

Rewriting the merger story

Esri Business Summit 2015





*Representative office
 Current as at May 2013 and subject to updates.



My role in New Zealand

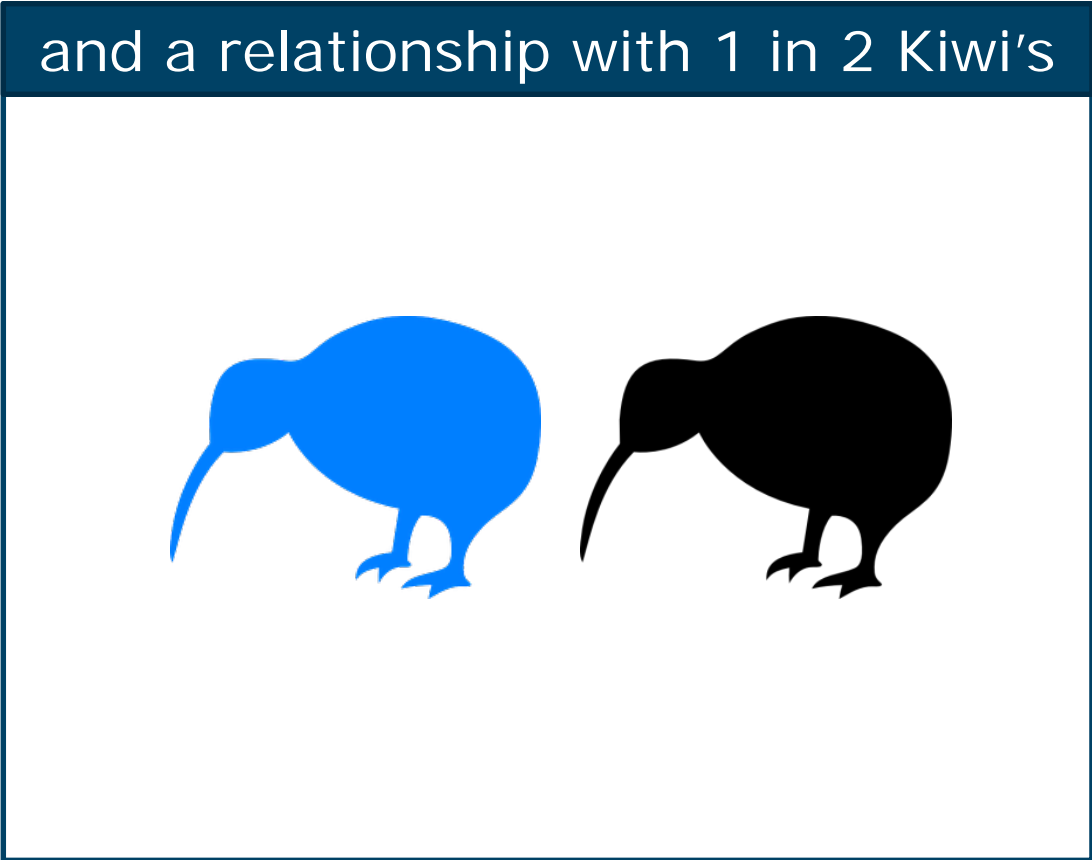
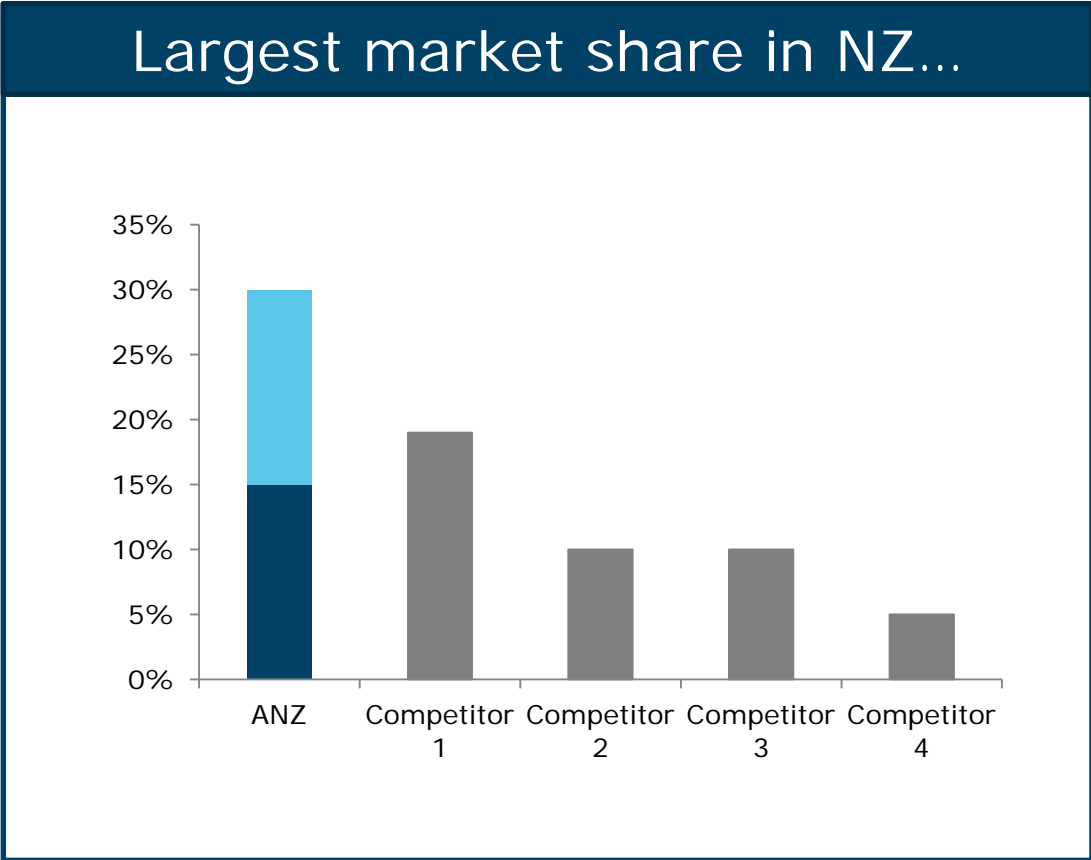
A large banking presence...



...in a small corner of the world



Preparing for the Merger



A tale of a bank merger

A loss of brand recognition...

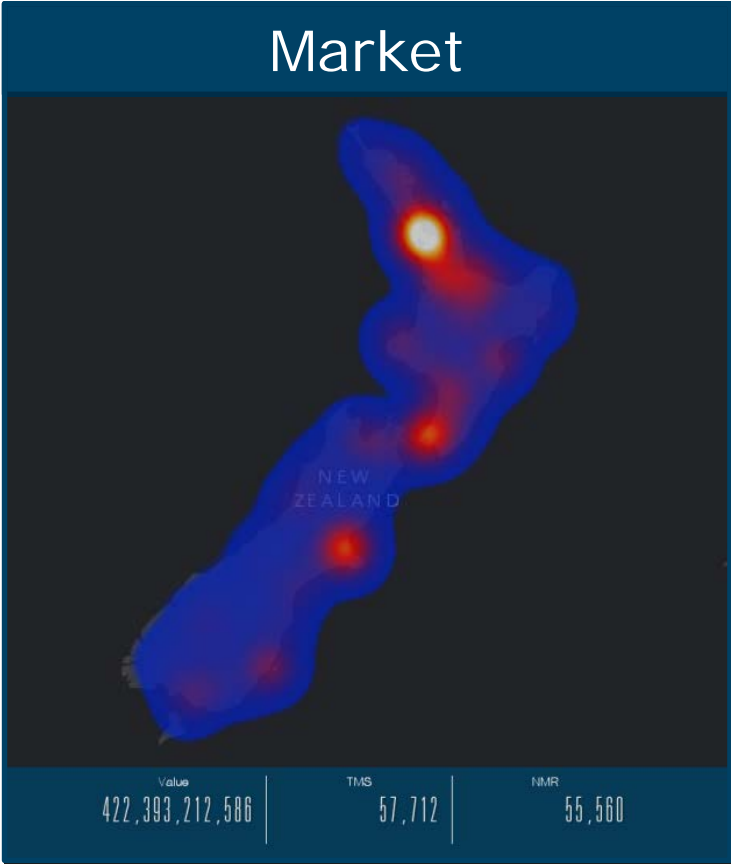


...and less than desirable results

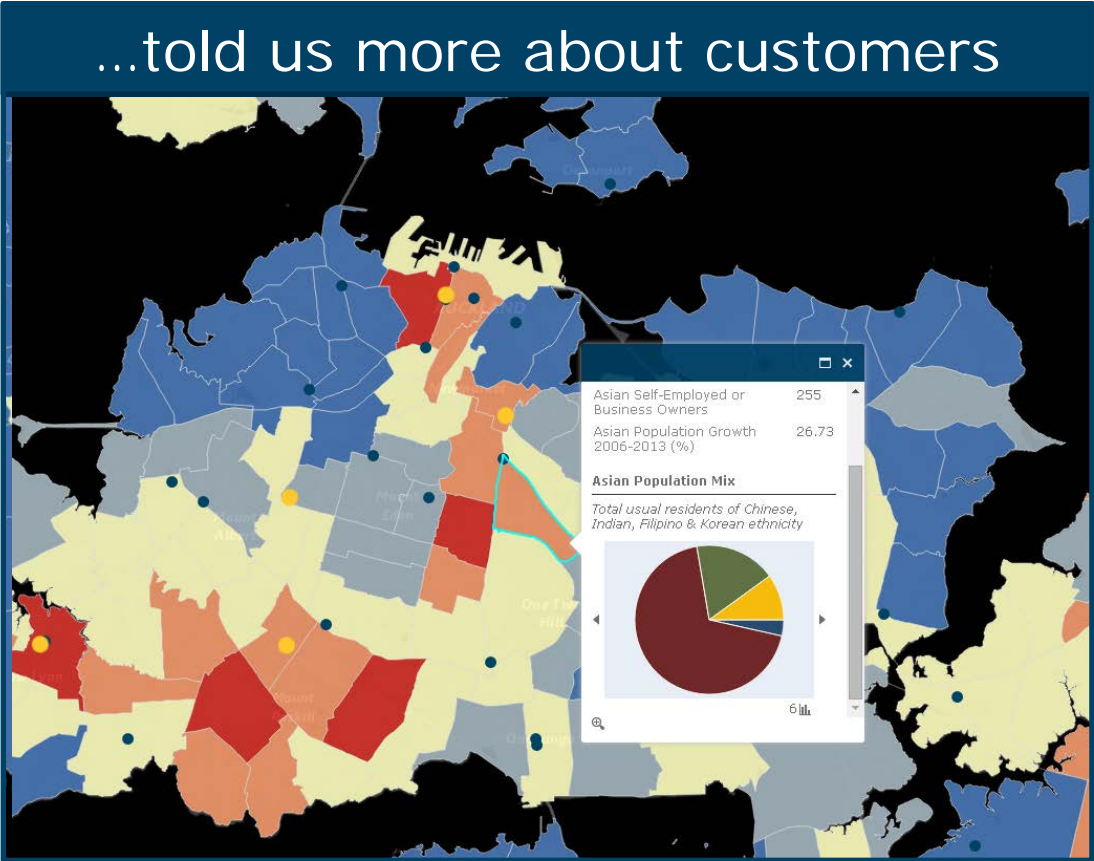
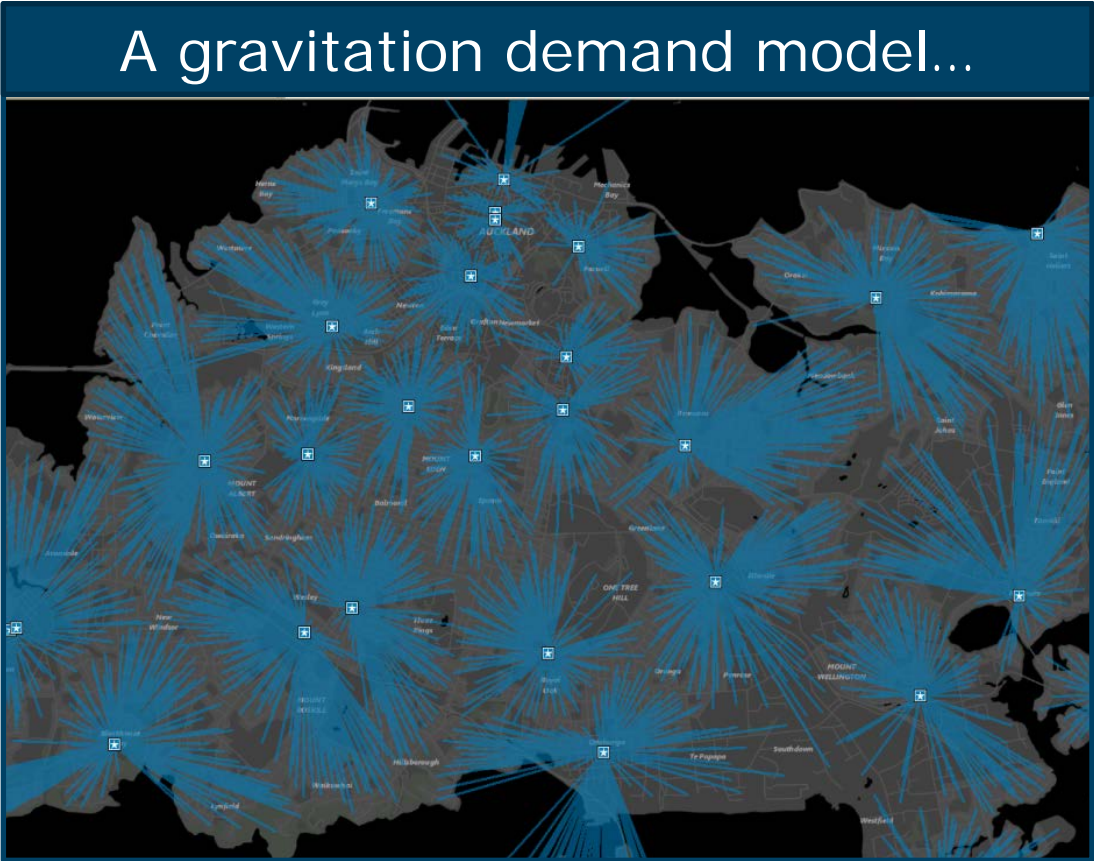
Property costs	↓
Accessibility	↓
Number of branches	↓
Customer satisfaction	↓
Market share	↓
Share holder value	↓
Return on Equity	↓



Our market considerations



Understanding our customers



A new tale of a bank merger

A globally recognised brand...



...delivering great results

Footprint efficiency	↑
Coverage	↑
Property savings	↑
Customer satisfaction	↑
Market share	↑
Share holder value	↑
Return on Equity	↑



Our transformation continues

Less of this....



...and more of this

