



# Asia Investor Update

Brand

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**10 June 2010**



# ANZ: Building a Super Regional Bank

## 邁入30個年頭 澳紐銀深耕台灣

【本報訊】澳紐銀行（ANZ）於日前慶祝其在台灣設立分行滿30週年。ANZ台灣分行總經理陳國治表示，ANZ在台灣的業務發展，是其在亞太地區深耕經營的具體表現。陳國治指出，ANZ在台灣的業務發展，是其在亞太地區深耕經營的具體表現。ANZ在台灣的業務發展，是其在亞太地區深耕經營的具體表現。

## ANZ purchase of RBS assets in HK a done deal

ANZ has announced that the purchase of RBS assets in Hong Kong is a done deal. The deal involves the acquisition of RBS's retail and commercial banking assets in Hong Kong, including branches and staff. ANZ CEO Andrew Goss said the deal is a significant step in the bank's expansion in the region.



## ANZ借蘇皇香港拓樓按

ANZ is expanding its presence in Hong Kong by acquiring RBS assets. The bank is expected to open several new branches in the city as part of the deal. This move is seen as a key strategy for ANZ to strengthen its position in the Asian market.



## BSP approves unibank license for ANZ Bank

The Philippine BSP has approved a unibank license for ANZ Bank. This allows ANZ to offer a full range of banking services under a single license. ANZ CEO Andrew Goss expressed his satisfaction with the approval, noting it is a significant milestone for the bank's operations in the Philippines.

## EVN to issue \$198m in corporate bonds

EVN Finance is set to issue \$198 million in corporate bonds. The proceeds from the issuance will be used to fund the bank's operations and support its expansion in Vietnam. The bonds are expected to be sold at a competitive rate, reflecting the bank's strong credit rating.

## 14%

Interest rate on the EVN bonds. The bank is offering a 14% yield on the \$198 million corporate bond issue. This rate is attractive for investors looking for high returns in the Asian market.

## Largest corporate bond

The EVN bond issue is the largest corporate bond in the region. It marks a significant milestone for EVN Finance and demonstrates the bank's growing market presence. The successful completion of the issue is a testament to the bank's strong financial position.



By Hong Phuc  
The Saigon Times Daily

The base rate plus a floating rate. The bond sold out after three days upon the issue.

This successful corporate bond issue can be considered a positive signal for the recovery of the market for enterprise bonds in the domestic currency.

## HANOI - The foreign-owned Australia-New Zealand Banking Group Ltd. (ANZ) and EVN Finance Joint Stock Co. under the Electricity of Vietnam Group (EVN) yesterday successfully completed the issuance of VND2.5

## ANZ opts to go for growth

ANZ is focusing on growth in emerging markets. The bank is investing heavily in infrastructure and technology to support its expansion. ANZ CEO Andrew Goss said the bank is committed to long-term growth and is exploring new opportunities in the Asian market.



## ANZ in China deal

ANZ has signed a deal with the Chinese government. The deal involves a strategic partnership between ANZ and the Chinese government to develop financial services in the region. This partnership is expected to lead to significant growth for ANZ in the Chinese market.

ANZ has signed a co-operation agreement with the Chinese government, which has the biggest Asian presence among multinationals in which it has opened a branch. The bank, which has the biggest Asian presence among multinationals in which it has opened a branch, has signed a strategic co-operation agreement with the Chinese government. The deal involves a strategic partnership between ANZ and the Chinese government to develop financial services in the region. This partnership is expected to lead to significant growth for ANZ in the Chinese market.

## ANZ expansion to concentrate on Asia's wealthy

Eric Johnston

ANZ will be aiming to attract rich customers to the retail banking services of its expanding Asian business rather than chase market share. The bank's Asia Pacific chief executive, Alex Thursby, said it planned to focus on the top 5 per cent to 10 per cent of retail customers in markets from Singapore to China as well as establishing dozens of additional branches in big scalable banks in retail and wealth across Asia. "Mr Thursby said in Hong Kong, "We're not looking to put in thousands of branches. Our position is around an affluent population. "We're not a high market-share player... we want the affluent, the emerging affluent space of the retail banking business." He said ANZ was looking at building a "seamless" bank for meet the bank's target of generating about \$1.5 billion in earnings annually from the Asian business. Further acquisitions by the bank would be approached as opportunities arose, but "there's a lot we can do organically over the next three years that I think sits well for aggressive growth". Yesterday ANZ finalised the acquisition of RBS's retail and commercial businesses in Hong

## Indian banking licence for ANZ

ANZ has been given an Indian banking licence. This allows ANZ to offer a full range of banking services in India. ANZ CEO Andrew Goss said the licence is a significant milestone for the bank's operations in the Indian market. The bank is expected to open several new branches in India as part of the licence.



ANZ Bank has been given in-principle approval for a foreign banking licence in India in a significant boost for its regional ambitions. The licence will allow ANZ to provide a range of retail and wholesale banking services in its first branch office in Mumbai within 12 months, subject to regulatory approval. Melbourne-based ANZ, Australia's third-largest bank by market capitalisation, wants to differentiate itself from its Australia-focused peers and grow into a super-regional bank. It has built a presence in countries including China, Taiwan, Indonesia and Malaysia, but without a licence in India it had a big hole in its regional footprint. The approval will see ANZ re-enter the Indian banking market after more than a decade. The Australian lender used to own Grindlays Bank, which had a significant presence in India, but sold the operation in 2001. "This is an important step for ANZ as part of a long-term commitment to progressively rebuild its presence in India," said Alex Thursby, ANZ's chief executive for Asia-Pacific, Europe and America. "There is a significant and growing economic relationship between Australia and India. "India is Australia's fourth-largest export market, driven by demand for natural resources, with exports totalling more than \$15 billion in 2008." ANZ chief executive Mike Smith said in September last year that India was a top priority for the group. Mr Smith views India and China as engines for global and regional economic growth. ANZ employs 4500 staff at its support centre in Bangalore.

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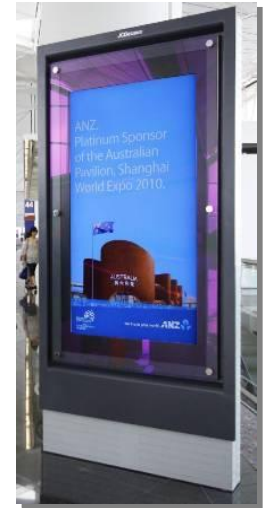


# We have rolled out a refreshed brand across our markets

## Old Brand



## New Brand



# Our new Chinese name signifies our continued commitment to Greater China ...

The name **'Ao Sheng Yin Hang'** will represent ANZ in all the Chinese markets we operate

'Ao' is an abbreviation for Australia. It also means a deep and wide bay. Water is an auspicious symbol of wealth in traditional Chinese and many Asian cultures

'Sheng' represents flourishing riches and prosperity



Taiwanese press stories on the launch of the Chinese brand



# ...and we launched the Chinese expression of "We live in your world" to be closer to our customers

The Chinese tagline '**zhi xin, suo yi chuang xin**' translates in English to 'Understanding you, we can create new possibilities'. It expresses the essence of our global tagline, 'We live in your world'.



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## Our history and plans for future growth

ANZ originated in Australia and has become one of Australia and New Zealand's strongest businesses through 175 years of experience. Our coverage extends across Australia, New Zealand, Asia Pacific, America and Europe with offices in 32 countries. We are known for our strength and stability and are recognised as one of the safest banks in the world.

With over 40 years experience in Asia, ANZ has established strong networks and local

insights to develop optimum solutions for our customers. We continue to expand in Greater China and we are committed to becoming one of the four largest foreign banks in China.

As a super regional bank, our global connections allow our customers to cross boundaries and enjoy a unified banking experience in multiple markets.

### Our brand promise

ANZ aims to deliver a people-focused, simple, and uncomplicated banking experience. We use our comprehensive, cross-regional networks to find the most suitable solutions to meet our customers' financial needs. We listen carefully to fully understand our customers' needs and develop individualised banking services for them. We cross borders and cultures to provide our customers with local insights and regional connections with the right people to build tailored solutions in Asia Pacific and across the globe.

## Our Chinese name and tagline

### Our Chinese name

As we grow across Greater China, it is important that we work towards presenting ourselves in a consistent way that will resonate with our customers. Through extensive market research, with customers and staff, we have developed our new Chinese name. Our name is 'Au Sheng Yin Hang', which will represent ANZ in Greater China and the key Chinese markets across the region. This brings us a step closer to achieving our super regional ambition.

The name 'Au Sheng' represents depth and history 'Au' is an abbreviation for Australia, and represents the bank's origins in the country. It represents a deep and wide bay, with water as a symbol of money and wealth in traditional Chinese and Asian culture. 'Sheng' represents flourishing and is a recognized symbol of prosperity.

### Our Chinese tagline

The Chinese tagline 'zhi xin, suo yi chuang xin' translates in English to 'Understanding you, we can create new possibilities'. The Chinese version of our tagline expresses the essence of our global tagline, 'We live in your world'.

We continue to challenge ourselves and strive to better understand the different aspects of your life and various needs to provide a better and seamless banking experience.

The new Chinese brand name and tagline is initially being rolled out in Taiwan. It will then be progressively rolled out across other parts of Greater China, subject to regulatory approval.



## Our commitment to Greater China 我們對大中華的承諾



易学宝  
为您的海外求学轻松启航



# A systematic brand building is underway across Asia built around the RBS acquisition

## Sequentially delivering the key elements of our customer proposition

A symbol of our commitment to Hong Kong.

Today, Australia and New Zealand Banking Group Limited (ANZ) is pleased to announce the completion of the acquisition of the Royal Bank of Scotland Group's (RBS) retail, wealth and commercial businesses in Hong Kong. We extend a warm welcome to the many thousands of new clients and staff joining ANZ today.

You join ANZ at an exciting time. For over 175 years, ANZ has been a major Australian bank and one of the largest companies in Australia and New Zealand. We are building upon our 160-year history in Asia and presence in 26 Asia-Pacific countries to expand supply access to the Asia Pacific region. Soon, we will complete the acquisition of the selected RBS businesses in Taiwan, Singapore and Indonesia, adding to our growing network in the region.

ANZ success has always been rooted in our long-term relationships with clients and staff. We look forward to building a lasting relationship with you and delivering uncomplicated banking across the wealth of financial services that we provide, from institutional and commercial to consumer banking, wealth management and private banking.

**To get to know us better, please visit us at [www.anz.com/hongkong](http://www.anz.com/hongkong) or call us at 2300-3300.**

We live in your world

In a perfect world, stability and strength would be universal.

Unfortunately it isn't. So talk to the bank that's rated one of the safest in the world\*.

With over 160 years' experience in Asia and a long history as one of Australia's leading banks, Australia and New Zealand Banking Group (ANZ) has been building a strong, stable and successful business for over 175 years.

We look to the future with optimism, and we are pleased to share the with the many new clients and staff joining ANZ, following the recent acquisition of the Royal Bank of Scotland Group (RBS) retail and commercial businesses in Hong Kong and Taiwan. In the coming months, we will look forward to welcoming similar RBS businesses in Singapore and Indonesia to our growing network in Asia.

Our optimism also extends to our support of the Shanghai World Expo 2010 where ANZ is a platinum sponsor of the Australian Pavilion. With an estimated 70 million visitors to the pavilion and over 70 million to the Expo in total, this is an exciting opportunity of a lifetime.

Australia, New Zealand and 30 other countries around the world, we have built our success on long-term relationships with our clients and staff, and we look forward to building a strong and stable relationship with you.

**Please visit us at [www.anz.com/hongkong](http://www.anz.com/hongkong) or call us at 2310-8970.**

We live in your world

\*ANZ ranks Australia's 17 in the World's Global Banker's list October 2008. By RBS. RBS ranks Australia's 17 in the World's Global Banker's list October 2008. By RBS. RBS ranks Australia's 17 in the World's Global Banker's list October 2008. By RBS. RBS ranks Australia's 17 in the World's Global Banker's list October 2008. By RBS.

In a perfect world, you'd always be perfectly understood.

Often you aren't. So talk to the bank that listens.

With a global banking heritage of nearly two centuries and over four decades of experience in Asia, we've mastered the key to understanding our clients' needs. At ANZ, we listen.

At ANZ, we listen to your personal and business priorities and then work with you to identify and achieve your goals. It's the same approach that we take with all our clients, regardless of whether they're an individual, small business or large enterprise.

Our local experience across 30 countries in the Pacific gives us the knowledge of the region and an understanding of the challenges you face. With over 30,000 dedicated and multi-lingual staff employed in 32 countries across the globe, you can be assured that we have the capacity to take action that addresses your current and future needs and deliver them, wherever you are based.

At ANZ, we have the way you want to bank, with quality service, market knowledge and solid financial strength. We believe success is built on long-term relationships with our clients and our staff. And we look forward to building such a relationship with you.

**Please visit us at [www.anz.com/hongkong](http://www.anz.com/hongkong) or call us at 2310-8970.**

We live in your world

\*Australia's Top Global Banking Group ranked Hong Kong branch.

In a perfect world, your bank would offer you connections, not just products.

With offices in 32 countries, talk to the bank that connects you to people who know people.

We live in a time of unprecedented opportunity. Your ability to grasp those opportunities will in large part depend on the strength of your network.

With over 40 years' experience in Asia, and a long history as one of Australia's leading banks, leverage the strength of our connections to strengthen your own. ANZ offers you a full suite of resources – regional connectivity, local insight and tailored solutions – in 32 countries. This year, ANZ is proud to be a platinum sponsor of the Australian Pavilion at the Shanghai World Expo 2010. With an estimated seven million visitors to the pavilion, and over 70 million to the Expo in total, this is set to be the networking opportunity of a lifetime.

For nearly two centuries, we've built our success on long-term relationships with our clients and staff. We look forward to building such a relationship with you.

**For more information, please visit us at [www.anz.com](http://www.anz.com)**

We live in your world

Australia and New Zealand Banking Group Limited ANZ 11 000 337 322



# ... through carefully selected media to target institutional / commercial / HNW / affluent clients

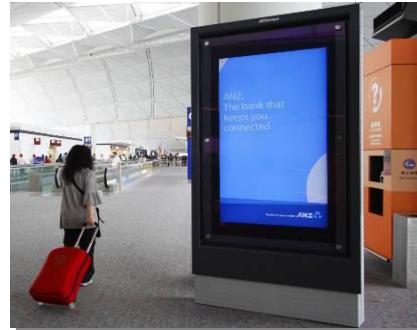
Bloomberg Website



Bloomberg TV



Airports



Business Newspapers

Financial Times

Wall Street Journal



# We are leveraging our sponsorships to drive brand & business engagement

## Australian Open Tennis



## Hong Kong Rugby Sevens





# And is being supported by a regional & local campaign creating further brand awareness

## Bloomberg TV



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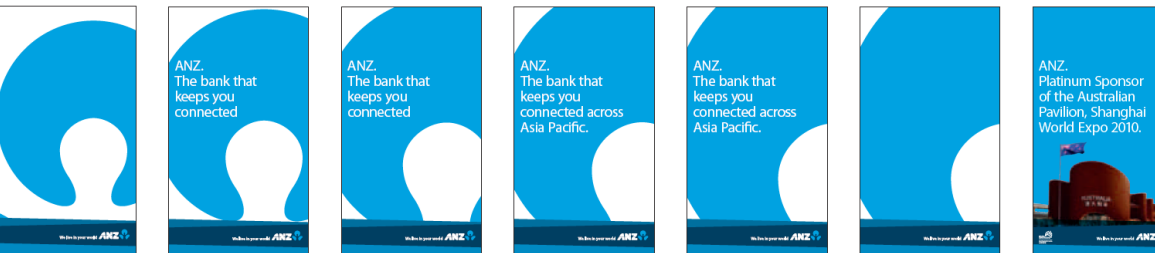
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We live in your world **ANZ**

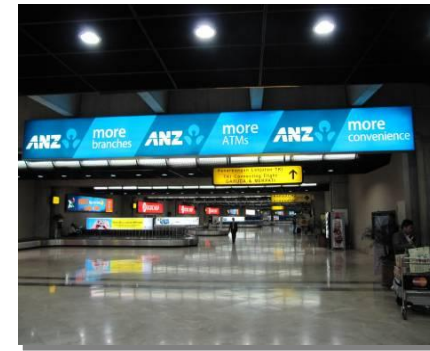
Australia and New Zealand Banking Group Limited ABN 11 005 857 522



Singapore, Hong Kong & Shanghai Airports

# We have grown our brand significantly in Indonesia...

- 144% growth in retail customers
- 34,000 affluent customers today from 2,100 in 2008
- 60% growth in institutional business
- 27 Branches across 10 cities
- Access to 20,000 ATMs through ATM Bersama network
- 700,000 ANZ Credit Cards in market & growing



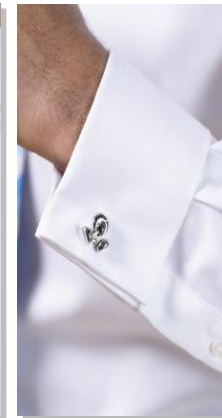
# And in Vietnam

- 40% growth in retail customers
- 12% growth in institutional business
- 9 branches across Vietnam
- Country offices in Hanoi & Ho Chi Minh City
- 100 ANZ branded ATM's
- 9,000 ANZ Credit Cards in market & growing



# We've launched ANZ Signature Priority Banking, a differentiated experience for customers across the region

- The Signature Priority Banking experience reflects the personality and individuality of our customers
- Branches are contemporary and sophisticated with clean lines and white space
- New ANZ global wardrobe has a modern, elegant look



# ANZ Private Bank delivers a dynamic & elegant presence

## Private bank's new image is built on the following elements

- Positive
- Dynamic
- Motivational

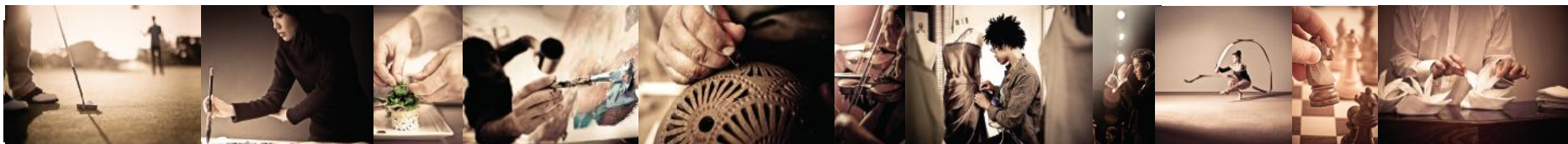
A large background image for the main text block. It features a vertical strip of textured, reddish-brown material on the left side. The rest of the background is white with a decorative white wave graphic at the top right. On the right side, there is a small inset image of a person's hand holding a pen over a document.

Building a  
super-regional presence

Over the past years, ANZ has expanded to become one of the largest companies in Australia and New Zealand, and one of the leading financial services groups in Asia Pacific.

ANZ combines global scale with local expertise in 27 key markets across Asia Pacific. This extensive network combined with deep local knowledge makes ANZ the bank of choice for companies and individuals doing business in Asia Pacific and the world.

We are creating new opportunities for our clients by accessing global products and services as we work to achieve our goal of becoming a super regional bank across Asia Pacific.



# ANZ brand is synonymous with Corporate Responsibility



ANZ has been assessed the leading bank globally on the Dow Jones Sustainability Index for the past four years.



China – Post-Earthquake Sichuan School Rebuild



Philippines - Cheque Presentation to Bahay Tuluyan – supporting at least 50,000 children through a new 'community' centre for education, research & advocacy



Fiji - Mamanuca Environmental Society – Reef Protection and Education



Pacific - Financial Education

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For further information visit

**[www.anz.com](http://www.anz.com)**

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