



13 November 2020

Market Announcements Office
ASX Limited
Level 4
20 Bridge Street
SYDNEY NSW 2000

Chairman's letter to shareholders

Australia and New Zealand Banking Group Limited (ANZ) today released its Chairman's letter to shareholders.

It has been approved for distribution by ANZ's Chairman.

Yours faithfully

Simon Pordage
Company Secretary
Australia and New Zealand Banking Group Limited



Paul D O'Sullivan
Chairman
13 November 2020

Dear shareholder

2020 Annual General Meeting

On behalf of the Directors of Australia and New Zealand Banking Group Limited ("ANZ"), I confirm that ANZ's 2020 Annual General Meeting (**AGM**) will be held on Wednesday, 16 December 2020 commencing at 10:00am (AEDT).

In light of these unprecedented times and the COVID-19 pandemic restrictions on physical gatherings, we will be managing our AGM very differently this year. The health and safety of our shareholders, our employees, all of their families, and the broader community, is paramount.

We have considered these measures carefully and to maximise the opportunities for shareholder participation, our AGM will be held fully virtually this year for all shareholders. We encourage all shareholders and proxyholders to participate.

Meeting documentation

Together with this letter please find enclosed a Virtual AGM Guide and the AGM FAQ document, providing full details of how to participate in the virtual AGM (including having a telephone line for those without internet access). These documents, together with the Notice of Meeting and other relevant AGM documentation have been lodged with ASX and are available on our website: anz.com/agm.

Shareholders can request a hard copy of the AGM documentation be sent to them free of charge, including a personalised proxy form, by contacting our Share Registrar (details are in the attached documentation).

Your Board and Management team always enjoy the opportunity to meet with shareholders at our AGMs. Unfortunately, this will not be possible this year. Nonetheless, we look forward to getting your questions and feedback during the AGM.

Thank you for your continued support of ANZ. We look forward to your virtual attendance and the opportunity to engage with you at our 2020 AGM.

Yours faithfully

A handwritten signature in blue ink that reads 'Paul D O'Sullivan'. The signature is stylized and written in a cursive-like font.

Paul D O'Sullivan, Chairman