

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: Bank of Queensland Limited
ABN: 32 009 656 740

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	Karen Lee Collett Penrose
Date of last notice	8 September 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	Indirect
Nature of indirect interest (including registered holder) <small>Note: Provide details of the circumstances giving rise to the relevant interest.</small>	BT Panorama as Trustee for Karen Lee Penrose
Date of change	14 November 2022
No. of securities held prior to change	Indirect: <ul style="list-style-type: none"> a) 22,129 Ordinary Shares held by GKP Acquisitions Pty Limited as Trustee for the Karen Lee Super Fund; b) 838 Ordinary Shares held by Pacific Custodian Pty Ltd (BOQ Plans Control A/C); and c) 10,945 Ordinary Shares held by Pacific Custodian Pty Ltd as trustee for the BOQ Employee Share Plan Trust
Class	Bank of Queensland Capital Notes 3
Number acquired	500

+ See chapter 19 for defined terms.

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Number disposed	Nil
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	\$100 per Capital Note 3
No. of securities held after change	Indirect: <ul style="list-style-type: none"> a) 22,129 Ordinary Shares held by GKP Acquisitions Pty Limited as Trustee for the Karen Lee Super Fund; b) 838 Ordinary Shares held by Pacific Custodian Pty Ltd (BOQ Plans Control A/C); c) 10,945 Ordinary Shares held by Pacific Custodian Pty Ltd as trustee for the BOQ Employee Share Plan Trust; and d) 500 Capital Notes 3 held by BT Panorama as Trustee for Karen Lee Penrose
Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	Initial offer allocation of Capital Notes 3, under the Bank of Queensland Limited Capital Notes 3 issue on 14 November 2022

Part 2 – Change of director's interests in contracts

Note: In the case of a company, interests which come within paragraph (ii) of the definition of "notifiable interest of a director" should be disclosed in this part.

Detail of contract	N/A
Nature of interest	N/A
Name of registered holder (if issued securities)	N/A
Date of change	N/A
No. and class of securities to which interest related prior to change Note: Details are only required for a contract in relation to which the interest has changed	N/A
Interest acquired	N/A
Interest disposed	N/A

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Value/Consideration Note: If consideration is non-cash, provide details and an estimated valuation	N/A
Interest after change	N/A

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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