Bendigo Bank

Results Presentation

For the half year ended 31 December 2025

Released 16 February 2026

Acknowledgement of Country

I would like to begin today by acknowledging the Traditional Custodians of the many lands that we are gathered on.

Specifically, I would like to respectfully acknowledge the Gadigal People of the Eora Nation. I would also like to acknowledge the Traditional Custodians of the lands which each of you are living, learning and working from.

I pay my respects to Elders past and present and extend that respect to any Aboriginal or Torres Strait Islander people here with us today.

Agenda

Overview

Key messages

- **Customer numbers** trending towards 3 million, Bendigo Bank NPS +24.9 above industry[1]
- **Lower cost deposits** grew 3.6% to now make up 53.8% of total customer deposits (up from 52.4%), supported by digital deposit sales[2] of 41.4%, up 7.4% for the half
- **Operating expenses** reduced by 6.4% over the second quarter reflecting a reduction in FTE and higher seasonal cost drivers in Q1
- Regaining momentum in **residential lending growth** with strong application flow in December
- **Up** achieved its first month of profitability in September, more than six months ahead of plan
- Agreement to acquire **RACQ** Bank's loan and deposit books[3]
- Self reported the shortcomings identified in the management of **AML/CTF risk**, and developing a comprehensive action plan (estimated cost of $70m - $90m, up to three years)

1. Roy Morgan Net Promoter Score – Roy Morgan Research, 6 month rolling averages, comparing BEN to the industry average as at December 2025. Industry includes: ANZ, BOM, BOQ, Bank SA, Bankwest, CBA, ING, NAB, St. George, Suncorp & WBC. Net Promoter, Net Promoter System, Net Promoter Score, NPS and the NPS-related emoticons are registered trademarks of Bain & Company, Inc., Fred Reichheld and Satmetrix Systems, Inc.
2. Consumer only. Bendigo Bank Digital Deposit Sales is a 3-month average of the percentage of total deposit product sales (savings, transaction and term deposit) based on date of first use. Excludes sales to customers aged under 12, B&A customers, Up customers and sales originated via brokers. Digital includes sales originating via the web and app.
3. Subject to regulatory approvals and other customary conditions.

1H26 Strategic execution

OUR STRATEGY

Building scale through innovation

OUR PURPOSE	To feed into the prosperity of our customers and communities
OUR CUSTOMERS	We are deepening our focus on our target customer segments

OUR STRATEGIC PILLARS				
1 Make life easy with digital	2 Operate simply and efficiently	3 Deepen customer relationships	4 Set the benchmark for trust and societal impact	5 Reinvent banking for a new generation of Australians with Up

OUR ENABLERS		
Futureproof our risk management capabilities	Streamline our technology foundations	Build a performance-based culture and op model

- ✓ Digital Onboarding
- ✓ Bendigo Lending Platform
- ✓ One Core System
- ✓ Two Core Brands
- ✓ Google Partnership

Financial and operating performance

Deposit mix and repricing drive income, while operating expenses were higher

	1H26 ($m)	1H26 v 2H25	1H26 v 1H25
Total income	1,009.9	3.7%	3.9%
Operating expenses	636.5	4.2%	6.4%
Operating performance	**373.4**	**2.8%**	**(0.2%)**
Credit expense (reversal)	(2.4)	Large	Large
Cash earnings (after tax)	256.4	2.8%	(3.3%)
Non-cash items (after tax)	(25.8)	Large	47%
Statutory earnings (after tax)	230.6	Large	6.4%

Note: Total income includes Net Interest Income, Other Income & Homesafe net realised income before tax.

Key points – half year

- Income above $1 billion, benefitting from higher margin and strong growth in wealth and card volumes
- Operating expenses growth reflects higher software and amortisation costs, and remediation expenses
- Credit expenses benefited from a net writeback, reflecting reduced asset balances and our strong credit profile

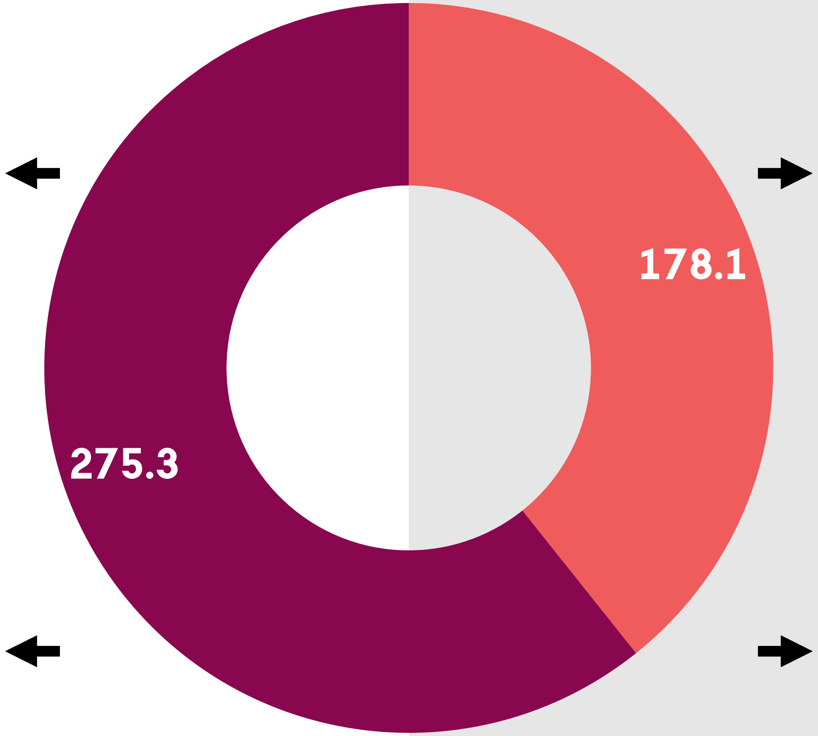
1H26 Divisional results

Lower cost deposits and digital loans continue to grow

Consumer

- 5.9% increase in cash earnings
- 4.9% increase in NII
- 6.6% increase in segment expenses
- 4.8% increase in transaction accounts
- 7.1% EasySaver growth
- 6.0% digital loan growth
- Bendigo Lending Platform rolled out to all 400 plus branches

1H26 Cash Earnings[1] ($m)



Business & Agribusiness

- 1.1% decrease in cash earnings
- 1.5% increase in NII
- 3.3% increase in segment expenses
- 0.2% divisional loan contraction
- 1H26 Business loan growth up 2.8% driven by growth in Equipment Finance and Portfolio Funding
- 1H26 Agribusiness loan contraction of 6.2% reflecting seasonal repayments, particularly across our grain growers

1. Divisional results also includes the Corporate segment which reported a cash loss after tax of $197.0m (see page 22 of Appendix 4D)

Building blocks to ROE

BEN focus in the next two years

Execution will drive consistent delivery

1. Optimise deposit franchise

Strengthen digital deposit capability

2. Productivity

Operate simply and efficiently

3. Sustainable growth

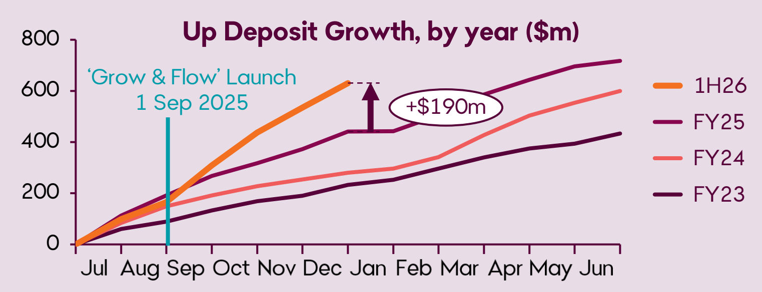
Disciplined approach to capital allocation

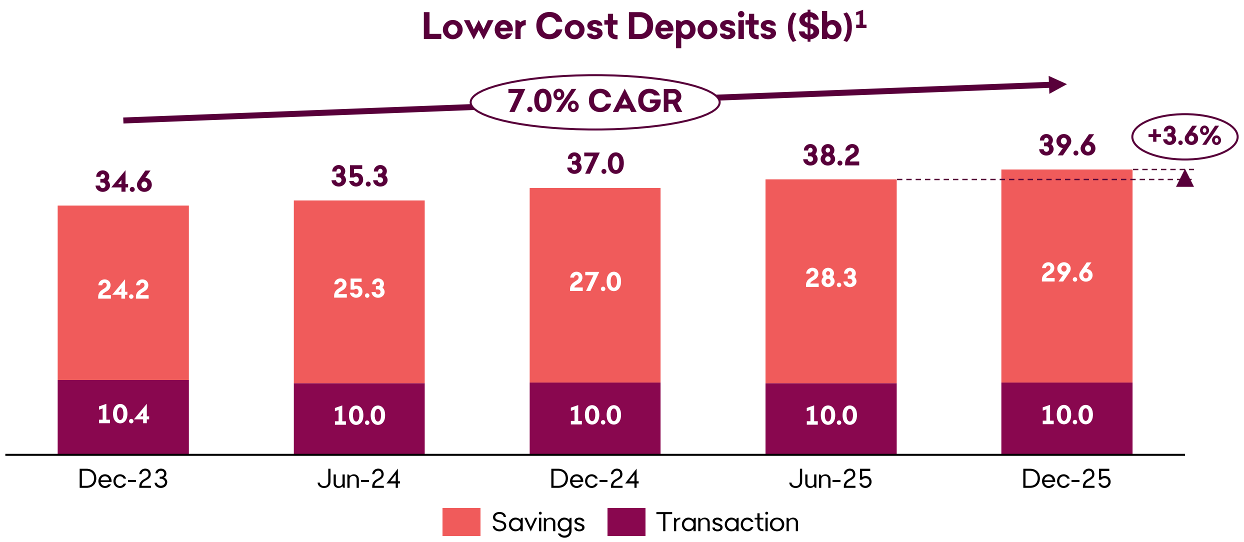
Optimise Deposit Franchise

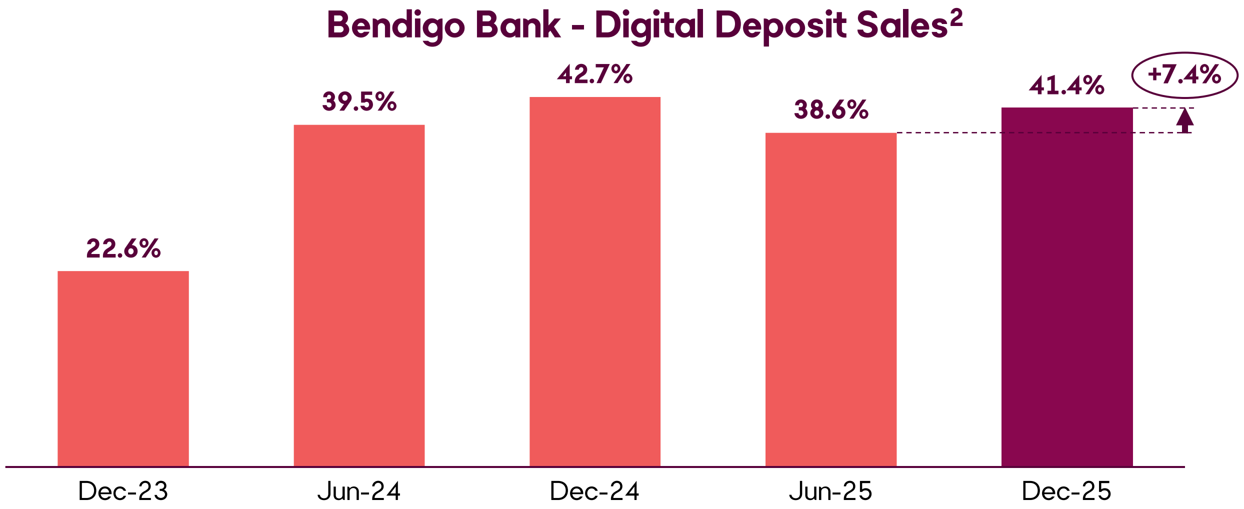
Strengthen digital deposit capability

- Lower cost deposits driven by 17% YoY growth in EasySaver
- **Programs to support lower cost deposits**
  - Delivered in app digital onboarding capability
  - Streamlined in branch account opening process, direct to app.

- 36% YoY growth in deposits
- 'Grow & Flow' launched in September 2025, driving $190m of additional growth (to pcp)







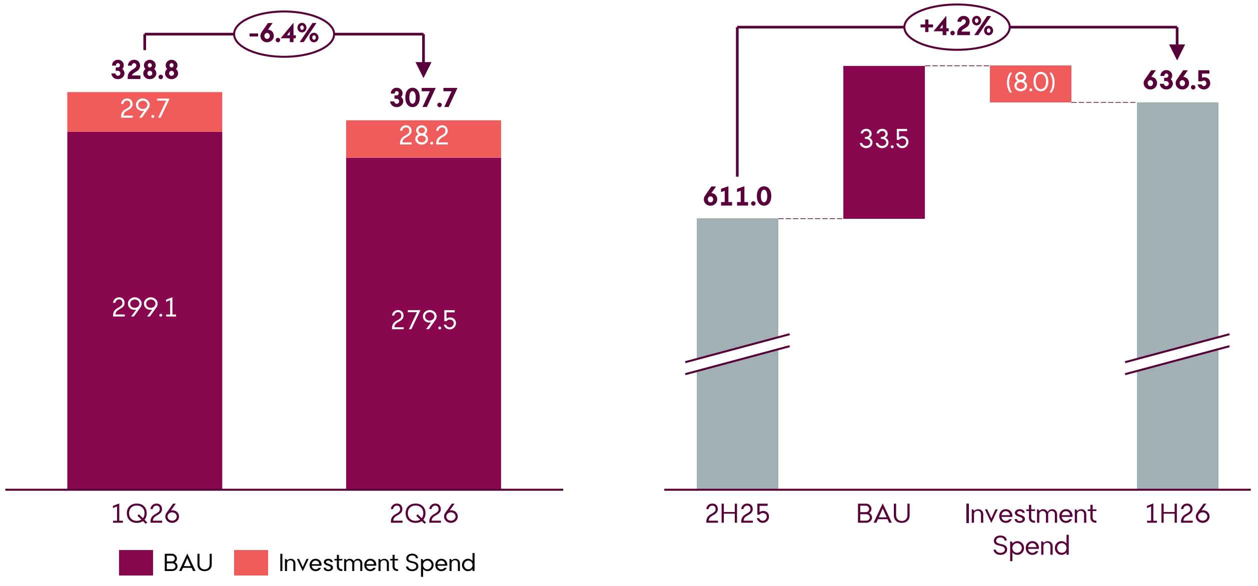
1. Lower Cost Deposits includes both Consumer and B&A.
2. Consumer only. Bendigo Bank Digital Deposit Sales is a 3-month average of the percentage of total deposit product sales (savings, transaction and term deposit) based on date of first use. Excludes sales to customers aged under 12, B&A customers, Up customers and sales originated via brokers. Digital includes sales originating via the web and app.

Productivity

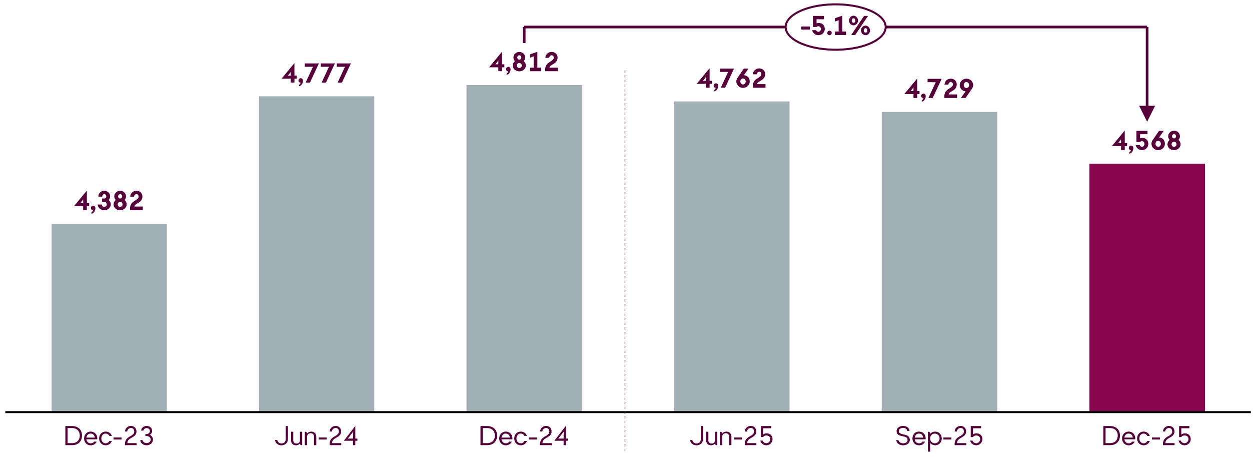
Operate simply and efficiently

- Operating expenses trending lower QoQ
- Investment spend tracking in line with FY26 guidance
- Gaining productivity momentum through recent restructuring activity
- Second phase productivity program, driving enhanced capability and innovation through two key initiatives:
    - Advanced negotiations with IT strategic partners
    - Planning continues in relation to business processing

Operating Expenses ($m)



Total FTE (excl. contractors)



Sustainable growth

Disciplined approach to capital allocation

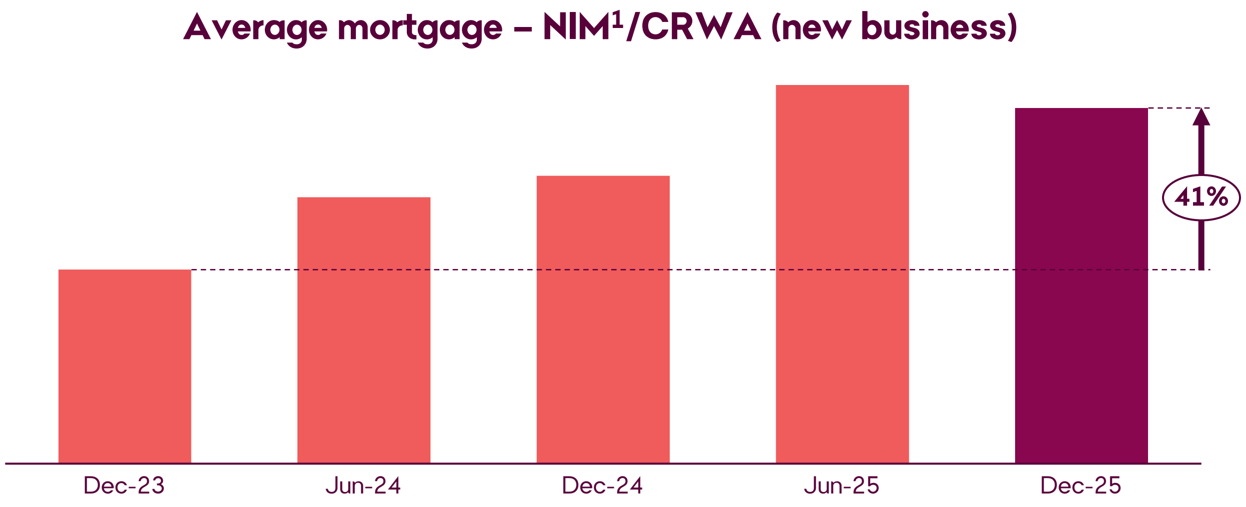
- Residential Lending contraction easing. Momentum in application flow across 2Q26
- Focusing on growth in channels that meet or exceed our cost of capital through improved targeting of customer segments

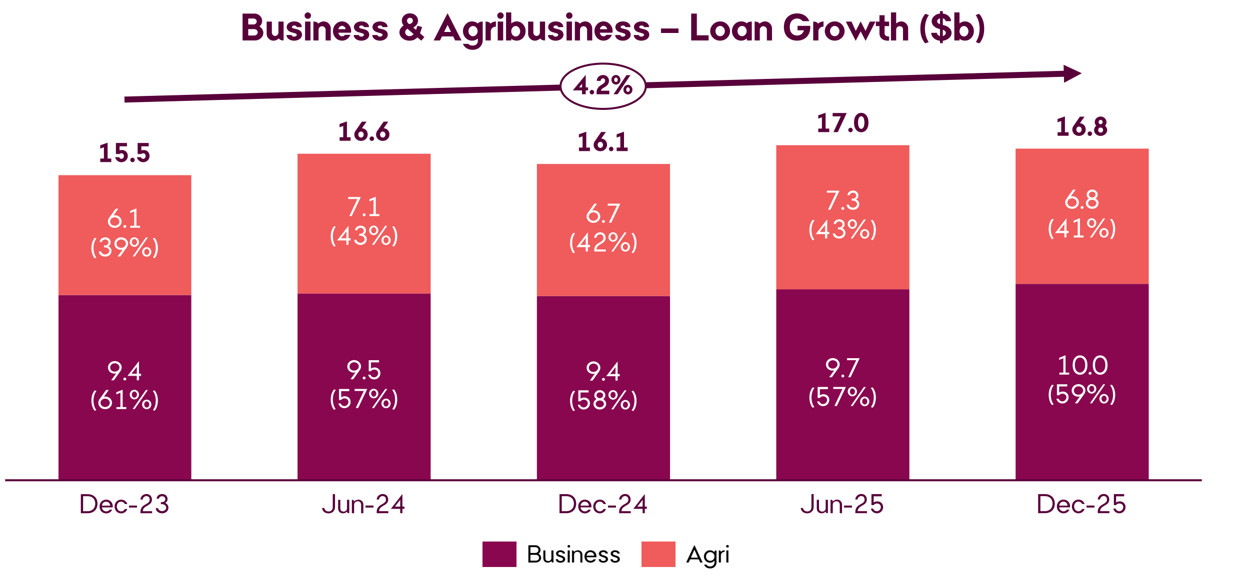
Programs in place to support and drive the mortgage portfolio

- Bendigo Lending Platform rolled out to all 400 plus branches
- Repricing in the first quarter across targeted segments

Business and Agri

- Agri: Seasonal contraction 1H26. Growth expected in 2H26
- Business: Lending growth in 1H26, driven by Broker, Portfolio Funding and Equipment Finance





1. NIM includes revenue share and commissions.

AML Program

Futureproof our risk management capabilities

Estimated cost for 2H26
~$15m

Estimated program cost (up to 3 years)
~$70m - $90m[1]

1. Program estimates based on information available as at 16 February 2026.

Bendigo Bank

Action already underway

- **Accountable Executive**, Chief Risk Officer
- Newly appointed **Chief Compliance and Financial Crime Officer** commenced (27 January 2026)
- **Program Manager** being appointed and funding allocated. Work has commenced on priority workstreams
- **AML/CTF Uplift Program**: Deloitte have provided detailed recommendations regarding prioritisation, actions and roadmap related to their findings, which are being integrated into BEN's uplift program
- **Non-financial risk management review**: Root cause analysis is underway to understand extent of non-financial risk management issues
- **AUSTRAC enforcement investigation**: Dedicated resources allocated to support the investigation

1H26 Results

Andrew Morgan – Chief Financial Officer

Overview of key 1H26 financials

Disciplined growth supporting margin and revenue

Balance sheet	1H26	HoH
Total lending	$84.2b	↓ 1.9%
Residential lending	$65.1b	↓ 2.3%
Customer deposits	$73.7b	↑ 1.1%
Liquids[1]	$14.2b	↓ 2.2%

Capital, funding and liquidity	1H26	HoH
CET1[2]	11.37%	↑ 37 bps
Dividend per share	30c	(3c)
Household deposits: lending ratio[3]	77.1%	↑ 4.3 pp
Liquidity (LCR)[4]	135.3%	↑ 3.0 pp

Note: Comparisons shown are to 2H25 Results.

1. Average liquids is a 6 month average.
2. CET1 of 11.37% is at Dec-25. The impact of APRA's $50m capital operational risk overlay has come into effect from 1 Jan 2026
3. PRA Monthly Authorised Deposit-Taking Institution Statistics December 2025. Ratio calculated as deposits by households divided by loans to households (being the sum of owner-occupied, investment, credit cards and other).
4. LCR represents December 2025 quarterly average.

P&L	1H26	HoH
Net interest income	$871.1m	↑ 3.2%
Operating Expenses	$636.5m	↑ (4.2%)
Operating expenses (ex investment spend)	$578.6m	↑ (6.1%)
Cash earnings	$256.4m	↑ 2.8%
NIM	1.92%	↑ 4 bps
FTE (spot)	4,568	↓ (4.1%)

Profit & efficiency metrics	1H26	HoH
Return on equity	7.76%	↑ 63 bps
Cost to income ratio	63.0%	↑ 30 bps

Cash earnings vs Statutory earnings

Restructure costs continue, Homesafe improves

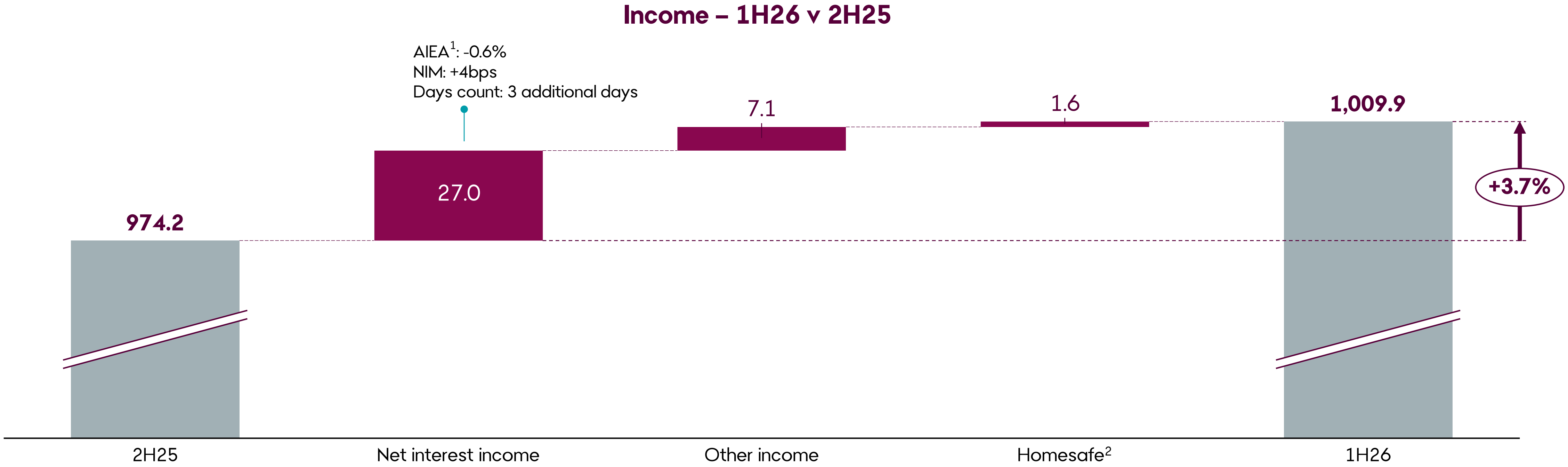
	1H26 ($m)	2H25 ($m)	1H25 ($m)
Cash earnings (after tax)	**256.4**	**249.4**	**265.2**
Non-cash items:			
- Adelaide and Rural Bank migration	(21.9)	(24.2)	(30.1)
- Restructure costs	(10.0)	(9.0)	(1.3)
- Goodwill impairment charges	-	(539.5)	-
- Homesafe (net)	20.5	9.6	(25.8)
- Other items	(14.4)	(0.2)	8.8
Statutory earnings (after tax)	**230.6**	**(313.9)**	**216.8**

Key items

- Most restructure costs over the last three halves reflect costs associated with migration of Rural Bank and Adelaide Bank customers and accounts to one Bendigo platform
- Other restructure costs represent redundancy and other costs associated with business simplification and restructuring activities
- Homesafe improvement reflects impact of higher house prices on carrying value
- Other items includes fair value adjustments, amortisation of acquired intangibles, hedging revaluation and costs associated with the sale of Bendigo Wealth business (1H25)

Total income

Income benefited from higher margins and stronger other income



Income callouts:

- NII driven by improved margin offsetting a small contraction in Average Interest Earning Assets (AIEA) balance
- Other income (excl. Homesafe) increased by wealth and cards income

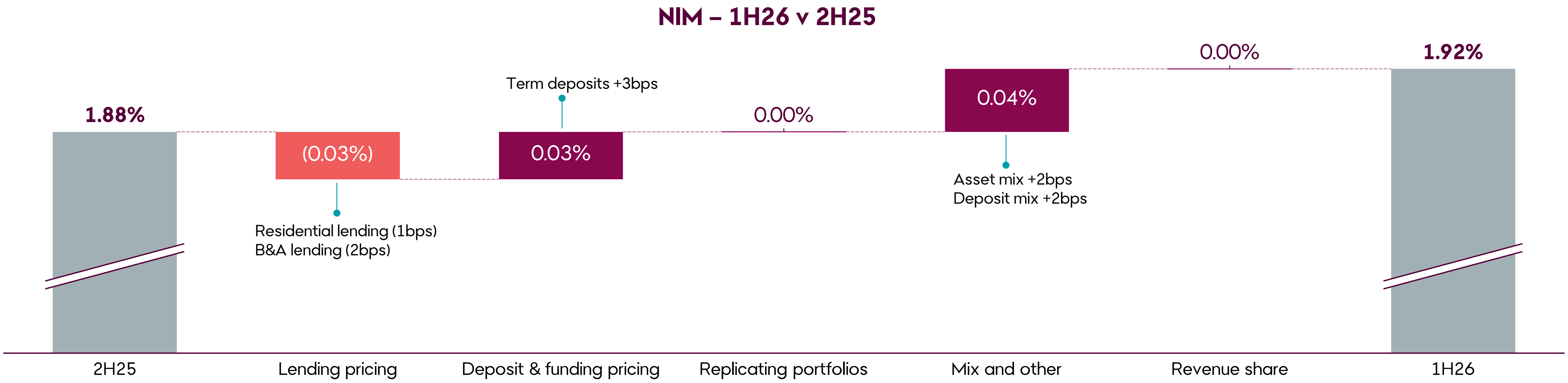
Key considerations:

- Homesafe now in run-off; income will reduce over time subject to the rate of and profit on completions
- Open Homesafe contracts reduced by 3% over the half

Note: Other income breakdown is prepared on a cash basis.
1. Half on half average balance vs prior half.
2. Homesafe realised income before tax. Realised funding costs recognised in net interest income.

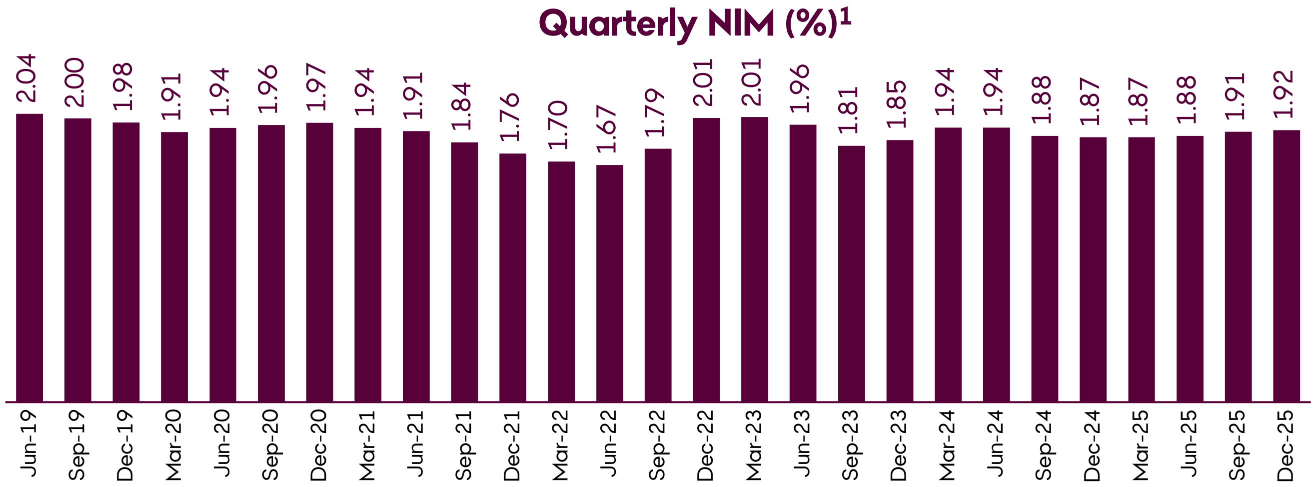
Net interest margin

Result reflects repricing activity in term deposits and improved asset and liability mix



Key considerations for 2H26:

- Likely further cash rate increase in 2H26
- Some margin pressure expected as growth builds
- Fixed to variable rate conversions to continue
- Replicating portfolio contribution to be flat to slightly positive



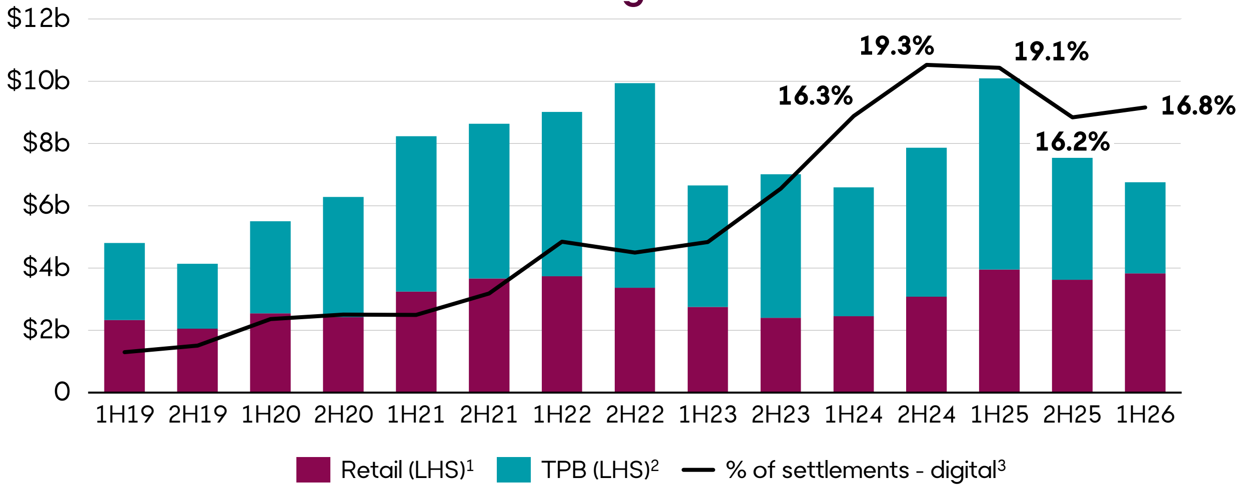
Note: NIM is calculated on a cash basis (cash net interest income divided by average interest earnings assets).
1. Cash quarterly NIM on a post revenue share basis.

Residential lending

Disciplined growth in 1H26 driving improved returns

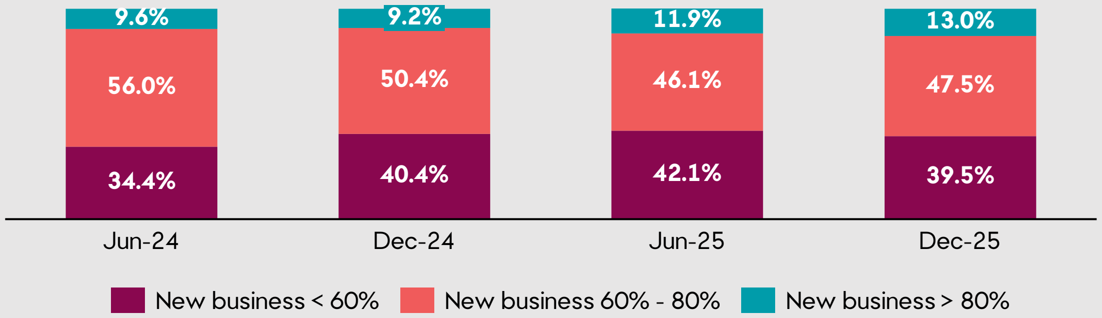
- Total portfolio flat year on year and down 2.3% on prior half
- New business LVR relatively stable for three consecutive halves, with ~40% of new originations below 60% LVR
- Almost two thirds of new business written in retail (47%) and digital (17%) channels in 1H26
- Retail delivered second highest level of settlements since 2019
- Returns on new business improved on pcp, measured by NIM/CRWA on new business

Residential lending settlements[1,2,3]

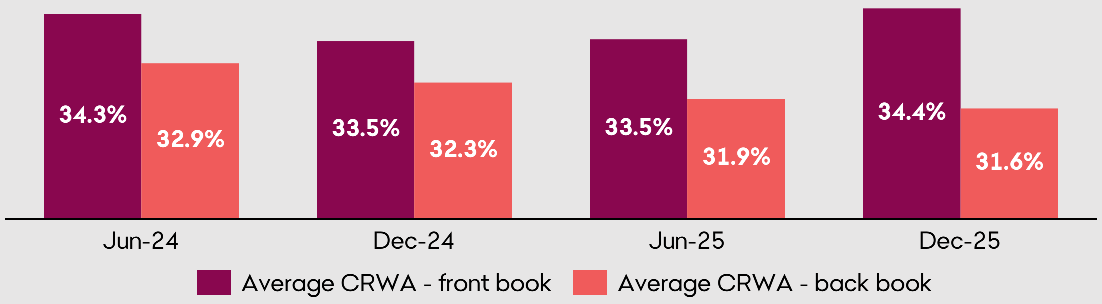


1. Up and BEN Express included within Retail channel.
2. Qantas Money Home Loans, NRMA Home Loans, and Tiimely Home included within TPB (Third Party Banking) channel.
3. Settlements in digital channels consists of loans originated through BEN Express, Up, Qantas Money Home Loans, NRMA Home Loans, and Tiimely Home. All of which are powered by the Tiimely platform.

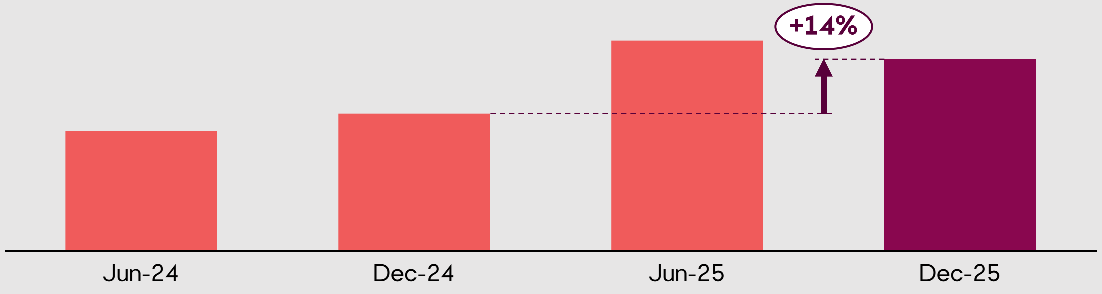
New business by LVR (%)



Average CRWA on mortgages



Average mortgage – NIM[4]/CRWA (new business)



4. NIM includes revenue share and commissions.

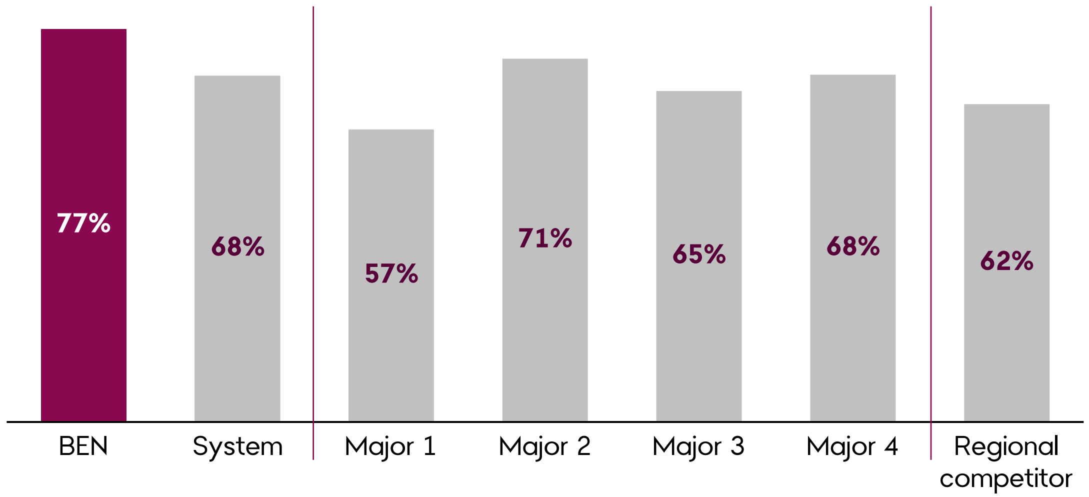
Bendigo Bank

Strength of deposit franchise

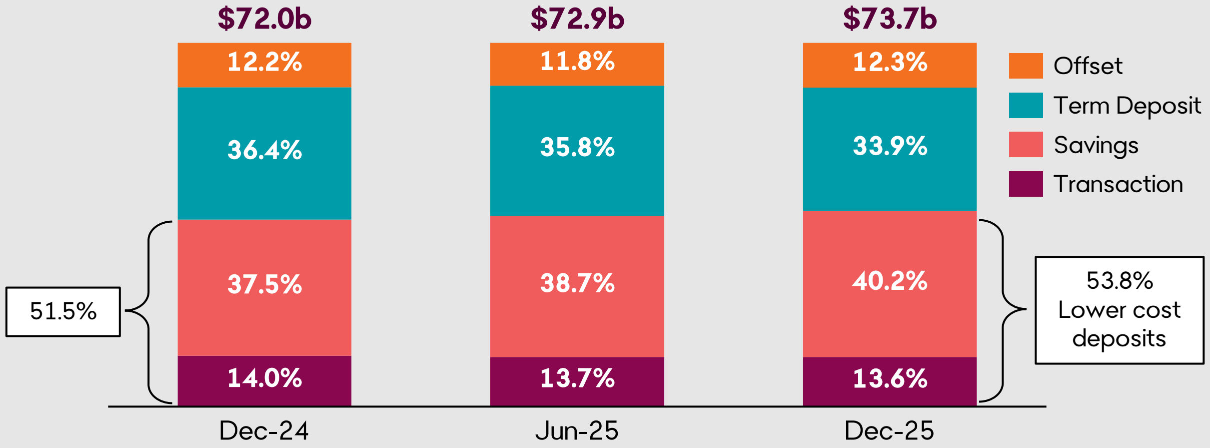
Digital deposit growth accelerates

- Growth mostly driven by lower cost deposit growth of 3.6% for the half; deposit mix improved
- Proprietary and Community Bank branch networks remain a critical and stable source of deposit funding
- Digital deposit momentum continues – up 35% YoY and up 19% on prior half
- Household deposit to loan ratio higher at 77.1% (up 430bps over the half), which is 9% higher than system[1] and higher than all major banks

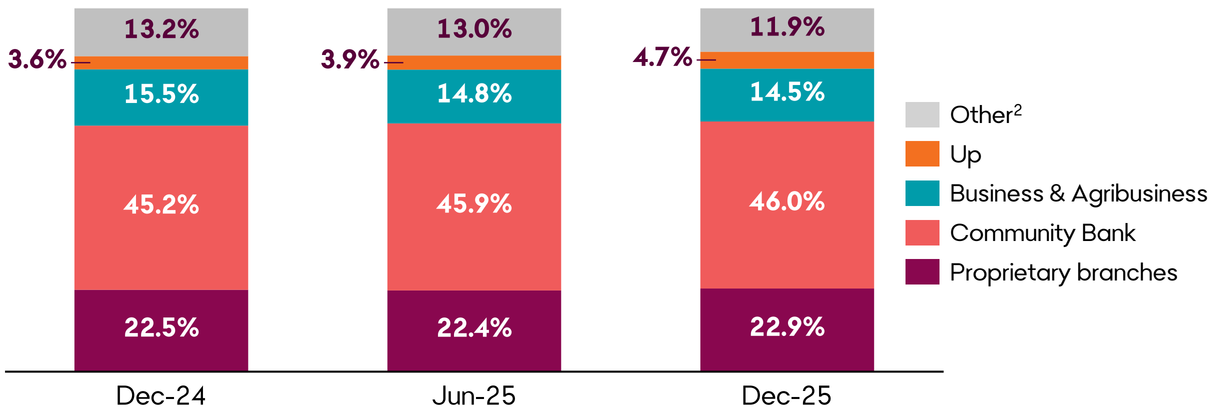
APRA household deposit/loan ratio[1]



Customer deposits - by type



Customer deposits - by channel

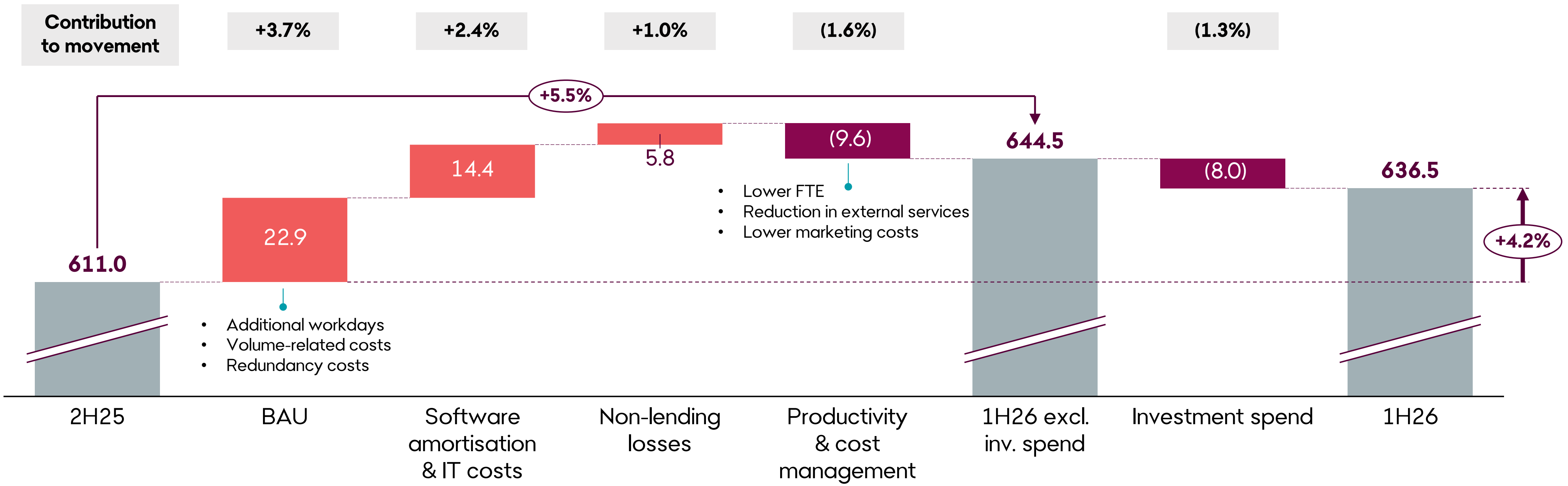


1. Source APRA Monthly Authorised Deposit-taking Institution Statistics December 2025. Ratio calculated as deposits by households divided by loans to households (being the sum of owner-occupied, investment, credit cards and other).
2. 'Other' deposit channel is made up of Third Party Banking and Treasury.

Bendigo Bank

Operating expenses

Cost growth driven by additional workdays, inflation and tech costs, while momentum in productivity continues to build



Key Considerations:

FY26 Operating Expenses

- Domestic inflation pressures building again
- Productivity to limit business as usual expenses[1] to no higher than inflation through the cycle
- Strong momentum in cost management and productivity in 2Q26

FY26 Investment spend

- Expect cash investment spend to be slightly down on FY25 levels, and over half to be expensed
- Expect non-cash investment spend to substantially reduce with completion of core banking migration

1. Business as usual expenses exclude investment spend and other large abnormal items such as remediation expenses.

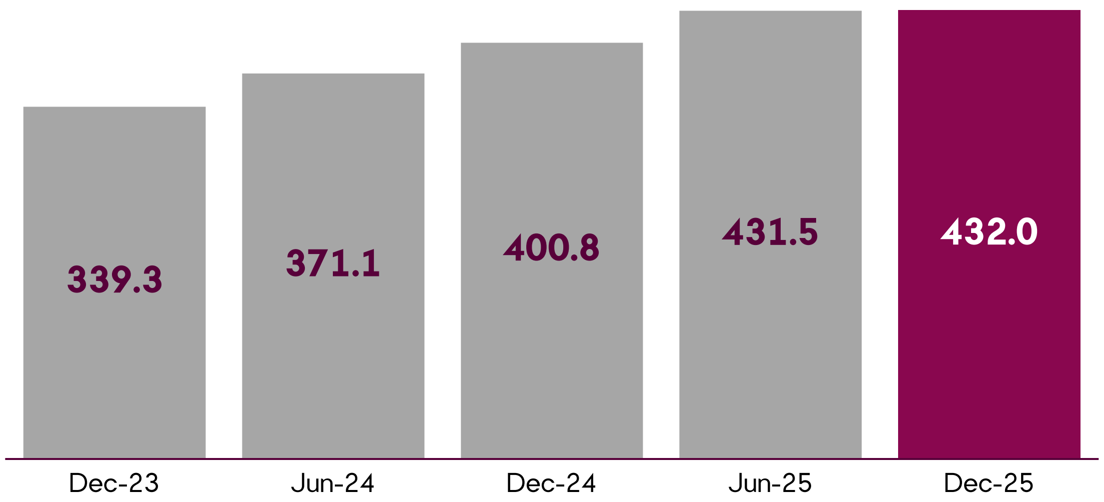
Investment spend

Investment spend focused on risk and compliance in 1H26

Top initiatives by spend for 1H26:

- Data centre consolidation (Asset lifecycle management)
- New human resource system[1] (Risk and compliance)
- Data platform transformation and Adelaide Bank consolidation[2] (Foundational technology)
- BEN digital (Growth and productivity)
- Up digital bank (Growth and productivity)

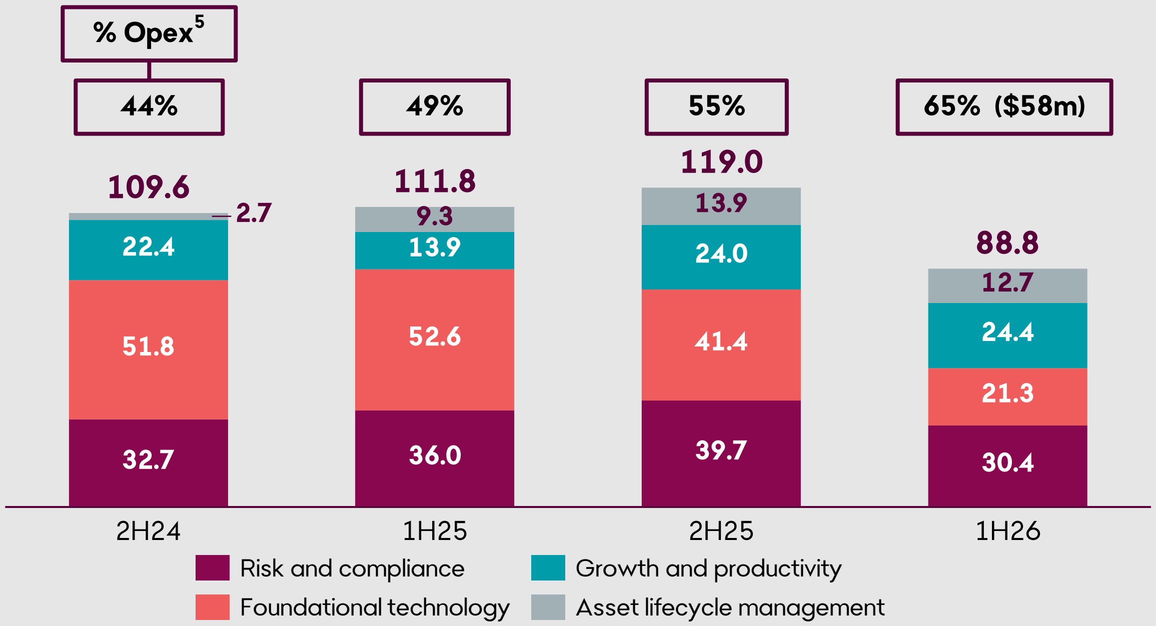
Capitalised software balance ($m)[3]



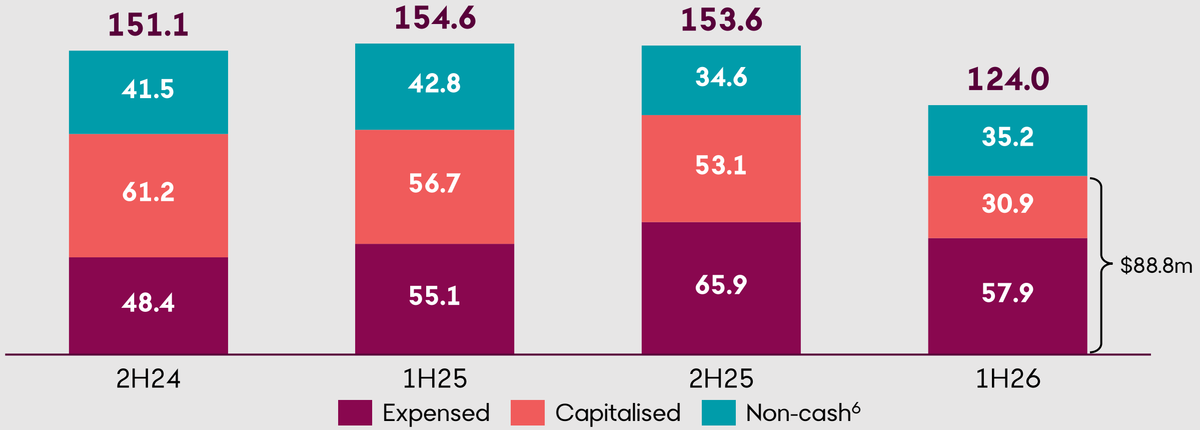
1. The new human resource system was previously reported as 'PeopleHub'.
2. Adelaide Bank consolidation was non-cash while all other initiatives were expensed on a cash basis.
3. Capitalised software balance includes software under development.

Bendigo Bank

Investment spend (excl. non-cash items) – Half year ($m)[4]



Investment spend (incl. non-cash items) – Half year ($m)[6]

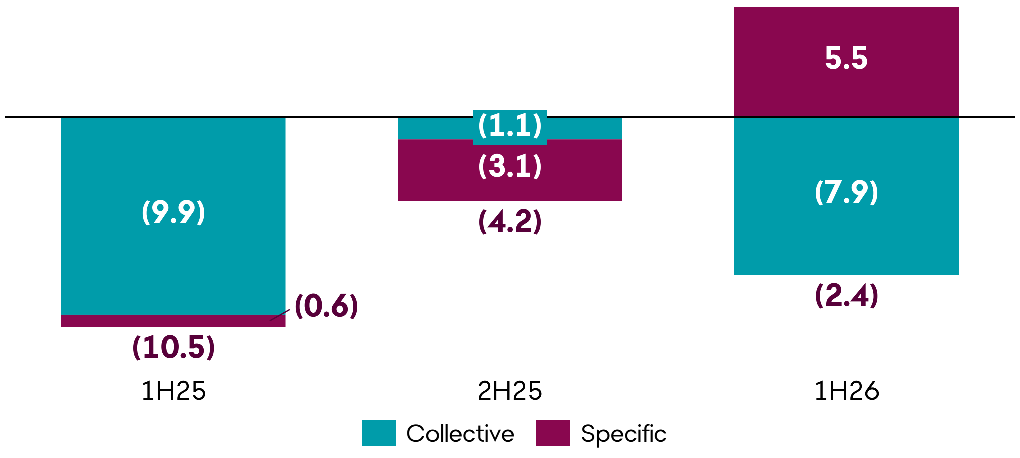


4. Investment spend reclassified to exclude non-cash items.
5. Calculated as expensed investment spend (cash basis) as a percentage of total investment spend (cash basis).
6. Expensed investment spend (non-cash) includes migration costs associated with the consolidation of Adelaide Bank customers and accounts onto one platform and brand. 2H25 and 1H25 also includes costs relating to changes to the B&A operating model, non-cash items are classified in line with the Group Accounting Guidance Note on Cash Earnings Adjustments, approved annually by the Board Audit Committee.

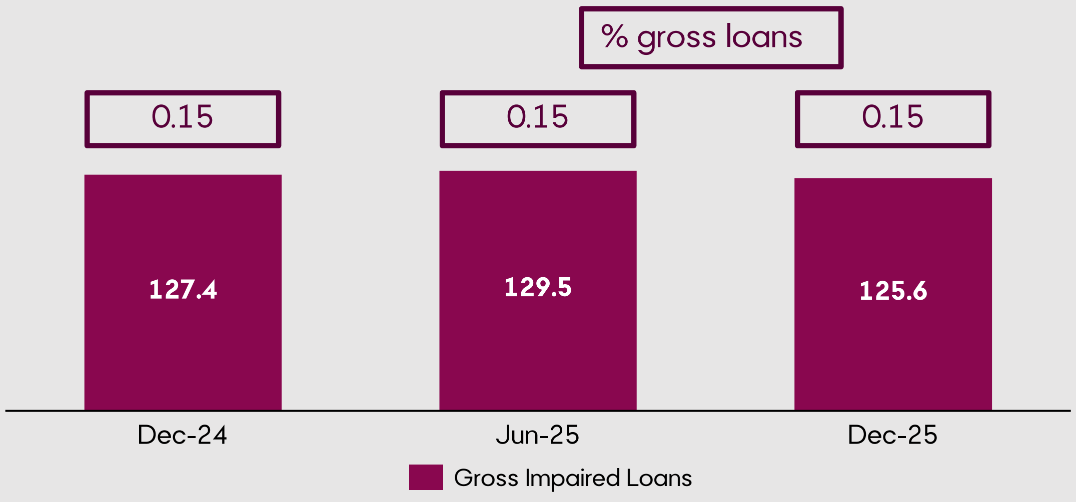
Credit Quality

Credit metrics remain sound

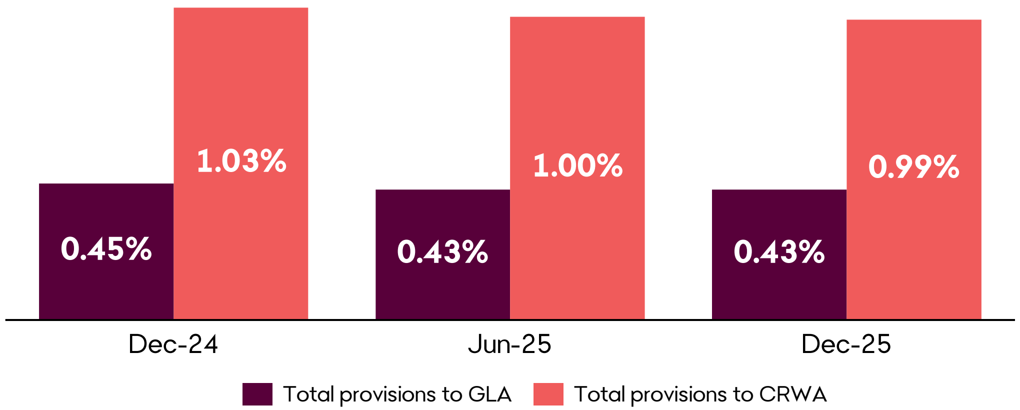
Credit expense ($m)[1]



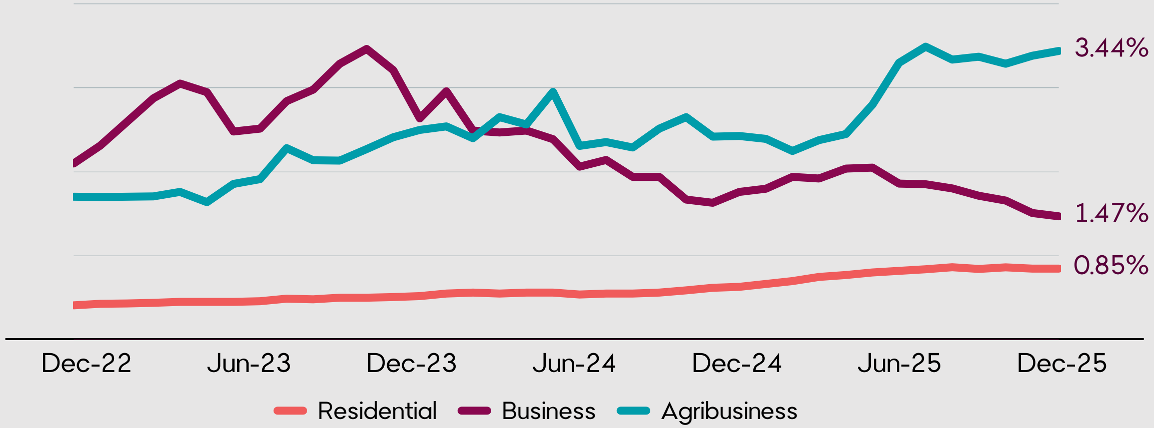
Gross impaired loans ($m)



BEN provision coverage[2] over time



Loan Arrears[3]

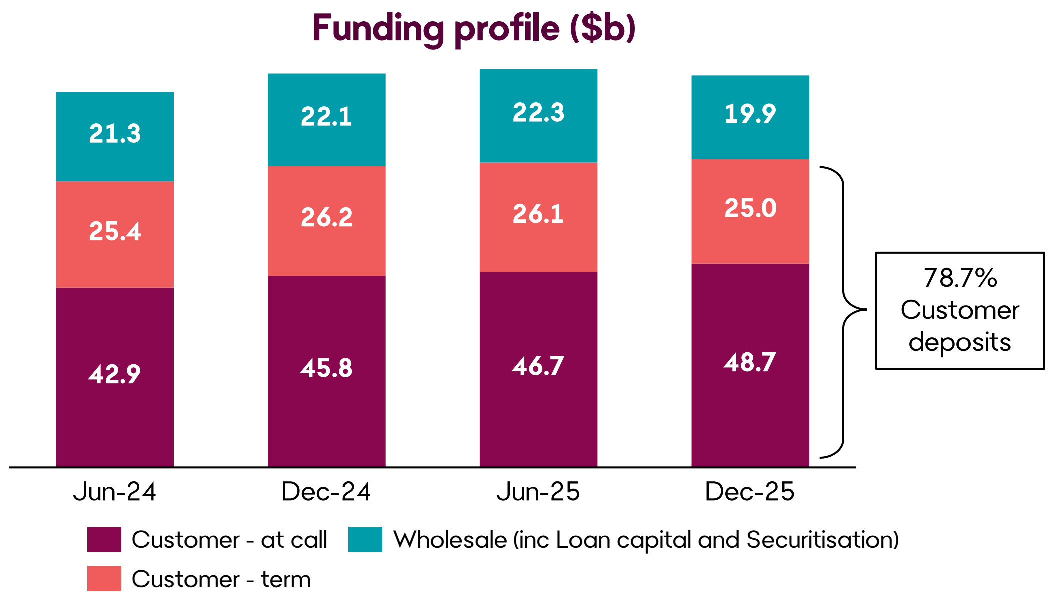


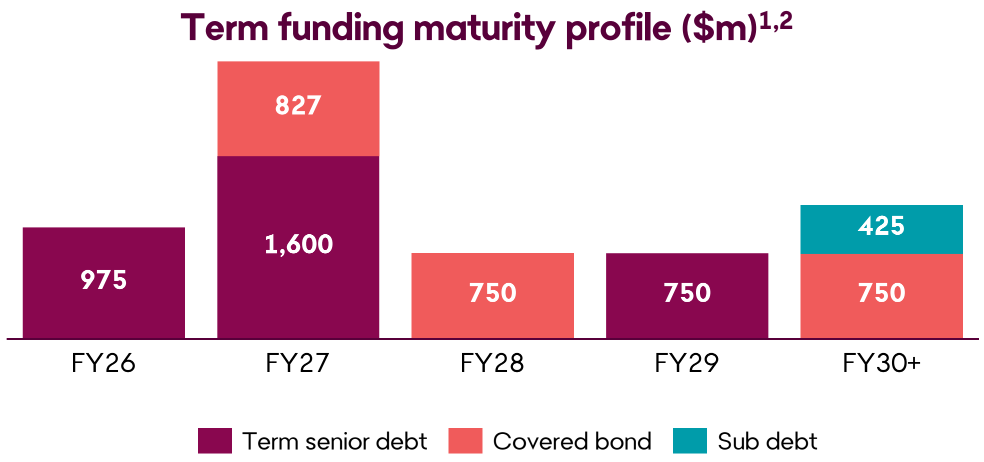
1. Specific provision is net of bad debts written off and recoveries.
2. Provision coverage as a percent of Gross Loans and Advances (at 'Bank Level') which excludes Extended Licence Entities and other group entities in accordance with regulatory reporting requirements.
3. Arrears include 90+ days past due and/or impaired (including arrangements)

Bendigo Bank

Funding and liquidity
Stable and diversified funding sources

- Lending activities continue to be funded through stable sources
- Customer deposits as a percentage of total funding continues to increase
- Net +$15 billion of funding from Community Bank network provides relatively cheaper source of funding
- Funding and liquidity ratios well positioned





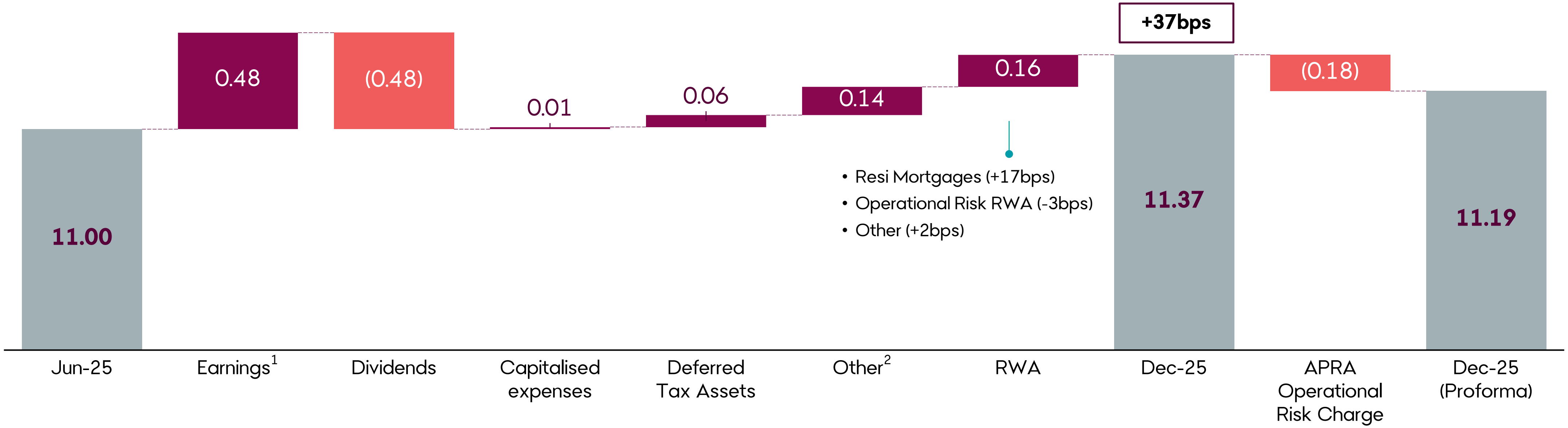
1. Subordinated debt maturity refers to legal final maturity date.
2. Non-AUD exposures represented as AUD equivalent on swapped basis as at time of issuance.

Bendigo Bank

Capital and dividends

Capital position remains strong

CET1 movement - 6 months (%)



- Net capital generated reflects focus on carefully managing volumes and margins
- The impact of APRA's $50m capital operational risk overlay has come into effect from 1 January 2026
- 1H26 dividend of 30cps fully franked and representing a cash payout ratio of 66% for the half
- Shares will be issued under the Dividend Reinvestment Plan (DRP) which will be partially underwritten
- CET1 ratio remains comfortably above Board target of ≥ 10%

1. Comprises Group Statutory net profit after tax excluding unrealised gains on the Homesafe portfolio, together with earnings from certain other subsidiaries that do not form part of the regulated Level 2 banking group
2. Includes changes in reserves, and Treasury shares within share capital, along with movements in other CET1 deductions.

Q&A

Richard Fennell – Chief Executive Officer and Managing Director

Andrew Morgan – Chief Financial Officer

Summary

Richard Fennell – Chief Executive Officer and Managing Director

Our Financial Targets

Building blocks to ROE

TARGETS

ROE above 10% by 2030

Dividend payout ratio 60%-80% of cash earnings

CET1 Board target of >10%

OUTLOOK

Expenses

- BAU costs no higher than inflation, through the cycle
- Amortisation costs will increase reflecting prior years' increased investment spend
- Productivity program offset the impact of increasing amortisation costs

Growth

- Improved B&A growth in FY26
- Savings growth above system
- Residential loan growth to return to 'at or around system in the near term'

Credit

- 5-8 bps of loans through the cycle

Investor Summary pack

Who we are

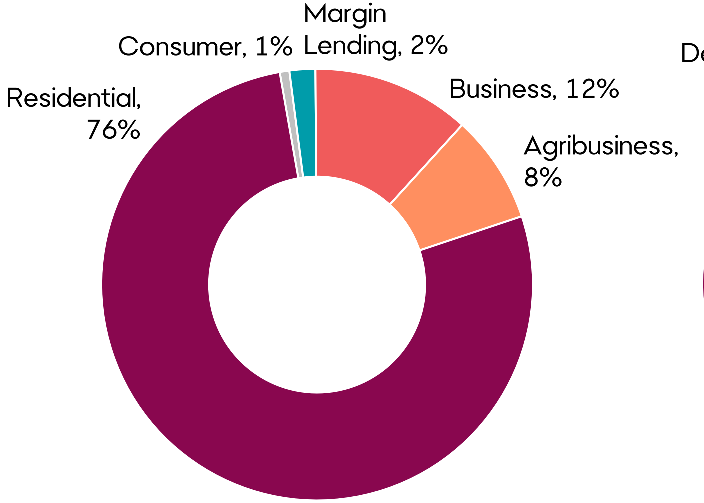
Overview

2.91 million customers	**+6,800** employees
Top 100 ASX listed	**78.7%** funded by customer deposits
Total assets **$101.3b**	NPS of **+25.2** **+24.9** above industry[1]

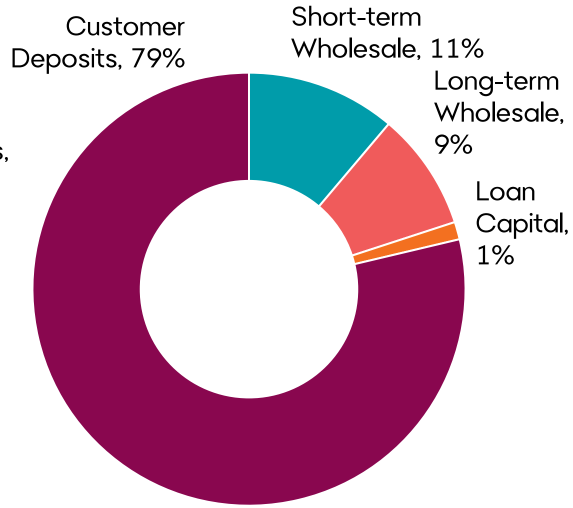
1. Roy Morgan Net Promoter Score – Roy Morgan Research, 6 month rolling averages as at December 2025, comparing BEN to the industry average. Industry includes: ANZ, BOM, BOQ, Bank SA, Bankwest, CBA, ING, NAB, St. George, Suncorp & WBC. Net Promoter, Net Promoter System, Net Promoter Score, NPS and the NPS-related emoticons are registered trademarks of Bain & Company, Inc., Fred Reichheld and Satmetrix Systems, Inc.

- 167 years of history, amalgamation of more than 80 different organisations
- 2.09% market share
- 416 total branches (305 Community Bank and private franchise, 111 company owned)[2]
- Multi-channelled:
  - Residential lending – Retail, Digital and Third Party Banking
  - Business and Agribusiness lending – Direct and Broker
  - Deposits – Retail, Digital and Business and Agribusiness

BEN loan portfolio



BEN funding portfolio

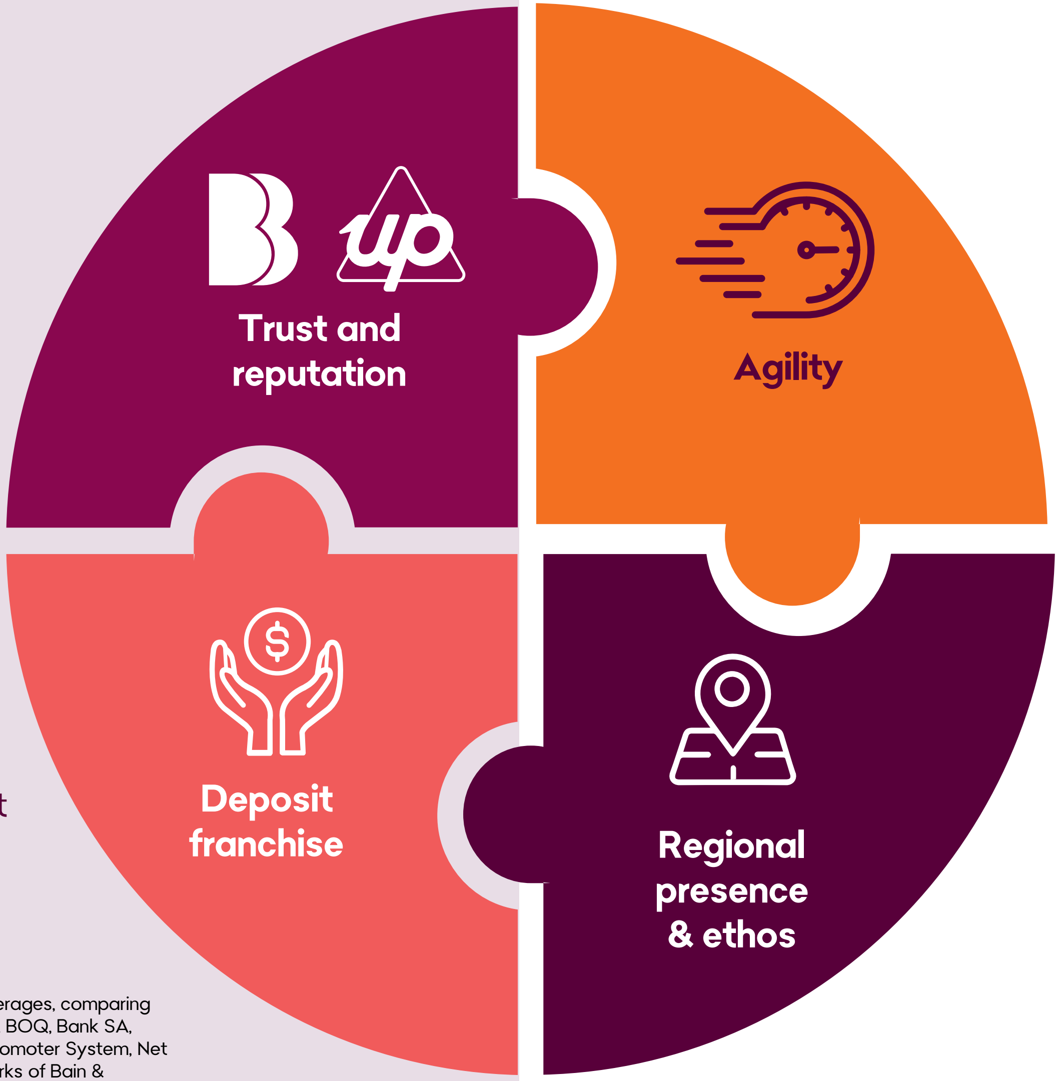


2. Franchisees derive revenue through a share in margin and fees, and commission payments. From 2024 private franchises have been included in branch counts.

Bendigo Bank

Strengths

Leveraging our strengths for the next phase of growth



Brand powered by trust and reputation
- One of Australia's most trusted institutions
- NPS +24.9 above industry[1]
- Up NPS of +42.5
- CET1 ratio above the major banks on a standardised basis

Agility
- Up - 1.25 million customers in six years
- Up - efficient change management with ~3 updates per day
- Bendigo Lending Platform time to conditional approval approx. 5 minutes

Strong deposit franchise
- Customer deposit ratio 77.1%
- Up deposit growth of 36% (YoY)
- Community Banks provide net benefit of ~$15 billion[2] of additional deposits

Regional presence and ethos
- 416 branches
- Second largest regional branch network[3,4]
- Unique Community Bank model
- The only ASX100 company headquartered in regional Australia

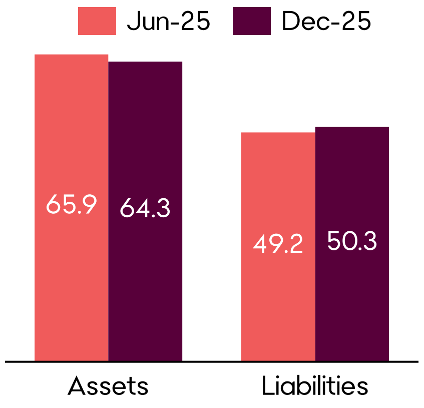
1. Roy Morgan Net Promoter Score – Roy Morgan Research, 6 month rolling averages, comparing BEN to the industry average as December 2025. Industry includes: ANZ, BOM, BOQ, Bank SA, Bankwest, CBA, ING, NAB, St. George, Suncorp & WBC. Net Promoter, Net Promoter System, Net Promoter Score, NPS and the NPS-related emoticons are registered trademarks of Bain & Company, Inc., Fred Reichheld and Satmetrix Systems, Inc.
2. The Community Bank net benefit excludes ~$2.8b of deposits held with Sandhurst Trustees.
3. Defined as all areas outside of state and territory capital cities, and outside the Australian Capital Territory
4. Some of the major banks and other regionals (e.g. Newcastle Greater Mutual Group) have higher presence in specific states (for example, in NSW)

Consumer

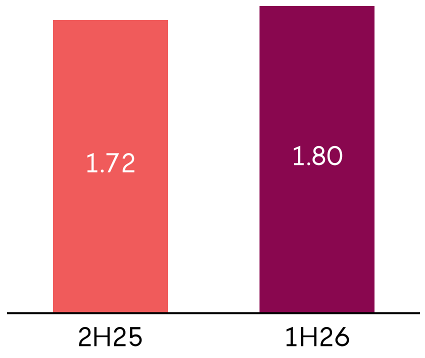
Lower cost deposit growth increases margin and NII

- Net interest income increased 4.9% reflecting the increase in margin (+8bp), driven by growth in lower cost deposits
- Customer deposit balances increased $1.4 billion (2.9% for the half), driven by strong growth in transaction and savings accounts
- Other income (excl. Homesafe) was up $7.4m for the half driven by higher wealth management fund performance fees and credit card recoveries
- Homesafe realised income increased $0.7 million driven by a higher volume of completed contracts
- Operating expenses increased 6.6%, driven by additional workdays, wage and price inflation, higher software amortisation and increased remediation costs

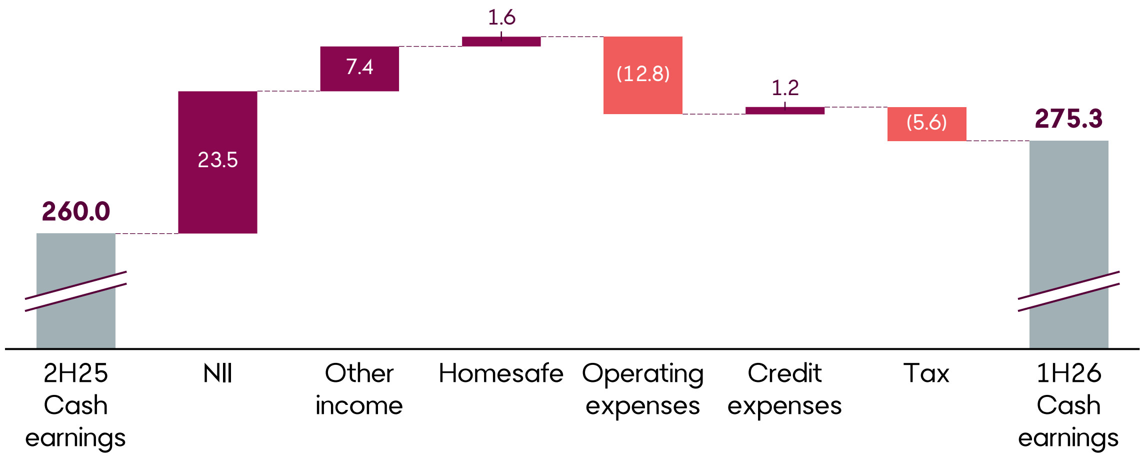
Balance sheet growth ($b)[1]



Divisional NIM (%)



Profit drivers ($m)



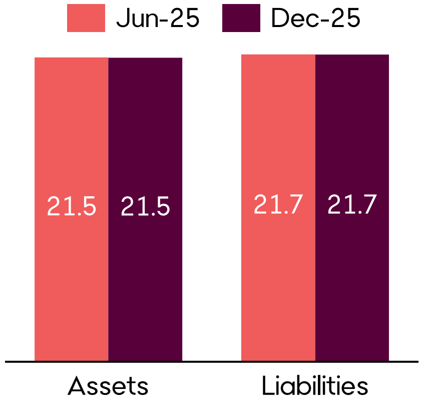
1. Balance sheet growth is based on assets and liabilities that are managed within the Consumer division as per the Appendix 4D, page 18. Includes investments.

Business and Agribusiness

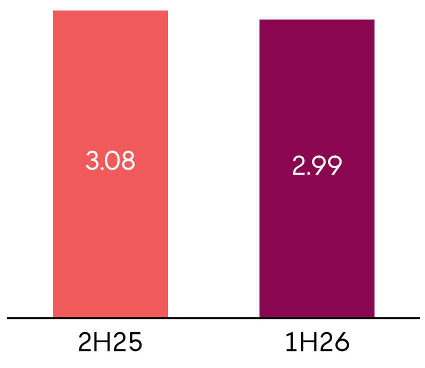
Seasonality leads to largely flat growth for the half

- Net interest income increased 1.5%, largely due to the increase in average interest earning assets (+2.8%) and an additional three days in the period
- Total lending was largely flat for the half with Business lending growth (+2.8%) driven by Broker led channels and Portfolio Funding, offset by seasonality in Agribusiness (-6.2%)
- Customer deposit balances were largely flat for the half
- Other income was down 5.3% for the half, reflecting lower FX income due to decreased customer volumes
- Operating expenses increased 3.3% driven by higher staff costs to continue the uplift in lending platform capability
- Continued to rebalance the geographical diversification of Agribusiness portfolios into non-seasonal industries (such as beef and mixed livestock) to improve overall seasonality

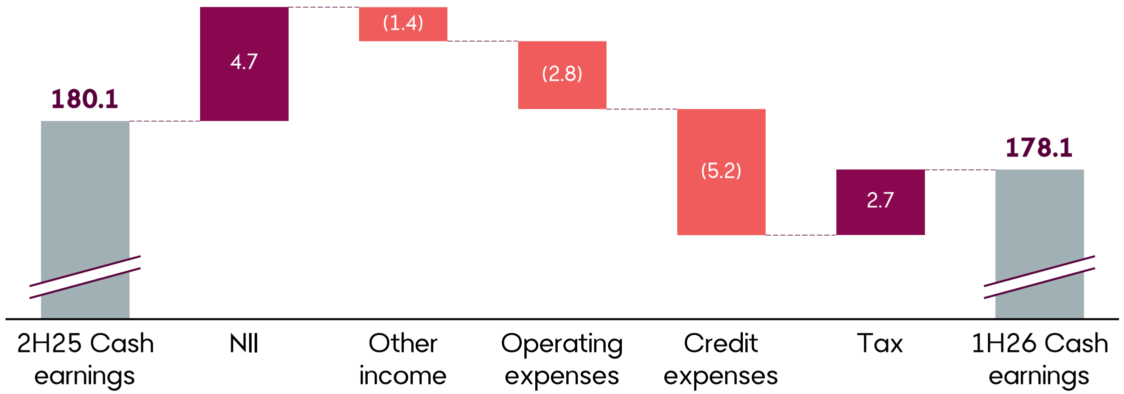
Balance sheet growth ($b)[1]



Divisional NIM (%)



Profit drivers ($m)



1. Balance sheet growth is based on assets and liabilities that are managed within the Business and Agribusiness division as per the Appendix 4D, page 20. Includes investments.

Bendigo Bank

Up

Up profitable today

Customers

- **1.25 million** Upsiders[1]
- **5%** Customer growth (HoH)
- **+42.5** NPS[2]
- **<$50** Cost of acquisition[3]
- **70%** New customers from referrals

Deposits

- **$3.5b in** deposits
- **24%** growth in deposits (HoH)
- **Grow & Flow** interest rate structure introduced in September 2025

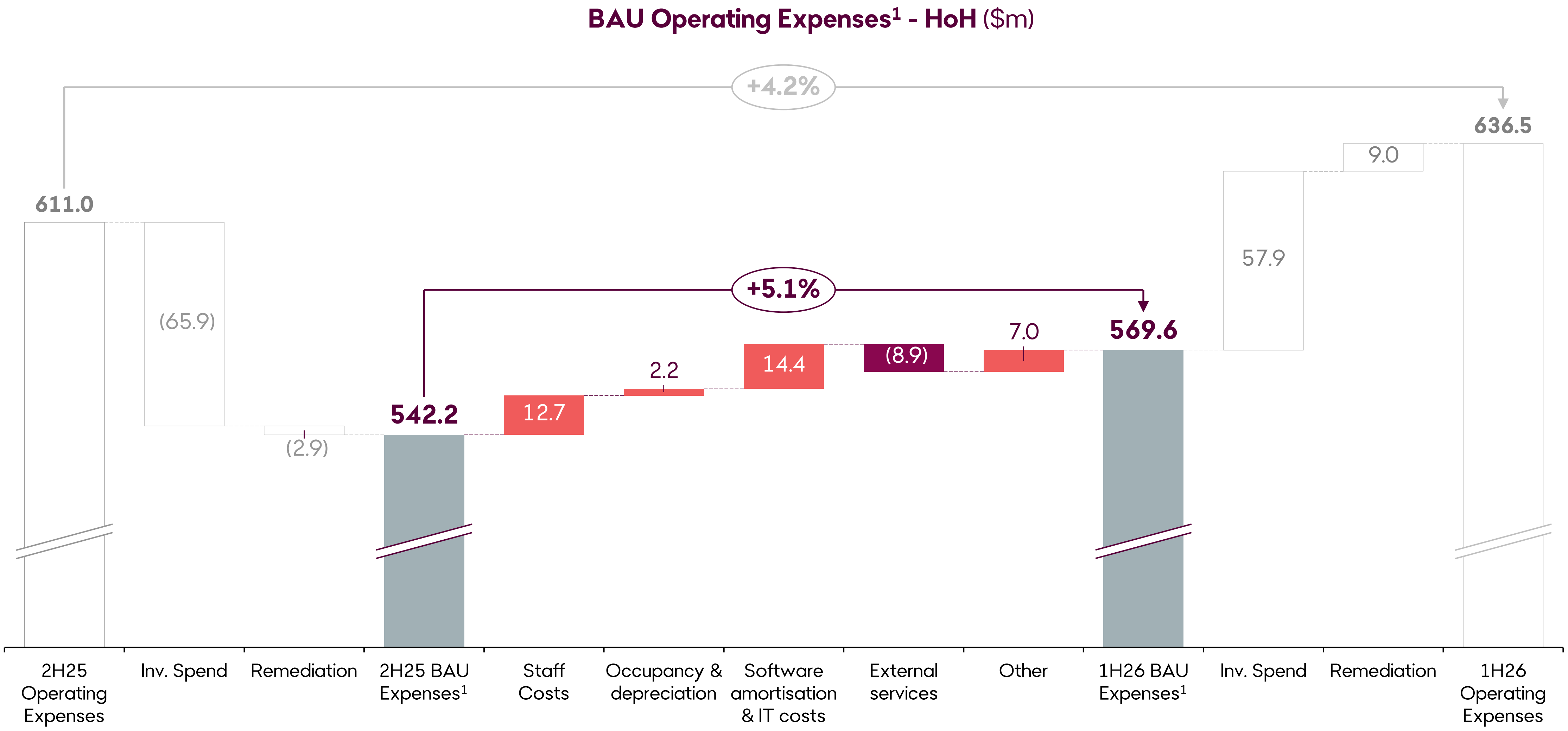
Lending

- **$2.1b in** home loans
- **27%** growth in home loans (HoH)
- **64.8%** average LVR
- **$522,000** average loan size
- **36%** RWA

1. Upsiders = Up customers with regulated bank accounts.
2. Roy Morgan Net Promoter Score – Roy Morgan Research. 6 month rolling average at December 2025. Net promoter, Net Promoter System, Net Promoter Score, NPS and NPS-related emoticons are registered trademarks of Ban & Company, Inc., Fred Reichheld and Satmetrix Systems, Inc.
3. Based on total marketing costs.

BAU operating expenses

Targeting to limit business as usual expenses[1] to no higher than inflation through the cycle



1. Business as usual expenses exclude investment spend and other large abnormal items such as remediation expenses.

Homesafe

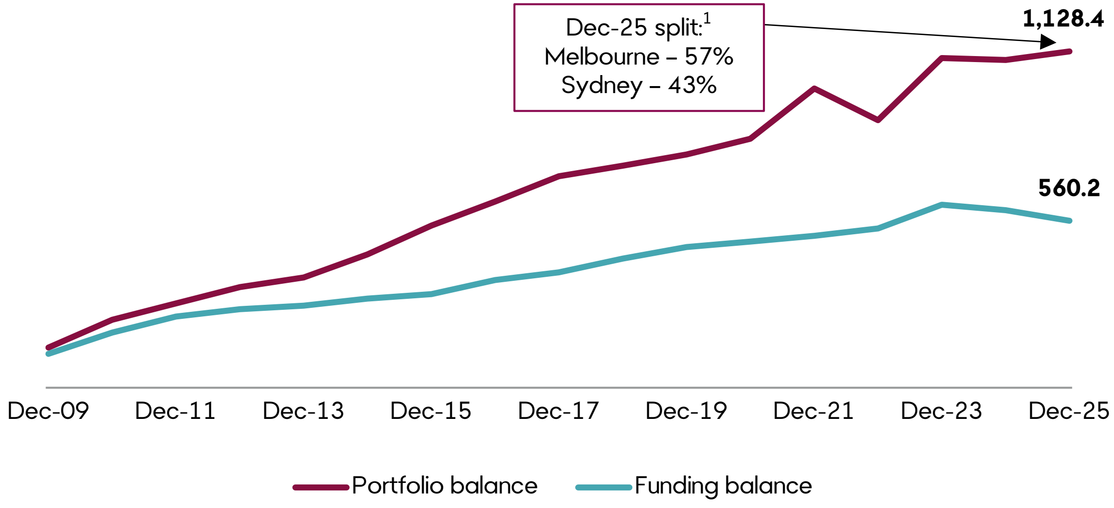
Summary of performance

- Increase in income for the half reflects a slightly higher volume of completed contracts
- Proceeds on contracts completed during 1H26 exceeded carrying value by $2.1 million
- Portfolio balance increase of 1.8% reflects growth in property prices.
- Property values would need to fall by ~50% before any impact on regulatory capital (property revaluation balance is deducted from retained earnings)
- Homesafe Investments restructure in December 2023:
    - Ceased funding of new contracts from 30 June 2024
    - Portfolio valued at c.$1.1 billion will be in run-off as existing contracts are completed

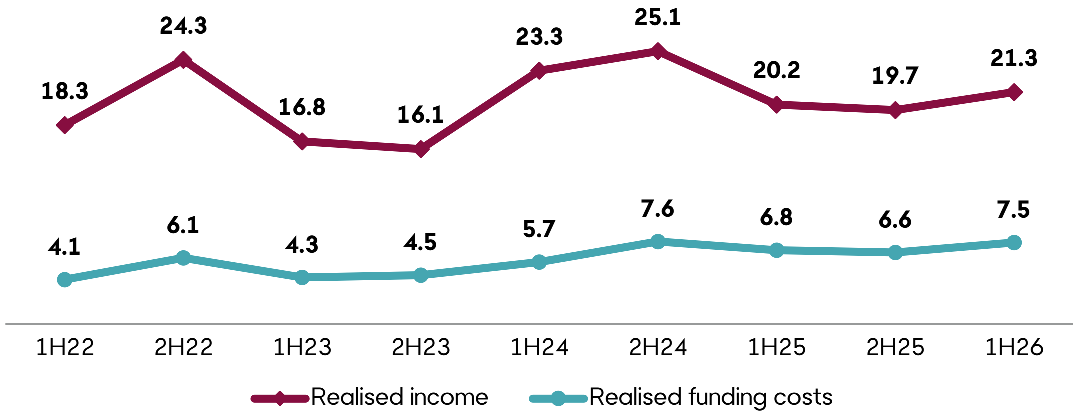
	1H23	2H23	1H24	2H24	1H25	2H25	1H26
Number of contracts (#)	3,840	3,895	4,000	4,009	3,906	3,803	3,695
Contracts completed (#)	86	110	128	159	103	103	108
Net cash from completions ($m)	27.9	30.9	39.2	45.1	35.5	35.0	39.0

Bendigo Bank

Homesafe portfolio & funding balance ($m)



Realised - income vs funding costs ($m)



1. % split of portfolio calculated on total portfolio balance.

Residential lending

Residential metrics[1]

	Flow		Portfolio		
	1H26	2H25	Dec-25	Jun-25	Dec-24
Flow / Portfolio amount	$6.8b	$7.9b	$65.1b	$66.6b	$65.2b
Retail lending (Proprietary)[2]	47%	38%	45%	41%	43%
Third Party Banking lending (Broker/white label)[3]	36%	46%	43%	45%	47%
Digital Lending[4]	17%	16%	12%	11%	10%
Lo Doc	0.00%	0.00%	0.15%	0.15%	0.18%
Owner occupied	74%	76%	77%	76%	76%
Owner occupied P&I	98%	99%	99%	98%	98%
Owner occupied I/O	2%	1%	1%	2%	2%
Investment	26%	24%	23%	24%	24%
Investment P&I	71%	72%	78%	76%	74%
Investment I/O	29%	28%	22%	24%	26%
Variable	94%	85%	89%	87%	84%
Fixed	6%	15%	11%	13%	16%
First home buyer %	15%	12%	16%	16%	16%
Mortgages with LMI	5%	5%	8%	8%	9%
Average LVR – Account weighted[5]	60%	59%	50%	51%	51%
Average LVR – Balance weighted[5]	64%	63%	60%	60%	61%
Dynamic LVR[6]			51%	52%	52%
Negative equity (dynamic LVR basis)[6]			0.08%	0.10%	0.10%
Average loan balance	$473k	$448k	$323k	$321k	$317k
90+ days past due and/or impaired			0.85%	0.82%	0.63%
Impaired loans			0.06%	0.05%	0.03%
Specific provisions			0.005%	0.005%	0.004%
Loss rate			0.000%	0.002%	0.000%

1. Loan data represented by purpose, excluding the first 4 rows which are by Product. Excludes Keystart data. Arrears includes impaired loans and all arrangements.
2. Loans originated at BEN.
3. Loans originated by Adelaide Broker, Mortgage Partners and White Label brokers.
4. Loans originated through digital platforms including NRMA, BEN Express, Tiimely (, Qantas and Up.
5. Flow metric is based on origination LVR, portfolio is based on current LVR (current balance against security value on file).
6. Dynamic LVR is defined as current balance/current valuation and is not audited (calculated for Residential Security only and excludes Portfolio Funding exposures (0.1% of total EAD)).

Bendigo Bank

Digital Channels

Digital settlements stable across 1H26

% of residential lending settlements from digital[1]

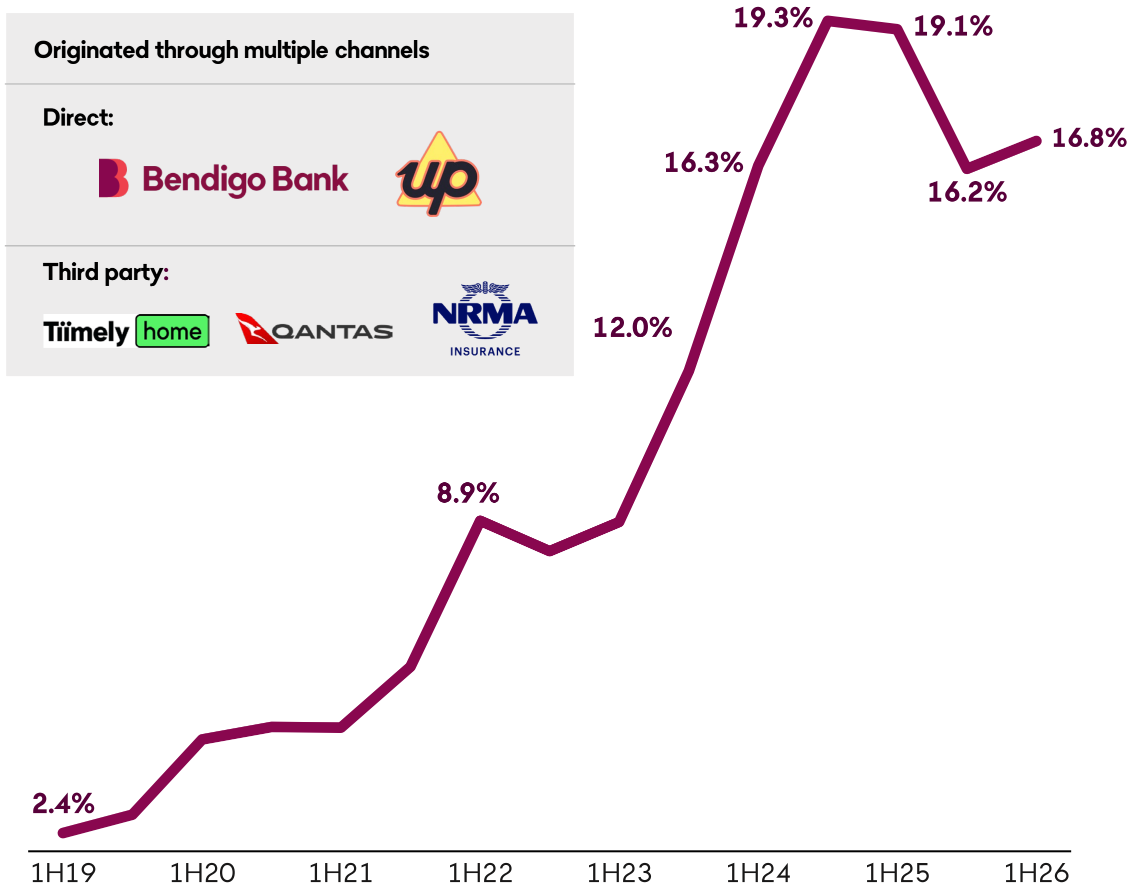
Originated through multiple channels

Direct:

Bendigo Bank, Up

Third party:

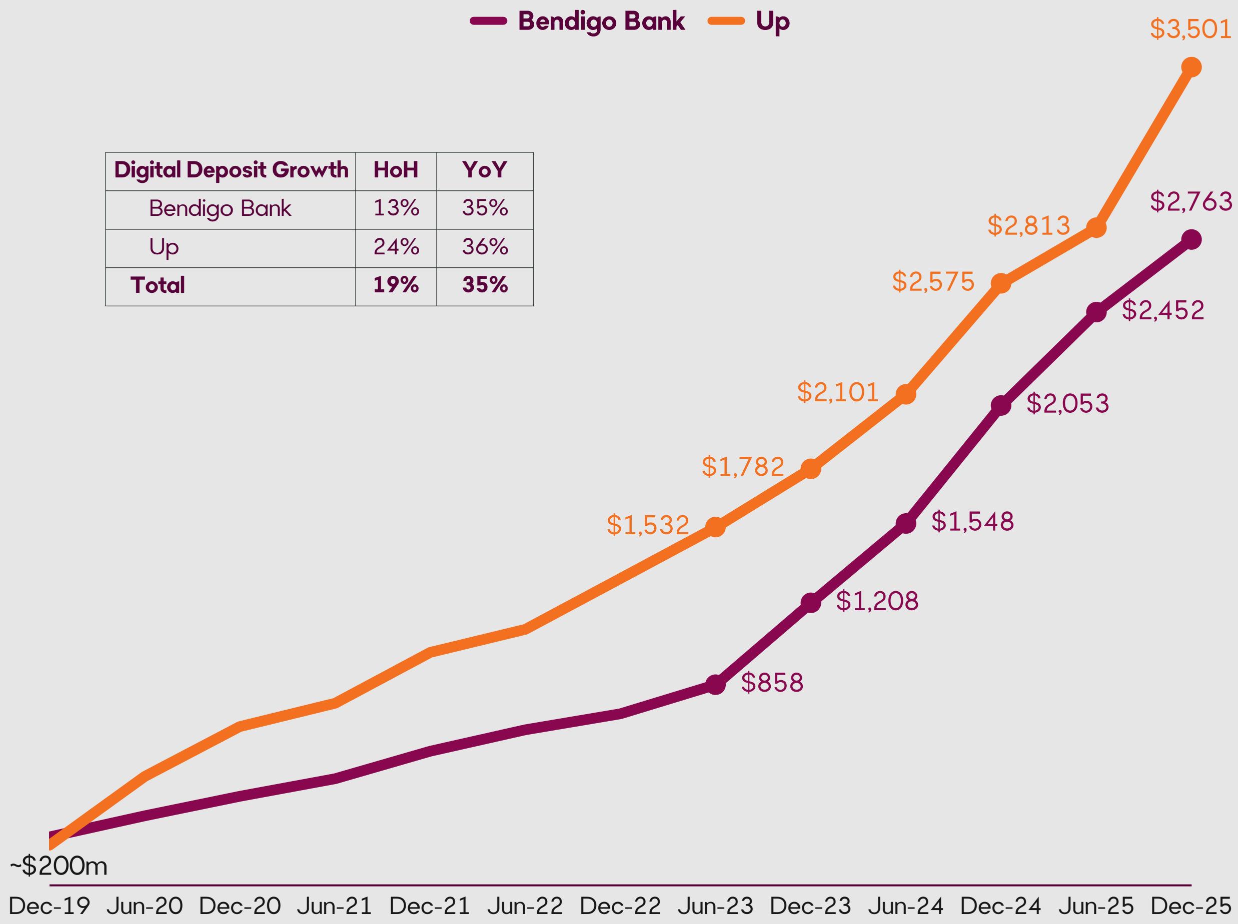
Tiimely home, Qantas, NRMA Insurance



1. Settlements in digital channels consists of loans originated through BEN Express, Up, Qantas Money Home Loans, NRMA Home Loans, and Tiimely Home. All of which are powered by the Tiimely platform.

Digital deposits[2] ($m)

Digital Deposit Growth	HoH	YoY
Bendigo Bank	13%	35%
Up	24%	36%
Total	**19%**	**35%**



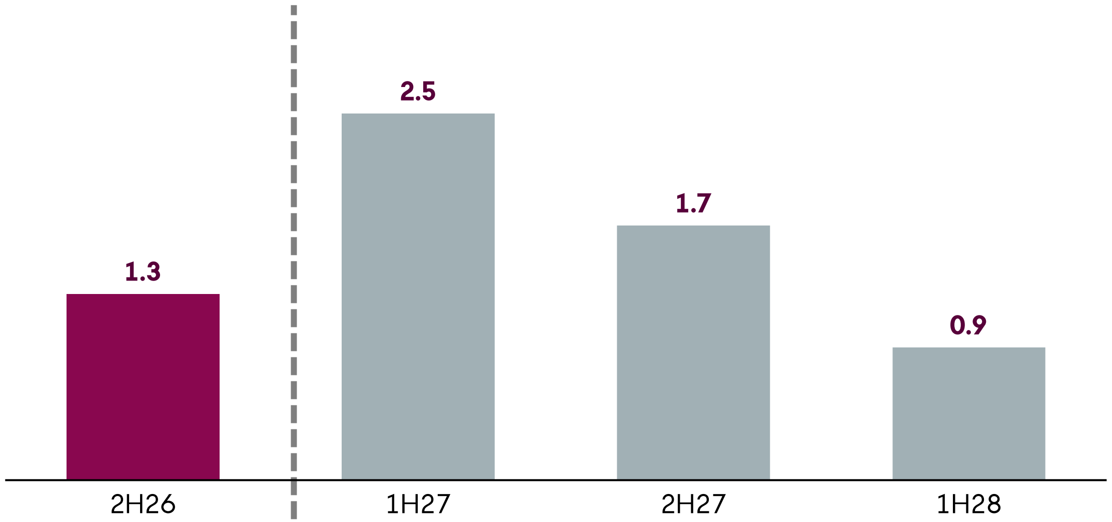
2. Digital deposits includes all deposit accounts opened through the Bendigo Bank website, Bendigo Bank eBanking application and Up.

Bendigo Bank

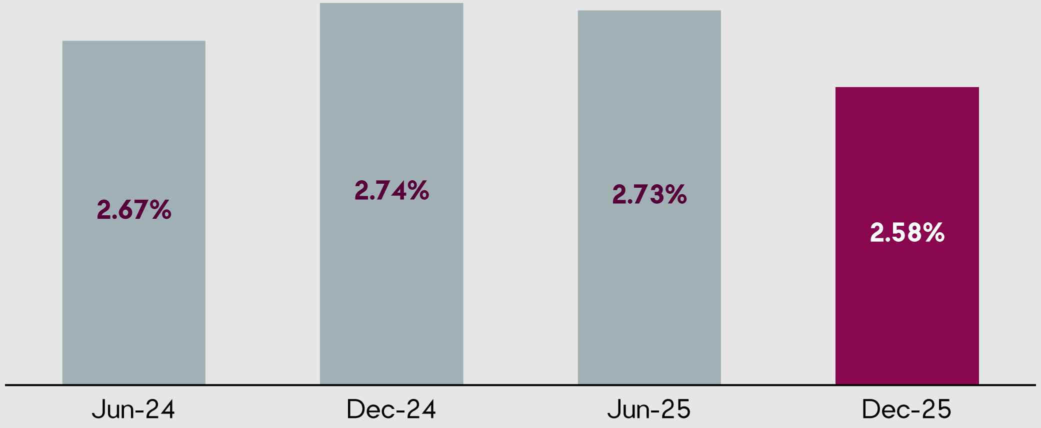
Residential lending portfolio

Fixed rate maturities and growth versus system

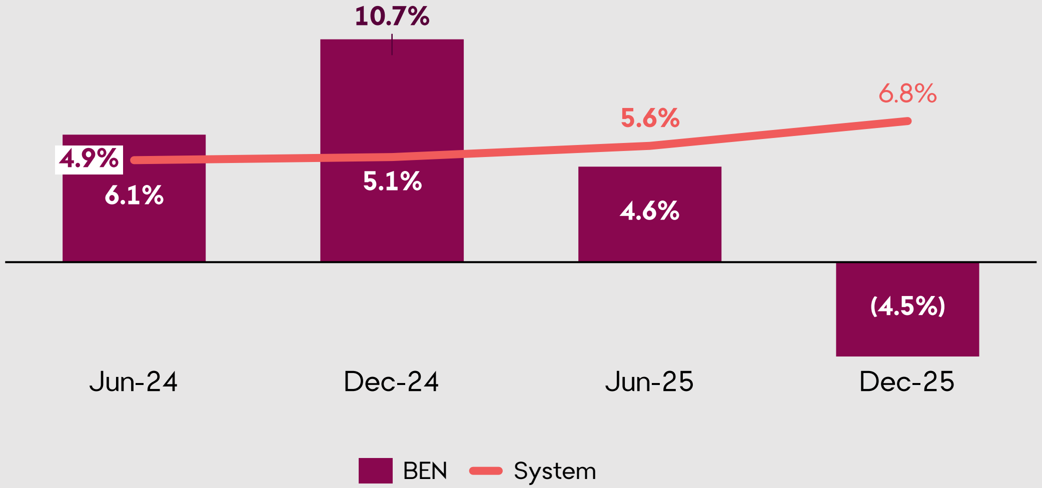
Residential lending portfolio fixed rate maturities ($b)



Loans to Households[1] BEN market share



Loans to Households[1] vs System (HoH annualised)



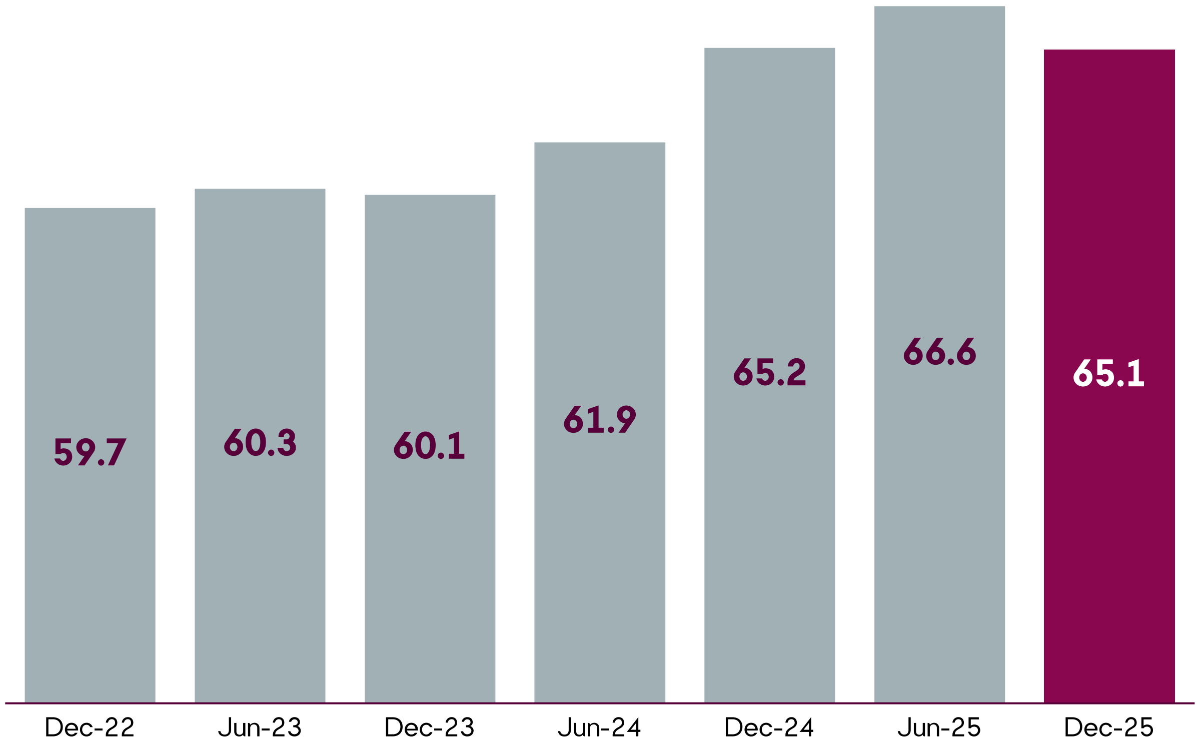
1. Loans to Households is the sum of Owner Occupied, Investment, Credit Cards and Other as reported in the APRA Statistics.

Bendigo Bank

Residential lending

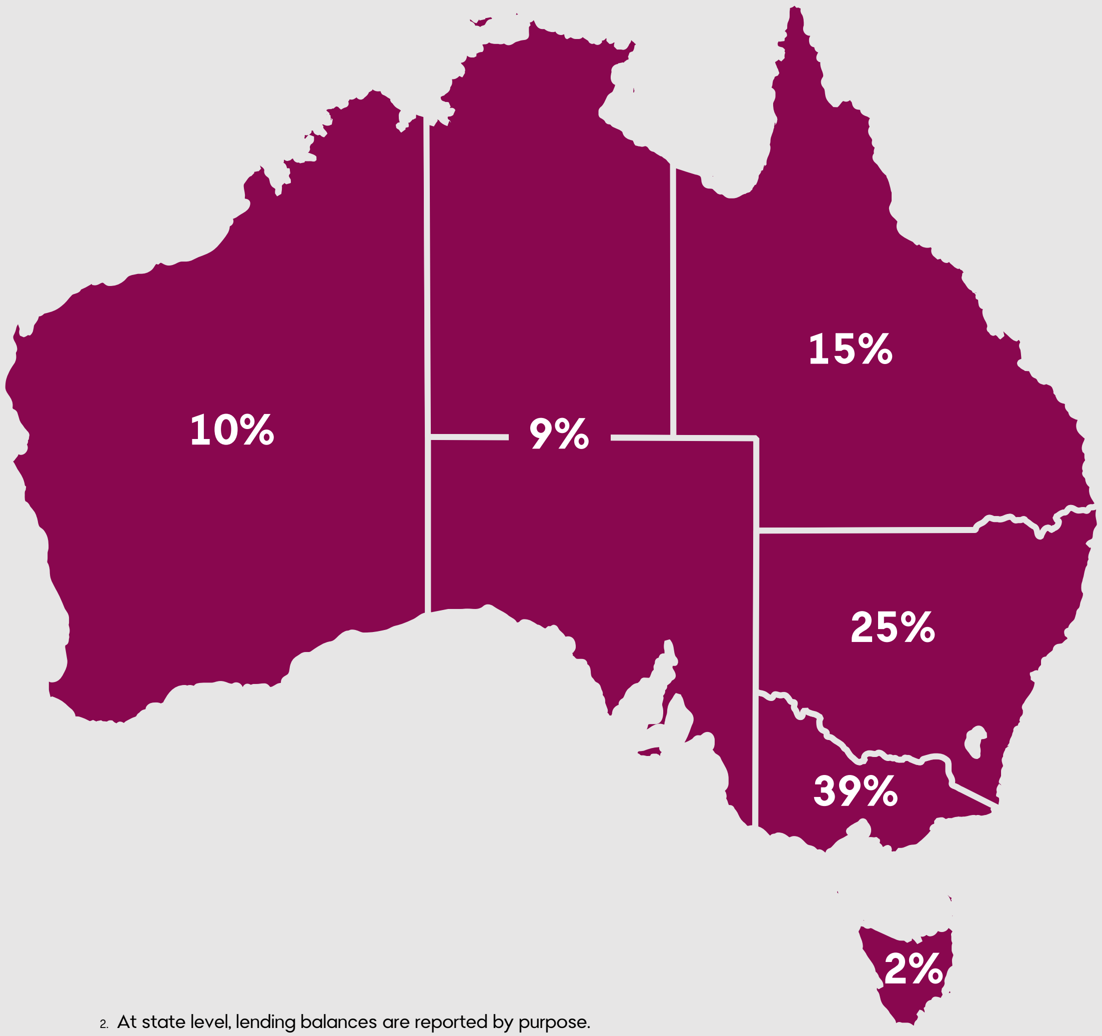
Portfolio and state splits

Residential lending portfolio ($b)[1]



1. Residential portfolio balances are represented by product and include all portfolios including relevant Portfolio Funding arrangements and Keystart.

Residential balance by state[2]



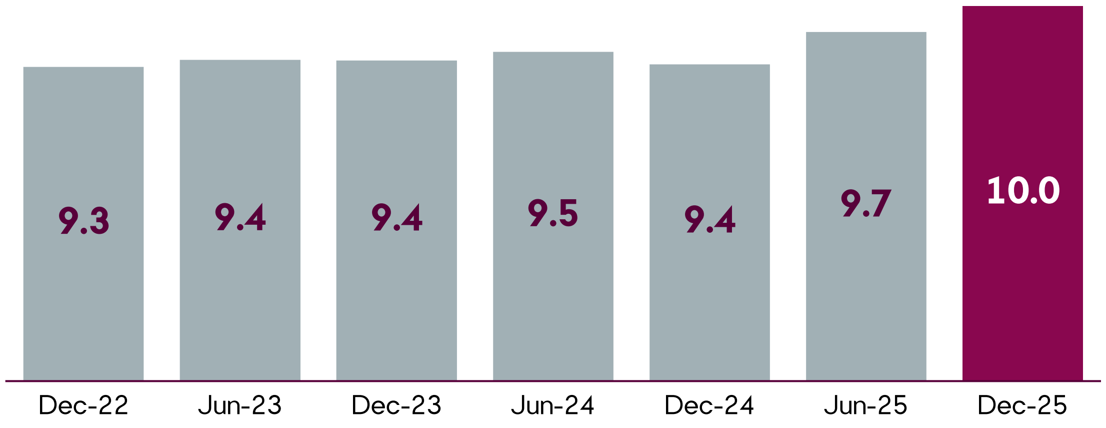
2. At state level, lending balances are reported by purpose.

Bendigo Bank

Business lending

Portfolio and state splits

Business portfolio ($b)[1]

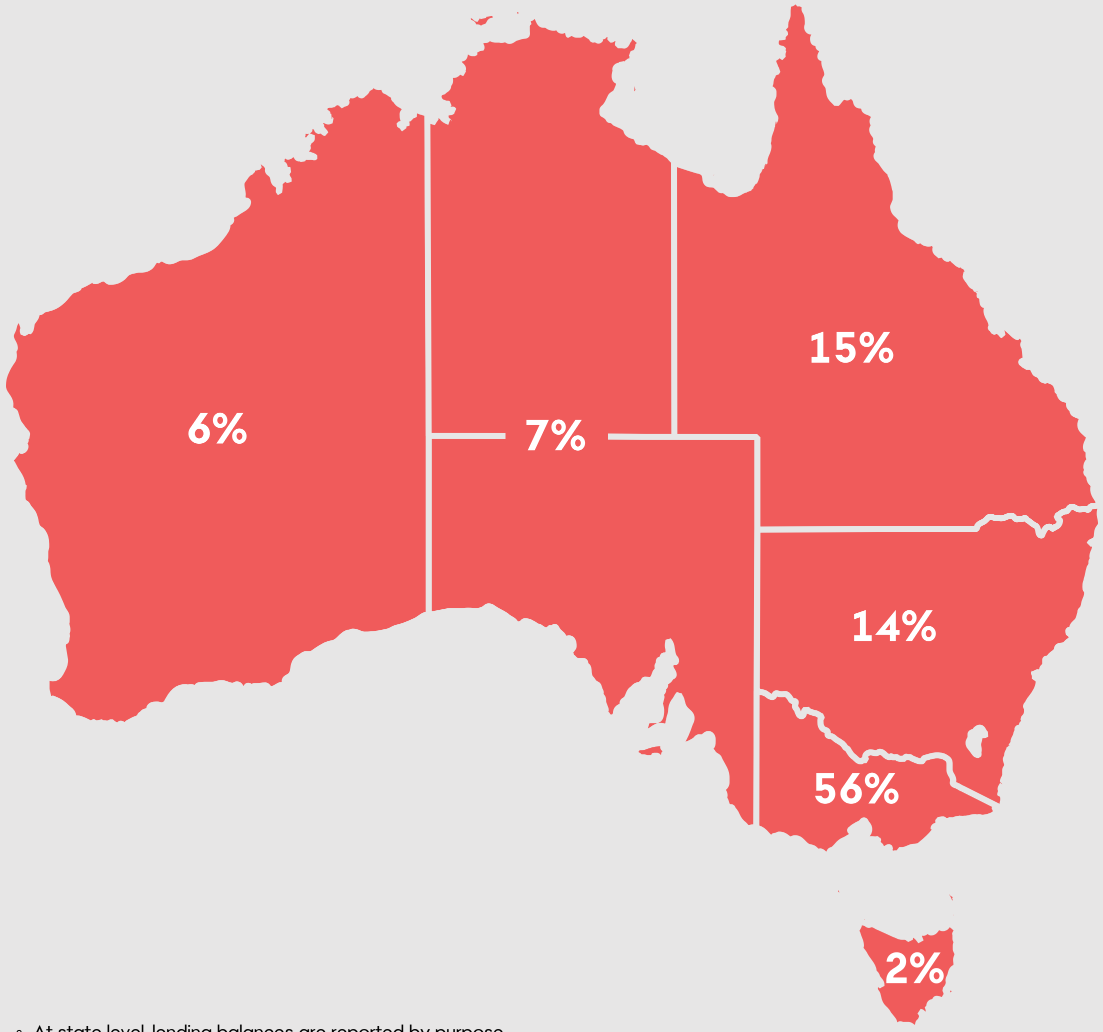


SME segment ($b)[2]

1. Business portfolio balances are represented by product. Includes Portfolio Funding and leasing portfolios.
2. SME is an internal definition using Business Banking (less residential loans), Private Bank Commercial and Business Direct.

Bendigo Bank

Business balance by state[3,4]

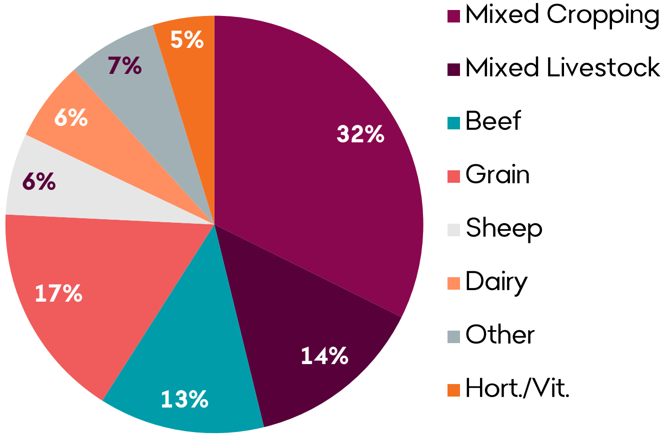


3. At state level, lending balances are reported by purpose.
4. Business balance by state split excludes Portfolio Funding.

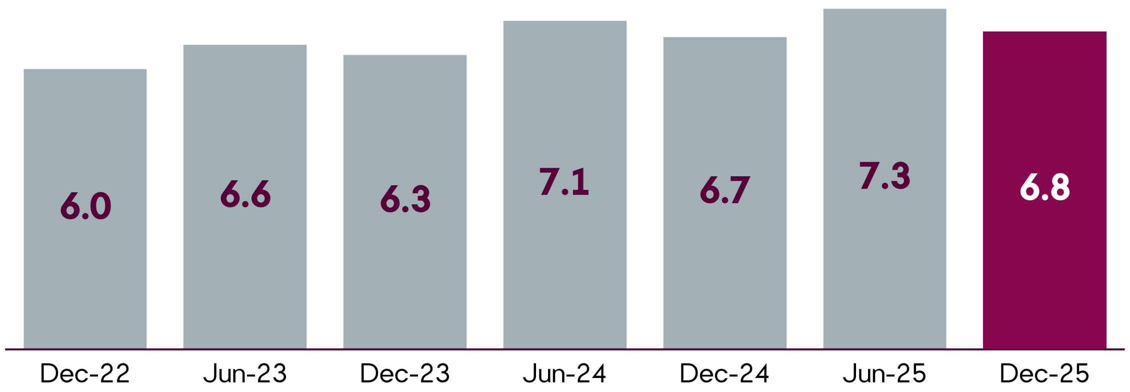
Agribusiness lending

Portfolio and state splits

Agri exposure by industry[1,2]

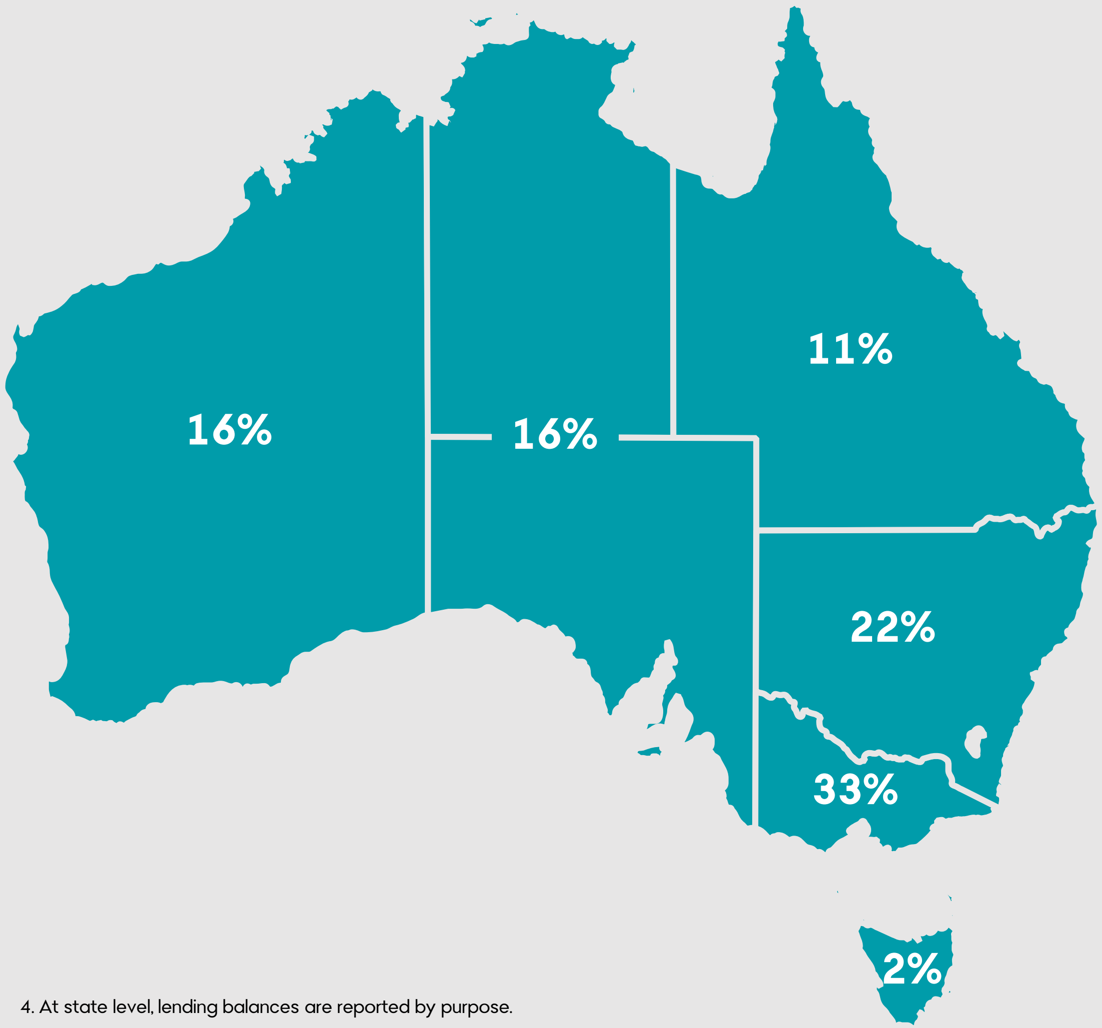


Agribusiness portfolio ($b)[3]



1. Lending by purpose.
2. Mixed cropping (formerly Grain/Sheep/Beef), Mixed livestock (formerly Sheep/Beef)
3. Agribusiness portfolio balances are represented by product.

Agribusiness balance by state[4]



4. At state level, lending balances are reported by purpose.

Bendigo Bank

Financial assets - credit risk exposures

	Dec-25 ($b)				Jun-25 ($b)			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
Residential/Consumer	59.24	5.39	0.77	65.40	60.88	5.33	0.73	66.93
Accommodation and food services	0.19	0.02	0.01	0.22	0.17	0.02	0.00	0.19
Administrative and support services	0.03	0.00	0.00	0.03	0.02	0.01	0.00	0.03
Agriculture, forestry and fishing	5.78	0.95	0.24	6.98	6.28	1.01	0.18	7.47
Arts and recreation services	0.06	0.00	0.00	0.06	0.04	0.01	0.00	0.05
Construction	0.49	0.06	0.01	0.56	0.49	0.07	0.01	0.58
Education and training	0.04	0.00	0.00	0.05	0.04	0.01	0.00	0.05
Electricity, gas, water and waste services	0.01	0.00	0.00	0.01	0.01	0.00	0.00	0.02
Financial and insurance services	13.78	0.04	0.00	13.83	14.57	0.05	0.01	14.63
Health care and social assistance	0.27	0.03	0.00	0.31	0.27	0.02	0.00	0.30
Information media and telecommunications	0.01	0.00	0.00	0.01	0.01	0.00	0.00	0.01
Manufacturing	0.15	0.02	0.01	0.18	0.14	0.02	0.01	0.17
Mining	0.02	0.00	0.00	0.02	0.01	0.00	0.00	0.01
Other Services	0.17	0.01	0.00	0.18	0.17	0.01	0.00	0.18
Professional, scientific and technical services	0.18	0.01	0.00	0.19	0.18	0.01	0.01	0.20
Public administration and safety	3.33	0.00	0.00	3.33	2.81	0.00	0.00	2.82
Rental, hiring and real estate services	3.96	0.51	0.06	4.53	3.75	0.50	0.10	4.35
Retail trade	0.22	0.03	0.00	0.25	0.23	0.03	0.00	0.26
Transport, postal and warehousing	0.15	0.01	0.00	0.17	0.16	0.01	0.01	0.17
Wholesale trade	0.08	0.03	0.00	0.12	0.10	0.02	0.00	0.13
Total residential, business and agribusiness balance	**88.18**	**7.13**	**1.11**	**96.42**	**90.36**	**7.15**	**1.06**	**98.58**
Margin Lending	1.63	0.00	0.00	1.63	1.57	0.00	0.00	1.57
Other	0.31	0.00	0.00	0.31	0.34	0.00	0.00	0.34
Total financial assets	**90.11**	**7.13**	**1.11**	**98.35**	**92.28**	**7.15**	**1.06**	**100.49**

By industry (AASB9)

Replicating portfolio impact on NIM

Capital and deposit hedges

- Broadly flat NIM impact in 1H26, with potential for a small increase over the medium term from impact of slightly higher interest rates on capital and deposit replicating yields
- Future outcomes will be determined by a range of factors including, but not limited to: competition, future interest rates, capital and low rate-sensitive deposit volumes, AIEA volumes and investment strategy

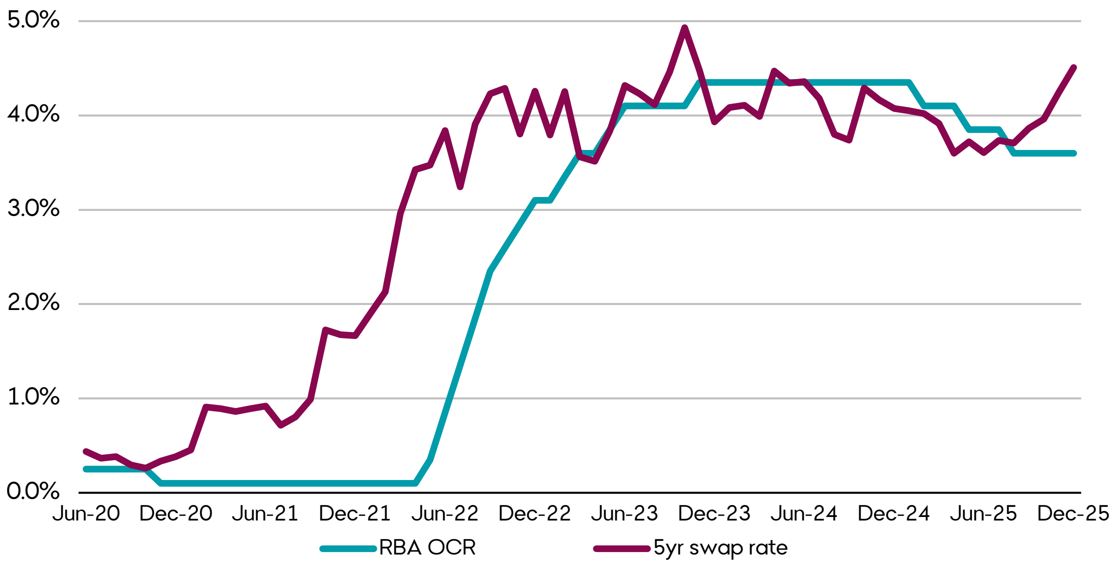
	Portfolio average volume ($b)	Hedged proportion	Hedge term (Years)	Hedged yield (%)	
				1H26 avg	1H26 exit[2]
Capital	4.4	100%	2.5	3.73	3.72
Deposits[1]	9.4	80%	5.0	3.40	3.48
Total	13.8	86%	2.5 - 5.0	3.52	3.57

1. 20% unhedged component of deposit portfolio is profiled as an overnight exposure. Hedged yields shown on this page do not include unhedged component of deposits portfolio.
2. Hedged exit yield is the average yield of the hedged portfolio for the month of December 2025.

Average hedged yield on capital and deposit replicating portfolio[2]

1H24 Avg	2H24 Avg	1H25 Avg	2H25 Avg	1H26 Avg
2.19%	2.93%	3.39%	3.50%	3.52%

RBA Overnight Cash Rate vs 5-Year Swap Rate



2. Deposit portfolio tenor was extended from rolling 2yr to rolling 5yr in 2H22. Internal methodology to reflect amortisation of notional break costs related to tenor extension ended in 2H24. Historical hedged yields shown on this page include notional break cost amortisation in prior periods where relevant. Hedged yields excluding amortisation: 1H24 2.78%, 2H24 3.16%. (Previously Disclosed)

Bendigo Bank

Community Bank

How the revenue share works

Community Bank footings

Interest rate +/− FTP rate[1]

= Margin income

50/50 split between BEN and Community Banks

Community Bank revenue:

50%

Margin income share plus a share of upfront fees and commissions

−

Community Bank

Operating costs

Including staff costs, occupancy/branch, insurance and utilities

=

Community Bank profit

Distributions to Community Bank shareholders (maximum of 20%)[2] and to the community through grants, donations and sponsorships

Note: Community Bank footings include residential loans, business loans, credit cards, margin loans, at call accounts, term deposits. FTP is not used across all products.

1. FTP = Funds Transfer Pricing. FTP methodology is independently audited.
2. Dividend calculation is subject to terms and conditions.

Community Bank

'Profit with purpose' model

Aims:

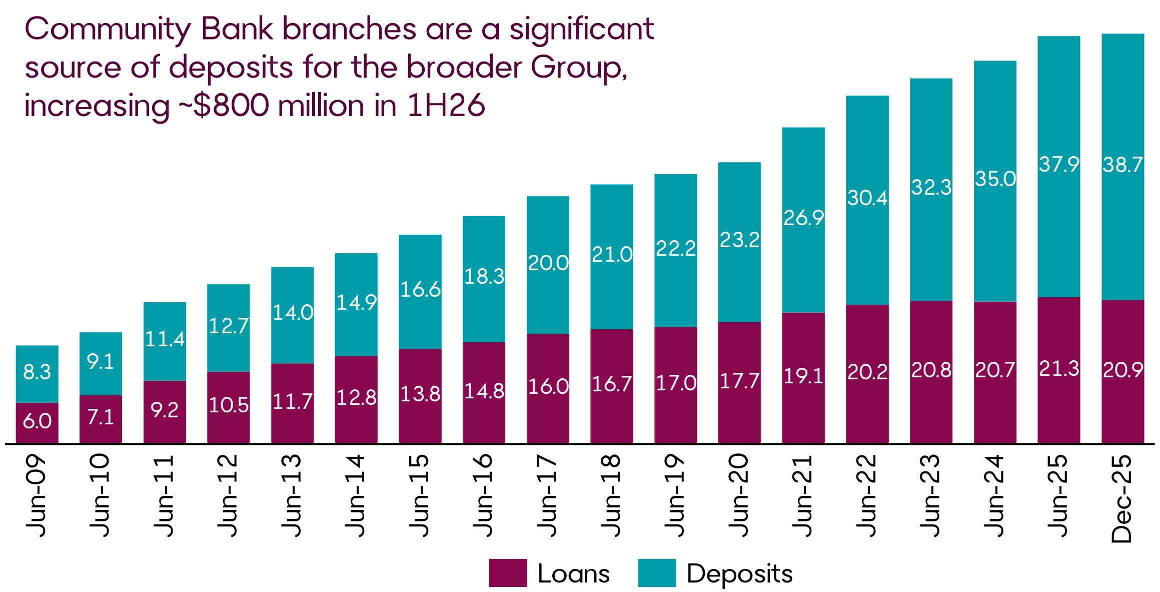
- To secure branch banking services for participating communities
- To empower and build confidence and capacity within local communities
- To enable participating communities to share in revenue generated from their local Community Bank, as well as offering the potential for shareholders to receive dividends

Providing benefits to BEN:

- Community Banks provide **net benefit of ~$15 billion[1] of additional funds**, which reduces need for more expensive wholesale funding
- Net funding benefit equates to **19 to 22 bps of NIM**

1. The Community Bank net benefit excludes ~$2.8b of deposits held with Sandhurst Trustees.

Community Bank footings ($b)[2]



Investments have supported vital community infrastructure and critical local sporting, education, health, arts and cultural initiatives

2. Community Bank footings include Private Franchises. Loans and deposits includes total lending and all deposits in Community Banks from both personal and business customers. Some products don't use FTP and utilise a fee or commission structure.

Setting the benchmark for trust and societal impact

Feeding into the prosperity of our customers and communities

People

Belonging at BEN

- **Gender Equality** 3 out of 4 levels achieved 40:40:20 gender balance
- **Employee inclusion** 79%
- Commenced development of **Innovate Reconciliation Action Plan** (RAP)

Employee Satisfaction

- **Employee engagement** 69%

Safe & Well

- **Support for our people** affected by natural disasters or unforeseen hardship

Customers

Fraud and Scams

- **Blocked $10** million in **fraud** and **scam transactions** in the first half
- Launched new **partnership with Google Cloud** to utilise AI to detect fraud and scams

Financial Inclusion

- Partnered with federal and state governments to support more than 10,000 customers to turn their **home ownership** dreams into reality

Communities

Community Banks

- **$432** million **returned to communities** since inception of model
- **85% Community Banks** on **Community Impact Hub** to measure **impact** of **community investments**
- Community Banks primarily supported **health and wellbeing** initiatives in 1H26
- Supported **communities recovering** from the **impact of natural disasters** through **Disaster Appeals**

Environment

Climate Strategy

- Delivering updated climate approach **BEN 1.5°C**, with SBTi aligned targets and plans for **prioritised sectors**
- On track to meet 2026 **operational emissions target**
- Maintained **policy** to **not lend** to **fossil fuels** or **native forest projects**
- **Australian Sustainability Reporting Standards** readiness

Further information can be found in the Sustainability Report (disclosed in the Bank's Annual Report) and the Bank's ESG Data Summary.

Community Bank impact

Driving positive social and economic outcomes in communities across Australia

922,000+[1]	1,600+	69,400+	1,500+	212	305
Community Bank Customers	Community Bank Staff	Community Bank Shareholders	Community Bank Directors	Community Bank Companies	Community Bank and private franchise branches

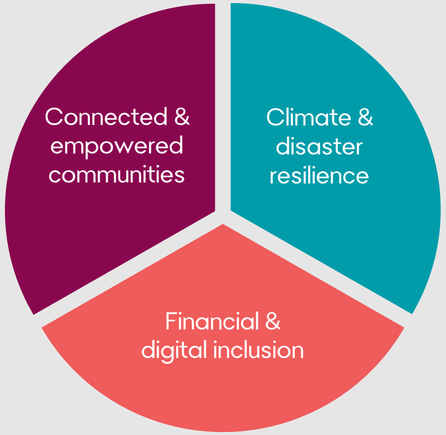
$432 million invested back into communities through our community bank network[2]

Social investment

Community Bank investment since the inception of the model[2]	$432 million
Community Bank investment (cash contributions)	$16.4 million
Largest social impact focus area	Health & Wellbeing | $3.8 million
Scholarships 2025	348 first year students | $1.1 million
Disaster recovery funds distributed through Community Enterprise Foundation	$657,000

Social Purpose agenda

Addressing key social issues material to our business



Economic impact

Largest economic impact area from business expenses[3]	Local salaries | $167 million
Profit after tax for future local investment[3]	$54.5 million
Dividends paid to local shareholders[3]	$18.8 million
Income tax paid[3]	$17.7 million

1. Data definition has been updated in 1H26. FY25: 916,000+.
2. $16.4 million in 1H26 and $432 million since the inception of model in 1998.
3. Data collected in October 2025. Community Bank data is collected once each year.

Business Sustainability

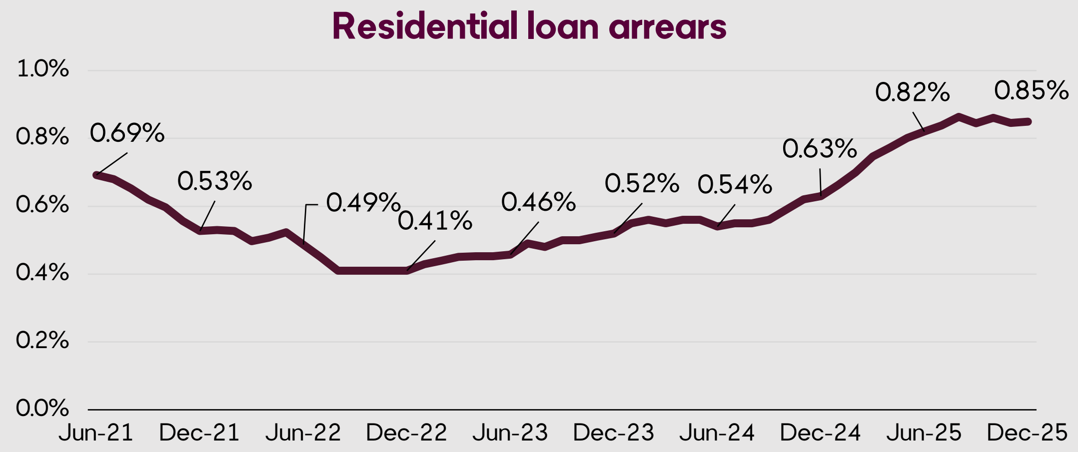
ESG metrics

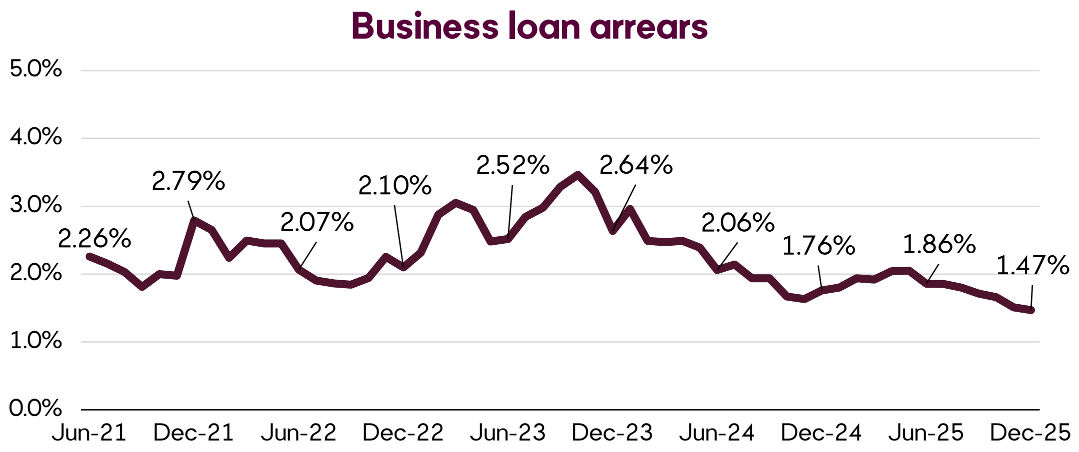
Sustainability commitments	Status	1H26 outcomes	2H26 priorities
Environment & Climate			Australian Sustainability Reporting Standards integration Deliver BEN 1.5°C initiatives for prioritised sectors Completion of the Climate & Nature Action Plan (FY24 – FY26)
Reduce Scope 1 and Scope 2 emissions by 92% by 2030	Achieved	92.9%[1]	
Reduce financed emissions by 2030: Commercial Real Estate (70%/m2), Residential Mortgage (59%/m2) and Agriculture (climate insights, banker capability and engagement with highest emitting customers)	In progress	FY24: CRE -40%, RM -22% Agri engagement planning in progress[1]	
No direct lending exposure to coal, coal seam gas, crude oil, natural gas, native forest logging projects	Maintained	Policy in place	
Maintain carbon neutral status	Achieved	In place since 2020	
Maintain 100% renewable energy	Achieved	100%[1]	
Social			Deliver refreshed Gender Action Plan Launch Innovate Reconciliation Action Plan Support Community Banks to deliver impactful community investments
Gender diversity: 40:40:20 (40% female, 40% male and 20% any gender representation) across Enterprise, Board, Executive and Senior Leader Group by 2028	In progress	3/4 levels achieved	
Customer: Achieve 20-point gap when comparing Bendigo Bank's NPS to the industry average	Achieved	BEN: 25.2 Industry average: 0.3	
Maintain Community Bank investment	In progress	$16.4 million	
Governance			Deliver Social Impact Procurement Strategy to meet targets Launch refreshed Sustainability Framework and Approach, supported by robust governance
Reputation: Maintain an average RepTrak score of 8 points above the Big 4 Banks (ANZ, CBA, NAB, WBC)	Achieved	75.8 9.0 gap at 31 December 25	
Increase social spend by 10% for FY26 ($21m)[2]	In progress	$7.3 million	
Increase spend with Indigenous businesses by 5% for FY26 ($498k)[2]	In progress	$86k	
Increase number of Social Suppliers used in FY26 (37)[2]	In progress	24	

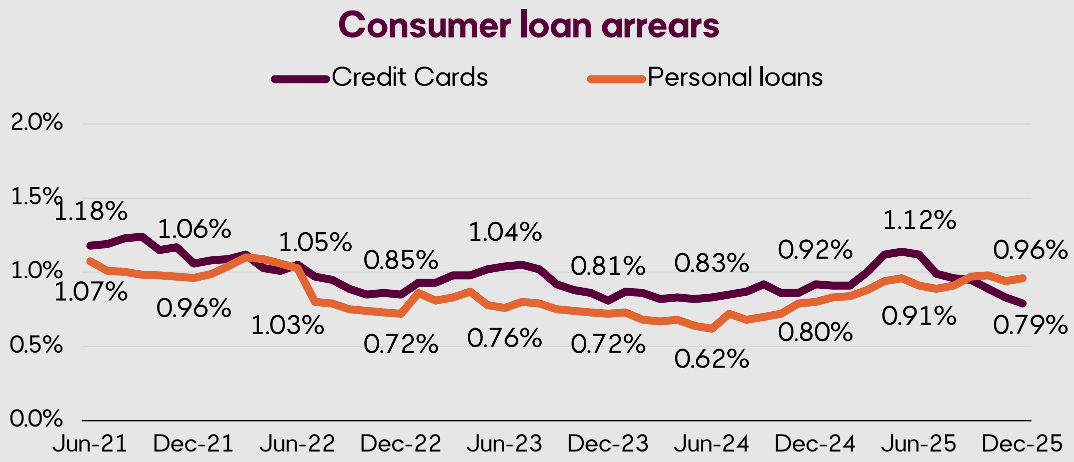
1. FY25 outcome
2. From a 2025 baseline

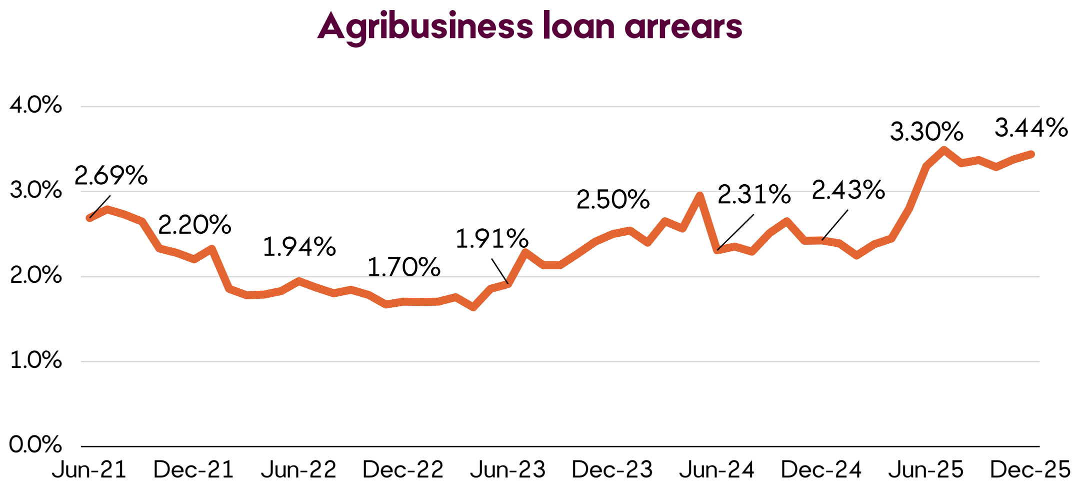
Arrears

Residential arrears stabilised, Business arrears trend down





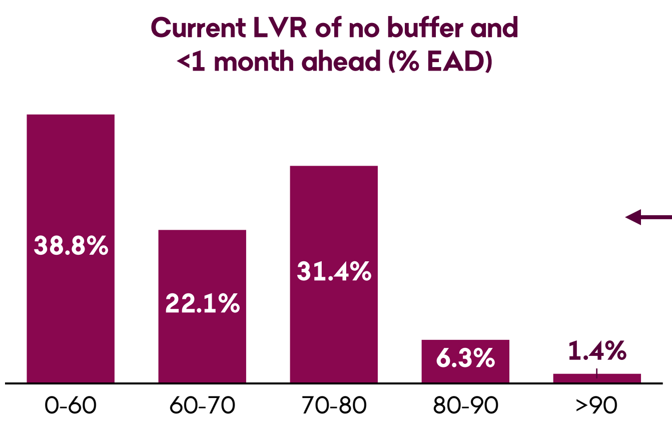


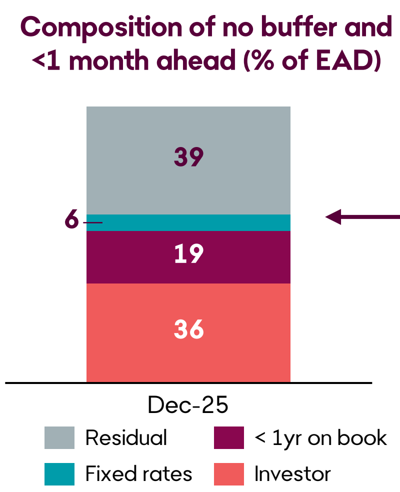


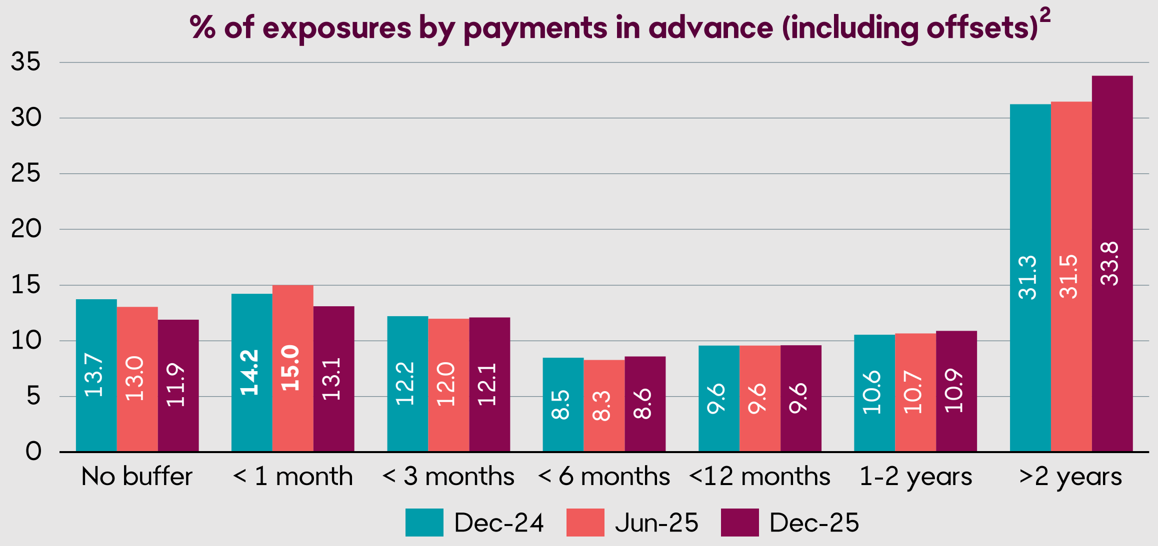
Note: Arrears include 90+ days past due and/or impaired (including arrangements)

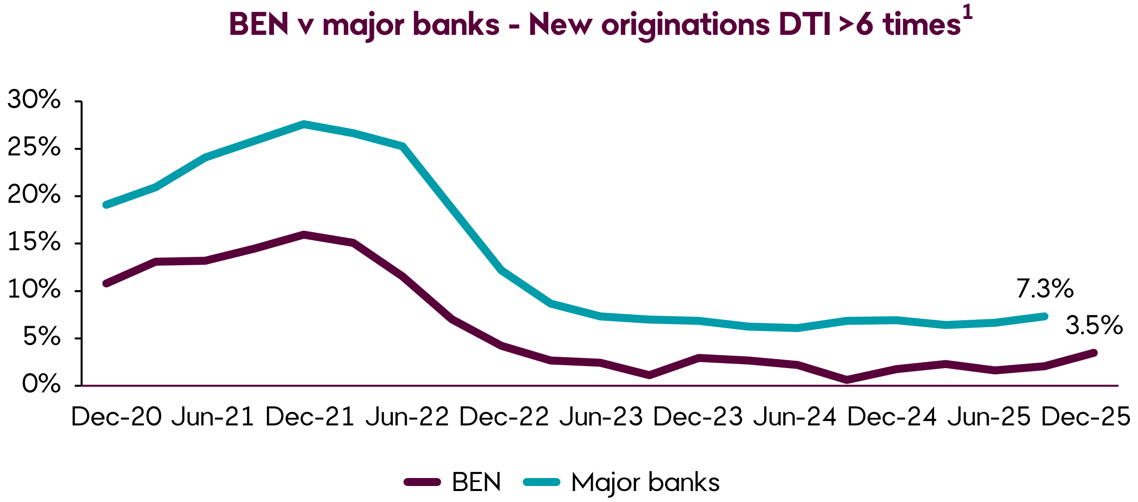
Credit quality

More than half of exposures in advance by >6months

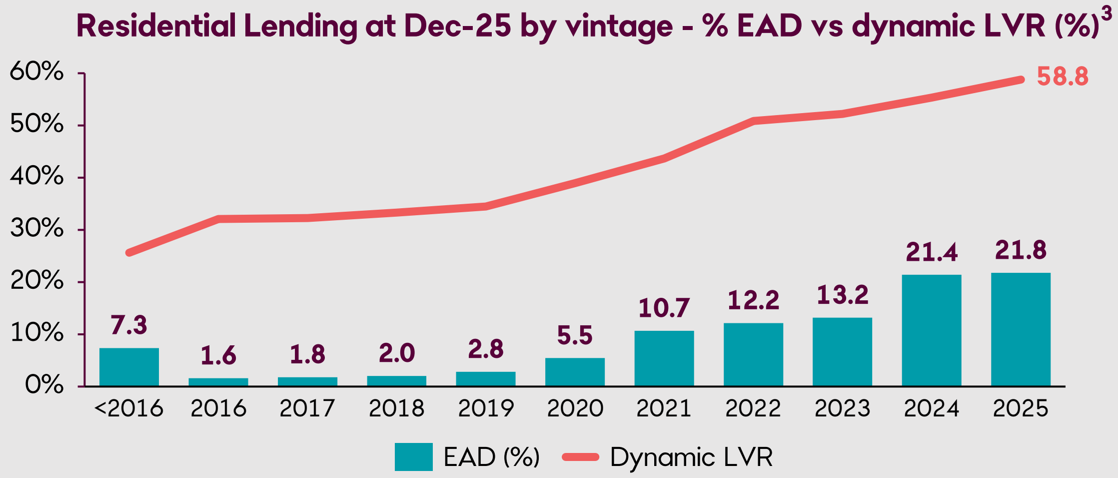








1. APRA Quarterly authorised deposit-taking institution property exposure statistics – Dec 2020 to Sep 2025 and the Bank's statistics.

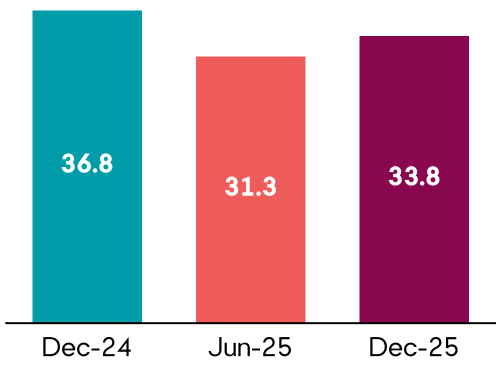


2. Number of monthly payments ahead of minimum monthly payment (based on pre-arrangement); includes offset facilities and excludes HELOC products. Available for Retail and Third Party Banking (97% of exposures).
3. Dynamic LVR is defined as current balance/current valuation and is not audited (calculated for Residential Security only and excludes Portfolio Funding exposures (0.1% of total EAD)).

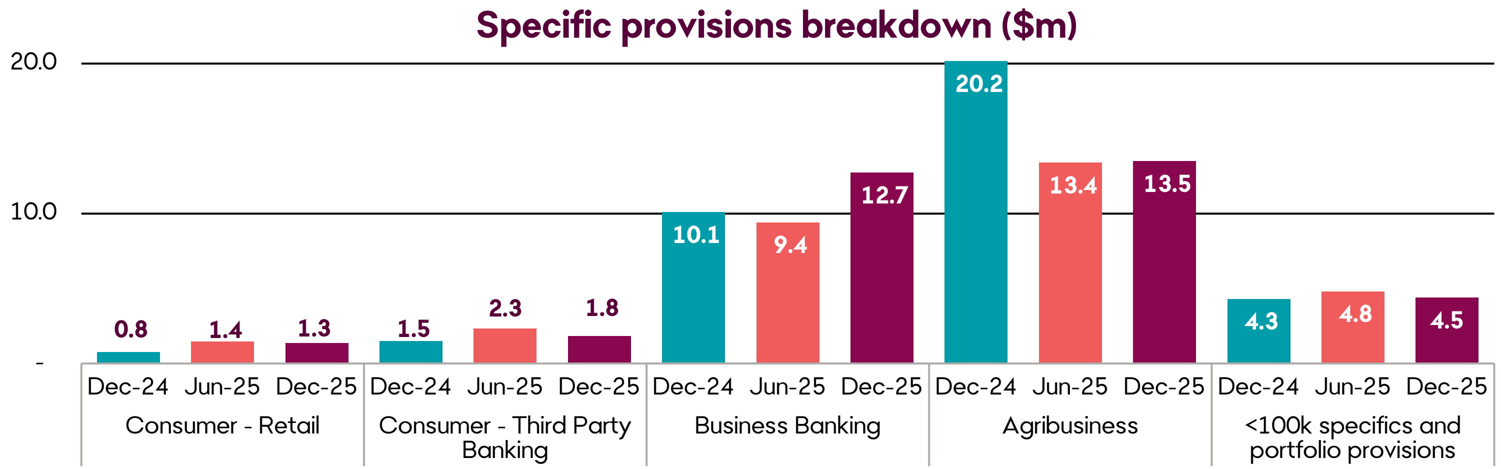
Bendigo Bank

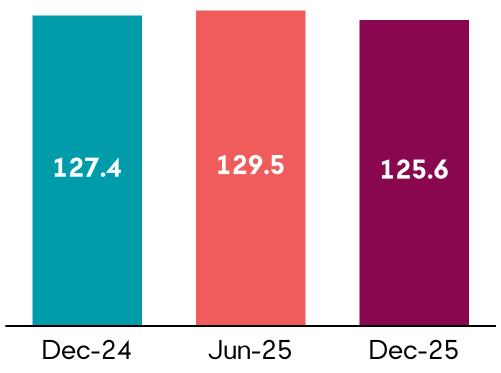
Specific provisions and impaired assets

Increase in specific provision coverage through the half



Represented by





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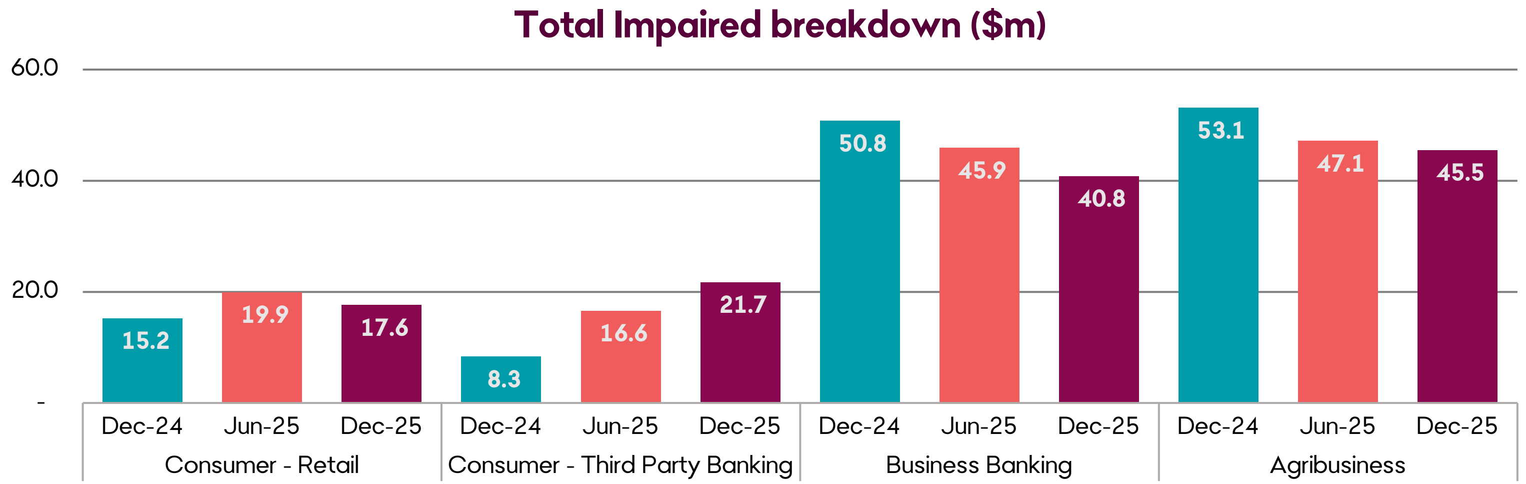
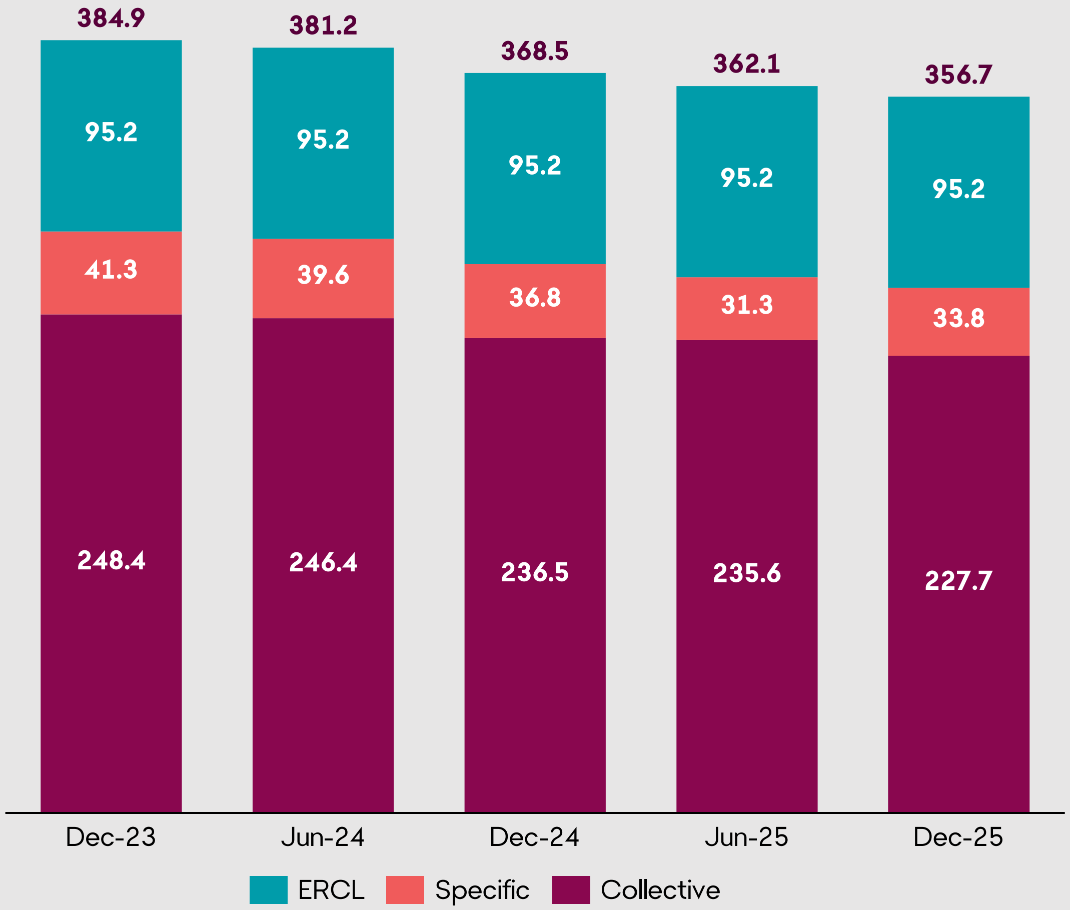


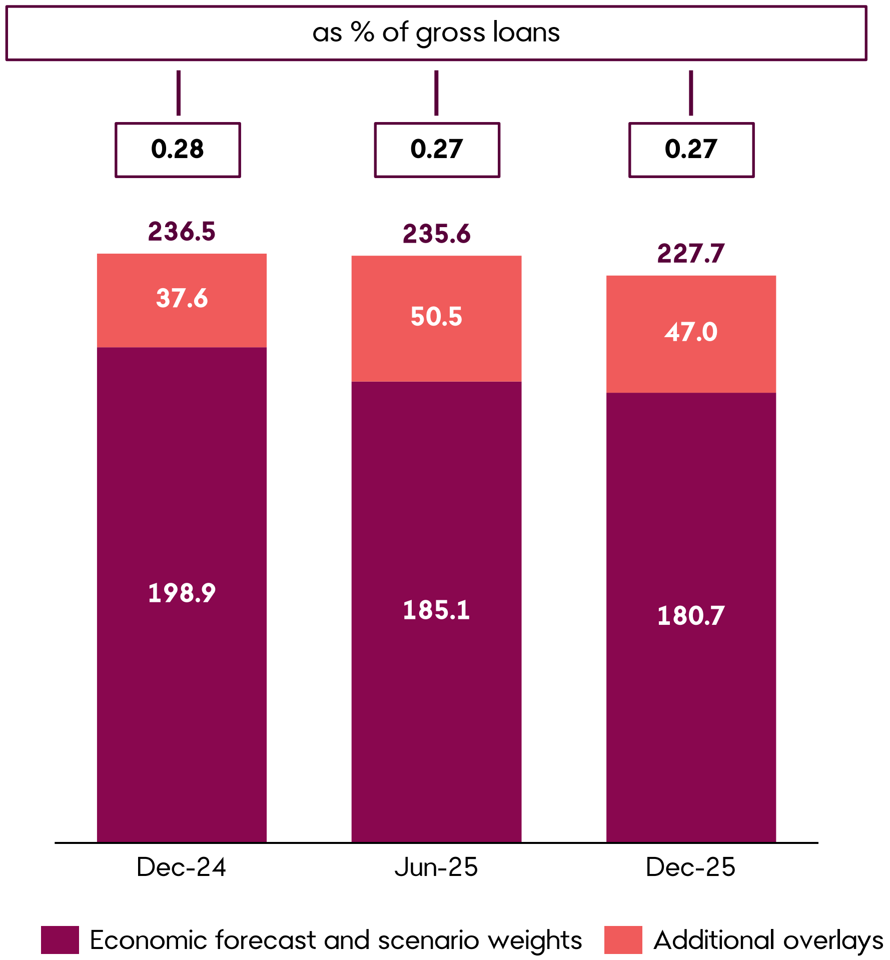
Provisioning

Provisioning remains appropriate for the current operating environment

Total provisions ($m)



Collective provisions ($m)[1]

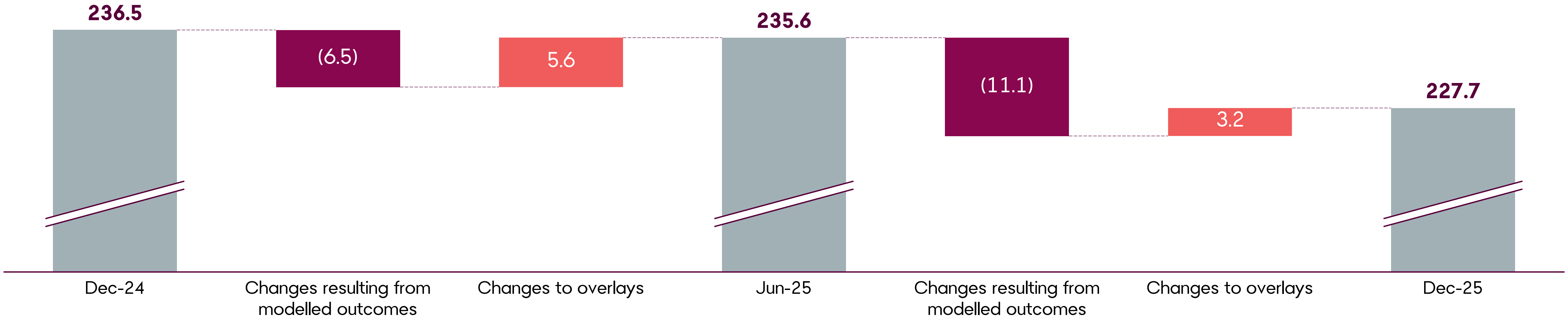


1. Additional overlays in this chart refers to event-specific overlays and overlays determined by management that are not related to a specific event .

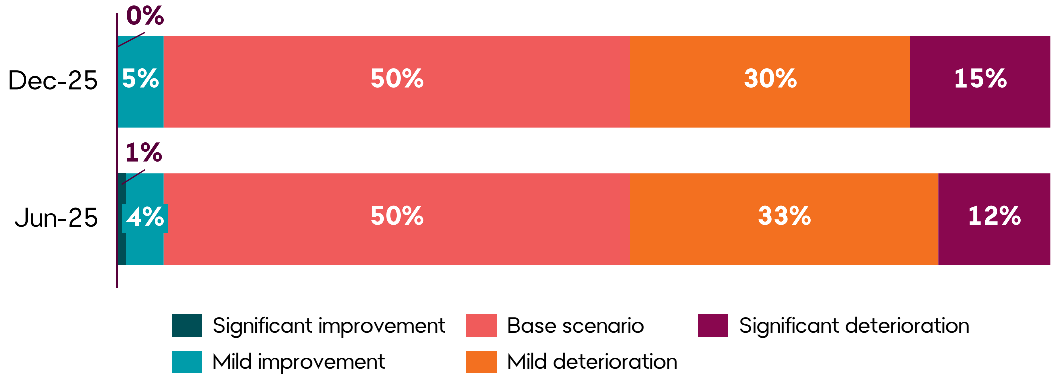
Bendigo Bank

Collective provisions and scenario outcomes

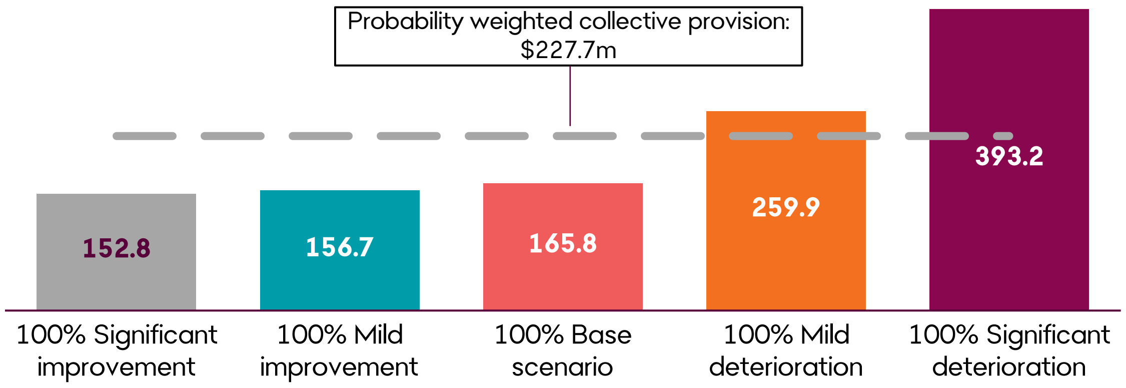
Total collective provision movements ($m)[1]



Scenario weightings continue to reflect the level of uncertainty



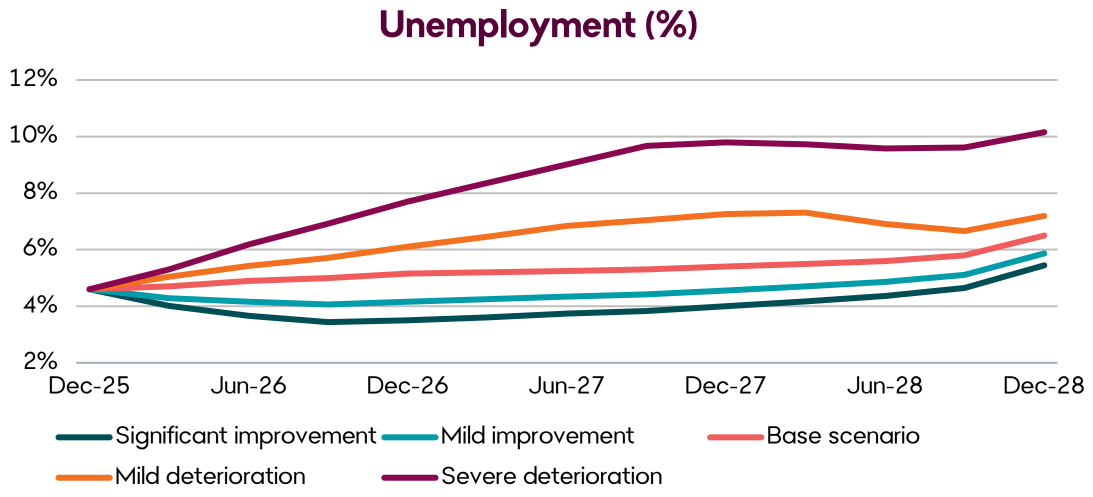
Collective provision - scenario outcomes ($m)[2]

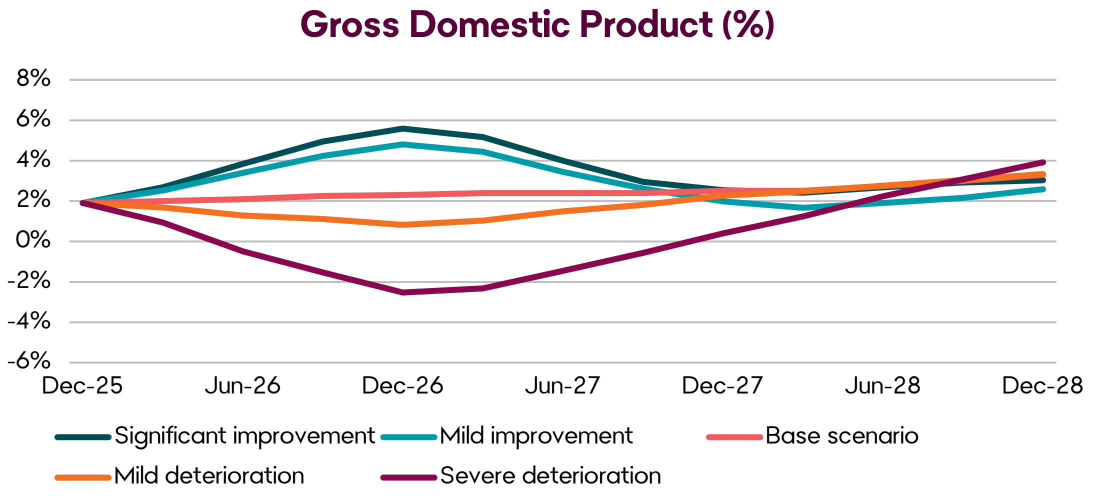


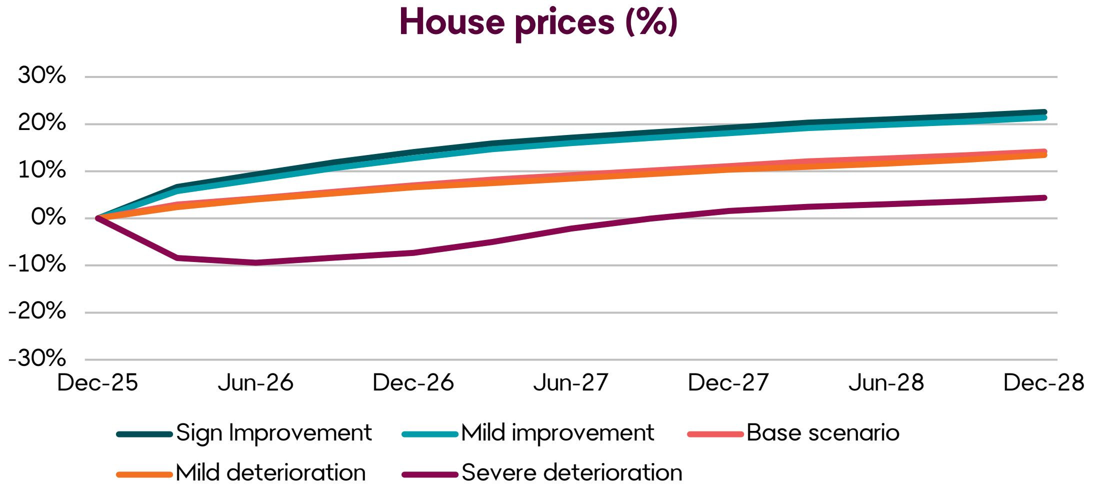
1. Overlays in this chart include event-specific overlays, management overlays, and model adjustments for known and unknown model shortcomings.
2. Excludes GRCL. Scenario outcomes illustrate ECL based on 100% probability weighting.

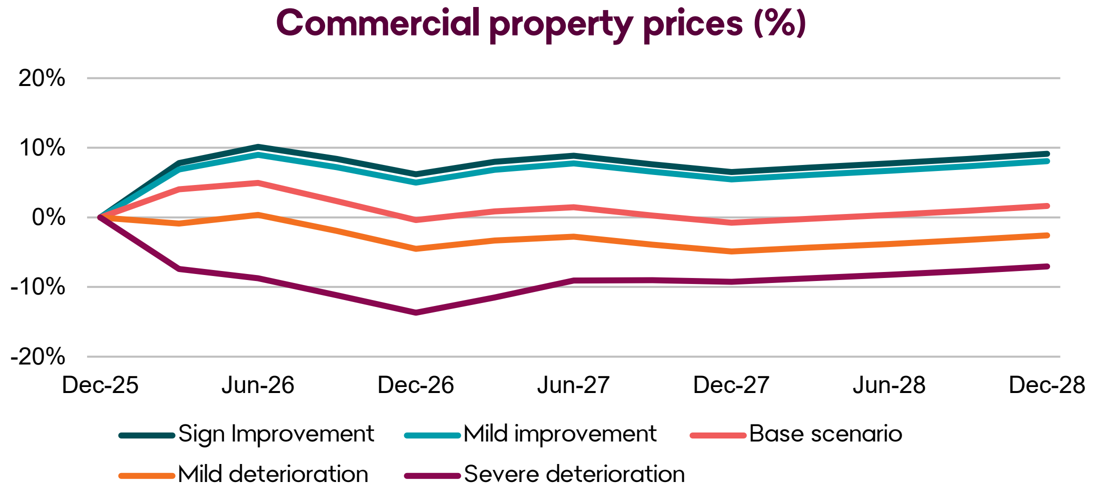
Collective provisions and scenario outcomes

Model inputs









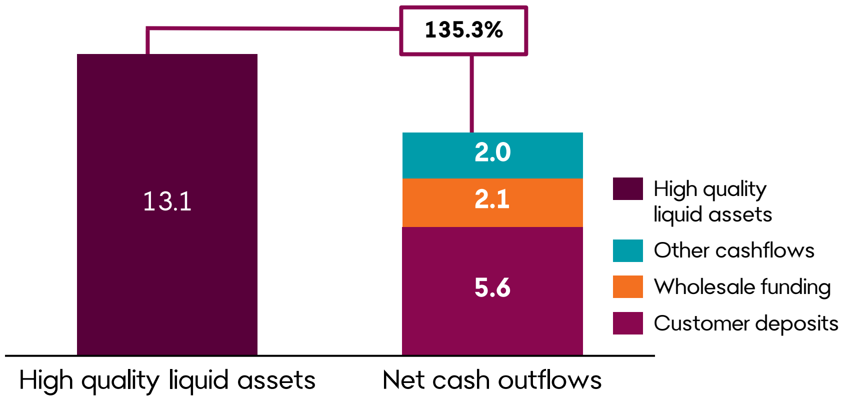
Note: Economic inputs into scenarios as at December 2025.

LCR and NSFR

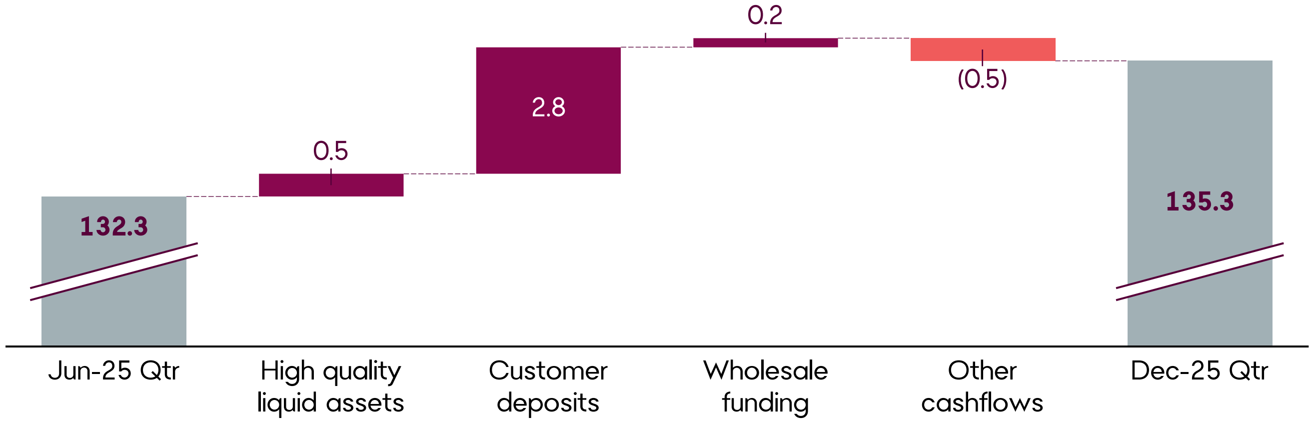
Funding and liquidity ratios remain well positioned

Liquidity Coverage Ratio ($b)[1]

As at 31 December 2025

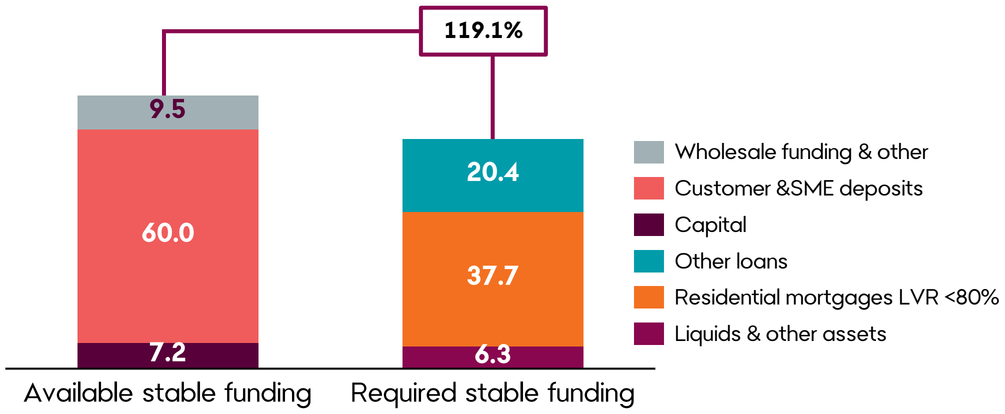


LCR full year (%)[1]

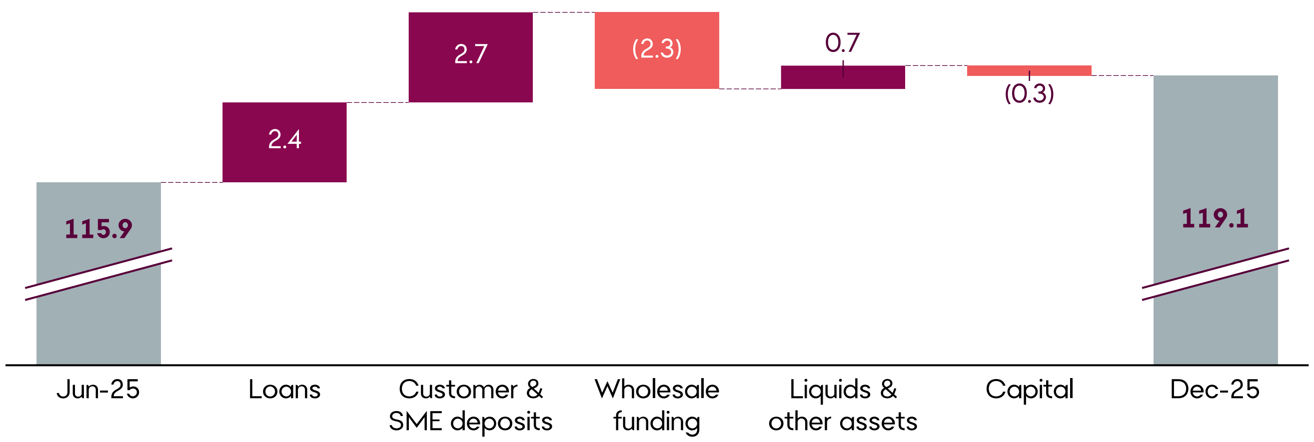


Net Stable Funding Ratio ($b)

As at 31 December 2025



NSFR full year (%)

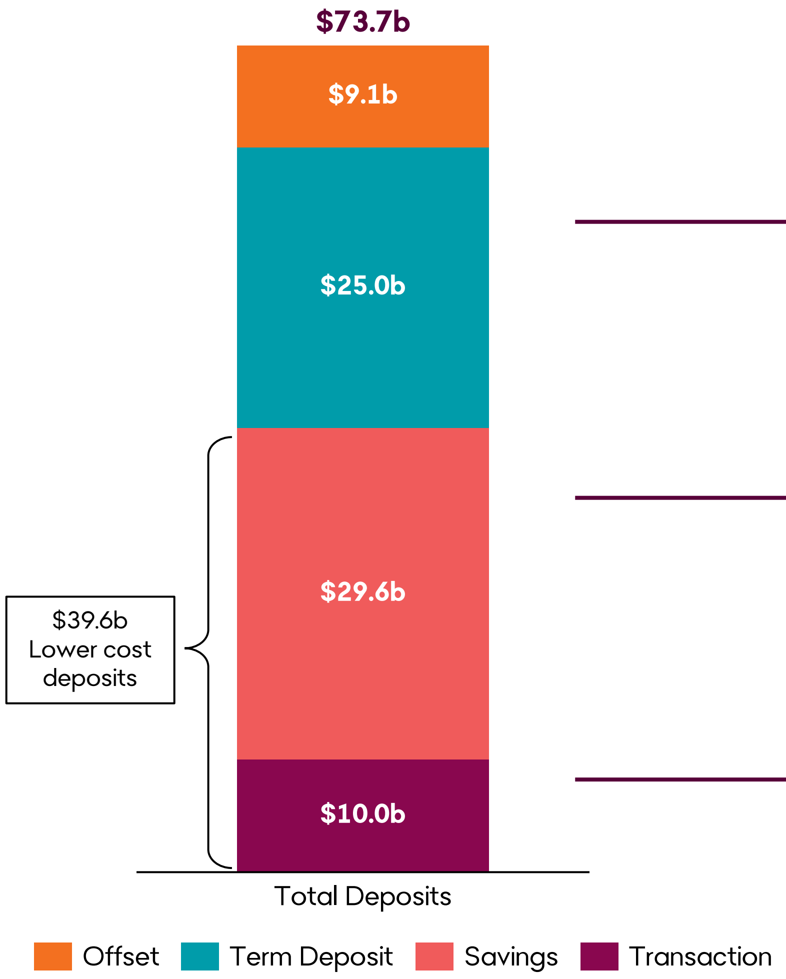


1. Represents average daily LCRs during the quarter.

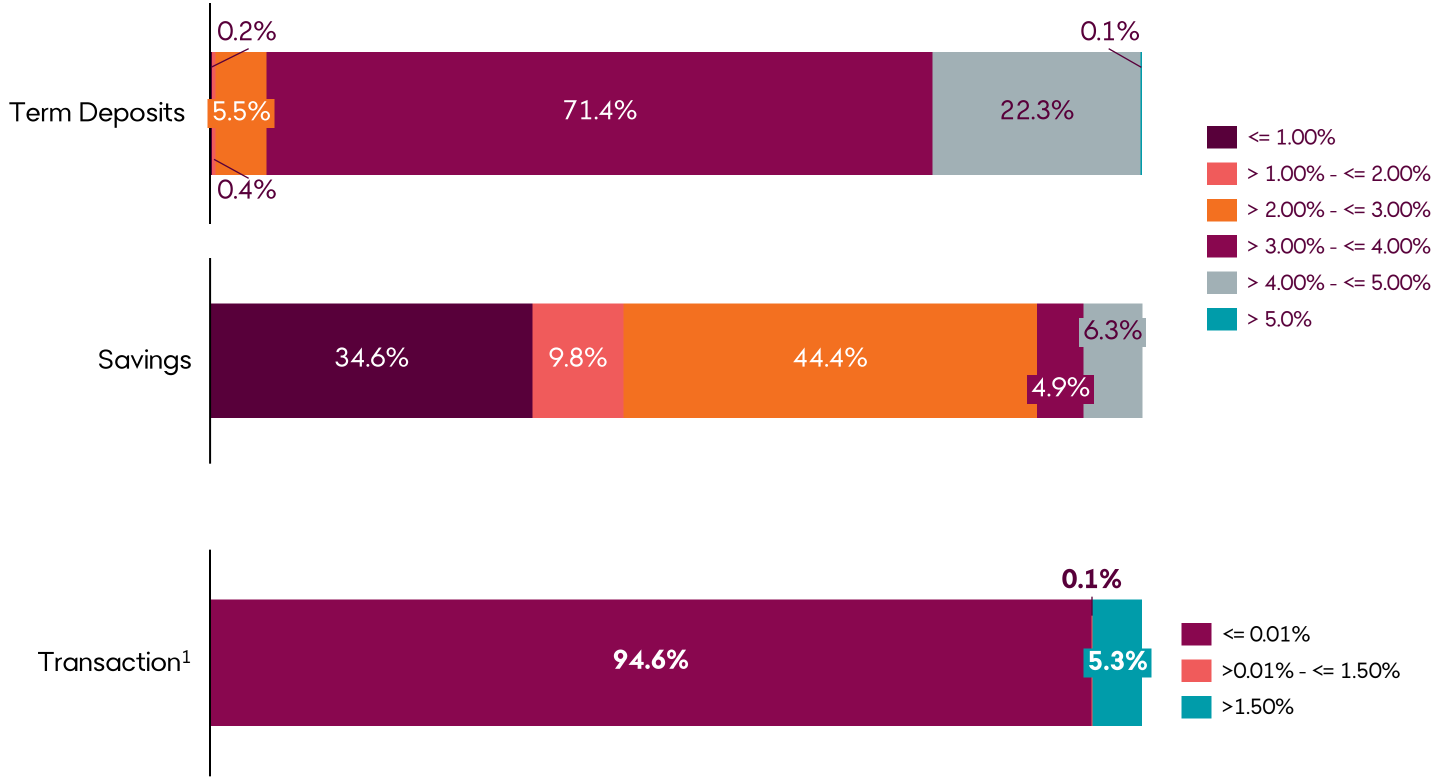
Customer deposits

Deposit split and funding costs

Customer deposits - by type



Customer deposit – funding costs



1. >1.50% interest rate band in transaction accounts mainly relates to State Government regulated trust accounts.

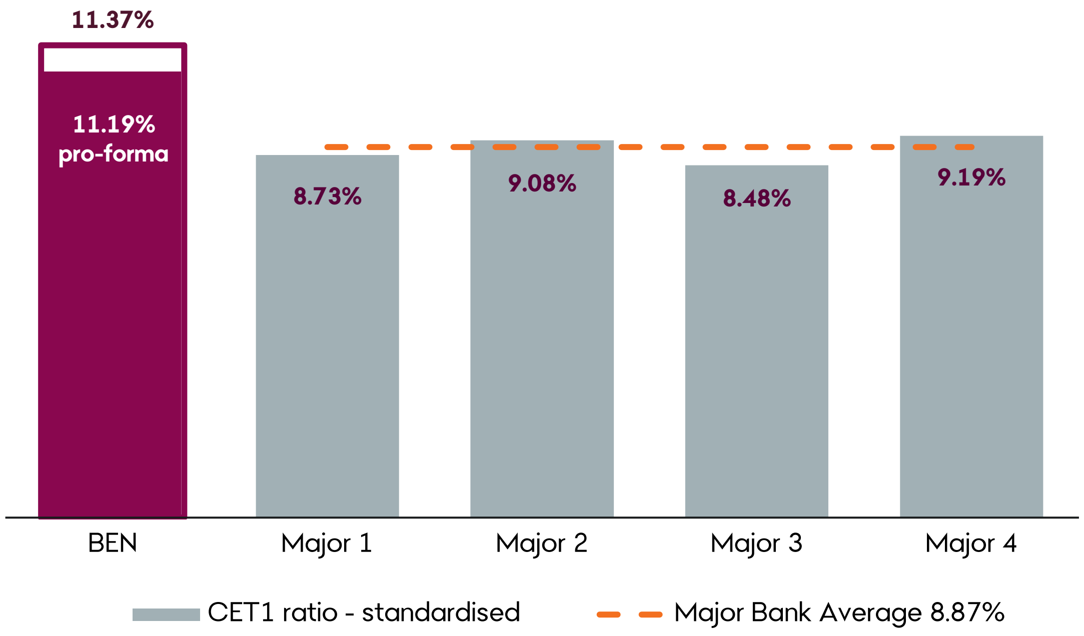
Bendigo Bank

Capital

Strong CET1 capital position provides flexibility

CET1 ratio – using standardised RWA[1]

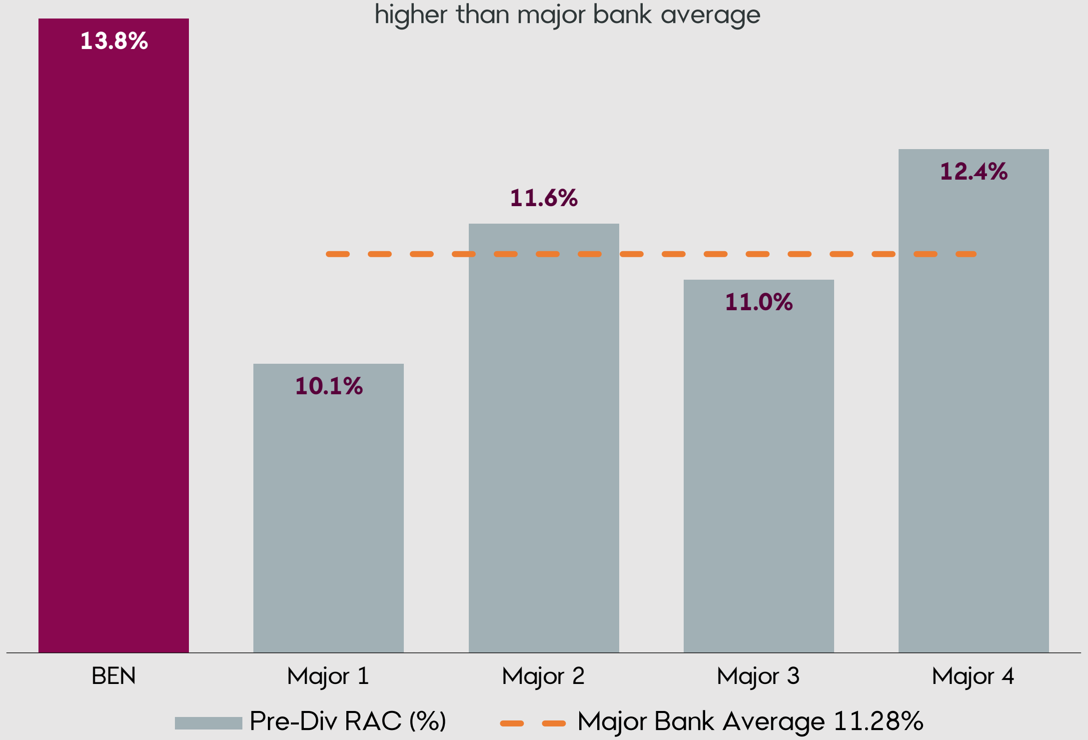
BEN CET1 ratio approx. 26% higher than major bank average



1. Peer comparisons are sourced from latest available interim or full year published results.

S&P RAC Ratio[2]

BEN S&P RAC ratio approx. 22% higher than major bank average



2. Standard & Poor's Risk-Adjusted Capital (RAC) ratio, Majors 1 and 3 as at Mar-25. Major 2 as at Jun-24. Major 4 as at Sep-24. BEN as at Jun-25

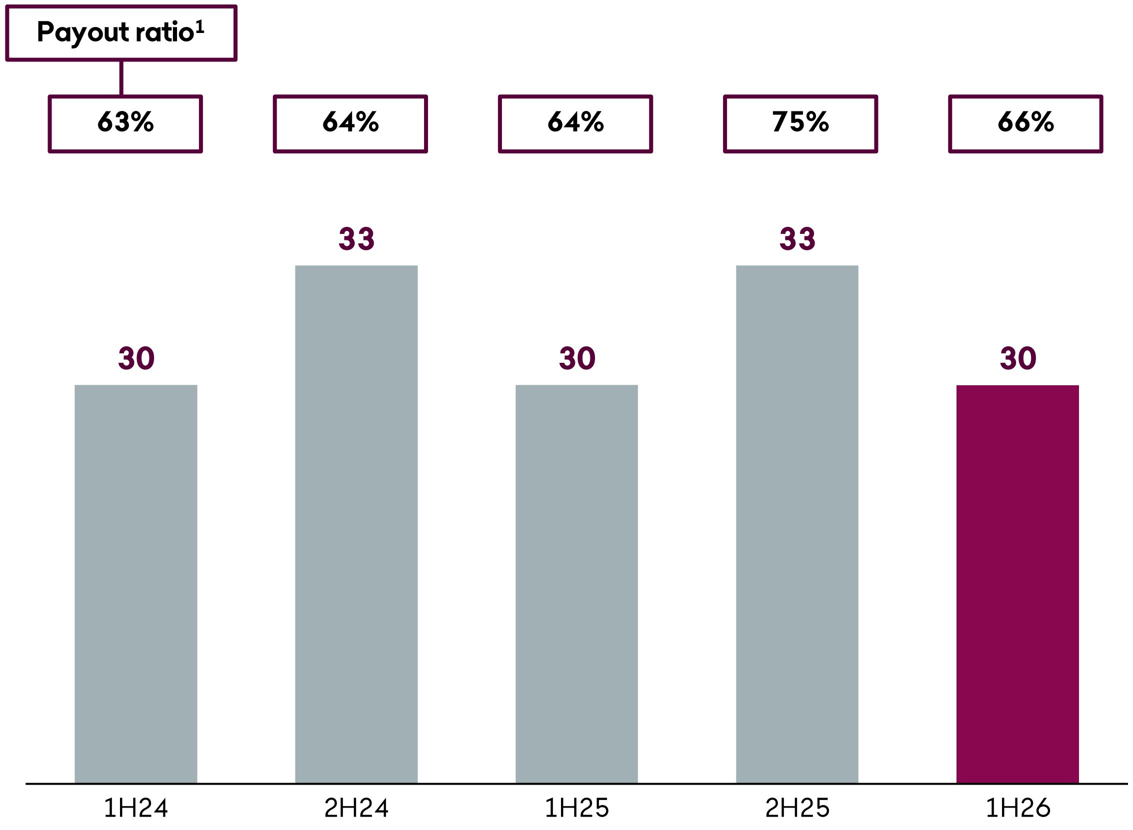
Bendigo Bank

Dividend

Consistent returns for shareholders

- 1H26 dividend in line with 1H25
- Dividend levels managed across the year
- Target payout ratio 60-80% of cash earnings
- Prudently managing capital via DRP
    - Shares issued under DRP at 1.5% discount
    - 70% DRP underwrite, contributes 31 bps to CET1

Dividends (cents per share)



1. Dividend payout ratio calculated on a cash basis.

Bendigo Bank

Summary of RACQ Bank Book Acquisition

- BEN to acquire the retail loans and deposits of RACQ Bank at book value at completion
- Strategic referral agreement will commence post-completion
- At 30 June 2025, 'transferring book' comprised loans of $2.7bn and retail deposits of $2.5bn

Earnings & Integration

- Net interest income of ~$50-$55m[1] based on 30 June 2025 transferring book
- Estimated incremental cost to service transferring book of ~$12-$14m before tax which includes some transferring employees
- Estimated migration and transaction costs of ~$25-$30m[2] after tax, with the majority to be incurred prior to completion of the transaction

Financial Impact at Group level

- Transaction expected to be ROE and cash EPS accretive
- Estimated impact annualised and subject to completion[3]
  - ROE up 35–40bps
  - Cash EPS up ~4-5cps

Balance Sheet Impact

- Acquisition to be funded from excess capital
- Transfer of assets will consume ~35bps[4] of CET1 capital

Timing of Execution

- Transaction expected to complete during 1H27
- Customer migration to BEN products and core banking system at completion
- Subject to regulatory approvals and other customary conditions

1. Based on RACQ FY25 reported Banking Result NII of $64.3m, adjusted for incremental liquidity and funding to support the transferring book.
2. Recognised as a non-cash item for any portion not capitalised.
3. Based on 30 June 2025.
4. Based on value of lending assets as at 30 June 2025. Additionally, the 35bps of CET1 capital is primarily due to acquired Credit Risk Weighted Assets and includes migration costs.

Driving Shareholder Value

Deposits, productivity and sustainable growth

+20bps

Uplift to lower cost deposits

Optimise Deposit Franchise

- Uplift to lower cost deposits (+20bps)[1]
- Historically 'sticky deposits', with minimal churn in savings and transaction accounts

+3pp

Queensland residential lending portfolio

Sustainable Growth

- Greater geographical diversification 18% in Queensland (+3 percentage points)[1]
- Mortgage portfolio average LVR 58%[2], 79%[2] of mortgages are owner-occupied
- Strategic referral agreement to commence post-completion

90k Customers[2]

Integrated into one core banking system

Productivity

- Leverage BEN's existing QLD branch footprint and existing infrastructure and technology
- Efficient integration, leveraging our 'One Core Banking System'

1. Based on FY25 pro forma view.
2. FY25 actuals.

Abbreviations

1H25 – First half of financial year 2025

1H26 – First half of financial year 2026

2H25 – Second half of financial year 2025

2H26 – Second half of financial year 2026

AASB – Australian Accounting Standards Board

ABC – Agribusiness Customer

AIEA – Average Interest Earning Assets

AML/CTF - anti-money laundering and counter-terrorism financing

API – Application Programming Interface

APRA – Australian Prudential Regulation Authority

APS220 – APRA Prudential Standard (Credit Risk Management)

ASIC – Australian Securities & Investments Commission

ASX – Australian Securities Exchange

Avg – Average

BAU – Business As Usual

B&A – Business and Agribusiness

BEN – Bendigo & Adelaide Bank Limited

BLP – Bendigo Bank Lending Platform

bps – basis points

CAGR – Compound annual growth rate

Cash Earnings[1] - Statutory earnings adjusted for non-cash items and other adjustments

CET1 – Common Equity Tier 1

cps – cents per share

CRM – Customer Relationship Management

CRWA – Credit Risk Weighted Assets

DRP – Dividend Reinvestment Plan

ERCL – Equity Reserve for Credit Losses

ESG – Environmental Social Governance

FTP – Funds Transfer Pricing

FY25 – Financial year 2025

FY26 – Financial year 2026

HoH – Half on half

I/O – Interest only

LCR – Liquid Coverage Ratio

LMI – Loan Mortgage Insurance

LVR – Loan to Valuation Ratio

Lower Cost Deposits –Transaction and savings accounts combined

MFI – Main Financial Institution

NII – Net Interest Income

NIM – Net Interest Margin

NPAT – Net Profit After Tax

NPS – Net Promoter Score

NSFR – Net Stable Funding Ratio

OIS – Overnight Index Swap

PCP – Prior Comparative Period

P & I – Principal & Interest

RAC – Risk Adjusted Capital

RBA – Reserve Bank of Australia

ROE – Return on equity

RWA – Risk-weighted assets

SME – Small and Medium Enterprises

S&P – Standard & Poors

TD – Term deposit

YoY – Year on year

1. Certain financial measures detailed in this document have been disclosed 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.

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This document is a presentation of general background information about the Group's activities current at the date of the presentation. It is information in a summary form and intended to be read by a professional analyst audience and no representation or warranty is made as to the accuracy, completeness or reliability of the information. Some of the information is taken from publicly available sources that have not been independently verified. It is to be read in conjunction with the Bank's half year results filed with the Australian Securities Exchange on **16 February 2026** as well as the verbal presentation and the Bank's other periodic and continuous disclosure announcements. It is not intended to be relied upon as advice to investors or potential investors and does not take into account the investment objectives, financial situation or needs of any particular investor. These should be considered, with or without professional advice, when deciding if an investment is appropriate.

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Shareholder Centre

BEN Financial Results & Presentations

www.bendigoadelaide.com.au/results

Annual Financial Report

www.bendigoadelaide.com.au/afr2025

Corporate Governance Statement

www.bendigoadelaide.com.au/cgs2025

Investor Calendar

www.bendigoadelaide.com.au/investorcalendar

Sustainability Report

www.bendigoadelaide.com.au/esg

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