

Calculation Period Start Date	1/11/2023
Calculation Period End Date	30/11/2023
CBG Payment Date	19/12/2023

Parties	
Issuer	Bendigo and Adelaide Bank Limited
Covered Bond Guarantor	Perpetual Corporate Trust Limited
Bond Trustee	DB Trustees (Hong Kong) Limited
Trust Manager	AB Management Pty Limited
Covered Bond Swap Provider	Bendigo and Adelaide Bank Limited
Interest Rate Swap Provider	Bendigo and Adelaide Bank Limited
Security Trustee	P.T Limited
Servicer	Bendigo and Adelaide Bank Limited
Asset Monitor and Cover Pool Monitor	Ernst & Young

Ratings Overview	Moody's	Fitch
Bendigo and Adelaide Bank's Short Term Rating	P-2	F2
Bendigo and Adelaide Bank's Long Term Rating	A3 Stable	A- Stable
Covered Bond Ratings	Aaa	AAA

Compliance Tests	
Asset Coverage Test	PASS
Issuer Event of Default	NO
Covered Bond Guarantor Event of Default	NO

## Asset Coverage Test as at 30 November 2023

### Calculation of Adjusted Aggregate Loan Amount

A. The lower of:			
(i) Sum of LTV Adjusted Outstanding Principal Balance		2,875,189,297.99	
(ii) Sum of the Asset Percentage Adjusted Outstanding Principal Balance		<u>2,588,447,256.16</u>	2,588,447,256.16
B. Aggregate amount of all Principal Collections standing to the credit of the GI Account			0.00
C. Aggregate amount of Advances under the Intercompany Loan and Demand Loan Advances under the Demand Loan Agreement which have not been applied as at the last day of that Calculation Period			0.00
D. Aggregate outstanding principal balance of any Substitution Assets and Authorised Investments as at the last day of that Calculation Period			0.00
Z. Negative Carry Adjustment			0.00

**Adjusted Aggregate Loan Amount = A + B + C + D - Z** **2,588,447,256.16**

### Asset Coverage Test Result

Adjusted Aggregate Loan Amount	2,588,447,256.16
Aggregate AUD Equivalent of the Principal Amount Outstanding of all Covered Bonds	2,026,856,292.38
Excess / (Shortfall) over Adjusted Aggregate Loan Amount	561,590,963.78

### Asset Coverage Test PASS or FAIL

**PASS**

### Asset Percentage

90.0%

### Overcollateralisation

Required By Law	103.00%
Agreed Minimum	111.11%
Rating Agency Required	109.00%

**Actual Overcollateralisation ( value of assets in the cover pool divided by face value of covered bonds )**

**141.90%**

## BOND ISSUANCE

Bonds	Issue Date	Principal Balance	Currency	Exchange Rate	AUD Equiv. Of Principal Balance	Coupon Rate	Coupon Frequency
Series 2022-1	11 Nov 2022	250,000,000.00	AUD	1.0000	250,000,000.00	3mBBSW+0.95%	QUARTERLY
Series 2022-2	11 Nov 2022	200,000,000.00	AUD	1.0000	200,000,000.00	5.10%	SEMI ANNUAL
Series 2023-1	16 Jun 2023	400,000,000.00	AUD	1.0000	400,000,000.00	3mBBSW+1.15%	QUARTERLY
Series 2023-2	16 Jun 2023	350,000,000.00	AUD	1.0000	350,000,000.00	5.10%	SEMI ANNUAL
Series 2023-3E	04 Oct 2023	500,000,000.00	EUR	0.6047	826,856,292.38	4.02%	ANNUALLY

Bonds	Maturity Date	Note Type	Fixed / Floating	ISIN	Initial Term (years)	LISTING	Extended Due for Payment Date
Series 2022-1	11 Nov 2025	Soft Bullet	Floating	AU3FN0073334	3	N/A	11 Nov 2026
Series 2022-2	11 Nov 2025	Soft Bullet	Fixed	AU3CB0293967	3	N/A	11 Nov 2026
Series 2023-1	16 Jun 2028	Soft Bullet	Floating	AU3FN0078846	5	N/A	16 Jun 2029
Series 2023-2	16 Jun 2028	Soft Bullet	Fixed	AU3CB0300135	5	N/A	16 Jun 2029
Series 2023-3E	04 Oct 2026	Soft Bullet	Fixed	XS2680753568	3	N/A	04 Oct 2027

### Cover Pool Summary

Report Date	30 Nov 2023
Pool Balance	2,876,153,241.83
Number of Loans (Unconsolidated)	9,549
Number of Borrowers	9,063
Average Balance of Loans	301,199.42
Balance of Largest Loan	1,623,988.48
Weighted Average Interest Rate	5.43%
Weighted Average Current LVR	56.52%
Weighted Average Indexed LVR (consolidated) *	50.37%
Weighted Average Seasoning (Months)	39.72
Weighted Average Remaining Term (Months)	279.10

### Cover Pool - Current LVR

LVR BAND	Number of Loans	% of Number	Balance of Loans	% of Total Balance
<= 40%	2,789	29.21	471,034,776.16	16.38
> 40% <= 45%	655	6.86	183,893,440.72	6.39
> 45% <= 50%	774	8.11	235,543,546.28	8.19
> 50% <= 55%	850	8.90	273,134,915.43	9.50
> 55% <= 60%	954	9.99	316,453,764.13	11.00
> 60% <= 65%	931	9.75	330,069,619.72	11.48
> 65% <= 70%	1,017	10.65	382,824,469.52	13.31
> 70% <= 75%	927	9.71	383,494,547.69	13.33
> 75% <= 80%	647	6.78	297,956,503.78	10.36
> 80% <= 85%	1	0.01	688,457.64	0.02
> 85% <= 90%	0	0.00	0.00	0.00
> 90% <= 95%	0	0.00	0.00	0.00
> 95% <= 100%	0	0.00	0.00	0.00
> 100%	4	0.04	1,059,200.76	0.04
	<b>9,549</b>	<b>100.00</b>	<b>2,876,153,241.83</b>	<b>100.00</b>

### Cover Pool - Indexed LVR (Consolidated by Customer and Related Security) \*

LVR BAND	Number of Loans	% of Number	Balance of Loans	% of Balance
<= 40%	3,726	40.41	708,589,799.67	24.64
> 40% <= 45%	912	9.89	281,109,748.64	9.77
> 45% <= 50%	978	10.61	338,762,074.50	11.78
> 50% <= 55%	855	9.27	324,520,683.87	11.28
> 55% <= 60%	712	7.72	302,635,748.66	10.52
> 60% <= 65%	623	6.76	265,091,905.31	9.22
> 65% <= 70%	569	6.17	244,197,913.59	8.49
> 70% <= 75%	406	4.40	192,144,699.13	6.68
> 75% <= 80%	323	3.50	165,707,726.11	5.76
> 80% <= 85%	111	1.20	51,207,959.19	1.78
> 85% <= 90%	2	0.02	1,125,782.40	0.04
> 90% <= 95%	0	0.00	0.00	0.00
> 95% <= 100%	0	0.00	0.00	0.00
> 100%	3	0.03	1,059,200.76	0.04
	<b>9,220</b>	<b>100.00</b>	<b>2,876,153,241.83</b>	<b>100.00</b>

<b>Cover Pool - Interest Rates</b>				
<b>Rate Band</b>	<b>Number of Loans</b>	<b>% of Number</b>	<b>Balance of Loans</b>	<b>% of Balance</b>
<= 3.00%	1,454	15.23	481,484,233.48	16.74
> 3.00% <= 3.25%	85	0.89	28,745,123.67	1.00
> 3.25% <= 3.50%	125	1.31	36,545,505.53	1.27
> 3.50% <= 3.75%	33	0.35	7,732,505.91	0.27
> 3.75% <= 4.00%	35	0.37	10,308,537.81	0.36
> 4.00% <= 4.25%	30	0.31	5,905,395.58	0.21
> 4.25% <= 4.50%	26	0.27	5,750,404.55	0.20
> 4.50% <= 4.75%	55	0.58	12,050,357.79	0.42
> 4.75% <= 5.00%	285	2.98	98,780,316.55	3.43
> 5.00% <= 5.25%	104	1.09	35,176,860.14	1.22
> 5.25% <= 5.50%	234	2.45	71,758,148.41	2.49
> 5.50% <= 5.75%	283	2.96	78,995,199.44	2.75
> 5.75% <= 6.00%	1,202	12.59	408,207,381.19	14.19
> 6.00% <= 6.25%	2,764	28.95	857,971,378.01	29.83
> 6.25% <= 6.50%	1,312	13.74	370,472,640.30	12.88
> 6.50% <= 6.75%	701	7.34	204,156,915.68	7.10
> 6.75% <= 7.00%	183	1.92	41,715,589.34	1.45
> 7.00% <= 7.25%	295	3.09	59,295,480.54	2.06
> 7.25% <= 7.50%	117	1.23	26,041,903.54	0.91
> 7.50% <= 7.75%	81	0.85	16,222,284.66	0.56
> 7.75% <= 8.00%	63	0.66	10,674,904.75	0.37
> 8.00%	82	0.86	8,162,174.96	0.28
	<b>9,549</b>	<b>100.00</b>	<b>2,876,153,241.83</b>	<b>100.00</b>

<b>Cover Pool - Interest Rate Type</b>				
<b>Rate Type Band</b>	<b>Number of Loans</b>	<b>% of Number</b>	<b>Balance of Loans</b>	<b>% of Balance</b>
Variable	6,459	67.64	1,926,349,185.15	66.98
Fixed 1 Year	394	4.13	134,474,241.90	4.68
Fixed 2 Year	1,017	10.65	318,745,082.54	11.08
Fixed 3 Year	594	6.22	185,869,999.87	6.46
Fixed 4 Year	767	8.03	230,809,939.09	8.02
Fixed 5 Year	318	3.33	79,904,793.28	2.78
Total Fixed	3,090	32.36	949,804,056.68	33.02
	<b>9,549</b>	<b>100.00</b>	<b>2,876,153,241.83</b>	<b>100.00</b>

<b>Cover Pool - Loan Size (Consolidated by Customer)</b>				
<b>Loan Size Band</b>	<b>Number of Loans</b>	<b>% of Number</b>	<b>Balance of Loans</b>	<b>% of Balance</b>
<= 100,000	1267	13.98	69,681,673.01	2.42
> 100,000 <= 200,000	1853	20.45	280,565,555.33	9.75
> 200,000 <= 300,000	2055	22.68	513,166,814.33	17.84
> 300,000 <= 400,000	1522	16.80	528,469,098.03	18.37
> 400,000 <= 500,000	999	11.02	445,080,575.99	15.47
> 500,000 <= 600,000	501	5.53	273,643,011.31	9.51
> 600,000 <= 700,000	271	2.99	173,743,207.06	6.04
> 700,000 <= 800,000	145	1.60	108,272,759.84	3.76
> 800,000 <= 900,000	108	1.19	91,881,850.21	3.19
> 900,000 <= 1,000,000	89	0.98	84,167,409.28	2.93
> 1,000,000 <= 1,250,000	163	1.80	181,019,846.99	6.29
> 1,250,000 <= 1,500,000	76	0.84	103,799,816.01	3.61
> 1,500,000 <= 1,750,000	7	0.08	11,196,152.60	0.39
> 1,750,000 <= 2,000,000	6	0.07	11,465,471.84	0.40
> 2,000,000 <= 2,250,000	0	0.00	0.00	0.00
> 2,250,000 <= 2,500,000	0	0.00	0.00	0.00
> 2,500,000	0	0.00	0.00	0.00
	<b>9,062</b>	<b>100.00</b>	<b>2,876,153,241.83</b>	<b>100.00</b>

<b>Cover Pool - Geographic Regions</b>				
<b>Region</b>	<b>Number of Loans</b>	<b>% of Number</b>	<b>Balance of Loans</b>	<b>% of Balance</b>
<b>ACT</b>				
Metro	204	2.14	73,682,549.67	2.56
Non Metro	0	0.00	0.00	0.00
<b>New South Wales</b>				
Metro	453	4.74	246,423,942.42	8.57
Non Metro	702	7.35	187,195,285.83	6.51
<b>Northern Territory</b>				
Metro	34	0.36	9,576,709.60	0.33
Non Metro	29	0.30	7,566,821.78	0.26
<b>Queensland</b>				
Metro	400	4.19	136,963,895.80	4.76
Non Metro	1,129	11.82	275,956,207.61	9.59
<b>South Australia</b>				
Metro	470	4.92	124,274,439.16	4.32
Non Metro	183	1.92	39,362,680.42	1.37
<b>Tasmania</b>				
Metro	200	2.09	46,637,205.88	1.62
Non Metro	161	1.69	33,837,977.93	1.18
<b>Victoria</b>				
Metro	2,143	22.44	838,796,909.54	29.16
Non Metro	2,784	29.15	685,714,868.89	23.84
<b>Western Australia</b>				
Metro	397	4.16	112,590,796.06	3.91
Non Metro	260	2.72	57,572,951.24	2.00
	<b>9,549</b>	<b>100.00</b>	<b>2,876,153,241.83</b>	<b>100.00</b>

<b>Cover Pool - Repayment Type</b>				
<b>Type</b>	<b>Number of Loans</b>	<b>% of Number</b>	<b>Balance of Loans</b>	<b>% of Balance</b>
Principal and Interest	9,310	97.50	2,767,366,068.75	96.22
Interest Only	239	2.50	108,787,173.08	3.78
	<b>9,549</b>	<b>100.00</b>	<b>2,876,153,241.83</b>	<b>100.00</b>

<b>Cover Pool - Documentation Type</b>				
<b>Type</b>	<b>Number of Loans</b>	<b>% of Number</b>	<b>Balance of Loans</b>	<b>% of Balance</b>
Full Doc	9,549	100.00	2,876,153,241.83	100.00
Lo Doc	0	0.00	0.00	0.00
	<b>9,549</b>	<b>100.00</b>	<b>2,876,153,241.83</b>	<b>100.00</b>

<b>Cover Pool - Occupancy Type</b>				
<b>Type</b>	<b>Number of Loans</b>	<b>% of Number</b>	<b>Balance of Loans</b>	<b>% of Balance</b>
Owner Occupied	7,504	78.58	2,261,076,368.94	78.61
Investment	2,045	21.42	615,076,872.89	21.39
	<b>9,549</b>	<b>100.00</b>	<b>2,876,153,241.83</b>	<b>100.00</b>

<b>Cover Pool - Mortgage Insurer</b>				
<b>Insurer</b>	<b>Number of Loans</b>	<b>% of Number</b>	<b>Balance of Loans</b>	<b>% of Balance</b>
Insurable	9,549	100.00	2,876,153,241.83	100.00
Helia	0	0.00	0.00	0.00
QBE	0	0.00	0.00	0.00
	<b>9,549</b>	<b>100.00</b>	<b>2,876,153,241.83</b>	<b>100.00</b>

<b>Cover Pool - Loan Seasoning</b>				
<b>Seasoning Bands</b>	<b>Number of Loans</b>	<b>% of Number</b>	<b>Balance of Loans</b>	<b>% of Balance</b>
<= 3 Months	0	0.00	0.00	0.00
> 3 Months <= 6 Months	0	0.00	0.00	0.00
> 6 Months <= 12 Months	446	4.67	137,298,019.02	4.77
> 12 Months <= 18 Months	1,130	11.83	390,533,014.03	13.58
> 18 Months <= 24 Months	2,162	22.64	755,985,188.85	26.28
> 24 Months <= 30 Months	948	9.93	335,941,600.19	11.68
> 30 Months <= 36 Months	754	7.90	255,936,604.93	8.90
> 36 Months <= 42 Months	500	5.24	149,827,469.78	5.21
> 42 Months <= 48 Months	452	4.73	138,530,092.18	4.82
> 48 Months <= 54 Months	378	3.96	100,021,878.79	3.48
> 54 Months <= 60 Months	287	3.01	79,708,107.04	2.77
> 60 Months <= 66 Months	327	3.42	92,985,838.11	3.23
> 66 Months <= 72 Months	293	3.07	82,736,977.81	2.88
> 72 Months <= 78 Months	228	2.39	57,938,958.70	2.01
> 78 Months <= 84 Months	232	2.43	54,819,929.74	1.91
> 84 Months <= 90 Months	180	1.89	46,388,808.01	1.61
> 90 Months <= 96 Months	119	1.25	21,660,659.60	0.75
> 96 Months <= 102 Months	87	0.91	17,912,783.61	0.62
> 102 Months <= 108 Months	98	1.03	21,579,429.98	0.75
> 108 Months <= 114 Months	120	1.26	21,391,199.13	0.74
> 114 Months <= 120 Months	96	1.01	16,562,134.09	0.58
> 120 Months	712	7.46	98,394,548.24	3.42
	<b>9,549</b>	<b>100.00</b>	<b>2,876,153,241.83</b>	<b>100.00</b>

<b>Cover Pool - Remaining Term</b>				
<b>Term Bands</b>	<b>Number of Loans</b>	<b>% of Number</b>	<b>Balance of Loans</b>	<b>% of Balance</b>
<= 1 Year	3	0.03	34,176.37	0.00
> 1 Year <= 2 Years	8	0.08	527,649.37	0.02
> 2 Years <= 3 Years	32	0.34	1,953,922.52	0.07
> 3 Years <= 4 Years	57	0.60	4,363,467.29	0.15
> 4 Years <= 5 Years	58	0.61	3,128,727.86	0.11
> 5 Years <= 6 Years	68	0.71	3,645,880.19	0.13
> 6 Years <= 7 Years	86	0.90	5,783,736.30	0.20
> 7 Years <= 8 Years	101	1.06	9,281,008.72	0.32
> 8 Years <= 9 Years	136	1.42	14,488,260.05	0.50
> 9 Years <= 10 Years	109	1.14	13,530,749.51	0.47
> 10 Years <= 15 Years	1,117	11.70	186,454,091.66	6.48
> 15 Years <= 20 Years	1,882	19.71	466,485,186.16	16.22
> 20 Years <= 25 Years	2,669	27.95	837,844,405.62	29.13
> 25 Years <= 30 Years	3,223	33.75	1,328,631,980.21	46.19
> 30 Years	0	0.00	0.00	0.00
	<b>9,549</b>	<b>100.00</b>	<b>2,876,153,241.83</b>	<b>100.00</b>

<b>Cover Pool - Arrears</b>				
<b>Arrears Bands</b>	<b>Number of Loans</b>	<b>% of Number</b>	<b>Balance of Loans</b>	<b>% of Balance</b>
Current	9,349	97.91	2,812,903,386.64	97.80
> 1 Day <= 30 Days	160	1.68	48,371,593.85	1.68
> 30 Days <= 60 Days	35	0.37	13,452,913.75	0.47
> 60 Days <= 90 Days	5	0.05	1,425,347.59	0.05
> 90 Days	0	0.00	0.00	0.00
	<b>9,549</b>	<b>100.00</b>	<b>2,876,153,241.83</b>	<b>100.00</b>

<b>Cover Pool - Remaining Fixed Term</b>				
<b>Term Bands</b>	<b>Number of Loans</b>	<b>% of Number</b>	<b>Balance of Loans</b>	<b>% of Balance</b>
Variable	6,459	67.64	1,926,349,185.15	66.98
> 1 Month <= 3 Months	883	9.25	302,220,600.18	10.51
> 3 Months <= 6 Months	263	2.75	76,147,681.06	2.65
> 6 Months <= 9 Months	208	2.18	69,520,946.94	2.42
> 9 Months <= 12 Months	175	1.83	51,803,380.16	1.80
> 12 Months <= 15 Months	456	4.78	146,744,779.75	5.10
> 15 Months <= 18 Months	248	2.60	75,821,158.05	2.64
> 18 Months <= 21 Months	179	1.87	52,931,955.19	1.84
> 21 Months <= 24 Months	87	0.91	24,134,846.79	0.84
> 24 Months <= 27 Months	45	0.47	11,757,574.97	0.41
> 27 Months <= 30 Months	39	0.41	8,503,769.26	0.30
> 30 Months <= 33 Months	81	0.85	19,103,353.34	0.66
> 33 Months <= 36 Months	103	1.08	30,260,777.61	1.05
> 36 Months <= 39 Months	111	1.16	31,131,440.64	1.08
> 39 Months <= 42 Months	101	1.06	23,745,438.14	0.83
> 42 Months <= 45 Months	84	0.88	20,456,636.22	0.71
> 45 Months <= 48 Months	11	0.12	2,036,504.30	0.07
> 48 Months <= 51 Months	9	0.09	2,153,580.03	0.07
> 51 Months <= 54 Months	3	0.03	459,576.59	0.02
> 54 Months <= 57 Months	4	0.04	870,057.46	0.03
> 57 Months <= 60 Months	0	0.00	0.00	0.00
> 60 Months	0	0.00	0.00	0.00
	<b>9,549</b>	<b>100.00</b>	<b>2,876,153,241.83</b>	<b>100.00</b>

<b>Cover Pool - Loan Purpose</b>				
<b>Purpose Categories</b>	<b>Number of Loans</b>	<b>% of Number</b>	<b>Balance of Loans</b>	<b>% of Balance</b>
Established Property	3,736	39.12	1,127,057,728.21	39.19
Newly Erected Property	1,459	15.28	474,728,696.72	16.51
Refinance	3,919	41.04	1,192,300,387.94	41.45
Home Improvement	158	1.65	29,744,028.01	1.03
Other	277	2.90	52,322,400.95	1.82
	<b>9,549</b>	<b>100.00</b>	<b>2,876,153,241.83</b>	<b>100.00</b>

<b>Cover Pool - Remaining Interest Only Period</b>				
<b>IO Remaining Period</b>	<b>Number of Loans</b>	<b>% of Number</b>	<b>Balance of Loans</b>	<b>% of Balance</b>
<b>Principal and Interest</b>	9,310	97.50	2,767,366,068.75	96.22
<b><u>IO Remaining Period</u></b>				
<= 1 Year	37	0.39	18,766,277.14	0.65
> 1 Year <= 2 Years	72	0.75	26,934,273.81	0.94
> 2 Years <= 3 Years	43	0.45	19,455,918.42	0.68
> 3 Years <= 4 Years	80	0.84	39,793,451.02	1.38
> 4 Years <= 5 Years	7	0.07	3,837,252.69	0.13
> 5 Years <= 10 Years	0	0.00	0.00	0.00
> 10 Years	0	0.00	0.00	0.00
	<b>9,549</b>	<b>100.00</b>	<b>2,876,153,241.83</b>	<b>100.00</b>

### Important Information

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