

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 30/9/2001.

Name of entity:	BENDIGO AND ADELAIDE BANK LIMITED
ABN:	11 068 049 178

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	Marnie Baker
Date of last notice	4 July 2018

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	Direct
Nature of indirect interest(including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest.	N/A
Date of change	15 August 2018
No. of securities held prior to change	275,458 Ordinary shares 30,000 Ordinary shares (Employee Share Plan) 34,218 Ordinary Shares (Deferred Shares) granted under the Employee Salary Sacrifice, Deferred Share and Performance Right Plan. 90,062 Performance Rights granted under the Employee Salary Sacrifice, Deferred Share and Performance Right Plan.
Class	Ordinary Shares Ordinary Shares (Deferred Shares) Performance Rights
Number acquired	16,094 Ordinary Shares
Number disposed	16,094 Ordinary Shares (Deferred Shares) 20,358 Performance Rights

+ See chapter 19 for defined terms.

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Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	Nil.
No. of securities held after change	291,552 Ordinary shares 30,000 Ordinary shares (Employee Share Plan) 18,124 Ordinary Shares (Deferred Shares) granted under the Employee Salary Sacrifice, Deferred Share and Performance Right Plan. 69,704 Performance Rights granted under the Employee Salary Sacrifice, Deferred Share and Performance Right Plan.
Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	Vesting of 16,094 Deferred Shares granted in 2016. Lapsing of 20,358 Performance Rights granted in 2014.

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	
Name of registered holder (if issued securities)	
Date of change	
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	
Interest acquired	
Interest disposed	
Value/Consideration Note: If consideration is non-cash, provide details and an estimated valuation	
Interest after change	

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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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