

Form 603Corporations Act 2001
Section 671B**Notice of initial substantial holder**To Company Name/Scheme Bendigo and Adelaide Bank LimitedACN/ARSN 068 049 178**1. Details of substantial holder (1)**Name Vanguard Group (The Vanguard Group, Inc. and its controlled entities including those listed in Annexure A)ACN/ARSN (if applicable) N/AThe holder became a substantial holder on 7 July 2022**2. Details of voting power**

The total number of votes attached to all the voting shares in the company or voting interests in the scheme that the substantial holder or an associate (2) had a relevant interest (3) in on the date the substantial holder became a substantial holder are as follows:

Class of securities (4)	Number of securities	Person's votes (5)	Voting power (6)
Ordinary	28,298,593	28,298,593	5.003%

3. Details of relevant interests

The nature of the relevant interest the substantial holder or an associate had in the following voting securities on the date the substantial holder became a substantial holder are as follows:

Holder of relevant interest	Nature of relevant interest (7)	Class and number of securities
Vanguard Group	Vanguard Group is the manager of various Mutual funds and accounts and in that capacity has the power to dispose of the shares. The other members of Vanguard Group have a relevant interest under section 608(3) of the Corporations Act.	Ordinary – 28,298,593

4. Details of present registered holders

The persons registered as holders of the securities referred to in paragraph 3 above are as follows:

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder (8)	Class and number of securities
Vanguard Group	Brown Brothers Harriman	Various funds and other accounts of Vanguard Group	Ordinary – 753,776
Vanguard Group	BNY Mellon	Various funds and other accounts of Vanguard Group	Ordinary – 1,975,556
Vanguard Group	JP Morgan Chase Bank, N.A.	Various funds and other accounts of Vanguard Group	Ordinary – 20,895,359
Vanguard Group	State Street Bank and Trust Company	Various funds and other accounts of Vanguard Group	Ordinary – 4,673,902

5. Consideration

The consideration paid for each relevant interest referred to in paragraph 3 above, and acquired in the four months prior to the day that the substantial holder became a substantial holder is as follows:

Holder of relevant interest	Date of acquisition	Consideration (9)	Class and number of securities
See Annexure A			

6. Associates

The reasons the persons named in paragraph 3 above are associates of the substantial holder are as follows:

Name and ACN/ARSN (if applicable)	Nature of association
N/A	N/A

7. Addresses

The addresses of persons named in this form are as follows:

Name	Address
Vanguard Group	P.O. Box 2600, V26 Valley Forge, PA 19482 USA

print name Shawn Acker capacity Compliance Manager

sign here



date

11 July 2022

DIRECTIONS

- (1) If there are a number of substantial holders with similar or related interests (eg. a corporation and its related corporations, or the manager and trustee of an equity trust), the names could be included in an annexure to the form. If the relevant interests of a group of persons are essentially similar, they may be referred to throughout the form as a specifically named group if the membership of each group, with the names and addresses of members is clearly set out in paragraph 7 of the form.
- (2) See the definition of "associate" in section 9 of the Corporations Act 2001.
- (3) See the definition of "relevant interest" in sections 608 and 671B(7) of the Corporations Act 2001.
- (4) The voting shares of a company constitute one class unless divided into separate classes.
- (5) The total number of votes attached to all the voting shares in the company or voting interests in the scheme (if any) that the person or an Associate has a relevant interest in.
- (6) The person's votes divided by the total votes in the body corporate or scheme multiplied by 100.
- (7) Include details of:
 - (a) any relevant agreement or other circumstances by which the relevant interest was acquired. If subsection 671B(4) applies, a copy of any document setting out the terms of any relevant agreement, and a statement by the person giving full and accurate details of any contract, scheme or arrangement, must accompany this form, together with a written statement certifying this contract, scheme or arrangement; and
 - (b) any qualification of the power of a person to exercise, control the exercise of, or influence the exercise of, the voting powers or disposal of the securities to which the relevant interest relates (indicating clearly the particular securities to which the qualification applies).See the definition of "relevant agreement" in section 9 of the Corporations Act 2001.
- (8) If the substantial holder is unable to determine the identity of the person (eg. if the relevant interest arises because of an option) write "unknown".
- (9) Details of the consideration must include any and all benefits, moneys and other, that any person from whom a relevant interest has acquired has, or may, become entitled to receive in relation to that acquisition. Details must be included even if the benefit is conditional on the happening or not of a contingency. Details must be included of any benefit paid on behalf of the substantial holder or its associate in relation to the acquisitions, even if they are not paid directly to the person from whom the relevant interest was acquired.

To Company Bendigo and Adelaide Bank Limited
ACN/ARSN 068 049 178

Substantial Holder Name Vanguard Group
ACN/ARSN N/A

Date of change	Person whose relevant interest changed	Nature of Change(6)	Consideration given in relation to change(7)	Class	Number of securities affected	Person's votes affected
9-Mar-22	The Vanguard Group, Inc.	BUY	9.28	Ordinary	11,824	11,824
9-Mar-22	The Vanguard Group, Inc.	BUY	9.28	Ordinary	1,260	1,260
10-Mar-22	The Vanguard Group, Inc.	SELL	9.57	Ordinary	(6,963)	(6,963)
11-Mar-22	The Vanguard Group, Inc.	BUY	9.45	Ordinary	630	630
14-Mar-22	The Vanguard Group, Inc.	SELL	9.75	Ordinary	(1,899)	(1,899)
14-Mar-22	The Vanguard Group, Inc.	BUY	9.71	Ordinary	42,504	42,504
15-Mar-22	The Vanguard Group, Inc.	BUY	9.95	Ordinary	262	262
15-Mar-22	The Vanguard Group, Inc.	BUY	9.98	Ordinary	945	945
16-Mar-22	The Vanguard Group, Inc.	BUY	10.09	Ordinary	2,115	2,115
16-Mar-22	The Vanguard Group, Inc.	BUY	10.09	Ordinary	2,115	2,115
17-Mar-22	The Vanguard Group, Inc.	BUY	10.03	Ordinary	520	520
18-Mar-22	The Vanguard Group, Inc.	SELL	10.10	Ordinary	(3,226)	(3,226)
18-Mar-22	The Vanguard Group, Inc.	SELL	10.10	Ordinary	(8,633)	(8,633)
18-Mar-22	The Vanguard Group, Inc.	BUY	10.10	Ordinary	54,753	54,753
18-Mar-22	The Vanguard Group, Inc.	SELL	10.10	Ordinary	(20,724)	(20,724)
22-Mar-22	The Vanguard Group, Inc.	BUY	10.06	Ordinary	300	300
24-Mar-22	The Vanguard Group, Inc.	SELL	10.10	Ordinary	(4,322)	(4,322)
24-Mar-22	The Vanguard Group, Inc.	BUY	10.13	Ordinary	267	267
24-Mar-22	The Vanguard Group, Inc.	BUY	10.16	Ordinary	948	948
24-Mar-22	The Vanguard Group, Inc.	BUY	10.16	Ordinary	630	630
25-Mar-22	The Vanguard Group, Inc.	BUY	10.14	Ordinary	262	262
29-Mar-22	The Vanguard Group, Inc.	BUY	10.26	Ordinary	534	534
31-Mar-22	The Vanguard Group, Inc.	BUY	10.29	Ordinary	591	591
31-Mar-22	The Vanguard Group, Inc.	BUY	10.29	Ordinary	1,182	1,182
31-Mar-22	The Vanguard Group, Inc.	BUY	10.22	Ordinary	2,956	2,956
31-Mar-22	The Vanguard Group, Inc.	BUY	10.22	Ordinary	1,565	1,565
1-Apr-22	The Vanguard Group, Inc.	BUY	10.29	Ordinary	267	267
1-Apr-22	The Vanguard Group, Inc.	BUY	10.29	Ordinary	10,352	10,352
5-Apr-22	The Vanguard Group, Inc.	BUY	10.31	Ordinary	522	522
5-Apr-22	The Vanguard Group, Inc.	BUY	10.32	Ordinary	32,890	32,890
5-Apr-22	The Vanguard Group, Inc.	BUY	10.26	Ordinary	948	948
6-Apr-22	The Vanguard Group, Inc.	BUY	10.35	Ordinary	30,916	30,916
6-Apr-22	The Vanguard Group, Inc.	BUY	10.46	Ordinary	3,565	3,565
6-Apr-22	The Vanguard Group, Inc.	BUY	10.46	Ordinary	1,264	1,264
7-Apr-22	The Vanguard Group, Inc.	BUY	10.43	Ordinary	64,898	64,898
8-Apr-22	The Vanguard Group, Inc.	BUY	10.42	Ordinary	4,380	4,380
8-Apr-22	The Vanguard Group, Inc.	BUY	10.42	Ordinary	1,324	1,324
11-Apr-22	The Vanguard Group, Inc.	BUY	10.48	Ordinary	273	273
12-Apr-22	The Vanguard Group, Inc.	BUY	10.47	Ordinary	546	546
12-Apr-22	The Vanguard Group, Inc.	BUY	10.42	Ordinary	4,332	4,332
12-Apr-22	The Vanguard Group, Inc.	BUY	10.42	Ordinary	7,220	7,220
12-Apr-22	The Vanguard Group, Inc.	BUY	10.42	Ordinary	662	662
13-Apr-22	The Vanguard Group, Inc.	BUY	10.50	Ordinary	201	201
13-Apr-22	The Vanguard Group, Inc.	BUY	10.49	Ordinary	42,193	42,193
19-Apr-22	The Vanguard Group, Inc.	BUY	10.54	Ordinary	276	276
19-Apr-22	The Vanguard Group, Inc.	SELL	10.60	Ordinary	(2,408)	(2,408)
19-Apr-22	The Vanguard Group, Inc.	BUY	10.39	Ordinary	57,514	57,514
19-Apr-22	The Vanguard Group, Inc.	BUY	10.60	Ordinary	1,316	1,316
19-Apr-22	The Vanguard Group, Inc.	BUY	10.39	Ordinary	50,204	50,204
20-Apr-22	The Vanguard Group, Inc.	BUY	10.56	Ordinary	276	276
20-Apr-22	The Vanguard Group, Inc.	BUY	10.58	Ordinary	39,782	39,782
20-Apr-22	The Vanguard Group, Inc.	BUY	10.57	Ordinary	660	660
20-Apr-22	The Vanguard Group, Inc.	BUY	10.56	Ordinary	2,428	2,428
21-Apr-22	The Vanguard Group, Inc.	SELL	10.65	Ordinary	(2,574)	(2,574)
22-Apr-22	The Vanguard Group, Inc.	BUY	10.64	Ordinary	3,156	3,156
22-Apr-22	The Vanguard Group, Inc.	BUY	10.64	Ordinary	550	550
26-Apr-22	The Vanguard Group, Inc.	BUY	10.61	Ordinary	1,088	1,088
26-Apr-22	The Vanguard Group, Inc.	BUY	10.61	Ordinary	556	556
26-Apr-22	The Vanguard Group, Inc.	BUY	10.56	Ordinary	25,581	25,581
26-Apr-22	The Vanguard Group, Inc.	BUY	10.61	Ordinary	46,374	46,374
27-Apr-22	The Vanguard Group, Inc.	BUY	10.53	Ordinary	1,264	1,264

Date of change	Person whose relevant interest changed	Nature of Change(6)	Consideration given in relation to change(7)	Class	Number of securities affected	Person's votes affected
28-Apr-22	The Vanguard Group, Inc.	BUY	10.58	Ordinary	997	997
28-Apr-22	The Vanguard Group, Inc.	BUY	10.58	Ordinary	1,096	1,096
28-Apr-22	The Vanguard Group, Inc.	BUY	10.64	Ordinary	658	658
28-Apr-22	The Vanguard Group, Inc.	BUY	10.64	Ordinary	987	987
29-Apr-22	The Vanguard Group, Inc.	BUY	10.65	Ordinary	996	996
29-Apr-22	The Vanguard Group, Inc.	SELL	10.65	Ordinary	(32,941)	(32,941)
2-May-22	The Vanguard Group, Inc.	BUY	10.60	Ordinary	271	271
2-May-22	The Vanguard Group, Inc.	SELL	10.59	Ordinary	(1,276)	(1,276)
2-May-22	The Vanguard Group, Inc.	BUY	10.58	Ordinary	41,335	41,335
3-May-22	The Vanguard Group, Inc.	BUY	10.48	Ordinary	1,096	1,096
4-May-22	The Vanguard Group, Inc.	BUY	10.56	Ordinary	274	274
4-May-22	The Vanguard Group, Inc.	BUY	10.59	Ordinary	1,806	1,806
5-May-22	The Vanguard Group, Inc.	BUY	10.46	Ordinary	996	996
6-May-22	The Vanguard Group, Inc.	BUY	10.46	Ordinary	995	995
6-May-22	The Vanguard Group, Inc.	BUY	10.46	Ordinary	5,611	5,611
6-May-22	The Vanguard Group, Inc.	BUY	10.42	Ordinary	39,811	39,811
6-May-22	The Vanguard Group, Inc.	BUY	10.42	Ordinary	16,665	16,665
6-May-22	The Vanguard Group, Inc.	BUY	10.43	Ordinary	996	996
9-May-22	The Vanguard Group, Inc.	BUY	10.37	Ordinary	271	271
9-May-22	The Vanguard Group, Inc.	BUY	10.28	Ordinary	664	664
10-May-22	The Vanguard Group, Inc.	BUY	10.28	Ordinary	1,138	1,138
10-May-22	The Vanguard Group, Inc.	BUY	10.24	Ordinary	948	948
11-May-22	The Vanguard Group, Inc.	BUY	10.29	Ordinary	4,785	4,785
11-May-22	The Vanguard Group, Inc.	BUY	10.29	Ordinary	269	269
11-May-22	The Vanguard Group, Inc.	BUY	10.23	Ordinary	664	664
12-May-22	The Vanguard Group, Inc.	BUY	10.15	Ordinary	569	569
12-May-22	The Vanguard Group, Inc.	BUY	10.18	Ordinary	660	660
12-May-22	The Vanguard Group, Inc.	BUY	10.18	Ordinary	1,320	1,320
16-May-22	The Vanguard Group, Inc.	BUY	10.39	Ordinary	269	269
18-May-22	The Vanguard Group, Inc.	BUY	10.48	Ordinary	1,138	1,138
18-May-22	The Vanguard Group, Inc.	BUY	10.39	Ordinary	662	662
19-May-22	The Vanguard Group, Inc.	BUY	10.31	Ordinary	269	269
19-May-22	The Vanguard Group, Inc.	BUY	10.31	Ordinary	567	567
19-May-22	The Vanguard Group, Inc.	BUY	10.29	Ordinary	1,944	1,944
19-May-22	The Vanguard Group, Inc.	BUY	10.29	Ordinary	2,408	2,408
19-May-22	The Vanguard Group, Inc.	BUY	10.29	Ordinary	666	666
19-May-22	The Vanguard Group, Inc.	BUY	10.29	Ordinary	666	666
20-May-22	The Vanguard Group, Inc.	BUY	10.36	Ordinary	1,330	1,330
24-May-22	The Vanguard Group, Inc.	BUY	10.54	Ordinary	978	978
25-May-22	The Vanguard Group, Inc.	BUY	10.58	Ordinary	263	263
25-May-22	The Vanguard Group, Inc.	BUY	10.61	Ordinary	672	672
25-May-22	The Vanguard Group, Inc.	BUY	10.61	Ordinary	1,008	1,008
25-May-22	The Vanguard Group, Inc.	BUY	10.61	Ordinary	3,360	3,360
26-May-22	The Vanguard Group, Inc.	BUY	10.59	Ordinary	2,620	2,620
26-May-22	The Vanguard Group, Inc.	BUY	10.59	Ordinary	656	656
27-May-22	The Vanguard Group, Inc.	BUY	10.61	Ordinary	248	248
2-Jun-22	The Vanguard Group, Inc.	BUY	10.51	Ordinary	263	263
2-Jun-22	The Vanguard Group, Inc.	BUY	10.59	Ordinary	2,732	2,732
2-Jun-22	The Vanguard Group, Inc.	BUY	10.59	Ordinary	948	948
2-Jun-22	The Vanguard Group, Inc.	BUY	10.59	Ordinary	674	674
3-Jun-22	The Vanguard Group, Inc.	BUY	10.68	Ordinary	269	269
3-Jun-22	The Vanguard Group, Inc.	BUY	10.66	Ordinary	1,005	1,005
7-Jun-22	The Vanguard Group, Inc.	BUY	10.57	Ordinary	269	269
8-Jun-22	The Vanguard Group, Inc.	BUY	9.81	Ordinary	1,105	1,105
8-Jun-22	The Vanguard Group, Inc.	BUY	9.81	Ordinary	10,457	10,457
9-Jun-22	The Vanguard Group, Inc.	BUY	9.42	Ordinary	948	948
10-Jun-22	The Vanguard Group, Inc.	BUY	9.33	Ordinary	807	807
13-Jun-22	The Vanguard Group, Inc.	BUY	8.97	Ordinary	948	948
13-Jun-22	The Vanguard Group, Inc.	BUY	8.97	Ordinary	975	975
13-Jun-22	The Vanguard Group, Inc.	BUY	8.97	Ordinary	975	975
14-Jun-22	The Vanguard Group, Inc.	SELL	9.07	Ordinary	(329)	(329)
14-Jun-22	The Vanguard Group, Inc.	BUY	9.03	Ordinary	1,105	1,105
14-Jun-22	The Vanguard Group, Inc.	BUY	9.03	Ordinary	1,124	1,124
16-Jun-22	The Vanguard Group, Inc.	BUY	8.70	Ordinary	1,938	1,938
17-Jun-22	The Vanguard Group, Inc.	BUY	8.68	Ordinary	38,769	38,769
20-Jun-22	The Vanguard Group, Inc.	BUY	8.73	Ordinary	993	993
22-Jun-22	The Vanguard Group, Inc.	BUY	9.16	Ordinary	3,100	3,100
24-Jun-22	The Vanguard Group, Inc.	BUY	9.18	Ordinary	948	948

Date of change	Person whose relevant interest changed	Nature of Change(6)	Consideration given in relation to change(7)	Class	Number of securities affected	Person's votes affected
27-Jun-22	The Vanguard Group, Inc.	BUY	9.23	Ordinary	636	636
28-Jun-22	The Vanguard Group, Inc.	BUY	9.33	Ordinary	578	578
28-Jun-22	The Vanguard Group, Inc.	BUY	9.24	Ordinary	4,284	4,284
29-Jun-22	The Vanguard Group, Inc.	BUY	9.33	Ordinary	989	989
29-Jun-22	The Vanguard Group, Inc.	BUY	9.33	Ordinary	562	562
29-Jun-22	The Vanguard Group, Inc.	BUY	9.35	Ordinary	15,608	15,608
29-Jun-22	The Vanguard Group, Inc.	BUY	9.32	Ordinary	1,118	1,118
29-Jun-22	The Vanguard Group, Inc.	BUY	9.32	Ordinary	954	954
29-Jun-22	The Vanguard Group, Inc.	BUY	9.32	Ordinary	1,272	1,272
30-Jun-22	The Vanguard Group, Inc.	BUY	9.09	Ordinary	3,635	3,635
30-Jun-22	The Vanguard Group, Inc.	BUY	9.09	Ordinary	2,900	2,900
30-Jun-22	The Vanguard Group, Inc.	BUY	9.09	Ordinary	8,700	8,700
30-Jun-22	The Vanguard Group, Inc.	BUY	9.09	Ordinary	11,600	11,600
1-Jul-22	The Vanguard Group, Inc.	BUY	9.24	Ordinary	8,520	8,520
1-Jul-22	The Vanguard Group, Inc.	BUY	9.24	Ordinary	6,960	6,960
5-Jul-22	The Vanguard Group, Inc.	BUY	9.27	Ordinary	286	286
5-Jul-22	The Vanguard Group, Inc.	BUY	9.27	Ordinary	572	572
5-Jul-22	The Vanguard Group, Inc.	BUY	9.27	Ordinary	572	572
5-Jul-22	The Vanguard Group, Inc.	BUY	9.28	Ordinary	4,272	4,272
5-Jul-22	The Vanguard Group, Inc.	BUY	9.28	Ordinary	4,640	4,640
6-Jul-22	The Vanguard Group, Inc.	BUY	9.27	Ordinary	3,508	3,508
6-Jul-22	The Vanguard Group, Inc.	BUY	9.27	Ordinary	582	582
6-Jul-22	The Vanguard Group, Inc.	BUY	9.31	Ordinary	1,740	1,740
7-Jul-22	The Vanguard Group, Inc.	BUY	9.43	Ordinary	5,770	5,770
7-Jul-22	The Vanguard Group, Inc.	BUY	9.33	Ordinary	39,340	39,340
9-Mar-22	Vanguard Investments Australia Ltd.	BUY	9.28	Ordinary	18,375	18,375
9-Mar-22	Vanguard Investments Australia Ltd.	BUY	9.28	Ordinary	5,775	5,775
10-Mar-22	Vanguard Investments Australia Ltd.	BUY	9.60	Ordinary	11,506	11,506
10-Mar-22	Vanguard Investments Australia Ltd.	BUY	9.60	Ordinary	7,845	7,845
10-Mar-22	Vanguard Investments Australia Ltd.	BUY	9.60	Ordinary	1,656	1,656
14-Mar-22	Vanguard Investments Australia Ltd.	BUY	9.75	Ordinary	7,912	7,912
15-Mar-22	Vanguard Investments Australia Ltd.	BUY	9.95	Ordinary	3,486	3,486
16-Mar-22	Vanguard Investments Australia Ltd.	BUY	9.98	Ordinary	4,168	4,168
17-Mar-22	Vanguard Investments Australia Ltd.	BUY	10.03	Ordinary	1,656	1,656
18-Mar-22	Vanguard Investments Australia Ltd.	BUY	10.10	Ordinary	16,462	16,462
18-Mar-22	Vanguard Investments Australia Ltd.	SELL	10.10	Ordinary	(20,186)	(20,186)
21-Mar-22	Vanguard Investments Australia Ltd.	BUY	9.94	Ordinary	5,940	5,940
21-Mar-22	Vanguard Investments Australia Ltd.	BUY	9.94	Ordinary	1,662	1,662
21-Mar-22	Vanguard Investments Australia Ltd.	BUY	9.94	Ordinary	17,174	17,174
22-Mar-22	Vanguard Investments Australia Ltd.	BUY	10.06	Ordinary	1,448	1,448
25-Mar-22	Vanguard Investments Australia Ltd.	SELL	10.14	Ordinary	(2,046)	(2,046)
29-Mar-22	Vanguard Investments Australia Ltd.	BUY	10.26	Ordinary	1,108	1,108
29-Mar-22	Vanguard Investments Australia Ltd.	BUY	10.26	Ordinary	5,068	5,068
29-Mar-22	Vanguard Investments Australia Ltd.	BUY	10.26	Ordinary	1,086	1,086
30-Mar-22	Vanguard Investments Australia Ltd.	BUY	10.30	Ordinary	2,216	2,216
1-Apr-22	Vanguard Investments Australia Ltd.	BUY	10.29	Ordinary	1,098	1,098
5-Apr-22	Vanguard Investments Australia Ltd.	BUY	10.31	Ordinary	6,168	6,168
5-Apr-22	Vanguard Investments Australia Ltd.	BUY	10.31	Ordinary	3,968	3,968
5-Apr-22	Vanguard Investments Australia Ltd.	BUY	10.31	Ordinary	549	549
6-Apr-22	Vanguard Investments Australia Ltd.	BUY	10.47	Ordinary	1,647	1,647
7-Apr-22	Vanguard Investments Australia Ltd.	BUY	10.42	Ordinary	1,647	1,647
8-Apr-22	Vanguard Investments Australia Ltd.	BUY	10.37	Ordinary	1,098	1,098
8-Apr-22	Vanguard Investments Australia Ltd.	BUY	10.37	Ordinary	1,074	1,074
8-Apr-22	Vanguard Investments Australia Ltd.	BUY	10.37	Ordinary	1,432	1,432
11-Apr-22	Vanguard Investments Australia Ltd.	BUY	10.48	Ordinary	1,098	1,098
12-Apr-22	Vanguard Investments Australia Ltd.	BUY	10.47	Ordinary	8,545	8,545
12-Apr-22	Vanguard Investments Australia Ltd.	BUY	10.47	Ordinary	1,098	1,098
13-Apr-22	Vanguard Investments Australia Ltd.	BUY	10.50	Ordinary	7,860	7,860
14-Apr-22	Vanguard Investments Australia Ltd.	BUY	10.25	Ordinary	3,984	3,984
20-Apr-22	Vanguard Investments Australia Ltd.	BUY	10.56	Ordinary	1,098	1,098
21-Apr-22	Vanguard Investments Australia Ltd.	BUY	10.79	Ordinary	1,098	1,098
22-Apr-22	Vanguard Investments Australia Ltd.	BUY	10.64	Ordinary	5,400	5,400
22-Apr-22	Vanguard Investments Australia Ltd.	BUY	10.64	Ordinary	1,647	1,647
26-Apr-22	Vanguard Investments Australia Ltd.	BUY	10.61	Ordinary	48,780	48,780
26-Apr-22	Vanguard Investments Australia Ltd.	BUY	10.61	Ordinary	3,984	3,984
26-Apr-22	Vanguard Investments Australia Ltd.	BUY	10.61	Ordinary	1,098	1,098
27-Apr-22	Vanguard Investments Australia Ltd.	BUY	10.50	Ordinary	2,715	2,715
27-Apr-22	Vanguard Investments Australia Ltd.	BUY	10.50	Ordinary	2,745	2,745

Date of change	Person whose relevant interest changed	Nature of Change(6)	Consideration given in relation to change(7)	Class	Number of securities affected	Person's votes affected
27-Apr-22	Vanguard Investments Australia Ltd.	BUY	10.50	Ordinary	1,647	1,647
28-Apr-22	Vanguard Investments Australia Ltd.	BUY	10.58	Ordinary	5,420	5,420
29-Apr-22	Vanguard Investments Australia Ltd.	SELL	10.65	Ordinary	(51,472)	(51,472)
29-Apr-22	Vanguard Investments Australia Ltd.	BUY	10.65	Ordinary	2,196	2,196
4-May-22	Vanguard Investments Australia Ltd.	BUY	10.56	Ordinary	2,790	2,790
5-May-22	Vanguard Investments Australia Ltd.	BUY	10.54	Ordinary	8,415	8,415
6-May-22	Vanguard Investments Australia Ltd.	BUY	10.46	Ordinary	2,196	2,196
9-May-22	Vanguard Investments Australia Ltd.	BUY	10.37	Ordinary	1,698	1,698
9-May-22	Vanguard Investments Australia Ltd.	BUY	10.37	Ordinary	9,056	9,056
9-May-22	Vanguard Investments Australia Ltd.	BUY	10.37	Ordinary	3,986	3,986
10-May-22	Vanguard Investments Australia Ltd.	BUY	10.28	Ordinary	39,261	39,261
10-May-22	Vanguard Investments Australia Ltd.	BUY	10.28	Ordinary	5,690	5,690
11-May-22	Vanguard Investments Australia Ltd.	BUY	10.29	Ordinary	2,204	2,204
16-May-22	Vanguard Investments Australia Ltd.	BUY	10.39	Ordinary	6,852	6,852
16-May-22	Vanguard Investments Australia Ltd.	BUY	10.39	Ordinary	2,855	2,855
16-May-22	Vanguard Investments Australia Ltd.	BUY	10.39	Ordinary	1,653	1,653
18-May-22	Vanguard Investments Australia Ltd.	BUY	10.48	Ordinary	6,912	6,912
18-May-22	Vanguard Investments Australia Ltd.	BUY	10.48	Ordinary	1,102	1,102
18-May-22	Vanguard Investments Australia Ltd.	BUY	10.48	Ordinary	718	718
20-May-22	Vanguard Investments Australia Ltd.	BUY	10.36	Ordinary	6,960	6,960
20-May-22	Vanguard Investments Australia Ltd.	BUY	10.36	Ordinary	1,656	1,656
23-May-22	Vanguard Investments Australia Ltd.	BUY	10.33	Ordinary	360	360
24-May-22	Vanguard Investments Australia Ltd.	SELL	10.55	Ordinary	(7,388)	(7,388)
24-May-22	Vanguard Investments Australia Ltd.	BUY	10.55	Ordinary	552	552
25-May-22	Vanguard Investments Australia Ltd.	BUY	10.58	Ordinary	552	552
30-May-22	Vanguard Investments Australia Ltd.	BUY	10.67	Ordinary	5,870	5,870
30-May-22	Vanguard Investments Australia Ltd.	BUY	10.67	Ordinary	2,208	2,208
31-May-22	Vanguard Investments Australia Ltd.	SELL	10.42	Ordinary	(53,332)	(53,332)
1-Jun-22	Vanguard Investments Australia Ltd.	BUY	10.50	Ordinary	1,080	1,080
1-Jun-22	Vanguard Investments Australia Ltd.	SELL	10.50	Ordinary	(9,508)	(9,508)
3-Jun-22	Vanguard Investments Australia Ltd.	BUY	10.68	Ordinary	7,164	7,164
3-Jun-22	Vanguard Investments Australia Ltd.	BUY	10.68	Ordinary	2,208	2,208
7-Jun-22	Vanguard Investments Australia Ltd.	BUY	10.57	Ordinary	34,086	34,086
8-Jun-22	Vanguard Investments Australia Ltd.	BUY	9.81	Ordinary	7,116	7,116
8-Jun-22	Vanguard Investments Australia Ltd.	BUY	9.81	Ordinary	4,446	4,446
8-Jun-22	Vanguard Investments Australia Ltd.	BUY	9.81	Ordinary	1,104	1,104
8-Jun-22	Vanguard Investments Australia Ltd.	BUY	9.81	Ordinary	2,760	2,760
8-Jun-22	Vanguard Investments Australia Ltd.	SELL	9.81	Ordinary	(6,614)	(6,614)
9-Jun-22	Vanguard Investments Australia Ltd.	BUY	9.48	Ordinary	1,886	1,886
10-Jun-22	Vanguard Investments Australia Ltd.	BUY	9.33	Ordinary	11,920	11,920
14-Jun-22	Vanguard Investments Australia Ltd.	BUY	9.03	Ordinary	8,985	8,985
14-Jun-22	Vanguard Investments Australia Ltd.	BUY	9.03	Ordinary	4,792	4,792
14-Jun-22	Vanguard Investments Australia Ltd.	BUY	9.03	Ordinary	2,995	2,995
14-Jun-22	Vanguard Investments Australia Ltd.	BUY	9.03	Ordinary	1,886	1,886
14-Jun-22	Vanguard Investments Australia Ltd.	BUY	9.03	Ordinary	2,208	2,208
14-Jun-22	Vanguard Investments Australia Ltd.	BUY	9.03	Ordinary	1,656	1,656
16-Jun-22	Vanguard Investments Australia Ltd.	BUY	8.85	Ordinary	1,886	1,886
16-Jun-22	Vanguard Investments Australia Ltd.	BUY	8.85	Ordinary	2,780	2,780
16-Jun-22	Vanguard Investments Australia Ltd.	BUY	8.85	Ordinary	556	556
17-Jun-22	Vanguard Investments Australia Ltd.	BUY	8.68	Ordinary	7,852	7,852
17-Jun-22	Vanguard Investments Australia Ltd.	BUY	8.68	Ordinary	3,772	3,772
17-Jun-22	Vanguard Investments Australia Ltd.	BUY	8.68	Ordinary	74,429	74,429
17-Jun-22	Vanguard Investments Australia Ltd.	BUY	8.68	Ordinary	1,668	1,668
22-Jun-22	Vanguard Investments Australia Ltd.	BUY	9.17	Ordinary	1,758	1,758
23-Jun-22	Vanguard Investments Australia Ltd.	BUY	9.22	Ordinary	5,970	5,970
23-Jun-22	Vanguard Investments Australia Ltd.	BUY	9.22	Ordinary	4,179	4,179
23-Jun-22	Vanguard Investments Australia Ltd.	BUY	9.22	Ordinary	2,985	2,985
23-Jun-22	Vanguard Investments Australia Ltd.	BUY	9.22	Ordinary	2,344	2,344
24-Jun-22	Vanguard Investments Australia Ltd.	BUY	9.06	Ordinary	2,344	2,344
27-Jun-22	Vanguard Investments Australia Ltd.	BUY	9.23	Ordinary	4,130	4,130
28-Jun-22	Vanguard Investments Australia Ltd.	BUY	9.33	Ordinary	5,970	5,970
28-Jun-22	Vanguard Investments Australia Ltd.	BUY	9.33	Ordinary	2,985	2,985
28-Jun-22	Vanguard Investments Australia Ltd.	BUY	9.33	Ordinary	4,776	4,776
28-Jun-22	Vanguard Investments Australia Ltd.	BUY	9.33	Ordinary	2,985	2,985
28-Jun-22	Vanguard Investments Australia Ltd.	BUY	9.33	Ordinary	2,930	2,930
29-Jun-22	Vanguard Investments Australia Ltd.	SELL	9.33	Ordinary	(1,785)	(1,785)
30-Jun-22	Vanguard Investments Australia Ltd.	SELL	9.07	Ordinary	(27,311)	(27,311)
1-Jul-22	Vanguard Investments Australia Ltd.	BUY	9.13	Ordinary	4,053	4,053

Annexure A

Date of change	Person whose relevant interest changed	Nature of Change(6)	Consideration given in relation to change(7)	Class	Number of securities affected	Person's votes affected
1-Jul-22	Vanguard Investments Australia Ltd.	BUY	9.13	Ordinary	4,632	4,632
1-Jul-22	Vanguard Investments Australia Ltd.	BUY	9.13	Ordinary	5,790	5,790
4-Jul-22	Vanguard Investments Australia Ltd.	BUY	9.23	Ordinary	5,800	5,800
4-Jul-22	Vanguard Investments Australia Ltd.	BUY	9.23	Ordinary	2,875	2,875
5-Jul-22	Vanguard Investments Australia Ltd.	BUY	9.27	Ordinary	3,628	3,628
6-Jul-22	Vanguard Investments Australia Ltd.	BUY	9.27	Ordinary	2,875	2,875
7-Jul-22	Vanguard Investments Australia Ltd.	BUY	9.37	Ordinary	5,175	5,175
7-Jul-22	Vanguard Investments Australia Ltd.	BUY	9.37	Ordinary	1,041	1,041

This is Annexure A of 5 pages referred to in Form 603, Notice of initial substantial holder.

Signature:



Name: Shawn Acker

Capacity: Compliance Manager

Date: 11 July 2022