

2024 Appendix 4E

26 August 2024

Bendigo and Adelaide Bank Limited (ASX:BEN) advises that its 2024 Appendix 4E is enclosed.

The 2024 Annual Financial Report, together with the Bank's Sustainability Report, is also available on the website at <https://bendigoadelaide.com.au/investor-centre/reports>.

Approved for release by:

Board of Directors

Bendigo & Adelaide Bank Limited

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About Bendigo and Adelaide Bank Limited

Bendigo and Adelaide Bank is Australia's better big bank, with more than 7,000 staff helping our over 2 million customers to achieve their financial goals. Bendigo and Adelaide Bank's vision is to be Australia's bank of choice, by feeding into the prosperity of customers and their communities.

Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879. (1615280–161579) (05/21)

Appendix 4E

Full year results 2024

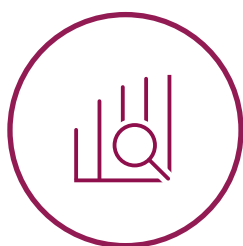
For the year ended 30 June 2024

This preliminary final report comprises information
provided to the ASX under Listing Rule 4.3A

ABN 11 068 049 178



**Bendigo and
Adelaide Bank**



Appendix 4E: Full year results

For the year ended 30 June 2024

1. Company details and reporting period

Bendigo and Adelaide Bank Limited
ABN 11 068 049 178

Reporting period – twelve months ended: 30 June 2024
Previous corresponding period – twelve months ended: 30 June 2023

2. Results for announcement to the market

Revenue from ordinary activities	▲▲▲	5.9% to \$2,033.3m
Profit after tax from ordinary activities	▲▲▲	9.7% to \$545.0m
Net profit after tax attributable to owners of the Bank	▲▲▲	9.7% to \$545.0m

Dividends	Date payable/paid	Amount per security
Current financial year 2024		
Record date for determining entitlements	3 September 2024	
Final dividend – fully franked	30 September 2024	33.0 cents
Interim dividend – fully franked	26 March 2024	30.0 cents
Previous financial year 2023		
Final dividend – fully franked	29 September 2023	32.0 cents
Interim dividend – fully franked	31 March 2023	29.0 cents

3. Cash earnings results

Cash earnings attributable to owners of the Bank	▼▼▼	2.6% to \$562.0m
Cash earnings per share	▼▼▼	2.7% to 99.3 cents

Refer to the *Operating and Financial Review* in the 2024 Annual Report for full details.

4. Additional Notes

4.1 Net tangible assets per ordinary share

	30 June 2024	30 June 2023
Net tangible assets per ordinary share	\$9.06	\$8.85
Net tangible assets	\$m	\$m
Net assets	7,034.0	6,850.7
Intangible assets	(1,909.8)	(1,841.9)
Net tangible assets attributable to ordinary shareholders	5,124.2	5,008.8
Number of fully paid ordinary shares on issue – 000's	565,315	565,896

Appendix 4E: Full year results continued

4. Additional Notes continued

4.2 Details of entities over which control has been gained or lost during the period (4E Item 10)

On 21 December 2023, Bendigo and Adelaide Bank Ltd divested its joint-controlling interest in Homesafe Solutions Pty Ltd, the Manager of the Homesafe business.

4.3 Statement of audit

EY has audited the financial statements contained in the 2024 Annual Report and has issued an unmodified audit report. Outside the financial statements, the Annual Report includes certain financial measures on a cash earnings basis.

Cash earnings is not a statutory financial measure, is not presented in accordance with Australian Accounting Standards, and is not audited or reviewed in accordance with Australian Auditing Standards. It is considered by management to be a key indicator of the underlying performance of the core business activities of the Group. Cash earnings is defined as statutory net profit after tax adjusted for non-cash items and other adjustments. Non-cash items are those deemed to be outside of the Group's core activities and hence these items are not considered to be representative of the Group's ongoing financial performance.

The Operating and Financial Review contains a reconciliation of cash earnings to statutory earnings and provides a description of the cash earnings adjustments for the year ended 30 June 2024.

5. ASX Appendix 4E cross reference table

Details of reporting period and previous period (Rule 4.3A Item No. 1)	Section 1 above
Results for announcement to the market (Rule 4.3A Item No. 2)	Section 2 above
Income Statement and Statement of Comprehensive Income (Rule 4.3A Item No. 3)	2024 Annual Report – Pages 164 - 165
Balance Sheets (Rule 4.3A Item No. 4)	2024 Annual Report – Page 166
Statement of Cash Flows (Rule 4.3A Item No. 5)	2024 Annual Report – Page 169
Statement of Changes in Equity (Rule 4.3A Item No. 6)	2024 Annual Report – Page 167
Dividends and dividend dates (Rule 4.3A Item No. 7)	Section 2 above
Dividend Reinvestment Plan (Rule 4.3A Item No. 8)	2024 Annual Report – Page 183
Net tangible assets per security (Rule 4.3A Item No. 9)	Section 4.1 above
Details of entities over which control has been gained or lost (Rule 4.3A Item No. 10)	Section 4.2 above
Details of associates and joint venture entities (Rule 4.3A Item No. 11)	2024 Annual Report – Page 253
Other significant information (Rule 4.3A Item No. 12)	2024 Annual Financial Report
Foreign entities (Rule 4.3A Item No. 13)	Not applicable
Earnings per share (Rule 4.3A Item No. 14.1)	2024 Annual Report – Page 181
Return to shareholders (Rule 4.3A Item No. 14.2)	2024 Annual Report – Page 58
Commentary on performance (Rule 4.3A Item No. 14.3, 14.5, 14.6)	2024 Annual Report – Page 30
Results of segments (Rule 4.3A Item No. 14.4)	2024 Annual Report – Page 47
Statement of audit (Rule 4.3A Item No. 15)	Section 4.3 above
Modified audit opinion (Rule 4.3A Item No. 16, 17)	Not applicable

The ASX Appendix 4E of Bendigo and Adelaide Bank Limited and its Controlled Entities for the year ended 30 June 2024 is filed with the Australian Securities Exchange (ASX) under ASX Listing Rule 4.3A. The Appendix 4E should be read in conjunction with the 2024 Annual Financial Report and Investor Materials filed with the ASX.

**We are the better
big bank.**