

# 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

<b>Name of entity</b>	<b>BENDIGO AND ADELAIDE BANK LIMITED</b>
<b>ABN</b>	<b>11 068 049 178</b>

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.

<b>Name of Director</b>	Richard Allan Fennell
<b>Date of last notice</b>	27 November 2024

### 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.

<b>Direct or indirect interest</b>	Direct
<b>Nature of indirect interest (including registered holder)</b> Note: Provide details of the circumstances giving rise to the relevant interest.	Indirect holding through EMJAEL Pty Ltd atf Fennell Family Trust
<b>Date of change</b>	1 September 2025
<b>No. of securities held prior to change</b>	<b>1) Direct</b>  A) 43,541 Ordinary Shares (BEN)  B) Loan Funded Share Plan i) 192,222 (Vested) ii) 106,004 (Unvested)  C) 229,530 Performance Rights  D) 12,638 STI rights  <b>2) Indirect</b>  E) 80,000 Ordinary Shares (BEN)

+ See chapter 19 for defined terms.

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<b>Class</b>	A) Ordinary Shares (BEN) B) Loan Funded Share Plan C) Performance Rights D) STI rights
<b>Number acquired</b>	A) 23,735 Ordinary Shares (BEN) B) 106,004 Loan Funded Share Plan
<b>Number disposed</b>	B) 106,004 Loan Funded Share Plan C) 12,475 Performance Rights D) 12,638 STI Rights
<b>Value/Consideration</b> Note: If consideration is non-cash, provide details and estimated valuation	Nil
<b>No. of securities held after change</b>	<b>1) Direct</b> A) 67,276 Ordinary Shares (BEN) B) 298,226 Loan Funded Share Plan (Vested) C) 217,055 Performance Rights D) 0 STI rights  <b>2) Indirect</b> E) 80,000 Ordinary Shares (BEN)
<b>Nature of change</b> Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	Vesting of Loan Funded Share Plan, STI Rights and LTI Performance Rights (including partial lapse) following satisfaction of vesting conditions of awards granted under the Loan Funded Share Plan, Short-Term Incentive Plan and Long-Term Incentive Plan.

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## 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.

<b>Detail of contract</b>	N/A
<b>Nature of interest</b>	
<b>Name of registered holder (if issued securities)</b>	
<b>Date of change</b>	
<b>No. and class of securities to which interest related prior to change</b> <small>Note: Details are only required for a contract in relation to which the interest has changed</small>	
<b>Interest acquired</b>	
<b>Interest disposed</b>	
<b>Value/Consideration</b> <small>Note: If consideration is non-cash, provide details and an estimated valuation</small>	
<b>Interest after change</b>	

## Part 3 – +Closed period

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

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