Rule 3.19A.2

Appendix 3Y

Change of Director's Interest Notice

Information or documents not available now must be given to ASX as soon as available. Information and documents given to ASX become ASX's property and may be made public.

Introduced 30/09/01 Amended 01/01/11

Name of entity	**BENDIGO AND ADELAIDE BANK LIMITED**
ABN	**11 068 049 178**

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

Name of Director	Richard Allan Fennell
Date of last notice	10 November 2025

Part 1 - Change of director's relevant interests in securities

In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust

Note: In the case of a company, interests which come within paragraph (i) of the definition of "notifiable interest of a director" should be disclosed in this part.

Direct or indirect interest	Direct
Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest.	Indirect holding through EMJAEL Pty Ltd atf Fennell Family Trust
Date of change	17 June 2026 (for BEN share transfer) 1 September 2026 (for performance rights lapse)
No. of securities held prior to change	**1) Direct** A) 67,276 Ordinary Shares (BEN) B) 298,226 Loan Funded Share Plan (Vested) C) 340,584 Performance Rights D) 9,168 STI rights **2) Indirect** E) 80,000 Ordinary Shares (BEN)
Class	BEN Ordinary Shares

+ See chapter 19 for defined terms.

Number acquired	39,232 Ordinary Shares (BEN)
Number disposed	39,232 Ordinary Shares (BEN) 37,649 Performance Rights
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	No cash consideration for the off-market transfer Nil for performance rights lapse.
No. of securities held after change	**1) Direct** A) 28,044 Ordinary Shares (BEN) B) 298,226 Loan Funded Share Plan (Vested) C) 302,935 Performance Rights D) 9,168 STI rights **2) Indirect** E) 119,232 Ordinary Shares (BEN)
Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	Lapse of FY23 LTI Award Off-market transfer of 39,232 ordinary shares from Direct to Indirect holdings.

Part 2 – Change of director's interests in contracts

Note: In the case of a company, interests which come within paragraph (ii) of the definition of "notifiable interest of a director" should be disclosed in this part.

Detail of contract	N/A
Nature of interest	
Name of registered holder **(if issued securities)**	
Date of change	
No. and class of securities to which interest related prior to change Note: Details are only required for a contract in relation to which the interest has changed	
Interest acquired	
Interest disposed	

+ See chapter 19 for defined terms.

Value/Consideration Note: If consideration is non-cash, provide details and an estimated valuation	
Interest after change	

Part 3 – +Closed period

Were the interests in the securities or contracts detailed above traded during a +closed period where prior written clearance was required?	No
If so, was prior written clearance provided to allow the trade to proceed during this period?	N/A
If prior written clearance was provided, on what date was this provided?	N/A

+ See chapter 19 for defined terms.