



Update Summary

Entity name

BENDIGO AND ADELAIDE BANK LIMITED

Security on which the Distribution will be paid

BEN - ORDINARY FULLY PAID

Announcement Type

Update to previous announcement

Date of this announcement

20/9/2024

Reason for the Update

Update to Part 4A.6, 4A.13 and 5.1

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

Update/amendment to previous announcement

1.4a Reason for update to a previous announcement

Update to Part 4A.6, 4A.13 and 5.1

1.4b Date of previous announcement(s) to this update

26/8/2024

1.5 Date of this announcement

20/9/2024

1.6 ASX +Security Code

BEN

ASX +Security Description

ORDINARY FULLY PAID

Part 2A - All dividends/distributions basic details

2A.1 Type of dividend/distribution

Ordinary

2A.2 The Dividend/distribution:

relates to a period of six months

2A.3 The dividend/distribution relates to the financial reporting or payment period ending ended/ending (date)

30/6/2024

2A.4 +Record Date

3/9/2024

2A.5 Ex Date

2/9/2024

**2A.6 Payment Date**

30/9/2024

2A.7 Are any of the below approvals required for the dividend/distribution 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 dividend/distribution.

No

2A.8 Currency in which the dividend/distribution is made ("primary currency")

AUD - Australian Dollar

2A.9 Total dividend/distribution payment amount per +security (in primary currency) for all dividends/distributions notified in this form

AUD 0.33000000

2A.10 Does the entity have arrangements relating to the currency in which the dividend/distribution is paid to securityholders that it wishes to disclose to the market?

No

2A.11 Does the entity have a securities plan for dividends/distributions on this +security?

We have a Dividend/Distribution Reinvestment Plan (DRP)

2A.11a If the +entity has a DRP, is the DRP applicable to this dividend/distribution?

Yes

2A.11a(i) DRP Status in respect of this dividend/distribution

Full DRP

2A.12 Does the +entity have tax component information apart from franking?

No

Part 3A - Ordinary dividend/distribution

3A.1 Is the ordinary dividend/distribution estimated at this time?

No

3A.1a Ordinary dividend/distribution estimated amount per +security

AUD

3A.1b Ordinary Dividend/distribution amount per security

AUD 0.33000000

3A.2 Is the ordinary dividend/distribution franked?

Yes

3A.2a Is the ordinary dividend/distribution fully franked?

Yes

3A.3 Percentage of ordinary dividend/distribution that is franked

100.0000 %

3A.3a Applicable corporate tax rate for franking credit (%)

30.0000 %

**3A.4 Ordinary dividend/distribution franked amount per +security**

AUD 0.33000000

3A.5 Percentage amount of dividend which is unfranked

0.0000 %

3A.6 Ordinary dividend/distribution unfranked amount per +security excluding conduit foreign income amount

AUD 0.00000000

3A.7 Ordinary dividend/distribution conduit foreign income amount per security

AUD 0.00000000

Part 4A - +Dividend reinvestment plan (DRP)

4A.1 What is the default option if +security holders do not indicate whether they want to participate in the DRP?

Do not participate in DRP (i.e. cash payment)

4A.2 Last date and time for lodgement of election notices to share registry under DRP

Wednesday September 4, 2024 16:00:00

4A.3 DRP discount rate

0.0000 %

4A.4 Period of calculation of reinvestment price**Start Date**

9/9/2024

End Date

20/9/2024

4A.5 DRP price calculation methodology

Pursuant to a resolution of the Board of Directors, the arithmetic average of the daily volume weighted average share price of all BEN shares sold on the ASX during the ten trading days commencing 9 September 2024 up to and including 20 September 2024

4A.6 DRP Price (including any discount):

AUD 12.13000

4A.7 DRP +securities +issue date

30/9/2024

4A.8 Will DRP +securities be a new issue?

No

4A.9 Is there a minimum dollar amount or number of +securities required for DRP participation?

No

4A.10 Is there a maximum dollar amount or number of +securities required for DRP participation?

No

4A.11 Are there any other conditions applying to DRP participation?

No

4A.12 Link to a copy of the DRP plan rules

<https://www.bendigoadelaide.com.au/globalassets/documents/bendigoadelaide/investorcentre/dividends/drp-terms-and-conditions.pdf>

4A.13 Further information about the DRP

Bendigo & Adelaide Bank has arranged for the purchase of BEN Fully Paid Ordinary shares by a third party to satisfy the DRP for the 2024 Final Dividend.



Part 5 - Further information

5.1 Please provide any further information applicable to this dividend/distribution

Participation in the DRP for the Bendigo and Adelaide Bank 2024 Final Dividend is expected to be 12.1% of BEN Fully Paid Ordinary Shares on issue.

5.2 Additional information for inclusion in the Announcement Summary