

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	1 October 2020

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 – 5,599 Indirect – 291,099
Nature of indirect interest (including registered holder) <small>Note: Provide details of the circumstances giving rise to the relevant interest.</small>	
<ul style="list-style-type: none"> • ANZEST Pty Ltd <ul style="list-style-type: none"> - ANZ Employee Share Acquisition Plan 	Ordinary Shares 79,877
<ul style="list-style-type: none"> • Elliott Pty Ltd as trustee for Elliott Family Trust 	Ordinary Shares 0
<ul style="list-style-type: none"> • Elliott No 3 Pty Ltd <S & N Elliott S/F A/C> 	Ordinary Shares 0
<ul style="list-style-type: none"> • Netwealth Investments Limited 	Ordinary Shares 211,222
Date of change	30 November 2020

+ See chapter 19 for defined terms.

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No. of securities held prior to change	<u>296,698</u>
Class	Ordinary Shares
Number acquired (direct)	34,733
Number disposed (direct)	N/A
Number acquired (indirect)	N/A
Number disposed (indirect)	N/A
Value/Consideration <small>Note: If consideration is non-cash, provide details and estimated valuation</small>	No amount is payable by Mr Elliott in relation to these ordinary shares.
No. of securities held after change	
Direct – increased (by 34,733)	40,332
Indirect – unchanged	79,877
• ANZEST Pty Ltd	
• ANZ Employee Share Acquisition Plan	0
• Elliott Pty Ltd as trustee for Elliott Family Trust	0
• Elliott No 3 Pty Ltd <S & N Elliott S/F A/C>	
• Netwealth Investments Limited	211,222
	<u>331,431</u>
Total of interest	
Nature of change <small>Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back</small>	34,733 Performance Rights granted on 17 December 2015 vested on 17 December 2018. The vested Performance Rights were converted to ordinary shares on 30 November 2020 and are held directly.

Options over unissued ordinary shares:

Direct or indirect interest	Direct – 456,458 Indirect – Nil
Date of change	30 November 2020
No. of options held prior to change	456,458
Class	Options over unissued Ordinary Shares
Number of options acquired (direct)	N/A

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Number of options disposed (direct)	34,733
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	No amount was payable by Mr Elliott
No. of options held after change	
Direct – decreased (by 34,733)	421,725
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	34,733 Performance Rights granted on 17 December 2015 vested on 17 December 2018. The vested Performance Rights were converted to ordinary shares on 30 November 2020 and are held directly.

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

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
4 December 2020

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