

APPENDIX 3Y – CHANGE OF DIRECTOR’S INTEREST NOTICE

Friday, 5 September 2025, Brisbane: Please see **attached** an Appendix 3Y for Ms Karen Penrose noting securities transferred with no change to beneficial ownership or total number of securities held. Bank of Queensland (**BOQ**) advises administrative oversight resulted in Appendix 3Y lodgement outside of the prescribed timeframe.

BOQ and its directors are aware of their obligations under Listing Rules 3.19A and 3.19B and BOQ is satisfied that it does have adequate systems and processes in place in connection with transactions involving BOQ’s securities and associated notifications.

ENDS

Authorised for release by: The Company Secretary of Bank of Queensland

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

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| 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.

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| Name of Director | Karen Lee Collett Penrose |
| Date of last notice | 15 November 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.

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| Direct or indirect interest | Indirect and Direct |
| Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest. | Pacific Custodian Pty Ltd (BOQ Plans Control A/C) |
| Date of change | 1. 1 September 2025 2. 3 May 2024 3. 20 October 2023 |
| No. of securities held prior to change | Indirect: <ul style="list-style-type: none">• 22,129 Ordinary Shares held by GKP Acquisitions Pty Limited as Trustee for the Karen Lee Super Fund• 838 Ordinary Shares held by Pacific Custodian Pty Ltd (BOQ Plans Control A/C);• 10,945 Ordinary Shares held by Pacific Custodian Pty Ltd as trustee for the BOQ Employee Share Plan Trust• 500 Capital Notes 3 held by BT Panorama as Trustee for Karen Lee Penrose |

+ See chapter 19 for defined terms.

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| Class | Ordinary Shares and Capital Notes |
| Number acquired | Nil |
| Number disposed | Nil |
| Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation | Not applicable – off market transfers with no change in beneficial ownership. |
| No. of securities held after change | <p>Direct:</p> <ul style="list-style-type: none"> • 838 Ordinary Shares • 500 Capital Notes 3 <p>Indirect:</p> <ul style="list-style-type: none"> • 22,129 Ordinary Shares held by GKP Acquisitions Pty Limited as Trustee for the Karen Lee Super Fund • 2,798 Ordinary Shares held by Pacific Custodian Pty Ltd (BOQ Plans Control A/C) • 8,147 Ordinary Shares held by Pacific Custodian Pty Ltd as trustee for the BOQ Employee Share Plan Trust |
| Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back | <ol style="list-style-type: none"> 1. 2,798 Ordinary Shares were transferred off-market from being indirectly held by Pacific Custodian Pty Ltd as trustee for the BOQ Employee Share Plan Trust to being indirectly held by Pacific Custodian Pty Ltd (BOQ Plans Control A/C). The shares were no longer subject to restrictions. 2. 838 Ordinary Shares were transferred off-market from being indirectly held by Pacific Custodian Pty Ltd (BOQ Plans Control A/C) to being directly held by Ms Penrose. 3. 500 Capital Notes 3 were transferred off-market from being indirectly held by BT Panorama as Trustee for Karen Lee Penrose to being directly held by Ms Penrose. |

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.

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| Detail of contract | N/A |
| Nature of interest | N/A |

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| 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 <small>Note: Details are only required for a contract in relation to which the interest has changed</small> | N/A |
| Interest acquired | N/A |
| Interest disposed | N/A |
| Value/Consideration <small>Note: If consideration is non-cash, provide details and an estimated valuation</small> | N/A |
| Interest after change | N/A |

Part 3 – ⁺Closed period

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| 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 |

⁺ See chapter 19 for defined terms.