

Notification of interest payment & interest rate change

Announcement Summary

Entity name BENDIGO AND ADELAIDE BANK LIMITED

Security on which the Interest Payment will be paid BENHB - HYBRID 3-BBSW+1.00% PERP SUB CUM RED

Announcement Type New announcement

Date of this announcement Tuesday November 17, 2015

Interest Payment Amount AUD 0.81160000

Ex Date Thursday February 11, 2016

Record Date Monday February 15, 2016

Payment Date Tuesday March 1, 2016

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

Registration Number

1.2 Registered Number Type ABN

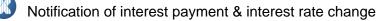
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1.3 ASX issuer code BEN

1.4 The announcement is New announcement

1.5 Date of this announcement Tuesday November 17, 2015

1.6 ASX +Security Code for Interest Payment BENHB



ASX +Security Description HYBRID 3-BBSW+1.00% PERP SUB CUM RED

Part 2A - Interest period dates and interest payment details

Interest Rate Calendar Type Rule 11, 11 business day	
2A.1 Payment date Tuesday March 1, 2016	2A.2 +Record Date Monday February 15, 2016
2A.3 Ex-Date Thursday February 11, 2016	2A.4 First day of payment period Monday November 16, 2015
2A.5 Last day of payment period Monday February 15, 2016	2A.6 Number of days in the payment period 92
2A.7 Interest rate expressed as a per annum rate 3.220000 %	2A.8 Interest rate pro-rated for the number of days in the payment period 0.811600 %
2A.9 Currency in which the interest payment is made ("primary currency") AUD - Australian Dollar	
2A.10 Interest payment amount per +security	

AUD 0.81160000

2A.10(i) Comment on how the interest payment amount per security is calculated

2A.11 Are any of the below approvals required for the interest payment 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 interest payment.

No

2A.12 Is the interest payment franked?

No

2A.13 Is the interest payment payable in the form of +securities rather than cash? No

2A.14 Does the entity have arrangements relating to currency in which the interest payment is paid to security holders that it wishes to disclose to the market? No

2A.15 Is there a principal amount payment component payable?

No



Part 3 - Floating rate +securities - details of interest rate applicable to the payment notified in

Part 2A

3.1 Date interest rate is set

Monday November 16, 2015

3.2 Comments on how the date that interest rate is set is determined

First Business day of the Interest Period

3.3 Interest base rate

2.2200 %

3.4 Comments on how interest base rate is set

90 Day Bank Bill Swap Rate as at date interest rate is set

3.5 Interest margin

1.0000 %

3.6 Comments on how interest margin is set

As per terms of issue in the prospectus

3.7 Any other rate/multiplier used in calculating interest rate

%

3.8 Comments on how other rate used in calculating interest rate is set

3.9 Total interest rate expressed as a per annum rate 3.2200 %

3.10 Comment on how the total interest rate expressed as a per annum rate is set

Part 4 - Further information

4.1 Please provide any further information applicable to this payment

4.2 URL link to a copy of the prospectus/PDS or further information about the +security

https://www.bendigoadelaide.com.au/public/shareholders/prospectus.asp

4.3 Additional information for inclusion in the Announcement Summary