



Australian Financial Services

Strength and opportunity





- ⋮ **Brian Hartzer**
- ⋮ **Chief Executive**
- ⋮ **Australian Financial Services**







A strong franchise, targeting sector leading performance

- Solid performance record
- Strong position in key products and geographies
- Suite of complementary brands, with identified revenue opportunities
- Delivering on productivity with more to come
- Investing to benefit from structural change in the economy
- AFS¹ executing to plan is critical to delivery of Group strategy

¹ AFS is Australian Financial Services and includes Westpac Retail and Business Banking (Westpac RBB), St.George Banking Group (St.George) and BT Financial Group.

An experienced leadership team with proven record

| | | | | |
|---|---|--|---|---|
| Brian Hartzer Chief Executive Australian Financial Services (AFS) | Jason Yetton Group Executive Westpac RBB | George Frazis Chief Executive Officer St.George | Brad Cooper Chief Executive Officer BTFG | Rachel Slade GM Business Improvement and Program Delivery |
|  |  |  |  |  |
| <1 | 21 | 4 | 6 | 14 |
| 25 | 21 | 19 | 30 | 18 |

| | | | | | |
|--|--|--|--|--|--|
| David Lindberg Chief Product Officer | John Harries GM Strategic Marketing | Gary Thursby Chief Financial Officer | Ross Miller GM Human Resources | Melanie Evans AFS Chief of Staff | Dirk McLeish Chief Risk Officer |
|  |  |  |  |  |  |
| <1 | <1 | 4 | 15 | 13 | 5 |
| 15 | 31 | 22 | 15 | 18 | 13 |

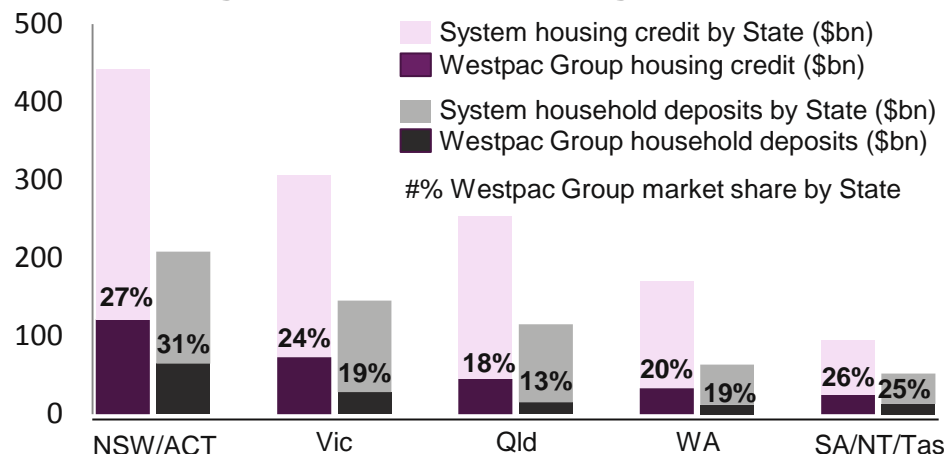
Years at Westpac Group
Years in financial services

A strong franchise, well positioned in the largest markets

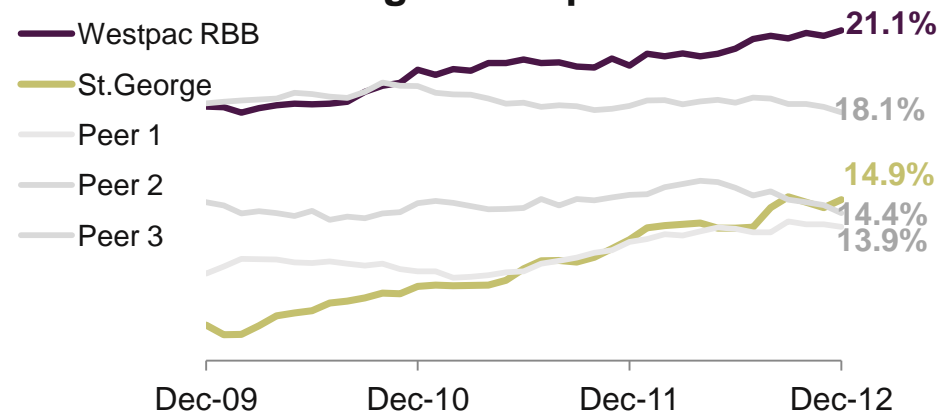
Strong national share in key products....

| | |
|---------------------------------------|--|
| Household deposits¹ | <ul style="list-style-type: none"> #2 in market (23% share) 1.3x system in 1Q13 |
| Mortgages¹ | <ul style="list-style-type: none"> #2 in market (24% share) 0.9x system in 1Q13 |
| Business credit² | <ul style="list-style-type: none"> #3 in market (19% share) System contracting in 1Q13 |
| Funds on platform³ | <ul style="list-style-type: none"> #1 in market (21% share) |
| Life Insurance³ | <ul style="list-style-type: none"> 9% share of new sales in FY12 (up from 8%) |

And strong position in the largest markets....



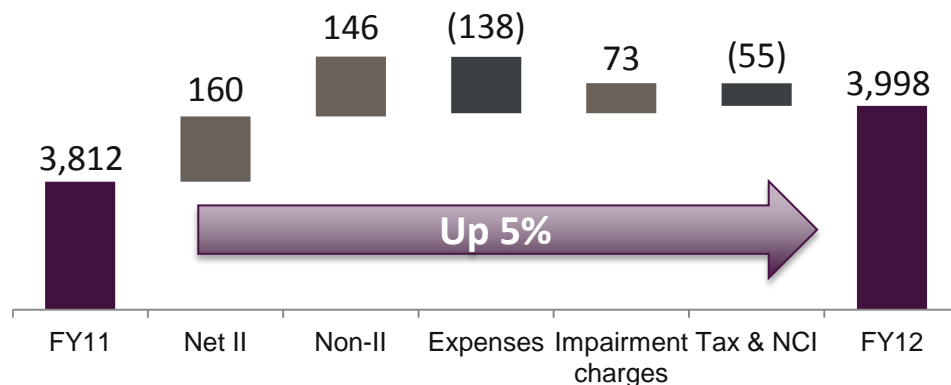
And market leading wealth penetration⁴



¹ APRA, RBA and Internal Metrics Dec 12. ² Business credit is Westpac Group share. ³ Plan for Life September 2012. ⁴ Data based on Roy Morgan Research, Respondents aged 14+. Wealth penetration is defined as the number of Australians who have Wealth Management or Insurance with each group and who also have Traditional Banking products with each group as a proportion of the number of Australians who have Traditional Banking products with each Group, calculated as the 12 month rolling average to Dec-12. Traditional Banking consists of Deposit or Transaction Accounts, Mortgages, Personal Lending or Major Cards. Wealth Management consists of Managed Investments or Superannuation. Insurance consists of Vehicle Insurance, Home Insurance (building, contents, valuable items), Life Insurance (Life insurance, Disability insurance, Income protection or replacement insurance), Household and property insurance – landlord, business insurance, loan insurance and public liability insurance. WRBB includes Westpac, Bank of Melbourne (until Jul-11), BT, Challenge Bank (until Dec-11), RAMS and Rothschild. St. George includes St. George, Advance, ASGARD, BankSA, Bank of Melbourne (from Aug-11), Barclays, Dragondirect, Sealcorp and RAMS (from Jan-12). WBC Group includes Westpac RBB and St. George. Roy Morgan December 2012.

Strong financial performance, with asset quality continuing to improve

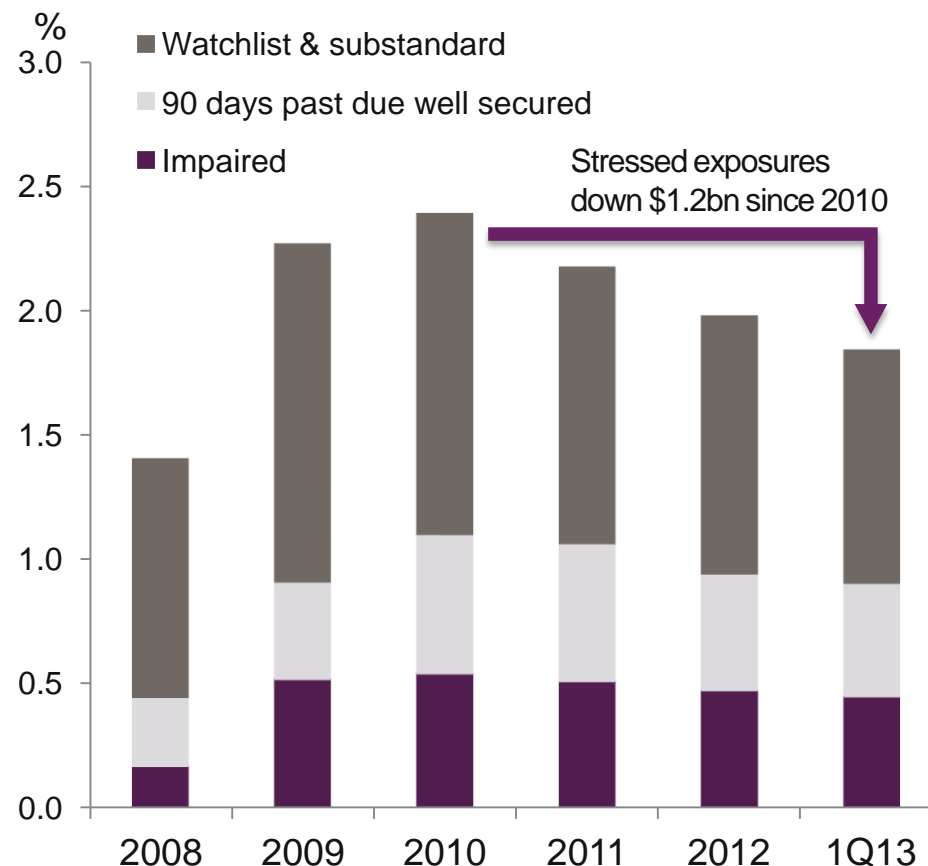
AFS cash¹ earnings movement FY12 (\$m)



Other financial drivers

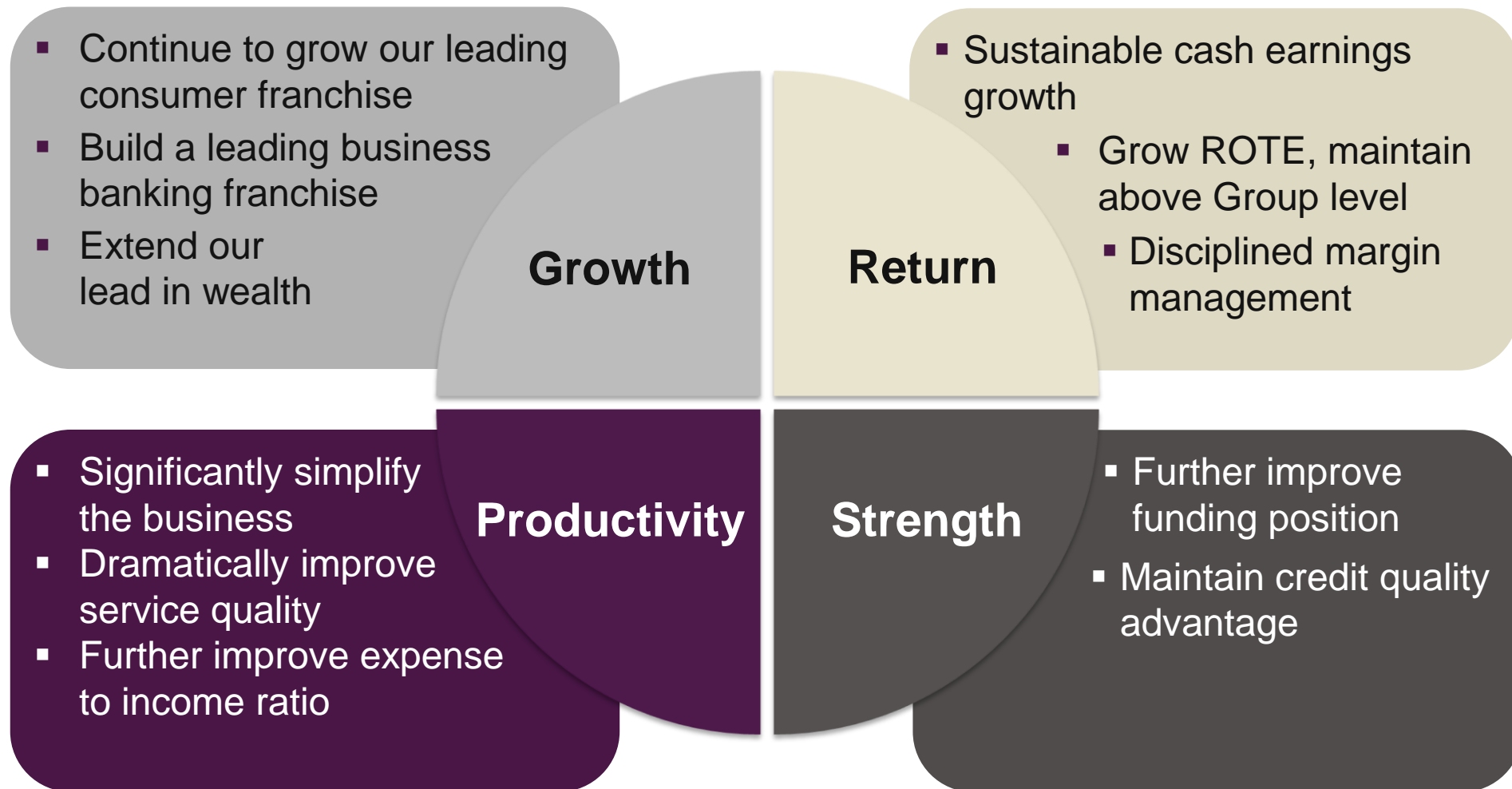
| | | FY11 - FY12 |
|---------------------------------|-----------|-------------|
| Deposit to loan ratio | 58.1% | Up 430bps |
| Net interest margin | 2.22% | Down 3bps |
| Expense to income ratio | 45.9% | flat |
| Revenue per average banking FTE | \$641,000 | Up 8% |

AFS Stressed asset exposures as % of TCE²



¹ Cash earnings is reported profit adjusted for material items and items that are not considered when determining dividends to ensure they appropriately reflect profits normally available to ordinary shareholders. Refer to slide 34 of Westpac's Full Year 2012 Results, Presentation & Investor Discussion pack for an explanation of cash earnings and the impact on the Westpac Group. ² TCE is Total Committed Exposure.

Our goal is to deliver sector leading performance



AFS is making the ‘whole’ worth more than the sum of its parts

Drive performance

- Internal benchmarking
- Common approach to solving service quality issues
- Consistent ‘high performance’ management approach
- Consistent metrics and management information
- Common delivery of ‘Lean’ productivity

Completed

Completed

In progress 3Q13

In progress 4Q13

In progress FY14

Optimise portfolio

- Co-ordinated strategy across brand, product & business lines
- Portfolio driven pricing strategies
- Clarify brand positioning and strategies
- Manage credit exposures for growth and lower volatility
- Relaunch brands

Completed

Completed

Near completion

Ongoing

In progress 3Q13

Capture synergies

- Align cross sell capability between banking & wealth
- Align cross sell capability between AFS and WIB
- Develop economies of skill
- Build economies of scale

Completed

In progress 3Q13

In progress 4Q13

In progress FY14

AFS priorities critical to delivery of the Westpac Group strategy

1

Continue to strengthen balance sheet

2

Take advantage of high growth segments and geographies

3

Grow share of 'MyBank¹' relationships

4

Simplify products and processes and digitally enable business

5

One team approach

1 MyBank customers are those who have their key transaction account with the Westpac Group, are frequent transactors, and have two or more other key financial needs met.

Further strengthening the balance sheet

1 Continue to grow deposits ahead of market

- Improved analytical pricing disciplines across segments / regions
- Increased use of 'next best offers'

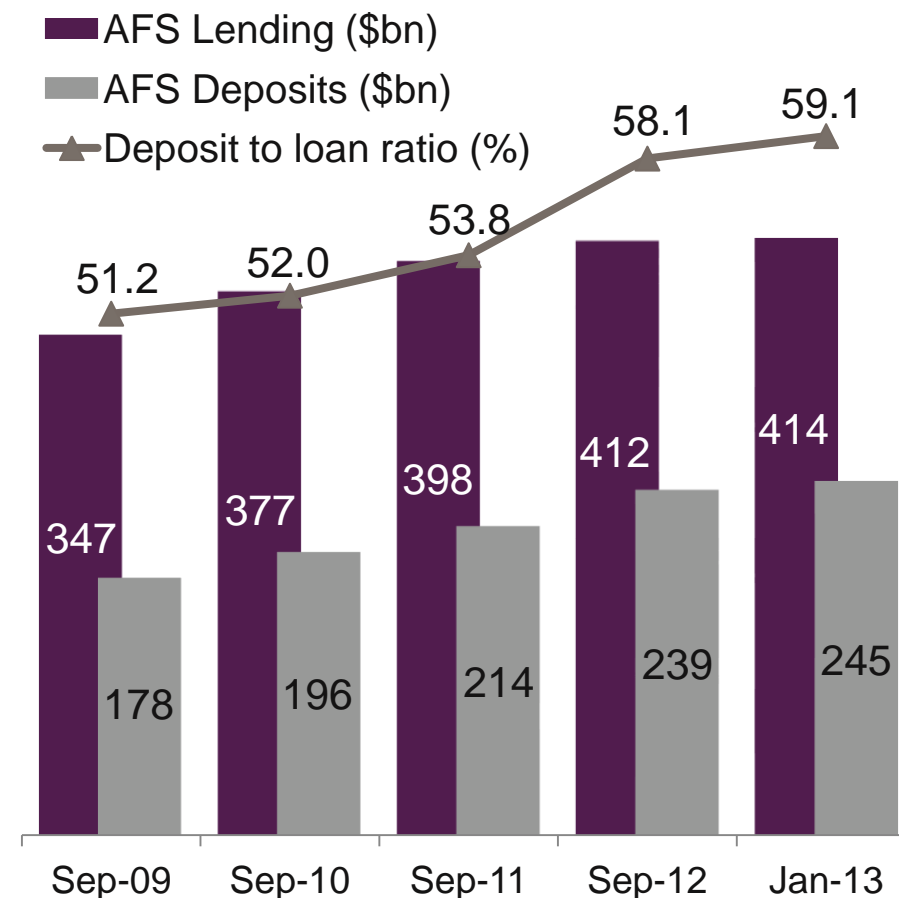
2 Maintain credit disciplines

- Increased training and skills development
- Detailed portfolio segment analysis and management

3 Improved focus on return and capital usage

- Customer profitability / ROTE analysis
- Embed risk based pricing

A stronger funding position



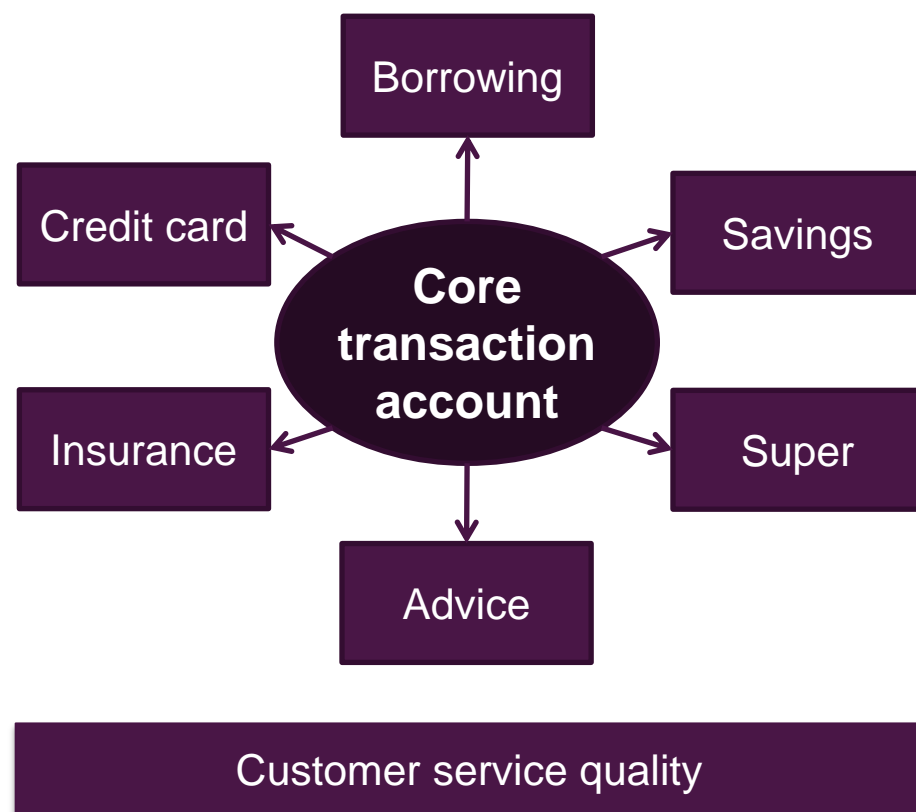
Investing in high growth segments and markets

| Priority segments | Key areas of focus |
|---|--|
| Tier 1 industries (eg. Agri, Mining, Health Services) | <ul style="list-style-type: none">Align distribution coverage and banker capability to capture growing demand |
| Prime of Life¹ (case study) | <ul style="list-style-type: none">Extend lead on wealth and banking integration |
| SME (case study) | <ul style="list-style-type: none">Build natural market share in St.GeorgeIncrease customer acquisition in Westpac RBB |

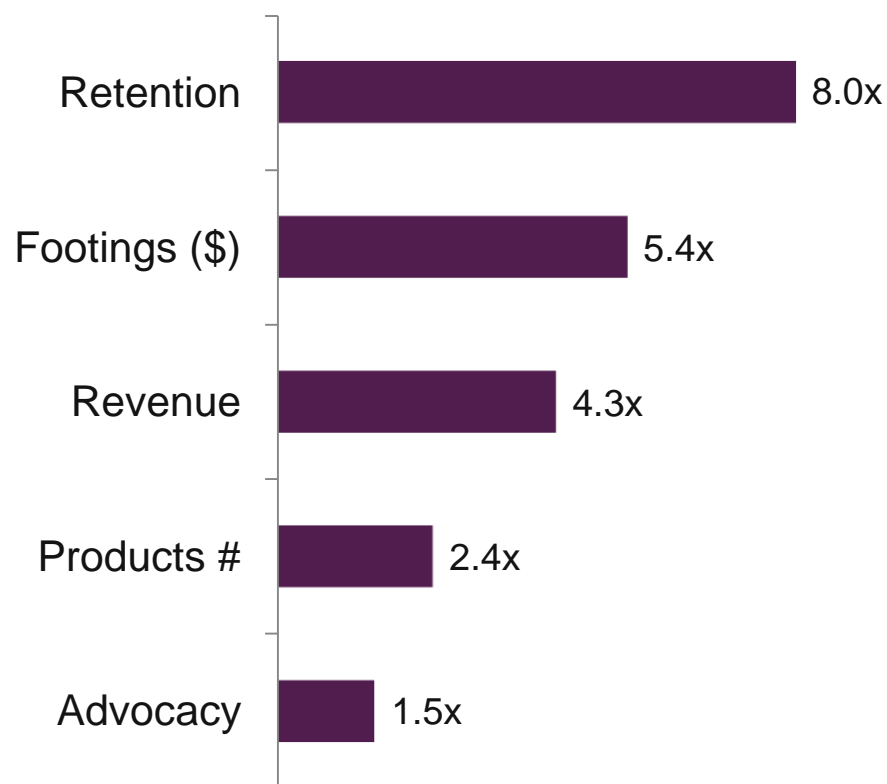
¹ Prime of Life customers are defined as those 45+ years of age.

'MyBank' relationships and service quality are key to sustainable returns

'MyBank' includes the full range of financial needs...

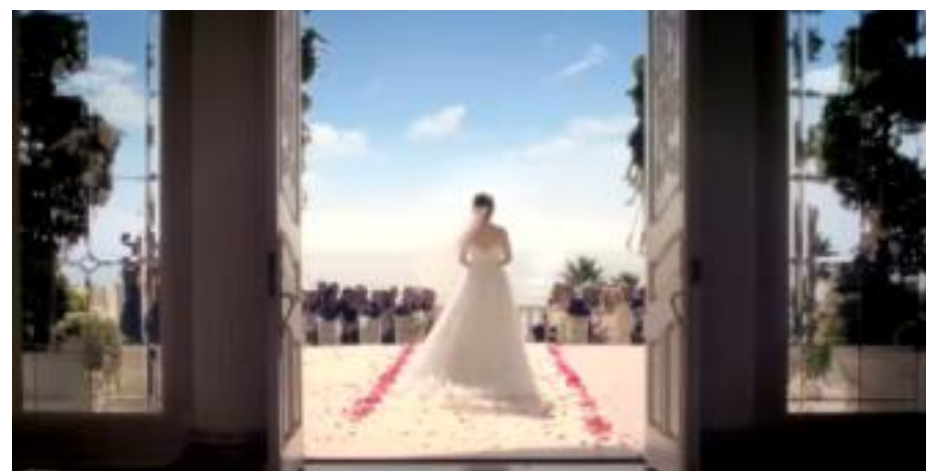
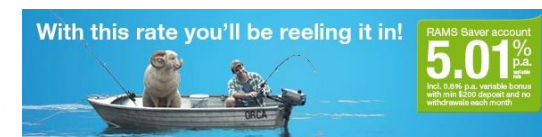
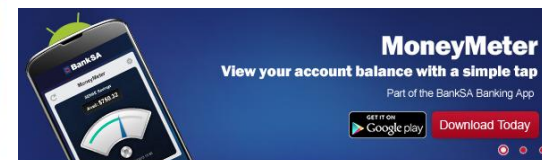


... resulting in more valuable relationships¹



¹ Westpac Group analysis comparing 'MyBank' customer attributes and behaviours to non-'MyBank' customers.

Suite of complementary brands support MyBank and revenue growth



Example: Portfolio of brands is delivering in Victoria

1 Growing total customers

- Customer growth for both Westpac RBB and Bank of Melbourne

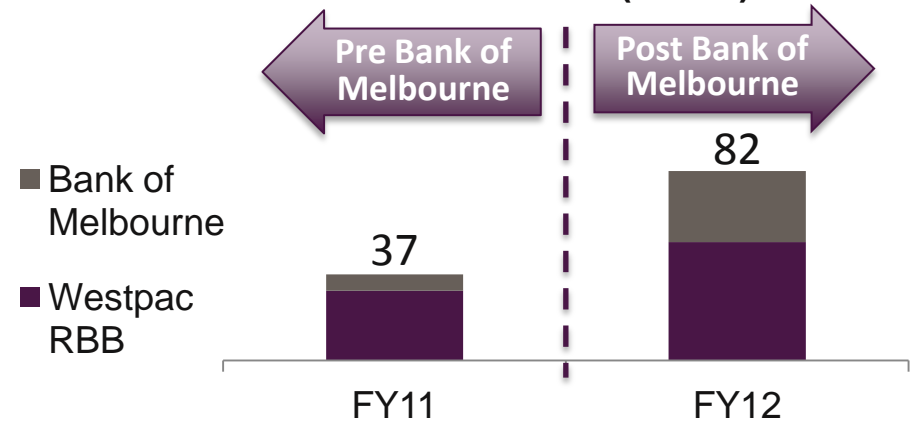
2 Growing size and share of deposits

- A focus given household deposit share small relative to housing credit

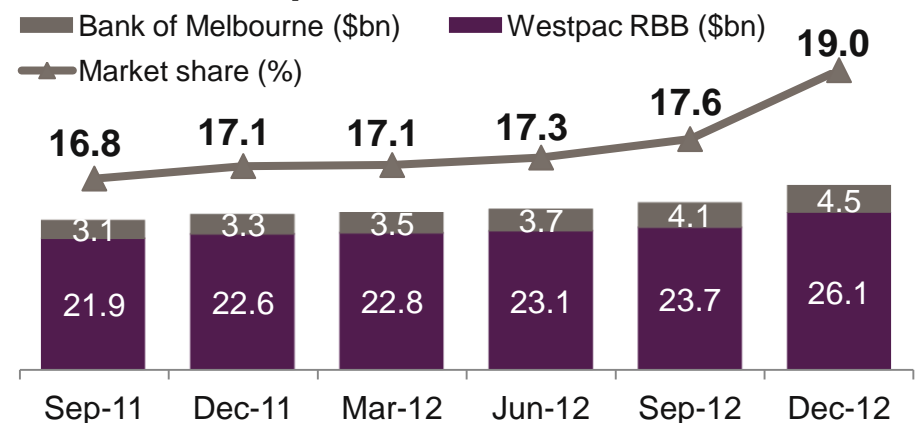
3 Bank of Melbourne success

- Household¹ deposit and credit growing above system (12 months to Dec 12)
 - Household deposits 4.5x
 - Household credit 2.7x

Growth in customer numbers ('000s)



Household¹ deposits and market share



¹ Sources RBA, APRA and ABS and internal analysis.

Simplification driving structural productivity

| Stream | | Sample metrics |
|--|--|---|
| Simplify and digitally enable distribution | Simplify branch distribution (case study) | Branch sales FTE / branch FTE (%) |
| | | Digital sales / transactions (%) |
| | Use digital to deepen relationships (case study) | Self service adoption rates (%) |
| | Simplify customer contact centres (case study) | Increase proportion of revenue generating FTE |
| Simplify products (case study) | | Number of 'for sale' products removed |
| | | Number of 'back book' products removed |
| Simplify processes and standardise services | | Operations unit cost (%) |
| | | First time right (%) |
| | | Time to yes – mortgages / business |
| Simplify IT | | IT cash spend / total expenditure (%) |
| | | Number of applications closed |

Our One Team approach extends across the Group

| | Points of collaboration |
|-----------------------|---|
| AFS | <ul style="list-style-type: none">▪ Centralised marketing, product, contact centres, productivity and digital teams▪ Single credit chain / decisioning across AFS brands▪ State-based AFS One Team cross functional/brand meetings |
| Group Services | <ul style="list-style-type: none">▪ Joint ownership of simplification program, with one General Manager reporting to Group Services and AFS▪ Shared accountability for end-to-end customer experience▪ Shared end-to-end process ownership by operations and product |
| WIB | <ul style="list-style-type: none">▪ Full time executive reporting jointly to WIB and AFS to drive revenue growth▪ Co-ordinate strategic response to opportunities from growth in Asia▪ Leverage WIB transactional banking market leadership to drive higher cross sell rates in commercial segment▪ Targeted offers to WIB clients given BT's leadership in superannuation and private banking |

A monthly scorecard to track progress

1

Customer

- Service quality
- MyBank relationships
- Net promoter score
- Wealth penetration

2

Financial

- Deposit to loan ratio
- ROTE
- % stressed assets
- Market share in key segments

3

People

- Staff engagement
- Staff advocacy
- Women in leadership

4

Simplification & projects

- Project milestones
- Revenue per FTE
- Digital adoption

Summary: A strong franchise, targeting sector leading returns

- Strong foundation, with room to grow in an attractive market
- Performing well and building momentum
- High quality and experienced team
- Clear plan in place with execution well underway

AFS case studies

Significant opportunity in simplification of products and processes

- Rachel Slade
- General Manager
- Business Optimisation



Six simplification streams



Simplifying products and processes

Case Study 1

Contact centre productivity

- First stage of simplification completed
 - Consolidated management and operations
 - Transformed people, platforms and practices
- Further initiatives underway
 - Continue journey from contact centre to ‘interaction hub’
 - Optimise operations to improve sales
 - Consolidate footprint

Case Study 2

Simplify products

- Simplification process commenced
- Next steps underway
 - Offer fewer products
 - Simplify pricing and features
 - Improve processes

Simplification achieved in contact centres

Creation of AFS has facilitated a new call centre management and operating structure

- One General Manager, one Head of Operations with centralised decision making
- Centralised support behind all customer facing activity
- Aligned performance management across centres using best practice. Includes scorecards and incentives
- Maintained brand differentiation (eg Bank of Melbourne)

Improvement in key metrics

| | Change 12 months to Jan 2013 | | |
|----------------------------|----------------------------------|---|--------|
| Lower cost | Call volume | ➡ | Steady |
| | Cost base | ⬇ | (10%) |
| | FTE | ⬇ | (16%) |
| Increased revenue | Unit sales/FTE/month | ⬆ | +27% |
| Better customer experience | Average wait times | ⬇ | (22%) |
| | Improvement in NPS ¹ | ⬆ | +8% |
| Enhanced staff experience | Employee engagement ² | ⬆ | +8% |
| | Employee advocacy ² | ⬆ | +5% |

Rise in
NPS¹ by
brand

Westpac +7.5

BankSA +4.9

st.george +12.3

Bank of Melbourne +8.4

1. NPS is Net promoter score and is the indicator used to rate the advocacy of customers based on their interaction with the contact centres. See page 120 of Westpac's Presentation & investor discussion pack FY12 for detailed definition. 2. Latest available data.

Commenced simplification of AFS product portfolio

Situation analysis

- Large product portfolio
 - ~350 products
 - 220 still on sale
 - 22 of our products account for 90% of new openings
- Too many products leads to
 - Employee misunderstanding (impacting sales and service)
 - Confusion for customers
 - Complex processes and systems leading to increased cost and more compliance issues

Product portfolio simplification underway

Offer fewer products

Simplify price and features

Improve process

Example: Simplifying credit cards

FY10 – FY11 Process simplification

All Brands on single

- Card platform ☒
- Transactional switch ☒
- Credit process ☒

FY12 – FY13 Product alignment

- Single plastic supplier
- Standardised fee structures
- Premium product launch (Black)

Benefits

- Cost savings \$14.5m per annum
- Process benefits with more than 85% applications auto decisioned in 30 seconds
- Revenue and sales ↑
- Costs ↓
- Credit losses ↓
- Customer complaints ↓

FY14 + Simpler product set



Example: BT Super for Life

2007-2010

Product launch and branch sales
'Revolutionise super and change the way it is sold'

2011 - Current

Customer-Centric Design review
'Improve sales process and activation of accounts'

2013 (23 March launch)

One click project
'Enhance online sales application and drive growth'

Market gap



Market leading online proposition



88% of sales in branches

Customer activation¹
<35% ► 64%

Insurance take-up²
<40% ► 93%

Sale time
35 mins ► 20 mins

Post sale follow up
20% reduction

Online completion time
10 minutes ► 60 seconds

Workload
9 pages ► 1 page, 2 clicks

Expect doubling of online sales

1. Customer activation is the proportion of BT Super for Life accounts opened that also have a regular payments made. 2. Insurance take-up is the proportion of BT Super for Life customers that also take out life insurance.

AFS case studies

Leader in mobile and retail branch customer experience

- Jason Yetton
- Group Executive
- Westpac RBB



The changing face of retail banking in Australia

Case Study 3

Digitisation

- Digitisation is putting customers in control
- Adoption of mobile and tablet banking is occurring 3 times faster than online
- AFS is the clear leader in mobile customer experience, with an integrated approach to digital across brands

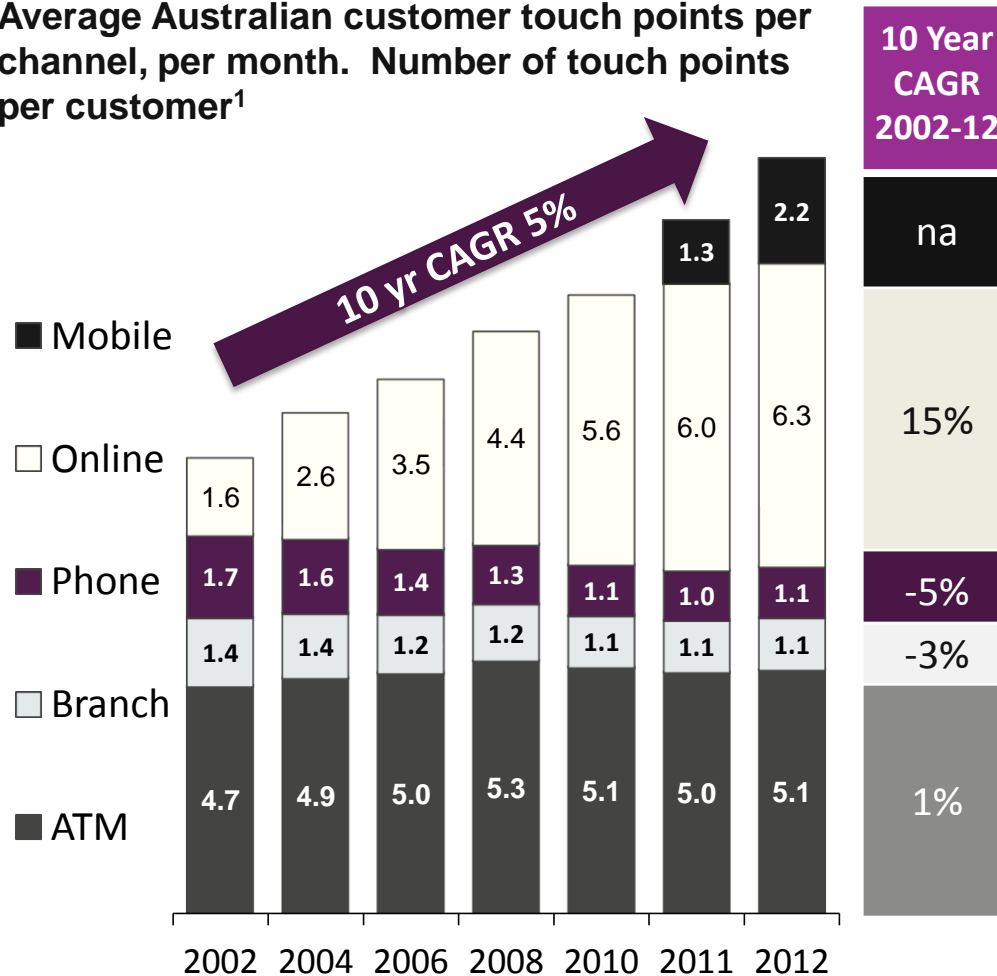
Case Study 4

Branch distribution

- Digitisation has major impacts for
 - Branch and channel design
 - Technology and processes
 - People role design, mix and capability
- Disciplined execution is key to realising benefits

Digitisation is putting customers in control

Average Australian customer touch points per channel, per month. Number of touch points per customer¹



Expected customer behaviours in the next five years

- 1 >95% of transactions will be online & mobile (up from 85%)
- 2 >75% of service will be completed though online and mobile (up from 65%)
- 3 Sales via digital channels will rise to 20% (up from 7%)
- 4 'Face-to-face' sales still critical for complex needs

Source: Roy Morgan research. Note: 1. Excludes customers under the age of 14.

AFS is a leader in mobile customer experience

of active online and mobile customers

| 2012 | 2017(e) |
|-------|---------|
| 3.5m+ | ~5.5m+ |

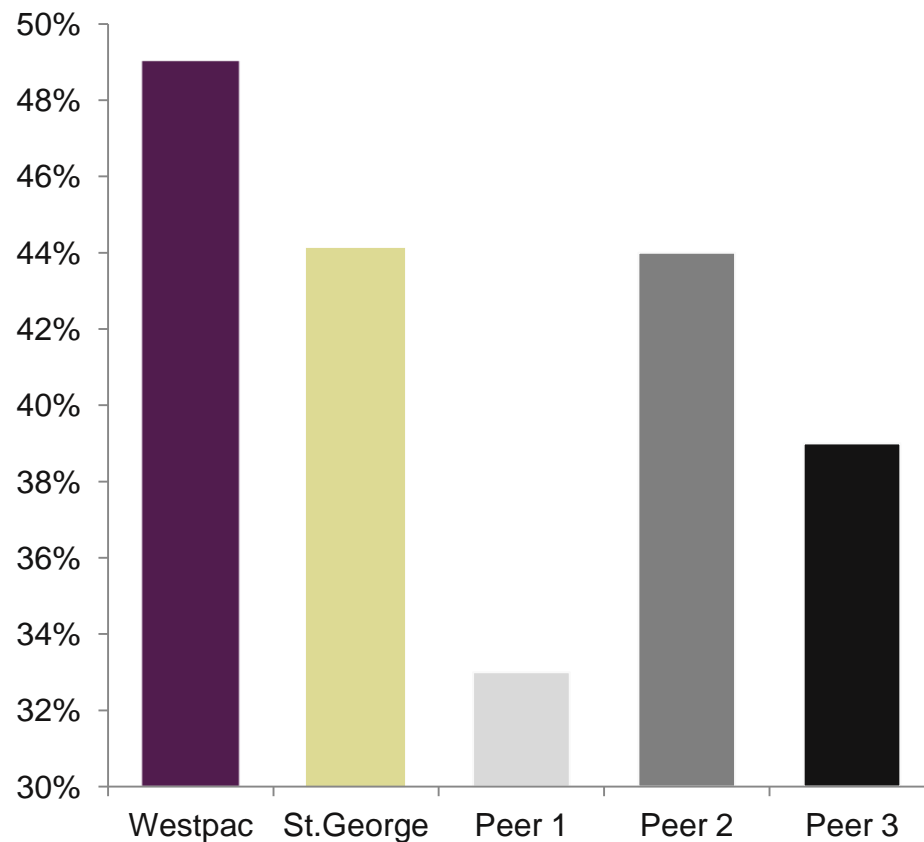
of active mobile customers

| 2012 | 2017(e) |
|-------|---------|
| 1.7m+ | ~5m+ |

of online/mobile payments per month

| 2012 | 2017(e) |
|------|---------|
| 43m+ | 83m+ |

% of mobile customers that are 'highly satisfied'



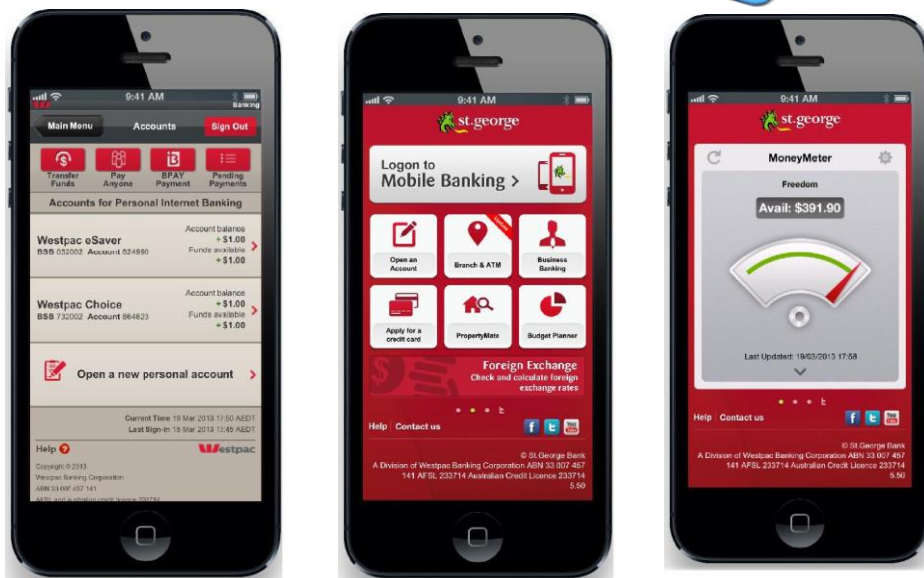
Source: RFI, Australian Mobility Banking Program, December 2012 Survey Results.

Integrated approach to digital across AFS



Westpac RBB

| | |
|----------------------------|--------|
| Windows 8 banking app | Oct 12 |
| Mobile eStatements | Oct 12 |
| iPad banking app release 2 | Nov 12 |
| Opening accounts on mobile | Dec 12 |

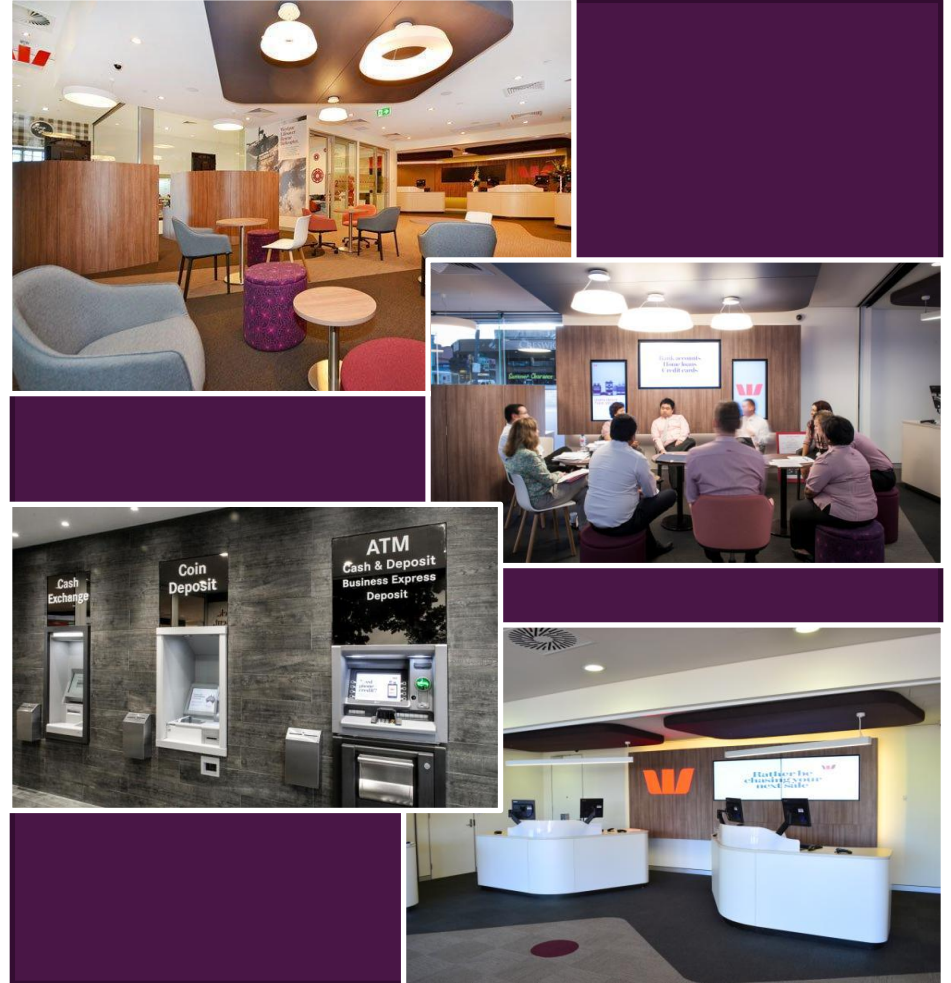


St. George

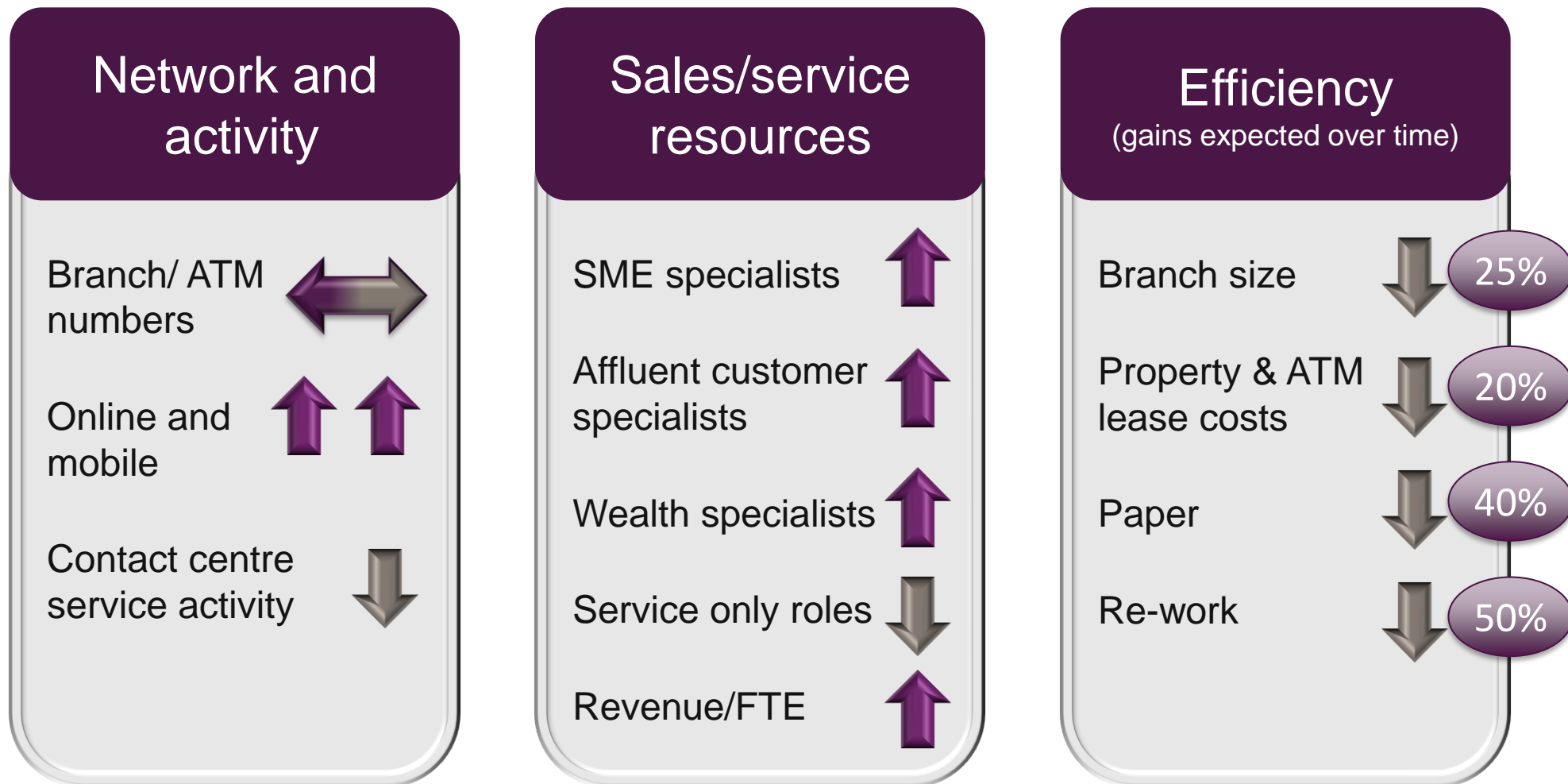
| | |
|--|--------|
| Savings and transaction accounts opening on mobile | Apr 12 |
| Mob credit card acct. opening | Aug 12 |
| Money Meter app launch | Dec 12 |
| Personal loans on mobile | Mar 13 |

Digitisation is driving change across our network

- Open and flexible branch layout
- 25% smaller footprint, larger front of house area
- 24/7 self serve lobbies
- Teller cash recycling machines
- No need for bullet proof glass
- Enhanced digital marketing
- In branch mobile technology, video conferencing



Disciplined, long-term execution is key to success



Example: Bank Now (Wanneroo, WA opened Oct 12)



| | |
|--|---------------------|
| Square metres | Down 34% |
| FTE | Down 20% |
| Net customer growth | Up 40% |
| New revenue % to plan | 114% |
| Branch NPS | 77 |
| Self service transactions ¹ | 65% of transactions |
| Deposits migrated to self service | 17% of transactions |

¹ Self service transactions only include transactions conducted in and near the branch (not online/mobile).

AFS case studies

Leader in wealth cross sell

- Brad Cooper
- Chief Executive
- BT Financial Group



Wealth growth opportunity, Prime of Life customers

Case Study 5

One Team
focus: banking
and wealth

- One team culture is strong across the Westpac Group
- Ability to meet customer needs across the whole scope of banking and wealth

Case Study 6

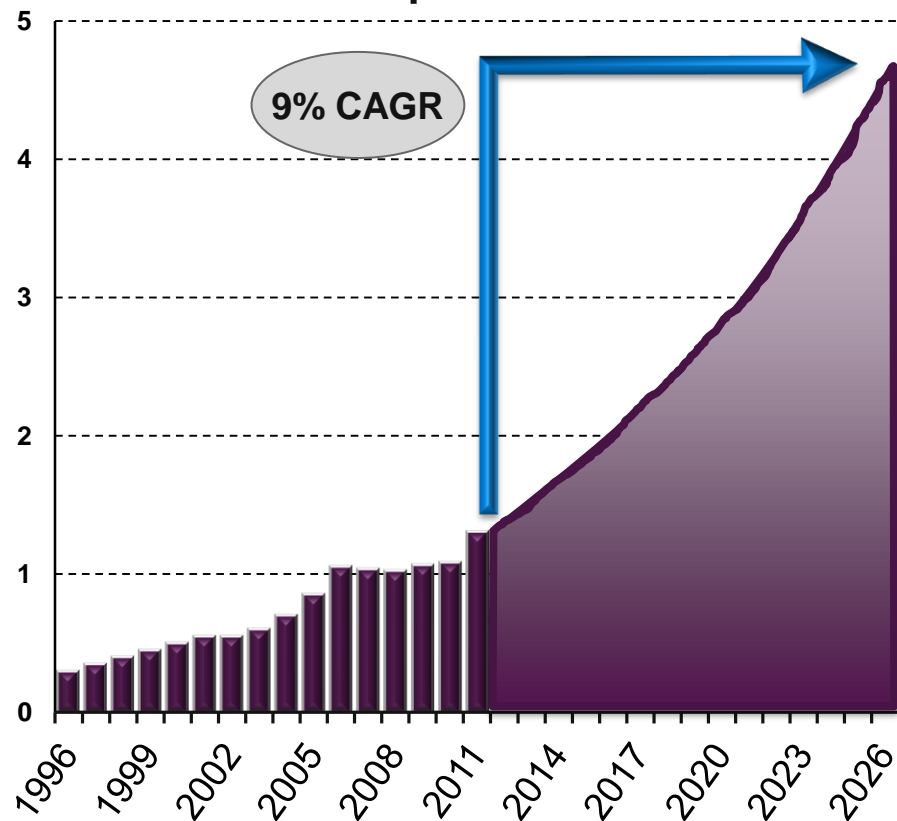
Prime of Life
customers

- Prime of Life customers - attractive demographics for the Group
- AFS underweight this segment but with competitive advantage

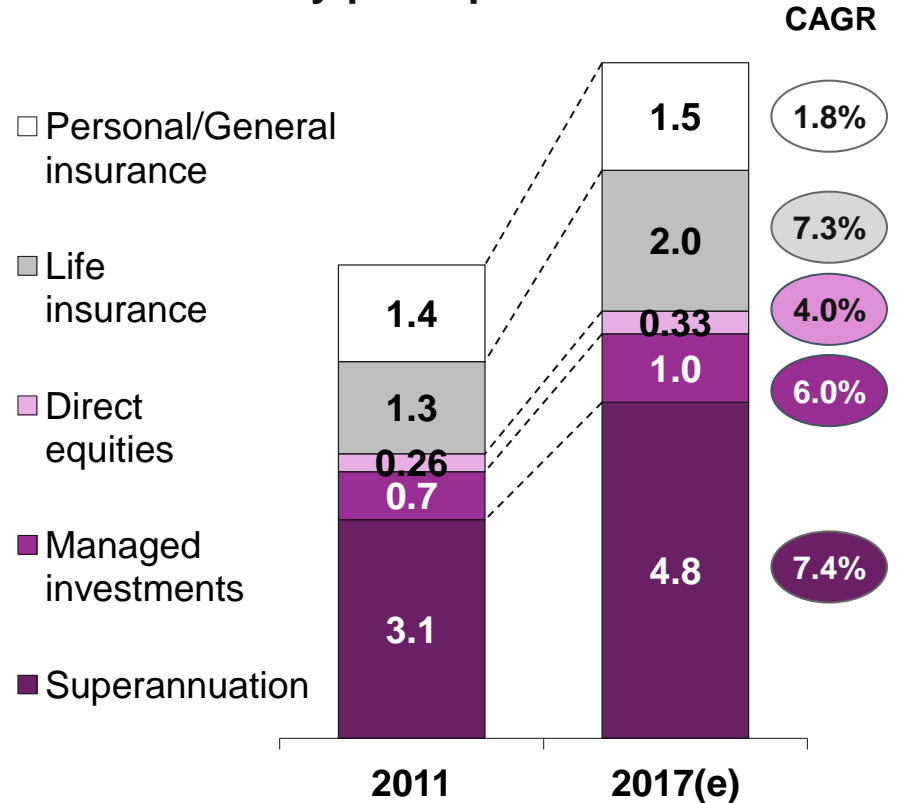
Banking and wealth – compelling market opportunity

Wealth assets and wealth profit pools forecast to grow faster than banking

Forecast value of superannuation assets \$tn



Wealth industry profit pool \$bn

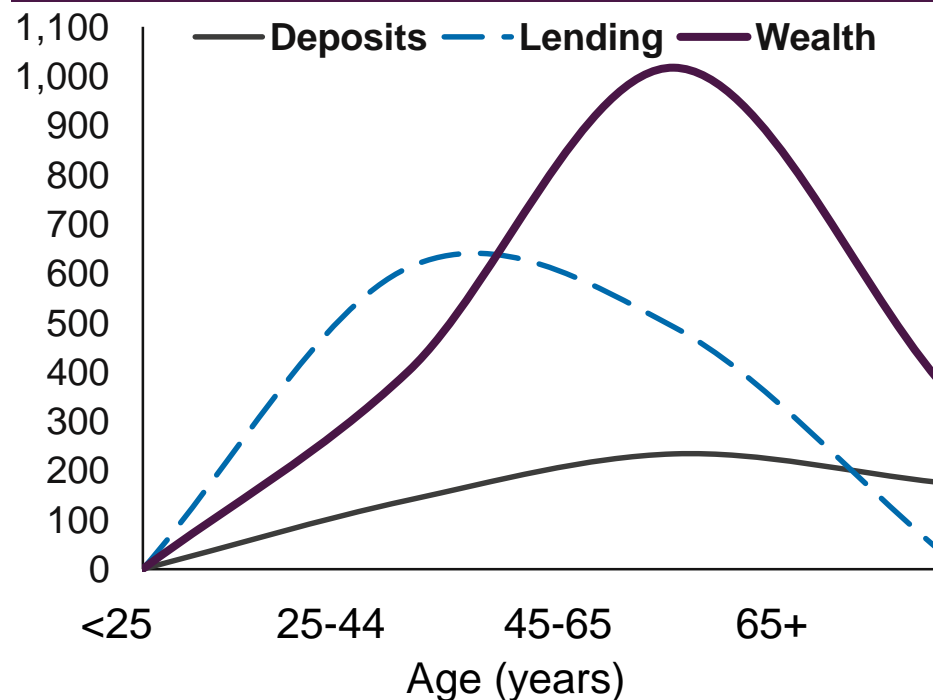


Banking and wealth – opportunities to grow

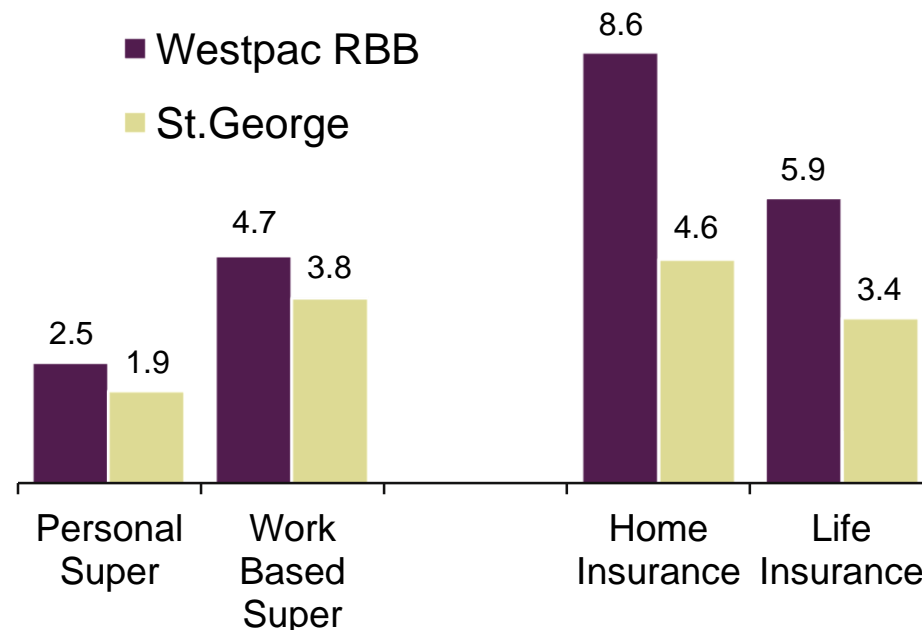
Historically banks focused on deposits and lending, neglected wealth

Westpac has a higher proportion of customers with wealth products than ANY other Australian bank...but still below 'natural share'

Consumer balances by age; market footings 2012¹ (\$bn)



Percent of Customers with a wealth product, 2012² (%)



¹ Westpac analysis 2012. ² Data based on Roy Morgan Research, Respondents aged 14+. Wealth penetration is defined as the number of Australians who have Wealth Management or Insurance with each group and who also have Traditional Banking products with each group as a proportion of the number of Australians who have Traditional Banking products with each Group, calculated as the 12 month rolling average to Dec-12. Traditional Banking consists of Deposit or Transaction Accounts, Mortgages, Personal Lending or Major Cards. Wealth Management consists of Managed Investments or Superannuation. Insurance consists of Vehicle Insurance, Home Insurance (Building, Contents, Valuable Items), Life Insurance (Life Insurance, Disability Insurance, Income Protection or Replacement Insurance), Household and Property Insurance – Landlord, Business Insurance, Loan Insurance and Public Liability Insurance. WRBB includes Westpac, Bank of Melbourne (until Jul-11), BT, Challenge Bank, RAMS (until Dec-11) and Rothschild. SGBG includes St. George, Advance Bank, ASGARD, BankSA, Bank of Melbourne (from Aug-11), Barclays, Dragondirect, Sealcorp and RAMS (from Jan-12). WBC Group includes WRBB and SGB.

A leader in banking and wealth integration – but more to do

Actions

1

Marketing – accessible wealth expert

- BT brand relaunch
- Websites refreshed
- Banking and wealth systems linked with 'next best offer'

2

Distribution

- Aligned executive team with wealth and banking experience
- Planners embedded in bank channels
- Serving Private Wealth segment in BTFG

3

Capability

- Bank managers being accredited for wealth products
- Enhanced sales management systems

4

Advocacy

- Our people assisting customers through natural disasters

Results

✓ Super

Sales of BT Super for Life 1,600 per week (2H12), up 4.3% on PCP

Growth in Corporate Super Master Trust FUA¹ 15% growth in FY12

✓ Insurance

H & C gross written premium growth 24% increase²

Life insurance new sales market share Up from 7.8% to 9.2%³

Life insurance individual new premium growth 18% increase³

✓ Advice

Increase in planner interviews Up 21% (2H11- 2H12)

Planner NPS Up from 8 (Dec11) to 18 (Dec12)⁴

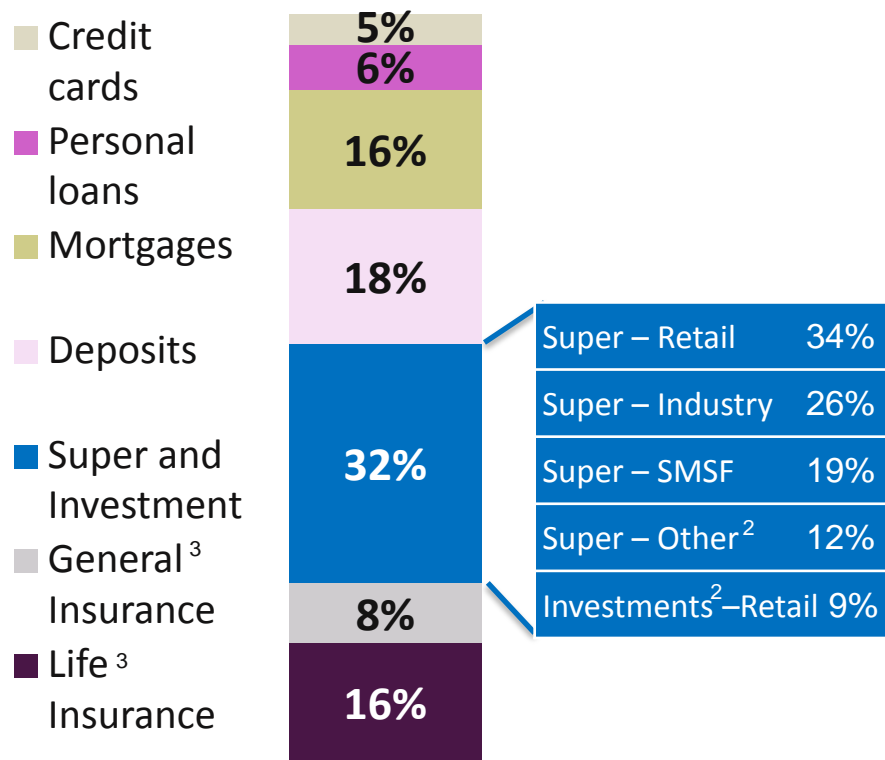
✓ High net worth customers

Increase in wealth revenue Up 17% in FY12

¹ Plan for Life QDS, Corporate Super Master Trusts 1 year growth to Sept 2012. Growth includes the transfer of Westpac Group staff super during 2012 2 Period:12 months to December 2012. ³ Plan for Life data, Individual Risk Sept 2011- Sept 2012. ⁴ DBM data.

Prime of Life segment an untapped opportunity

Affluent Prime of Life > 45 years old.
Distribution of profit pool by product (%)
 (profit pool¹ estimated at \$6.2bn)



Westpac has a strong share of affluent Prime of Life customers but not of their wealth business

4.2m banking customers aged 45+

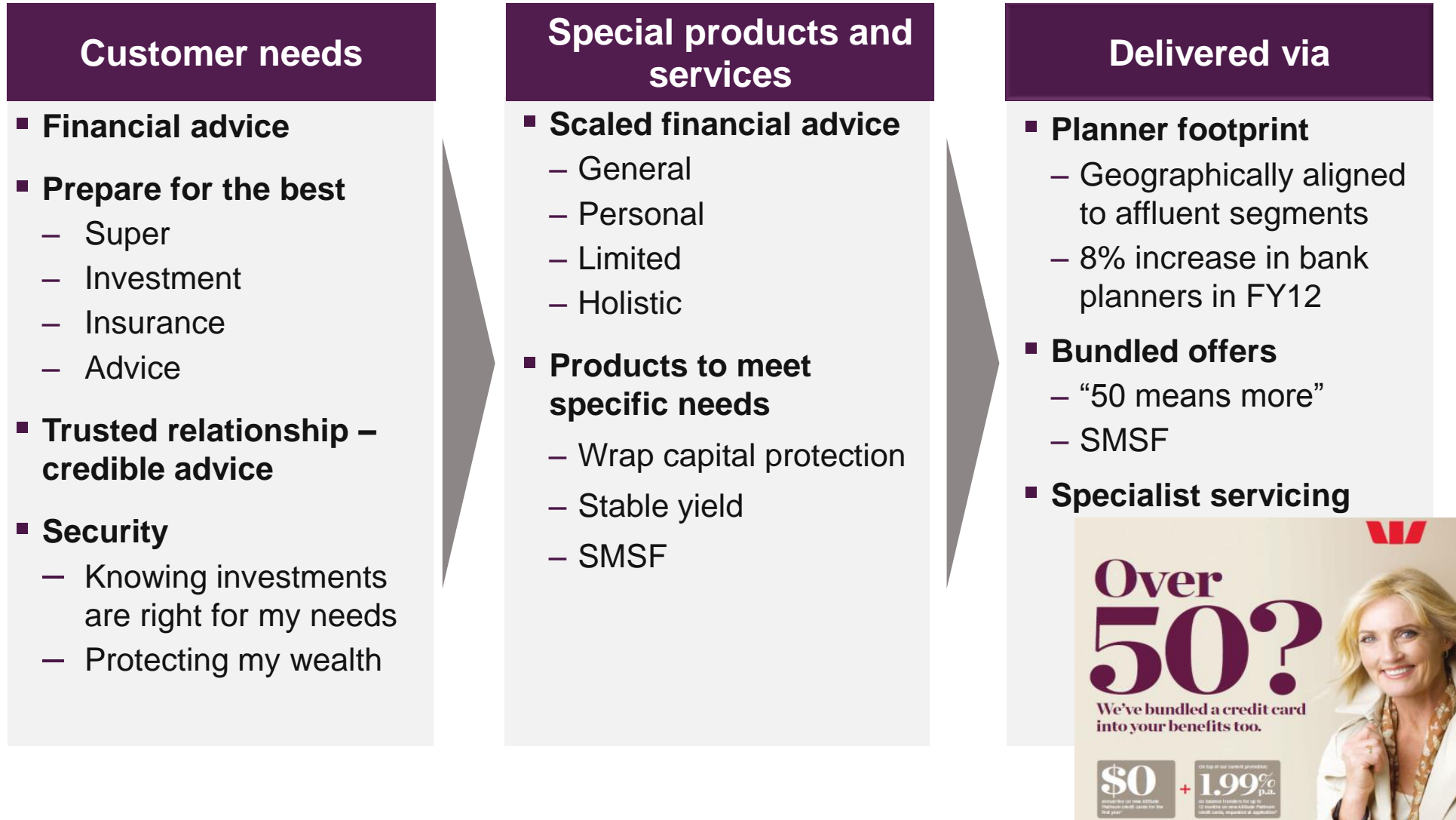
900,000 customers with annual household income \$100,000+

Loyal customers with average banking tenure of 16 years

Strong risk adjusted returns with average profit potential per customer \$3,000p.a.

1 Source: ABS/APRA. DBM, Westpac RBB and St.George Customer Data, internal analysis. Following apply for profit pool market sizing Super is Retail Super and SMSF. Excludes Corporate and Industry Super. Investments is retail investments. Excludes Wholesale investments. 2 Super - Other is Corporate and Public Sector funds. Investments is retail investments. Excludes Wholesale investments. 3 General Insurance is Home & Contents and Personal Insurance. Life Insurance is Retail Life insurance. Excludes Group Life insurance.

Prime of Life plans are well underway



AFS case study

Unique opportunity in business banking

- George Frazis
- Chief Executive Officer
- St.George Banking Group



AFS has a unique opportunity in business banking

Case Study 7

Integrated business banking strategy

- Significant part of our business with good capability
- Business portfolio has a sound and improving risk profile
- St.George and Westpac RBB are ranked 1 and 2 in customer NPS
- Business bank performance is attractive and improving, underpinned by different models in St.George and Westpac RBB
- Working with BT and WIB to capture opportunities
- New St.George SME model launched

AFS has a significant business banking franchise

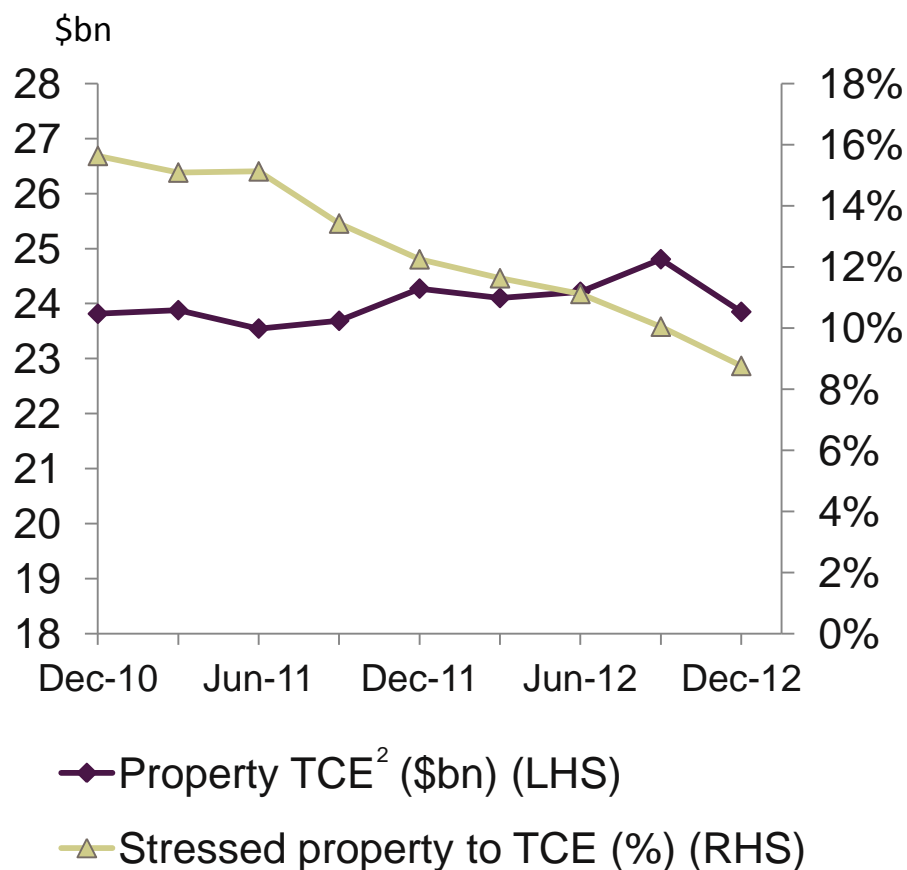
| | |
|---------------|--|
| Customers | <ul style="list-style-type: none">▪ 800k customers |
| Footprint | <ul style="list-style-type: none">▪ 110 business banking centres▪ 796 relationship managers, 421 local business bankers |
| Balance Sheet | <ul style="list-style-type: none">▪ \$78bn in business lending (19% market share^{1,2})▪ \$83bn in business deposits (21% market share^{1,3}) |

1 APRA, RBA and internal metrics at Sep 12. 2 Business credit is Westpac Group share. 3 Business deposits is Westpac Group share of non-financial corp. and community service deposits.

Risk profile for business bank is sound and improving

- Total¹ stressed exposures for AFS below 2% down from a high of 2.4% in 2H10
- Good and improving asset quality
- Commercial property exposures little changed although stressed property continues to reduce

AFS Commercial Property Portfolio

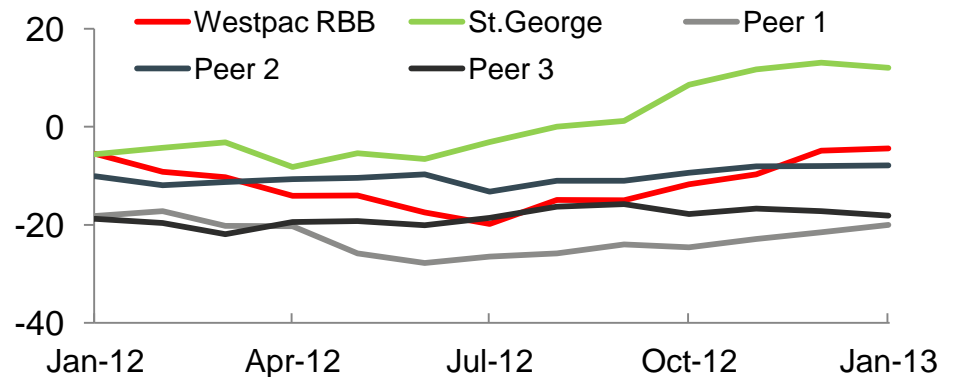


¹ Total stressed includes business and consumer exposures. ² TCE is Total Committed Exposure.

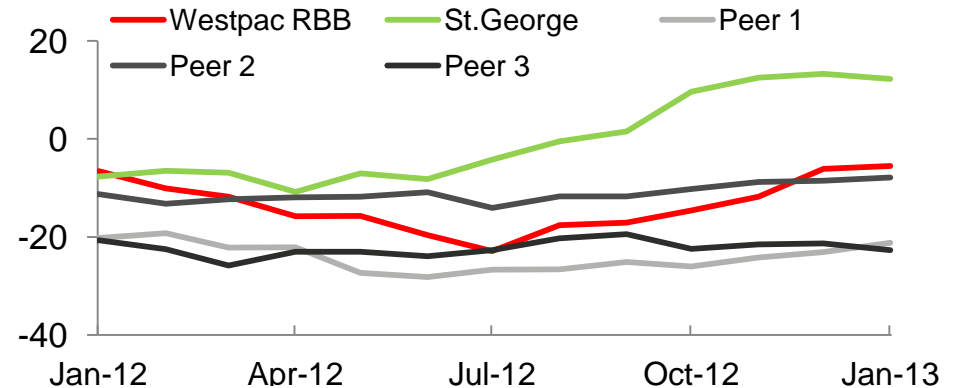
St.George and Westpac RBB leading in business customer advocacy

- St.George is the clear leader for total business and SME
- Westpac RBB solidly improving profile and now ahead of other major banks

Total Business Net Promoter Score, MFI customers, 6mma¹



SME Net Promoter Score, MFI customers, 6mma¹



¹ DBM Consultants Business Financial Services Monitor: 6 month average; Net Promoter Score is calculated by subtracting the percentage of Total Detractors (0-6) from the percentage of Promoters (9-10), who answer the following question: "Please use a scale ranging from 0 to 10, where 0 means 'extremely unlikely' and 10 means 'extremely likely'. How likely would you be to Recommend (MFI) to others for business banking?" SME NPS = NPS of main financial institution. All businesses with annual turnover under \$5 million (excluding Agricultural business).

Business bank's performance is attractive and improving

| | |
|--|----|
| Productivity of business bankers is up 5% from 1Q12 to 1Q13 | ✓✓ |
| Customer growth of 4% is strong in SME and improving in commercial from 1Q12 to 1Q13 | ✓✓ |
| Enhanced pricing disciplines, cross sell and risk management leading to improved returns | ✓ |
| Net growth in lending remains subdued | ■ |
| Attractive deposit to loan ratio | ✓✓ |

An integrated approach to managing business banking

BT and Westpac RBB business example



Example: building advice

- Focused training
- Alignment of planners in centres
- Better skilled bankers
- Joint ownership and accountability



2011 outcomes

- Activity up 33%
- Revenue up 17%



2012 outcomes

- Activity up 8%
- Revenue up 36%

WIB and Westpac RBB business example

Leveraging industry leadership in institutional banking

- Transactional banking
- Financial markets
- Sector and industry specialists
- Product manufacture



Transactional Banking

- Industry solutions through Qvalent
- Target sector profiles
- Learning and accreditation

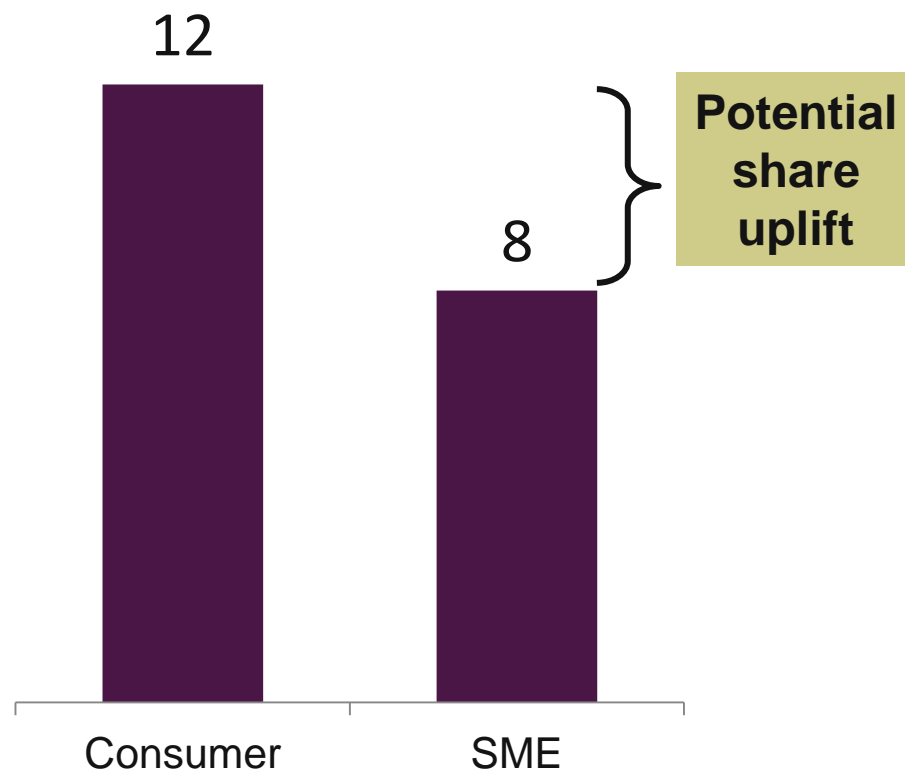


Example: significant SME opportunity in St.George

St.George opportunity highlighted by

- St.George brand naturally attracts SME customers with a very high number walking through branches
- Approx 2,500 new business customers visit St.George branches each month
- Business lending share is under natural market share

St.George share of footings in NSW (%)



Business Connect is St.George's new innovative SME model



Business Connect leveraging St.George's innovation heritage and customers' need for greater convenience

Business model

- Highly trained specialists: banking, transactional, credit risk, wealth – available via video
- Mobile bankers where face-to-face meetings required
- Retail bankers in branch able to deal with transactional needs
- 24/7 lobbies in branch with coin in/out, cheque ATM's



Technology enabled

- Mobile and Online (24/7)
- Video conference (12 hour/day) – when at scale





Australian Financial Services

Strength and opportunity

- ⋮ Brian Hartzer
- ⋮ Chief Executive
- ⋮ Australian Financial Services



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All amounts are in Australian dollars unless otherwise indicated.

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