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Australian Stock Exchange Limited  
SYDNEY

**ANZ** Investment Bank

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8 November 2002

**SGBIAA INSTALMENT WARRANTS ISSUED BY ANZ  
ANNOUNCEMENT OF RECORD TIME FOR ENTITLEMENT TO SGBIAA DISTRIBUTION**

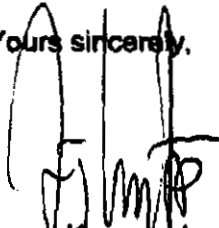
Australia and New Zealand Banking Group Limited as issuer of instalment warrants over ordinary shares in St George Bank Limited (SGB) under the Offering Circular dated 10 May 2001 (ASX Code: SGBIAA), announces that the Record Time for the entitlements to the \$0.42, fully franked distribution for the SGBIAA instalment warrants is 29 November 2002. This Record Time coincides with the record date for the SGB ordinary shares dividend.

The SGBIAA instalment warrants will commence trading ex-distribution on 25 November 2002. This coincides with the ex-dividend date for the SGB ordinary shares.

The Security Trustee will cause distributions to be distributed to Holders of SGBIAA instalment warrants in the form of cleared funds no later than 5 Business Days after 13 December 2002.

Defined terms used in this announcement have the meanings given to them in the Offering Circular dated 10 May 2001.

Yours sincerely,



Joerg Koepfenkastrof  
Head of ANZ Equity Derivatives

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