

16 February 2015

Bendigo and Adelaide Bank 2015 interim dividend

The Board of Bendigo and Adelaide Bank Limited (BEN) announced today that it has determined to pay an interim dividend of 33 cents per ordinary share. The interim dividend will be fully franked.

Key Dividend Dates

The key dates related to the payment of the 2015 interim dividend are as follows:

Ex-dividend date	Tuesday, 24 February 2015
Record date	Thursday, 26 February 2015
Dividend payment date	Tuesday, 31 March 2015

Dividend Reinvestment Plan (DRP)

The BEN Board has determined that the DRP will operate as follows for the 2015 interim dividend:

- no discount will apply to the issue price of shares under the DRP; and
- the "Trading Period" for the purpose of calculating the issue price per share will be a period of 15 trading days commencing on 2 March 2015; and
- shares under the plan will rank equally, in all respects, with all other fully paid ordinary shares on issue and will participate in all dividends subsequently declared.

Bonus Share Scheme (BSS)

The BEN Board has determined that the BSS will operate as follows for the 2015 interim dividend:

- no discount will apply to the price of shares under the BSS; and
- the "Trading Period" for the purpose of calculating the issue price per share will be a period of 15 trading days commencing on 2 March 2015; and
- shares under the plan will rank equally, in all respects, with all other fully paid ordinary shares on issue and will participate in all dividends subsequently declared.

A complete copy of the DRP and BSS terms and conditions can be found on the Bendigo and Adelaide Bank Shareholder Centre under Dividend information.

<http://www.bendigoadelaide.com.au/public/shareholders/dividend-info/index.asp>

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Other important information

The last date for the receipt of an election notice for participation in either the DRP or BSS for the 2015 interim dividend is 27 February 2015.

You can access a Dividend Nomination Advice Form at http://www.bendigoadelaide.com.au/public/shareholders/shareholder_forms.asp or by contacting our Share Registry on 1800 646 042 or at share.register@bendigoadelaide.com.au.

For further information please call our Share Registry on 1800 646 042.

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