

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	20 December 2019

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 – 4,493 Indirect – 291,099						
Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest.							
<ul style="list-style-type: none"> • ANZEST Pty Ltd <ul style="list-style-type: none"> - ANZ Employee Share Acquisition Plan • Elliott Pty Ltd as trustee for Elliott Family Trust • Elliott No 3 Pty Ltd <S & N Elliott S/F A/C> 	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Ordinary Shares</td> <td style="text-align: right; width: 40%;">79,877</td> </tr> <tr> <td>Ordinary Shares</td> <td style="text-align: right;">152,735</td> </tr> <tr> <td>Ordinary Shares</td> <td style="text-align: right;">58,487</td> </tr> </table>	Ordinary Shares	79,877	Ordinary Shares	152,735	Ordinary Shares	58,487
Ordinary Shares	79,877						
Ordinary Shares	152,735						
Ordinary Shares	58,487						
Date of change	10 July 2020 & 14 July 2020						
No. of securities held prior to change	<u>295,592</u>						

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Class	Ordinary Shares
Number acquired (direct)	N/A
Number disposed (direct)	N/A
Number acquired (indirect) Netwealth Investments Limited	211,222
Number disposed (indirect) <ul style="list-style-type: none"> • Elliott Pty Ltd as trustee for Elliott Family Trust • Elliott No 3 Pty Ltd <S & N Elliott S/F A/C> 	1. 152,735 2. 58,487
Value/Consideration <small>Note: If consideration is non-cash, provide details and estimated valuation</small>	No consideration was paid in relation to this change.
No. of securities held after change	
Direct – unchanged	4,493
Indirect – unchanged	
<ul style="list-style-type: none"> • ANZEST Pty Ltd <ul style="list-style-type: none"> • ANZ Employee Share Acquisition Plan • Elliott Pty Ltd as trustee for Elliott Family Trust (decreased by 152,735) • Elliott No 3 Pty Ltd <S & N Elliott S/F A/C> (decreased by 58,487) • Netwealth Investments Limited (increased by 211,222) 	79,877 0 0 211,222
Total of interest	<u>295,592</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. 152,735 Ordinary Shares indirectly held by Elliott Pty Ltd as trustee for Elliott Family Trust were transferred to Netwealth Investments Limited as custodian on 14 July 2020. Elliott Pty Ltd as trustee for Elliott Family Trust remains the beneficial owner. 2. 58,487 Ordinary Shares indirectly held by Elliott No 3 Pty Ltd <S & N Elliott S/F A/C> were transferred to Netwealth Investments Limited as custodian on 10 July 2020. Elliott No 3 Pty Ltd <S & N Elliott S/F A/C> remains the beneficial owner.

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Options over unissued ordinary shares:

Direct or indirect interest	Direct – 456,458 Indirect – Nil
Date of change	N/A
No. of options held prior to change	456,458
Class	Options over unissued Ordinary Shares
Number of options acquired (direct)	N/A
Number of options disposed (direct)	N/A
Value/Consideration <small>Note: If consideration is non-cash, provide details and estimated valuation</small>	N/A
No. of options held after change	
Direct – unchanged	456,458
Indirect – unchanged	Nil
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>	N/A

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
15 July 2020

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