
Appendix 3A.1 - Notification of dividend / distribution

Important Information

Information and documents given to ASX become ASX's property and may be made public.

Please note that two corporate actions on the same security may not run with different record dates if the timetables result in overlapping (but not identical) ex-periods. It is permissible to run different corporate actions with the same record date except in the case of reorganisations - consolidations/splits which cannot run at the same time as any other corporate action for that entity

*Denotes minimum information required for first lodgement of this form.

**Denotes information that must be provided before or on +business day 0 of the relevant Appendix 6A or Appendix 7A timetable. The balance of the information, where applicable, must be provided as soon as reasonably practicable by the entity.

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

New announcement

1.5 Date of this announcement

Tuesday March 17, 2015

1.6 ASX +Security Code

BENPB

ASX +Security Description

RESET PREFERENCE

Part 2A - All dividends/distributions basic details

Each form (announcement) can only relate to one +record date and payment date but may have multiple types of dividend/distributions applicable for those dates, for example an ordinary and a special dividend/distribution. If more than one type is applicable tick each relevant box in Q2A.1. Further Parts to the form will be presented for each type of dividend/distribution selected. All other questions in Part 2A are to be answered on the basis of the total of all the dividend/distribution types indicated in Q2A.1 (i.e. gross) as well as any supplementary dividend/distribution if applicable.

2A.1 Type of dividend/distribution

Ordinary

2A.2 Dividend/distribution period (frequency)

Quarterly

2A.3 Dividend/distribution relates to period ending

Sunday June 14, 2015

2A.4 +Record Date

Friday May 22, 2015

2A.5 Ex Date

Wednesday May 20, 2015

2A.6 Payment Date

Monday June 15, 2015

2A.7 Is the payment of dividend/distribution conditional?

No

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

AUD - Australian Dollar

**2A.9 Total dividend/distribution amount per
+security (in primary currency)**

AUD 0.66670000

Estimated or Actual?

Actual

**2A.10 Whether mandatory or via an optional
plan or facility, will or can the
dividend/distribution be paid in a currency
other than the primary currency?**

No

2A.11 Does the +entity havea Dividend/Distribution Reinvestment Plan
(DRP) - a Bonus Security Plan (BSP)**2A.11a If the +entity has a DRP, is the DRP
applicable to this dividend/distribution?**

No

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

No

**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 0.66670000

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 0.66670000

3A.5 Percentage amount of dividend which is unfranked

0.0000 %

3A.6 Ordinary dividend unfranked amount per security

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

Monday March 16, 2015

3D.2 End date of payment period

Sunday June 14, 2015

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

Monday March 16, 2015

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

The Dividend Rate for each Dividend Period will be set on the first Business Day of each dividend period.

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

91

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

2.3200 %

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

As per terms in prospectus, market rate (90 day Bank Bill Swap Rate as at 16 March 2015)

3D.8 Dividend/distribution margin

1.5000 %

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

As per terms of issue in prospectus

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

-1.1460 %

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

Other rate = A - B

where

A = (Base rate + Margin) x (1 - Tax Rate)

B = Base Rate + Margin

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

2.6740 %

Part 5 - Further information

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