

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	Christine Elizabeth O'Reilly
Date of last notice	29 August 2022

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	Direct	
Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest.	N/A	
Date of change	19 December 2025	
No. of securities held prior to change	ANZ Ordinary Shares	6,400
Class	ANZ Ordinary Shares	
Number acquired (direct)	ANZ Ordinary Shares	154
Number disposed	N/A	
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	154 ANZ Ordinary Shares allotted pursuant to the ANZ Dividend Reinvestment Plan ("DRP") at \$34.37 per Share.	
No. of securities held after change		
Direct – Increased (by 154)	ANZ Ordinary Shares	6,554
Indirect – Unchanged	ANZ Ordinary Shares	0
Total of interest		<u>6,554</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	154 ANZ Ordinary Shares allotted pursuant to the DRP.	

+ See chapter 19 for defined terms.

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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
19 December 2025

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