



Announcement Summary

Entity name

BENDIGO AND ADELAIDE BANK LIMITED

Security on which the Interest Payment will be paid

BENHB - HYBRID 3-BBSW+1.00% PERP SUB CUM RED

Announcement Type

New announcement

Date of this announcement

17/8/2021

Interest Payment Amount

AUD 0.2571

Ex Date

12/11/2021

Record Date

15/11/2021

Payment Date

30/11/2021

Additional Information

On 27 July 2021 BEN advised that all of its Floating Rate Capital Notes (ASX:BENHB) will be redeemed on 15 November 2021. The interest payment detailed in this announcement will be the final BENHB interest payment, representing all unpaid interest which will have accrued on the BENHB's in the period up to and including 15 November 2021.

Refer to below for full details of the announcement



Announcement Details

Part 1 - Entity and announcement details

1.1 Name of +Entity

BENDIGO AND ADELAIDE BANK LIMITED

1.2 Registered Number Type

ABN

Registration Number

11068049178

1.3 ASX issuer code

BEN

1.4 The announcement is

☒ New announcement

1.5 Date of this announcement

17/8/2021

1.6 ASX +Security Code for Interest Payment

BENHB

ASX +Security Description

HYBRID 3-BBSW+1.00% PERP SUB CUM RED



Part 2A - Interest period dates and interest payment details

2A.1 Payment date

30/11/2021

2A.2 +Record Date

15/11/2021

2A.3 Ex-Date

12/11/2021

2A.4 First day of payment period

16/8/2021

2A.5 Last day of payment period

15/11/2021

2A.6 Number of days in the payment period

92

2A.7 Interest rate expressed as a per annum rate

1.020000 %

2A.8 Interest rate pro-rated for the number of days in the payment period

0.257100 %

2A.9 Currency in which the interest payment is made ("primary currency")

AUD - Australian Dollar

2A.10 Interest payment amount per +security

AUD 0.25710000

2A.10(i) Comment on how the interest payment amount per security is calculated

As per the Terms and Conditions of Notes set out in the prospectus dated 13 July 1998.

2A.11 Are any of the below approvals required for the interest payment before business day 0 of the timetable?

- Security holder approval
- Court approval
- Lodgement of court order with +ASIC
- ACCC approval
- FIRB approval
- Another approval/condition external to the entity required before business day 0 of the timetable for the interest payment.

☒ No**2A.12 Is the interest payment franked?**☒ No**2A.13 Is the interest payment payable in the form of +securities rather than cash?**☒ No**2A.14 Does the entity have arrangements relating to currency in which the interest payment is paid to security holders that it wishes to disclose to the market?**☒ No**2A.15 Is there a principal amount payment component payable?**☒ No



Part 3 - Floating rate +securities - details of interest rate applicable to the payment notified in Part 2A

3.1 Date interest rate is set

16/8/2021

3.2 Comments on how the date that interest rate is set is determined

As per the Terms and Conditions of Notes set out in the prospectus dated 13 July 1998.

3.3 Interest base rate

0.0200 %

3.4 Comments on how interest base rate is set

As per the Terms and Conditions of Notes set out in the prospectus dated 13 July 1998.

3.5 Interest margin

1.0000 %

3.6 Comments on how interest margin is set

As per the Terms and Conditions of Notes set out in the prospectus dated 13 July 1998.

3.7 Any other rate/multiplier used in calculating interest rate

0.0000 %

3.8 Comments on how other rate used in calculating interest rate is set

N/A

3.9 Total interest rate expressed as a per annum rate

1.0200 %

3.10 Comment on how the total interest rate expressed as a per annum rate is set

As per the Terms and Conditions of Notes set out in the prospectus dated 13 July 1998.

Part 4 - Further information

4.1 Please provide any further information applicable to this payment

4.2 URL link to a copy of the prospectus/PDS or further information about the +security

<https://www.bendigoadelaide.com.au/investor-centre/prospectus/>

4.3 Additional information for inclusion in the Announcement Summary

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