

Appendix 3Y

Change of Director's Interest Notice

Information or documents not available now must be given to ASX as soon as available. Information and documents given to ASX become ASX's property and may be made public.

Introduced 30/09/01 Amended 01/01/11

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	Peter Algernon Franc Hay
Date of last notice	21 December 2010

Part 1 - Change of director's relevant interests in securities

In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust

Note: In the case of a company, interests which come within paragraph (i) of the definition of "notifiable interest of a director" should be disclosed in this part.

Direct or indirect interest	Direct - 267 Indirect - 40,200
Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest.	
<ul style="list-style-type: none"> • HSBC Custody Nominees (Australia) Ltd – As custodian for Mr Hay and another person as co-trustees for a deceased estate in which Mr Hay has no beneficial interest 	Ordinary Shares 6,018
<ul style="list-style-type: none"> • Mr John Blanch & Mr John Emerson & Mr Peter Hay as co-trustees for a deceased estate in which Mr Hay has no beneficial interest 	Ordinary Shares 4,255
<ul style="list-style-type: none"> • Auxesis Investments Pty Ltd <Auxesis Super Fund A/C> 	Ordinary Shares 7,168
<ul style="list-style-type: none"> • WJM Pty Ltd – Mr Hay is a director of this company and a trustee controlling the majority of the shares in this company, but 	Ordinary Shares 19,855

+ See chapter 19 for defined terms.

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<p>has no beneficial interest in the shares held by it</p> <ul style="list-style-type: none"> ANZEST Pty Ltd - Directors' Share Plan 	<p>Ordinary Shares <u>2,904</u></p> <p>Total 40,200</p>
Date of change	07 January 2011
No. of securities held prior to change	40,467
Class	Ordinary Shares
<p>Number acquired (indirect)</p> <ul style="list-style-type: none"> HSBC Custody Nominees (Australia) Ltd – As custodian for Mr Hay and another person as co-trustees for a deceased estate in which Mr Hay has no beneficial interest 	<p>Ordinary Shares 1,021</p>
Number disposed	N/A
<p>Value/Consideration</p> <p>Note: If consideration is non-cash, provide details and estimated valuation</p>	1,021 Ordinary Shares acquired at an average price of \$22.90
<p>No. of securities held after change</p> <p>Direct – Unchanged</p> <p>Indirect – Increased (by 1,021)</p> <p>Total of interest</p>	<p>267</p> <p>41,221</p> <p><u>41,488</u></p>
<p>Nature of change</p> <p>Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back</p>	On-market trade

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

Part 3 – +Closed period

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Were the interests in the securities or contracts detailed above traded during a ⁺ closed period where prior written clearance was required?	No
If so, was prior written clearance provided to allow the trade to proceed during this period?	N/A
If prior written clearance was provided, on what date was this provided?	N/A

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John Priestley
Company Secretary
Australia and New Zealand Banking Group Limited
12 January 2011

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