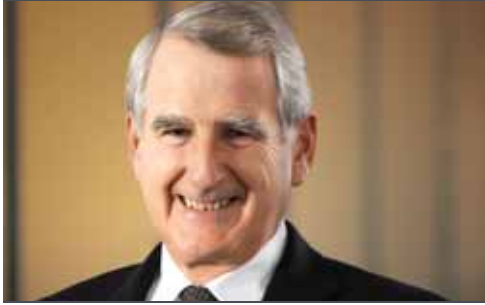


# BOARD OF DIRECTORS

Details of Directors' experience, qualifications and special responsibilities are available in the Annual Report and the Group's website at [www.commbank.com.au/shareholder/annualreports](http://www.commbank.com.au/shareholder/annualreports)



**David J Turner, CHAIRMAN**

David has been a member of the Board since August 2006 and Chairman since February 2010. He was Chairman of Cobham plc from 2008 to 2010 and CEO of Brambles from 2003 until his retirement in 2007. David was a non-executive director of Whitbread plc, director of the Iron Trades Insurance Group and member of the Quotations Committee of the London Stock Exchange. Age 66.



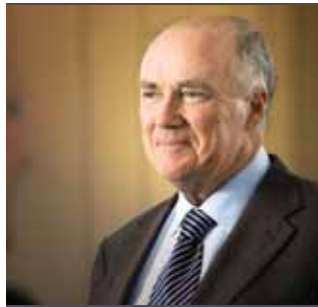
**Ralph J Norris, KNZM, MANAGING DIRECTOR AND CHIEF EXECUTIVE OFFICER**

Ralph was appointed as MD and CEO effective September 2005. He had been CEO and MD of Air New Zealand since 2002 and had been a director of that company since 1998. Ralph is Chairman of Australian Bankers' Association and CommFoundation Pty Ltd. Age 62.



**Sir John A Anderson, KBE**

Sir John has been a member of the Board since 2007. He was CEO & Director of ANZ National Bank Ltd from 2003 to 2005 and National Bank of NZ Ltd from 1989 to 2003. Sir John is Chairman of Television NZ Ltd, NZ Venture Investment Fund, PGG Wrightson Ltd and NPT Ltd. Age 66.



**Colin R Galbraith, AM**

Colin has been a member of the Board since 2000. He is a special advisor for Gresham Partners, Chairman of BHP Billiton Community Trust, a director of OneSteel Ltd and Australian Institute of Company Directors. Age 63.



**Jane S Hemstritch**

Jane has been a member of the Board since 2006. She was MD – Asia Pacific for Accenture from 2004 until her retirement in 2007. Jane is a director of The Global Foundation, Victorian Opera Co Ltd, Tabcorp Ltd and Santos Ltd. Age 57.



### **Launa K Inman**

Launa was appointed to the Board effective March 2011. As MD of Target Australia and former MD of Officeworks, Launa has 32 years of experience in the retail sector. She won the 2003 Telstra Australian Business Woman of the Year. Age 55.



### **S Carolyn H Kay**

Carolyn has been a member of the Board since 2003. She has over 25 years of experience in international finance including working as both a banker and a lawyer at Morgan Stanley, JP Morgan and Linklaters & Paines in London, New York and Australia. Carolyn is a director of Allens Arthur Robinson, Brambles Industries Ltd, Sydney Institute and Infrastructure NSW. Age 50.



### **Brian Long**

Brian was appointed to the Board effective September 2010. He retired as a partner of Ernst & Young in June 2010. Until that time he was Chairman of both Ernst & Young Global Advisory Council and Oceania Area Advisory Council. Brian is Chairman of Ten Network Holdings Ltd. Age 65.



### **Andrew M Mohl**

Andrew has been a member of the Board since 2008. He was MD and CEO of AMP Ltd from 2002 to 2007 and former Group Chief Economist and MD at ANZ Funds Management. Andrew is Chairman of Federal Government Export Finance and Insurance Corp. Age 55.



### **Fergus D Ryan**

Fergus has been a member of the Board since 2000. He was a senior partner of Arthur Andersen until his retirement in 1999 after 33 years with that firm. Fergus is a director of Australian Foundation Investment Co Ltd and Centre for Social Impact. Age 68.



### **Harrison Young**

Harrison has been a member of the Board since 2007. He was Chairman of Morgan Stanley Australia from 2003 to 2007. Harrison is a director of Bank of England and Financial Services Volunteer Corps and Chairman of NBN Co Ltd and Better Place (Australia) Pty Ltd. Age 66.

## EXECUTIVE MANAGEMENT



### **Simon Blair**

Simon was appointed Group Executive International Financial Services in June 2009. He is responsible for managing the Group's Asian banking and life operations as well as Bankwest. Simon was MD of Sovereign New Zealand and COO of Medibank Private Australia. He also held senior roles at the World Bank and Inner & Eastern Health Care Network.



### **Barbara Chapman**

Barbara was appointed Chief Executive and Managing Director of the Group's New Zealand subsidiary ASB with effect from April 2011. She was also appointed non-executive director of the Group's New Zealand life insurance business, ASB Life Ltd (Sovereign). Her previous role was Group Executive Human Resources and Group Services since July 2006.



### **David Cohen**

David joined the Group as General Counsel in June 2008. He advises the CEO and the Board on legal matters, and leads the Group's legal team. David had been General Counsel of AMP since 2003 and a partner with Allens Arthur Robinson for 12 years.



### **David Craig**

David commenced as Chief Financial Officer of the Group in September 2006. He is responsible for the overall financial functions of the Group. David has over 34 years' experience in banking and finance. He was CFO for Australand and COO for PricewaterhouseCoopers and a director of the Australian Gas Light Company.



### **Michael Harte**

Michael joined the Group in April 2006 as Group Executive Enterprise Services, and Chief Information Officer. His experience includes systems development and organisational change in Australia, Europe and US. Michael was VP Information Systems at Citibank.



### **Ross McEwan**

Ross was appointed Group Executive Retail Banking Services in May 2007, with responsibility for the Group's retail banking operation. He has worked in the insurance and investment industries for more than 25 years and most recently in senior management roles within ASB Bank and AXA Ltd.



### **Ian Narev**

Ian was appointed Group Executive, Business and Private Banking in January 2009. He joined the Group in 2007 as Group Head of Strategy. Before that, Ian worked for McKinsey & Co from 1998 to 2007 where he was a global partner and head of the New Zealand office. Prior to that he was a lawyer specialising in mergers and acquisitions.



### **Grahame Petersen**

Grahame was appointed Group Executive Wealth Management in March 2006, with responsibility for Colonial First State, Colonial First State Global Asset Management and Commlnsure. Prior to that he was Group Executive, Group Strategic Development from 2004 to 2006. Grahame has over 30 years experience in the finance industry, across retail banking, corporate banking, insurance and funds management.



### **Ian Saines**

Ian was appointed Group Executive Institutional Banking & Markets in March 2009, with responsibility for providing total capital solutions to the Group's corporate, institutional and government clients. He joined the Group in 2004. Ian previously held senior leadership positions at Zurich Capital Markets Asia and Bankers Trust Australia Ltd.



### **Annabel Spring**

Annabel joined as Group Head of Strategy in March 2009. Previously she was a Managing Director at Morgan Stanley. In her capacity as Head of Global Firm Strategy and Execution, Annabel was responsible for global strategy, and the execution of all Firm transactions. She has worked in New York, Asia and Australia.



### **Alden Toevs**

Alden joined the Group in June 2008 as Group Chief Risk Officer. He was with First Manhattan Consulting Group's risk management for eighteen years. Alden has advised more than 100 banks globally on risk, strategy, mergers and performance measurement.