

RESTRICTION OF PUBLICATION CLAIMED

STATEMENT IN SUPPORT OF APPLICATION FOR MERGER AUTHORISATION

Applicant **AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED**

Statement of: **Louise Claire Higgins**

Address: 833 Collins Street, Docklands, Victoria

Occupation: Managing Director, Suncorp Integration, Australia and New Zealand Banking Group Limited

Date: 17 July 2023

This document contains confidential information which is indicated as follows:

[Confidential to ANZ] [.....]

Contents

Document number	Details	Paragraph	Page
	Statement of Louise Higgins dated [#] July 2023		

RESTRICTION OF PUBLICATION CLAIMED

A. INTRODUCTION

1. This statement is to be read with my statement made on 17 May 2023 (**first statement**). Capitalised terms have the same meaning as defined in my first statement.
2. I make this statement in support of ANZ's application to the Australian Competition and Consumer Commission for merger authorisation to acquire 100% of the issued share capital in SBGH Limited from Suncorp Group Limited, either directly or via a related body corporate of ANZ, in accordance with a share sale and purchase agreement between ANZ and Suncorp Group Limited executed on 18 July 2022 (the **Proposed Acquisition**). I am authorised to make this statement on ANZ's behalf.
3. I make this statement based on my knowledge of, and experience in, my current role and the Australian banking industry, as described in Part B of my first statement and my review of business records which are available to me in my current role.
4. In preparing this statement, I had regard to information and analysis provided to me by **[Confidential to ANZ]** [REDACTED] and information and documents retrieved from ANZ's IT system. Where I make statements based on the information provided to me, I believe that information to be true.
5. This statement contains information that is confidential to ANZ and its related entities. Disclosure of that confidential information would cause prejudice to ANZ and its related entities.

B. **[CONFIDENTIAL TO ANZ]** [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

RESTRICTION OF PUBLICATION CLAIMED

[Redacted text block]

[Redacted text block]

[Redacted text block]

[Redacted text block]

[Redacted text block]

[Redacted text block]

[Redacted text block]

[Redacted text block]

[Redacted text block]

[Redacted text block]

[Redacted text block]

[Redacted text block]

RESTRICTION OF PUBLICATION CLAIMED

[Redacted]

[Redacted]

[Redacted]

[Redacted]

Signed by Louise Higgins

on 17 July 2023

[Redacted Signature]

Signature of Louise Higgins