



ANZ Investor Day Auckland, New Zealand

AUSTRALIA AND NEW ZEALAND
BANKING GROUP LIMITED

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Commercial and Agri Presentation

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MANAGING DIRECTOR, COMMERCIAL AND AGRI

Overview – strategic priorities & the team

Enable NZ businesses to achieve more by delivering actionable **insights** that drive outcomes, providing unrivalled market **connections** and making their banking **easier**

3 Goals

- #1 in Service
- #1 in Value
- #1 in Growth

5 Priorities

- Win in key markets
- Deliver value through insights
- Create exceptional bankers
- Simplify
- Drive consideration & advocacy



Graham Turley
Managing Director
Commercial & Agriculture

Mark Hiddleston
GM – Auckland & Northland

Ian Ross
GM – Northern, Central, Southern

John Bennett
GM – Central

Troy Sutherland
GM – Southern

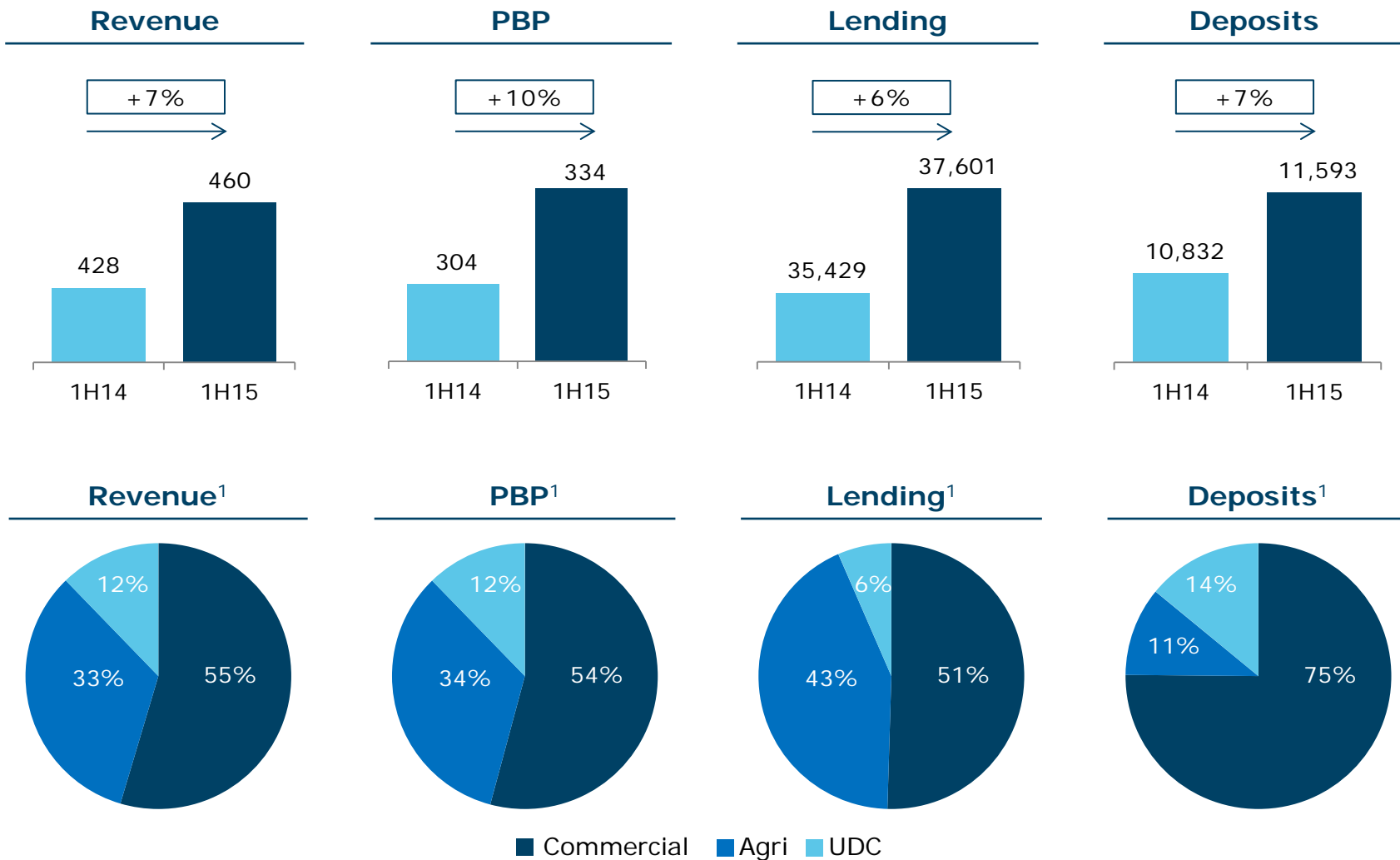
Andrew Sheed
GM – Property Finance

Tessa Price
CEO UDC Finance

Ross Verry
GM - Agri

Michelle Russell
Head of Relationship Services & Business Management

Commercial and Agri Book Composition



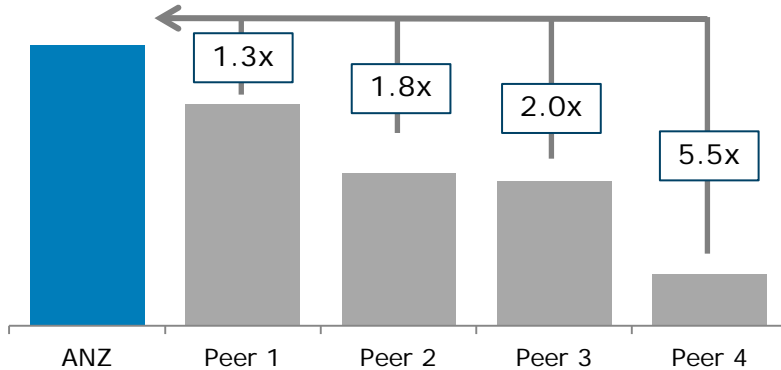
1. As at 31 March 2015

Note: All values in NZD (\$m), Lending is Net Loans & Advances, Deposits are Customer Deposits

Delivering growth - Commercial

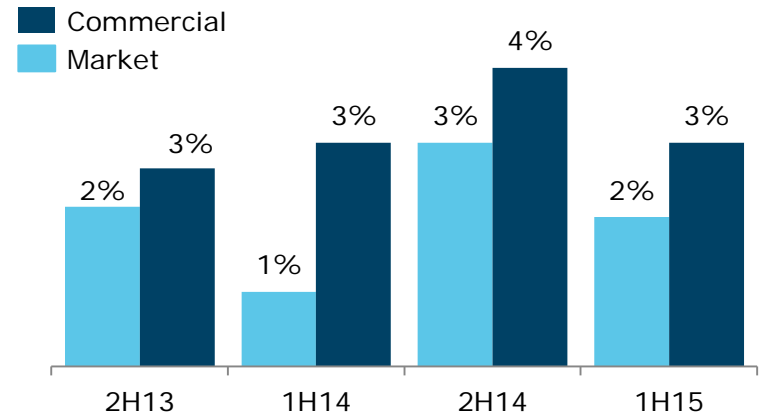
Lending volume

Relative lending market share¹



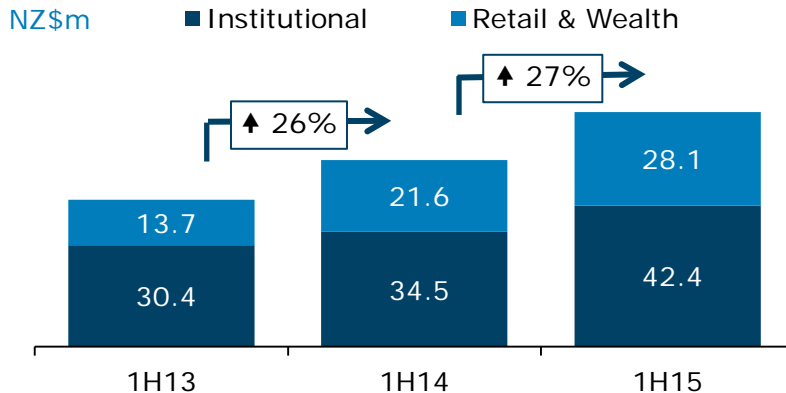
Commercial Lending Growth²

GLA growth HoH



Contribution to other business units

Retail, Wealth & Institutional revenue from C&A



Growth highlights

17%

Increase in Auckland's total customer revenue compared to 1H14

2.3x

System³ growth for business deposits since September 2014

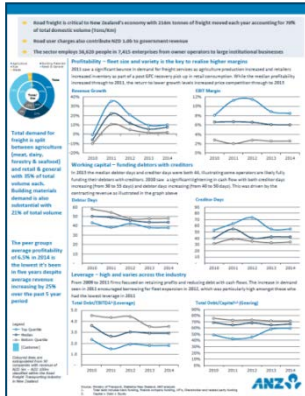
1.6x

System³ growth for Property Finance FUM since September 2014

1. Sourced from RBNZ and peer quarterly disclosure statements
2. Commercial GLA growth compared to "Other Lending" S7 claims by sector
3. RBNZ "Other Lending" S7 claims by sector

Maintaining and growing customer value

Insights



- Insights Hubs & tools
- Digital delivery
- Super-regional partners

Exceptional bankers & coverage



Banker support aligned to customer complexity and value



Access to New Zealand's largest team of product specialists



Support provided by New Zealand's biggest retail banking network

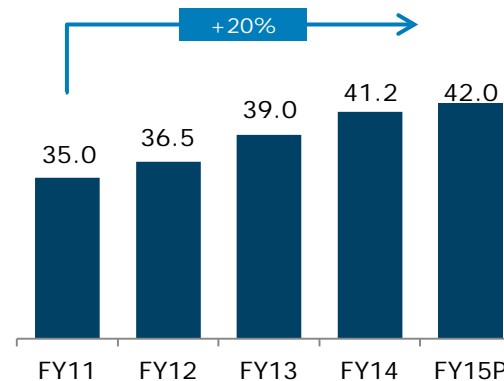
Consideration & advocacy



- Thought leadership
- Customer networking and development
- Strategic partnerships

Simplification

GLA per FTE, FY11-15 (\$m)

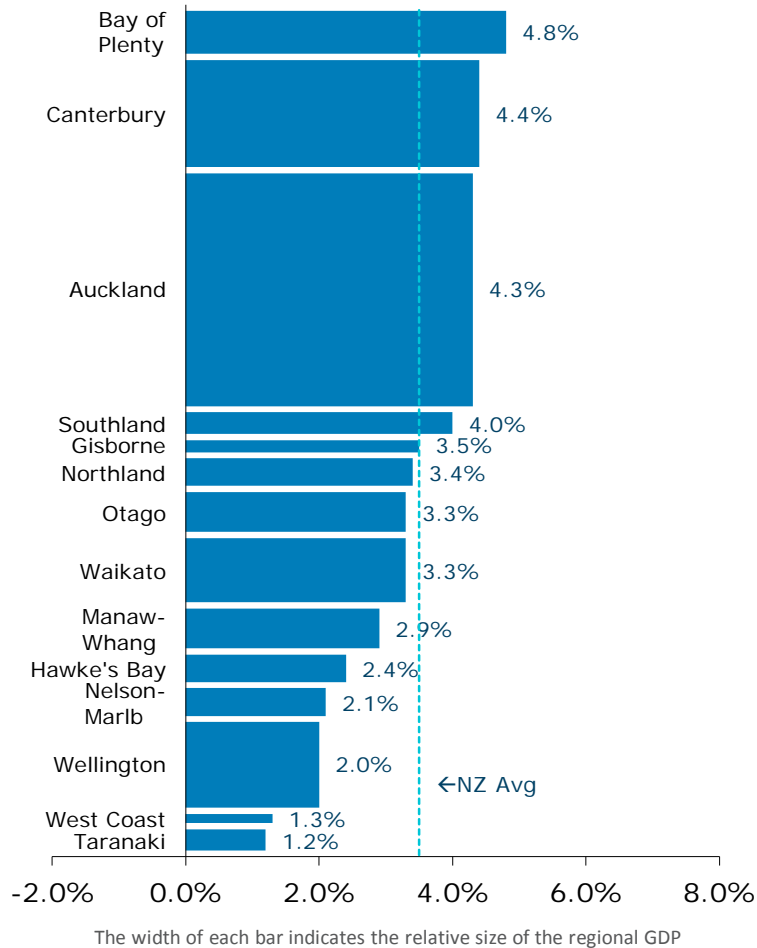


Improved:

- Structure
- Systems
- Processes

Investing in key growth areas

Regional growth profile¹



Super Regional Growth

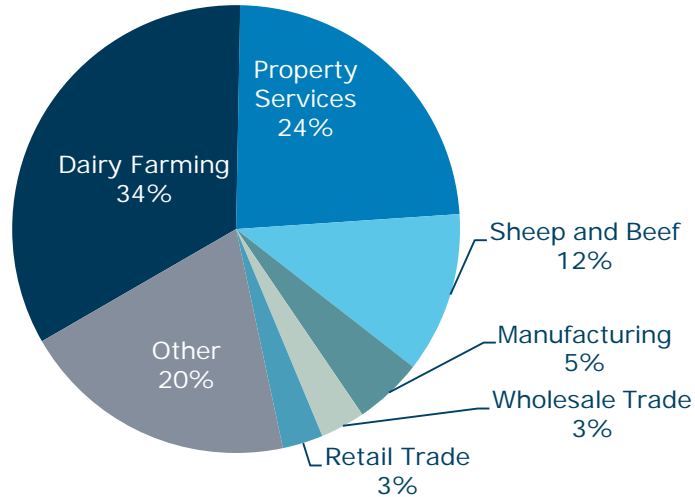
- Market leading global solutions with global connections available for customers
- This year we are on track to help nearly 200 customers expand into our super-region
- At the same time over 250 customers from the wider region will be referred into New Zealand



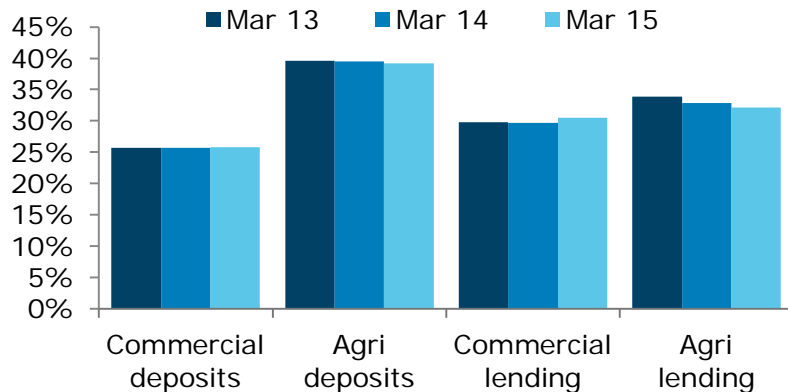
1. ANZ Composite Indices of Regional Economic Activity - Annual Average Growth Rate; Regional GDP, Stats New Zealand, Mar-14

Maintaining a balanced portfolio

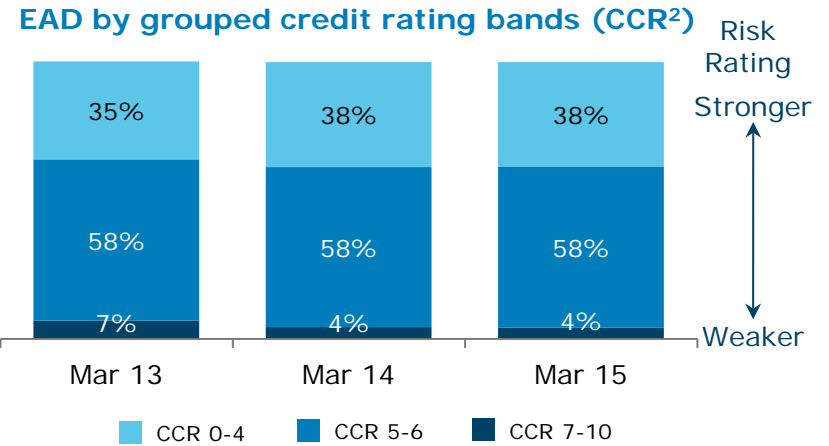
Diversified portfolio (FUM)



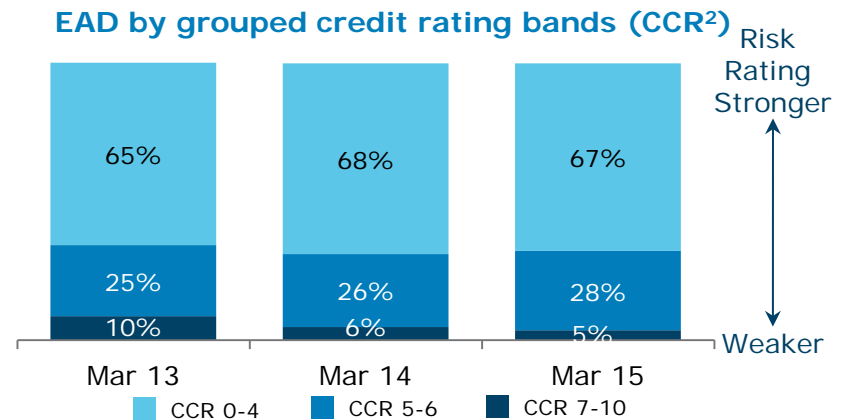
Market share¹



Credit Quality – Commercial (EAD by CCR)



Credit Quality – Agri



1. RBNZ
2. Customer Credit Rating CCR Internal ANZ Rating

Summary

Clear strategy

- Creating value for customers, staff and shareholders
- Investing in people, tools and process to boost customer service
- Retention of our quality customer base is key
- In a relationship business, our people are our greatest asset and we're committed to their development and success here at ANZ

Delivering to strategy

- Delivering growth, well managed business
- Outperforming the market
- Managed poor quality loans out of the business, solid Dairy book with strong customer relationships

Solid growth platform

- Strong financial momentum and a clear business strategy
- Well positioned to maintain growth into FY16 and beyond

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