



## Announcement Summary

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**Entity name**

BENDIGO AND ADELAIDE BANK LIMITED

**Security on which the Distribution will be paid**

BENPH - CAP NOTE 3-BBSW+3.80% PERP NON-CUM RED T-06-27

**Announcement Type**

New announcement

**Date of this announcement**

16/6/2022

**Distribution Amount**

AUD 0.97130000

**Ex Date**

6/9/2022

**Record Date**

7/9/2022

**Payment Date**

15/9/2022

**Additional Information**

<https://www.bendigoadelaide.com.au/investor-centre/prospectus/>

Refer to below for full details of the announcement



## Announcement Details

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### Part 1 - Entity and announcement details

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#### 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

☒ New announcement

#### 1.5 Date of this announcement

16/6/2022

#### 1.6 ASX +Security Code

BENPH

#### ASX +Security Description

CAP NOTE 3-BBSW+3.80% PERP NON-CUM RED T-06-27

### Part 2A - All dividends/distributions basic details

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#### 2A.1 Type of dividend/distribution

☒ Ordinary

#### 2A.2 The Dividend/distribution:

relates to a period of one quarter

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

14/9/2022

#### 2A.4 +Record Date

7/9/2022

#### 2A.5 Ex Date

6/9/2022

**2A.6 Payment Date**

15/9/2022

**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****Estimated or Actual?**☒ Actual

AUD 0.97130000

**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 do not have a securities plan for dividends/distributions on this security**2A.12 Does the +entity have tax component information apart from franking?**☒ No

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**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 0.97130000

**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 0.97130000

**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 3D - Preference +security distribution rate details

**3D.1 Start date of payment period**

15/6/2022

**3D.2 End date of payment period**

14/9/2022

**3D.3 Date dividend/distribution rate is set (optional)**

15/6/2022

**3D.4 Describe how the date that dividend/distribution rate is set is determined**

As per the Capital Notes Terms set out in Appendix A of the Prospectus dated 5 November 2020

**3D.5 Number of days in the dividend/distribution period**

92

**3D.6 Dividend/distribution base rate (pa)**

1.7053 %

**3D.7 Comments on how dividend/distribution base rate is set**

As per the Capital Notes Terms set out in Appendix A of the Prospectus dated 5 November 2020

**3D.8 Dividend/distribution margin**

3.8000 %

**3D.9 Comments on how dividend/distribution margin is set**

As per the Capital Notes Terms set out in Appendix A of the Prospectus dated 5 November 2020

**3D.10 Any other rate / multiplier used in calculating dividend/distribution rate**

-1.6516 %

**3D.11 Comments on how other rate used in calculating dividend/distribution rate is set**

Total rate (base plus margin = 5.5053%) multiplied by (1- tax rate) less total rate = -1.65159% .3D.10 of this form should show -1.65159. This ASX Form does not allow more than 4 digits after the decimal point. The calculation disclosures are based on the Capital Notes Terms set out in Appendix A of the BENPH prospectus dated 5 November 2020.



**3D.12 Total dividend/distribution rate for the period (pa)**

3.8537 %

**3D.13 Comment on how total distribution rate is set**

3D.12 of this form should show 3.85371%. This ASX Form does not allow more than 4 digits after the decimal point. The calculation disclosures are based on the Capital Notes Terms set out in Appendix A of the BENPH prospectus dated 5 November 2020.

Part 5 - Further information

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

**5.2 Additional information for inclusion in the Announcement Summary**

<https://www.bendigoadelaide.com.au/investor-centre/prospectus/>