Announcement Summary

Entity name

BENDIGO AND ADELAIDE BANK LIMITED

Date of this announcement

Friday November 06, 2026

The +securities the subject of this notification are:
+Securities issued under an +employee incentive scheme that are subject to a restriction on transfer and are not being quoted on ASX until the restriction ends

Total number of +securities to be issued/transferred

ASX +security code	Security description	Total number of +securities to be issued/transferred	Issue date
BENAAA	PERFORMANCE RIGHTS	3,171,826	02/11/2026

Refer to next page for full details of the announcement

Part 1 - Entity and announcement details

1.1 Name of entity

BENDIGO AND ADELAIDE BANK LIMITED

We (the entity named above) give notice of the issue, conversion or payment up of the following unquoted +securities.

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

6/11/2026

Part 2 - Issue details

2.1 The +securities the subject of this notification are:
+Securities issued under an +employee incentive scheme that are subject to a restriction on transfer and are not being quoted on ASX until the restriction ends

2.2a This notification is given in relation to an issue of +securities in a class which is not quoted on ASX and which:
has an existing ASX security code ("existing class")

Part 3B - number and type of +securities the subject of this notification (existing class) where issue has not previously been notified to ASX in an Appendix 3B

Additional +securities in an existing class issued under an +employee incentive scheme

ASX +security code and description

BENAAA : PERFORMANCE RIGHTS

Date the +securities the subject of this notification were issued

2/11/2026

Will these +securities rank equally in all respects from their issue date with the existing issued +securities in that class

Yes

Were any of the +securities issued to +key management personnel (KMP) or an +associate?

Yes

Provide details of the KMP or +associates being issued +securities.

Name of KMP	Name of registered holder	Number of +securities
CHRISTOPHER DEAN	CHRISTOPHER DEAN	41,282
ANDREW MORGAN	ANDREW MORGAN	51,900
KERRIE NOONAN	KERRIE NOONAN	45,714
KIERAN O'MEARA	KIERAN O'MEARA	48,571
ADAM ROWSE	ADAM ROWSE	45,000
BRUCE SPEIRS	BRUCE SPEIRS	43,411
RICHARD FENNELL	RICHARD FENNELL	150,000

Please provide a URL link for a document lodged with ASX detailing the terms of the +employee incentive scheme or a summary of the terms

https://www.bendigobank.com.au/globalassets/documents/bendigoadelaide/governance/omnibus-equity-plan-rules.pdf

Any other information the entity wishes to provide about the +securities the subject of this notification

None

Issue details

Number of +securities

3,171,826

Part 4 - +Securities on issue

Following the issue, conversion or payment up of the +securities the subject of this notification, the +securities of the entity will comprise:

The figures in parts 4.1 and 4.2 below are automatically generated and may not reflect the entity's current issued capital if other Appendix 2A, Appendix 3G or Appendix 3H forms are currently with ASX for processing.

4.1 Quoted +securities (Total number of each +class of +securities issued and quoted on ASX)

ASX +security code and description	Total number of +securities on issue
BEN : ORDINARY FULLY PAID	582,300,043
BENPI : CAP NOTE 3-BBSW+3.20% PERP NON-CUM RED T-12-30	3,000,000
BENPH : CAP NOTE 3-BBSW+3.80% PERP NON-CUM RED T-06-27	5,024,446

4.2 Unquoted +securities (Total number of each +class of +securities issued but not quoted on ASX)

ASX +security code and description	Total number of +securities on issue
BENAA : ORDINARY FULLY PAID EMPLOYEE	255,934
BENAB : ORDINARY FULLY PAID EMPLOYEE	34,068
BENAAA : PERFORMANCE RIGHTS	5,179,892

Part 5 - Other Listing Rule requirements

5.1 Were the +securities issued under an exception in Listing Rule 7.2 and therefore the issue did not need any security holder approval under Listing Rule 7.1?

Yes

5.1a Select the number of the applicable exception in Listing Rule 7.2

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