

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 (the entity) 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	Shayne Cary Elliott
Date of last notice	4 July 2022

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.

Ordinary Shares:

Direct or indirect interest	Direct – 3,583 Indirect – 518,500
Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest. • ANZEST Pty Ltd • ANZ Employee Share Acquisition Plan • Netwealth Investments Limited • Elliott Pty Ltd as trustee for Elliott Family Trust (333,053 shares) • Elliott No 3 Pty Ltd <S & N Elliott S/F A/C> (58,472 shares)	Ordinary Shares 126,975 Ordinary Shares 391,525
Date of change	(a) 12 December 2022 (b) 15 December 2022
No. of securities held prior to change	<u>522,083</u>

+ See chapter 19 for defined terms.

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Class	Ordinary Shares
Number acquired (direct)	(b) 3,834
Number acquired (indirect) ANZEST Pty Ltd ANZ Employee Share Acquisition Plan	(a) 40,312
Number disposed (indirect)	N/A
Number disposed (direct)	N/A
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	(a) No amount is payable by Mr Elliott in relation to these Ordinary Shares. (b) 3,834 Ordinary Shares allotted pursuant to the ANZ Dividend Reinvestment Plan ("DRP") at \$24.51 per Share.
No. of securities held after change Direct – (b) Increased (by 3,834)	7,417
Indirect - ANZEST Pty Ltd - ANZ Employee Share Acquisition Plan – (a) Increased (by 40,312) - Netwealth Investments Limited - Elliott Pty Ltd as trustee for Elliott Family Trust – unchanged - Elliott No 3 Pty Ltd <S & N Elliott S/F A/C> - unchanged	167,287 333,053 58,472
Total of interest	<u>566,229</u>

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Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	(a) Shares purchased on-market and physically allocated on 12 December 2022 in accordance with the ANZ Employee Share Acquisition Plan as part of Annual Variable Remuneration arrangements for 2021/2022. Shares are to be restricted and held in trust pursuant to the rules of the Plan, with 20,156 shares to be restricted to 22 November 2023 and 20,156 shares to be restricted to 22 November 2024. (b) 3,834 Ordinary Shares allotted pursuant to the DRP.
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Options over unissued ordinary shares:

Direct or indirect interest	Direct – 453,727 Indirect – Nil
Date of change	N/A
No. of options held prior to change	453,727
Class	Options over unissued Ordinary Shares
Number of options acquired (direct)	N/A
Number of options disposed (direct)	N/A
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	N/A
No. of options held after change	
Direct – unchanged	453,727
Indirect – unchanged	Nil
Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	N/A

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

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Part 3 – ⁺Closed period

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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Simon Pordage
Company Secretary
Australia and New Zealand Banking Group Limited
15 December 2022

⁺ See chapter 19 for defined terms.