

# 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>	14 September 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> <small>Note: Provide details of the circumstances giving rise to the relevant interest.</small>	
<b>Date of change</b>	A) & C) 25 November 2020 D) & E) 30 November 2020
<b>No. of securities held prior to 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)

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+ See chapter 19 for defined terms.

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<b>Class</b>	A) Ordinary Shares – Pursuant to the Bank's Loan Funded Share Plan C) Performance Rights – Pursuant to the Bank's Omnibus Equity Plan D) Convertible Preference Shares E) Capital Notes (BENPH)
<b>Number acquired</b>	A) 377,777 Ordinary Shares C) 36,376 Performance Rights E) 50 Capital Notes (BENPH)
<b>Number disposed</b>	D) 50 Convertible Preference Shares 2 (BENPE)
<b>Value/Consideration</b> Note: If consideration is non-cash, provide details and estimated valuation	E) \$5,000
<b>No. of securities held after change</b>	A) 872,844 Ordinary shares (incl. 392,777 loans restricted) B) 163,465 Ordinary Shares (Deferred Shares) granted under the Employee Salary Sacrifice, Deferred Share and Performance Right Plan. C) Performance Rights 100,000 Performance Rights granted under the Employee Salary Sacrifice, Deferred Share and Performance Right Plan. 36,376 Performance Rights granted under the Omnibus Equity Plan D) Convertible Preference Shares 500 Convertible Preference Shares 3 (BENPF) 50 Converting Preference Shares 4 (BENPG) E) 50 Capital Notes (BENPH)
<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	A) & C) Pursuant to resolutions passed at the 27 October 2020 BEN Annual General Meeting: – Issue of 377,777 Ordinary Shares – Allocation of 36,376 Performance Rights D) & E) Pursuant to the Reinvestment Offer made under the Prospectus dated 5 November and completion of the Offer notified to the market on 30 November 2020.

+ See chapter 19 for defined terms.

## 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
<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 – <sup>+</sup>Closed period

<b>Were the interests in the securities or contracts detailed above traded during a <sup>+</sup>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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