

11 July 2013

Manager of Company Announcements
ASX Limited
Level 5, 123 Eagle Street
Brisbane QLD 4000

Wide Bay Australia Ltd (WBB) – Public Presentation

Please find attached a presentation to be delivered at a public seminar in Bundaberg today and other regional Queensland centres in due course.

The presentation introduces Wide Bay's new strategy to customers, potential customers, community, staff, investors and potential investors.

The presentation will be made by Wide Bay Australia's CEO, Martin Barrett.

Yours sincerely,



Bill Schafer
Company Secretary



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FUTURE

LET'S MAKE IT HAPPEN

A BUILDING SOCIETY WITH A PROUD HISTORY:

1966	1979	1981	1983	1985	1993	1994	2001	2008		2013
Burnett Permanent Building Society formed	Burnett Permanent & Maryborough Permanent Building Societies merge to form Wide Bay Capricorn Building Society	Merger with Gympie and North Coast Building Society	Merger with Port Curtis Permanent Building Society	\$100 million in assets	Shares issued on Exempt Stock market	Listing on ASX	\$1 billion in assets	Takeover of Mackay Permanent Building Society Ltd \$2 billion in assets	GFC <i>the landscape changed</i>	WBA's Managing Director Mr Ron Hancock retired after 46 years, Mr Martin Barrett appointed as CEO

Four mergers/takeovers

CHALLENGING TIMES NEED A REFRESHED RESPONSE:



Home sales have been weak and values under pressure
• but forecasts predict improvement

Lack of confidence = positive for deposits but
negative for growth and investment

Natural disasters have impacted our region

Big Banks have dominated
• bought competition • bought brokers

How do we respond?



to be
the leader in
retail banking
in our
COMMUNITIES

we
achieve
this
through

our
exceptional
PEOPLE
providing an
exceptional
CUSTOMER
experience

**WE WILL
ALWAYS EXCEED
EXPECTATIONS!**

WE START BY SETTING OUR GOALS & VISION:

GEOGRAPHIC



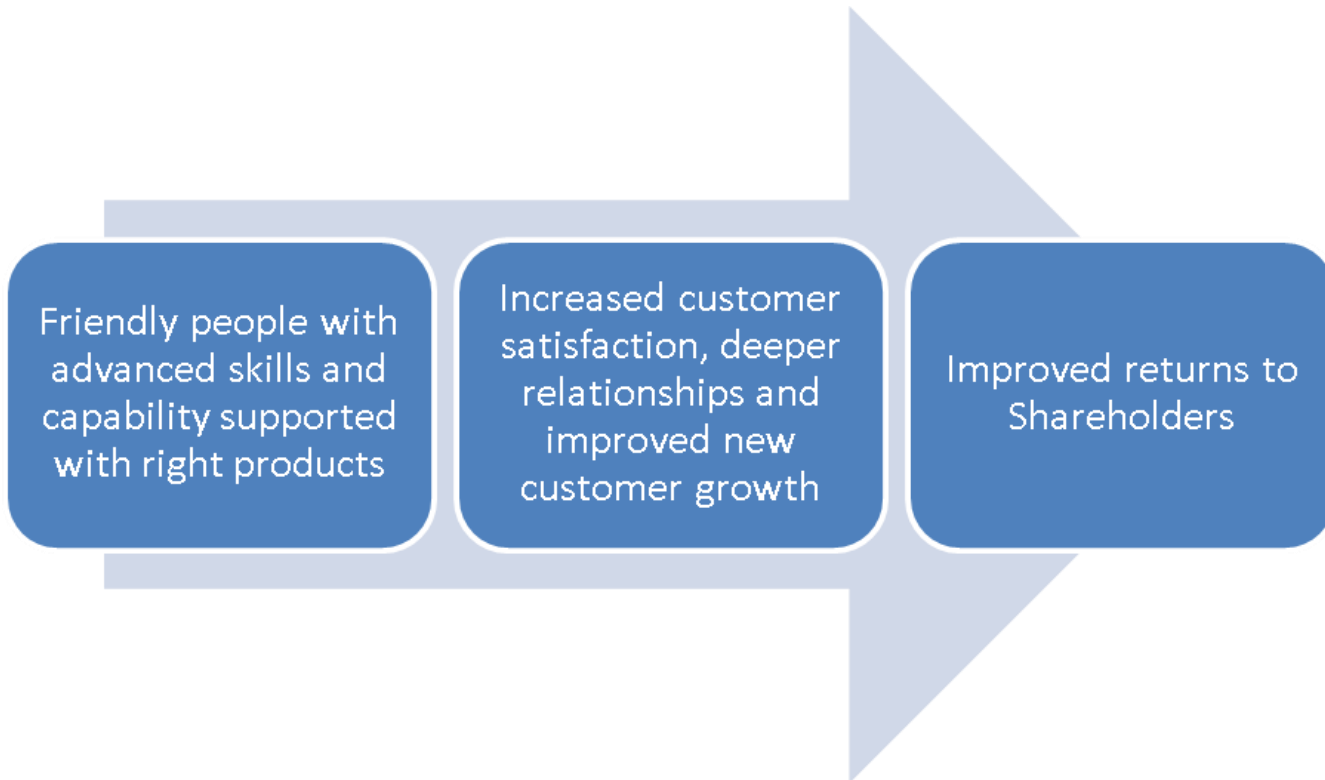
Market leader in growth,
consideration and ultimately market
share – Gympie to Mackay

Market challenger in FNQ & SE Qld

An attractive recognised lender in
Melbourne and Sydney

How do we achieve this?

HOW WE ACHIEVE IT:



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WHAT WE HAVE DONE TO DATE:



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NEW STRUCTURE:



Martin Barrett
Chief Executive Officer



Andrew McArdle
General Manager –
Sales & Distribution



Bill Schafer
Chief Financial
Officer & Company
Secretary



Bob Ashton
Internal Auditor



Charlton Nevis
General Manager –
Third Party &
Strategic Alliance



Dale Hancock
Group Treasury



Frances McLeod
General Manager -
Strategy &
Implementation



Gayle Job
General Manager –
Human Resources



Michael McLennan
Chief Risk Officer



Ray Linderberg
General Manager –
Marketing & Products



Steve Caville
Chief Information
Officer

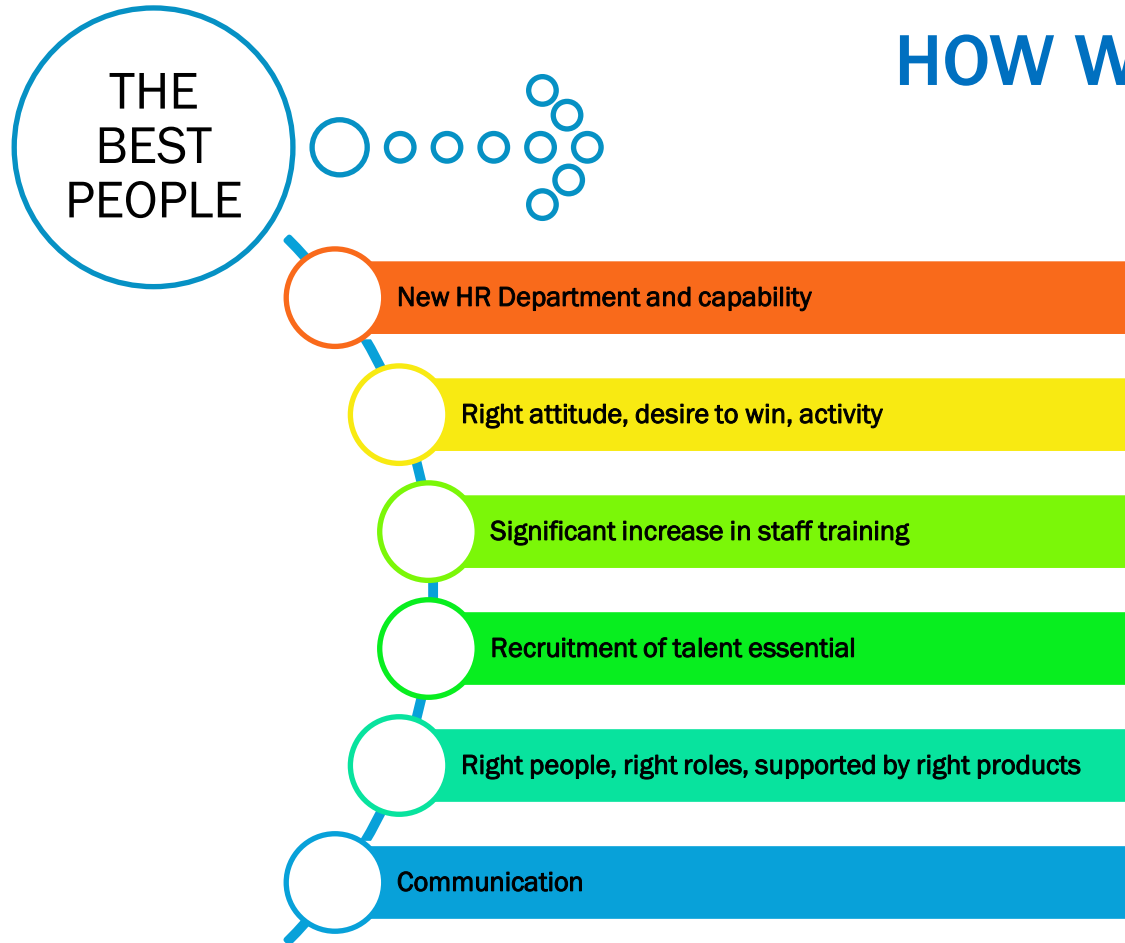


Steve Butler
General Manager -
Operations



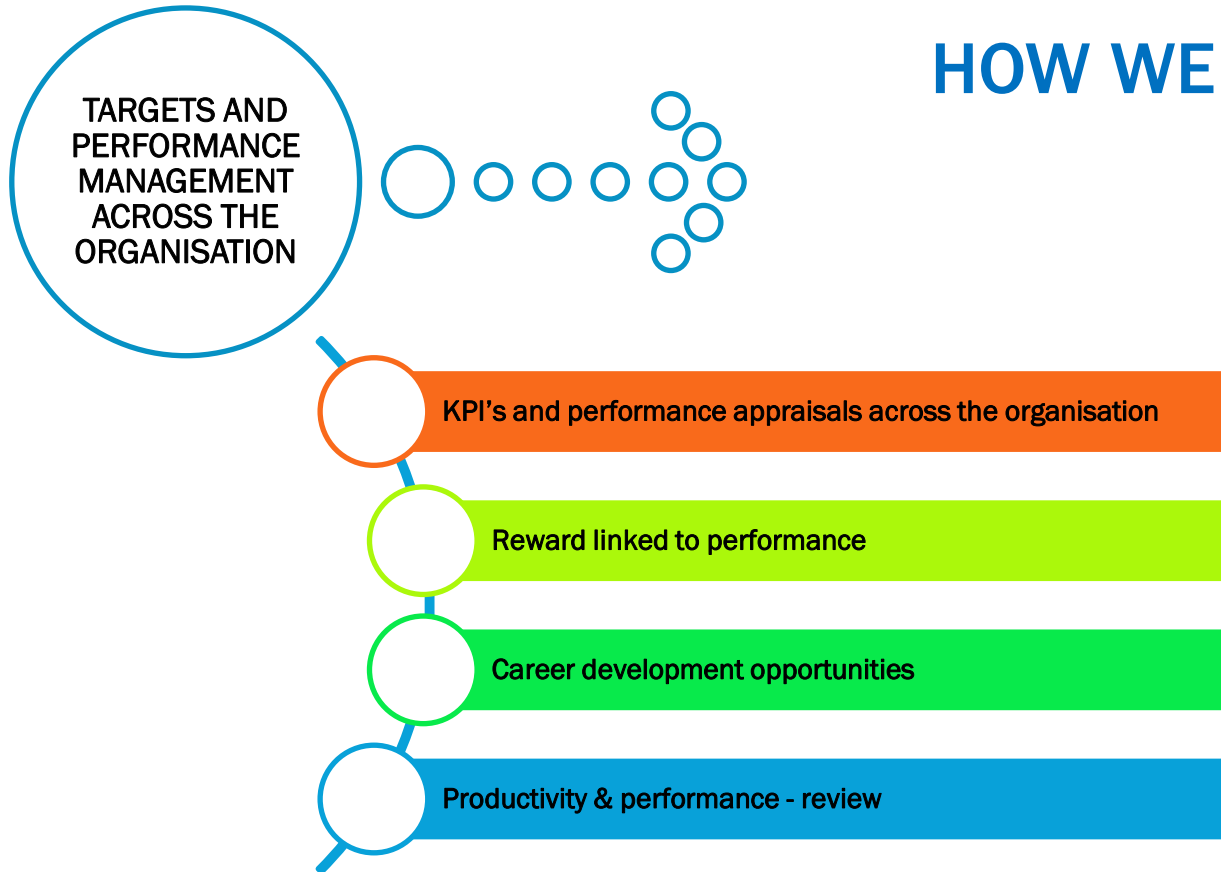
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HOW WE ACHIEVE IT:



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HOW WE ACHIEVE IT:



HOW WE ACHIEVE IT:

LEADER IN
RETAIL
BANKING AND
HOME LOAN
GROWTH

New General Manager, Regional Managers and Regional Lending Manager established to provide the right support and coaching to staff

Targeting home loan growth above National system growth

Introducing additional products

Outperform in our home market, win more customers, be dynamic

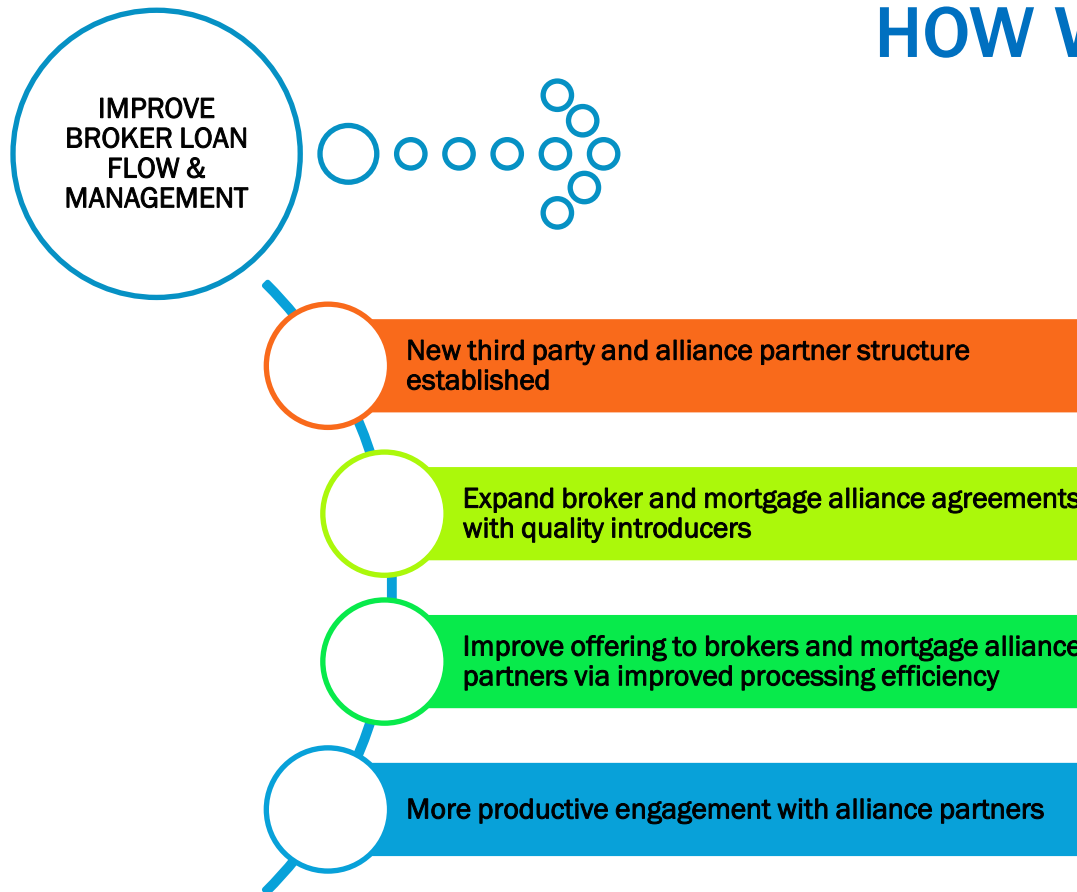
Develop new referral sources

Leverage more points of distribution and sales

Branch revitalisation program



HOW WE ACHIEVE IT:



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LEAD IN
TECHNOLOGY
SOLUTIONS
FOR
CUSTOMERS

Be a leader in the technology space in our class

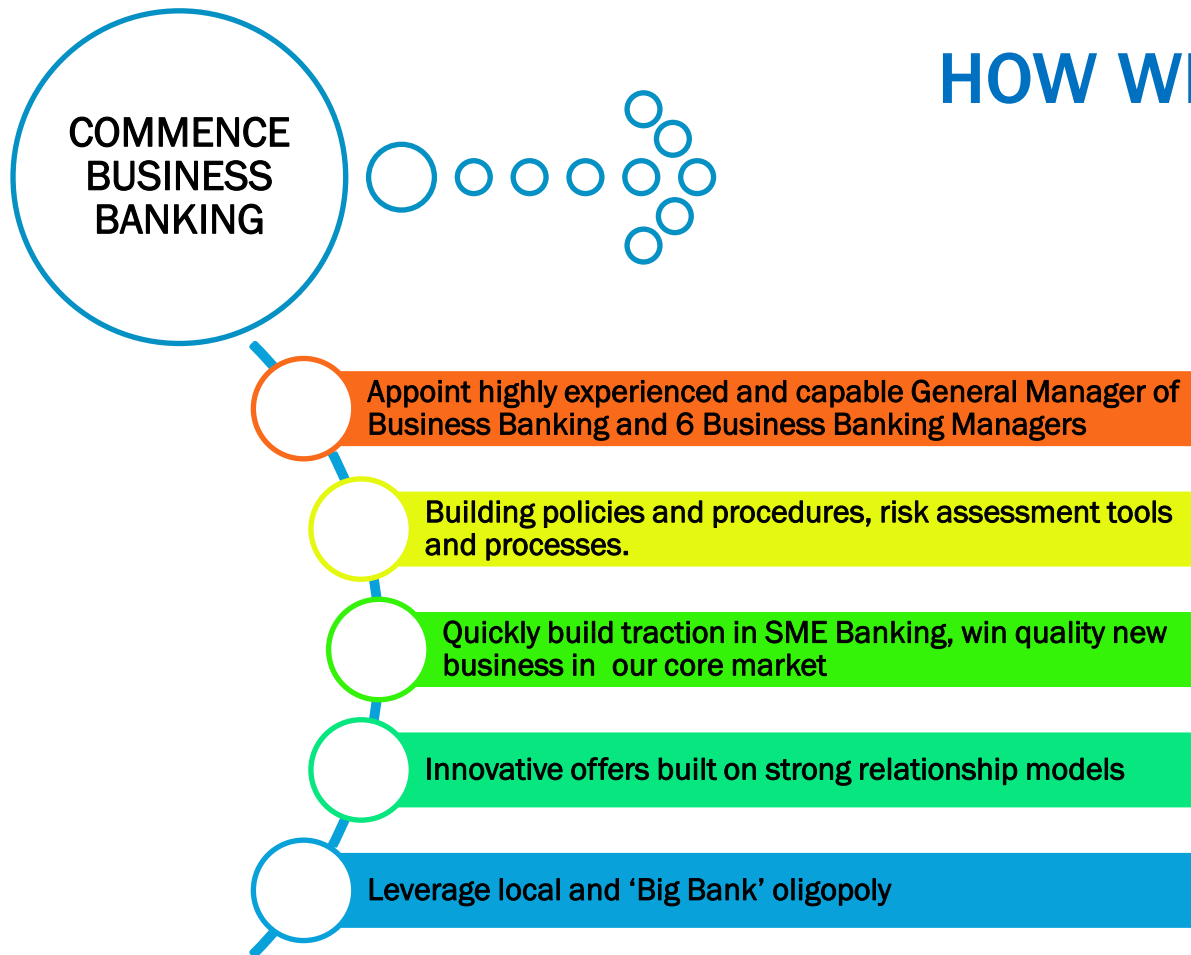
Modernise website

Incorporate technology and digital into customer branch experience

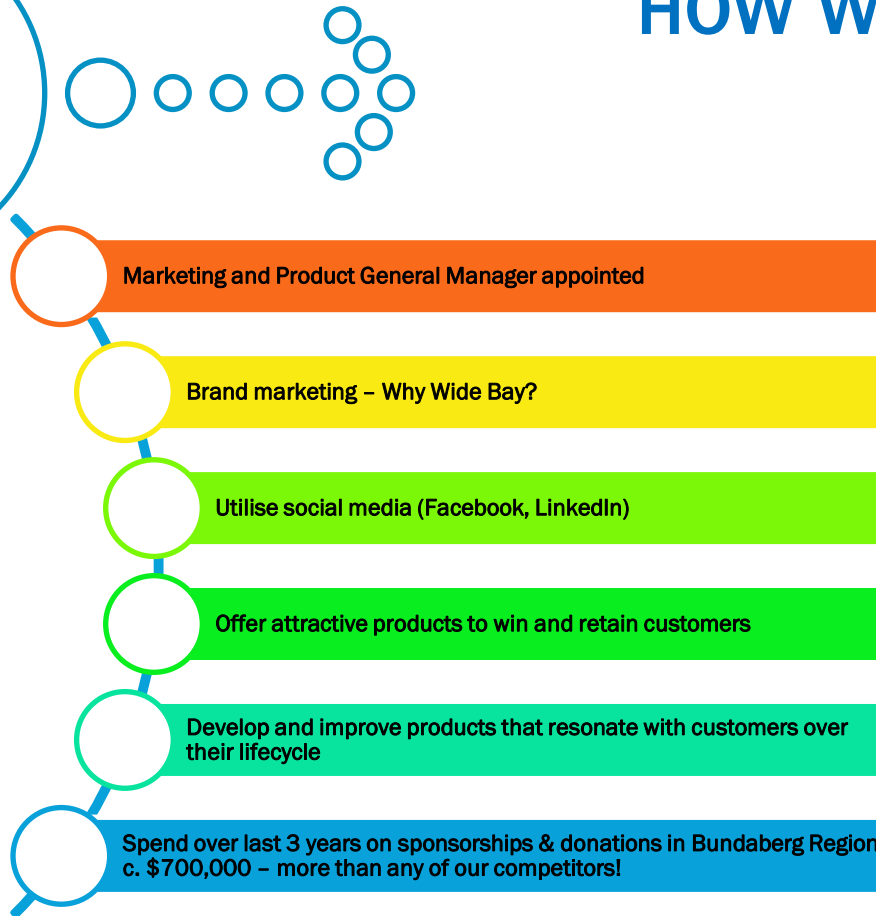


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HOW WE ACHIEVE IT:



MARKETING & PRODUCT ALIGNMENT TO CHANNEL NEEDS



HOW WE ACHIEVE IT:



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HOW WE ACHIEVE IT:

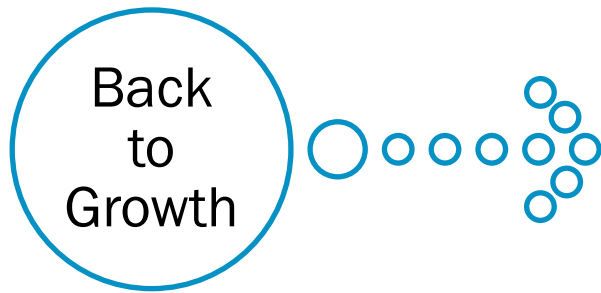
In the next 6 – 12 months...

We expect to convert to a **BANK!**

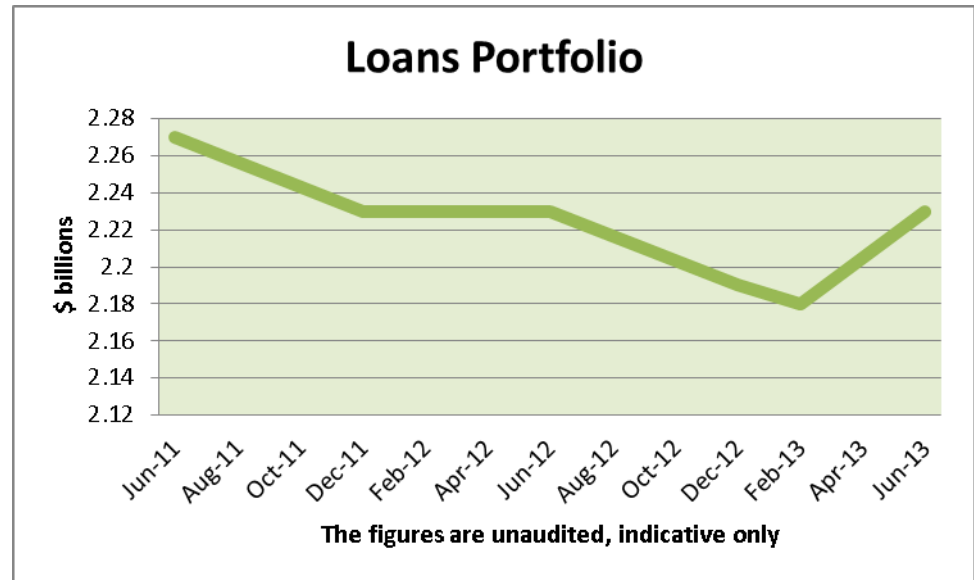
In name not attitude!



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GREEN SHOTS:



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IMPORTANT NOTICES

This Presentation has been prepared for Wide Bay Australia Ltd ABN 40 087 652 060, Australian Financial Services and Australian Credit Licence Number 239686, ASX Code WBB. The information is current as at 11 July 2013.

Financial amounts

All dollar values are in Australian dollars (A\$) and financial data is presented as at the date stated. Pro-forma financial information and past information provided in this Presentation is for illustrative purposes only and is not represented as being indicative of WBB's views on its future financial condition and/or performance. Past performance, including past trading or share price performance, of WBB cannot be relied upon as an indicator of (and provides no guidance as to) future WBB performance including future trading or share price performance.

Future performance

This Presentation contains certain "forward looking statements". Forward looking statements can generally be identified by the use of forward looking words such as "anticipate", "believe", "expect", "project", "forecast", "estimate", "likely", "intend", "should", "will", "could", "may", "target", "plan" and other similar expressions within the meaning of securities laws of applicable jurisdictions. The forward looking statements contained in this Presentation involve known and unknown risks and uncertainties and other factors, many of which are beyond the control of WBB, and may involve significant elements of subjective judgement as to future events which may or may not be correct.

There can be no assurance that actual outcomes will not differ materially from these forward-looking statements.