

Deputy Group General Counsel & Company Secretary
Australia and New Zealand Banking Group Limited
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23 December 2003

Company Announcements
Australian Stock Exchange
Level 10, 20 Bond Street
SYDNEY NSW 2000

Appendix 3Y – Rights Issue Acceptances

The attached Appendix 3Y notices disclose shares acquired by directors of ANZ by way of acceptance of the 2 for 11 renounceable rights issue of ordinary shares pursuant to the prospectus dated 24 October 2003.

Tim Paine
Company Secretary

Appendix 3Y

Change of Director's Interest Notice

Name of entity	Australia and New Zealand Banking Group Limited
ABN	11 005 357 522

We Australia and New Zealand Banking Group Limited give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

Name of Director	Mr Charles Barrington Goode
Date of last Notice	4 November 2003

Part 1 – Change of director's relevant interest in securities

Direct	160,732
Indirect interest:	254,417
Nature of indirect interest	
• Ravenscourt Pty Ltd	ordinary shares 162,565
• ANZEST Pty Ltd (Director's Share Plan "DSP")	ordinary shares <u>91,852</u>
	Total <u>254,417</u>
Date of change:	28 November 2003
No of securities held prior to change:	415,149
Class:	Ordinary Shares
Number acquired (Direct and Indirect):	
• Direct	
○ by exercise of rights on direct holding	29,224
○ by exercise of rights on DSP holding	16,701
• Ravenscourt Pty Ltd (by exercise of rights)	<u>29,558</u>
	Total <u>75,483</u>
Number disposed of:	N/a
Nature of change	Shares acquired under the 2 for 11 renounceable rights issue of ordinary shares pursuant to the prospectus dated 24 October 2003
Value/Consideration	\$981,279
Number of securities held after change:	
Direct – Increased (by 45,925)	45,925
Indirect – Increased (by 29,558)	29,558
Total of interest	<u>490,632</u>

Part 2 – Change of director's interests in contracts - Nil

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Tim Paine
Company Secretary
Australia and New Zealand Banking Group Limited
23 December 2003

Appendix 3Y

Change of Director's Interest Notice

Name of entity	Australia and New Zealand Banking Group Limited
ABN	11 005 357 522

Australia and New Zealand Banking Group Limited gives ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

Name of Director	Mr John McFarlane
Date of last Notice	19 November 2003

Part 1 – Change of director's relevant interest in securities

Ordinary Shares:

Direct interest	513,000
Indirect interest	760,458
Nature of indirect interest	Number & Class of Securities
Bank of New York (as nominee for Self Invested Personal Pension Scheme)	ordinary shares 245,000
- ANZEST Pty Ltd - ANZ Employee Share Acquisition Plan (ESAP) - ANZ Directors' Share Plan (DSP)	ordinary shares 87,190
	ordinary shares <u>428,268</u>
	Total <u>760,458</u>
No of securities held prior to change	1,273,458
Date of change	28 November 2003
Class	Ordinary Shares
Number acquired (Direct and Indirect)	
- Direct - by exercise of rights on direct holding - by exercise of rights on ESAP holding - by exercise of rights on DSP holding - Bank of New York (as nominee for Self Invested Personal Pension Scheme)	101,273 15,853 74,236 <u>34,445</u>
	Total <u>225,807</u>
Number disposed of	N/a
Nature of Change	Shares acquired under the 2 for 11 renounceable rights issue of ordinary shares pursuant to the prospectus dated 24 October 2003.
Value/Consideration	\$2,935,491
Number of securities held after change	
Direct Interest – Increased (by 191,362)	191,362
Indirect Interest – Increased (by 34,445)	34,445
Total of Interest	<u>1,499,265</u>

Options over unissued ordinary shares:

Direct Interest	2,750,000
Indirect Interest	N/a
No of securities held prior to change	N/a
Date of change	N/a
Class	N/a
Number acquired – Direct Interest	N/a
Number disposed of	N/a
Nature of Change	N/a
Value/Consideration	N/a
Number of securities held after change	N/a
Direct Interest – Increased	N/a
Indirect Interest – Unchanged	N/a
Total of Interest	<u>2,750,000</u>

Part 2 – Change of director’s interests in contracts - Nil

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Company Secretary
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23 December 2003

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Change of Director's Interest Notice

Name of entity	Australia and New Zealand Banking Group Limited
ABN	11 005 357 522

We Australia and New Zealand Banking Group Limited give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

Name of Director	Mr John Christian Dahlsen
Date of last Notice	08 February 2002

Part 1 – Change of director's relevant interest in securities

Direct	58,500
Indirect interest:	33,400
Nature of Indirect Interest: John Dahlsen Superannuation Fund	ordinary shares 33,400
	Total <u>33,400</u>
Date of change:	28 November 2003
No of securities held prior to change:	91,900
Class:	Ordinary Shares
Number acquired (Direct and Indirect): • Direct • John Dahlsen Superannuation Fund	9,091 6,073
	Total <u>15,164</u>
Number disposed:	N/a
Nature of change	Shares acquired under the 2 for 11 renounceable rights issue of ordinary shares pursuant to the prospectus dated 24 October 2003
Value/Consideration	\$197,132
Number of securities held after change: Direct – Increased (by 9,091) Indirect – Increased (by 6,073)	9,091 <u>6,073</u>
Total of Interest	<u>107,064</u>

Part 2 – Change of director's interests in contracts - Nil

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Name of Director	Dr Roderick Sheldon Deane
Date of last Notice	08 February 2002

Part 1 – Change of director's relevant interest in securities

Direct	75,000
Nature of indirect interest	N/a
Date of change:	28 November 2003
No of securities held prior to change:	75,000
Class:	Ordinary Shares
Number acquired (Direct):	364
Number disposed:	N/a
Nature of change	Shares acquired under the 2 for 11 renounceable rights issue of ordinary shares pursuant to the prospectus dated 24 October 2003
Value/Consideration	\$4,732
Number of securities held after change:	
Direct – Increased (by 364)	364
Indirect – Unchanged	
Total of Interest	<u>75,364</u>

Part 2 – Change of director's interests in contracts - Nil

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Change of Director's Interest Notice

Name of entity	Australia and New Zealand Banking Group Limited
ABN	11 005 357 522

We Australia and New Zealand Banking Group Limited give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

Name of Director	Mr Jeremy Kitson Ellis
Date of last Notice	04 November 2003

Part 1 – Change of director's relevant interest in securities

Direct	53,911
Indirect interest:	10,287
Nature of indirect interest	N/A
Date of change:	28 October 2003
No of securities held prior to change:	
• Direct	53,911
• Annie Oceana Pty Ltd (Ellis Super Fund A/c)	5,500
• ANZEST Pty Ltd (Director's Share Plan "DSP")	<u>4,787</u>
Total	<u>64,198</u>
Class:	Ordinary Shares
Number acquired (Indirect Interest):	
• Annie Oceana Pty Ltd (Ellis Super Fund A/c)	Ordinary Shares <u>5,000</u>
Total	<u>5,000</u>
Number disposed:	N/a
Nature of change	On-Market Trade
Value/Consideration	\$90,300.00
Number of securities held after change:	
Direct – Unchanged (at 53,911)	
Indirect – Increased (by 5,000)	5,000
	<u>69,198</u>

Part 2 – Change of director's interests in contracts - Nil

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Name of entity	Australia and New Zealand Banking Group Limited
ABN	11 005 357 522

We Australia and New Zealand Banking Group Limited give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

Name of Director	Mr Jeremy Kitson Ellis
Date of last Notice	04 November 2003

Part 1 – Change of director's relevant interest in securities

Direct	53,911
Indirect interest:	15,287
Nature of indirect interest	
• Annie Oceana Pty Ltd (Ellis Super Fund A/c)	ordinary shares 10,500
• ANZEST Pty Ltd (Director's Share Plan "DSP")	ordinary shares <u>4,787</u>
	Total <u>15,287</u>
Date of change:	28 November 2003
No of securities held prior to change:	69,198
Class:	Ordinary Shares
Number acquired (Direct and Indirect):	
• Direct	
○ by exercise of rights on direct holding	9,802
○ by exercise of rights on DSP holding	871
• Annie Oceana Pty Ltd (Ellis Super Fund A/c) by exercise of rights	1,910
	Total <u>12,583</u>
Number disposed:	N/a
Nature of change	Shares acquired under the 2 for 11 renounceable rights issue of ordinary shares pursuant to the prospectus dated 24 October 2003
Value/Consideration	\$163,579
Number of securities held after change:	
Direct – Increased (by 10,673)	10,673
Indirect – Increased (by 1910)	1910
Total of Interest	<u>81,781</u>

Part 2 – Change of director's interests in contracts - Nil

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We Australia and New Zealand Banking Group Limited give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

Name of Director	Ms Margaret Anne Jackson
Date of last Notice	07 July 2003

Part 1 – Change of director's relevant interest in securities

Direct	68,254
Indirect interest:	9,182
Nature of Indirect Interest:	
• Graemar Nominees Pty Ltd	ordinary shares 7,974
• ANZEST Pty Ltd	ordinary shares 1,208
(Director's Share Plan "DSP")	Total <u>9,182</u>
Date of change:	28 November 2003
No of securities held prior to change:	77,436
Class:	Ordinary Shares
Number acquired (Direct and Indirect):	
• Direct	12,411
• Graemar Nominees Pty Ltd	1,450
	Total <u>13,861</u>
Number disposed:	N/a
Nature of change	Shares acquired under the 2 for 11 renounceable rights issue of ordinary shares pursuant to the prospectus dated 24 October 2003
Value/Consideration	\$180,193
Number of securities held after change:	
Direct – Increased (by 12,411)	12,411
Indirect – Increased (by 1,450)	<u>1,450</u>
Total of Interest	<u>91,297</u>

Part 2 – Change of director's interests in contracts - Nil

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We Australia and New Zealand Banking Group Limited give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

Name of Director	Mr David Michael Gonski
Date of last Notice	19 November 2003

Part 1 – Change of director's relevant interest in securities

Direct	2,099
Indirect interest:	50,000
Nature of Indirect Interest:	
Pajton Pty Limited as trustee for DMG Super Fund	ordinary shares 25,000
Sarai Pty Limited (a company controlled by Mr Gonski)	ordinary shares 25,000
	Total <u>50,000</u>
Date of change:	28 November 2003
No of securities held prior to change:	52,099
Class:	Ordinary Shares
Number acquired (Direct):	382
Number disposed:	N/a
Nature of change	Shares acquired under the 2 for 11 renounceable rights issue of ordinary shares pursuant to the prospectus dated 24 October 2003
Value/Consideration	\$4,966
Number of securities held after change:	
Direct – Increased (by 382)	<u>382</u>
Indirect – Unchanged	
Total of Interest	<u>52,481</u>

Part 2 – Change of director's interests in contracts - Nil

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