

## ASIA

**Cambodia** - ANZ first opened in Cambodia in 2005 as ANZ Royal Bank (Cambodia) Limited. Since then, it has helped to develop the Cambodian financial markets and has become a leading international bank in the country.

**China** - China is a strategically imperative market in ANZ's Super Regional strategy. Starting with a representative office in Beijing in 1986, today ANZ has been the only Australian bank to establish a wholly owned subsidiary bank in China with five branches and three sub-branches.

**Hong Kong** - ANZ first established a presence in Hong Kong in 1970. Today, ANZ Hong Kong is one of the key regional hubs for ANZ in Asia. It is also the regional headquarters for ANZ's operations in Northeast Asia.

**India** - ANZ opened its first Indian branch in Mumbai, in mid-2011. The branch provides services to Corporate and Institutional clients in India, as well as providing access to Indian markets for our global network customers.

**Indonesia** - ANZ's presence in Indonesia dates back to 1973 when it established a representative office in Jakarta. Local banking services are provided through our locally incorporated subsidiary PT Bank ANZ Indonesia. ANZ provides a full suite of Retail, Wealth Management, Private Banking, Commercial and Institutional Banking Services. ANZ Indonesia has 28 branches and 53 Automatic Teller Machines in 11 cities across the country.

**Japan** - ANZ opened its first representative office in Tokyo in 1969. It holds a banking license in Japan, with branches in Tokyo, Osaka and Nagoya. Since opening in Japan, ANZ has recorded a number of milestones – it was the first Australian bank to open a branch in Osaka; and the first to provide wealth management services in Nagoya. ANZ Japan has also been rated the number one Foreign Exchange house for Australian and New Zealand dollars for 20 years straight by Euromoney.

**Laos** – ANZ gained a presence in Laos in 2007, when it acquired a 60% stake in Vientiane Commercial Bank. It soon moved to full ownership, and now operates via the subsidiary ANZ Bank (Lao) Limited. Today, ANZ is the largest international bank in Laos; and has won The Banker's Bank of the Year for Laos 4 times since inception (including 2012).

**Malaysia** – In 1971 ANZ was the first foreign bank to seek and obtain representative status in Kuala Lumpur. Our presence in Malaysia spans over 40 years and we are directly supported by our partnership with AmBank, one of Malaysia's major banking groups.

**Philippines** – ANZ's presence in the Philippines commenced over 20 years ago, and was first established in the Philippines' capital, Manila, in 1990. Today, we are still the only Australian bank with a presence in the country. ANZ was granted a universal banking license in 2010, offering Institutional, including Treasury and Transaction banking services, and Retail banking services

**Singapore** – ANZ's presence in Singapore dates back nearly 40 years. ANZ Singapore started as a representative office in 1974 and plays an important role in ANZ's regional strategy, connecting customers with each other and with markets across the region. After acquiring the Royal Bank of Scotland's retail and commercial banking businesses in Singapore in 2010, ANZ was granted a Singaporean 'Qualifying Full Bank' licence.

ANZ Singapore has over 2,000 staff and five branches. It offers a full range of banking solutions covering Institutional, Commercial, Retail, Wealth and Private Banking. ANZ Singapore is also the regional headquarters for ANZ's South and South East Asia operations and one of two designated Asian hubs.

**South Korea** – ANZ's commitment to South Korea spans over 30 years, with ANZ being first established in Seoul in 1978. We hold a full banking licence and remain the only Australian bank with a presence in the country.

**Taiwan** – ANZ is one of the top four major foreign banks in Taiwan serving both the consumer and business markets and has approximately 1,500 employees. In 2010 ANZ expanded to offer a full-service banking platform across Institutional, Commercial, Retail and Private Bank customers. Our network comprises of 14 branches across 6 city locations — Greater Taipei, Taoyuan, Hsinchu, Taichung, Changhua, Tainan and Greater Kaohsiung.

**Thailand** – ANZ established a presence in Thailand with a representative office in Bangkok in 1986 to recently been awarded a banking licence and open its first subsidiary bank in Thailand in June 2015.

As the only Australasian bank with both local and foreign currency capabilities in Corporate banking in Thailand. ANZ Thai is well-positioned for companies doing business in Thailand to support increasing financial needs and growing business opportunities across the country.

**Vietnam** - ANZ has had a presence in Vietnam for almost two decades. Starting as a representative office in 1993, ANZ progressively transformed its business to grow alongside its customers' needs. In 2008 ANZ became one of only three 100% foreign owned banks to be granted a banking licence by the State Bank of Vietnam.

**Myanmar** – ANZ established a presence in Myanmar as the first Australian bank opening a representative office in 2013 to recently been awarded a banking licence and opened our first branch in Myanmar in October 2015. ANZ Myanmar supports institutional and corporate clients in Myanmar and across the other 34 markets in our global network.

## PACIFIC

**American Samoa** - In 2001, the ANZ Amerika Samoa Bank™ was formed. In 2011, ANZ Amerika Samoa Bank merged with ANZ Guam, Inc. to form one entity. Since that time, ANZ has brought new services and expertise in the areas of business finance, insurance products, international payments, trade services and electronic banking services to American Samoa.

**Cook Islands** – ANZ first opened in Rarotonga in 1988, and has since grown to become one of the strongest and most dependable financial institutions in the Cook Islands. Today, ANZ has two branches – in Rarotonga and Aitutaki – as well as four outer island agencies. In addition to banking services, ANZ can assist with investment and trade opportunities; and help with introductions on behalf of customers interested in doing business in the Cook Islands.

**Fiji** – ANZ's entry into the Pacific region dates back to December 1880 when the Union Bank of Australia (est.1837) opened a branch in the old capital of Fiji, Levuka. ANZ is the largest bank in Fiji, having acquired Citibank, Barclays Bank International and Bank of Hawaii. It is widely recognised for its deep local insights and connections; and its broad expertise across sectors such as tourism, manufacturing and infrastructure. ANZ is a fully licensed universal bank providing Institutional, Commercial and Retail Banking as well as wealth management with its exclusive ANZ Signature Priority Banking service. ANZ's regional operations hub for the Pacific is also based in Suva, with 250 staff

**Guam** – ANZ Guam, Inc. (formerly Citizens Security Bank) was founded in 1990, and purchased by ANZ in 2007. Today, ANZ has two branches and over 50 staff, providing services in Commercial and Personal banking.

**Kiribati** – Established in 2001, ANZ Kiribati is the only commercial banking operation in the country. ANZ provides a full range of banking services – business banking, small business, markets/international trade services, retail banking and consumer lending.

**New Caledonia** – In 2005, ANZ opened a Representative Office in New Caledonia's capital, Nouméa. This office also services the French Pacific territories of French Polynesia and Wallis and Futuna. As a representative office, ANZ New Caledonia does not provide direct banking services, but acts as a source of information to businesses looking to operate in the French-speaking islands of the Pacific.

**Papua New Guinea** – ANZ's presence in PNG dates back to 1910, when ANZ forebear the Union Bank of Australia first opened a branch in Port Moresby. ANZ Papua New Guinea was established in 1976 when PNG was granted self-government. Today, we have 15 branches, employ 600 staff and offer Corporate, Commercial and Retail banking products including merchant EFTPOS facilities and ATMs.

**Samoa** – ANZ opened in Samoa in 1990, trading as Bank of Western Samoa. Today, ANZ has branches in Apia, Vaitele and Savaii; and an airport agency at Faleolo International Airport.

**Solomon Islands** – ANZ first established a branch in the Solomon Islands in 1966. We have 4 branches in the country, operating under a full banking licence. Our service segments include Corporate, Commercial, Small Business, Markets/International Trade Services, Prime (Consumer), Retail and Rural Banking Services.

**Timor Leste** – ANZ Timor-Leste was first established in 2001. ANZ has provided professional expertise and services to Timor-Leste, in areas such as trade services, electronic banking and international transactions. We provide Business Banking, Retail and Markets/International Trade Services from our presence in Timor-Leste.

**Tonga** – ANZ first established a presence in Tonga in 1993. Today, ANZ is one of Tonga's largest and most dependable financial institutions. Recently we have entered a partnership with Funds Management Ltd to build a flagship branch in central Nuku'alofa.

**Vanuatu** – Since establishing a presence in Port Vila in 1971, ANZ has grown to become one of Vanuatu's strongest and most dependable financial institutions. There are two ANZ branches in Vanuatu – one in Port Vila, the other in Luganville on the northern island of Espiritu Santo.

