

Bendigo and Adelaide Bank Limited

Shareholder Questions: Auditor

SHAREHOLDER QUESTIONS
ANNUAL GENERAL MEETING
HELD ON 27 OCTOBER 2008

SHAREHOLDER QUESTIONS TO THE AUDITOR

Shareholders were invited to ask questions of the Bank's auditor in respect to the content of the auditor's report and the conduct of the audit of the financial report to be considered at the 2008 Annual General Meeting.

No questions of the auditor were received by the Bank.

A small number of questions submitted by shareholders were however recorded under the heading "Shareholder Questions for the Auditor", but related to the management or operations of the Bank.

These questions were advised to the auditor to confirm that the questions did not relate to content of the auditor's report and the conduct of the 2008 audit. The Bank will write to these respective shareholders in response to their questions.