Bendigo Bank

Basel III Pillar 3 Disclosures: Prudential Standard APS 330

16 February 2026

Bendigo and Adelaide Bank Limited (ASX:BEN) (the Bank), is an Authorised Deposit-taking Institution (**ADI**) subject to regulation by the Australian Prudential Regulation Authority (**APRA**). Attached is the prudential information required to be disclosed in accordance with Prudential Standard APS 330.

The public disclosure for the period ended 31 December 2025 has been prepared in accordance with Prudential Standard APS 330 Public Disclosure effective from 1 January 2025, which aligns with the updated international standards for public disclosure set by the Basel Committee.

The Bank's Chief Financial Officer and Chief Risk Officer attest to the reliability of the APS 330 disclosures. They attest that the quantitative and qualitative disclosures have been prepared in accordance with relevant policies, internal processes, systems and controls, and have subsequently been verified and approved through internal governance procedures.

Approved for release by: Bendigo and Adelaide Bank Board

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Basel III Pillar 3 Disclosures

Prudential Standard APS 330
For the period ended 31 December 2025

Released 16 February 2026

Bendigo Bank

Contents

DIS20 – KM1 Key metrics (at consolidated group level)

Amounts are in millions to 1 decimal place

Table KM1 reports on the key prudential metrics related to risk-based capital ratios and liquidity standards.

		31 Dec 25	30 Sep 25	30 Jun 25	31 Mar 25	31 Dec 24
		a	b	c	d	e
Available capital (amounts)						
1	Common Equity Tier 1 (**CET1**)	4,403.7	4,261.7	4,323.5	4,240.0	4,343.3
2	Tier 1	5,206.1	5,064.1	5,125.9	5,042.4	5,145.7
3	Total capital	5,914.7	5,920.0	5,987.3	5,909.2	6,018.6
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (**RWA**)	38,747.0	38,999.5	39,304.5	39,164.9	38,870.9
Risk-based capital ratios as a percentage of RWA[1]						
5	CET1 ratio (%)	11.37%	10.93%	11.00%	10.83%	11.17%
6	Tier 1 ratio (%)	13.44%	12.99%	13.04%	12.87%	13.24%
7	Total capital ratio (%)	15.27%	15.18%	15.23%	15.09%	15.48%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirements (%)	1.00%	1.00%	1.00%	1.00%	1.00%
11	Total of bank CET1 specific buffer requirements (%) (row8 + row9)	3.50%	3.50%	3.50%	3.50%	3.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	6.87%	6.43%	6.50%	6.33%	6.67%
Liquidity Coverage Ratio (LCR)[2]						
15	Total high-quality liquid assets (**HQLA**)	13,087.5	12,945.4	13,036.2	13,417.6	13,002.4
16	Total net cash outflow (**NCO**)	9,671.1	9,484.9	9,854.0	10,005.2	9,620.4
17	LCR (%)	135.3%	136.5%	132.3%	134.1%	135.2%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding (**ASF**)	76,677.5	76,755.4	76,634.9	77,588.2	76,858.1
19	Total required stable funding (**RSF**)	64,405.3	65,222.0	66,102.7	66,134.9	65,110.4
20	NSFR (%)	119.1%	117.7%	115.9%	117.3%	118.0%

1. APRA has determined to apply a $50 million operational risk capital charge on the Bank which has come into effect from 1 January 2026. The capital charge is expected to reduce the Bank's Level 2 CET1 ratio by approximately 18 bps.

2. LCR disclosures are based on quarterly averages.

Amounts are in millions to 1 decimal place

CET1

December 2025 vs September 2025

CET 1 ratio increased by 44 basis points (bps) to 11.37% in December 2025 (September 2025: 10.93%) driven by:

- an increase of 26 bps, or $101.7 million, from net profit earned during the quarter
- an increase of 5 bps or $19.4 million, due to a reduction in CET1 deductions primarily relating to deferred tax asset and capitalised expenses
- an increase of 8 bps from a decrease in RWA, primarily credit RWA
- combined with increase of 5 bps from various other categories including reserves and other balances.

December 2025 vs June 2025

CET 1 ratio increased by 37 bps to 11.37% in December 2025 (June 2025: 11.00%) driven by:

- an increase of 48 bps or $188 million, in net profit earned during the period, offset by decrease of 48 bps or $187 million of final dividend payment.
- an increase of 7 bps, or $29 million, due to a reduction in CET deductions primarily relating to deferred tax assets and capitalised expenses.
- an increase of 16 bps from a decrease in RWA, primarily credit RWA.
- combined with increase of 14 bps from various other categories including reserves and other balances.

Total Capital

Total capital reduced to $5,914.7 million in December 2025 (September 2025: $5,920.0, June 2025: $5,987.3 million) on account of redemption of Tier 2 subordinated notes amounting to $150 million during November 2025, partially offset by increase in CET1 capital during the period.

RWA

December 2025 vs September 2025

RWA decrease of $252.5 million (0.65%) to $38,747.0 million in December 2025 (September 2025: $38,999.5 million) is primarily due to:

- a decrease of $265.3 million in credit risk RWA due to net decrease in residential lending ($217.5 million) on account of contraction in third party lending partially offset by an increase in commercial property lending ($78 million),
- an increase of $12.7 million in securitisation risk RWA.

December 2025 vs June 2025

RWA decrease of $557.5 million (1.42%) to $38,747.0 million in December 2025 (June 2025: $39,304.5 million) is primarily due to: up

- a decrease of $679.4 million in credit risk RWA due to net decrease in residential lending ($612.6 million) on account of contraction in third party lending partially offset by an increase in commercial property lending ($135.2 million),
- an increase in operational risk[1] RWA by $90.9 million due to increase in interest earning assets over the year.
- an increase of $31 million in securitisation risk RWA.

LCR

December 2025 vs September 2025

LCR decreased to 135.3% in December 2025 from 136.5% in September 2025, decreasing by 1.2% due to liquid assets exceeding NCOs by an average of $3.4 billion. The 1.2% decrease in average LCR was due to an increase in average NCOs ($186 million) exceeding an increase in average HQLA ($142 million). NCOs were largely driven by long-term wholesale funding maturities in the NCO window during the quarter.

Other contingent funding obligations largely consist of outflows for uncommitted credit and liquidity facilities, assumed buybacks of domestic debt securities and other contractual outflows.

NSFR

December 2025 vs September 2025

NSFR increased from 117.7% in September 2025 to 119.1% in December 2025, increasing by 1.4% due to reduction in RSF exceeded the decrease in ASF. The fall in RSF was largely attributable to lower performing loans, with ASF driven by a change in the proportion of wholesale funding in the >12month maturity bucket.

The main sources of ASF were deposits from retail and small business customers (78%), wholesale deposits and funding (12%), and capital (10%). The major components of RSF on the balance sheet were residential mortgages (68%), and non-residential mortgage lending (17%).

[1] Operational risk figures are calculated and updated annually in September.

DIS20 – OV1
Overview of Risk- Weighted Assets (RWA)

Amounts are in millions to 1 decimal place

Table OV1 provides a breakdown of RWA and the total RWA forming the denominator of the risk-based capital requirements.

		31 Dec 25	30 Sep 25	30 Jun 25	31 Dec 25
			RWA		Minimum capital requirements[1]
1	Credit risk (excluding counterparty credit risk)	35,061.9	35,271.5	35,653.5	2,805.0
2	Of which: standardised approach (**SA**)	35,061.9	35,271.5	35,653.5	2,805.0
6	Counterparty credit risk (**CCR**)	43.7	71.5	87.6	3.5
9	Of which: other CCR	43.7	71.5	87.6	3.5
10	Credit valuation adjustment (**CVA**)	39.3	67.2	83.2	3.1
15	Settlement risk	—	—	—	—
16	Securitisation exposures in banking book	616.8	604.1	585.8	49.3
18	Of which: securitisation external ratings-based approach (**SEC-ERBA**), including internal assessment approach (**IAA**)	100.7	87.6	96.7	8.0
19	Of which: securitisation standardised approach (**SEC-SA**)	516.1	516.5	489.1	41.3
20	Market risk	0.7	0.6	0.7	0.1
21	Of which: standardised approach (SA)	0.7	0.6	0.7	0.1
21a	Of which: Interest rate risk in Banking Book (IRRBB)	—	—	—	—
24	Operational risk	2,984.6	2,984.6	2,893.7	238.8
29	**Total (1 + 6 + 10 + 15 + 16 + 20 + 24)**	**38,747.0**	**38,999.5**	**39,304.5**	**3,099.8**

1. The minimum capital requirement is 8%.

DIS25 – CC1
Composition of Regulatory Capital

Amounts are in millions to 1 decimal place

Table CC1 breaks out the components of regulatory capital.

		31 Dec 25	30 Jun 25	
		a		b
		Amounts	Amounts	Source based on reference numbers/ letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 capital: instruments and reserves				
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	5,228.6	5,203.4	
2	Retained earnings	938.1	935.9	Table 1
3	Accumulated other comprehensive income (and other reserves)	(52.8)	43.5	
6	**Common Equity Tier 1 capital before regulatory adjustments**	**6,113.9**	**6,182.8**	
Common Equity Tier 1 capital: regulatory adjustments				
8	Goodwill (net of related tax liability)	987.2	987.2	Table 2
9	Other intangibles other than mortgage servicing rights (**MSR**) (net of related tax liability)	11.1	11.4	
10	Deferred tax assets (**DTA**) that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)	—	—	
11	Cash flow hedge reserve	(57.3)	62.5	
12	Shortfall of provisions to expected losses	—	—	
15	Defined benefit pension fund net assets	—	—	
26	National specific regulatory adjustments	769.2	798.2	
27	Regulatory adjustments applied to Common Equity Tier 1 capital due to insufficient Additional Tier 1 and Tier 2 capital to cover deductions	—	—	
28	**Total regulatory adjustments to Common Equity Tier 1 capital**	**1,710.2**	**1,859.3**	
29	**Common Equity Tier 1 capital (CET1)**	**4,403.7**	**4,323.5**	
Additional Tier 1 capital: instruments				
30	Directly issued qualifying additional Tier 1 instruments plus related stock surplus	802.4	802.4	Table 3
32	Of which: classified as liabilities under applicable accounting standards	802.4	802.4	Table 3
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group additional Tier 1 capital)	—	—	
36	Additional Tier 1 capital before regulatory adjustments	802.4	802.4	Table 3

Table continued overleaf

DIS25 – CC1
Composition of Regulatory Capital

(continued)

Amounts are in millions to 1 decimal place

		31 Dec 25	30 Jun 25	
		a		b
		Amounts	Amounts	Source based on reference numbers/ letters of the balance sheet under the regulatory scope of consolidation
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own additional Tier 1 instruments	–	–	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	–	–	
41	National specific regulatory adjustments	–	–	
42	Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions	–	–	
43	**Total regulatory adjustments to additional Tier 1 capital**	**–**	**–**	
44	**Additional Tier 1 capital (AT1)**	**802.4**	**802.4**	Table 3
45	**Tier 1 capital (T1 = CET1 + AT1)**	**5,206.1**	**5,125.9**	
Tier 2 capital: instruments and provisions				
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	425.0	575.0	Table 3
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	–	–	
50	Provisions	283.6	286.4	
51	**Tier 2 capital before regulatory adjustments**	**708.6**	**861.4**	
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	–	–	
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	–	–	
56	National specific regulatory adjustments	–	–	
57	**Total regulatory adjustments to Tier 2 capital**	**–**	**–**	
58	**Tier 2 capital**	**708.6**	**861.4**	
59	**Total regulatory capital (= Tier 1 + Tier2)**	**5,914.7**	**5,987.3**	
60	**Total risk-weighted assets**	**38,747.0**	**39,304.5**	

Table continued overleaf

DIS25 – CC1
Composition of Regulatory Capital
(continued)

Amounts are in millions to 1 decimal place

		31 Dec 25	30 Jun 25	
		a		b
		Amounts	Amounts	Source based on reference numbers/ letters of the balance sheet under the regulatory scope of consolidation
	Capital adequacy ratios and buffers			
61	**Common Equity Tier 1 capital (as a percentage of risk-weighted assets)**	**11.37%**	**11.00%**	
62	**Tier 1 capital (as a percentage of risk-weighted assets)**	**13.44%**	**13.04%**	
63	**Total capital (as a percentage of risk-weighted assets)**	**15.27%**	**15.23%**	
64	**Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)** [1]	**3.50%**	**3.50%**	
65	Of which: capital conservation buffer requirement	2.50%	2.50%	
66	Of which: bank-specific countercyclical buffer requirement	1.00%	1.00%	
68	**Common Equity Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements**	**6.87%**	**6.50%**	
	Applicable caps on the inclusion of provisions in Tier 2 capital			
76	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to standardised approach (prior to application of cap)	283.6	286.4	
77	Cap on inclusion of provisions in Tier 2 capital under standardised approach	447.0	455.1	
79	Cap for inclusion of provisions in Tier 2 capital under internal ratings-based approach	—	—	

1. Total of bank-specific buffer requirements equals the capital conservation buffer (2.5%) plus the CCyB (1.0%).

Reconciliation of regulatory capital to balance sheet

Amounts are in millions to 1 decimal place

Bendigo Bank

Table CC2 shows the bank's regulatory balance sheet and the link between the balance sheet published in the financial statements and the numbers that are used in the composition of capital disclosure template set out in CC1.

		31 Dec 25		
		a	b	c
		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
Assets				
1	Cash and cash equivalents	2,508.3	2,444.5	
2	Due from other financial institutions	219.9	219.9	
3	Financial assets at fair value through profit or loss (**FVTPL**)	8.2	2.7	
4	Financial assets at amortised cost	901.3	906.5	
5	Financial assets at fair value through other comprehensive income (**FVOCI**)	10,197.2	10,197.2	
6	Income tax receivable	19.6	19.6	
7	Derivatives	59.8	59.8	
8	Net loans and other receivables	84,105.8	82,106.8	
9	Investments accounted for using the equity method	7.3	7.3	
10	Shares in controlled entities	—	18.0	
11	Property, plant and equipment	188.8	188.8	
12	Assets held for sale	—	—	
13	Deferred tax assets	—	—	
14	Investment property	1,128.4	1,128.4	
15	Goodwill and other intangible assets	1,430.3	1,421.2	Table 2
16	Other assets	525.7	489.6	
17	**Total Assets**	**101,300.6**	**99,210.3**	
Liabilities				
18	Due to other financial institutions	60.5	60.5	
19	Deposits	84,111.8	84,128.6	
20	Other borrowings	8,247.9	6,194.0	
21	Derivatives	11.0	11.0	
22	Amounts payable to controlled entities	—	—	
23	Income tax payable	—	(10.7)	
24	Provisions	107.0	107.0	
25	Liabilities held for sale	—	—	
26	Deferred tax liabilities	26.2	26.2	
27	Other payables	867.6	862.0	
28	Loans Payable to Securitisation Trusts	—	—	
29	Loan capital	1,224.8	1,224.8	Table 3
30	**Total Liabilities**	**94,656.8**	**92,603.4**	
31	**Net Assets**	**6,643.8**	**6,606.9**	
Equity				
32	Share capital	5,228.6	5,228.6	
33	Reserves	42.4	42.4	
34	Retained earnings	1,372.8	1,335.9	Table 1
35	**Total Equity**	**6,643.8**	**6,606.9**	

Reconciliation of regulatory capital to balance sheet (continued)

Amounts are in millions to 1 decimal place

Tables 1 to 3 below provide reconciliations between Table CC1 and Table CC2.

Table 1 – Retained earnings

	31 Dec 25	CC1 Reference
Retained earnings under regulatory scope of consolidation – Per CC2	**1,335.9**	
Less: Regulatory adjustment (tax effected)	(397.8)	
Retained earnings – Per CC1	**938.1**	Item 2

Table 2 – Goodwill and other intangible assets

	31 Dec 25	CC1 Reference
Goodwill and other intangible assets under regulatory scope of consolidation – Per CC2	**1,421.2**	
Less: Other intangibles net of impairment	(434.0)	
Goodwill (net of related tax liability) – Per CC1	**987.2**	Item 8

Table 3 – Additional Tier 1 (AT1) and Tier 2 Capital

	31 Dec 25	CC1 Reference
Loan capital under regulatory scope of consolidation – Per CC2	**1,224.8**	
Less: Accrued Interest	(4.4)	
Add: Cost associated with issuing capital	7.0	
Total Additional Tier 1 and Tier 2 Capital	**1,227.4**	
Of which: Additional Tier 1 capital (AT1)	**802.4**	Item 44
Of which: Directly issued qualifying Tier 2 instruments plus related stock surplus	**425.0**	Item 46

DIS31 – ENC
Asset encumbrance

Amounts are in millions to 1 decimal place

Table ENC distinguishes between assets used for funding or collateral purposes ('encumbered assets') and those that are 'unencumbered.' The values presented in the table reflect the carrying amounts from the balance sheet using end-of-period figures.

The Group has the following sources of encumbrance:

Assets pledged under repurchase agreements: Collateralised financing transactions conducted via repurchase agreements represent a type of short-term funding. The collateral utilised for these transactions consists of debt securities.

Covered bonds: The Group manages several covered bond programs aimed at generating funding within primary markets.

External Securitisation: The Group's securitisation program enables the securitisation of residential mortgages. APRA also requires banks to secure a minimum of 5% ownership of the RMBS trusts as risk retention pools.

		31 Dec 25		
		a	c	d
		Encumbered assets	Unencumbered assets	Total [1]
1	Cash and cash equivalents [2]	1,399.7	1,112.1	2,511.8
2	Due from other financial institutions	—	219.9	219.9
3	Financial assets at fair value through profit or loss (**FVTPL**)	—	2.7	2.7
4	Financial assets at amortised cost [3]	—	891.5	891.5
5	Financial assets at fair value through other comprehensive income (**FVOCI**)	—	10,197.2	10,197.2
6	Income tax receivable	—	19.6	19.6
7	Derivatives	—	59.8	59.8
8	Net loans and other receivables [4]	6,741.4	77,364.5	84,105.9
9	Investments accounted for using the equity method	—	7.3	7.3
10	Shares in controlled entities	—	18.0	18.0
11	Property, plant and equipment	—	188.8	188.8
12	Assets held for sale	—	—	—
13	Deferred tax assets	—	—	—
14	Investment property	—	1,128.4	1,128.4
15	Goodwill and other intangible assets	—	1,421.2	1,421.2
16	Other assets [5]	144.5	340.8	485.3
17	**Total**	**8,285.6**	**92,971.8**	**101,257.4**

1. The Total Exposure includes the Assets under scope of Regulatory Consolidation plus any Securitisation assets outside of the Level 2 Group.
2. Cash and cash equivalents encumbered assets include reverse repurchase debt securities with central borrowing authorities.
3. Financial assets at amortised cost includes reverse repurchase debt securities with central borrowing authorities.
4. Net loans and other receivables includes covered bonds, non-internal securitisation trusts in and out of the Level 2 Group.
5. Other assets includes accrued interest for covered bonds, non-internal securitisation trusts in and out of the Level 2 Group.

Encumbered assets have decreased overall by $3,055.6 million to $8,285.6 million in December 2025 (June 2025: $11,341.2 million) predominantly due to net decrease in volumes for securities borrowed under repurchase agreement and amortisation of loans held in covered bonds and securitisation trusts.

Asset encumbrance (continued)

Amounts are in millions to 1 decimal place

		30 Jun 25		
		a	c	d
		Encumbered assets	Unencumbered assets	Total[1]
1	Cash and cash equivalents[2]	2,608.0	809.4	3,417.4
2	Due from other financial institutions	—	167.0	167.0
3	Financial assets at fair value through profit or loss (**FVTPL**)	—	3.2	3.2
4	Financial assets at amortised cost[3]	898.8	905.5	1,804.3
5	Financial assets at fair value through other comprehensive income (**FVOCI**)	—	8,633.4	8,633.4
6	Income tax receivable	—	10.8	10.8
7	Derivatives	—	118.9	118.9
8	Net loans and other receivables[4]	7,705.2	78,003.2	85,708.4
9	Investments accounted for using the equity method	—	8.4	8.4
10	Shares in controlled entities	—	18.0	18.0
11	Property, plant and equipment	—	133.5	133.5
12	Assets held for sale	—	—	—
13	Deferred tax assets	—	—	—
14	Investment property	—	1,108.9	1,108.9
15	Goodwill and other intangible assets	—	1,421.0	1,421.0
16	Other assets[5]	129.2	532.2	661.4
17	**Total**	**11,341.2**	**91,873.4**	**103,214.6**

1. The Total Exposure includes the Assets under scope of Regulatory Consolidation plus any Securitisation assets outside of the Level 2 Group.
2. Cash and cash equivalents encumbered assets includes reverse repurchase debt securities with central borrowing authorities.
3. Financial assets at amortised cost assets includes reverse repurchase debt securities with central borrowing authorities.
4. Net loans and other receivables includes covered bonds, non-internal securitisation trusts in and out of the Level 2 Group.
5. Other assets includes accrued interest for covered bonds, non-internal securitisation trusts in and out of the Level 2 Group.

DIS40 – CR1
Credit quality of assets

Amounts are in millions to 1 decimal place

Table CR1 presents a breakdown of the performing and non-performing exposures, along with the related provisions for credit losses. The reported exposures consist of on- balance sheet financial assets and off-balance sheet exposures that are subject to the credit risk framework.

31 Dec 25

		a	b	c	d	e	g
		Gross carrying values of			Of which ECL accounting provisions for credit losses on SA exposures		
		Non-performing exposures [1]	Performing exposures	Allowances/ impairments	Allocated in regulatory category of Specific [2]	Allocated in regulatory category of General	Net values (a+b-c)
1	Loans	1,164.8	81,290.6	356.6	73.0	283.6	82,098.8
2	Debt Securities	—	10,654.2	—	—	—	10,654.2
3	Off-balance sheet exposures [3]	29.2	12,310.4	—	—	—	12,339.6
4	**Total**	**1,194.0**	**104,255.2**	**356.6**	**73.0**	**283.6**	**105,092.6**

30 Jun 25

		a	b	c	d	e	g
		Gross carrying values of			Of which ECL accounting provisions for credit losses on SA exposures		
		Non-performing exposures [1]	Performing exposures	Allowances/ impairments	Allocated in regulatory category of Specific [2]	Allocated in regulatory category of General	Net values (a+b-c)
1	Loans	1,186.5	82,592.3	362.2	75.8	286.4	83,416.6
2	Debt Securities	—	9,066.8	—	—	—	9,066.8
3	Off-balance sheet exposures [3]	15.8	11,577.0	—	—	—	11,592.8
4	**Total**	**1,202.3**	**103,236.1**	**362.2**	**75.8**	**286.4**	**104,076.2**

1. 'Non-performing exposures' defined in APRA Prudential Standard APS 220 Credit Risk Management.
2. 'Regulatory category of specific provisions' includes expected credit losses (ECL) accounting provisions for credit losses held against Stage 3 and Stage 2 exposures that are under-performing. An ECL is not computed for off-balance sheet exposures or debt securities.
3. 'Off-balance sheet exposures' are gross of any credit conversion factor (**CCF**) or credit risk mitigation (**CRM**) techniques.

DIS40 – CR2
Changes in stock of non-performing loans and debt securities

Amounts are in millions to 1 decimal place

Table CR2 presents the key factors contributing to the movements in non-performing exposures between the current and prior reporting periods. The reported exposures consist of on- and off-balance sheet exposures that are subject to the credit risk framework.

		31 Dec 25
		a[1]
1	Non-performing loans and debt securities at end of the previous reporting period	1,202.3
2	Loans and debt securities that have been flagged as non-performing since the last reporting period	649.6
3	Returned to performing status	(306.7)
4	Amounts written off[2]	(3.7)
5	Other changes[3]	(347.5)
6	Non-performing loans and debt securities at end of the reporting period[4]	1,194.0

1. Includes off-balance sheet exposures where the exposure amount is pre CCF and CRM.
2. Write-offs that have been provided for are excluded from this category.
3. Other changes primarily include repayments during the period.
4. Represents gross movements flagged as nonperforming or returned performing status during period.

DIS40 – CR3
Credit risk mitigation techniques – overview

Amounts are in millions to 1 decimal place

Table CR3 presents a detailed breakdown of the Group's unsecured and secured loan and debt securities exposures (for both on- and off-balance sheet). The reported exposures consist of off-balance sheet exposures that are subject to the credit risk framework broken down between performing and non performing exposures.

		31 Dec 25			
		a[1]	b[2]	c	d[3]
		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees
1	Loans	988.4	81,110.4	81,105.0	**5.4**
2	Debt securities	10,654.2	—	—	—
3	**Total[4]**	**11,642.6**	**81,105.0**	**81,105.0**	**5.4**
4	Of which non-performing	22.2	1,072.6	1,072.6	0.0

		30 Jun 25			
		a[1]	b[2]	c	d[3]
		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees
1	Loans	1,014.7	82,401.9	82,391.9	10.0
2	Debt securities	9,066.8	—	—	—
3	**Total[4]**	**10,081.5**	**82,401.9**	**82,391.9**	**10.0**
4	Of which non-performing	40.5	1,071.4	1,071.3	0.1

1. Unsecured exposures assumes there is either no collateral items linked to an exposure or the exposure is a Margin Lending exposure risk weighted at 100%.
2. Exposures secured by eligible collateral for the purpose of reducing capital requirements under APS 112.
3. The only financial guarantees recognised for risk-weighting purposes are SME loans guaranteed by the Commonwealth Government under the Coronavirus SME Guarantee Scheme.
4. Total carrying amounts are net of allowances / impairments.

DIS40 – CR4
Standardised approach – credit risk exposure and credit risk mitigation (CRM) effects

Amounts are in millions to 1 decimal place

Table CR4 presents on-balance sheet and off-balance sheet exposures before and after CCF and CRM as well as associated RWA and RWA density by asset classes.

		31 Dec 25					
		a	b	c	d	e	f[1]
		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
Asset classes		On-balance sheet Amount[2]	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereigns and their central banks	11,051.5	11.2	11,051.4	5.9	8.8	0.08%
2	Non-central government public sector entities	75.6	78.0	75.7	30.3	53.0	50.00%
4	Banks	1,685.3	25.0	402.5	10.0	86.1	20.88%
5	Covered bonds	—	—	—	—	—	0.00%
6	Corporates	1,020.8	818.1	1,017.1	320.9	1,095.2	81.86%
7	Subordinated debt, equity and other capital	—	—	—	—	—	0.00%
8	Retail[3]	2,229.7	2,712.2	2,226.8	1,088.1	1,242.2	37.47%
9	Real estate	74,870.7	8,662.3	74,852.8	4,659.6	30,198.9	37.98%
	Of which: Residential property – owner occupied & principal and interest (OO&PI)	45,750.1	2,944.9	45,745.2	1,427.3	13,560.9	28.75%
	Of which: Residential property – other – standard	17,765.3	2,784.5	17,758.0	1,202.5	7,021.3	37.03%
	Of which: Residential property – non-standard	648.4	127.9	647.3	52.9	699.8	99.94%
	Of which: Commercial property – dependent	1,808.0	212.2	1,807.4	87.1	1,462.3	77.18%
	Of which: Commercial property – not dependent	8,546.0	2,479.7	8,541.9	1,780.7	6,761.6	65.50%
	Of which: Land acquisition, development and construction (**ADC**)	352.9	113.1	352.9	109.1	692.9	150.00%
10	Non-performing exposures	1,110.1	32.8	1,109.4	15.3	1,350.6	120.09%
11	Other assets[4]	1,456.4	—	1,456.4	—	1,027.2	70.53%
12	**Total**	**93,500.1**	**12,339.6**	**92,192.1**	**6,130.0**	**35,061.9**	**35.66%**

1. RWA density is calculated based on unrounded values.
2. On-balance sheet exposures (before CCF and CRM) represents Bank's Total Assets under APRA regulatory consolidation, subject to credit risk framework. This primarily includes Loans and Receivables, FVOCI and Cash & Liquid assets.
3. Retail includes retail other, margin lending and leases.
4. Other assets include cash items in the process of collection, cash owned and held at the ADI or in transit, investments in premises, plant and equipment, and all other fixed assets and all other exposures not specified elsewhere.

DIS40 – CR4 Standardised approach – credit risk exposure and CRM effects (continued)

Amounts are in millions to 1 decimal place

		30 Jun 25					
		a	b	c	d	e	f[1]
		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
Asset classes		On-balance sheet amount[2]	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereigns and their central banks	9,065.0	11.1	9,065.0	5.8	9.1	0.10%
2	Non-central government public sector entities	75.7	78.0	75.7	30.3	53.0	50.00%
4	Banks	4,111.3	25.0	703.5	10.0	173.6	24.33%
5	Covered bonds	10.3	—	10.3	—	1.0	10.00%
6	Corporates	1,005.5	782.8	996.1	306.3	1,061.6	81.51%
7	Subordinated debt, equity and other capital	0.5	—	0.5	—	0.8	150.00%
8	Retail [3]	2,160.6	2,803.2	2,156.7	1,119.9	1,213.3	37.03%
9	Real estate	76,398.6	7,875.9	76,381.6	4,270.0	30,766.2	38.15%
	Of which: Residential property – OO&PI – standard	46,636.3	2,810.5	46,634.0	1,368.9	13,945.9	29.05%
	Of which: Residential property – other – standard	18,118.1	2,721.3	18,111.2	1,189.2	7,151.8	37.06%
	Of which: Residential property – non-standard	724.6	128.0	723.1	54.8	777.6	99.95%
	Of which: Commercial property – dependent	1,807.2	191.0	1,804.1	78.0	1,450.9	77.09%
	Of which: Commercial property – not dependent	8,712.2	1,904.6	8,709.0	1,462.5	6,664.8	65.52%
	Of which: ADC	400.2	120.5	400.2	116.6	775.2	150.00%
10	Non-performing exposures	1,126.9	16.8	1,126.7	7.4	1,372.1	120.99%
11	Other assets [4]	1,319.9	—	1,319.9	—	1,002.8	75.97%
12	**Total**	**95,274.3**	**11,592.8**	**91,836.0**	**5,749.7**	**35,653.5**	**36.54%**

1. RWA density is calculated based on unrounded values.
2. On-balance sheet exposures (before CCF and CRM) represents Bank's Total Assets under APRA regulatory consolidation, subject to credit risk framework. This primarily includes Loans and Receivables, FVOCI and Cash & Liquid assets.
3. Retail includes retail other, margin lending and leases.
4. Other assets include cash items in the process of collection, cash owned and held at the ADI or in transit, investments in premises, plant and equipment, and all other fixed assets and all other exposures not specified elsewhere.

DIS40 – CR5
Standardised approach – exposures by asset classes and risk weights

Amounts are in millions to 1 decimal place

Table CR5 shows exposure at default post-CCF and CRM, broken down by Credit Exposure Class and risk weight. The table includes the weighted average CCF based on the off-balance sheet exposures with pre- and post-exposure at default (EAD) per risk weight category.

		31 Dec 25																					
		0%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	95%	100%	105%	110%	120%	150%	Total credit exposure amount (post-CCF and post-CRM)
1	Sovereigns and their central banks	11,048.5	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	8.8	—	—	—	—	11,057.3
2	Non—central government public sector entities	—	—	—	—	—	—	—	106.0	—	—	—	—	—	—	—	—	—	—	—	—	—	—	106.0
4	Banks	—	396.0	—	6.5	—	—	—	10.0	—	—	—	—	—	—	—	—	—	—	—	—	—	—	412.5
5	Covered bonds	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Corporates	—	—	—	—	—	—	—	—	—	—	—	—	721.0	—	416.4	—	—	200.6	—	—	—	—	1,338.0
7	Subordinated debt equity and other capital	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Retail	—	2,420.4	—	—	—	—	—	—	—	—	—	—	545.8	—	—	—	—	348.7	—	—	—	—	3,314.9
9	Real estate	—	12,465.9	13,659.7	14,395.0	12,923.2	5,367.2	4,963.8	952.7	274.2	8,100.5	766.9	1,576.3	—	—	2,292.2	285.4	—	783.3	136.5	17.7	—	551.9	79,512.4
	Of which: Residential property – OO&PI – standard	—	12,465.9	8,149.9	10,937.0	12,922.8	1,767.7	—	517.8	274.2	—	—	49.0	—	—	88.2	—	—	—	—	—	—	—	47,172.5
	Of which: Residential property – other – standard	—	—	5,509.8	3,458.0	0.4	3,599.5	4,963.8	434.1	—	—	766.9	25.7	—	—	65.8	—	—	—	136.5	—	—	—	18,960.5
	Of which: Residential property – non-standard	—	—	—	—	—	—	—	0.8	—	—	—	—	—	—	—	—	—	699.4	—	—	—	—	700.2
	Of which: Commercial property – dependent	—	—	—	—	—	—	—	—	—	—	—	1,501.6	—	—	—	285.4	—	—	—	17.7	—	89.9	1,894.6
	Of which: Commercial property – not dependent	—	—	—	—	—	—	—	—	—	8,100.5	—	—	—	—	2,138.2	—	—	83.9	—	—	—	—	10,322.6
	Of which: ADC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	462.0	462.0
10	Non-performing exposures	—	—	—	—	—	—	—	—	—	—	—	—	—	79.1	—	—	16.0	437.9	—	—	177.7	414.0	1,124.7
11	Other assets	218.7	263.3	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	974.5	—	—	—	—	1,456.4

table continued overleaf

DIS40 – CR5
Standardised approach – exposures by asset classes and risk weights
(continued)

Amounts are in millions to 1 decimal place

Exposure amounts and CCFs applied to off-balance sheet exposures, categorised based on risk bucket of converted exposures.

		31 Dec 25			
		a	b	c	d
Risk	weight	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF [1]	Exposure (post-CCF and post-CRM)
1	Less than 40%	66,148.7	6,687.1	0.44	67,797.2
2	40–70%	19,924.9	3,406.4	0.65	22,117.6
3	75%	893.7	961.7	0.39	1,266.8
4	80-85%	2,565.1	498.6	0.45	2,787.7
5	90–100%	2,801.4	621.7	0.41	3,055.2
6	105–130%	323.1	20.6	0.58	331.9
7	150%	843.2	143.6	0.86	965.9
11	**Total exposures**	**93,500.1**	**12,339.6**	**0.50**	**98,322.3**

1. Weighting is based on off-balance sheet exposure (pre-CCF).

DIS40 – CR5
Standardised approach – exposures by asset classes and risk weights (continued)

Amounts are in millions to 1 decimal place

		30 Jun 25																							
		0%	10%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	95%	100%	105%	110%	120%	150%	Total credit exposure amount (post-CCF and post-CRM)
1	Sovereigns and their central banks	9,061.7	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	9.1	—	—	—	—	9,070.8
2	Non-central government public sector entities	—	—	—	—	—	—	—	—	106.0	—	—	—	—	—	—	—	—	—	—	—	—	—	—	106.0
4	Banks	—	—	424.8	—	278.7	—	—	—	10.0	—	—	—	—	—	—	—	—	—	—	—	—	—	—	713.5
5	Covered bonds	—	10.3	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	10.3
6	Corporates	—	—	—	—	—	—	—	—	—	—	—	—	—	712.2	—	418.1	—	—	172.1	—	—	—	—	1,302.4
7	Subordinated debt equity and other capital	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	0.5	0.5
8	Retail	—	—	2,413.5	—	—	—	—	—	—	—	—	—	—	530.6	—	—	—	—	332.5	—	—	—	—	3,276.6
9	Real estate	—	—	11,961.5	13,443.1	14,550.7	14,058.8	5,843.5	5,033.2	1,016.6	295.2	7,990.3	798.3	1,589.4	—	—	2,175.8	268.9	—	887.8	112.6	18.8	—	607.1	80,651.6
	Of which: Residential property – OO&PI – standard	—	—	11,961.5	8,051.8	10,989.8	14,057.2	1,959.7	—	566.3	295.2	—	—	59.0	—	—	62.4	—	—	—	—	—	—	—	48,002.9
	Of which: Residential property – other – standard	—	—	—	5,391.3	3,560.9	1.6	3,883.8	5,033.2	449.6	—	—	798.3	26.3	—	—	42.8	—	—	—	112.6	—	—	—	19,300.4
	Of which: Residential property – non-standard	—	—	—	—	—	—	—	—	0.7	—	—	—	—	—	—	—	—	—	777.2	—	—	—	—	777.9
	Of which: Commercial property – dependent	—	—	—	—	—	—	—	—	—	—	—	—	1,504.1	—	—	—	268.9	—	—	—	18.8	—	90.3	1,882.1
	Of which: Commercial property – not dependent	—	—	—	—	—	—	—	—	—	—	7,990.3	—	—	—	—	2,070.6	—	—	110.6	—	—	—	—	10,171.5
	Of which: ADC	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	516.8	516.8
10	Non-performing exposures	—	—	—	—	—	—	—	—	—	—	—	—	—	—	72.0	—	—	16.9	413.8	—	—	208.2	423.2	1,134.1
11	Other assets	127.9	—	236.6	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	955.4	—	—	—	—	1,319.9

DIS40 – CR5
Standardised approach – exposures by asset classes and risk weights (continued)

Amounts are in millions to 1 decimal place

Exposure amounts and CCFs applied to off-balance sheet exposures, categorised based on risk bucket of converted exposures.

		30 Jun25			
		a	b	c	d
Risk weight		**On-balance sheet exposure**	**Off-balance sheet exposure (pre-CCF)**	**Weighted average CCF [1]**	**Exposure (post-CCF and post-CRM)**
1	Less than 40%	67,060.7	6,604.2	0.44	66,567.6
2	40–70%	20,788.9	2,903.8	0.66	22,682.5
3	75%	885.9	942.7	0.39	1,242.8
4	80-85%	2,466.7	429.3	0.47	2,665.9
5	90–100%	2,832.9	560.3	0.41	3,056.5
6	105–130%	331.9	15.2	0.61	339.6
7	150%	907.3	137.3	0.90	1,030.8
11	**Total exposures**	**95,274.3**	**11,592.8**	**0.50**	**97,585.7**

1. Weighting is based on off-balance sheet exposure (pre-CCF).

DIS42 – CCR1
Analysis of CCR exposures by approach

Amounts are in millions to 1 decimal place

Table CCR1 provides a comprehensive view of the methods used to calculate counterparty credit risk exposures.

		31 Dec 25					
		a	b	c	d	e	f
		Replacement cost	Potential future exposure	Effective EPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	61.7	17.8		1.4	80.2	39.3
3	Simple Approach for credit risk mitigation (for SFTs)					—	—
6	**Total**						**39.3**

		30 Jun 25					
		a	b	c	d	e	f
		Replacement cost	Potential future exposure	Effective EPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	103.9	60.9		1.4	166.9	83.2
3	Simple Approach for credit risk mitigation (for SFTs)					—	—
6	**Total**						**83.2**

DIS42 – CCR3 Standardised approach – CCR exposures by regulatory portfolio and risk weights

Amounts are in millions to 1 decimal place

Table CCR3 presents a breakdown of counterparty credit risk exposures by regulatory portfolio and risk weight.

		31 Dec 25								
		a	b	c	d	e	f	g	h	i
	Risk weight →	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
1	Regulatory portfolio: Sovereigns and their central banks	—	—	—	—	—	—	—	—	—
2	Banks	—	—	4.4	74.7	—	—	—	—	79.1
3	Corporates	—	—	—	—	—	1.0	—	—	1.0
4	Retail	—	—	—	—	—	—	—	—	—
5	Others Assets	—	—	—	—	—	—	—	—	—
6	**Total**	—	—	**4.4**	**74.7**	—	**1.0**	—	—	**80.1**

		30 Jun 25								
		a	b	c	d	e	f	g	h	i
	Risk weight →	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
1	Regulatory portfolio: Sovereigns and their central banks	—	—	—	—	—	—	—	—	—
2	Banks	—	—	9.9	151.5	—	—	—	—	161.4
3	Corporates	—	—	—	—	—	5.5	—	—	5.5
4	Retail	—	—	—	—	—	—	—	—	—
5	Others Assets	—	—	—	—	—	—	—	—	—
6	**Total**	—	—	**9.9**	**151.5**	—	**5.5**	—	—	**166.9**

DIS42 – CCR5
Composition of collateral for CCR exposures

Amounts are in millions to 1 decimal place

Table CCR5 shows a breakdown of collateral posted or received to support or reduce the CCR exposures related to derivative transactions or securities financing transactions (**SFTs**), including the value of settlements posted or received under the Settled-to-Market model with central counterparties (**CCPs**).

		31 Dec 25					
		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received[1]		Fair value of posted collateral[2]		Fair value of collateral received[3]	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash – domestic currency		448.6		121.2		
2	Cash – other currencies		—		113.9		
3	Domestic sovereign debt					1,300.7	—
9	**Total**		**448.6**		**235.1**	**1,300.7**	**—**

		30 Jun 25					
		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received[1]		Fair value of posted collateral[2]		Fair value of collateral received[3]	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash – domestic currency		519.9		149.6		
2	Cash – other currencies		—		116.5		
3	Domestic sovereign debt					3,420.1	—
9	**Total**		**519.9**		**266.1**	**3,420.1**	**—**

1. Received collateral includes exposure for non-centrally cleared derivatives as well as any Variation Margin for central counterparties.
2. Posted collateral includes exposure for non-centrally cleared derivatives as well as any Variation Margin and Initial Margin for central counterparties.
3. Received collateral is reported as an absolute amount for reverse repurchase agreements.

The fair value of collateral received for SFTs has reduced by $2,119.4 million on account of unwinding of underlying reverse repurchase agreements during the period.

DIS42 – CCR6
Credit derivatives exposures

Amounts are in millions to 1 decimal place

Table CCR6 presents credit derivatives bought or sold by notional and fair values.

		31 Dec 25		30 Jun 25	
		a	b	a	b
		Protection bought	Protection sold	Protection bought	Protection sold
Notionals					
1	Single-name credit default swaps	—	—	—	—
2	Index credit default swaps	—	—	—	—
3	Total return swaps	—	—	—	—
4	Credit options	—	—	—	—
5	Other credit derivatives	—	—	—	—
6	**Total notionals**	—	—	—	—
Fair values					
7	Positive fair value (asset)	—	—	—	—
8	Negative fair value (liability)	—	—	—	—

Exposures to central counterparties

Amounts are in millions to 1 decimal place

Table CCR8 presents a comprehensive view of exposures and RWAs to CCPs.

		31 Dec 25		30 Jun 25	
		a	b	a	b
		EAD (post-CRM)	RWA	EAD (post-CRM)	RWA
1	**Exposures to Qualifying Central Counterparty (QCCPs) (total)**		**4.4**		**4.4**
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which:	105.3	2.1	101.8	2.1
3	i) OTC derivatives	105.3	2.1	101.8	2.1
4	ii) Exchange-traded derivatives	—	—	—	—
5	iii) Securities financing transactions	—	—	—	—
7	Segregated initial margin	—		—	
8	Non-segregated initial margin	113.9	2.3	116.5	2.3
11	**Exposures to non-Qualifying Central Counterparty (non-QCCPs) (total)**		—		—
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which:	—	—	—	—
13	i) OTC derivatives	—	—	—	—
14	ii) Exchange-traded derivatives	—	—	—	—
15	iii) Securities financing transactions	—	—	—	—
17	Segregated initial margin	—		—	
18	Non-segregated initial margin	—	—	—	—

DIS43 – SEC1
Securitisation exposures in the banking book

Amounts are in millions to 1 decimal place

Bendigo Bank

Table SEC1 sets out the Group's securitisation exposures in the banking book.

		31 Dec 25			
		a	d	i	l
		Bank acts as originator[1]		Banks acts as investor[2]	
		Traditional	Sub-total	Traditional	Sub-total
1	Retail (total) – of which:	7,018.8	7,018.8	3,268.8	3,268.8
2	Residential mortgage	7,018.8	7,018.8	2,999.4	2,999.4
4	Other retail exposures	—	—	269.4	269.4
6	Wholesale (total) – of which:			241.1	241.1
7	Liquidity and other funding facilities			0.8	0.8
8	Commercial mortgage			25.3	25.3
9	Lease and receivables			87.9	87.9
12	Other wholesale			127.1	127.1

		30 Jun 25			
		a	d	i	l
		Bank acts as originator[1]		Banks acts as investor[2]	
		Traditional	Sub-total	Traditional	Sub-total
1	Retail (total) – of which:	8,186.3	8,186.3	3,089.3	3,089.3
2	Residential mortgage	8,186.3	8,186.3	2,854.5	2,854.5
4	Other retail exposures	—	—	234.8	234.8
6	Wholesale (total) – of which:			236.9	236.9
7	Liquidity and other funding facilities			0.3	0.3
8	Commercial mortgage			21.9	21.9
9	Lease and receivables			80.1	80.1
12	Other wholesale			134.6	134.6

1. Bank acts as an Originator reflects securitisation activities where we securitise our own assets.
2. Bank acts as an Investor reflects purchases of securitisation assets purchased from the market.

DIS43 – SEC2
Securitisation exposures in the trading book

Amounts are in millions to 1 decimal place

Table SEC2 sets out the Group's securitisation exposures in the trading book.

		31 Dec 25			
		a	d	i	l
		Bank acts as originator		Banks acts as investor	
		Traditional	Sub-total	Traditional	Sub-total
1	Retail (total) – of which:	—	—	—	—
2	Residential mortgage	—	—	—	—

		30 Jun 25			
		a	d	i	l
		Bank acts as originator		Banks acts as investor	
		Traditional	Sub-total	Traditional	Sub-total
1	Retail (total) – of which:	—	—	—	—
2	Residential mortgage	—	—	—	—

DIS43 – SEC3
Securitisation exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor

Amounts are in millions to 1 decimal place

Table SEC3 sets out the Group's securitisation exposures in the banking book when the bank acts as originator or sponsor and the associated capital requirements.

		31 Dec 25			
		a	g	k	o
		Exposure values (by risk weight bands)	Exposure values (by regulatory approach)	RWA (by regulatory approach)	Capital charge after cap
		≤20%	SEC-ERBA and SEC-IAA	SEC-ERBA and SEC-IAA	SEC-ERBA and SEC-IAA
1	**Total exposures**	**45.9**	**45.9**	**9.2**	**0.7**
2	Traditional securitisation	45.9	45.9	9.2	0.7
3	Of which securitisation	45.9	45.9	9.2	0.7
4	Of which retail underlying	45.9	45.9	9.2	0.7

		30 Jun 25			
		a	g	k	o
		Exposure values (by risk weight bands)	Exposure values (by regulatory approach)	RWA (by regulatory approach)	Capital charge after cap
		≤20%	SEC-ERBA and SEC-IAA	SEC-ERBA and SEC-IAA	SEC-ERBA and SEC-IAA
1	**Total exposures**	**48.9**	**48.9**	**9.8**	**0.7**
2	Traditional securitisation	48.9	48.9	9.8	0.7
3	Of which securitisation	48.9	48.9	9.8	0.7
4	Of which retail underlying	48.9	48.9	9.8	0.7

DIS43 – SEC4
Securitisation exposures in the banking book and associated capital requirements – bank acting as investor

Amounts are in millions to 1 decimal place

Bendigo Bank

Table SEC4 sets out the Group's securitisation exposures in the banking book when the bank acts as investor and the associated capital requirements.

31 Dec 25

		a	b	c	d	g	h	k	l	o	p
		Exposure values (by risk weight bands)				Exposure values (by regulatory approach)		RWA (by regulatory approach)		Capital charge after cap	
		≤20%	>20% to 50%	>50% to 100%	>100% to <1250% RW	SEC-ERBA and SEC-IAA	SEC-SA	SEC-ERBA and SEC-IAA	SEC-SA	SEC-ERBA and SEC-IAA	SEC-SA
1	**Total exposures**	**3,144.7**	**365.2**	**—**	**—**	**457.7**	**3,052.2**	**91.5**	**516.1**	**7.3**	**41.3**
2	Traditional securitisation	3,144.7	365.2	—	—	457.7	3,052.2	91.5	516.1	7.3	41.3
3	Of which securitisation	3,144.7	365.2	—	—	457.7	3,052.2	91.5	516.1	7.3	41.3
4	Of which retail underlying	2,904.3	364.5	—	—	445.3	2,823.5	89.0	481.7	7.1	38.5
6	Of which wholesale	240.4	0.7	—	—	12.4	228.7	2.5	34.4	0.2	2.8

30 Jun 25

		a	b	c	d	g	h	k	l	o	p
		Exposure values (by risk weight bands)				Exposure values (by regulatory approach)		RWA (by regulatory approach)		Capital charge after cap	
		≤20%	>20% to 50%	>50% to 100%	>100% to <1250% RW	SEC-ERBA and SEC-IAA	SEC-SA	SEC-ERBA and SEC-IAA	SEC-SA	SEC-ERBA and SEC-IAA	SEC-SA
1	**Total exposures**	**3,041.7**	**284.6**	**—**	**—**	**434.5**	**2,891.9**	**86.9**	**489.1**	**7.0**	**39.1**
2	Traditional securitisation	3,041.7	284.6	—	—	434.5	2,891.9	86.9	489.1	7.0	39.1
3	Of which securitisation	3,041.7	284.6	—	—	434.5	2,891.9	86.9	489.1	7.0	39.1
4	Of which retail underlying	2,807.2	282.1	—	—	417.6	2,671.8	83.5	455.8	6.7	36.4
6	Of which wholesale	234.5	2.5	—	—	16.9	220.1	3.4	33.3	0.3	2.7

DIS50 – Table 1
Market risk – disclosures for ADIs using the standard method

Amounts are in millions to 1 decimal place

Table 1 reports on the capital requirements (in terms of risk-weighted assets) for:

- interest rate risk
- equity position risk
- foreign exchange risk
- commodity risk.

			31 Dec 25	30 Jun 25	31 Dec 24	31 Dec 25	30 Jun 25	31 Dec 24
			Market risk – disclosures for ADIs using the standard method					
			Risk weighted assets [1]			Total capital required		
1	**Standard approach**	Interest rate risk	—	—	—	—	—	—
2		Foreign exchange risk	0.7	0.7	0.9	0.1	0.1	0.1
3		Equity risk	—	—	—	—	—	—
4		Commodity risk	—	—	—	—	—	—
5		**Total**	**0.7**	**0.7**	**0.9**	**0.1**	**0.1**	**0.1**

1. RWA equivalent is the capital requirement multiplied by 12.5 in accordance with APS 110.

DIS75 – CCyB1
Geographical distribution of credit exposures used in the calculation of the bank-specific countercyclical capital buffer requirement

Amounts are in millions to 1 decimal place

Table CCyB1 sets out the geographic distribution of private sector (excluding sovereign and bank) credit exposures used to determine the ADI specific countercyclical capital buffer CCyB1 in accordance with APS 110. The CCyB1 requirement is calculated using the weighted average of the CCyB1 requirements applicable in the jurisdictions where private sector credit exposures are held.

		31 Dec 25			
		a	c	d	e
	Geographical breakdown	**Countercyclical capital buffer rate**	**Risk-weighted assets (RWA) used in the computation of the countercyclical capital buffer**	**Bank-specific countercyclical capital buffer rate**	**Countercyclical capital buffer amount**
1	Australia	1.00%	35,608.7		
2	United Kingdom	2.00%	4.5		
3	Other locations (with no jurisdictional buffer)	0.00%	0.6		
4	**Total** [1]		**35,613.8**	**1.00%**	**387.5**

		30 Jun 25			
		a	c	d	e
	Geographical breakdown	**Countercyclical capital buffer rate**	**Risk-weighted assets (RWA) used in the computation of the countercyclical capital buffer**	**Bank-specific countercyclical capital buffer rate**	**Countercyclical capital buffer amount**
1	Australia	1.00%	35,168.2		
2	United Kingdom	2.00%	4.4		
3	Other locations	—	—		
4	**Total** [1]		**36,172.6**	**1.00%**	**393.1**

1. Total of the risk-weighted amount of private sector (excludes sovereign and bank) credit exposures.

Amounts are in millions to 1 decimal place

Bendigo Bank

The LCR measures a bank's ability to meet its liquidity needs under an acute liquidity stress scenario (prescribed by APRA) measured over a 30-day-time frame. LCR is calculated as HQLA as a percentage of NCO.

Average LCR is calculated as a simple average of the daily observations over the quarter. The number of data points used is reported in the table.

		31 Dec 25		30 Sep 25	
		a	b	a1	b1
		Total unweighted value[1] (average)	Total weighted value (average)	Total unweighted value[1] (average)	Total weighted value (average)
High-quality liquid assets					
1a	High-quality liquid assets (**HQLA**)[2,3]		13,087.5		12,945.4
1b	Alternate liquid assets (**ALA**)		—		—
1c	Reserve Bank of New Zealand (**RBNZ**) securities		—		—
Cash outflows					
2	**Retail deposits and deposits from small business customers, of which:**	**47,664.3**	**3,603.5**	**46,731.3**	**3,549.9**
3	Stable deposits	32,011.9	1,600.6	31,135.2	1,556.8
4	Less stable deposits	15,652.4	2,002.9	15,596.1	1,993.1
5	**Unsecured wholesale funding, of which:**	**6,871.7**	**3,888.4**	**7,080.8**	**3,816.4**
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	—	—	—	—
7	Non-operational deposits (all counterparties)	5,823.1	2,839.8	6,216.3	2,951.9
8	Unsecured debt	1,048.6	1,048.6	864.5	864.5
9	**Secured wholesale funding**		**187.6**		**43.6**
10	**Additional requirements, of which:**	**6,268.3**	**644.1**	**6,175.7**	**677.7**
11	Outflows related to derivative exposures and other collateral requirements	266.3	266.3	307.4	307.4
12	Outflows related to loss of funding on debt products	—	—	—	—
13	Credit and liquidity facilities	6,002.0	377.8	5,868.3	370.3
14	**Other contractual funding obligations**	558.0	191.0	540.4	160.5
15	**Other contingent funding obligations**	18,749.7	1,578.1	19,258.0	1,655.8
16	**Total cash outflows**		**10,092.7**		**9,903.9**
Cash inflows					
17	**Secured lending (e.g. reverse repos)**	2,303.9	—	2,481.2	—
18	**Inflows from fully performing exposures**	745.9	379.0	762.7	382.8
19	Other cash inflows	42.6	42.6	36.2	36.2
20	**Total cash inflows**	**3,092.4**	**421.6**	**3,280.1**	**419.0**

		Total adjusted value	Total adjusted value
21	**Total HQLA**	**13,087.5**	**12,945.4**
22	**Total net cash outflows**	**9,671.1**	**9,484.9**
23	**Liquidity Coverage Ratio (%)**	**135.3%**	**136.5%**
Number of data points used in calculating the average figures (business days)		64	66

1. Unweighted inflow and outflow values are outstanding balances maturing or callable within 30 days.
2. Total HQLA represents liquid assets, including assets qualifying under alternative liquidity approaches.
3. Disclosed on a weighted basis only, consistent with the disclosure template prescribed by APS 330.

Bendigo Bank

Amounts are in millions to 1 decimal place

The NSFR requires that a bank has sufficient ASF to cover its RSF over a one-year horizon. The NSFR requires banks to hold sufficient stable funding to cover long term assets with a duration of greater than one year.

		31 Dec 25				
		a	b	c	d	e
		Unweighted value by residual maturity				
	AUD	No maturity	< 6 months	6 months to < 1 year	≥ 1 year	Weighted value
	Available stable funding (ASF) item					
1	**Capital:**	**6,114.0**	**—**	**—**	**1,102.4**	**7,216.4**
2	Regulatory capital	6,114.0	—	—	1,102.4	7,216.4
3	Other capital instruments	—	—	—	—	—
4	**Retail deposits and deposits from small business customers:**	**44,671.4**	**19,728.4**	**—**	**—**	**60,040.0**
5	Stable deposits	30,924.3	10,680.8	—	—	39,524.8
6	Less stable deposits	13,747.1	9,047.6	—	—	20,515.2
7	**Wholesale funding:**	**4,078.3**	**16,771.2**	**1,736.8**	**3,750.0**	**9,137.4**
8	Operational deposits	—	—	—	—	—
9	Other wholesale funding	4,078.3	16,771.2	1,736.8	3,750.0	9,137.4
10	**Liabilities with matching interdependent assets**	**—**	**—**	**—**	**—**	**—**
11	**Other liabilities:**	**—**	**1,231.5**	**—**	**283.7**	**283.7**
12	NSFR derivative liabilities [1]		11.0	—	—	
13	All other liabilities and equity not included in the above categories	—	1,220.5	—	283.7	283.7
14	**Total ASF**					**76,677.5**

1. Disclosed in total and not by maturity bucket, consistent with the disclosure template prescribed by APS 330.

Table continued overleaf

Amounts are in millions to 1 decimal place

Bendigo Bank

	AUD	a	b	c	d	e
		31 Dec 25				
		Unweighted value by residual maturity				
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	Weighted value
	Required stable funding (RSF) item					
15	**Total NSFR high-quality liquid assets (HQLA)**					**509.8**
15a	High-quality liquid assets (HQLA)					509.8
15b	Alternate liquid assets (ALA)					—
15c	Reserve Bank of New Zealand (RBNZ) securities					—
16	**Deposits held at other financial institutions for operational purposes**	—	—	—	—	—
17	**Performing loans and securities:**	**2,641.8**	**2,657.2**	**1,388.6**	**76,136.7**	**58,052.9**
18	Performing loans to financial institutions secured by Level 1 HQLA	—	1,300.2	—	—	130.0
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	—	300.2	29.7	3,196.0	3,507.6
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	2,641.8	879.8	1,077.5	9,406.6	10,879.2
21	With a risk weight of less than or equal to 35% under the APS 112 [1]	1,620.3	—	—	75.6	1,102.4
22	Performing residential mortgages, of which:	—	177.0	281.4	63,534.1	43,536.2
23	Are standard loans to individuals with a LVR of 80 per cent or below [2]	—	50.7	82.3	56,455.5	37,671.4
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	—	—	—	—	—
25	**Assets with matching interdependent liabilities**	**—**	**—**	**—**	**—**	**—**
26	**Other assets:**	**2,736.8**	**1,298.8**	**24.7**	**1,331.3**	**5,374.5**
27	Physical traded commodities, including gold	—				—
28	Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties [3]				113.9	96.8
29	NSFR derivative assets [3]				497.2	497.2
30	NSFR derivative liabilities before deduction of variation margin posted [3]				26.4	26.4
31	All other assets not included in the above categories	2,736.8	661.3	24.7	1,331.3	4,754.1
32	**Off-balance sheet items [3]**		**—**	**—**	**14,484.3**	**468.0**
33	**Total RSF**					**64,405.3**
34	**Net Stable Funding Ratio (%)**					**119.1%**

1. The description of row 21 has been modified from that set out in the BCBS Disclosure Requirements standard to align with APS 210.
2. Comprises performing, unencumbered standard residential property loans to individuals with a residual maturity of one year or more, or no defined maturity, and a LVR of 80% or below, as defined under APS 112.
3. Disclosed in total and not by maturity bucket, consistent with the disclosure template prescribed by APS 330.

Amounts are in millions to 1 decimal place

		30 Sep 25				
		a	b	c	d	e
		Unweighted value by residual maturity				
AUD		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	Weighted value
Available stable funding (ASF) item						
1	**Capital:**	**6,063.3**	**—**	**—**	**1,227.4**	**7,290.7**
2	Regulatory capital	6,063.3	—	—	1,227.4	7,290.7
3	Other capital instruments	—	—	—	—	—
4	**Retail deposits and deposits from small business customers:**	**43,833.4**	**19,638.1**	**—**	**—**	**59,153.0**
5	Stable deposits	29,946.9	10,626.6	—	—	38,544.8
6	Less stable deposits	13,886.5	9,011.5	—	—	20,608.2
7	**Wholesale funding:**	**4,456.8**	**17,228.1**	**1,695.5**	**4,738.7**	**10,047.5**
8	Operational deposits	—	—	—	—	—
9	Other wholesale funding	4,456.8	17,228.1	1,695.5	4,738.7	10,047.5
10	**Liabilities with matching interdependent assets**	**—**	**—**	**—**	**—**	**—**
11	**Other liabilities:**	**—**	**1,300.9**	**—**	**264.1**	**264.1**
12	NSFR derivative liabilities [1]		11.6	—	—	
13	All other liabilities and equity not included in the above categories	—	1,289.3	—	264.1	264.1
14	**Total ASF**					**76,755.3**

1. Disclosed in total and not by maturity bucket, consistent with the disclosure template prescribed by APS 330.

Table continued overleaf

Amounts are in millions to 1 decimal place

		30 Sep 25				
		a	b	c	d	e
		Unweighted value by residual maturity				
AUD		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	Weighted value
Required stable funding (RSF) item						
15	**Total NSFR high-quality liquid assets (HQLA)**					**497.2**
15a	High-quality liquid assets (HQLA)					497.2
15b	Alternate liquid assets (ALA)					—
15c	Reserve Bank of New Zealand (RBNZ) securities					—
16	**Deposits held at other financial institutions for operational purposes**	—	—	—	—	—
17	**Performing loans and securities:**	**3,092.9**	**3,258.5**	**1,608.7**	**76,414.3**	**59,020.1**
18	Performing loans to financial institutions secured by Level 1 HQLA	—	1,801.4	—	—	180.1
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	—	303.3	4.3	3,334.8	3,635.1
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	3,092.9	934.0	1,043.7	9,115.2	11,027.1
21	With a risk weight of less than or equal to 35% under the APS 112 [2]	1,605.2	—	—	75.6	1,092.5
22	Performing residential mortgages, of which:	—	204.7	267.8	63,964.3	44,023.8
23	Are standard loans to individuals with a LVR of 80 per cent or below [3]	—	49.9	79.1	56,724.9	38,019.6
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	—	15.1	292.9	—	154.0
25	**Assets with matching interdependent liabilities**	—	—	—	—	—
26	**Other assets:**	**2,699.3**	**1,101.6**	**28.3**	**1,452.7**	**5,264.8**
27	Physical traded commodities, including gold	—				—
28	Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties [1]				114.2	97.1
29	NSFR derivative assets [1]				587.6	587.6
30	NSFR derivative liabilities before deduction of variation margin posted [1]				30.2	30.2
31	All other assets not included in the above categories	2,699.3	369.6	28.3	1,452.7	4,549.9
32	**Off-balance sheet items** [1]		—	—	**13,667.3**	**440.0**
33	**Total RSF**					**65,222.0**
34	**Net Stable Funding Ratio (%)**					**117.7%**

1. Disclosed in total and not by maturity bucket, consistent with the disclosure template prescribed by APS 330.
2. The description of row 21 has been modified from that set out in the BCBS Disclosure Requirements standard to align with APS 210.
3. Comprises performing, unencumbered standard residential property loans to individuals with a residual maturity of one year or more, or no defined maturity, and a LVR of 80% or below, as defined under APS 112.