

14 September 2020

Todd Lewis  
Listings Adviser  
ASX Limited  
Level 4, Rialto North Tower  
525 Collins Street  
Melbourne VIC 3000

Dear Mr Lewis

**Correction to Appendix 3Y for Ms Marnie Baker**

Please be advised that the Appendix 3Y for Ms Marnie Baker lodged on 6 April 2020 incorrectly included 5,447 deferred shares in the ordinary shares total. The balance of ordinary and deferred shares, after the acquisition of shares outlined in that Appendix 3Y should have read:

<u>Revised</u> <u>opening balance</u>	<u>Revised</u> <u>closing balance</u>	<u>Class</u>
410,093	429,122	Ordinary shares
214,847	222,580	Ordinary Shares (Deferred Shares) granted under the Employee Salary Sacrifice, Deferred Share and Performance Right Plan.

The appended Appendix 3Y reflects the above corrections.

Yours sincerely

A handwritten signature in black ink, appearing to read "C. Lunderstedt".

Carmen Lunderstedt  
Company Secretary

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Bendigo and Adelaide Bank Limited  
ABN 11 068 049 178 AFSL 237879

# 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

<b>Name of entity</b>	<b>BENDIGO AND ADELAIDE BANK LIMITED</b>
<b>ABN</b>	<b>11068049178</b>

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.

<b>Name of Director</b>	Marnie Baker
<b>Date of last notice</b>	6 April 2020

### 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.

<b>Direct or indirect interest</b>	Direct
<b>Nature of indirect interest (including registered holder)</b> Note: Provide details of the circumstances giving rise to the relevant interest.	
<b>Date of change</b>	9 September 2020
<b>No. of securities held prior to change</b>	<ul style="list-style-type: none"> <li>A) 429,122 Ordinary shares (incl. 15,000 loans restricted)</li> <li>B) 222,580 Ordinary Shares (Deferred Shares) granted under the Employee Salary Sacrifice, Deferred Share and Performance Right Plan.</li> <li>C) 122,768 Performance Rights granted under the Employee Salary Sacrifice, Deferred Share and Performance Right Plan.</li> <li>D) Convertible Preference Shares <ul style="list-style-type: none"> <li>50 Convertible Preference Shares 2 (BENPE)</li> <li>500 Convertible Preference Shares 3 (BENPF)</li> <li>50 Converting Preference Shares 4 (BENPG)</li> </ul> </li> </ul>

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+ See chapter 19 for defined terms.

## Appendix 3Y Change of Director's Interest Notice

<b>Class</b>	A) Ordinary Shares B) Ordinary Shares (Deferred Shares) granted under the Employee Salary Sacrifice, Deferred Share and Performance Right Plan C) Performance Rights granted under the Employee Salary Sacrifice, Deferred Share and Performance Right Plan. D) Convertible Preference Shares
<b>Number acquired</b>	A) 65,945 Ordinary Shares
<b>Number disposed</b>	B) 59,115 Shares under the Employee Salary Sacrifice, Deferred Share and Performance Right Plan C) Performance Rights granted under the Employee Salary Sacrifice, Deferred Share and Performance Right Plan into Ordinary Shares: <ul style="list-style-type: none"> <li>• 6,830 vested</li> <li>• 15,938 lapsed</li> </ul>
<b>Value/Consideration</b> Note: If consideration is non-cash, provide details and estimated valuation	
<b>No. of securities held after change</b>	A) 495,067 Ordinary shares (incl. 15,000 loans restricted) B) 163,465 Ordinary Shares (Deferred Shares) granted under the Employee Salary Sacrifice, Deferred Share and Performance Right Plan. C) 100,000 Performance Rights granted under the Employee Salary Sacrifice, Deferred Share and Performance Right Plan. D) Convertible Preference Shares 50 Convertible Preference Shares 2 (BENPE) 500 Convertible Preference Shares 3 (BENPF) 50 Converting Preference Shares 4 (BENPG)
<b>Nature of change</b> Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	Vesting of Deferred Shares and vesting / lapsing of Performance Rights

### 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.

<b>Detail of contract</b>	N/A
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+ See chapter 19 for defined terms.

**Appendix 3Y**  
**Change of Director's Interest Notice**

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<b>Nature of interest</b>	
<b>Name of registered holder (if issued securities)</b>	
<b>Date of change</b>	
<b>No. and class of securities to which interest related prior to change</b> <small>Note: Details are only required for a contract in relation to which the interest has changed</small>	
<b>Interest acquired</b>	
<b>Interest disposed</b>	
<b>Value/Consideration</b> <small>Note: If consideration is non-cash, provide details and an estimated valuation</small>	
<b>Interest after change</b>	

**Part 3 – +Closed period**

<b>Were the interests in the securities or contracts detailed above traded during a +closed period where prior written clearance was required?</b>	No
<b>If so, was prior written clearance provided to allow the trade to proceed during this period?</b>	N/A
<b>If prior written clearance was provided, on what date was this provided?</b>	N/A

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