



Announcement Summary

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

16/6/2021

Distribution Amount

AUD 0.67480000

Ex Date

6/9/2021

Record Date

7/9/2021

Payment Date

15/9/2021

Additional Information

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

Refer to below for full details of the announcement



Announcement Details

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

16/6/2021

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

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)

14/9/2021

2A.4 +Record Date

7/9/2021

2A.5 Ex Date

6/9/2021

**2A.6 Payment Date**

15/9/2021

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 0.67480000

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

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 0.67480000

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 0.67480000

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

15/6/2021

3D.2 End date of payment period

14/9/2021

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

15/6/2021

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)

0.0243 %

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

-1.1473 %

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

Total rate (base plus margin = 3.8243%) multiplied by (1- tax rate) less total rate = -1.14729%. 3D.10 of this form should show -1.14729. 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)

2.6770 %

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

3D.12 of this form should show 2.67701%. 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

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/>