Rule 3.19A.2

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

Name of entity	**BENDIGO AND ADELAIDE BANK LIMITED**
ABN	**11068049178**

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	2 November 2023

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.	
Date of change	B) 28 November 2023
No. of securities held prior to change	A) 1,404,696 Ordinary shares (incl 601,110 LFSP restricted shares) B) Performance Rights 130,384 Performance Rights granted under the Omnibus Equity Plan C) STI Rights 46,698 STI Rights granted under the Omnibus Equity Plan D) 50 Converting Preference Shares 4 (BENPG) E) 50 Capital Notes (BENPH)
Class	B) Performance Rights
Number acquired	B) 122,641
Number disposed	Nil

+ See chapter 19 for defined terms.

Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	B) $8.83
No. of securities held after change	A) 1,404,696 Ordinary shares (incl 601,110 LFSP restricted shares) B) Performance Rights 253,025 Performance Rights granted under the Omnibus Equity Plan C) STI Rights 46,698 STI Rights granted under the Omnibus Equity Plan D) 50 Converting Preference Shares 4 (BENPG) E) 50 Capital Notes (BENPH)
Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	Grant of performance rights to the CEO & MD pursuant to resolution 4 passed at the 24 October 2023 Bendigo & Adelaide Bank Limited Annual General Meeting.

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	

Part 3 – +Closed period

+ See chapter 19 for defined terms.

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

+ See chapter 19 for defined terms.