ANNUAL GENERAL MEETING 2012

JOHN MORSCHEL
CHAIRMAN

Forces in the global economy

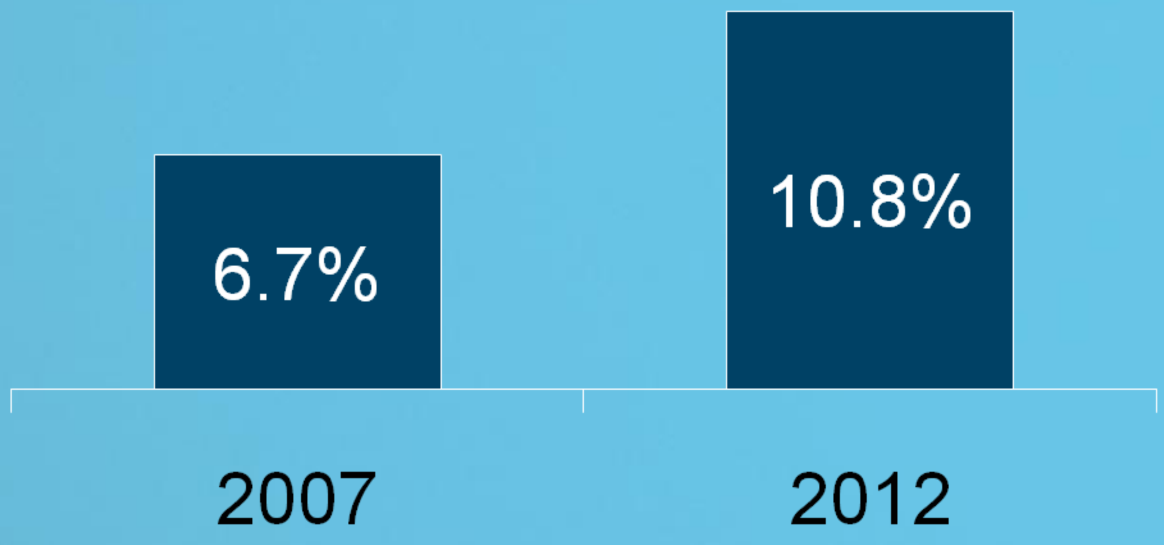
1. Reordering of the global economy
2. Connectivity
3. Driving productivity improvements

Super Regional Progress Report

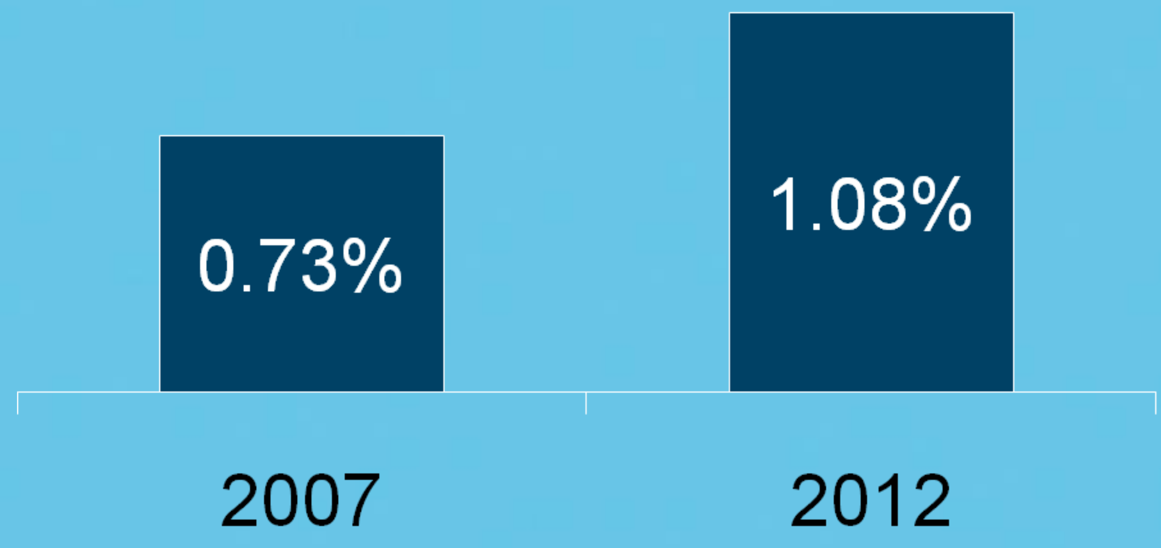
1. Super regional building blocks
2. Global financial crisis remediation and/or opportunity
3. Establishing a real franchise in Asia
4. Strengthening Australia and New Zealand
5. Adapting to a lower growth environment

Stronger Financial Position

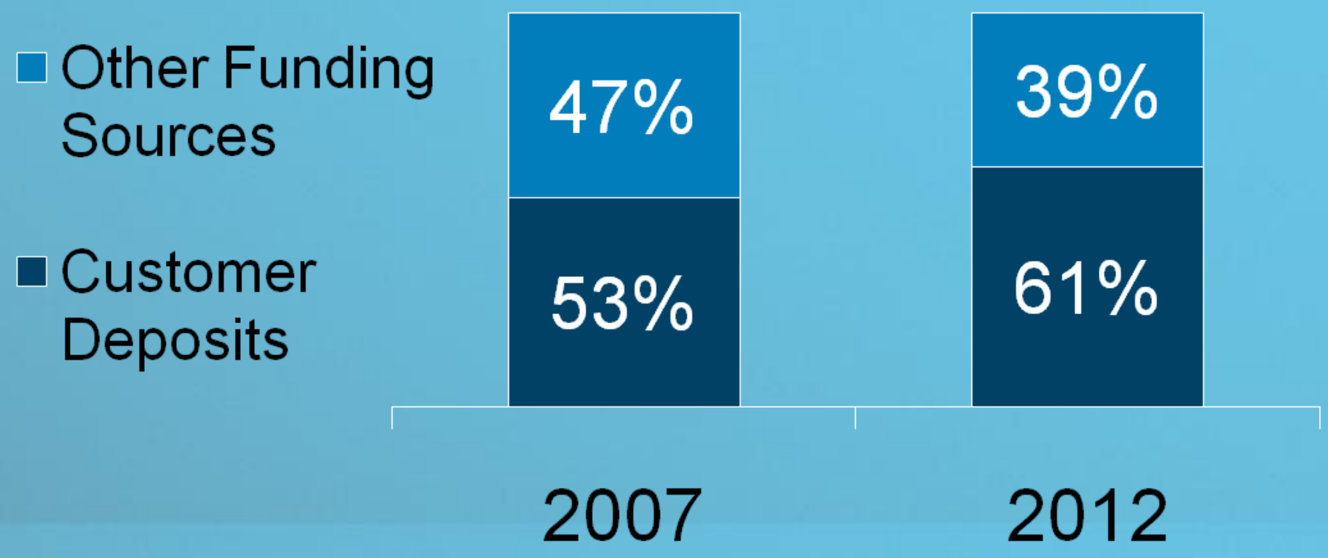
Tier 1 Capital Ratio



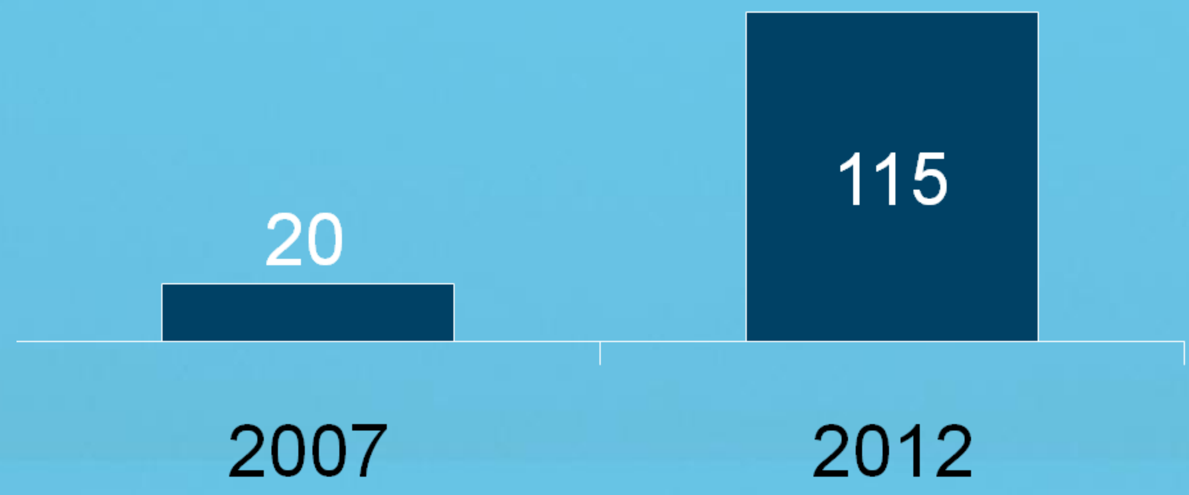
Collective Provision Coverage



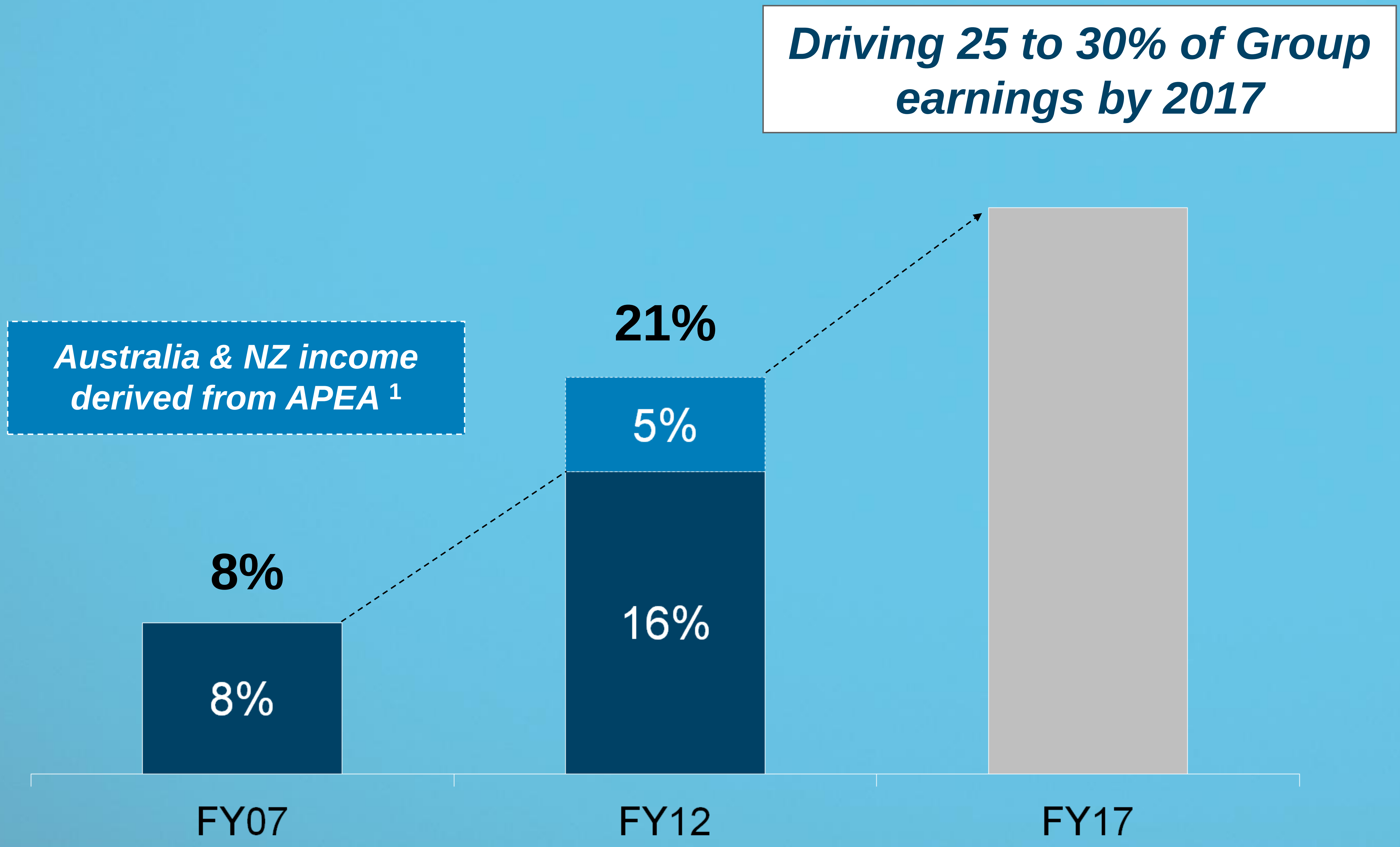
Funding Composition



Liquid Assets (AUDb)



Super Regional Aspiration



1. Australia & NZ income derived from APEA not available for FY07

2012 Performance

	FY12	FY12 v FY11
Statutory Profit	$5.7 billion	6%
Statutory EPS	213.4 cents	2%
Underlying Profit	$6.0 billion	6%
Underlying EPS	225.3 cents	3%
Dividend	145 cents	4%
Total Shareholder Return (TSR)	35.4%	

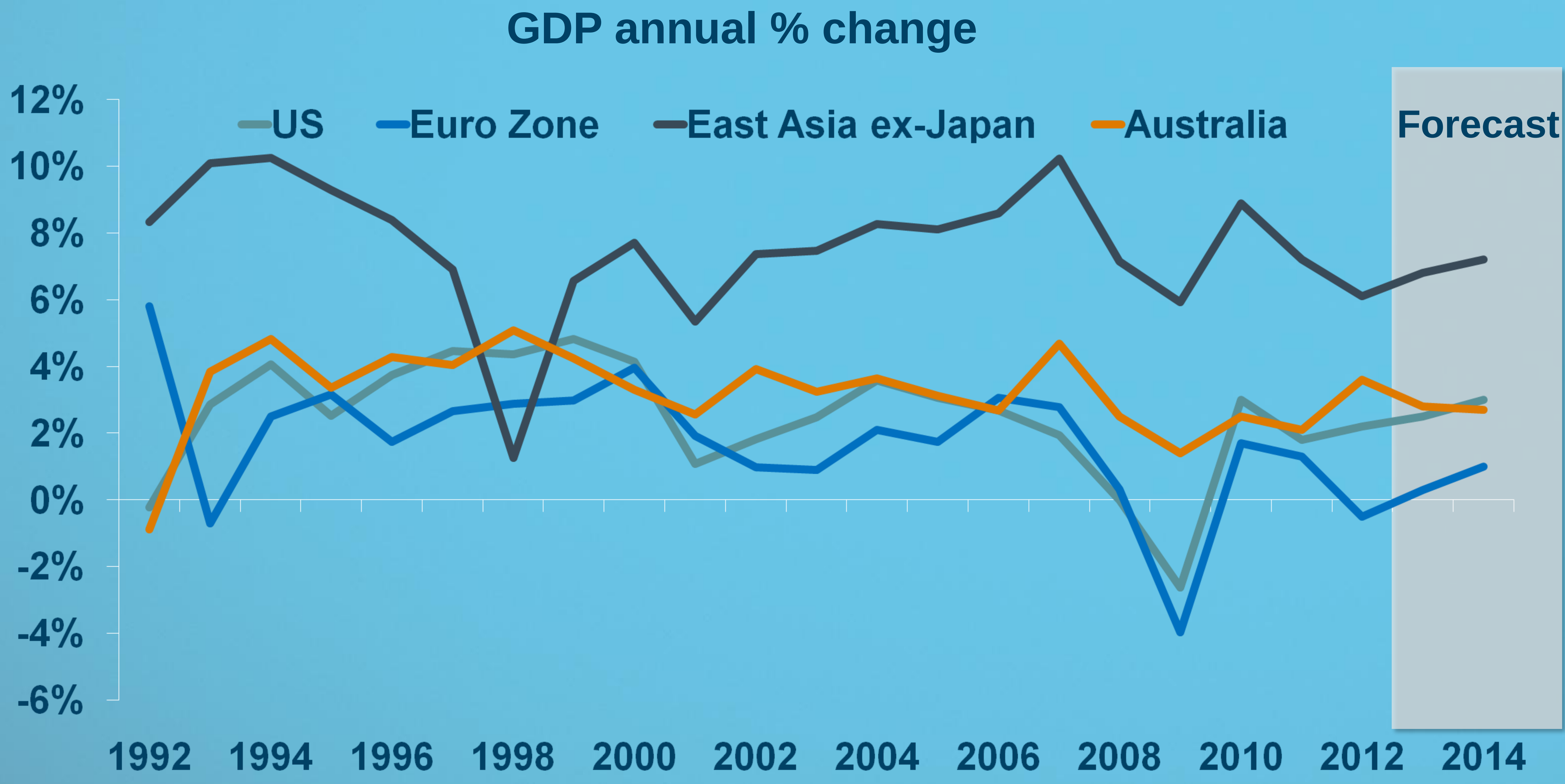
Customer & community recognition

Most sustainable bank globally in the 2012 Dow Jones Sustainability Index

Bank of the Year and Home Lender of the Year in Australia by Money magazine

Top 5 Corporate Bank in Asia by Greenwich Associates

Economic Outlook



Source: Datastream, Bloomberg, IMF, ANZ

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