

## Corporate Profile

- Founded in 1835 and headquartered in Australia, ANZ is one of the four largest Australian banks, ranked in the top 25 banks globally by market capitalisation, employs ~47,000 staff and operates in 34 markets globally.
- ANZ is listed on the Australian Stock Exchange (ASX) with a secondary listing on the New Zealand Stock Exchange (NZX)
- ANZ serves over 10 million retail, commercial and institutional customers, with consumer and corporate offerings in our core markets and supporting regional trade and investment flows across the region the region

### Key Data – 30 September 2016

ASX / NZX Code	ANZ
Market Capitalisation	A\$80.9bn
Ordinary shares on issue	~2.9bn
Total shareholders	~550,000
Credit Ratings	
S&P	AA- / negative
Moody's	Aa2 / negative
Fitch	AA- / stable

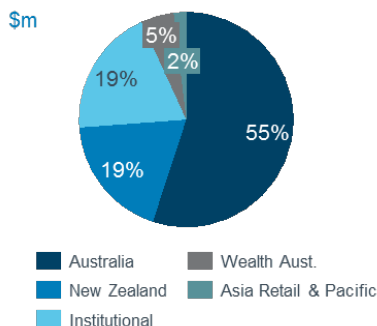
## Strategy

To be the best connected, most respected bank in the Region

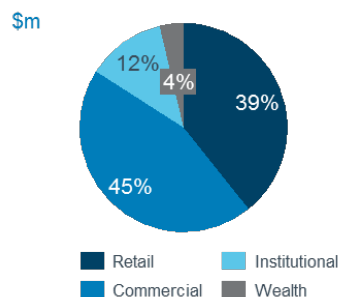
Create a simpler, better capitalised, better balanced and more agile bank	Focus our efforts on attractive areas where we can carve out a winning position
<ul style="list-style-type: none"> <li>• Reduce operating costs and risks by removing product and management complexity</li> <li>• Exit low return and non-core businesses</li> <li>• Reduce reliance on low-return aspects of Institutional banking in particular</li> <li>• Further strengthen the balance sheet by rebalancing our portfolio</li> </ul>	<ul style="list-style-type: none"> <li>• Make buying and owning a home or starting, running and growing a small business in Australia and New Zealand easy</li> <li>• Be the best bank in the world for customers driven by the movement of goods and capital in our region</li> </ul>
Drive a purpose and values led transformation of the Bank	Build a superior everyday experience for our people & customers to compete in the digital age
<ul style="list-style-type: none"> <li>• Create a stronger sense of core purpose, ethics and fairness</li> <li>• Invest in leaders who can help sense and navigate the rapidly changing environment</li> </ul>	<ul style="list-style-type: none"> <li>• Build more convenient, engaging banking solutions to simplify the lives of customers and our own people</li> </ul>

## Operating structure

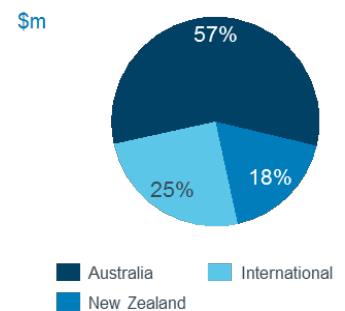
PROFIT BY DIVISION<sup>1</sup>



PROFIT BY CUSTOMER<sup>1</sup>



INSTITUTIONAL PROFIT



**Financial Performance: Cash Adjusted Pro-forma Cash Basis<sup>1</sup> – 30 September 2016**

Adjusted Pro-forma	Growth (FY16 v FY15)	FY2016 A\$m	FY2015 A\$m
<b>Financial performance</b>			
<b>(Adjusted Pro-forma Cash basis)</b>			
Net interest income	5%	15,064	14,361
Other operating income	0%	5,872	5,870
Operating income	3%	20,936	20,231
Operating expenses	1%	(9,384)	(9,304)
Profit before credit impairment and income tax	6%	11,552	10,927
Credit impairment charge	80%	(1,933)	(1,075)
Income tax expense	-2%	(2,642)	(2,693)
Non-controlling interests	-21%	(11)	(14)
Adjusted Pro-forma Cash profit	-3%	6,966	7,145
Adjustments to arrive at statutory profit	large	(1,257)	348
Profit attributable to shareholders of the Company	-24%	5,709	7,493
<b>Divisional profit</b>			
Australia	10%	3,662	3,322
Institutional Banking	-34%	1,303	1,973
New Zealand	4%	1,305	1,256
Wealth	-19%	348	429
Asia Retail & Pacific	14%	158	139
<b>Financial position</b>			
Assets	3%	914,869	889,900
Net assets	1%	57,927	57,353
Common Equity Tier 1	-	9.60%	9.60%
Common Equity Tier 1 - Internationally Comparable Basel 3	130 bps	14.5%	13.2%
Return on average ordinary equity (Adj Pro-forma cash basis)	-160 bps	12.2%	13.8%
Cost to income ratio (Adj Pro-forma cash basis)	-120 bps	44.8%	46.0%
<b>Share information (per fully paid ordinary shares) - Adj Pro-forma cash basis</b>			
Earnings per share (cents)		239.7	257.8
Dividend payout ratio		67.1%	71.9%
No. of fully paid ordinary shares issued (millions)		2,928	2,903
<b>Other information</b>			
Points of representation		1,127	1,229
No. of employees (full time equivalents)		46,554	50,152
No. of shareholders		545,256	546,558

<sup>1</sup>All numbers are provided on an Adjusted Pro-forma cash basis which refers to Cash profit adjusted to remove the impact of 'specified items' including the impact of capitalisation policy changes, Asia Partnership impairment charge (Ambank) and gain of cessation of equity accounting (Bank of Tianjin), restructuring expense, sale of Esanda Dealer Finance portfolio, CVA methodology change. Further detail provided in the ANZ Full Year 2016 consolidated Financial Report p16.