



8 November 2021

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
8 November 2021

Dear shareholder

2021 Annual General Meeting

On behalf of the Directors of Australia and New Zealand Banking Group Limited ("ANZ"), I confirm that ANZ's 2021 Annual General Meeting (**AGM**) will be held on Thursday, 16 December 2021 commencing at 10:00am (AEDT).

In light of these continuing unprecedented times and the COVID-19 pandemic, we need to consider the health and safety of our shareholders, our employees, all of their families, and the broader community.

We have considered this carefully and to maximise the opportunities for shareholder participation, our AGM will again 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 at 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, and I had been looking forward to addressing shareholders in person. Unfortunately, this will not be possible again 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 2021 AGM.

Yours faithfully

A handwritten signature in blue ink that reads 'Paul D O'Sullivan'. The signature is stylized and fluid, with a long, sweeping underline that extends to the right.

Paul D O'Sullivan, Chairman