

# Appendix 3Z

## Final 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 30/9/2001.

|                        |                                          |
|------------------------|------------------------------------------|
| <b>Name of entity:</b> | <b>Bendigo and Adelaide Bank Limited</b> |
| <b>ABN:</b>            | <b>11 068 049 178</b>                    |

We (the entity) give ASX the following information under listing rule 3.19A.3 and as agent for the director for the purposes of section 205G of the Corporations Act.

|                                                 |                    |
|-------------------------------------------------|--------------------|
| <b>Name of director</b>                         | Michael John Hirst |
| <b>Date of last notice</b>                      | 3 April 2018       |
| <b>Date that director ceased to be director</b> | 1 July 2018        |

### Part 1 – Director's relevant interests in securities of which the director is the registered holder

*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.

|                                                                                                                                   |
|-----------------------------------------------------------------------------------------------------------------------------------|
| <b>Number &amp; class of securities</b>                                                                                           |
| 51,525 ordinary shares                                                                                                            |
| 50,000 ordinary shares (Employee Share Plan)                                                                                      |
| 159,544 ordinary shares (Deferred Shares) granted under the Employee Salary Sacrifice, Deferred Share and Performance Right Plan. |
| 152,438 performance rights granted under the Employee Salary Sacrifice, Deferred Share and Performance Right Plan.                |

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+ See chapter 19 for defined terms.

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#### Part 2 – Director's relevant interests in securities of which the director is not the registered holder

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.

*In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust*

| <b>Name of holder &amp; nature of interest</b><br>Note: Provide details of the circumstances giving rise to the relevant interest | <b>Number &amp; class of securities</b>          |
|-----------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|
|                                                                                                                                   | 441,474 ordinary shares (Hirst Holdings Pty Ltd) |

#### Part 3 – Director's interests in contracts

|                                                                  |                |
|------------------------------------------------------------------|----------------|
| <b>Detail of contract</b>                                        | Not applicable |
| <b>Nature of interest</b>                                        |                |
| <b>Name of registered holder<br/>(if issued securities)</b>      |                |
| <b>No. and class of securities to which<br/>interest relates</b> |                |

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+ See chapter 19 for defined terms.