2026 Appendix 4E

Monday, 24 August 2026

Bendigo and Adelaide Bank Limited (ASX:BEN) advises that its 2026 Appendix 4E is enclosed.

The 2026 Annual Financial Report, together with the Bank's Sustainability Report, is also available on the website at https://www.bendigobank.com.au/about-us/investor-centre/reports/.

ENDS

Approved for release by:

The Bendigo and Adelaide Bank Board

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APPENDIX 4E FULL YEAR RESULTS 2026

This preliminary final report comprises information provided to the ASX under Listing Rule 4.3A ABN 11 068 049 178

Bendigo Bank

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Appendix 4E

For the year ended 30 June 2026

1. Company details and reporting period

Bendigo and Adelaide Bank Limited
ABN 11 068 049 178

Reporting period – twelve months ended:	30 June 2026
Previous corresponding period – twelve months ended:	30 June 2025

2. Results for announcement to the market

Revenue from ordinary activities	▲	2.8% to $1,994.3 million
Profit after tax from ordinary activities	▲	Large to $375.1 million
Net profit after tax attributable to owners of the Bank	▲	Large to $375.1 million

Dividends	Date payable/paid	Amount per security
Current financial year 2026		
Record date for determining entitlements	2 September 2026	
Final dividend – fully franked	30 September 2026	33.0 cents
Interim dividend – fully franked	31 March 2026	30.0 cents
Previous financial year 2025		
Final dividend – fully franked	30 September 2025	33.0 cents
Interim dividend – fully franked	31 March 2025	30.0 cents

The Group's statutory profit after tax for the financial year ended 30 June 2026 increased to a profit of $375.1 million (FY25: $97.1 million loss). This was driven by:

- Prior year operating expenses included the impact of a once off $539.5 million goodwill impairment.
- Net interest income benefiting from our focus on lower-cost deposits growth and the prudent management of our funding requirements.
- Other income reductions due to a decline in property revaluation income from the Homesafe portfolio, lower foreign exchange and hedging income and non-recurring income from the sale of Bendigo Superannuation in FY25. This was partially offset by increased fee income and a strong contribution from our wealth business.
- The increase in operating costs from higher amortisation and technology costs driven by continued investment in risk and digital capabilities and RACQ Bank implementation costs. This was offset by reduced staff and related costs following the completion of the Rural Bank migration in FY25.
- Regulatory provisions and associated costs of $58.8 million (post-tax) relating to breaches of the Banking Act ($9.8 million) and a commitment to the rectification plan which is expected to take approximately three years ($49.0 million).
- An increase in credit expenses reflects a cautious outlook with an update to macroeconomic forecasts. Geopolitical tensions remain heightened leading to an increased probability assigned to the downside scenarios. Credit performance remains resilient.

Further information on the Group's operating results for the financial year is contained in the Operating and Financial Review section of the 2026 Annual Report. Refer to Note 30 of the financial statements for further information on the regulatory provisions raised.

3. Cash earnings results

Cash earnings attributable to owners of the Bank	▲	3.0% to $530.2 million
Cash earnings per share	▲	2.4% to 93.2 cents

Refer to the Operating and Financial Review in the 2026 Annual Report which contains a reconciliation of cash earnings to statutory earnings.

4. Net tangible assets per ordinary share

	30 June 2026	30 June 2025
Net tangible assets per ordinary share ($)	9.19	9.29
Net tangible assets		
Net assets ($'m)	6,734.5	6,670.3
Intangible assets ($'m)	(1,428.0)	(1,430.1)
Net tangible assets attributable to ordinary shareholders ($'m)	**5,306.5**	**5,240.2**
Number of fully paid ordinary shares on issue (000's)	577,150	563,867

5. Details of entities over which control has been gained or lost during the period

The following wholly owned subsidiaries were deregistered during the period:

- Community Sector Banking Pty Ltd (18 September 2025)
- Community Sector Enterprises Pty Ltd (3 December 2025)
- Bendigo Funding (Ararat) Pty Limited (3 December 2025)
- ACN 151 328 148 Pty Ltd (5 January 2026)
- RBL Sales Services Co Pty Ltd (7 January 2026)

The following controlled Special Purpose Entities (**SPEs**) were terminated during the period:

- The Trustee for Torrens 2016-1 (Terminated 3 June 2026)
- The Trustee for Torrens 2017-1 (Terminated 23 June 2026)
- The Trustee for Torrens 2017-2 (Terminated 3 June 2026)

6. Statement of audit

EY has audited the financial statements contained in the 2026 Annual Report and has issued an unmodified audit report. In addition to the financial statements, the Annual Report includes certain financial measures on a cash earnings basis.

Cash earnings is not a statutory financial measure, is not presented in accordance with Australian Accounting Standards, and is not audited or reviewed in accordance with Australian Auditing Standards. It is considered by management to be a key indicator of the underlying performance of the core business activities of the Group. Cash earnings is defined as statutory net profit after tax adjusted for non-cash items and other adjustments. Non-cash items are those deemed to be outside the Group's core activities and hence these items are not considered to be representative of the Group's ongoing financial performance.

The Operating and Financial Review contains a reconciliation of cash earnings to statutory earnings and provides a description of the cash earnings adjustments for the year ended 30 June 2026.

7. ASX Appendix 4E cross reference table

	Reference
Details of reporting period and previous period (Rule 4.3A Item No. 1)	Section 1 above
Results for announcement to the market (Rule 4.3A Item No. 2)	Section 2 above
Income Statement and Statement of Comprehensive Income (Rule 4.3A Item No. 3)	2026 Annual Report – Page 146-147
Balance Sheets (Rule 4.3A Item No. 4)	2026 Annual Report – Page 148
Statement of Cash Flows (Rule 4.3A Item No. 5)	2026 Annual Report – Page 151
Statements of Changes in Equity (Rule 4.3A Item No. 6)	2026 Annual Report – Page 149-150
Dividends and dividend dates (Rule 4.3A Item No. 7)	Section 2 above
Dividend Reinvestment Plan (Rule 4.3A Item No. 8)	2026 Annual Report – Page 166
Net tangible assets per security (Rule 4.3A Item No. 9)	Section 4 above
Details of entities over which control has been gained or lost (Rule 4.3A Item No. 10)	Section 5 above
Details of associates and joint venture entities (Rule 4.3A Item No. 11)	2026 Annual Report – Page 239
Other significant information (Rule 4.3A Item No. 12)	2026 Annual Financial Report
Foreign entities (Rule 4.3A Item No. 13)	Not applicable
Earnings per share (Rule 4.3A Item No. 14.1)	2026 Annual Report – Page 164
Return to shareholders (Rule 4.3A Item No. 14.2)	2026 Annual Report – Page 75
Commentary on performance (Rule 4.3A Item No. 14.3, 14.5, 14.6)	2026 Annual Report – Page 45-76
Results of segments (Rule 4.3A Item No. 14.4)	2026 Annual Report – Page 61-71
Statement of audit (Rule 4.3A Item No. 15)	Section 6 above
Audit opinion (Rule 4.3A Item No. 16, 17)	2026 Annual Report – Page 255-262

The ASX Appendix 4E of Bendigo and Adelaide Bank Limited and its Controlled Entities for the year ended 30 June 2026 is filed with the Australian Securities Exchange (ASX) under ASX Listing Rule 4.3A. The Appendix 4E should be read in conjunction with the 2026 Annual Financial Report and investor materials filed with the ASX.

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