

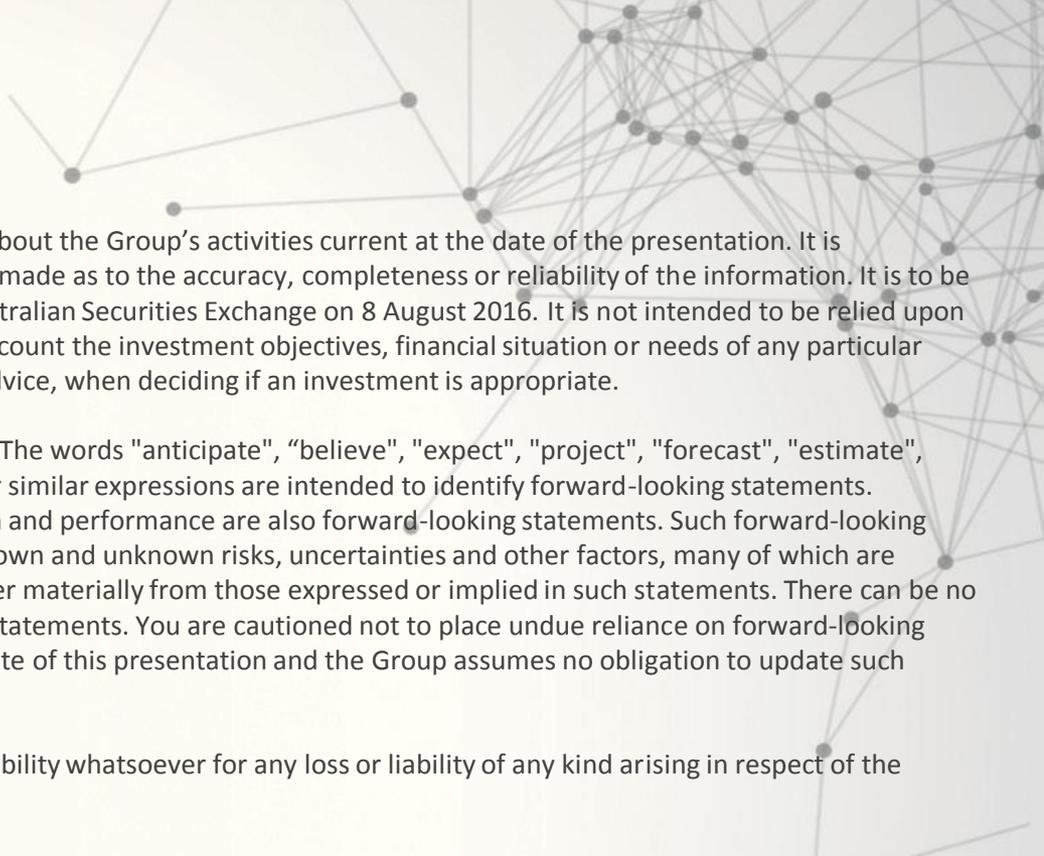
Results Presentation

For the full year
ended 30 June 2016

Mike Hirst
Managing Director

Richard Fennell
Chief Financial Officer





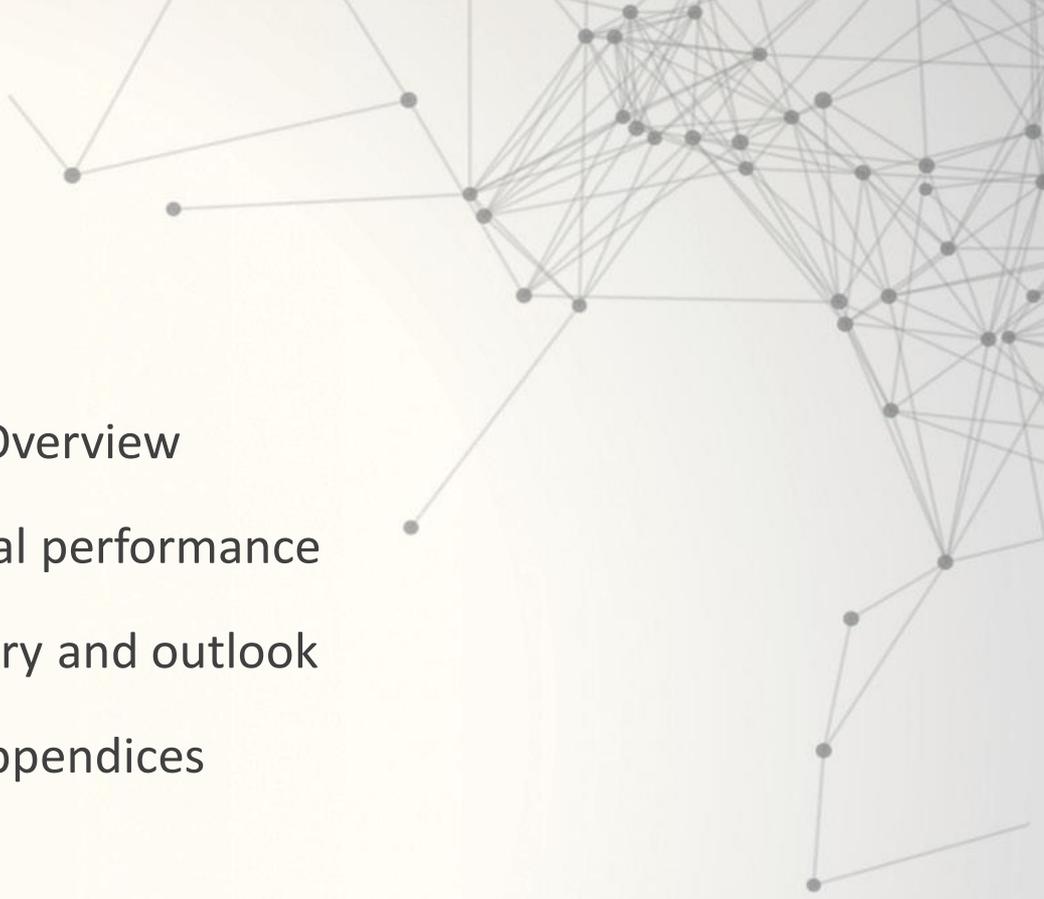
This document is a presentation of general background information about the Group's activities current at the date of the presentation. It is information in a summary form and no representation or warranty is made as to the accuracy, completeness or reliability of the information. It is to be read in conjunction with the Bank's full year results filed with the Australian Securities Exchange on 8 August 2016. 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.

This presentation may contain certain "forward-looking statements". The words "anticipate", "believe", "expect", "project", "forecast", "estimate", "likely", "intend", "should", "could", "may", "target", "plan" and other similar expressions are intended to identify forward-looking statements. Indications of, and guidance on, future earnings and financial position and performance are also forward-looking statements. Such forward-looking statements are not guarantees of future performance and involve known and unknown risks, uncertainties and other factors, many of which are beyond the control of the Group that may cause actual results to differ materially from those expressed or implied in such statements. There can be no assurance that actual outcomes will not differ materially from these statements. You are cautioned not to place undue reliance on forward-looking statements. Such forward-looking statements only speak as of the date of this presentation and the Group assumes no obligation to update such information.

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Non-IFRS Financial Information: The discussion and analysis discloses the net profit after tax on both a 'statutory basis' and a 'cash basis'. The statutory basis is prepared in accordance with the Corporations Act 2001 and the Australian Accounting Standards, which comply with International Financial Reporting Standards (IFRS). The cash basis is used by management to present a clear view of the Group's underlying operating results, excluding a number of items that are deemed to be outside of our core activities and such items are not considered to be representative of the Group's ongoing financial performance. Refer to the Appendix 4E for reconciliation to statutory profit.

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A network diagram of Australia, where nodes represent major cities and lines represent connecting routes. The diagram is positioned in the upper right quadrant of the slide.

Overview

Financial performance

Summary and outlook

Appendices



Mike Hirst
Group Managing Director

Our FY16 result

Financial performance

- Cash earnings of \$439.3m
- Cash earnings per share 95.6¢
- Statutory profit after tax \$415.6m
- Full year dividend of 68¢, fully franked¹
- Final dividend of 34¢, fully franked¹
- DRP discount of 1.5% maintained
- Net interest margin up 1bps to 2.17%³
- Total operating expenses up 1.5%²
- Return on average tangible equity 12.94%⁴
- Return on average ordinary equity 8.94%⁴

Balance sheet management & capital

- Liquidity coverage ratio of 118%
- Retail deposit funding mix increased to 82.0%
- Indicative NSFR approximately 115% at June 2016
- Basel III CET1 ratio of 8.09%

Credit

- BDD charge of \$44.1m down 35%²
- Residential, Business and Rural arrears all remain low
- Payback of Great Southern portfolio as expected

1. Ex-dividend date for final dividend is 6 September 2016, record date is 7 September 2016, and dividend payment date is 30 September 2016.

2. Movements on prior year

3. Movements on prior half

4. Cash basis

Macro trends in Australian Banking

Outside our Control

Macro economic conditions

Regulation

Some Control

Customer in charge

Disruption

Within our Control

Digitalisation

Trust & security

Customer experience



VOICE

feedback

insights

research

marketing



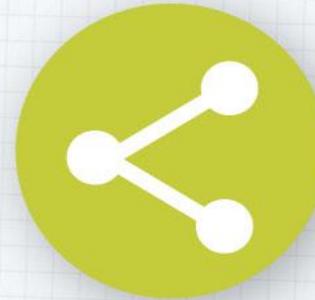
CAPABILITY

payments

digital

mobile

products



CONNECTION

face to face

partner

phone

online



VOICE



CAPABILITY



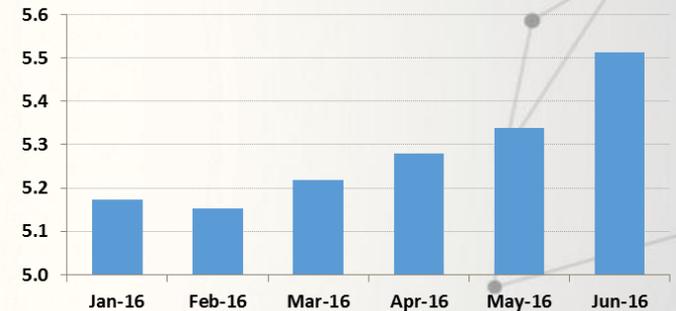
CONNECTION



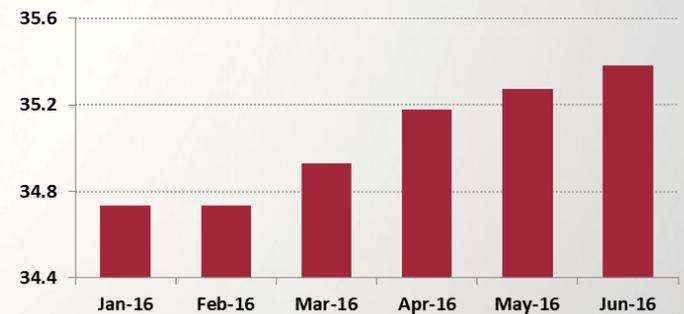
**RETAIL
DEPOSITS
UP 8%**



Rural Bank / RFC portfolio balance (\$b)



Residential portfolio balance¹ (\$b)



1. Based on APRA statistics (loans to households : owner occupied & investment and housing loans securitised)



Richard Fennell
Chief Financial Officer

Financial performance - at a glance

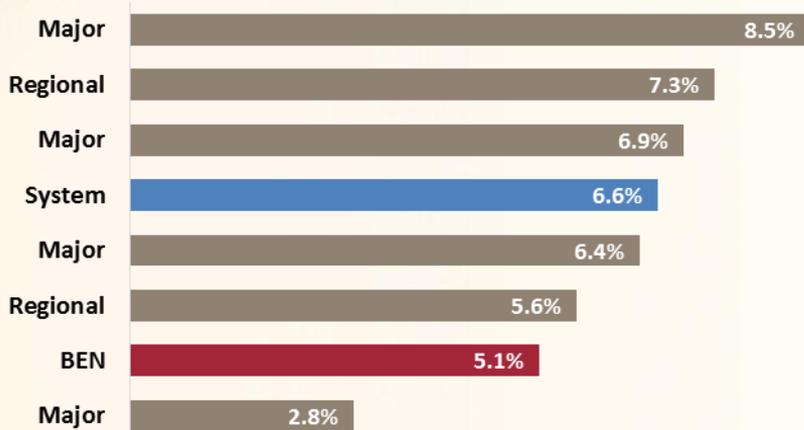
	FY16	FY15	Change FY16 - FY15	Change 2H16 - 2H15
Cash earnings	\$439.3m	\$432.4m	1.6%	0.5%
Statutory NPAT	\$415.6m	\$423.9m	(2.0%)	5.2%
Cash EPS	95.6¢	95.1¢	0.5%	(0.8%)
Net interest margin	2.16%	2.20%	(4 bps)	-
Expense to income ratio	56.0%	55.1%	90 bps	140 bps
Expense to average assets	1.30%	1.30%	-	-
Return on tangible equity ¹	12.94%	13.28%	(34 bps)	(44 bps)
Return on equity ¹	8.94%	9.09%	(15 bps)	(25 bps)
Dividend per share	68.0	66.0	3.0%	3.0%

Capital and funding	FY16	Change FY16 - FY15	Change 2H16 - 1H16	Balance sheet	FY16	Change FY16 - FY15	Change 2H16 - 1H16
CET1 capital	8.09%	(8 bps)	(15 bps)	Total assets	\$68.6b	3.9%	4.4%
Total capital	12.21%	(36 bps)	(45 bps)	Total liabilities	\$63.5b	3.9%	4.6%
Deposit funding	82.0%	350 bps	60 bps	RWA's	\$36.5b	5.1%	5.7%

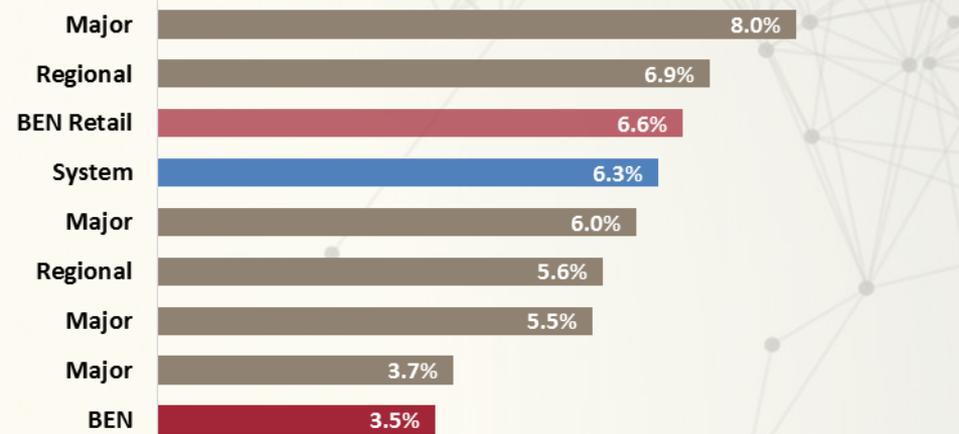
1. Cash earnings basis

2H16 growth outcome

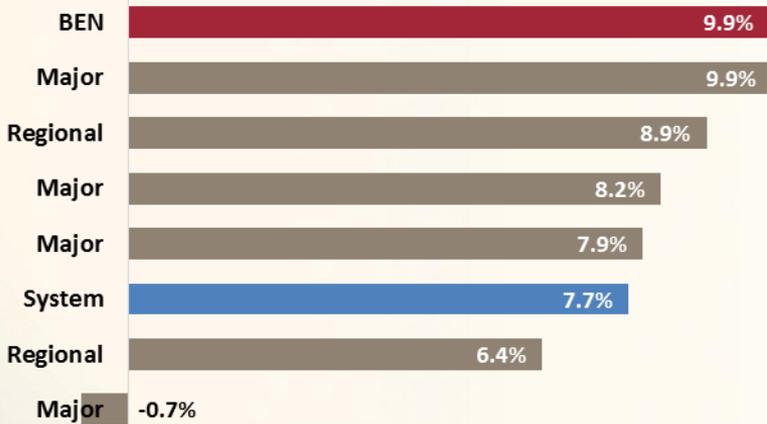
Total lending growth



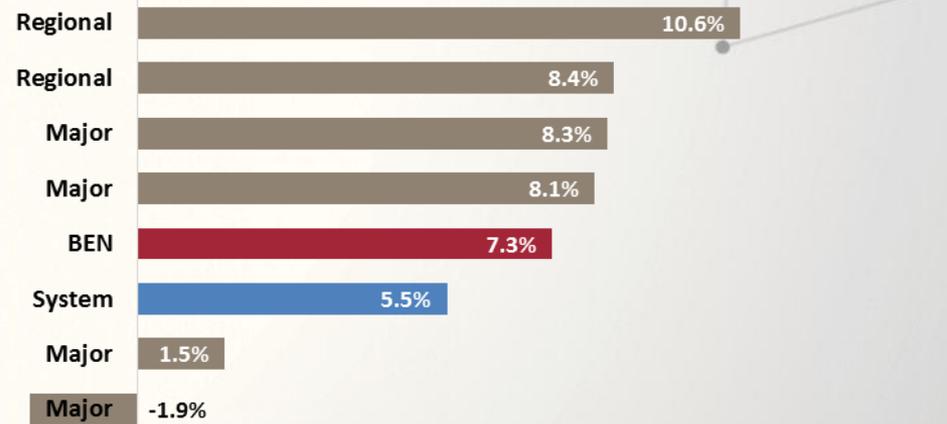
Housing loan growth



Business lending growth



Total deposit growth



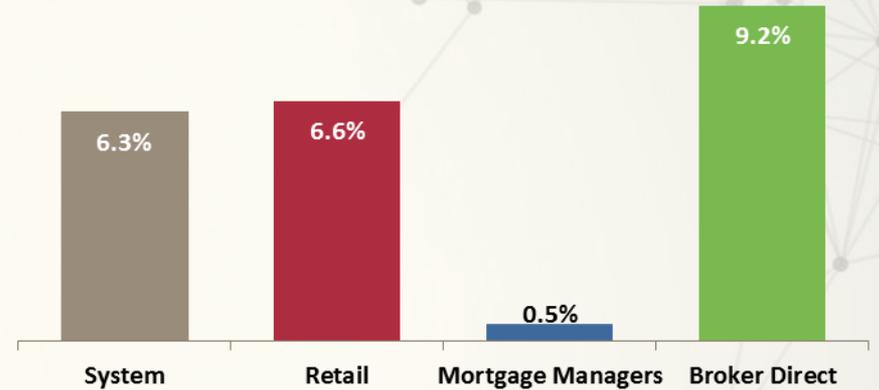
Source: APRA statistics June 2016

Note - Data is based on 6 month growth (annualised) and BEN includes Rural Bank

Housing lending growth

- Growth momentum regained
- Improved performance in Broker Direct channel follows relaunch of Adelaide Bank proposition
- Mortgage Manager portfolio stabilised
- New retail mortgage “Connect Package” product driving strong customer interest

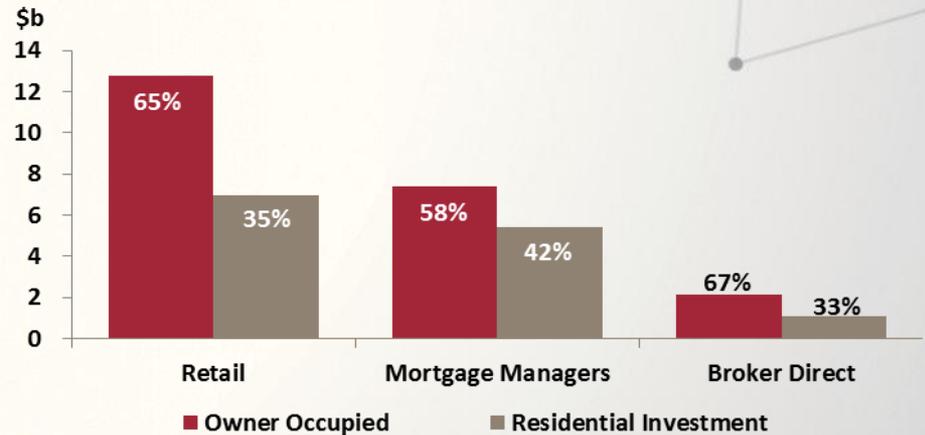
Housing lending growth (6 months)¹



Residential portfolio balance² (\$b)



Residential portfolio by distribution channel

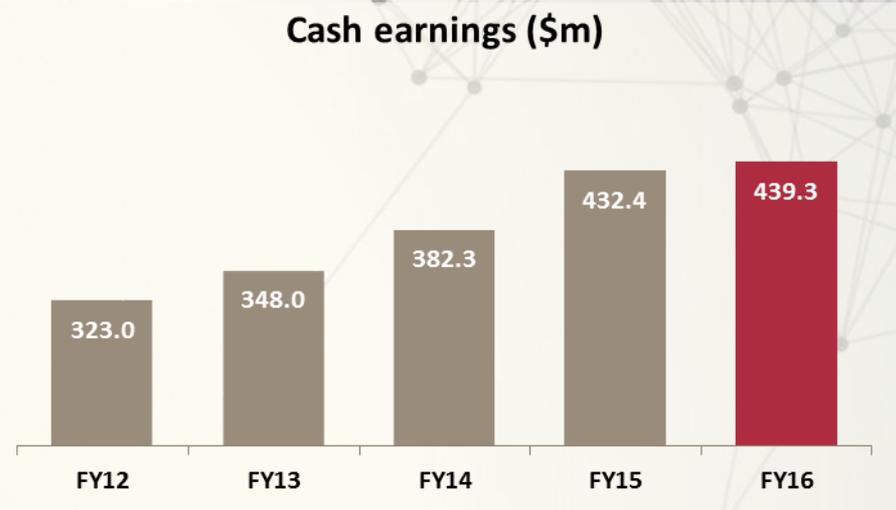


Source: Company data, APRA statistics June 2016
 1. Growth is shown using 6 month annualised figures (Dec-15 to Jun-16)
 2. Based on APRA statistics (loans to households : owner occupied & investment and housing loans securitised)

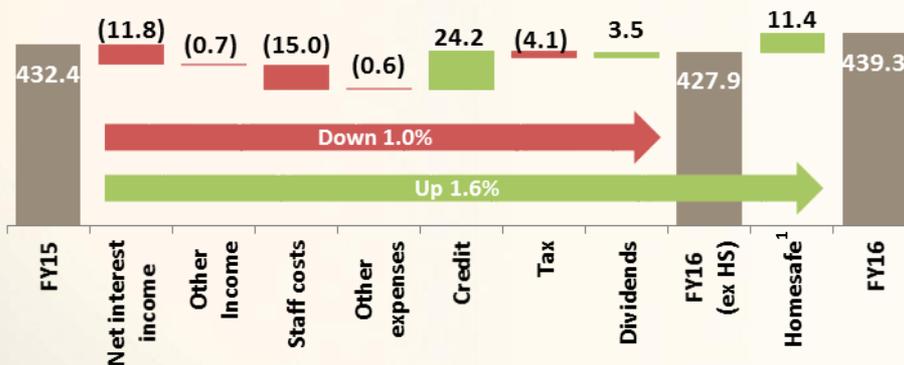
Cash earnings growth

- Accelerated lending growth in 2H16
- Margin management a focus
- Costs actively managed to the environment
- Continued strong underlying credit performance

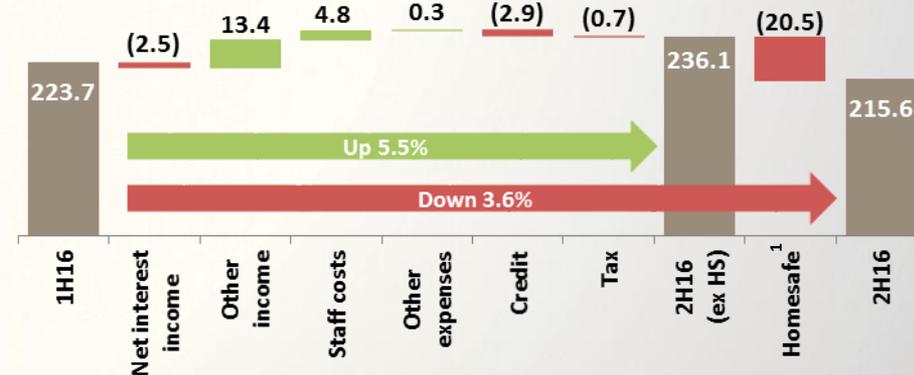
Cash earnings (\$m)



Cash earnings FY15 - FY16 (\$m)



Cash earnings 1H16 - 2H16 (\$m)



1. After tax

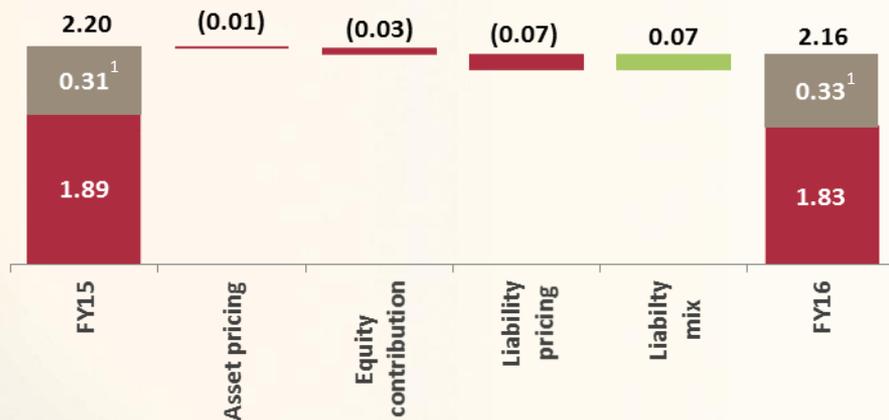
Net interest margin

- NIM pressure reflects competitive lending and funding environment with unprecedented low interest rates
- Asset pricing impact due to competition and customer preference for fixed rates, partially offset by variable lending portfolio repricing during 1H16
- Positive impact of flows into call deposits
- August price changes aim to deliver neutral margin outcome following recent cash rate reductions

NIM monthly movement



Net interest margin movement (%)



Net interest margin (%)



1. Community Bank & Alliance share

Focus on efficiency

- Expense impacts
 - Wage inflation approximately 2%
 - FTE lower by 97
 - Staff costs include redundancy costs of \$6.1m
 - Project Reset material contribution to efficiency gains FY16 - \$7m, and \$15m estimated for FY17
 - Targeting flat cost growth for FY17

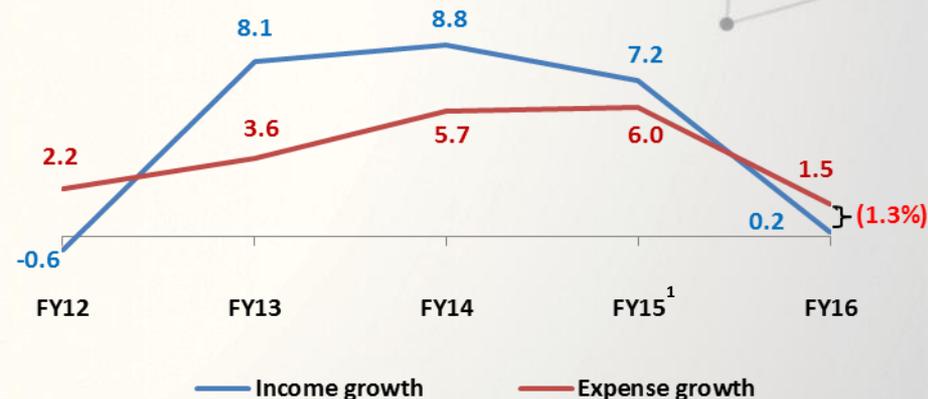
Expense to income ratio (%)



Operating expenses (\$m)



Jaws momentum (%)

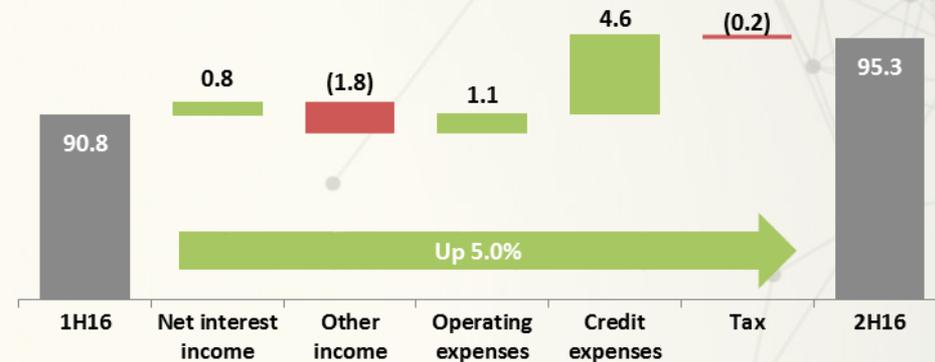


1. RFC acquired during FY15

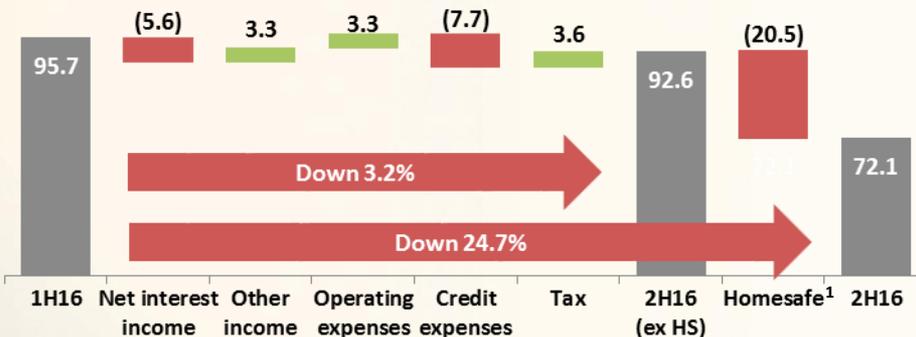
Business segment performance (half on half)

- Expanded partner relationships ✓
- Strong growth in rural seasonal lending ✓
- Community Bank balance sheet growth 9% ✓
- Alliance Bank growth of 13% ✓
- Strong 6 month growth in Melbourne metro ✓
- Flat housing prices impacted Homesafe contribution ✗

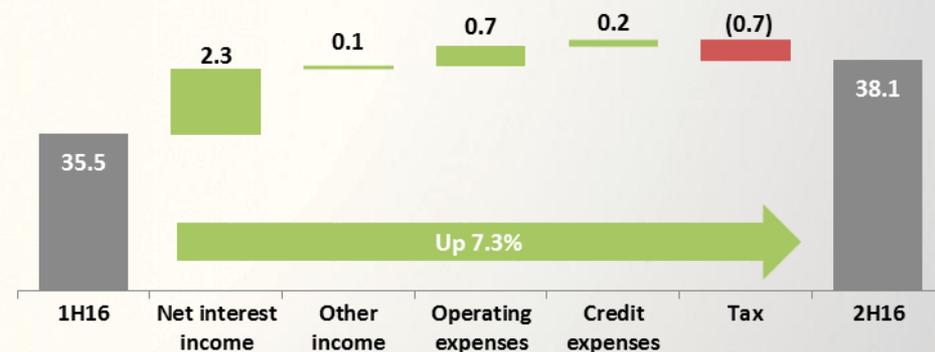
Local connection (\$m)



Partner connection (\$m)



Agribusiness (\$m)

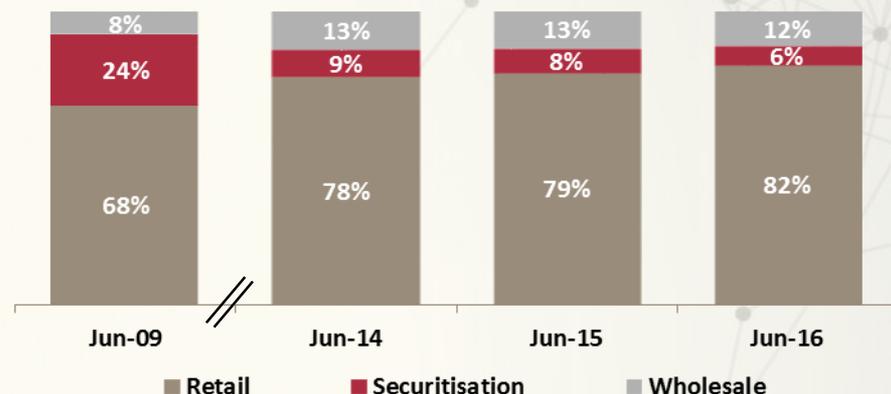


1. After tax

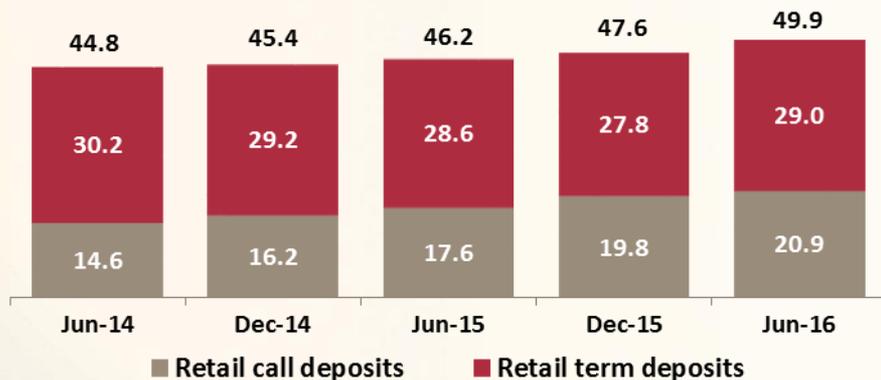
Industry leading funding position

- Leveraging core strengths of the retail brand and distribution network
- Strong growth in new and existing customer deposits, retail deposits up 8% in FY16
- Indicative NSFR approximately 115%
- LCR of 118% at 30 June 2016

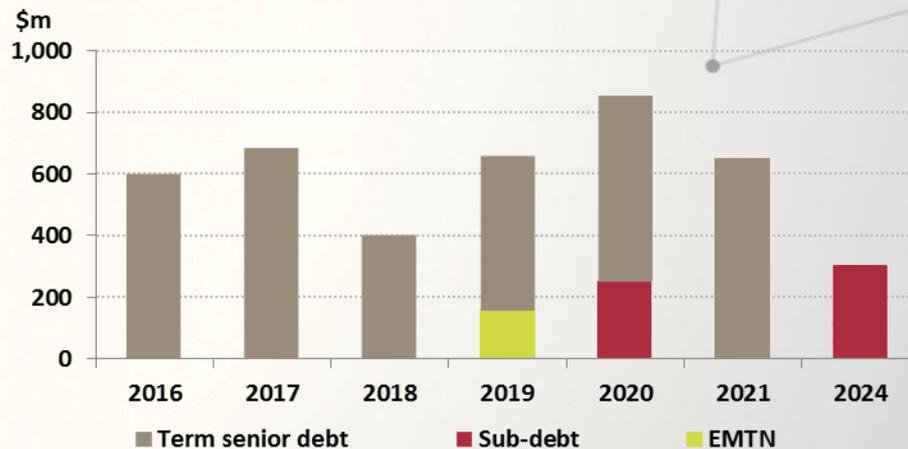
Historical funding mix



Retail deposit balances (\$bn)

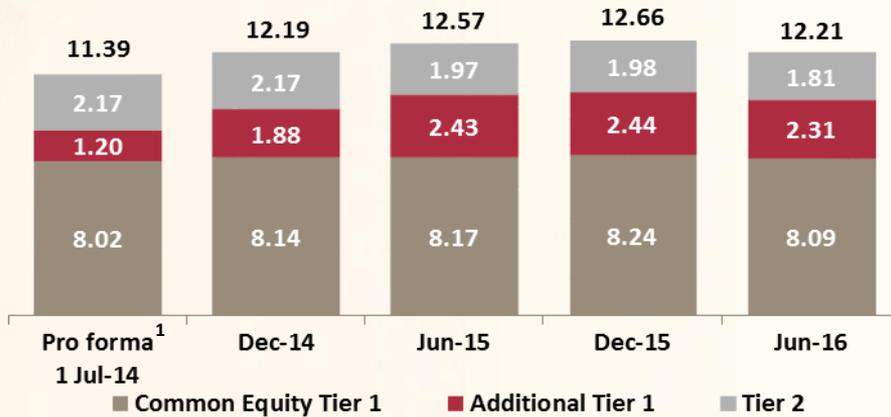


Term funding maturity profile

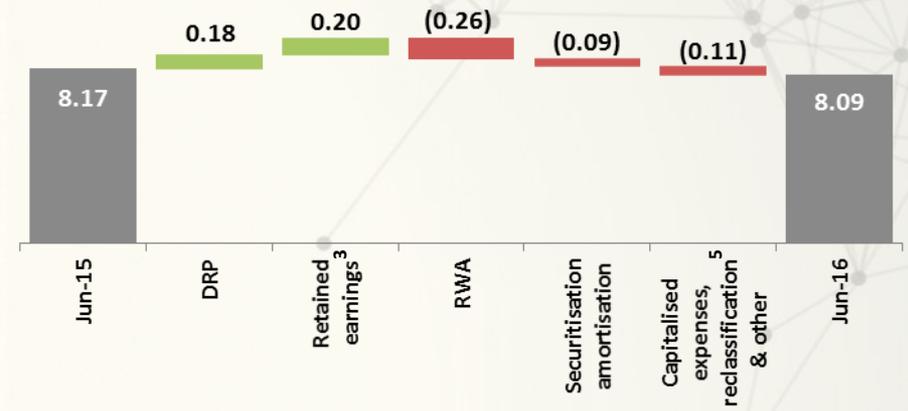


Capital position reflects low risk balance sheet

Total capital (%)



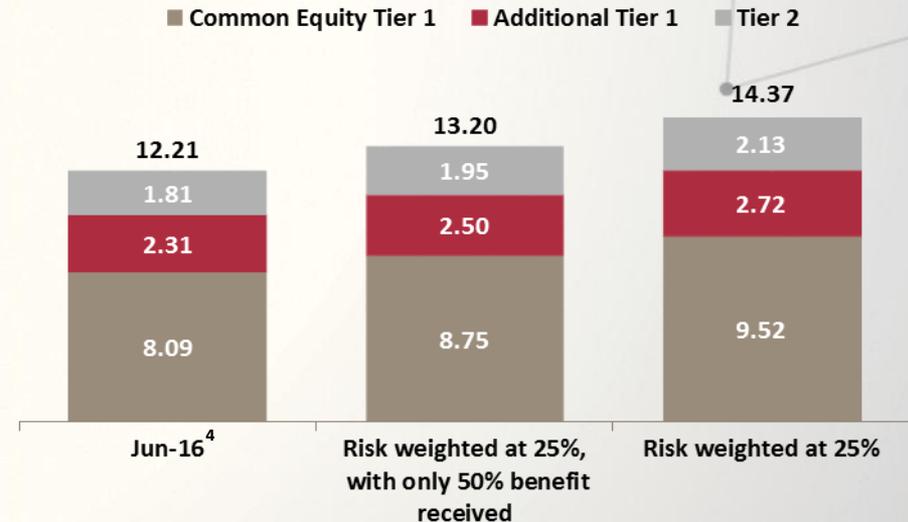
CET1 movement



S&P RAC ratio²



Possible capital scenarios for residential portfolio (%)



1. Shows pro-forma impact to capital adequacy ratios of the Rural Finance acquisition which was completed on 1 July 2014

2. S&P RAC ratio, Major 2,3 & 4 as at 30 Sept 2015, Major 1 as at 31 Dec 2015 & BEN as at 30 June 2015

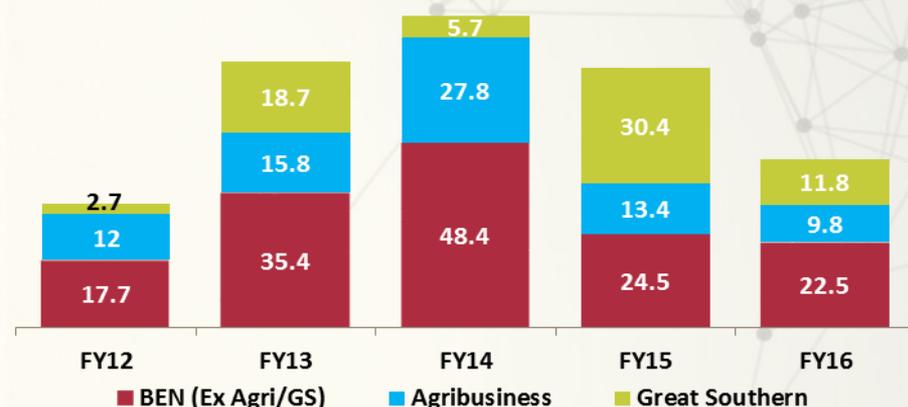
3. Unrealised Homesafe revaluation revenue excluded from increases in retained earnings was 10bps 4. Residential lending portfolio average RWA of 39%.

5. Included in the 11bps movement in CET1 for Reclassification is 6bps from the changes to certain loan products terms and conditions

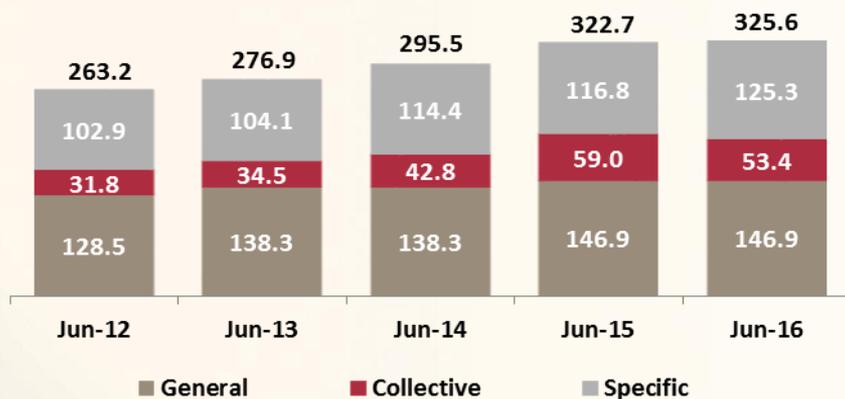
Bad and doubtful debts

- Bad and doubtful debts charge of \$44.1 million, down 35% from prior year
- Portfolio remains well secured, with low LVRs
- Agribusiness credit trends returning to normal after spike from QLD cattle exposures
- \$4m collective provision overlay for rural dairy exposures

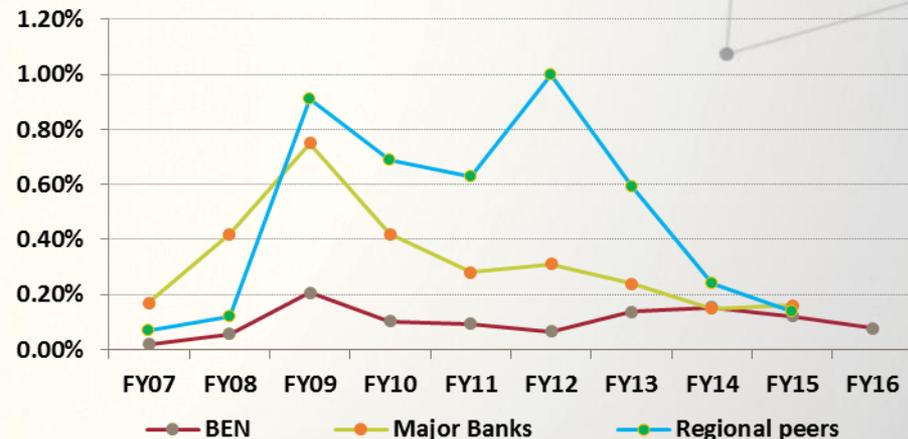
Bad and doubtful debts expense (\$m)



Provisions for doubtful debts (\$m)



BDD / Loans¹

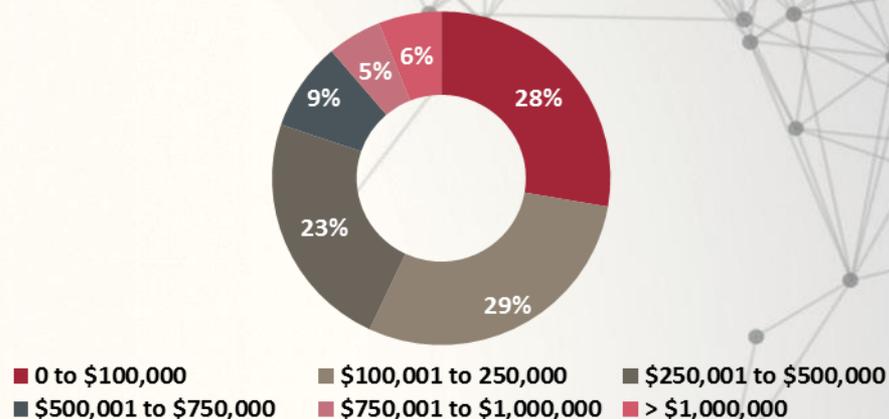


1. Company data

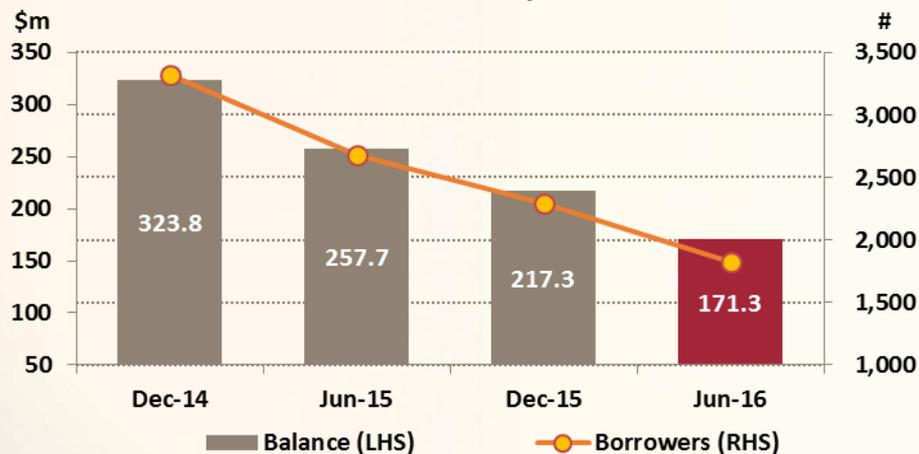
Great Southern paying down as expected

- Total loans net of specific provisions has reduced by 47%, from \$323.8m to \$171.3m since 31 December 2014
- Specific and collective provisions at June 2016 were \$23.7m and \$19.1m respectively
- Collective provision overlay tested and reduced by \$6.1m inline with portfolio movement
- Total borrowers:
 - 3,321 at December 2014
 - 1,821 at June 2016

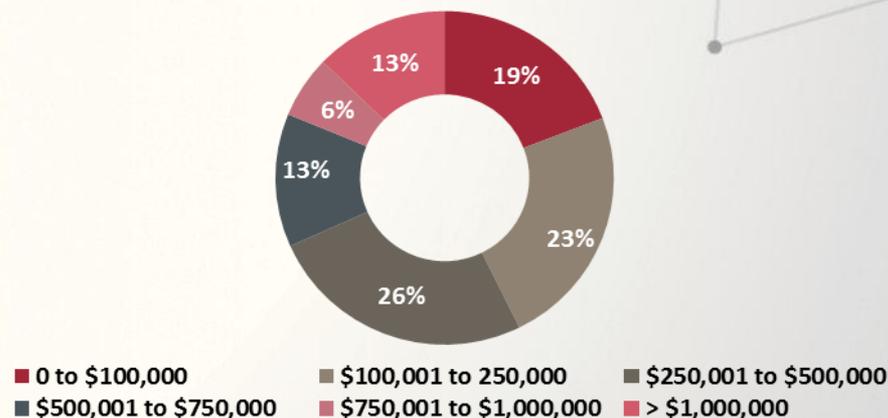
Loan size distribution¹



Great Southern portfolio



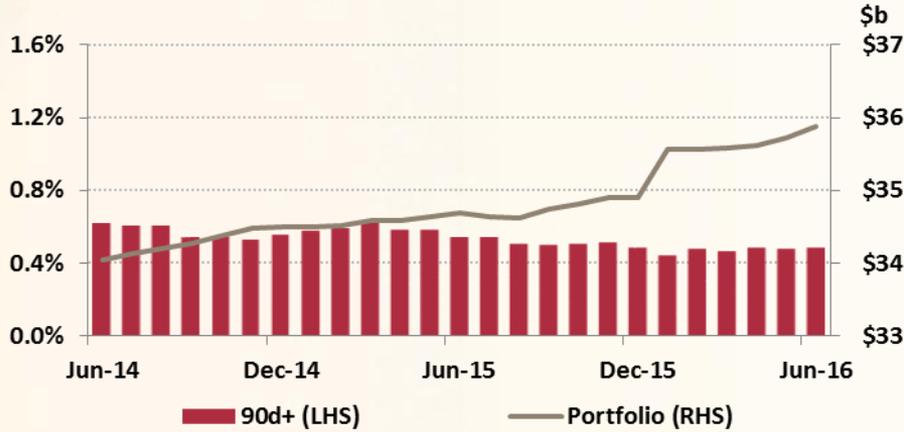
Obligor exposure¹



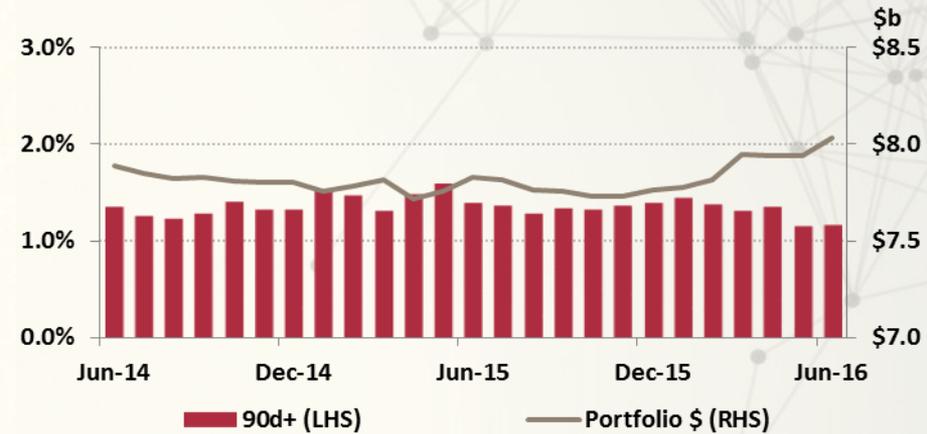
1 - Data as at 30 June 2016

Arrears remain benign

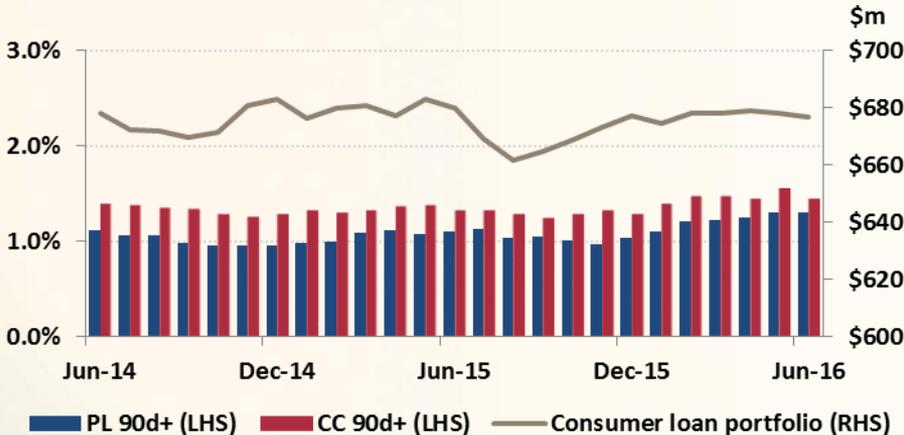
Residential Loan Arrears



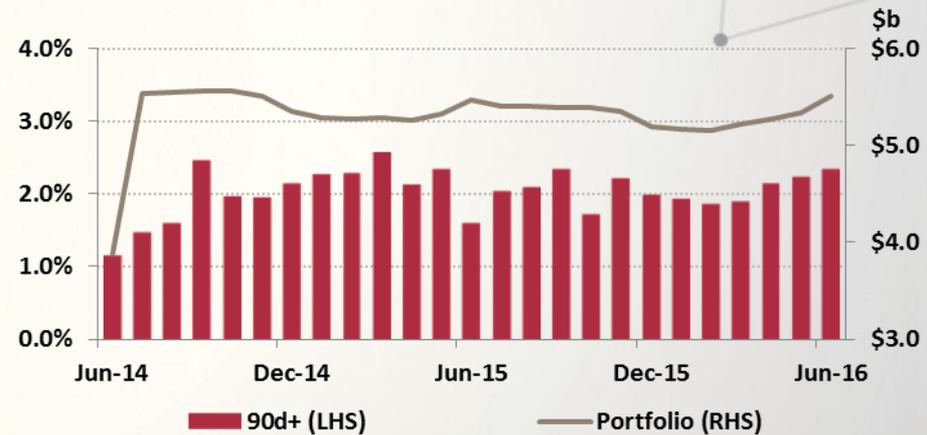
Business Loan Arrears



Consumer Loan Arrears



Rural Loan Arrears



Note - Data excludes commercial arrangement loans

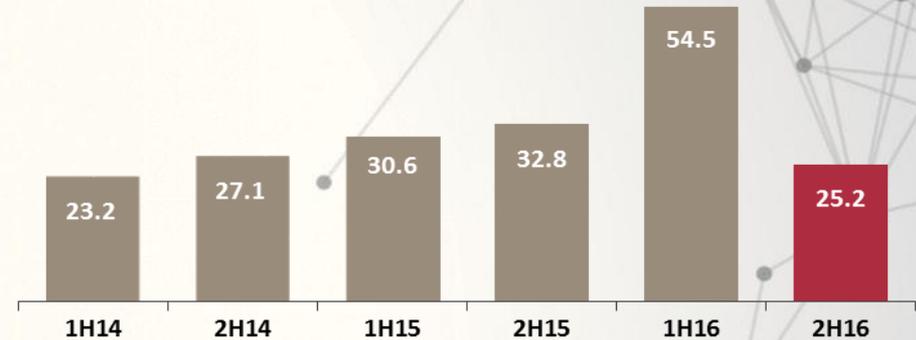
Homesafe investment property portfolio

- Average annual return on completed contracts since inception 9.1%, pre funding costs
- \$6.4m of overlay was released in 2H16, reducing the total overlay on the value of the portfolio to \$23.6m
- This total overlay reflects an assumed 3% increase in property prices for the next 18 months before returning to a long term growth rate of 6%
- Total funding provided \$343.6m at 30 June 2016

Residex index movement for 12 months¹



Homesafe income contribution (\$m)

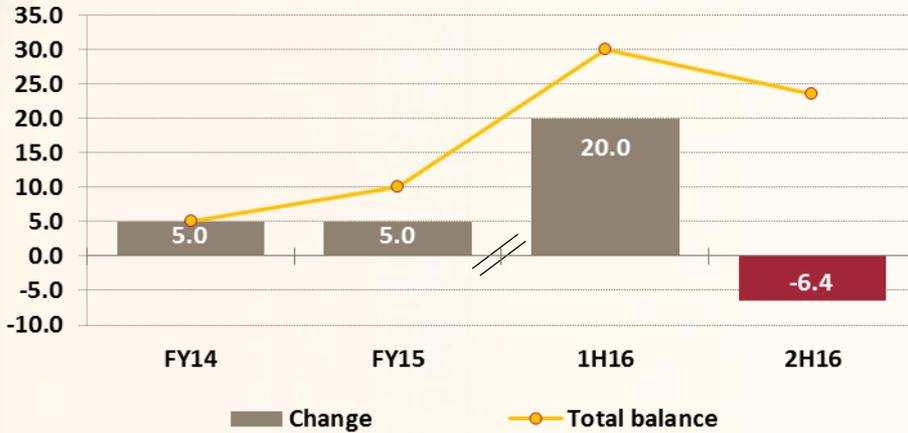


	FY14 (\$m)	FY15 (\$m)	FY16 (\$m)	1H16 (\$m)	2H16 (\$m)
Profit on sale	\$0.5	\$1.0	-\$0.1	\$1.1	-\$1.2
Discount	\$12.6	\$15.6	\$16.7	\$8.1	\$8.6
Property valuations	\$42.2	\$51.8	\$76.7	\$65.3	\$11.4
Portfolio overlay	-\$5.0	-\$5.0	-\$13.6	-\$20.0	\$6.4
Total income contribution	\$50.3	\$63.4	\$79.7	\$54.5	\$25.2
<i>Implied funding costs</i>	\$16.3	\$14.6	\$14.1	\$7.2	\$6.9
Portfolio balance	\$447.5	\$482.0	\$573.4	\$544.1	\$573.4

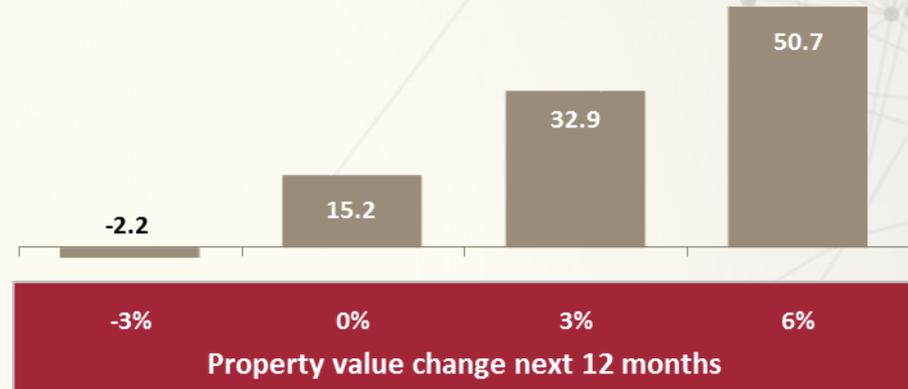
1. 12 months 31 May 2015 – 31 May 2016

Homesafe investment property portfolio

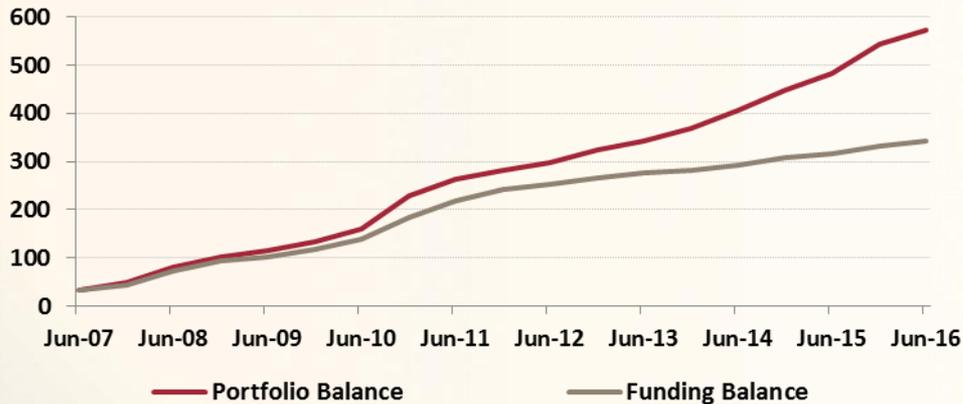
Portfolio overlay (\$m)



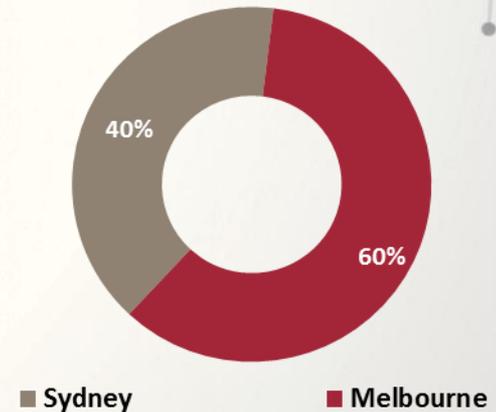
Homesafe income sensitivity for 12 months (\$m)¹



Homesafe portfolio & funding balance (\$m)



Homesafe portfolio distribution



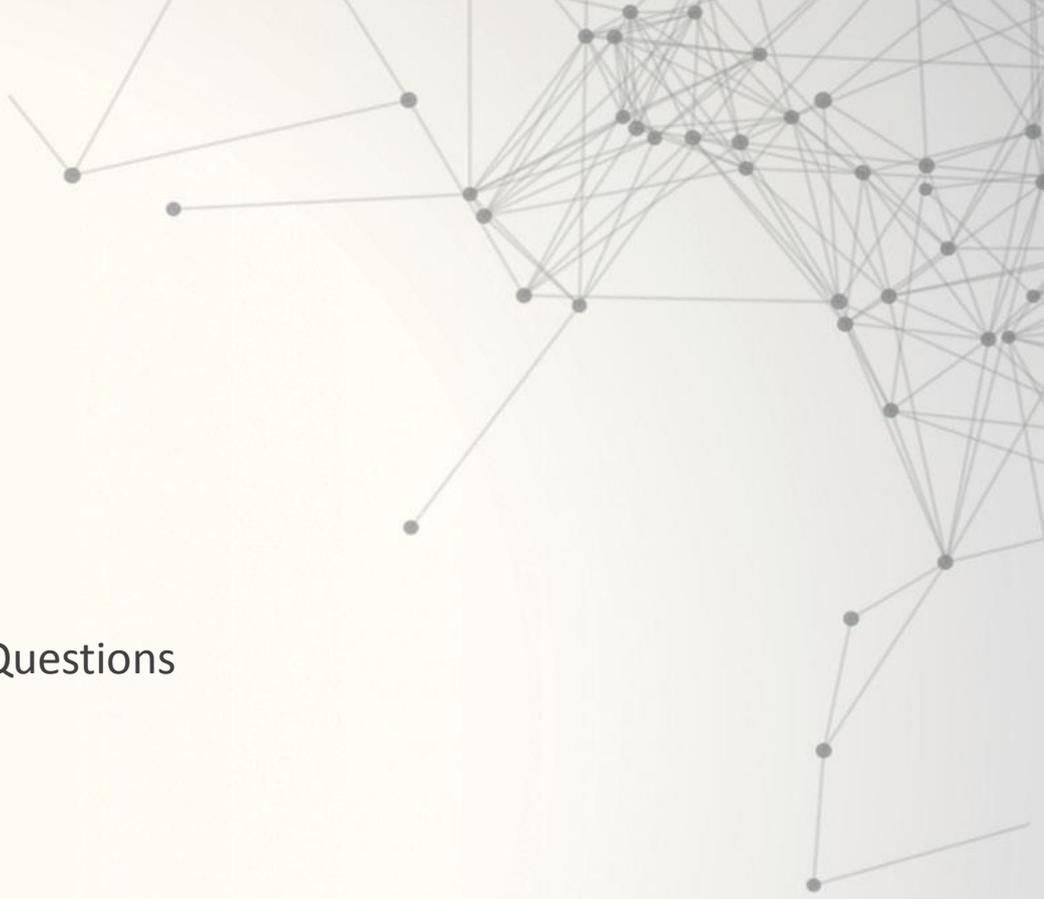
1. Income contribution sensitivities based on portfolio balance as at 30 Jun 16 with no new or completed contracts over the 12 months



Mike Hirst
Group Managing Director

Summary and outlook

- 1 Maintaining our premium position with customers
- 2 Managing as an advanced bank
- 3 Significant investments coming on stream in risk, productivity and digital
- 4 Strong capital position (particularly under Basel II)
- 5 Strong credit position
- 6 Strong funding position – NSFR compliant
- 7 Clear evidence of delivering on strategy



Questions

A network diagram of Australia, where nodes represent major cities and lines represent connecting routes. The network is dense in the eastern and southern coastal regions and sparser in the interior.

Appendices

Our vision, strategy and purpose

Our vision
is to be
Australia's
most
customer
connected
bank

Our strategy
is to focus on
the success
of our
customers,
people,
partners and
communities

We do this by:

- Taking a 100 year view
- Listening and responding
- Respecting every customer's choice, needs and objectives
- Partnering for shared success
- Empowering collaboration and inclusion
- Having a clear purpose that is supported by our values

AS A BANK WE ARE GOOD WITH **money**
BUT IT'S BIGGER THAN THAT. WE ARE MORE INTERESTED IN THE GOOD THAT MONEY CAN DO.

WE CARE ABOUT PEOPLE AND WHAT THEY CARE ABOUT.
PEOPLE SHOULD BE TREATED FAIRLY AND DECENTLY NO MATTER THEIR CIRCUMSTANCES.

WE KNOW PEOPLE WITH A PURPOSE MAKE GREAT THINGS HAPPEN

COMMUNITY IS AS IMPORTANT TO US AS IT IS TO ITS MEMBERS.

SHARE VALUE
WE STRIVE TO GROW AND SHARE WITH EVERYONE CONNECTED WITH OUR BUSINESS.

FUTURE
WE WEIGH ALL OF OUR DECISIONS BECAUSE THEY AFFECT THE FUTURE WE HELP TO CREATE.

OUR ACTIONS
DEFINE US MORE THAN OUR WORDS WILL.

Strategy & Purpose



How do we measure success?

Customer

- New to lost customers
- Average products per customer
- Customer advocacy

People

- Diversity
- Staff engagement
- Productivity

Partner

- Partner advocacy
- Partner performance

Risk

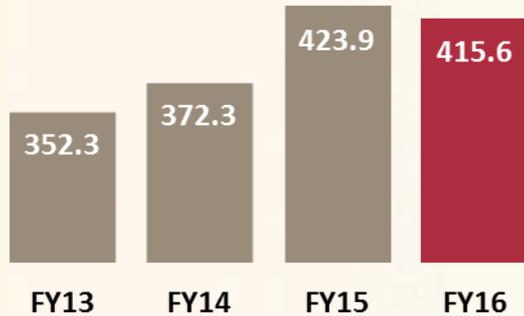
- Credit loss % risk weighted assets
- Liquidity & Funding

Financial

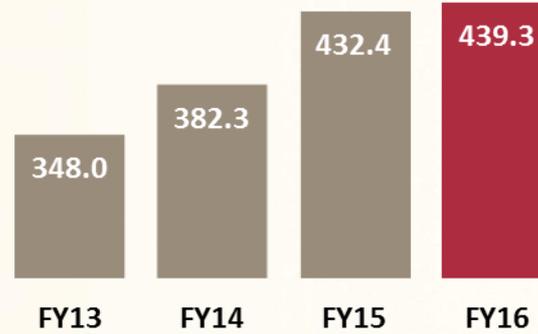
- Cash EPS
- ROTE
- ROA
- RAROC

Positive earnings progression

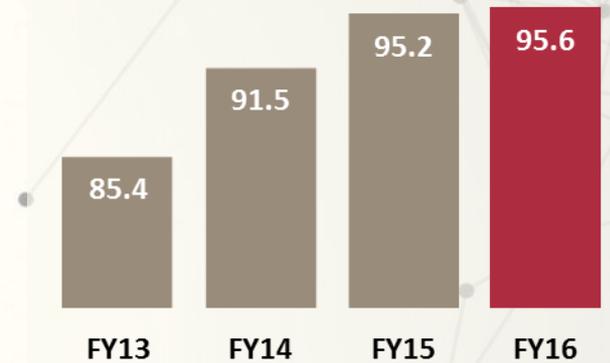
Statutory profit (\$m)



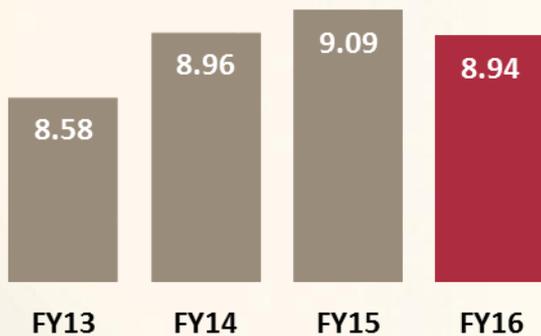
Cash earnings (\$m)



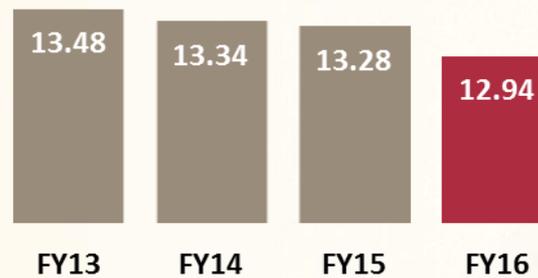
Cash earnings per share (cents)



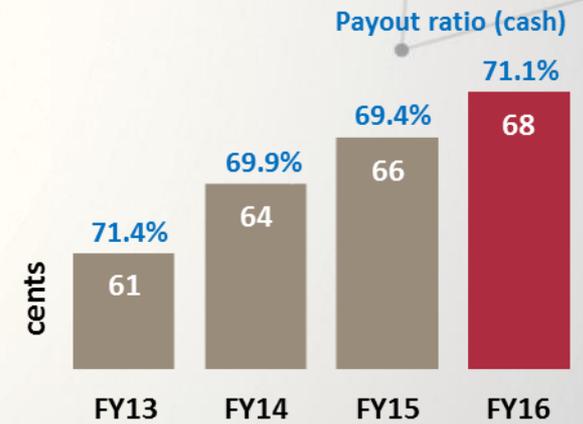
Return on equity (%)



Return on tangible equity (%)



Dividend per share (cents)



A complete portfolio of businesses

Brand	Segment	Business
 Bendigo Bank  DelphiBank	Local Connection	Provides a full range of consumer and business banking products and solutions
 AdelaideBank  BendigoWealth  Leveraged <small>The professional's choice</small>	Partner Connection	Third party banking, wealth and protection solutions
 RURAL BANK  RURAL FINANCE	Agribusiness	Solutions for agricultural farm businesses

Unique and valued customer proposition

- ★ #1 in the Forrester's Australian Customer Experience Index¹
- ★ Best rated Australian financial institution on the Corporate Reputation index² for two consecutive years
- ★ Bendigo SmartStart Super[®] awarded 5 star rating for outstanding value for 3 consecutive years³

Bendigo Bank

- #1 in Customer satisfaction⁵
- #2 in Credit card satisfaction⁶
- Best credit card⁷
- Best term deposit⁷
- Best innovative banking product⁹

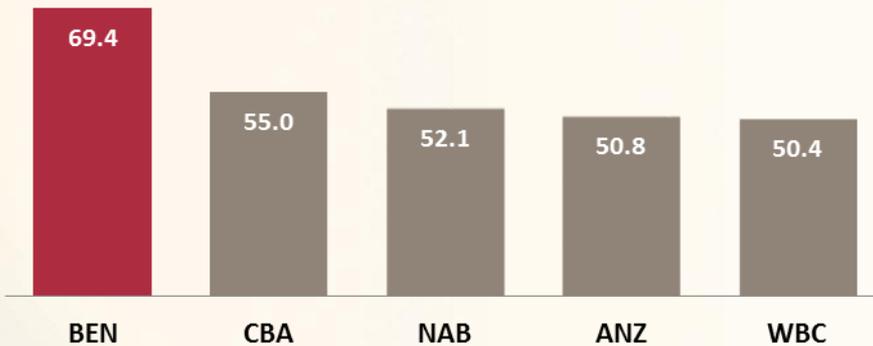
Rural Bank

- Best savings account⁹
- Best medium-term deposit¹⁰
- Canstar 5 Star Products for flexible saver, regular saver and SMSF saver³

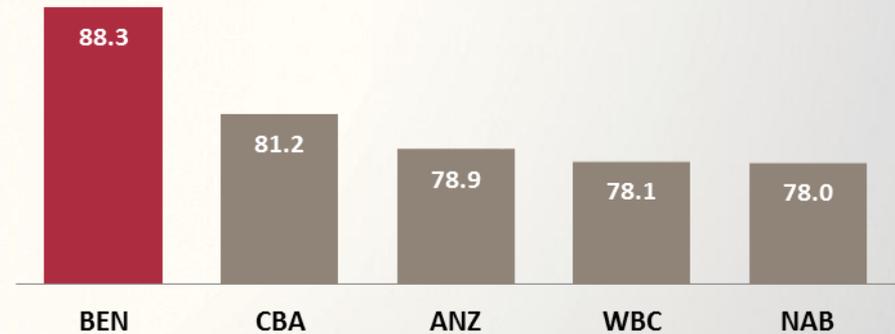
Leveraged

- #1 in Stockbroker satisfaction⁸
- #1 in Customer satisfaction⁸
- #1 in Planner satisfaction and advocacy⁸

Most likely to recommend⁴ (%)



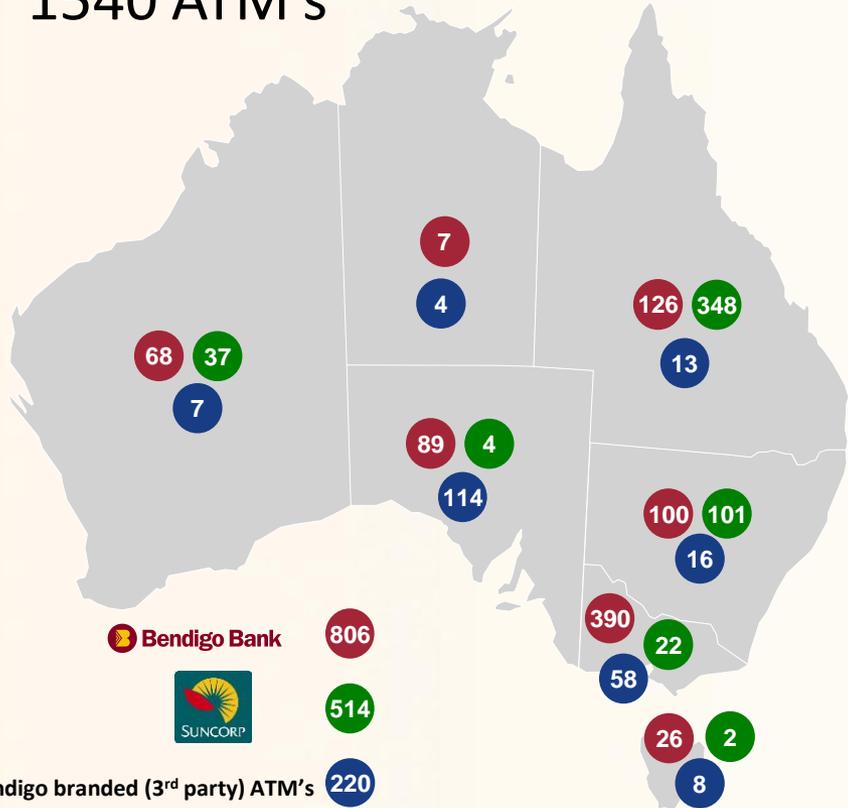
Retail customer satisfaction⁵ (%)



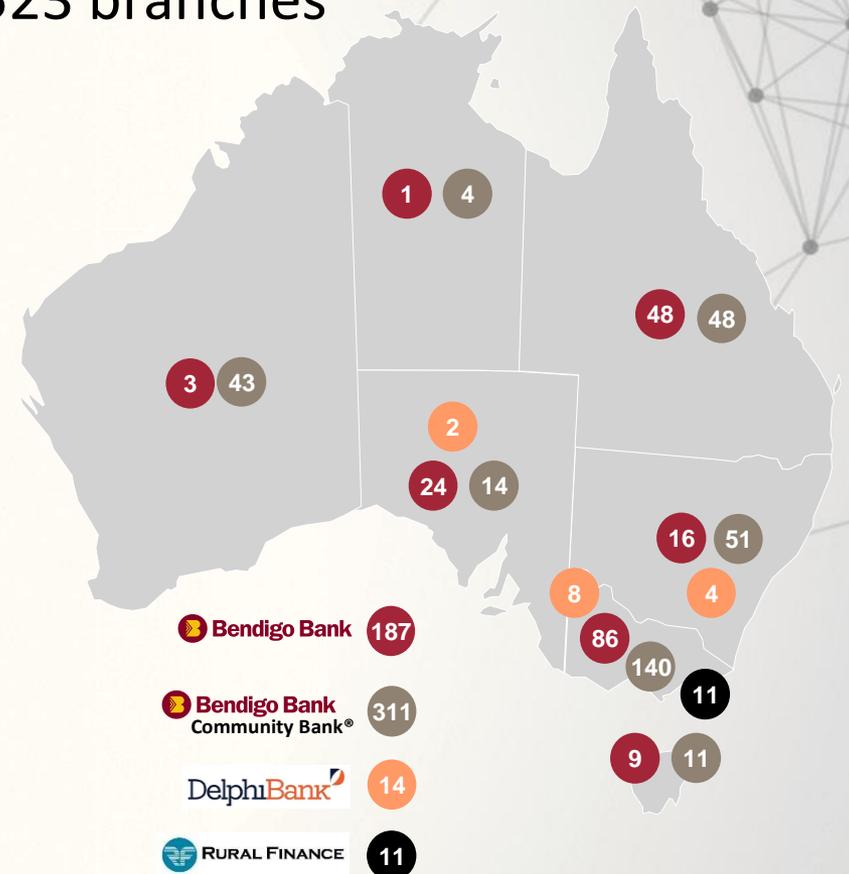
1. Forrester's Customer Experience Index Online Survey, Australia consumers, 2015 2. AMR Research Consultancy, (2015-2016)
 3. Canstar Star Ratings report (Superannuation 2013-2015; Transaction and Savings accounts 2015)
 4. Roy Morgan Research, High Advocate Main Financial Institution customers, 6 months to Jun 2016
 5. Roy Morgan Research, Consumer Banking Customer Satisfaction Report, 6 months to Jun 2016 (excluding foreign banks)
 6. J.D. Power Asia Pacific Australia Credit Card Satisfaction Study, 2016 7. Mozo People's Choice awards, 2015
 8. Investment Trends 2015 Margin Lending Broker report 9. Money magazine's Best of the Best awards, 2016 10. Mozo Experts Choice award 2016

Diverse geographic footprint

1540 ATM's



523 branches

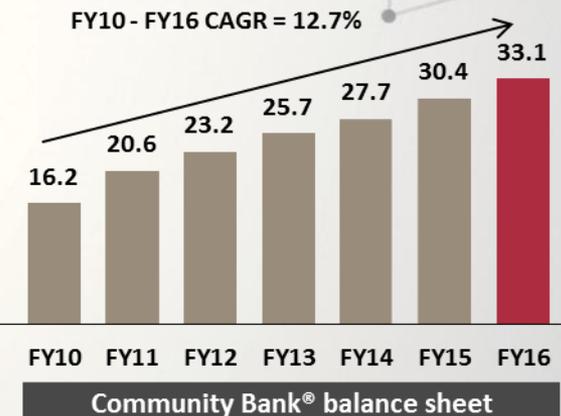
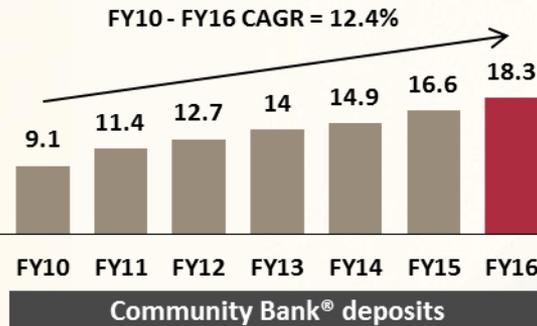
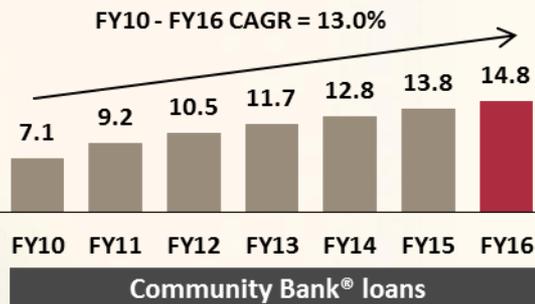


The Community Bank® model 18 years old

- Over \$148m in community grants¹ since inception – delivering tangible benefits for these communities and our business
- 311 Community Bank branches with more than 90 in communities where there is no alternative provider
- Proven, reliable and cost effective distribution strategy



Community Bank® growth (\$bn)

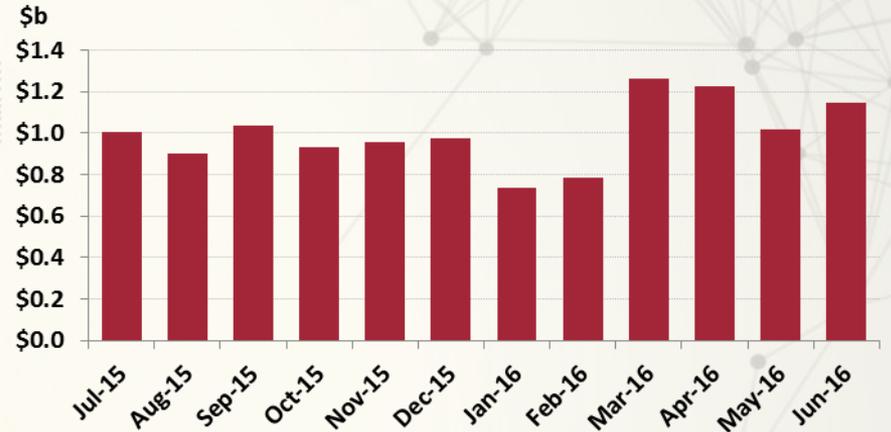


1. Includes total sponsorships, donations and contributions

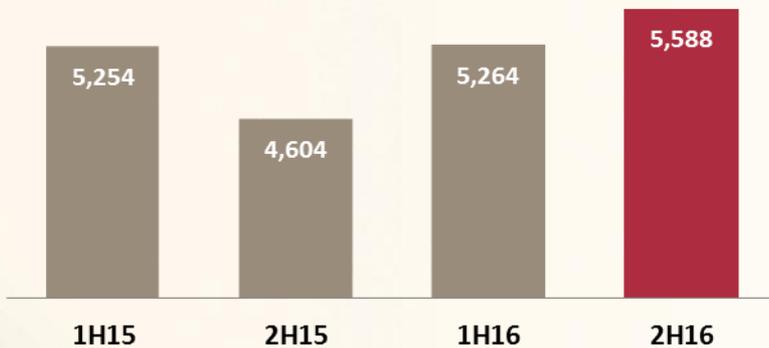
Growth in residential loan approvals

- 11% growth in Offset portfolio since June 2015
- 44% of home loan customers are ahead of minimum repayments, with 28% of customers 3 or more repayments ahead¹

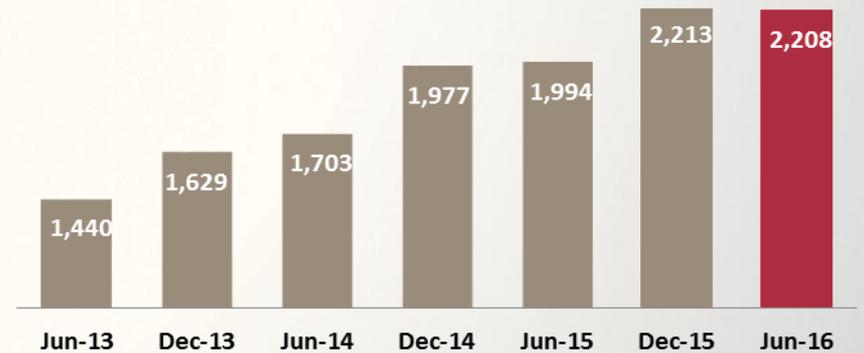
Settlements²



Total residential loan approval (\$m)



Offset account portfolio (\$m)



1. Excludes amounts held in Offset facilities

2. Data excludes Rural Bank, Rural Finance & Delphi

Specific provisions

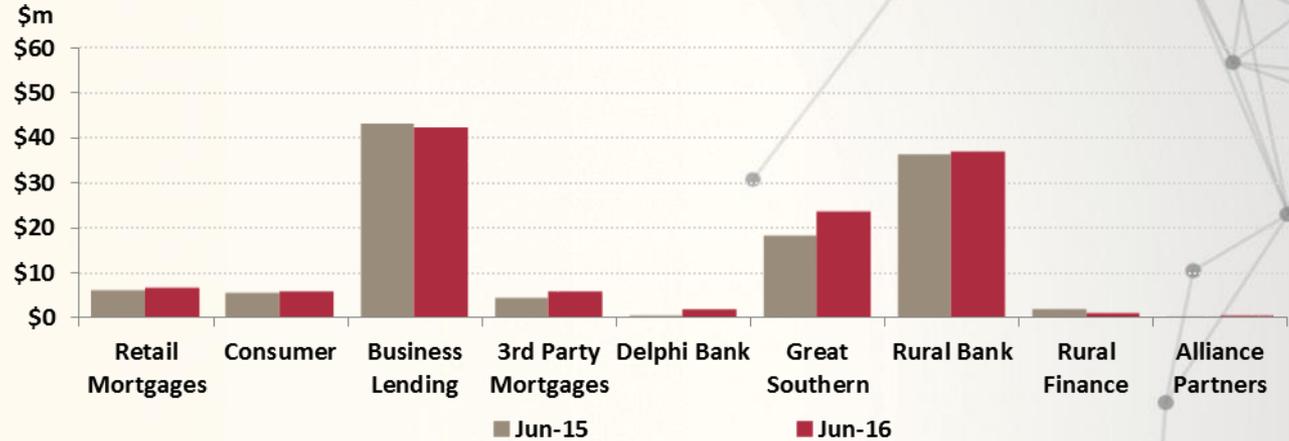
Specific provision
balance (\$m)



As at Jun 2016

Represented by
→

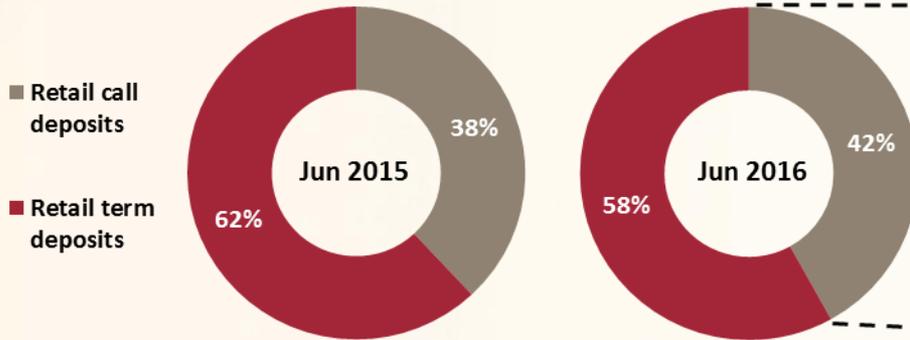
Specific provisions breakdown



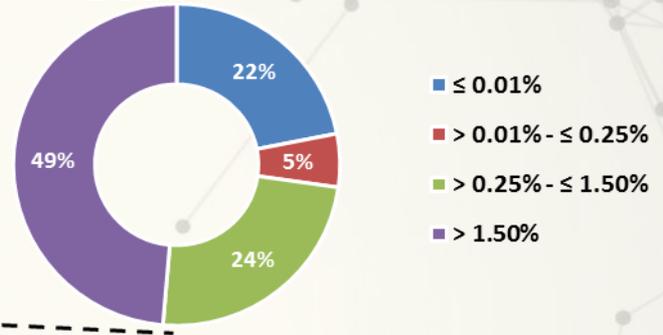
Provision as % of each portfolio's gross loans	Retail Mortgages	Consumer	Business Lending	3 rd Party Mortgages	Delphi Bank	Great Southern	Rural Bank	Rural Finance	Wealth	Alliance Partners	BEN total
June 2015	0.03%	0.52%	0.60%	0.03%	0.03%	6.19%	0.96%	0.11%	-	0.02%	0.21%
June 2016	0.03%	0.54%	0.58%	0.03%	0.11%	11.48%	0.97%	0.07%	-	0.03%	0.22%
Portfolio as % of gross loans	38.4%	1.9%	12.8%	29.5%	3.3%	0.4%	6.6%	3.0%	3.0%	1.1%	100%

Funding

Retail deposit composition



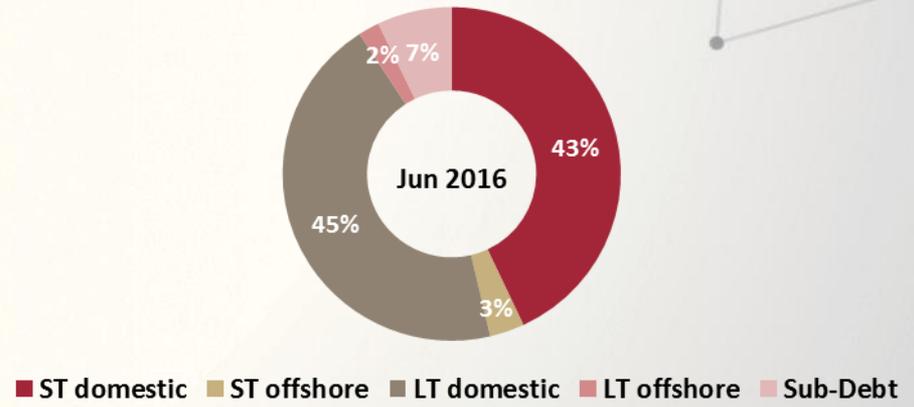
At-call deposit funding costs



Retail term deposit retention rate¹



Wholesale funding composition



1. Company data

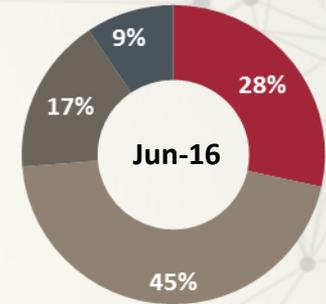
Key capital ratios & LVR breakdown

Key capital ratios (%)

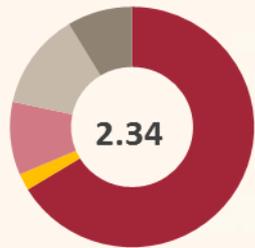
	1H15	2H15	1H16	2H16
Common equity tier 1	8.14	8.17	8.24	8.09
Additional tier 1	1.88	2.43	2.44	2.31
Tier 1 Capital	10.02	10.60	10.68	10.40
Tier 2	2.17	1.97	1.98	1.81
Total regulatory capital	12.19	12.57	12.66	12.21
Risk weighted assets (RWA) (\$bn)	34.5	34.7	34.5	36.5

Residential LVR breakdown

0% - 60%	28%
60%-80%	45%
80%-90%	17%
90%+	9%

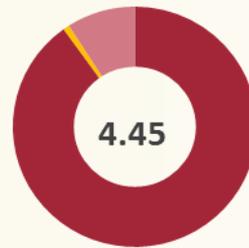


Group Economic Capital² (\$b)



- Credit Risk
- Market Risk
- Op Risk
- Business Risk
- Other

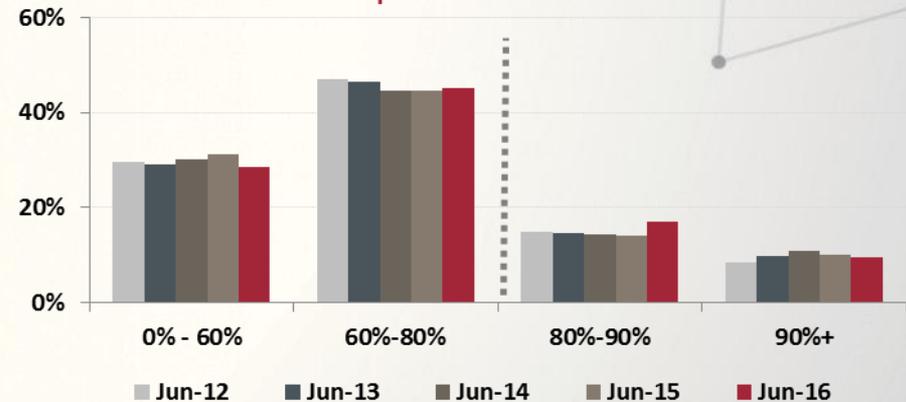
Group Regulatory Capital (\$b)



- Credit Risk
- Market Risk
- Op Risk

Residential loan-to-value profile

74% of portfolio with LVR ≤ 80%

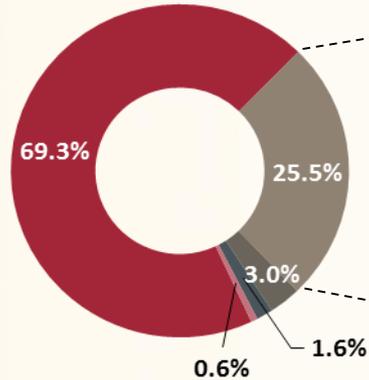


1. Breakdown of LVRs for by residential mortgages at 30 June 2016 by origination
 2. Calculated using a combination of internal models and standardised measures

Secure and low risk loan portfolios

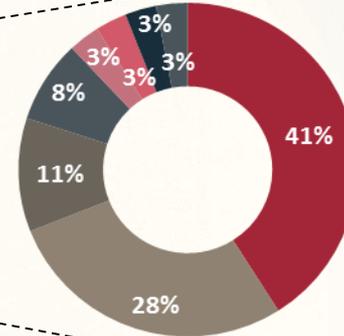
BEN loan composition¹

- Residential mortgages
- Commercial mortgages
- Listed securities & managed funds
- Unsecured
- Other



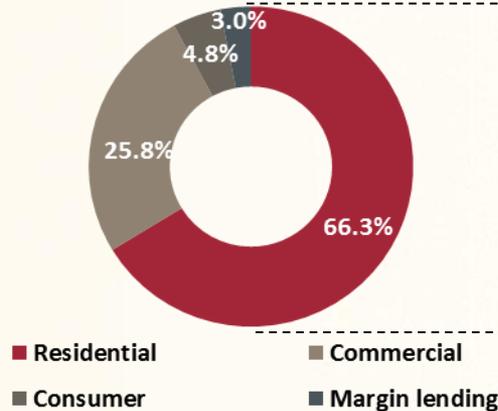
Commercial breakdown

- Agri, forestry & fishing
- Rental, hiring & real estate
- Other
- Construction
- Finance & insurance
- Retail trade
- Accom & food services
- Health Care & Social assist



BEN loan composition²

- 98.4% secured
- 97.8% secured by mortgages and listed securities
- Residential mortgages
 - average LVR 58.1%
 - 62% owner occupied
- Margin Lending
 - 80% of portfolios hold ≥ 4 stocks
 - Average LVR 39.6%



Residential Mortgages ³	Jun-16	Jun-15	Jun-14
Owner occupied	62.4%	64.8%	65.1%
Investment	37.6%	35.2%	34.9%
Lo Doc	2.4%	2.9%	3.9%
Retail mortgages	54.9%	53.6%	52.0%
Third Party mortgages	45.1%	46.4%	48.0%
Mortgages with LMI	30.0%	35.1%	37.9%
Average LVR	58.1%	58.8%	62.4%
Average loan balance	\$212k	\$203k	\$198k
90+ days past due	0.49%	0.55%	0.62%
Impaired loans	0.08%	0.09%	0.12%
Specific provisions	0.03%	0.03%	0.03%
Loss rate	0.01%	0.01%	0.01%
Variable	67.4%	64.1%	70.0%
Fixed	32.6%	35.9%	30.0%
First home owners % portfolio	6.0%	5.9%	7.1%

1. Loan data represented by security as per page 20 in the 4E.

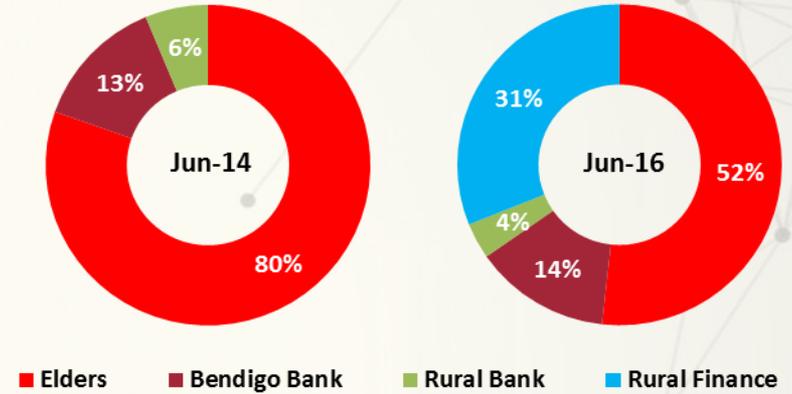
2. Loan data represented by purpose

3. Excludes Delphi Bank data

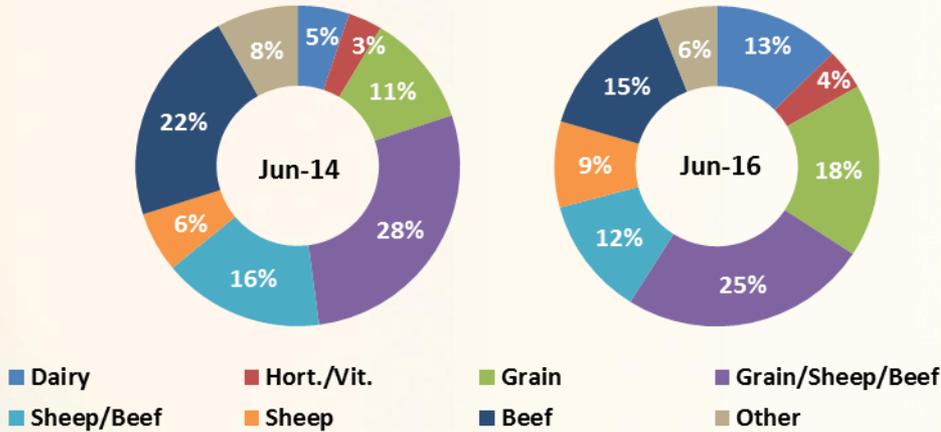
Agri-business diversification

- Improved channel distribution
- Well diversified portfolios by industry and geography

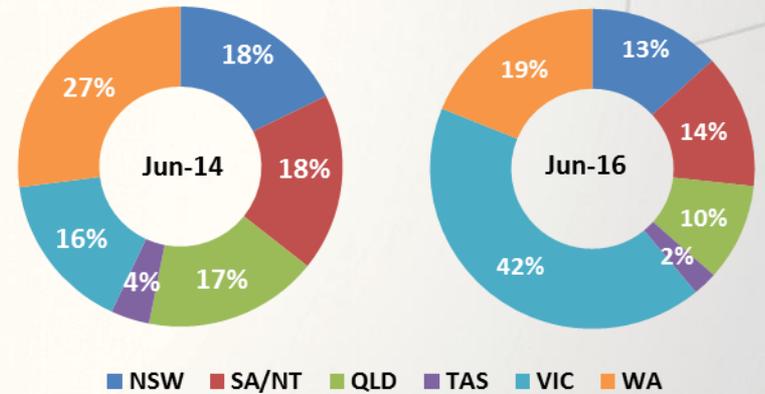
Channel distribution



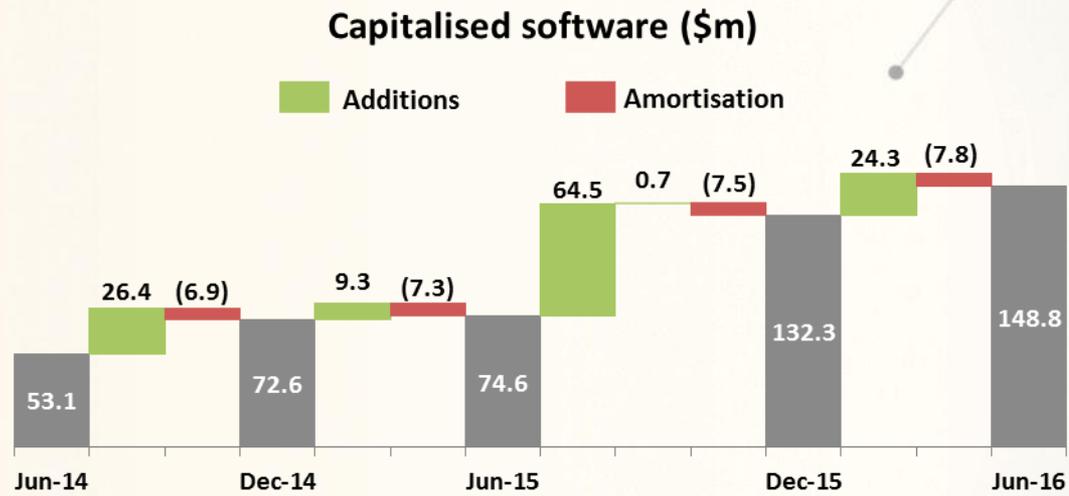
Exposure by Industry



Exposure by state



Technology investment



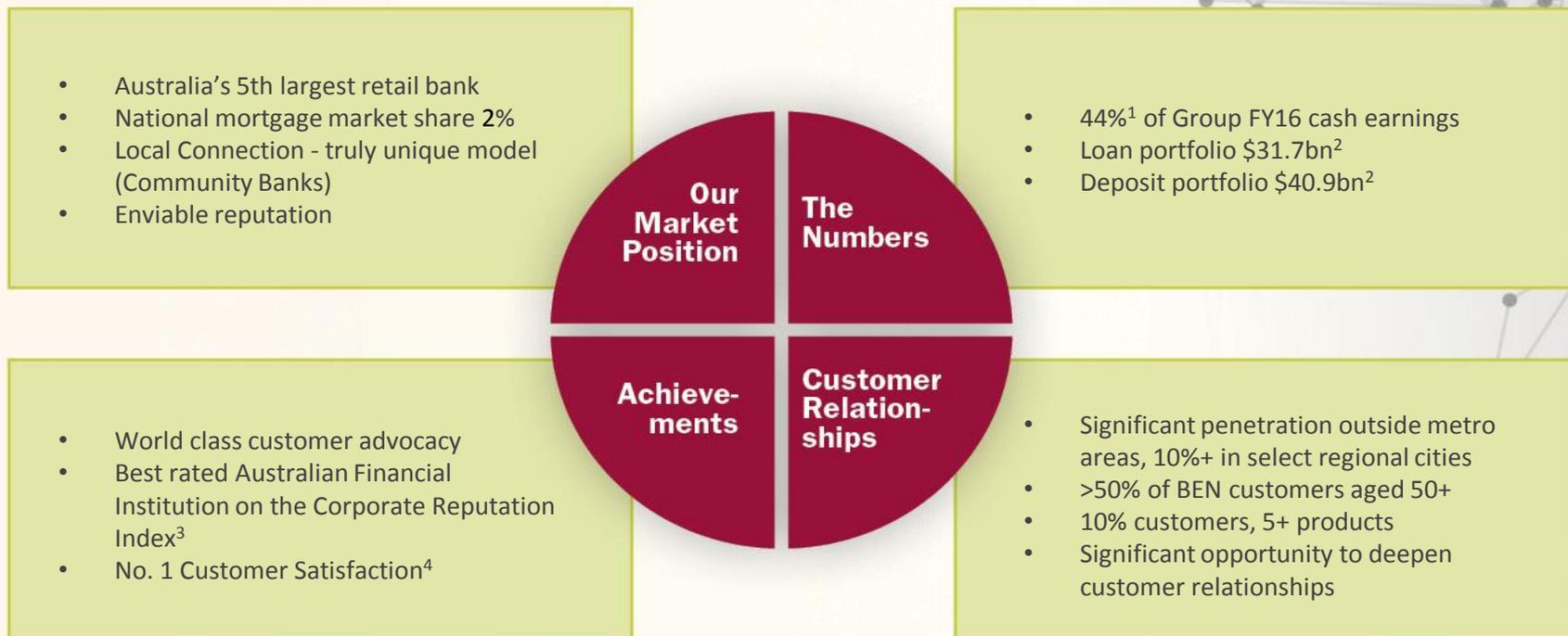
Local Connection

Key focus areas:

- 1** Broaden mobile face-to-face distribution
- 2** Deepen penetration into small business communities
- 3** Build sustainable & mutually profitable partnerships
- 4** Accelerate investment in Melbourne & Sydney
- 5** Invest in our people, attract and retain talent



Local Connection – Current state



1. Company data as at 30 June 2016 (cash basis) beginning on p17 in the 4E (excluding central functions)

2. Company data as at 30 June 2016 - p19 in the 4E

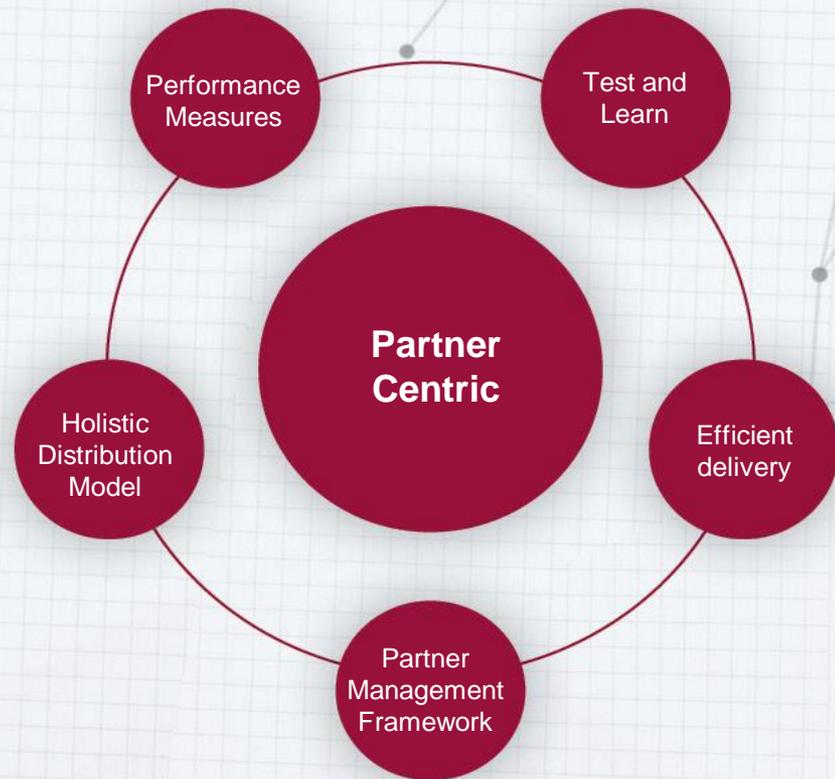
3. AMR Research Consultancy, (2015-2016)

4. Roy Morgan Research, Consumer Banking Customer Satisfaction Report, 6 months to Jun 2016 (major and regional banks)

Partner Connection

Key focus areas:

- 1** Leverage new system and performance measurement capabilities
- 2** Execute on Portfolio Funding opportunities
- 3** Wealth cost to income improvement
- 4** Local Connection alignment
- 5** Expand partner relationships



Partner Connection – Current state



1. Company data as at 30 June 2016 (cash basis) beginning on p17 in the 4E (excluding central functions)

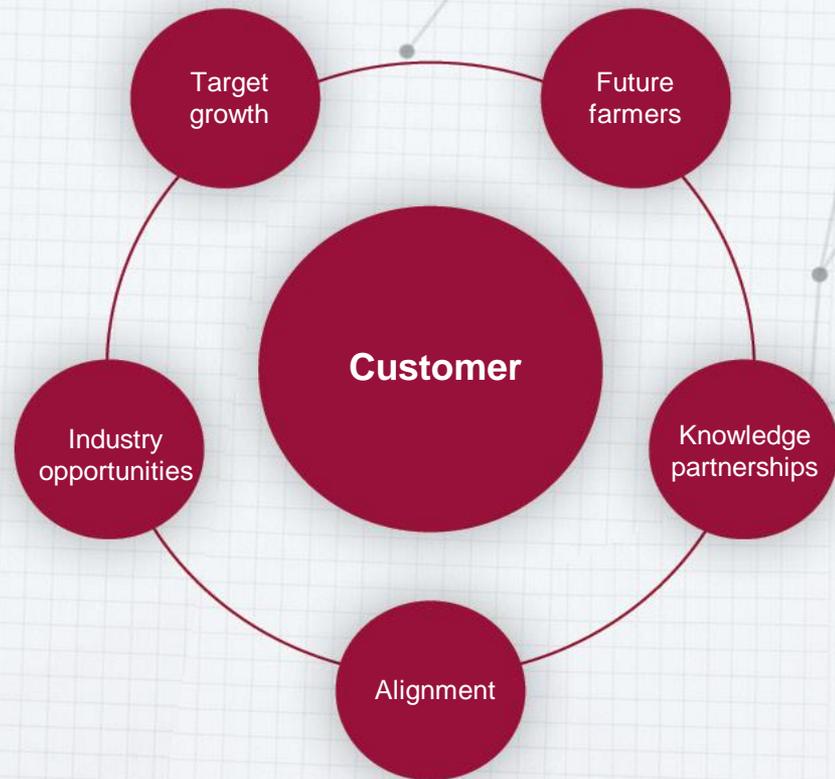
2. Company data as at 30 June 2016, p19 in the 4E

3. Canstar Star Ratings report (Superannuation 2013-2015)

4. Investment Trends 2015 Margin Lending Broker report

Key focus areas:

- 1** Targeting growth markets aligned with our specialisation and experience
- 2** Enabling future farmers
- 3** Innovation and knowledge partnerships
- 4** Aligned systems, processes, people and partners
- 5** Exploring the agriculture industry to identify market opportunities



Agribusiness – Current state



1. Company data as at 30 June 2016 (cash basis) beginning on p17 in the 4E (excluding central functions)

2. Company data as at 30 June 2016, p19 in the 4E

3. Money magazine's Best of the Best awards, 2016

4. Mozo Experts Choice award 2016

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