

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	8 December 2021

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 – 3,038 Indirect – 394,620						
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 • Netwealth Investments Limited <ul style="list-style-type: none"> • Elliott Pty Ltd as trustee for Elliott Family Trust (229,165 shares) • Elliott No 3 Pty Ltd <S & N Elliott S/F A/C> (58,472 shares) 	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;"></td> <td style="width: 20%; text-align: center;">Ordinary Shares</td> <td style="width: 20%; text-align: right;">106,983</td> </tr> <tr> <td></td> <td style="text-align: center;">Ordinary Shares</td> <td style="text-align: right;">287,637</td> </tr> </table>		Ordinary Shares	106,983		Ordinary Shares	287,637
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Date of change	16 December 2021						
No. of securities held prior to change	<u>397,658</u>						

+ See chapter 19 for defined terms.

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Class	Ordinary Shares
Number acquired (direct)	1,843
Number acquired (indirect)	N/A
Number disposed (indirect)	N/A
Number disposed (direct)	N/A
Value/Consideration <small>Note: If consideration is non-cash, provide details and estimated valuation</small>	1,843 Ordinary Shares allocated pursuant to the ANZ Dividend Reinvestment Plan ("DRP") at \$27.68 per Share.
No. of securities held after change	
Direct – Increased (by 1,843)	4,881
Indirect	
• ANZEST Pty Ltd	106,983
• ANZ Employee Share Acquisition Plan - Unchanged	
• Netwealth Investments Limited	
• Elliott Pty Ltd as trustee for Elliott Family Trust - Unchanged	229,165
• Elliott No 3 Pty Ltd <S & N Elliott S/F A/C> - Unchanged	58,472
Total of interest	<u>399,501</u>
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>	1,843 Ordinary Shares allocated pursuant to the DRP.

Options over unissued ordinary shares:

Direct or indirect interest	Direct – 499,749 Indirect – Nil
Date of change	16 December 2021
No. of options held prior to change	499,749
Class	Options over unissued Ordinary Shares
Number of options acquired (direct)	126,353
Number of options disposed (direct)	N/A

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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 – increased (by 126,353) Indirect – unchanged	 626,102 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	Grant of Performance Rights in accordance with a resolution of shareholders at the 2021 Annual General Meeting on the terms and conditions described in the Notice of Annual General Meeting and the Explanatory Notes which accompanied the Notice.

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
17 December 2021

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