

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	ANZ Group Holdings Limited (ANZ)	Australia and New Zealand Banking Group Limited (AN3)
ABN	16 659 510 791	11 005 357 522

We (the entities) 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	Richard Boyce Massey Gibb
Date of last notice	28 May 2025

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.

Direct or indirect interest	Indirect	
Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest. Milkstone Holdings Pty Ltd <Milkstone A/C>	ANZ Ordinary Shares AN3 Capital Notes 7 AN3 Capital Notes 8	2,666* 340 341
Date of change	11 November 2025	
No. of securities held prior to change	ANZ Ordinary Shares AN3 Capital Notes 7 AN3 Capital Notes 8	2,666 340 341
Class	ANZ Ordinary Shares AN3 Capital Notes 7 AN3 Capital Notes 8	

+ See chapter 19 for defined terms.

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Number acquired (indirect)	
Milkstone Holdings Pty Ltd <Milkstone A/C>	ANZ Ordinary Shares 1,836
Number disposed (indirect)	
	AN3 Capital Notes 7 340
	AN3 Capital Notes 8 341
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	1,836 ANZ Ordinary Shares were acquired on-market at an average price of \$38.42 per Share. 340 AN3 Capital Notes 7 were disposed of at an average price of \$103.36 per AN3 Capital Notes 7. 341 AN3 Capital Notes 8 were disposed of at an average price of \$103.85 per AN3 Capital Notes 8.
No. of securities held after change	
<u>ANZ Ordinary Shares</u>	
Direct – Unchanged	ANZ Ordinary Shares 0
Indirect – Increased (by 1,836)	ANZ Ordinary Shares 4,502
Total of interest	<u>4,502</u>
<u>AN3 Capital Notes 7</u>	
Direct – Unchanged	AN3 Capital Notes 7 0
Indirect – Decreased (by 340)	AN3 Capital Notes 7 0
Total of interest	<u>0</u>
<u>AN3 Capital Notes 8</u>	
Direct – Unchanged	AN3 Capital Notes 8 0
Indirect – Decreased (by 341)	AN3 Capital Notes 8 0
Total of interest	<u>0</u>
Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	On-market trades

*The 2,666 shares include the holding of an additional 634 ANZ ordinary shares which Mr Gibb has a relevant interest in. These shares were held in a discretionary trading account administered by Mr Gibb's former broker. At no time was Mr Gibb aware that ANZ shares were held in the discretionary trading account and he made no decisions in relation to them.

Mr Gibb became aware of the discrepancy while carrying out the trades referred to in this 3Y utilising a new broker. As part of the change of broker, ANZ shares administered by the former broker (in a nominee account

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where individual holdings could not be monitored by the Company) were transferred to the new broker and on reconciliation, the discrepancy was found and investigated.

ANZ has procedures in place to meet its obligations under ASX Listing Rule 3.19A and the obligations of its directors under section 205G of the Corporations Act. In the case of Mr Gibb, following the change in broker, there is no longer any discretionary trading account in operation and any changes to the holdings referred to in the attached 3Y can be monitored by the Company.

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
ANZ Group Holdings Limited
Australia and New Zealand Banking Group Limited
18 November 2025

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