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# Commonwealth Bank Divisional Briefing

Stuart Grimshaw

Group Executive, Financial and Risk Management

14 and 15 May 2002



# Disclaimer

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The material that follows is a presentation of general background information about the Bank's activities current at the date of the presentations, 14 and 15 May 2002. It is information given in summary form and does not purport to be complete. It is not intended to be relied upon as advice to investors or potential investors and does not take into account the investment objectives, financial situation or needs of any particular investor. These should be considered, with or without professional advice when deciding if an investment is appropriate.

# Speaker's Notes

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- Speaker's notes for these presentations are attached below each slide.
- To access them, you may need to save the slides in PowerPoint and view/print in "notes view."

# Agenda

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## 14 May

- Mike Katz, Group Executive, Premium Financial Services
- Michael Ullmer, Group Executive, Institutional and Business Services

## 15 May

- John Mulcahy, Group Executive, Retail Banking Services
- Peter Polson, Group Executive, Investment and Insurance Services

# The Commonwealth Bank Advantage

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- Brand
- Scale
- Products and Businesses
- Risk Profile
- Distribution
- Innovation
- People

# Segmentation: Aligning Domestic Structure with Customer Needs

	<b>Retail Banking Services</b>	<b>Premium Financial Services</b>	<b>Investment &amp; Insurance Services</b>	<b>Institutional &amp; Business Services</b>
<i>Customer Group</i>	Personal banking customers, Small business banking customers	Premium clients including professionals and business	Agents, Brokers, Financial Advisers	Institutional, Corporate, Commercial business customers
<i>Channels</i>	Branch, Ezy-Banking, ATM, EFTPOS, Phone, On-line, Mortgage brokers	Relationship managers, Premium investment centres, phone, on-line.	Agents, Branches, Brokers, Financial Advisers, Premium investment centres DirectDealerships	Relationship managers, Business centres
<i>Services</i>	Group Technology, Back Office Operations, Procurement, Shared Services			
<i>Support</i>	Finance, Risk Management, Human Resources, Strategy, Legal, Secretariat			

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