

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	5 December 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) <small>Note: Provide details of the circumstances giving rise to the relevant interest.</small>	
Date of change	1. 26 March 2024 2. 27 March 2024
No. of securities held prior to change	A) 803,586 Ordinary shares i. 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)
Class	1. Ordinary Shares 2. LFSP Restricted Shares
Number acquired	1. 39450 Ordinary Shares

+ See chapter 19 for defined terms.

Appendix 3Y

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Number disposed	2. 15,000 LFSP Restricted Shares
Value/Consideration <small>Note: If consideration is non-cash, provide details and estimated valuation</small>	1. \$9.86 per Ordinary Share
No. of securities held after change	A) 843,036 Ordinary shares i. 586,110 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 <small>Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back</small>	1. Issue of Securities under Dividend Reinvestment Plan (DRP) 2. Release of 15,000 LFSP restricted shares due to payment of outstanding loan balance.

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 <small>Note: Details are only required for a contract in relation to which the interest has changed</small>	
Interest acquired	
Interest disposed	
Value/Consideration <small>Note: If consideration is non-cash, provide details and an estimated valuation</small>	
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.