



16 December 2021

Market Announcements Office
ASX Limited
Level 4
20 Bridge Street
SYDNEY NSW 2000

2021 Annual General Meeting – Presentation

Australia and New Zealand Banking Group Limited (ANZ) today released its 2021 Annual General Meeting – Presentation.

It has been approved for distribution by ANZ's Continuous Disclosure Committee.

Simon Pordage

Company Secretary

Australia and New Zealand Banking Group Limited

2021 / ANNUAL GENERAL MEETING

Approved for distribution by ANZ's Continuous Disclosure Committee

Australia and New Zealand Banking Group Limited 9/833 Collins Street Docklands Victoria 3008 Australia
ABN 11 005 357 522



/ PAUL O'SULLIVAN
CHAIRMAN ADDRESS

SUPPORTING CUSTOMERS THROUGH THE PANDEMIC

**Loan deferrals
& facility
restructures**

**Access to
Government Support
Schemes**

**Applying
for financial
assistance**

FY21 Statutory Profit After Tax

\$6.16b

FY21 Total Dividend Per Share

142 cents

Common Equity Tier 1 capital ratio¹

12.3%

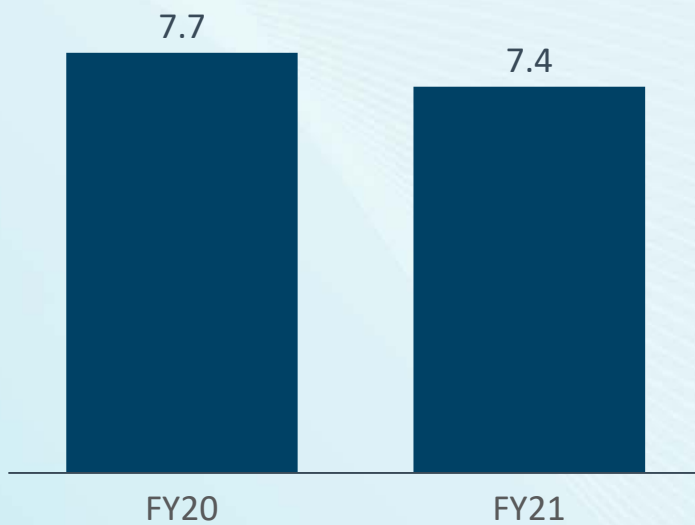
1. APRA Level 2 CET1 ratio as at 30 September 2021



COSTS

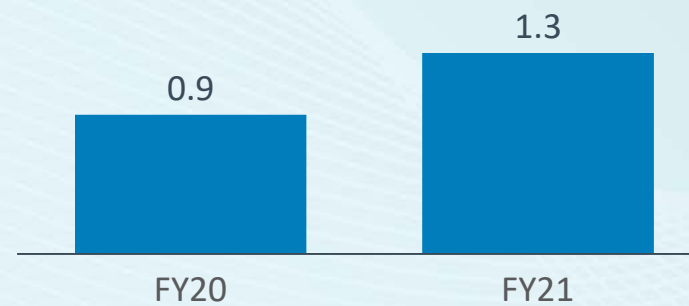
'Run the Bank'^{1,2}

\$b



'Change the Bank'^{1,3}

\$b



1. Cash continuing excluding Large / Notable items; 2. Operating expenses excluding investment expensed; 3. Investment expensed

CULTURE



81%

Employee engagement score¹



35.3%

of women in leadership^{1,2}



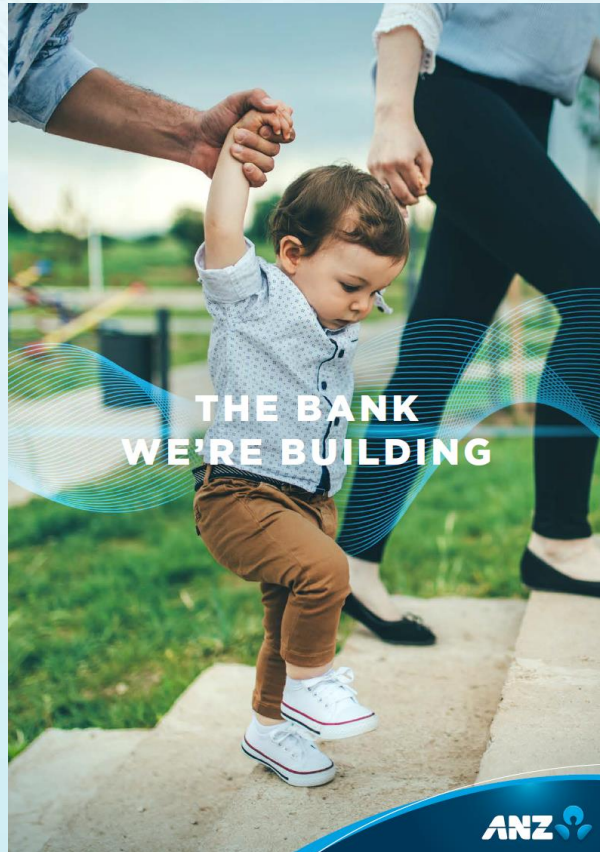
54,645 hours

of employee volunteering¹

1. Source: ANZ 2021 Annual Report

2. Measures representation at the Senior Manager, Executive and Senior Executive levels. Includes all employees regardless of leave status but not contractors (who are included in Full Time Equivalents (FTE))

THE BANK WE'RE BUILDING



Customers will have better
financial wellbeing, more
sustainable practices and
generate higher **life-time value**
for shareholders



/ SHAYNE ELLIOTT
CHIEF EXECUTIVE OFFICER ADDRESS

AUSTRALIA RETAIL & COMMERCIAL

Risk Adjusted Margins

+13bps

Profit Before Provisions

+2%

Cash Profit After Tax

+57%

Cash continuing excluding Large / Notable items. FY21 vs FY20



NEW ZEALAND

Risk Adjusted Margins

+43bps

Profit Before Provisions

+12%

Cash Profit After Tax

+41%

Cash continuing excluding Large / Notable items. FY21 vs FY20 NZD



INSTITUTIONAL

Risk Adjusted Margins

+18bps

Return on Risk Weighted Assets

+10bps

Cash continuing excluding Large / Notable items. FY21 vs FY20



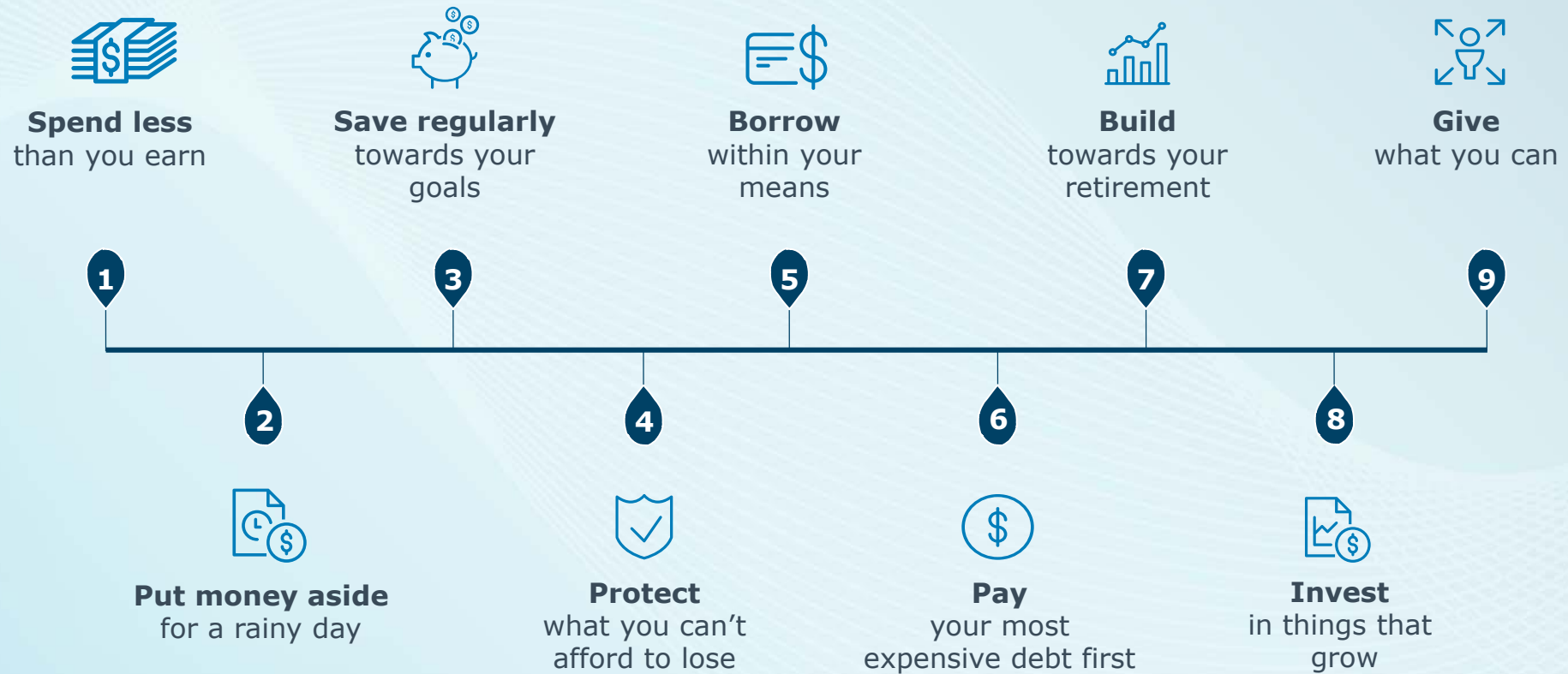
SUSTAINABILITY

Key priority areas and sectors ANZ will pursue



Participated in
81 sustainable finance deals
with a **total deal size of**
\$119b during FY21

FINANCIAL WELLBEING PRINCIPLES





External innovation & venture capital partner



Australia's leader in the "buy-now-save-now" sector



1035i

VENTURES

aider.

Airwallex

bud.

CASHREWARDS

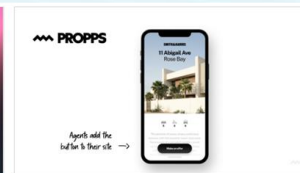
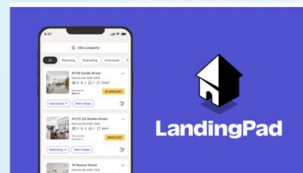
DiviPay

lendi

Slyp

Valiant

CREATION LAB



**186 years old and
70 years as ANZ**

70 years of ANZ



**TENACIOUS OF
PURPOSE**

1835

Bank of Australasia was an Australian Bank in operation from 1835-1951. Headquartered in London and incorporated by Royal Charter in March 1834.

1837

The Union Bank of Australia was an Australian Bank in operation from 1837-1951. Was established in London in October 1837.

"The values forged in this merger 70 years ago are still part of the fabric of who we are today. We are still a bank that wants to back people with a vision for a better life."

Shayne Elliott | Chief Executive Officer

1951

The Union Bank of Australia merged with the Bank of Australasia to form the Australia and New Zealand Bank Ltd (ANZ).

1961

Mobile branches in vans visited factories and workplaces bringing banking to staff.

1970

In what was then the largest merger in Australian banking history, ANZ Ltd merged with the English, Scottish and Australian Bank Limited to form Australia and New Zealand Banking Group Limited – the modern ANZ.

1982

ANZ launches Night and Day Bank (ATM).

1997

Asian language phone banking launched, a first among major Australian banks.

2010

ANZ launched a free mobile banking application for the iPhone called ANZ goMoney. ANZ was the first bank in Australia to offer customers a mobile-to mobile payment application.

1958

ANZ adopted a new electronic bookkeeping machine that revolutionised ledger-posting procedures.

1965

ANZ's first computer – EMANZA (Electronic Method of ANZ Accounting) – was installed at 177 Toorak Road, South Yarra.

1973

Miss Enid O'Toole appointed at Rockhampton North branch as the first female ANZ branch accountant.

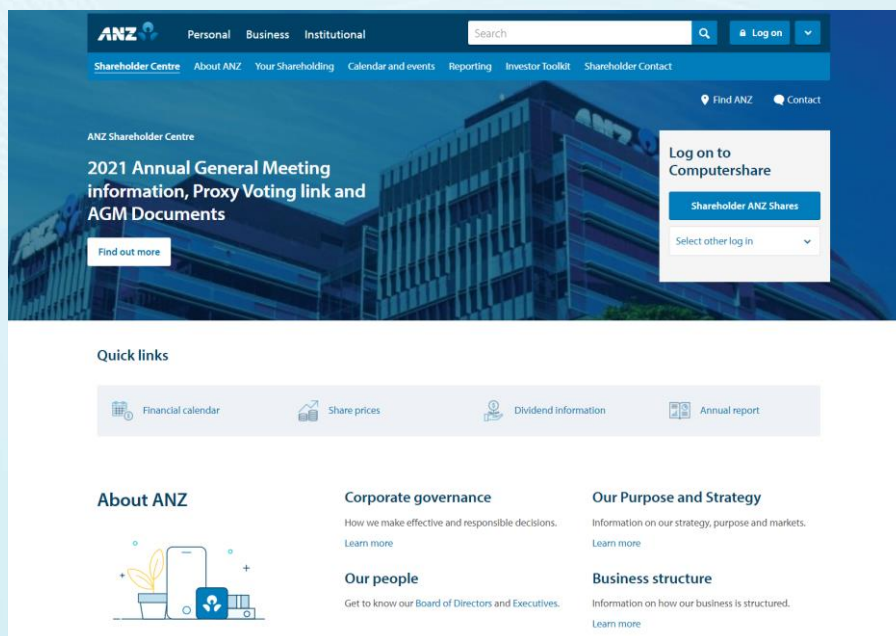
1983

ANZ appoints Australia's first female bank Director – Dame Leonie Kramer DBE.

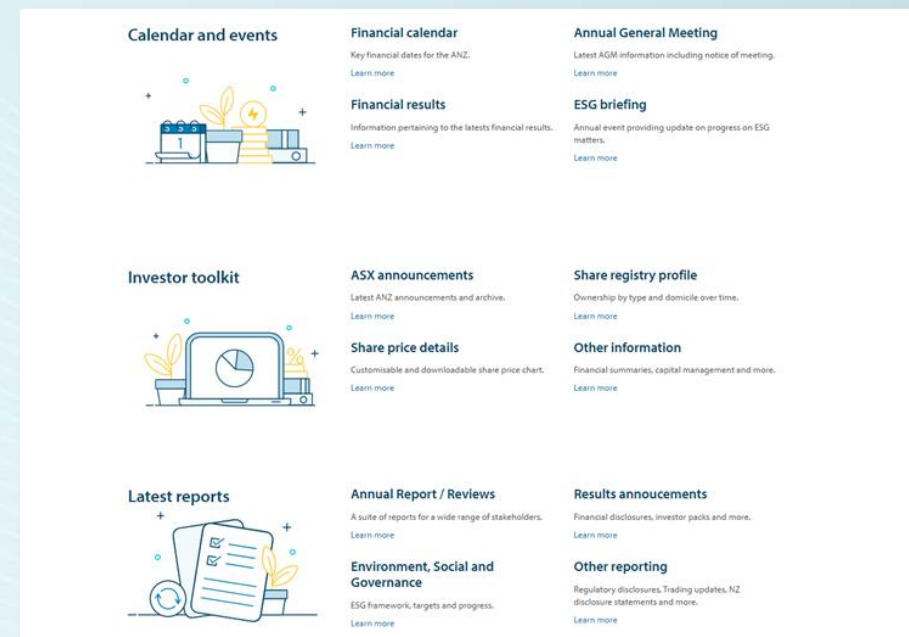
2007

ANZ Reconciliation Action Plan launched – Australian-first.

FURTHER INFORMATION



<https://www.anz.com/shareholder/centre/>



Equity Investors			Retail Investors	Debt Investors
Jill Campbell Group General Manager Investor Relations +61 3 8654 7749 +61 412 047 448 jill.campbell@anz.com	Cameron Davis Executive Manager Investor Relations +61 3 8654 7716 +61 421 613 819 cameron.davis@anz.com	Harsh Vardhan Senior Manager Investor Relations +61 3 8655 0878 +61 466 848 027 harsh.vardhan@anz.com	Michelle Weerakoon Manager Shareholder Services & Events +61 3 8654 7682 +61 411 143 090 michelle.weerakoon@anz.com	Scott Gifford Head of Debt Investor Relations +61 3 8655 5683 +61 434 076 876 scott.gifford@anz.com