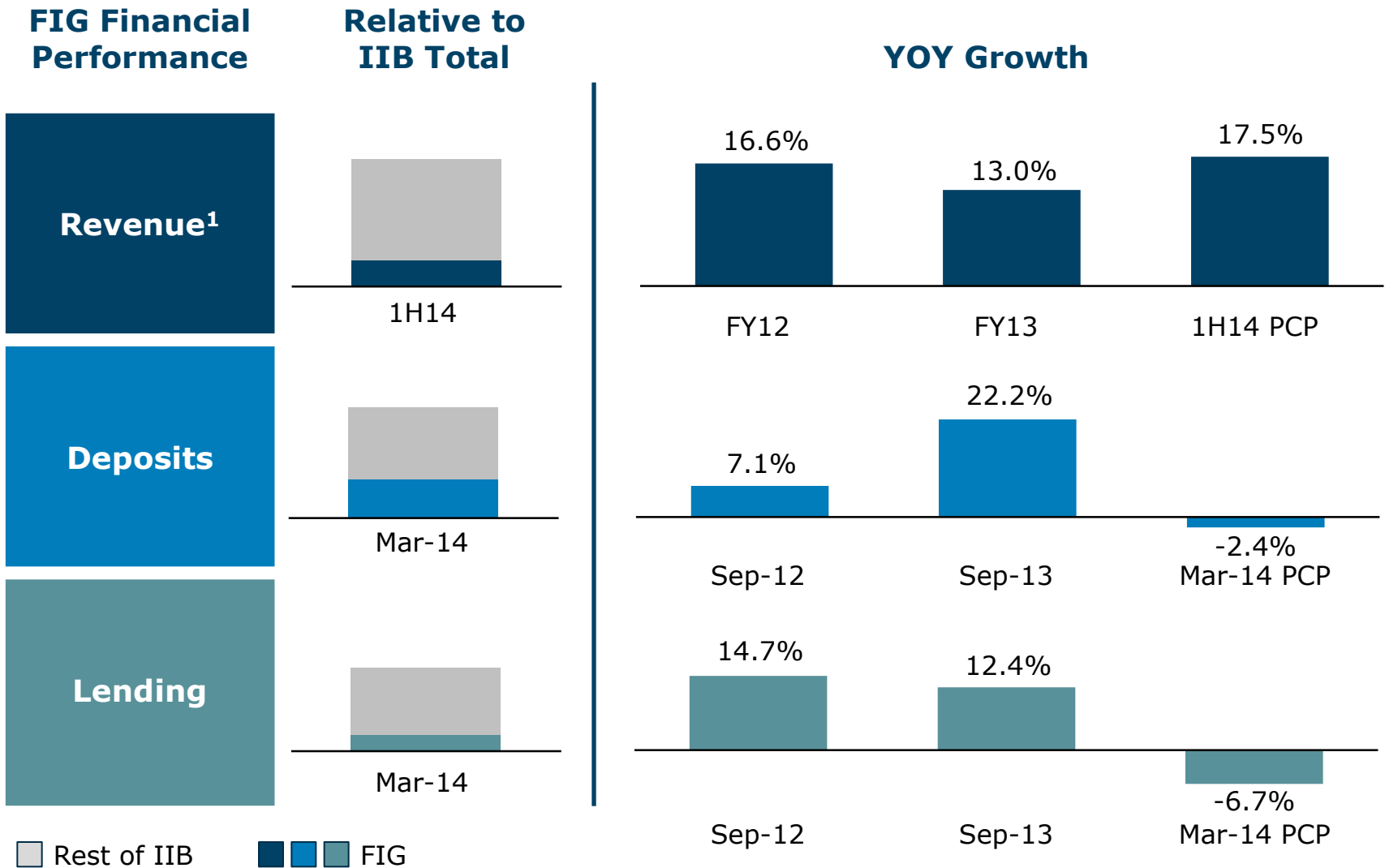


Emphasis on Low Balance Sheet Intensity Products...

- **Markets:** FX, Rates, Credit and Commodities
- **Transaction Banking:** Clearing, Payments and Cash Management, Trade Finance
- **Selective capital support**

...Leads to high returns

FIG continues to grow and has a liquid balance sheet



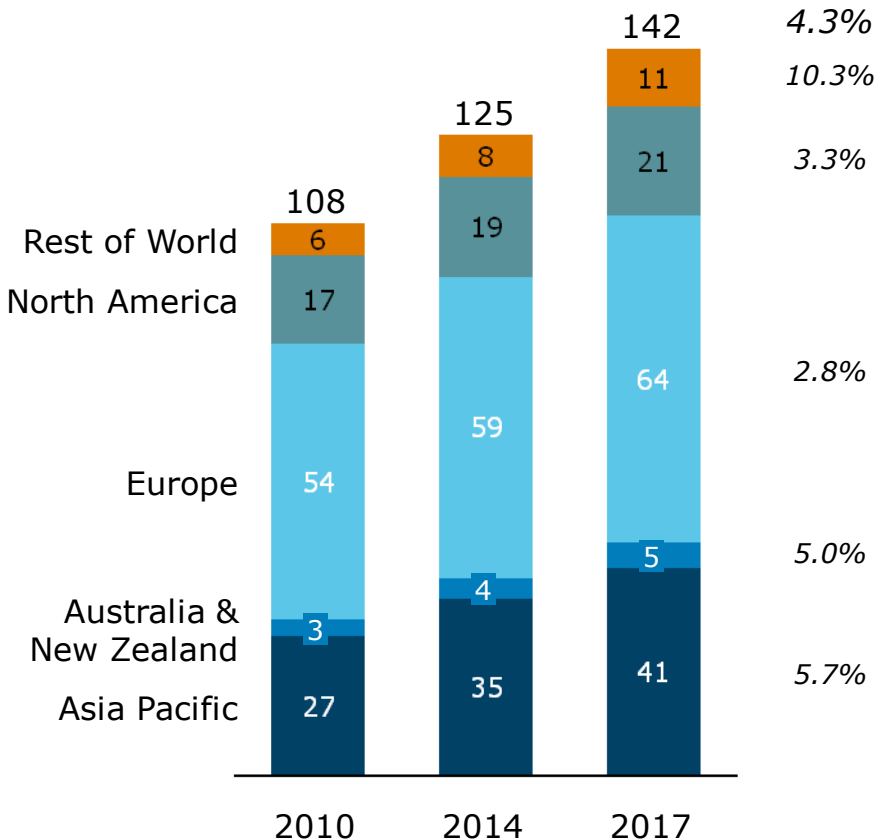
1. FIG revenues include amounts booked in other divisions

The expanding financial services sector in Asia provides the foundation for FIG growth

Growing Banking Assets

Banking Assets US\$ tn

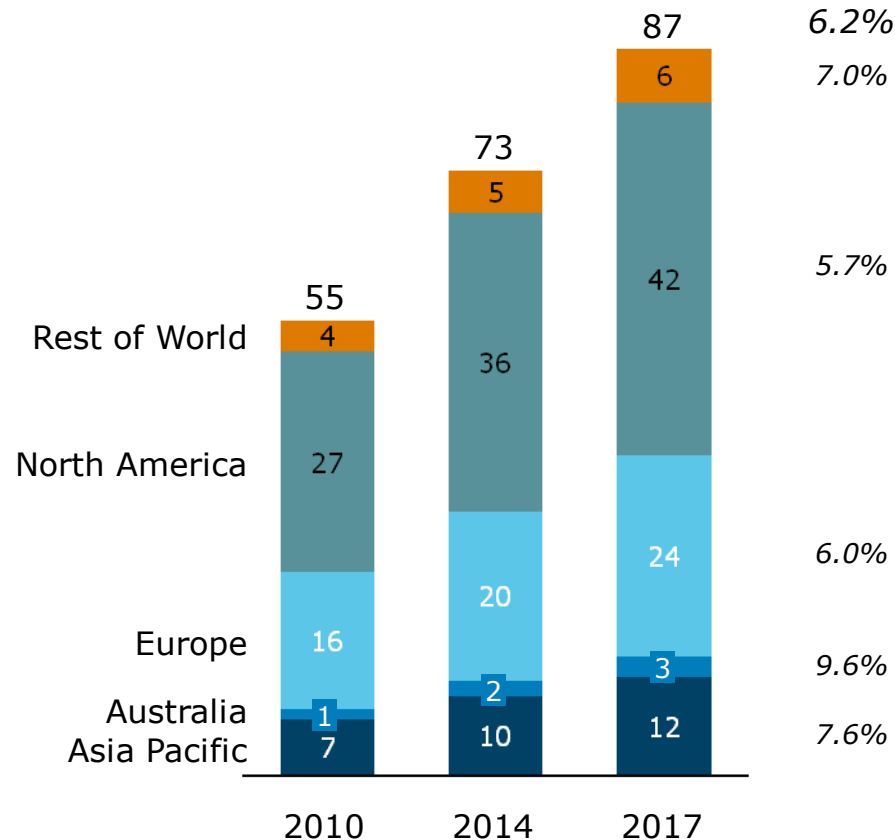
2014-2017
CAGR



Growing Assets Under Management

Personal Wealth¹ US\$ tn

2014-2017
CAGR



1. Personal wealth defined as financial assets, including stocks, bonds and funds. Excludes real estate

Source: BCG analysis, EIU, Cerulli Associates

We have built our FIG capabilities in Asia on our Australia/NZ foundation and the IIB product build-out

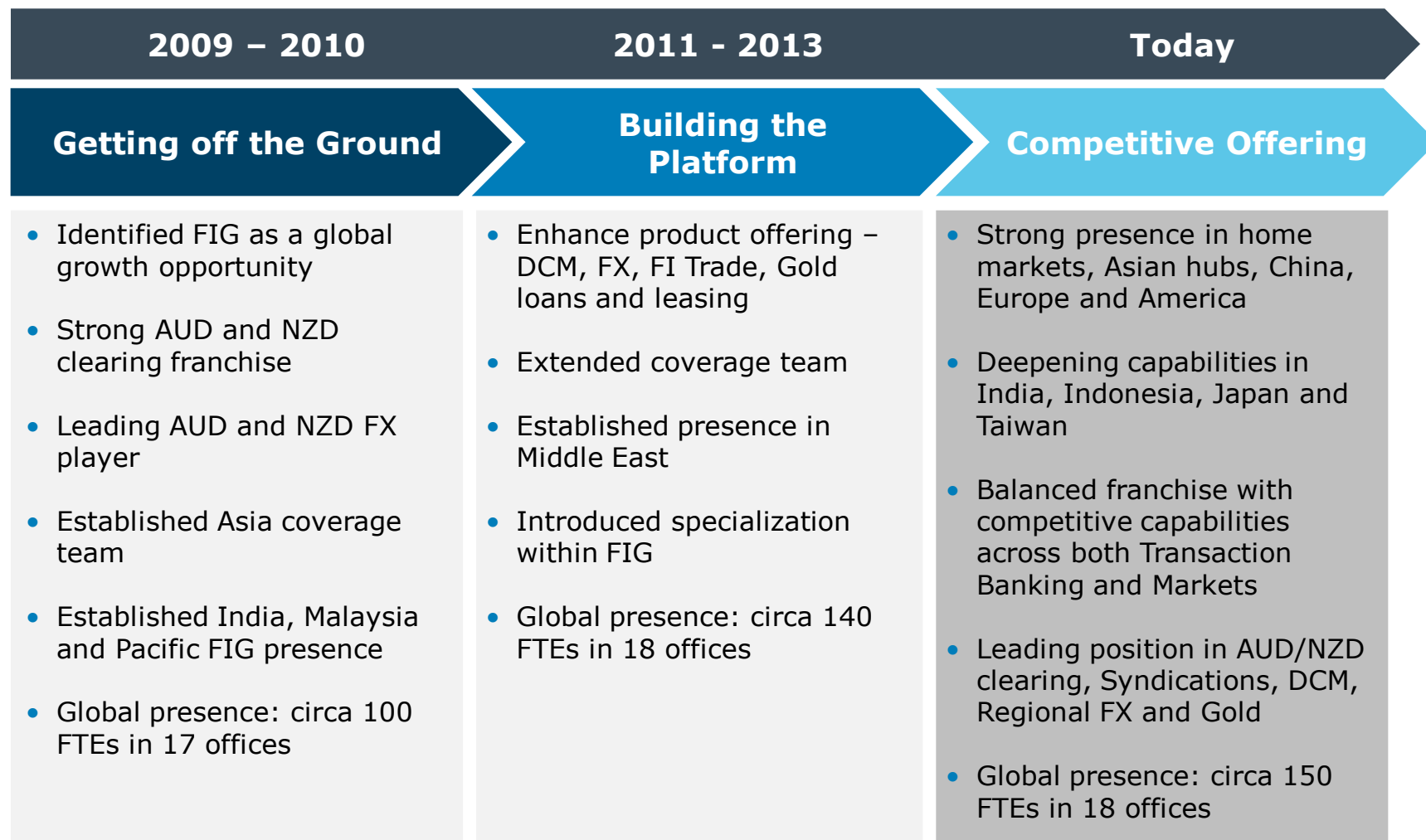


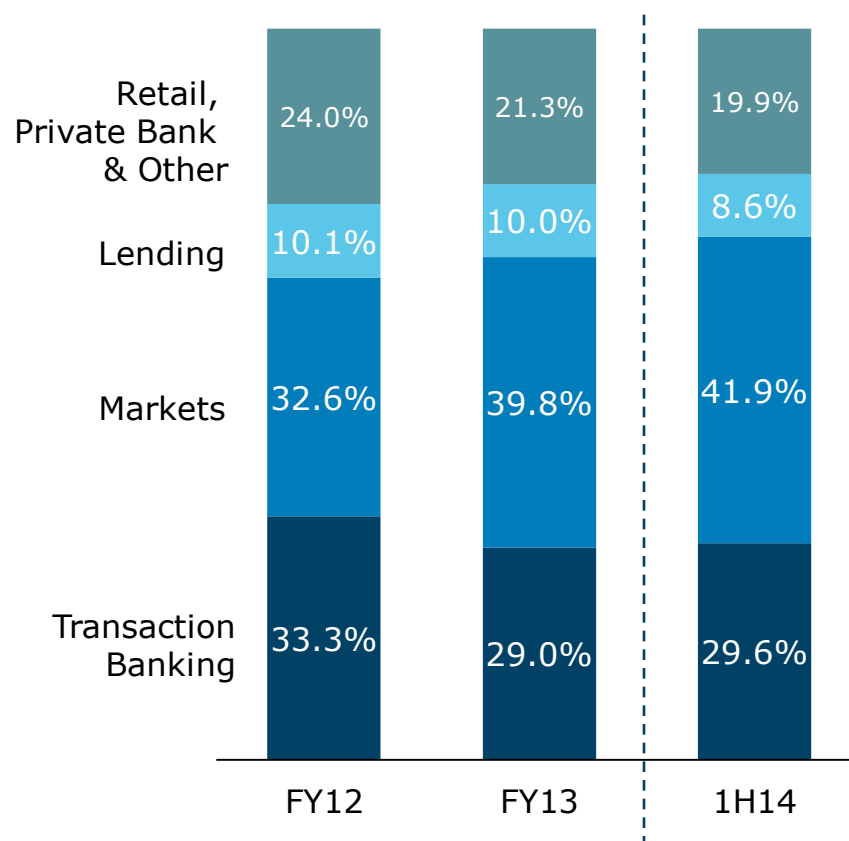
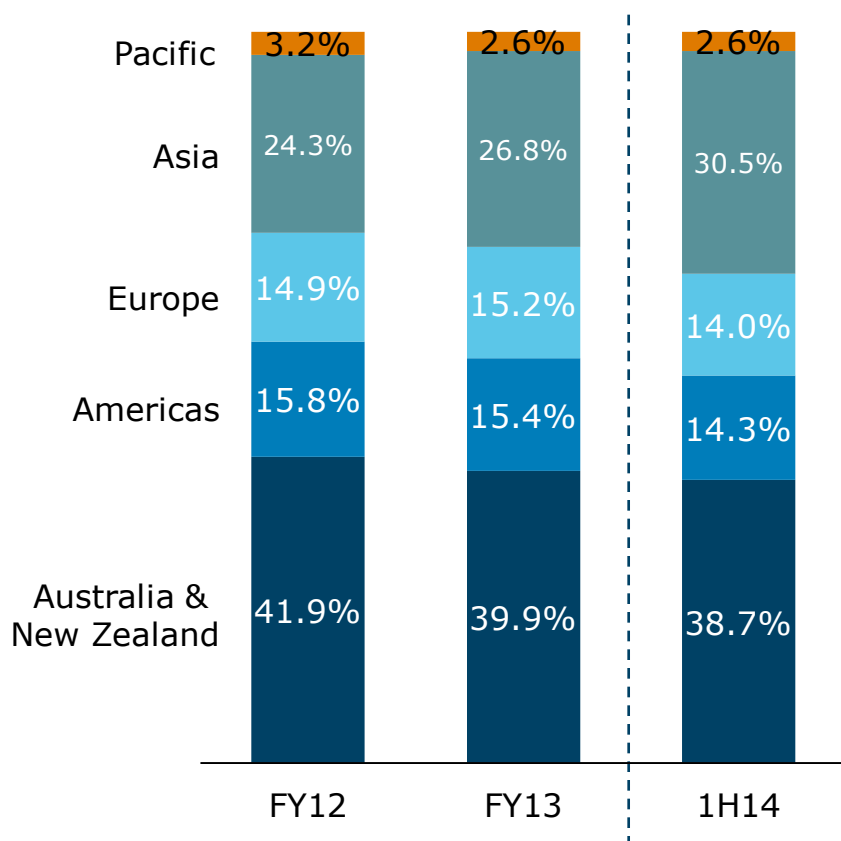
FIG is expanding in Asia and improving product mix as we deepen our capabilities and broaden our reach

Geographic Mix

Product Mix

FIG Revenue Mix by Geography¹

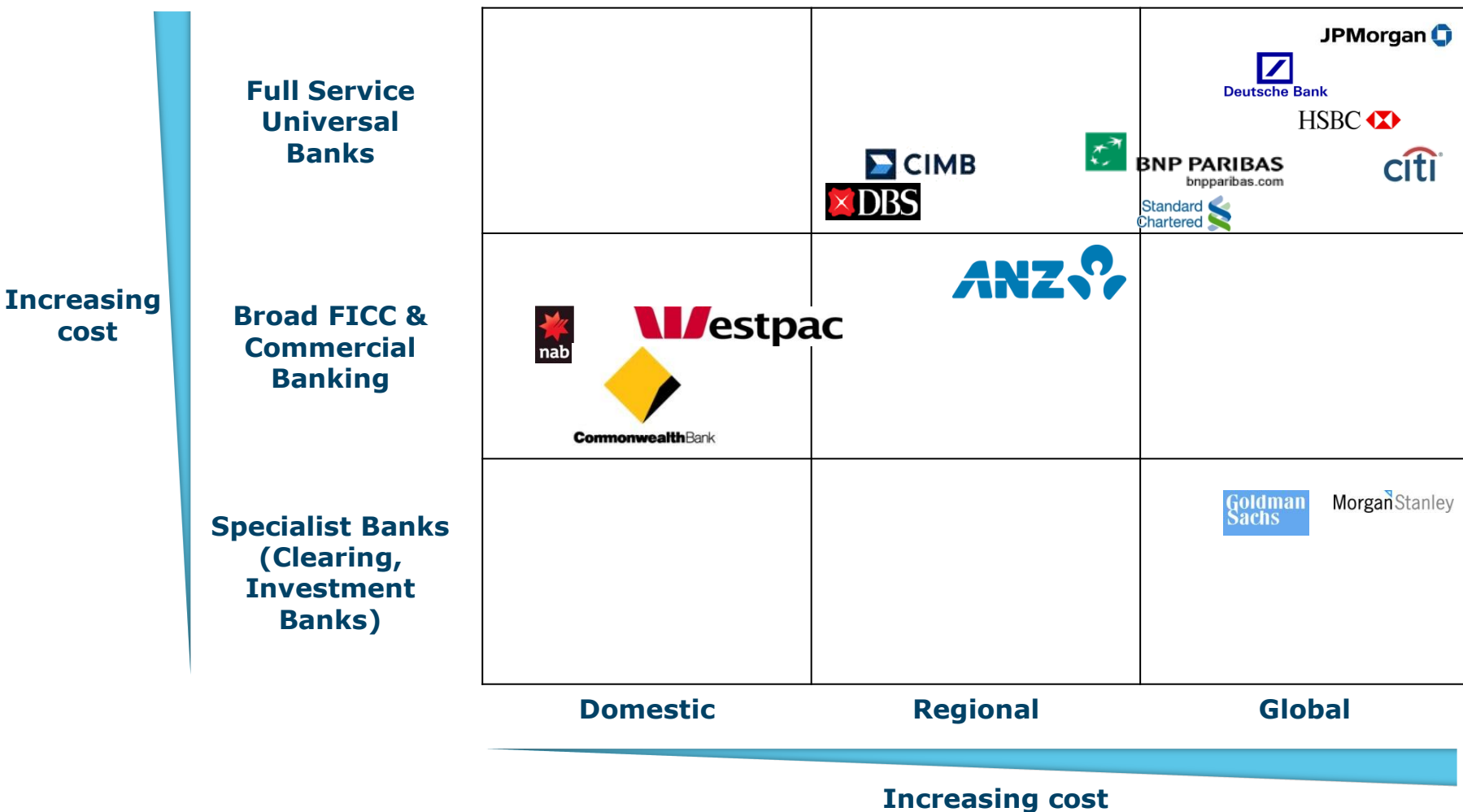
FIG Revenue Mix by Product



1. Based on location of the client irrespective of where revenue is booked

FIG competes with global and regional players using a focused model balancing revenue potential with cost

FIG Competitive Positioning



ANZ FIG's value proposition is built on a unique mix of rating, footprint and product capabilities

ANZ Global FIG Value Proposition

Value Proposition

- Provide international Financial Institutions with **capital raising, transaction banking, and investment opportunities** across Australia, New Zealand and Asia Pacific
- With **local specialists** on the ground, we provide clients with **deep insights** and **access to the right products** in individual markets across the region



ANZ's Competitive Advantage

- **AA rating, reputation** and stepping into **gaps vacated by competitors**
- **Flow bank for market products** (namely FX, Fixed Income, DCM, Trade Finance) across Asia Pacific
- **Liquidity provider** to regional financial institutions and targeting investors – specialize in Asian investors
- While ANZ is non competitive with American and European incorporated FI's in their home market, we can provide their **Asian footprint**

Leading products strengthen ties to customers and enhance cross-sell of flow products

Debt Markets

- **Strong track record** of issuance for Chinese, Korean, Singaporean and Middle Eastern FIG issuers
- **Leading position in AUD** in both Australia and Asia
- **Leader in Basel III** compliant issues
- **Largest CNH bond issuance** for a Taiwanese financial institution
- **Number 2 by volume and number 1 by number of deals** in 2013 as Mandated Arranger of Loan Syndication for Asia Pacific ex Japan

Physical Gold

- **Top 3 position in gold imports into China** – the largest market globally, with 1,540 tonnes imported during 2013
- Recognized as the **#1 Foreign Bank Market Maker** by Shanghai Gold Exchange 4-yrs running from 2010-2013
- Relationships with the **10 domestic gold importing banks in China** – 4 of the 10 did their first import with ANZ and 5 of the 10 their first overseas gold loan
- **One of just two foreign banks licensed** by the PBOC to import gold into China
- One of just **two foreign bank market makers** licensed on the Shanghai Futures Exchange
- Also have presence in **other markets in Asia and the Middle East**


Flow Products

- **Markets:** FX, Rates and Credit
- **Transaction Banking:** Clearing, Cash Management and FI Trade
- **Rated #1 for AUD and NZD Clearing Relationships** by FImetrix¹

1. FImetrix 2014 Bank-to-Bank Services in Australia & New Zealand Dollars survey

As demonstrated by sophisticated transactions for our clients

USD


USD 400m


AmBank (M) Berhad
USD400mn 5-Year 3.125%
Reg S only
Senior Unsecured Notes

JUNE 2014


USD 300m


China CITIC Bank Int.
USD300m 7.250%
PerpNC5 Basel III-Compliant
AT1 Notes

APRIL 2014


USD 800m

United Overseas Bank
USD800mn 3.750%
10.5NC5.5 Basel III-
Compliant T2 Notes

MARCH 2014


USD 700m

Bank of Communications
Hong Kong Branch
USD700mn 2.125%
3-Year Bonds

JANUARY 2014


USD 135/EUR 95m

Hana Bank
Term Loan Facility
Mandated Lead Arranger

AUGUST 2013

Local
Currency


SGD 500m


United Overseas Bank
12NC6 3.5% Basel III-
Compliant Tier 2 Subordinated
Notes

MAY 2014


JPY 12b

NongHyup Bank
Term Loan Facility
Mandated Lead Arranger

MAY 2014


PHP 1.2b


**Metrobank Card
Corporation**
PHP1,170mn 6.210%
10NC5 T2 Notes

DECEMBER 2013


USD 375m equiv.

Far East Horizon
USD375mn equivalent
Multi-currency USD/HKD/CNH
Syndicated Term Loan


DECEMBER 2013


RMB 890m

Chailease Holding
Term Loan Facility
Mandated Lead Arranger,
Bookrunner, Sole Coordinating
Arranger


NOVEMBER 2013

AUD


AUD 400m

Korea Development Bank
AUD 400mn Dual Tranche
Fixed and Floating Rate Bonds

MAY 2014


AUD 400m


Emirates NBD PJSC
AUD400mn 5.750%
5-Year Bonds

APRIL 2014


AUD 500m


**The Export-Import Bank of
Korea**
AUD 500mn Dual Tranche
Fixed and Floating Rate Bonds

APRIL 2013


AUD 400m

**National Bank of Abu Dhabi
PJSC**
AUD400mn 4.750%
5-Year Bonds

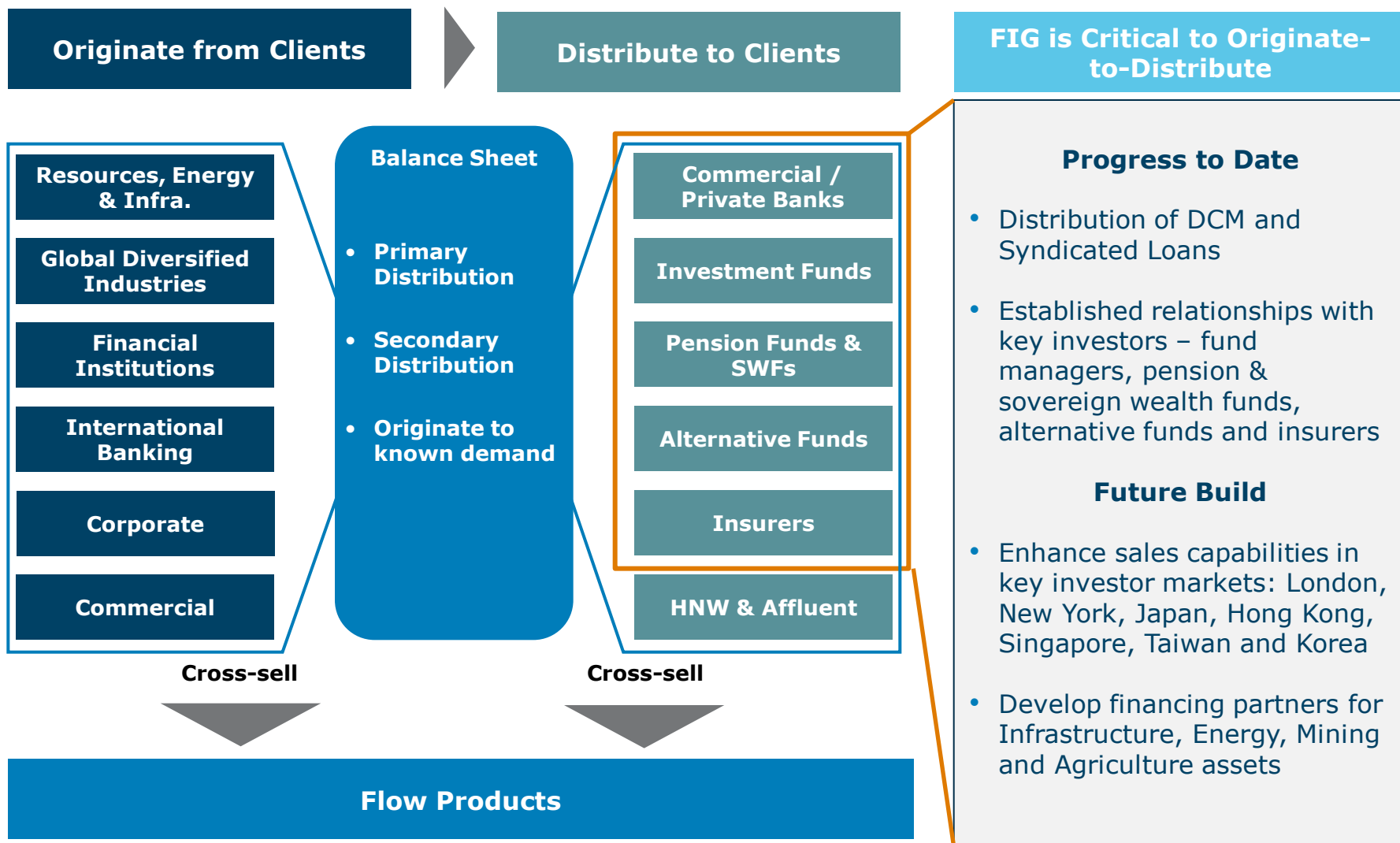
MARCH 2013


AUD 500m

**Bank of China, Sydney
Branch**
AUD500mn
3m BBSW +110bps
Floating Rate TCD

NOVEMBER 2013

FIG is critical to linking home market and Asian clients to global investors in our originate-to-distribute model



FIG's objective to be a core FICC and TB partner for FI's across Asia Pacific aligns to IIB priorities

IIB STRATEGIC PRIORITIES	KEY AREAS OF FOCUS FOR FIG
<p>Connecting more Customers by Providing Seamless Value</p>	<ul style="list-style-type: none"> • Enhance investor client value proposition through increased specialization of the relationship team • Dedicated Markets and Transaction Banking sales teams for FI for enhanced solution capability • Deepen investor relationships, facilitating the originate-to-distribute model for our corporate business • Provide Asia footprint for institutions outside Asia Pacific
<p>Delivering Leading Products through Insights</p>	<ul style="list-style-type: none"> • Enhance Rates and Credit offering for Funds and Insurance • Continue roll-out of e-FX platform across all FIs • Cash Management for Insurance and Diversified Financials
<p>Intensifying Balance Sheet Discipline</p>	<ul style="list-style-type: none"> • Maintain strict risk discipline through Business Risk Appetite Statement and active portfolio reviews • Manage client returns objectives • Staying on Strategy
<p>Scaling & Optimising Infrastructure</p>	<ul style="list-style-type: none"> • Utilize new products in other parts of the business as they become available • Extend clearing capability to targeted Asian currencies (INR, IDR, PHP, RMB)

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Loan Syndication League Table

2013 Mandated Arranger League Table for Financial Institutions

(Asia Pacific ex Japan)

Rank	Lender	Amount (USD mn)	Deal Count
1	Mizuho Financial Group	466	6
2	ANZ	435	11
3	HSBC	433	8
4	Mitsubishi UFJ Financial Group	360	5
5	Sumitomo Mitsui Financial Group	316	6
6	Commerzbank	315	10
7	Standard Chartered	290	7
8	Citibank	166	5
9	Bank of America Merrill Lynch	155	5
10	Wells Fargo	144	5

1. Source: Thomson Reuters LoanConnector, ANZ

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