

ANZ Board Skills Matrix

The table below sets out the key skills that the ANZ Board is looking to achieve in its membership together with details of those that each Director brings to the ANZ Board.

| Skills that the Board is looking to achieve in its membership | D Gonski | S Elliott | I Atlas | P Dwyer | J Halton | J Key | G Liebelt | JT Macfarlane |
|---|----------|-----------|---------|---------|----------|-------|-----------|---------------|
| Banking and/or Financial Services <i>(experience outside ANZ in significant components of the banking or financial services industry)</i> | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ |
| Technology <i>(experience in enterprises having a major technology, technology related innovation or digital focus)</i> | | | | | ✓ | | | |
| Leadership role in organisations of significant size including experience in workplace culture and/or remuneration | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Risk Management and/or Compliance <i>(including but not limited to financial risk management, risk management frameworks and non-financial risks such as operational, compliance, conduct and cyber security)</i> | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ |

| Skills that the Board is looking to achieve in its membership | D Gonski | S Elliott | I Atlas | P Dwyer | J Halton | J Key | G Liebelt | JT Macfarlane |
|--|-----------------|------------------|----------------|----------------|-----------------|--------------|------------------|----------------------|
| Regulatory/ Government Policy <i>(experience in relation to regulation/government policy matters)</i> | ✓ | | ✓ | ✓ | ✓ | ✓ | | ✓ |
| International business experience | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Financial acumen <i>(good understanding of financial statements relating to businesses of significant size, including ability to probe the adequacies of financial and related risk controls)</i> | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| NED experience in major listed companies <i>(Australian or overseas)</i> | ✓ | | ✓ | ✓ | | ✓ | ✓ | |

In relation to Technology, ANZ established an international panel of technology experts in 2015 to provide ongoing advice to the Board on the strategic application of new technologies and on emerging technology, digital and social media trends that affect ANZ's business and strategic direction. The ANZ International Technology and Digital Business Advisory Panel meets with the Digital Business and Technology Committee.