



Results Presentation

For the half year ended 31 December 2014

Mike Hirst
Managing Director

Richard Fennell
Chief Financial Officer

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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 4D for reconciliation to statutory profit.

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- Overview
- Financial performance
- Summary and outlook
- Appendices

Mike Hirst

Group Managing Director

Our half year result

Financial performance - statutory profit after tax

- Statutory profit after tax \$227.3m
- Benefit from tax issue finalisation and Cuscal investment
- Interim dividend of 33.0¢, fully franked¹

Financial performance - cash basis earnings

- Cash earnings of \$217.9m
- Cash earnings per share 48.1¢
- Return on average tangible equity 13.39%
- Return on average ordinary equity 9.16%

Balance sheet management

- NIM maintained at 2.24%
- Strong Basel III compliant liquidity position
- Basel III CET1 ratio increased by 12bps half on half to 8.14%²
- \$292m additional Tier 1 capital issued in October
- Total capital increased 80bps half on half to 12.19%²

Credit

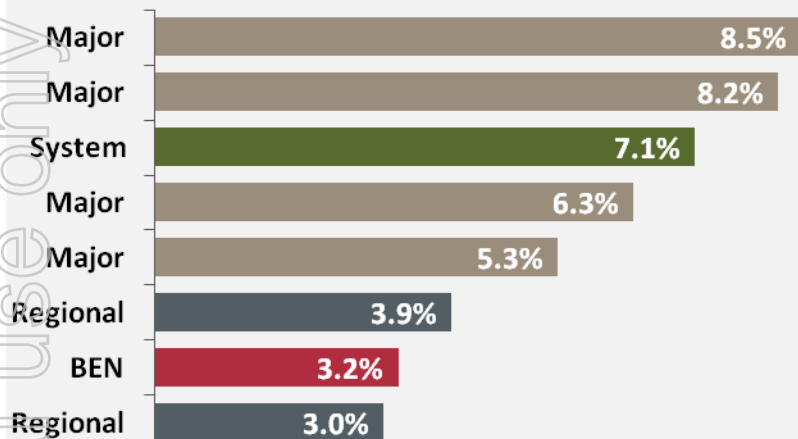
- Great Southern settlement agreement approved by the Supreme Court of Victoria
- QLD cattle property exposure continuing to reduce
- Residential mortgages performing well

1. Ex-dividend date is 24 February 2015, record date is 26 February 2015, and dividend payment date is 31 March 2015.

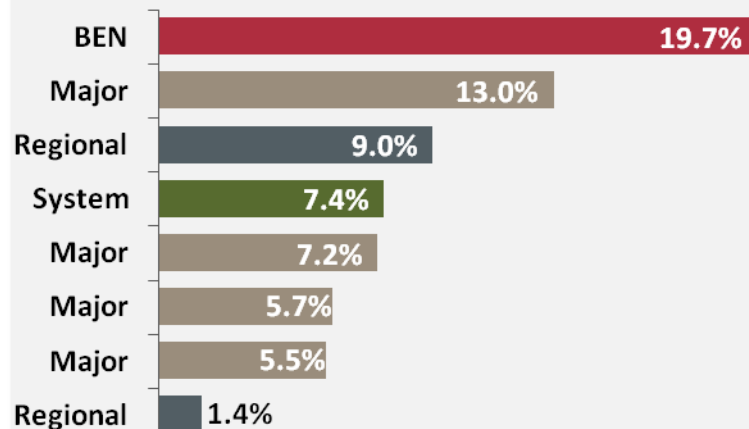
2. Capital ratio details based on pro-forma impact to capital adequacy for the Rural Finance acquisition which was completed 1 July 2014

First half growth outcome

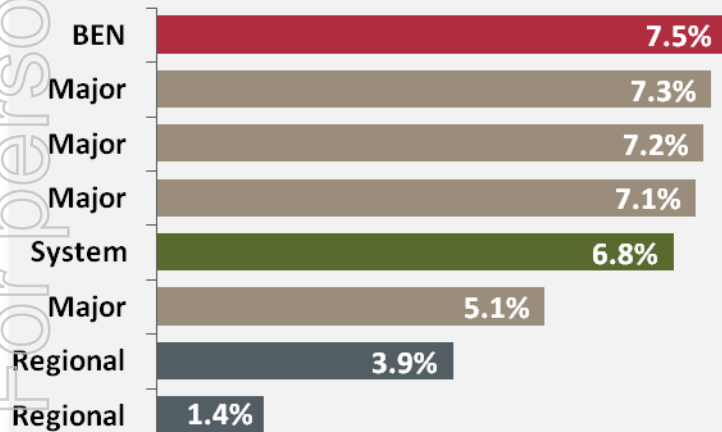
Housing lending growth¹



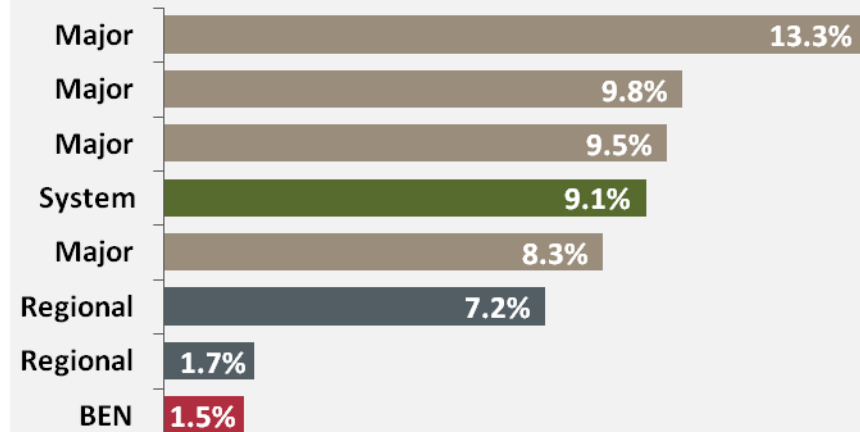
Business lending growth¹



Total lending growth¹



Total deposit growth¹



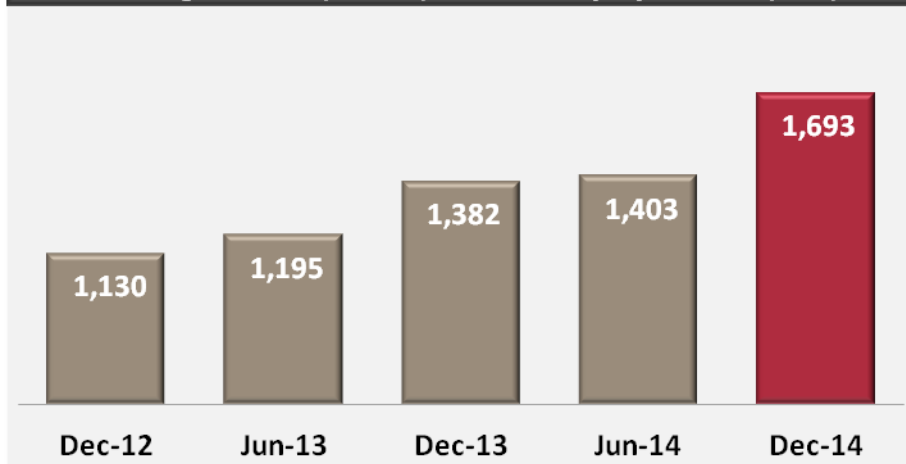
Source: APRA/RBA statistics December 2014

1. Data is based on 6 month growth (annualised)

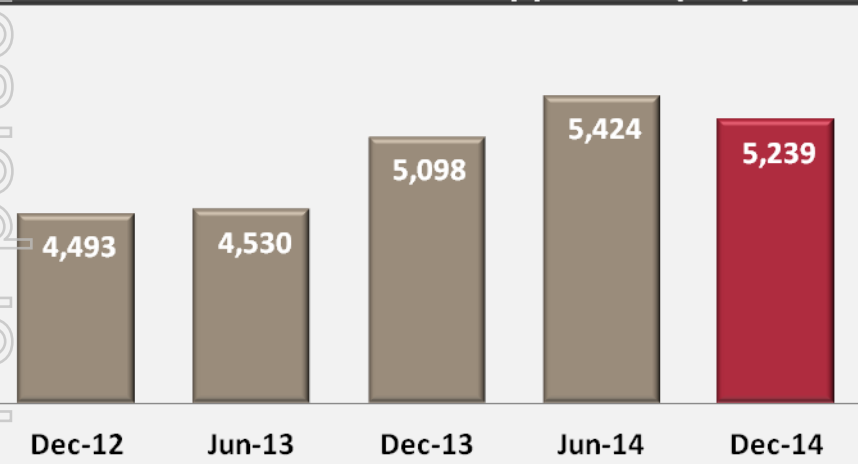
Excess repayments remain high

- Amortisation of back book impacting net growth, with a 20% increase in excess repayments half on half
- Seasonality continues to be evident in loan growth
- Residential approvals up on prior corresponding period

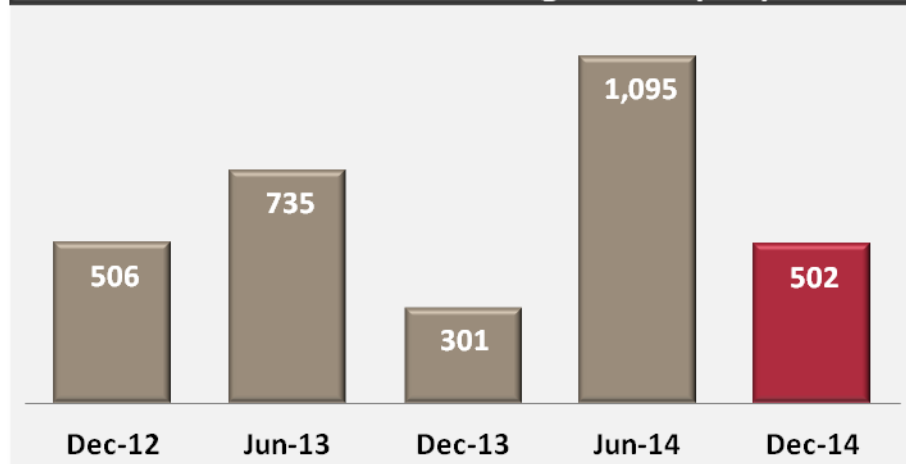
Bendigo Bank (retail) excess repayments (\$m)



Total residential loan approvals (\$m)



Total residential loan growth¹ (\$m)



1. Adjustment to Jun-14 loan growth of \$704m has been made to take into account a change to certain loan products terms and conditions

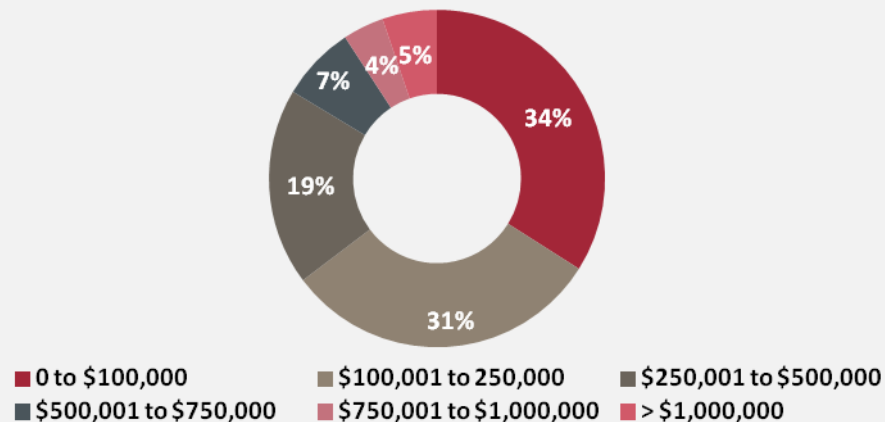
Great Southern

- The Supreme Court of Victoria approved the terms of settlement of all class actions brought by investors in Great Southern managed investment schemes
- Borrowers acknowledged that their loan deeds are valid and enforceable
- BEN waived accrued but unpaid default interest that had not been recognised as revenue
- Total arrears of \$311.4m at December 2014
- Specific and collective provisions at December 2014 were \$9.8m and \$11.8m respectively
- Since Court approval in December, over 300 customers have proactively chosen to repay in excess of \$20m in overdue loans

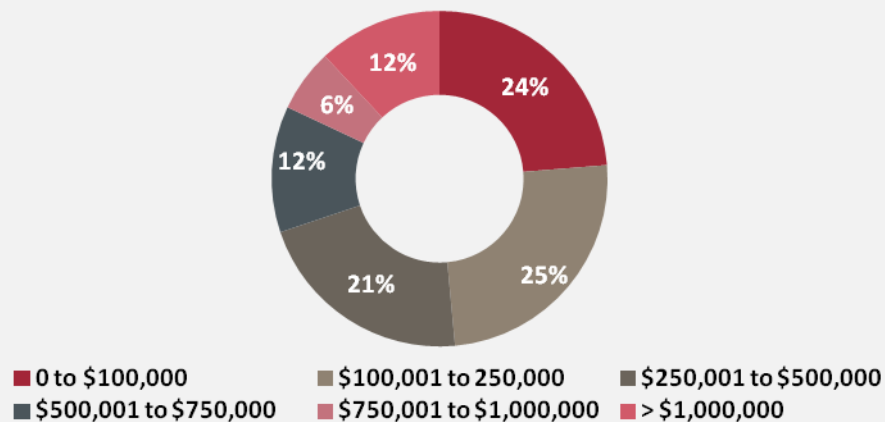
Pool summary statistics

Total number of Loans:	5,480
Total current value of all loans	331,951,370
Max Loan Size	2,522,686
Avg Loan Size	60,575

Current loan size distribution



Current obligor exposure



Note - Data as at 31 December 2014

Positioned for a fast changing environment

Economic

- Employment
- Low interest rate
- Confidence
- Ageing population

- Continued wealth investment
- Price for risk

Market

- Low growth
- Competitive dynamics
- Consumer propensity to reduce debt

- Level playing field
- Customer advocacy and staff engagement
- Alliance Bank model

Regulatory

- FSI / Basel
- Basel III liquidity

- Strong capital position
- LCR compliance
- Basel II Advanced accreditation

Technology

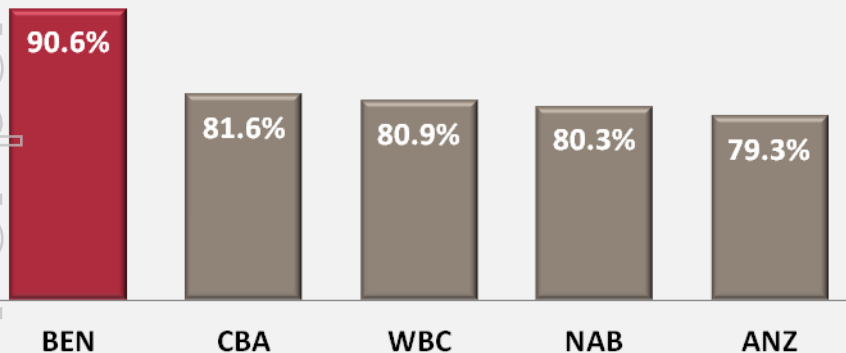
- Market disruptors
- Consumer driven design
- Open architecture

- Partnering
- Investment in user interface
- Core systems
- Disposability

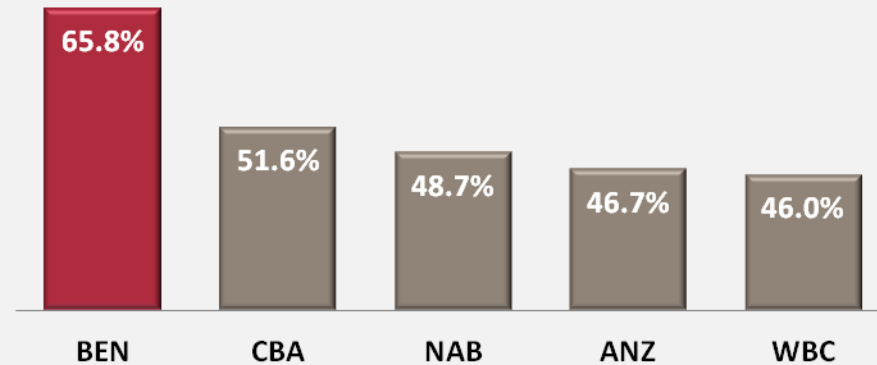
Unique and valued customer proposition

- ★ Ranked number one ASX listed Bank for Retail and Business customer satisfaction^{1,2}
- ★ Business bank of the year³ for 2011, 2012, 2013 and all 11 months awarded for 2014
- ★ Voted one of Australia's most trusted brands⁴
- ★ Listed in BRW's Top 50 Innovative Companies for 2014
- ★ Bendigo SmartStart Super[®] awarded 5 star rating for outstanding value for 2 consecutive years⁵

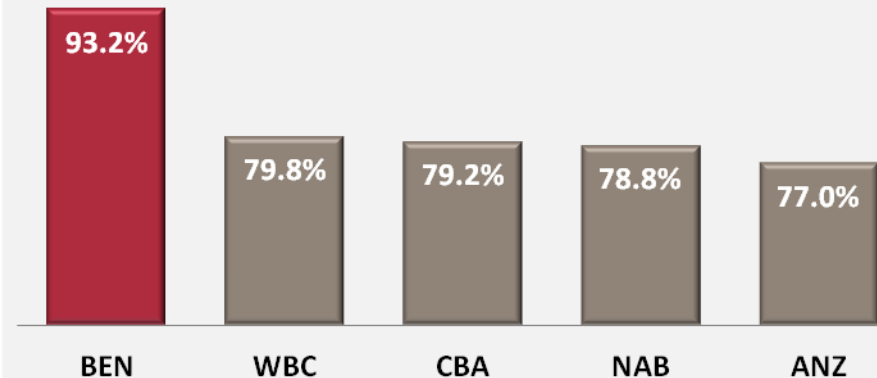
Retail customer satisfaction²



Most likely to recommend¹



Home loan customer satisfaction¹



1. Roy Morgan Research, High Advocate Customers, 6 month average to December 2014

2. Roy Morgan Research, Consumer Banking Satisfaction Report, December 2014, average 6 month sample

4. Readers Digest Trusted Brands 2014

5. Canstar

3. Roy Morgan – Business bank of the year award

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- **Consumer responsive**
- **Mobile technology**
- **Disposable solutions**
- **Innovation through partnering**



Find us in the App store

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- New EasySaver account
- 35% of accounts opened are new customers
- 75% domiciled to a branch
- Resonating with younger demographic

**Account
Opening
Online**



- Launched mid 2014
- 1,600 merchants
- Convenient, mobile and easy to use
- Payments on the go using your mobile phone

GoPos® Lite



- BRW top 50 most innovative companies
- Finovate Europe 2015
- Apple Pay alternative with Community benefit
- Open Platform

redy



- Launched on mobile devices
- 3 releases since initial launch in late October 2014
- Increased functionality
- Over 200k active users

e-banking



- Launched February 2015
- 24/7 mobile Business Banking advice
- 34% of registered customers are visiting miBanker daily
- Business Bank of the Year

miBanker



- Launched November 2014 through Community Sector Banking
- Responding to the needs of the NFP sector
- First group of projects have been fully funded

act.



Richard Fennell

Chief Financial Officer

At a glance

	1H15	2H14	1H14	Change 1H15 vs 2H14	Change 1H15 vs 1H14
Cash earnings	\$217.9m	\$196.4m	\$185.9m	10.9%	17.2%
Statutory NPAT	\$227.3m	\$191.6m	\$180.7m	18.6%	25.8%
Cash EPS	48.1¢	46.5¢	45.0¢	3.4%	6.9%
Net interest margin	2.24%	2.24%	2.23%	-	1 bps
Expense to income ratio	55.6%	55.7%	55.6%	(10 bps)	-
Expense to average assets	1.32%	1.32%	1.31%	-	1 bps
Return on tangible equity ¹	13.39%	13.38%	13.30%	1 bps	9 bps
Return on equity ¹	9.16%	9.08%	8.83%	8 bps	33 bps
Dividend per share	33.0	33.0	31.0¢	-	6.5%

Balance sheet	1H15	Change 1H15 vs 2H14	Change 1H15 vs 1H14	Capital and funding	1H15	Change 1H15 vs 2H14	Change 1H15 vs 1H14
Total assets	\$65.4b	0.6%	8.3%	CET1 capital ²	8.14%	12 bps	28 bps
Total liabilities	\$60.5b	0.6%	8.2%	Total capital ²	12.19%	80 bps	147 bps
RWA's	\$34.5b	5.8%	11.0%	Deposit funding	78.09%	26 bps	(67 bps)

1: Cash earnings basis

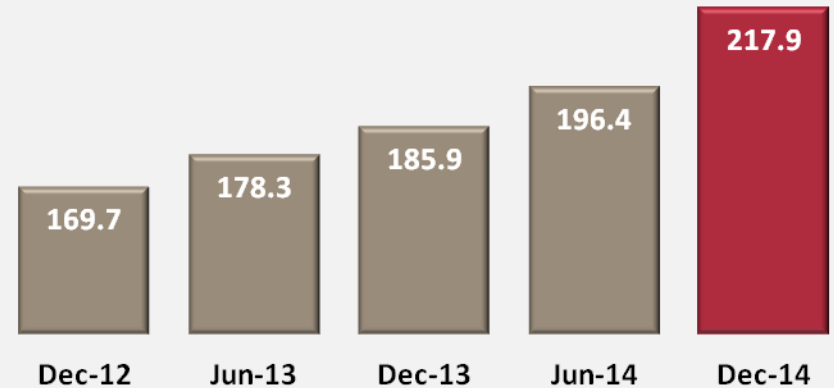
2: Capital details based on pro-forma impact to capital adequacy for the Rural Finance acquisition which was completed 1 July 2014

Financial performance

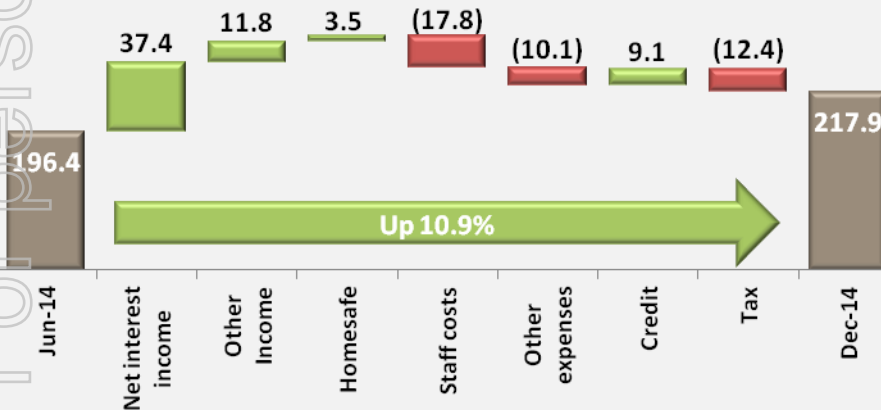
Solid cash earnings growth

- Margin maintained despite competitive environment
- Solid contribution from Homesafe portfolio
- Wage inflation and project / technology investment driving higher cost base
- RFC improved margin and increased costs
- Improving credit outcome

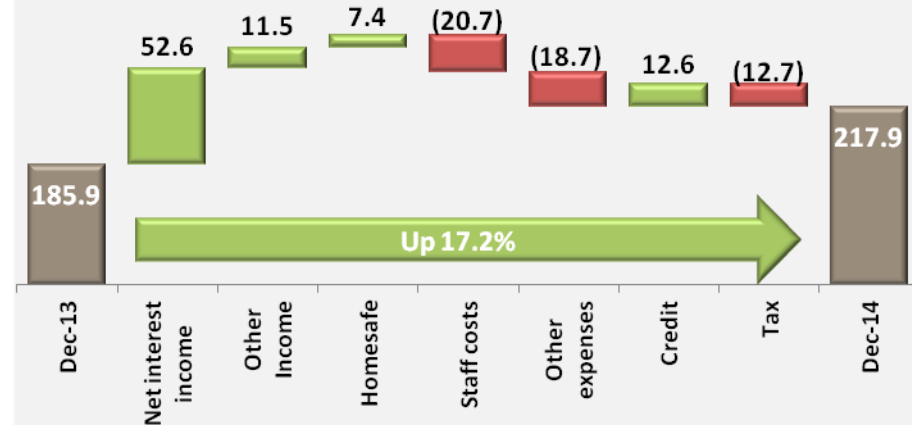
Cash earnings (\$m)



Cash earnings 2H14 - 1H15 (\$m)

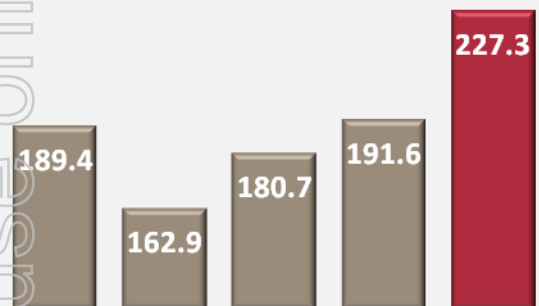


Cash earnings 1H14 - 1H15 (\$m)



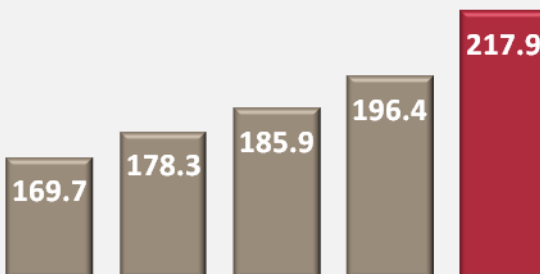
Positive earnings momentum

Statutory profit (\$m)



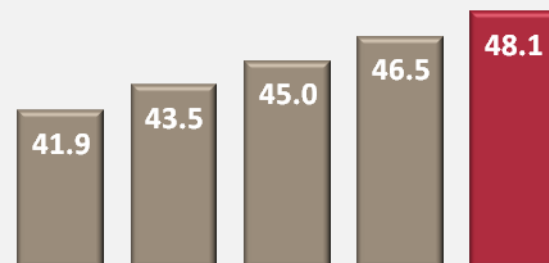
Dec-12 Jun-13 Dec-13 Jun-14 Dec-14

Cash basis profit (\$m)



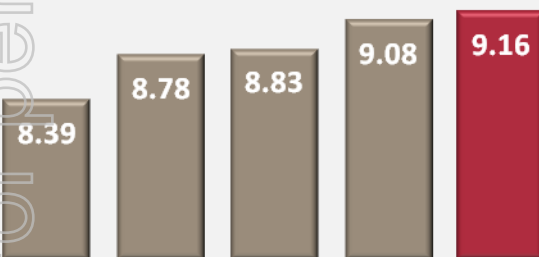
Dec-12 Jun-13 Dec-13 Jun-14 Dec-14

Cash earnings per share (cents)



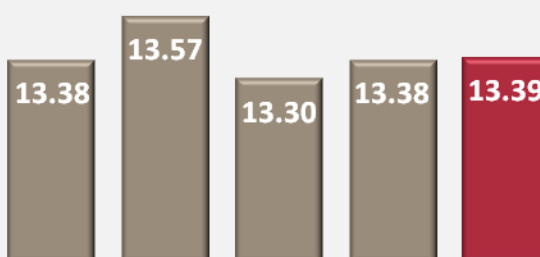
Dec-12 Jun-13 Dec-13 Jun-14 Dec-14

Return on equity (%)



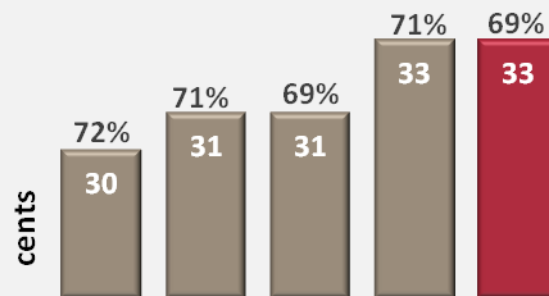
Dec-12 Jun-13 Dec-13 Jun-14 Dec-14

Return on tangible equity (%)



Dec-12 Jun-13 Dec-13 Jun-14 Dec-14

Dividend & payout ratio (cash)

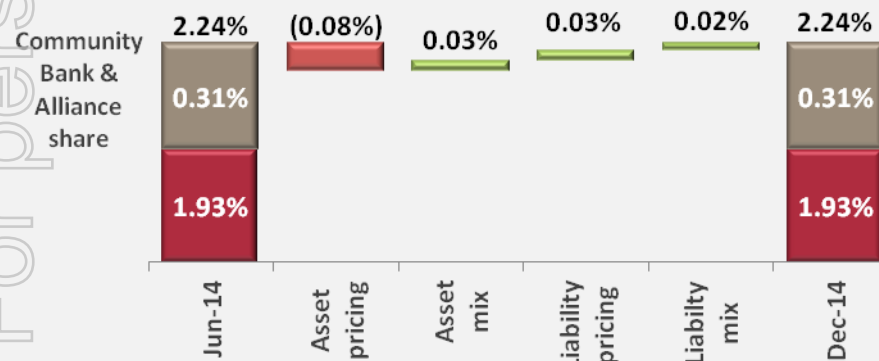


Dec-12 Jun-13 Dec-13 Jun-14 Dec-14

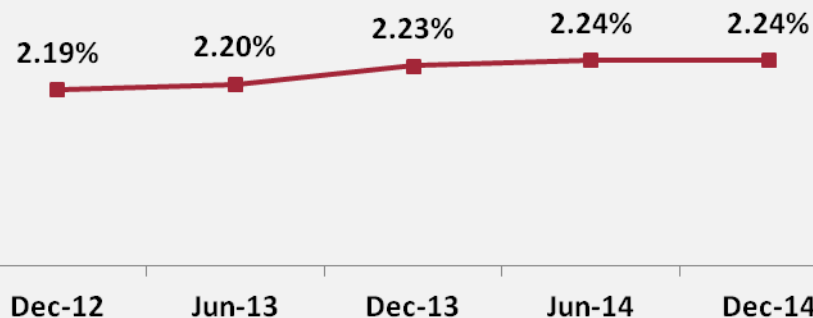
Net interest margin

- Flat NIM reflects disciplined approach to pricing in a competitive environment
- Negative impact of 8bps due to heightened lending competition
- 3bps positive impact to the asset mix largely driven by RFC acquisition
- 2H15 will include costs of committed liquidity facility and increased HQLA holdings for Basel III

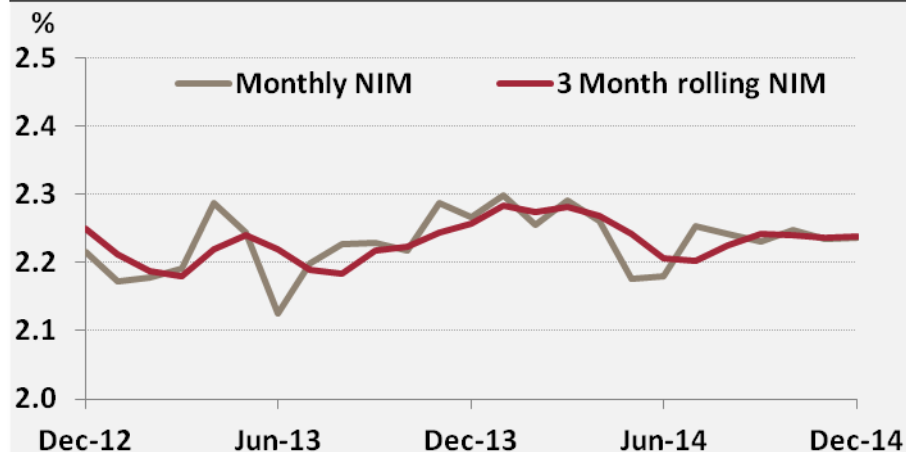
Net interest margin movement



Net interest margin (%)



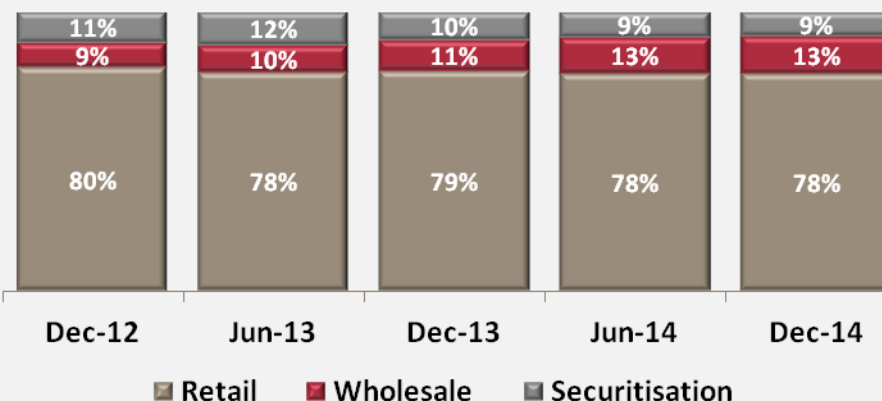
NIM movement



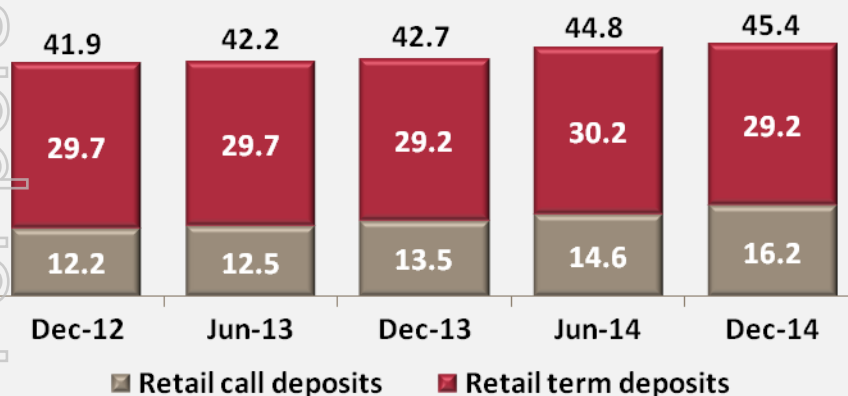
Flexible funding structure

- Leveraging core strengths of the retail brand and network
- \$600m RMBS issue in December 2014
- Strong growth in at-call across a range of Retail deposit products
- Basel III liquidity transition successfully completed

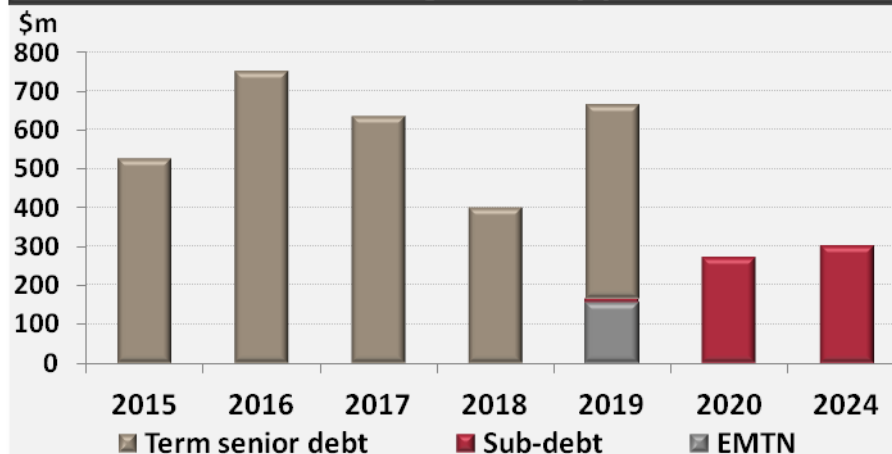
Historical funding mix



Retail deposit balances (\$bn)



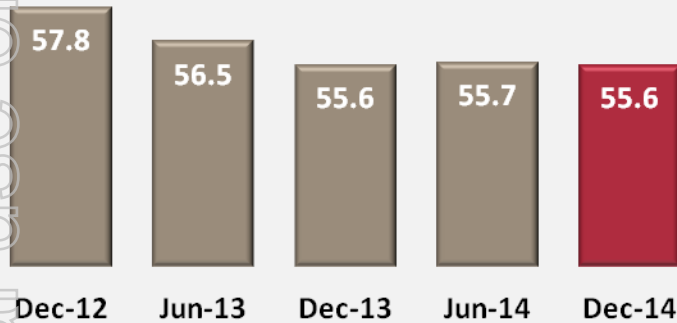
Term funding maturity profile



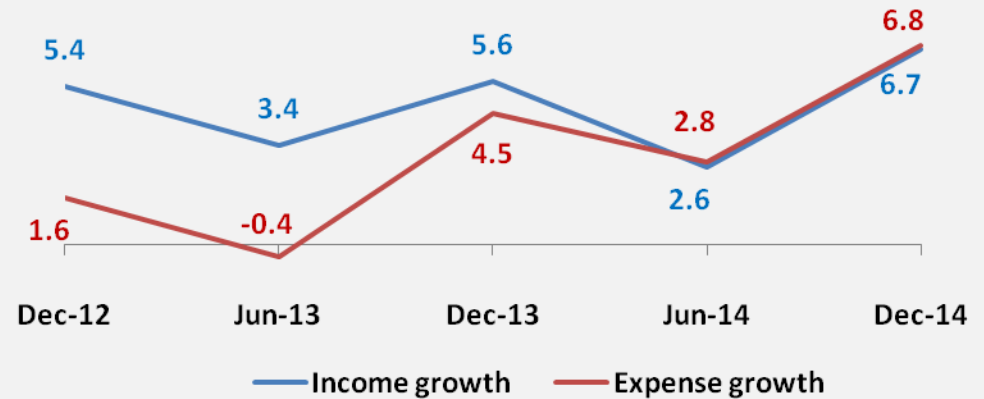
Financial performance

Flat 'JAWS' – increased investment

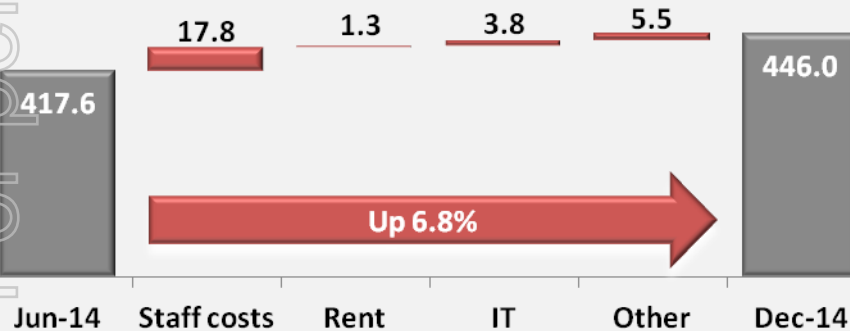
Expense to income ratio (%)



Jaws momentum (%)



Operating expenses (\$m)



- Cost impacts
 - RFC
 - Wage inflation
 - Investment in Wealth segment

Continued investment in Basel II & new technology

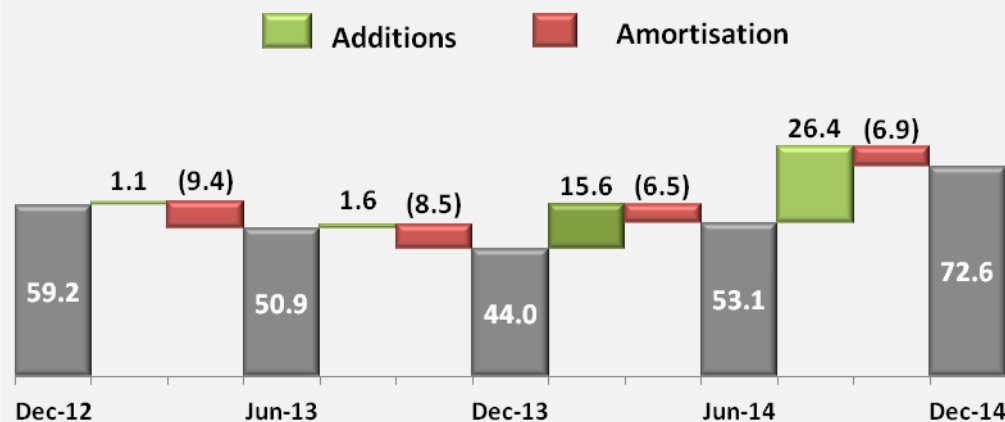
- Three streams complete
- Business banking back book re-rating undertaken
- Models show low risk profile
- External validation of models underway
- FSI recommendations impact unclear

- Capitalised software balance increased primarily due to new mobile e-banking solution
- Further increase in 2H15 following Basel II transition to BAU
- \$51m of Basel II costs capitalised to date (not yet transferred to capitalised software balance)

Basel II - project to date (\$m)

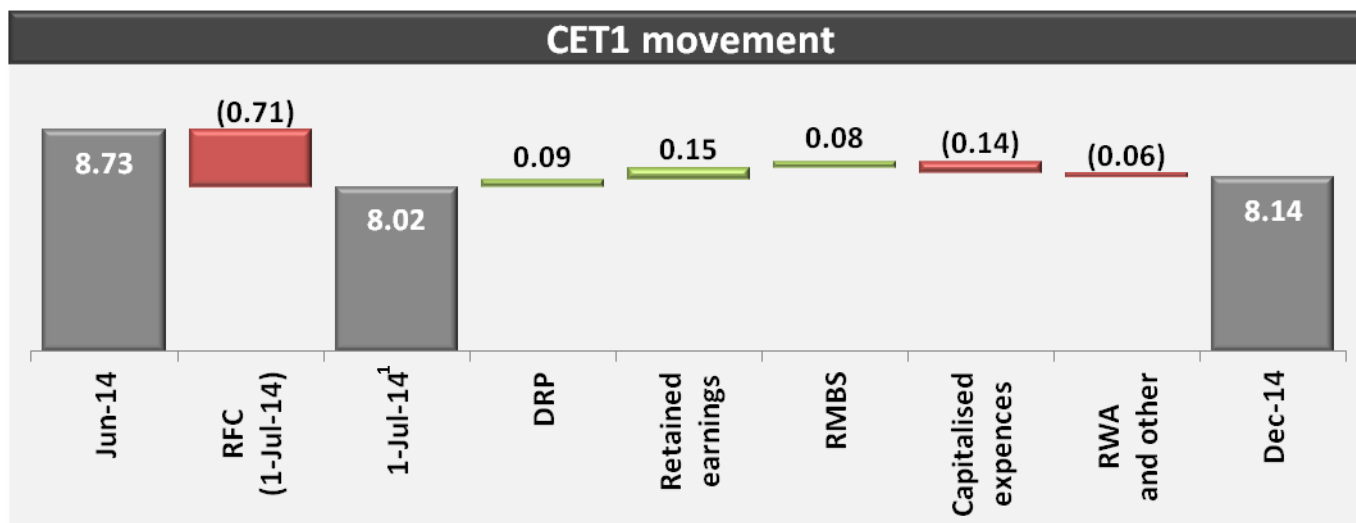
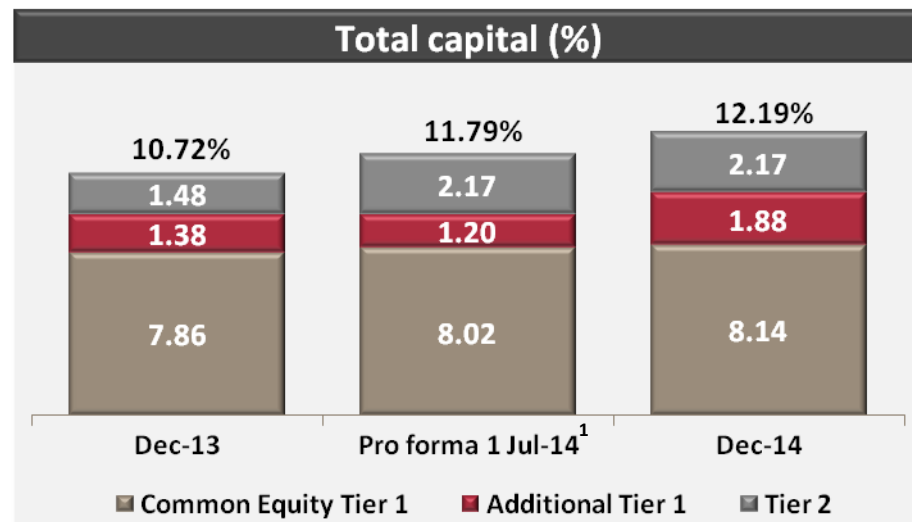


Capitalised software (\$m)



Strong capital position

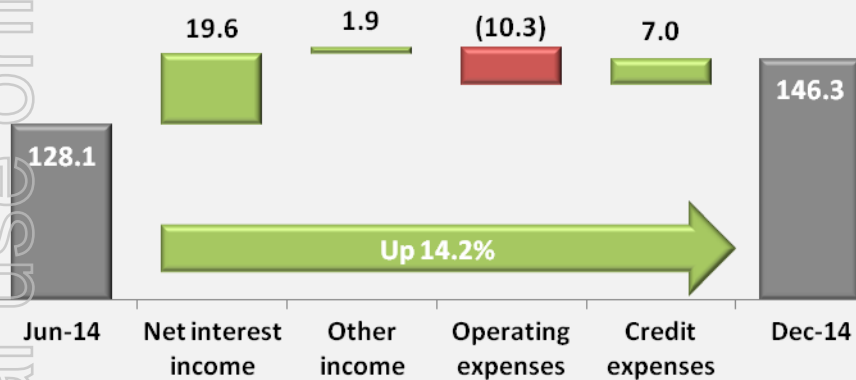
- Basel III CET1 ratio increased to 8.14%
- Total capital increased to 12.19%, with \$292m of additional Tier 1 capital issued in October
- \$600m RMBS provided capital and funding benefit



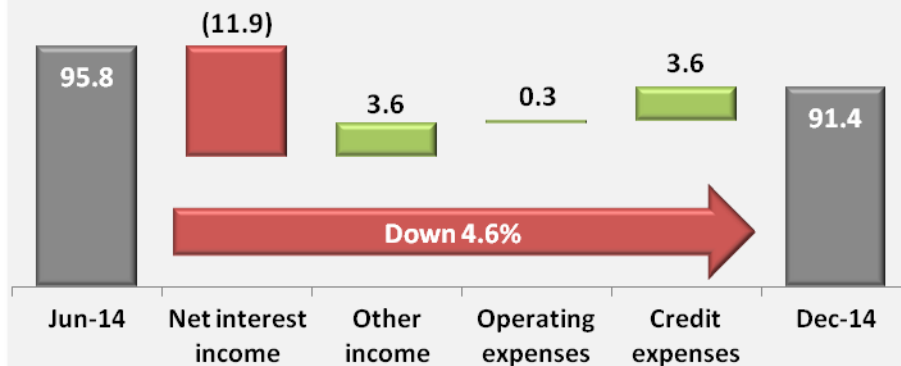
1. Shows pro-forma impact to capital adequacy of the Rural Finance acquisition which was completed on 1 July 2014

Business segment performance

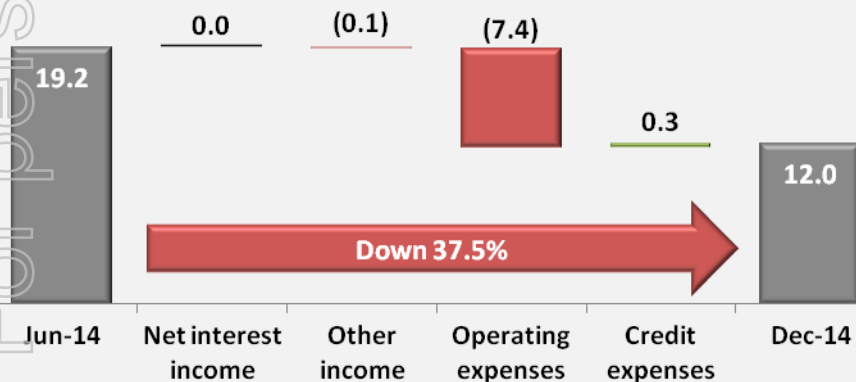
Retail banking¹ (\$m)



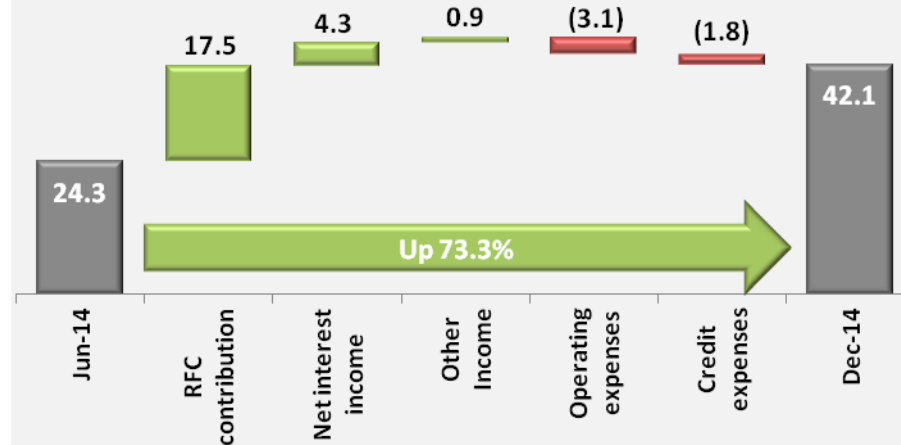
Third party banking¹ (\$m)



Wealth¹ (\$m)



Rural (\$m)¹

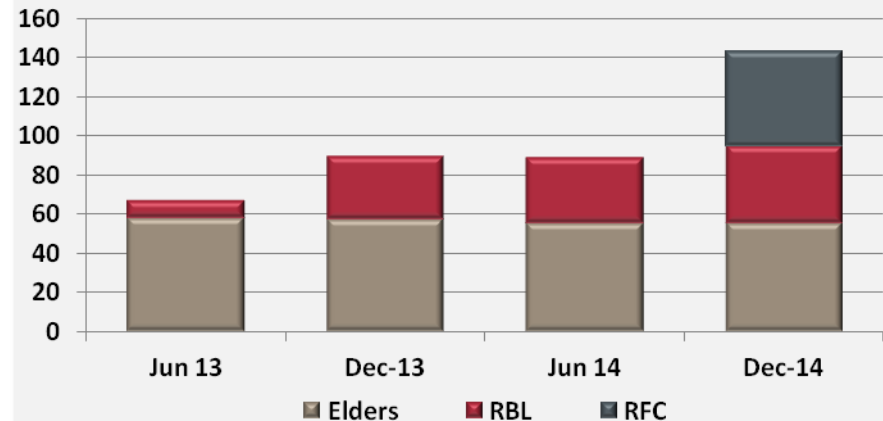


1. Graphs refer to operating segment performance on p40 in 4D, excludes central functions.

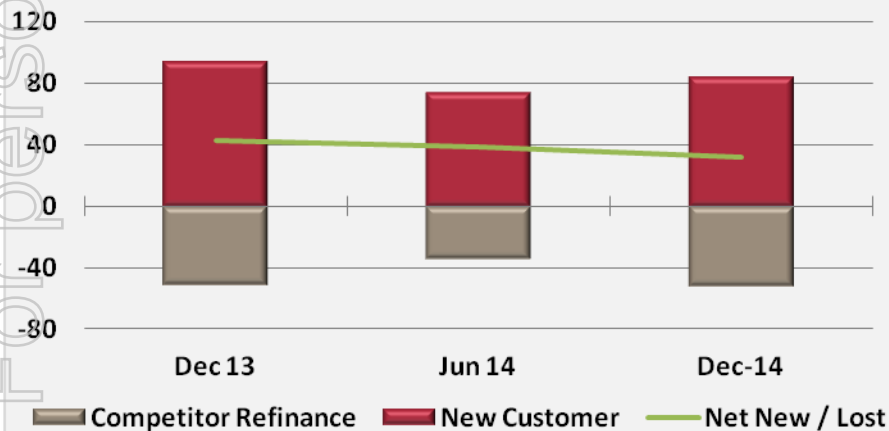
Rural Finance integration

- Realising integration synergies ahead of original expectations
- Customer engagement not disrupted by integration
- Consolidation of Agri relationship managers strengthens customer reach

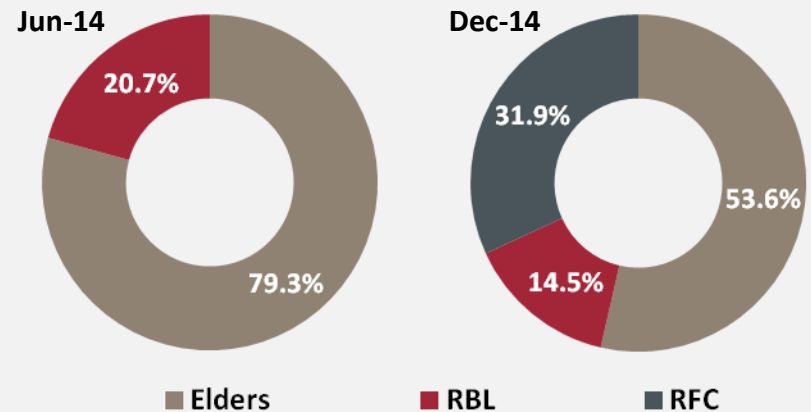
Client facing relationship managers



RFC customers - new vs refinance



Rural portfolio by origination

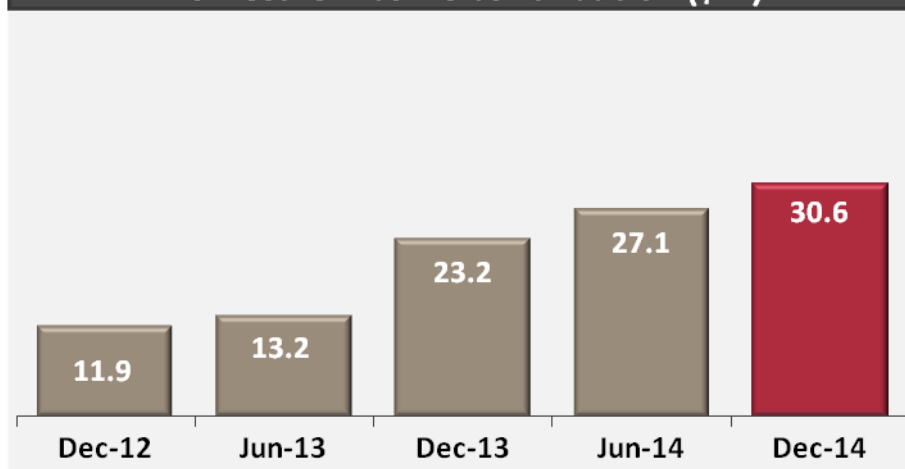


Financial performance

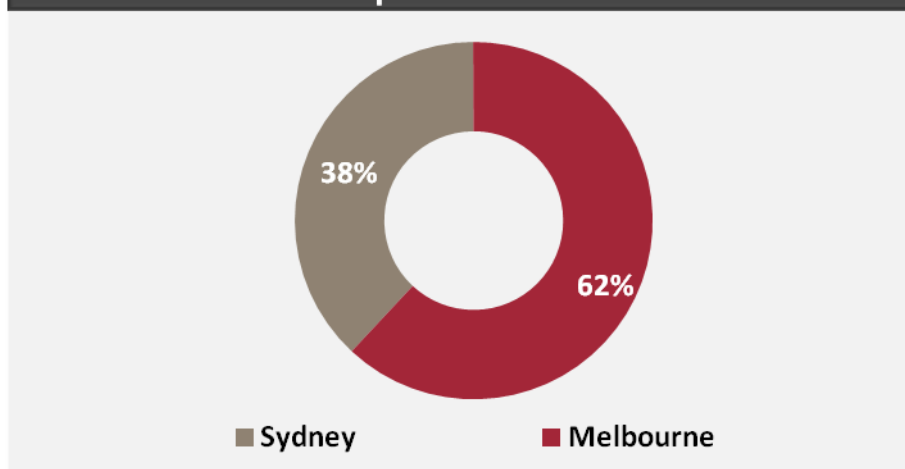
Homesafe investment property portfolio

- Asset growth driven by:
 - New business (properties acquired)
 - Portfolio revaluation (income contribution)
 - Change in property prices – residex index increase for 6 months¹;
 - Melbourne +3.4%
 - Sydney +9.1%
 - Ageing of portfolio
- Gross average annual return on completed contracts since inception 8.3% (up 30bps in 1H15)

Homesafe income contribution (\$m)



Homesafe portfolio distribution

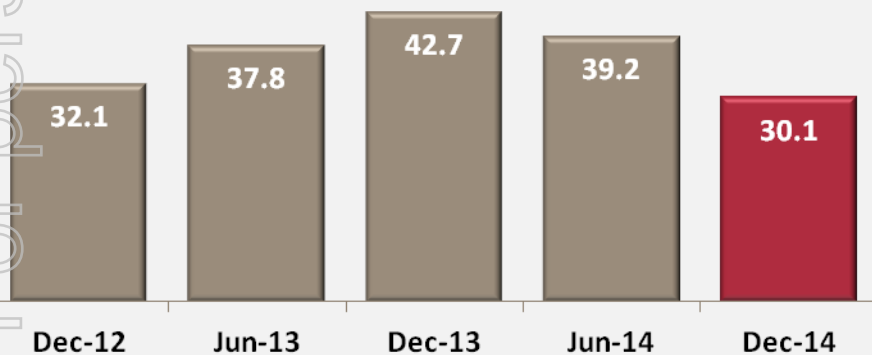


1. 6 months July 2014 – Dec 2014

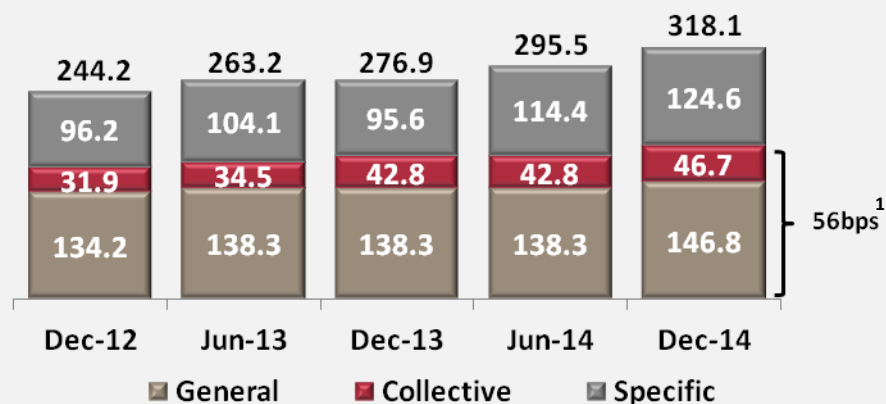
Bad and doubtful debts

- Portfolio remains well secured, with low LVR's
- RFC acquisition resulted in \$8.5m increase in GRCL and \$3.2m increase in Collective provision, as expected from due diligence
- Bad and doubtful debts expense was \$30.1 million, down 29.5% on the prior corresponding period

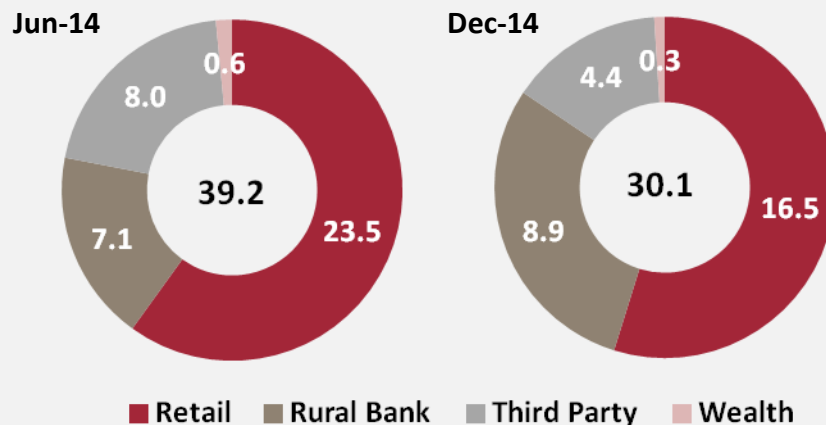
Bad and doubtful debts expense (\$m)



Provisions for doubtful debts (\$m)



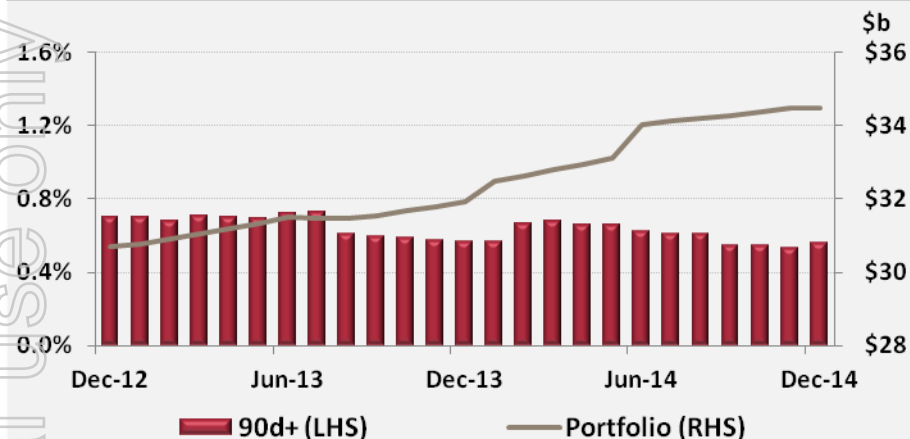
Bad and doubtful debts composition (\$m)



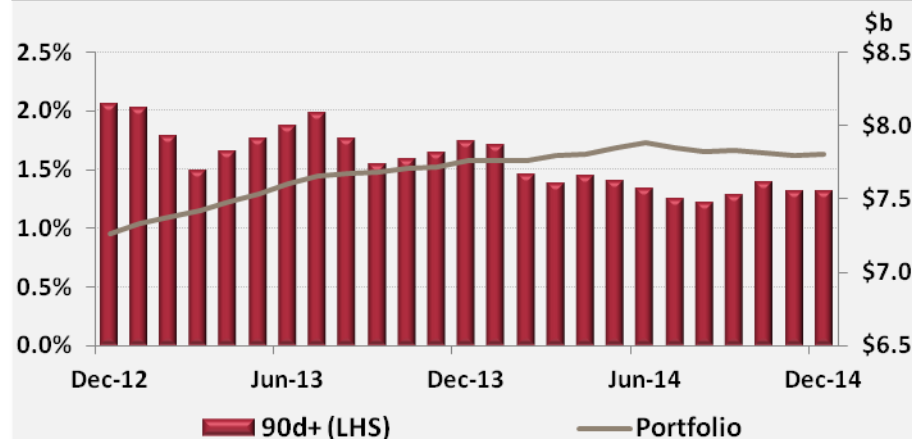
1. Collective provision (adjusted for tax) & GRCL to risk weighted assets

Arrears – 90 days+

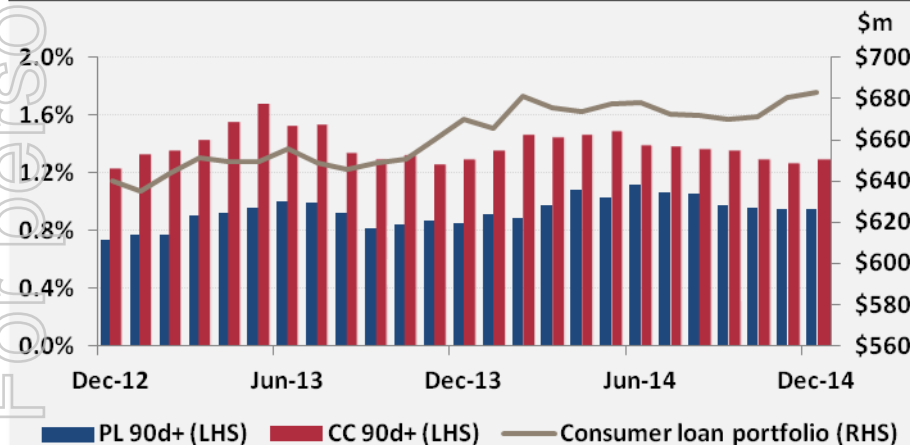
Residential Loan Arrears



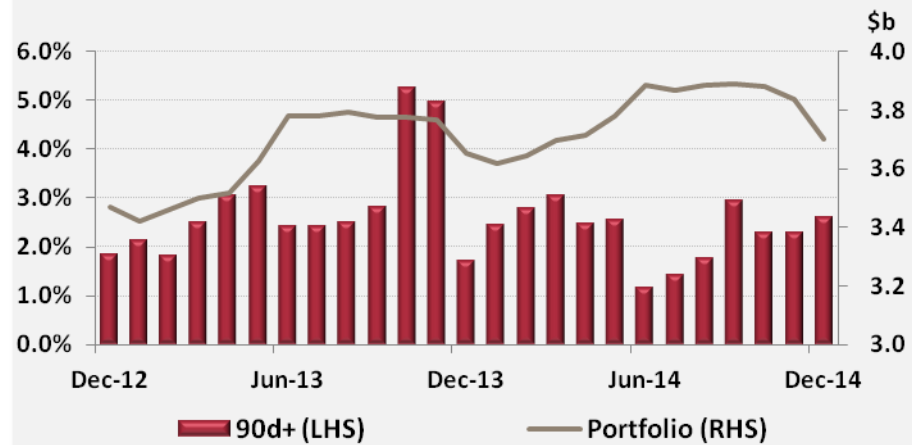
Business Loan Arrears



Consumer Loan Arrears



Rural Bank Loan Arrears



Mike Hirst

Group Managing Director

Summary and Outlook

Summary and outlook

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- 1 Well positioned
- 2 A level playing field in prospect
- 3 Continue to consider acquisitions and alliances with a strategic fit
- 4 Margin management in a low rate, low growth environment
- 5 Investments in technology
- 6 FSI or Basel Committee will impact all Banks
- 7 Strong capital position







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Questions

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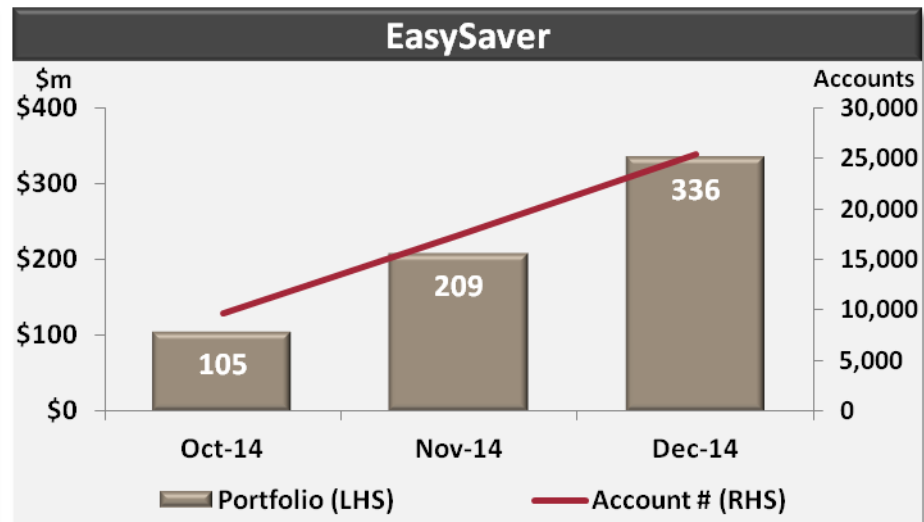
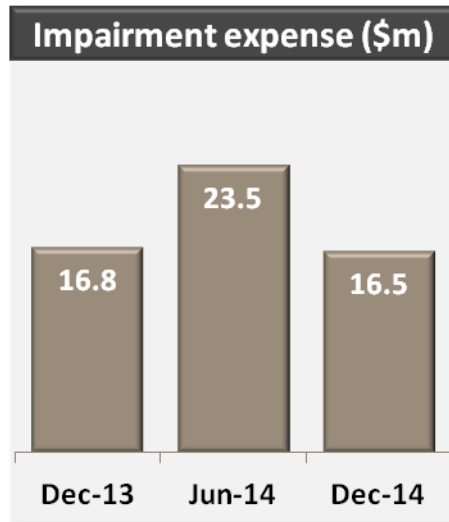
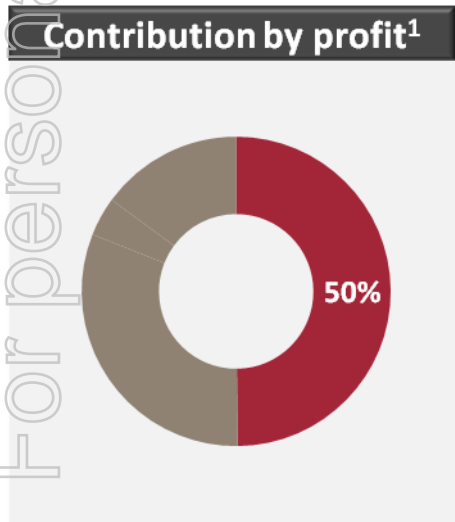
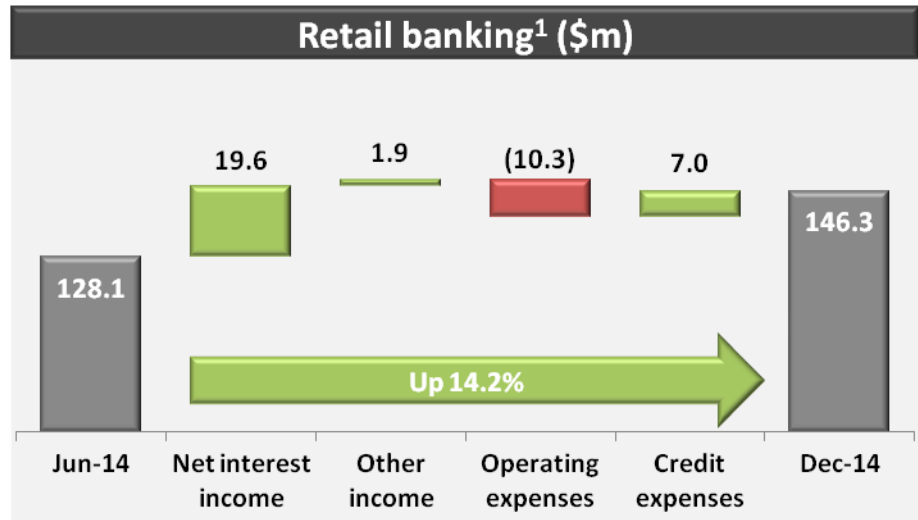
Appendices

A portfolio of diverse businesses

Business	Segment	
 Bendigo and Adelaide Bank	Domestic bank operating five distinct brands	<ul style="list-style-type: none"> • Challenges through continued regulatory change • Unique community, customer, and partner proposition
 Bendigo Bank	Consumer and SME banking	<ul style="list-style-type: none"> • #1 banking brand for customer and business satisfaction, and advocacy • Unique business model – positioned for growth through business cycle • Valued and unique customer proposition
 Adelaide Bank	Third party channel	<ul style="list-style-type: none"> • Independent brand • Continue to upgrade key systems • Origination channel of choice for many consumers
 Bendigo Wealth	Margin lending, wealth management, superannuation	<ul style="list-style-type: none"> • Independent provider of choice in select products • Increased investment in IT and distribution capability • Margin lending positioned for growth
 RURAL BANK RURAL FINANCE	Agri-business banking	<ul style="list-style-type: none"> • Growing brand and distribution • Long-term prospects for agricultural services strong • Expansion of capability and customer base through RFC acquisition
 Delphi Bank	Consumer and SME banking for Hellenic communities	<ul style="list-style-type: none"> • Strategic fit with BEN business model • Solid loan growth and deposit retention

Retail banking

- Leading Consumer and Business satisfaction ratings
- Strong focus on Customer strategy execution
- Increase in NII achieved through strong growth in at-call funds and pricing of term deposits
- Highly competitive lending market
- EasySaver deposit product launched 1 October 2014



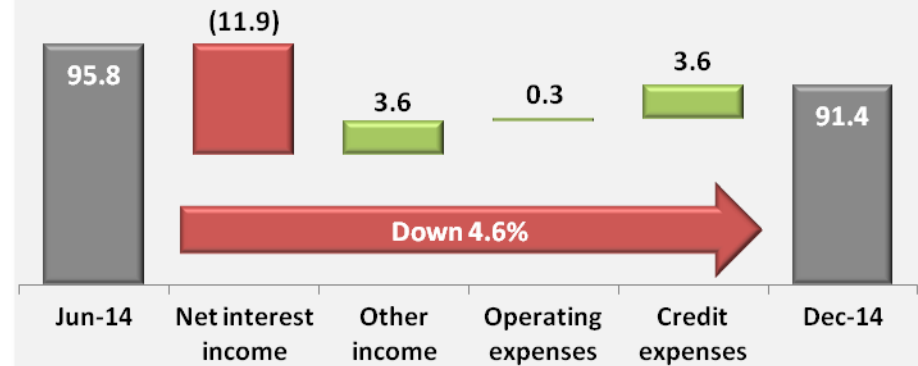
1. Graph refers to operating segment performance on p40 in 4D, excludes central functions.

Financial performance

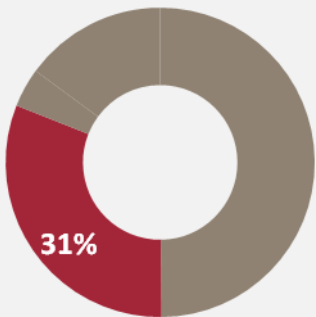
Third party banking

- Investment in third party lending systems upgrades delivering benefits
- Market conditions remain highly competitive, especially in the broker channel
- Commenced replacement of loan processing system
- Funding facilities approved for 17 credit unions

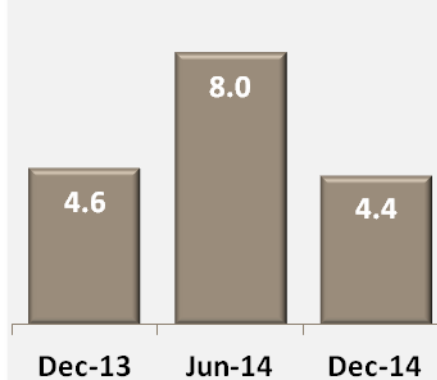
Third party banking¹ (\$m)



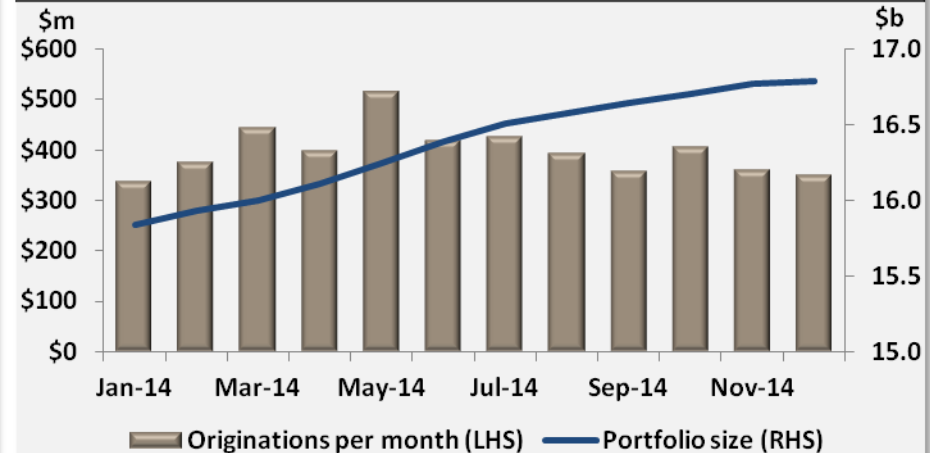
Contribution by profit¹



Impairment expense (\$m)



Third party lending

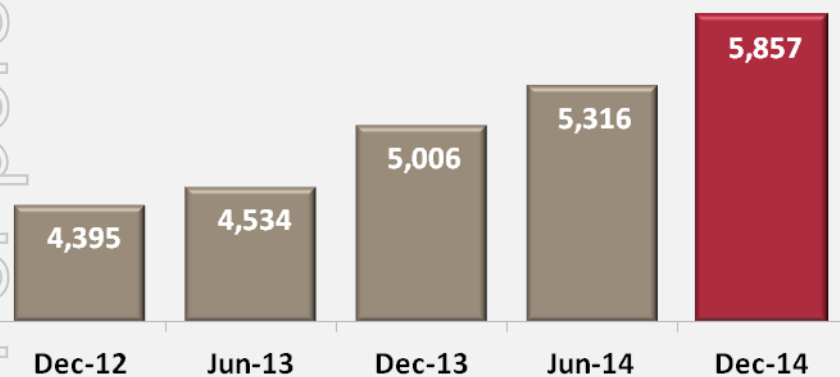


1. Graph refers to operating segment performance on p40 in 4D, excludes central functions.

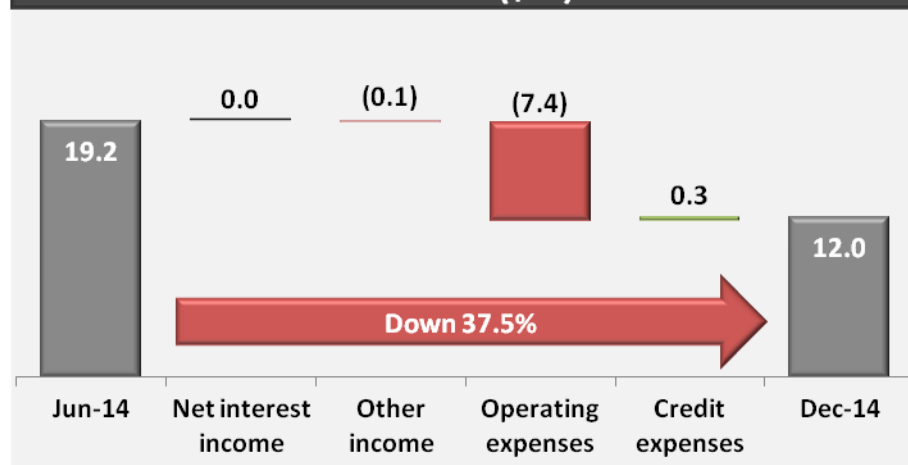
Wealth

- Margin lending portfolio stabilised
- Smart Start Super continues strong performance with a 36% increase for the half
- Solid performance in Managed Funds over the half with growth of 12%
- Margin lending
 - average LVR 29.4%
 - 77% of portfolios held ≥ 4 stocks

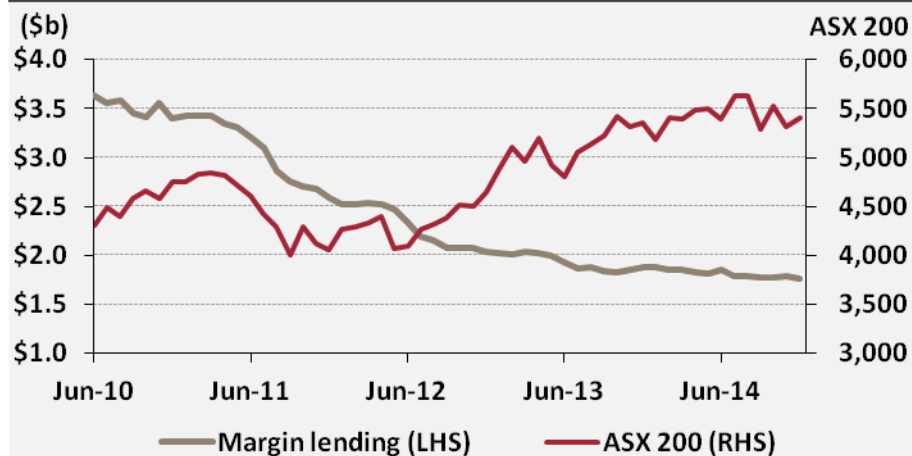
Funds under management & advice (\$m)



Wealth¹ (\$m)



Margin lending portfolio vs ASX 200²

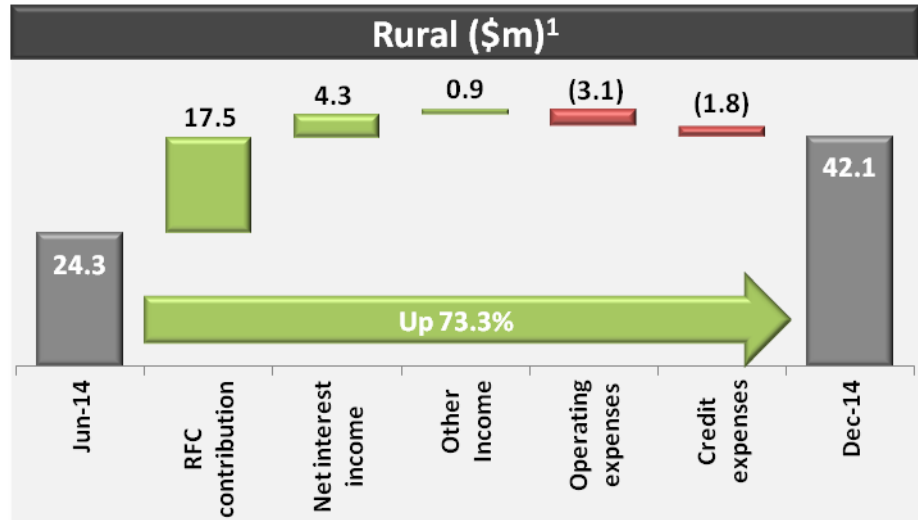


1. Graph refers to operating segment performance on p40 in 4D, excludes central functions

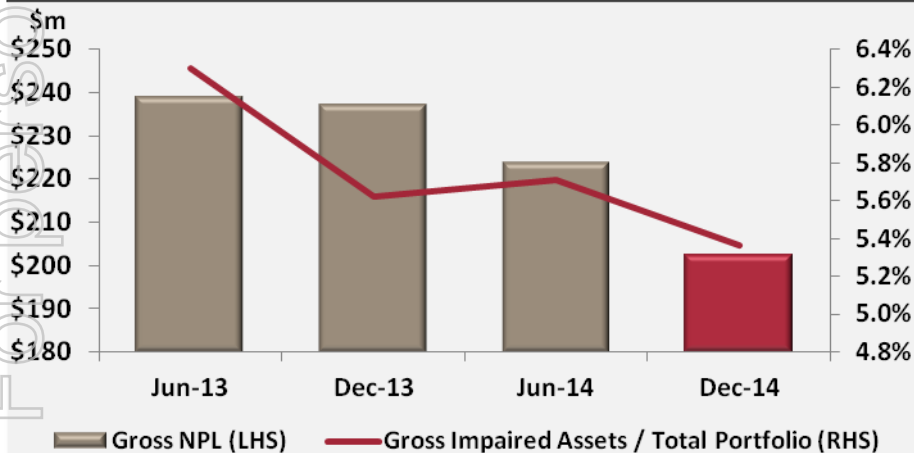
2. Source: RBA/APRA/Thomson one

Agri-business

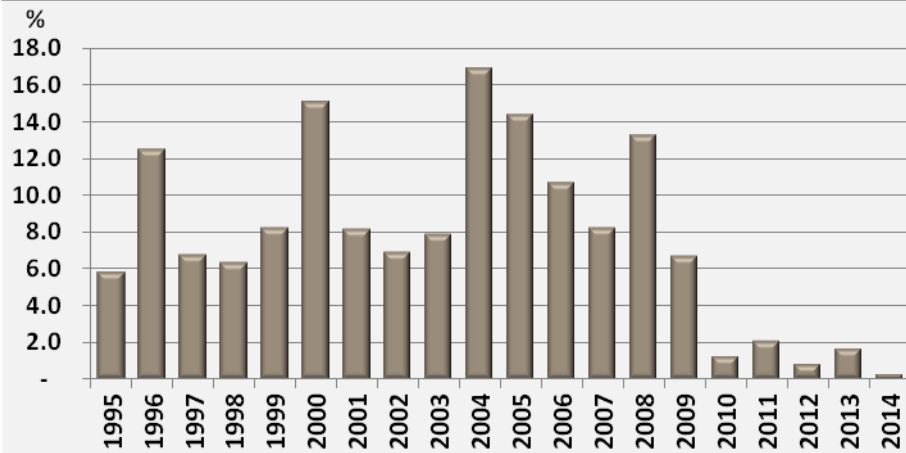
- Underlying improvement in Rural Bank operating performance
- RFC contribution in line with expectations
- Continued reduction in Rural Bank non-performing loans
- Business well positioned for medium term growth opportunities



Non performing loan trends



System lending growth to agricultural industry (%)²



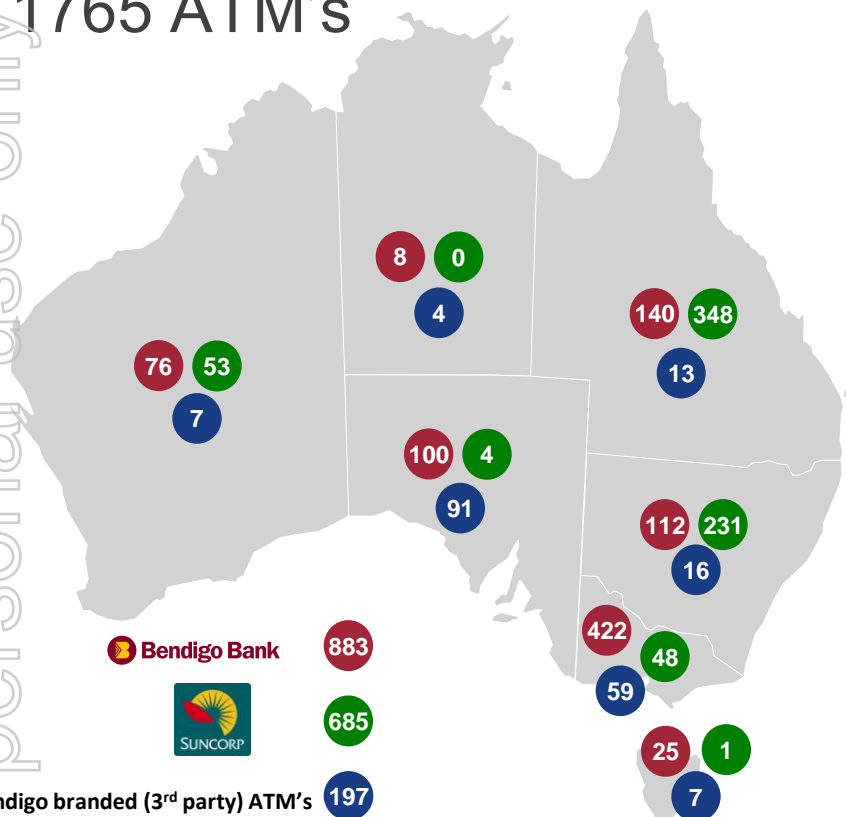
1. Graph refers to operating segment performance on p40 in 4D, excludes central functions.

2. Source – Neil Clark Business Intelligence/RBA

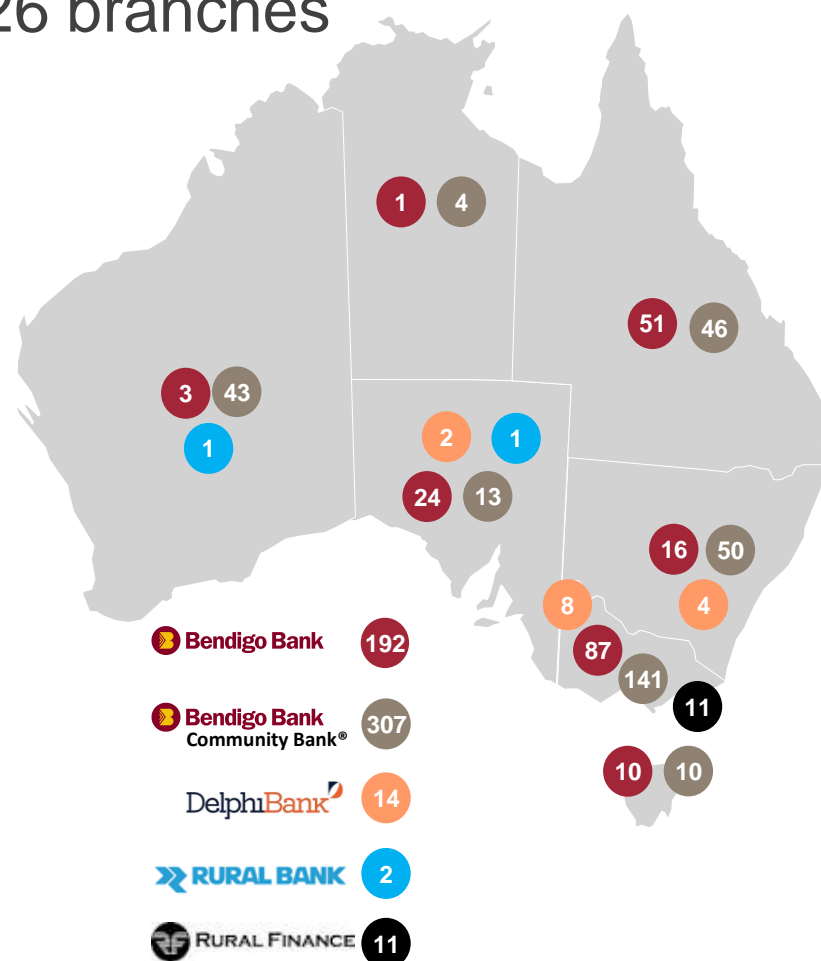
Financial performance

Diverse geographic footprint

1765 ATM's



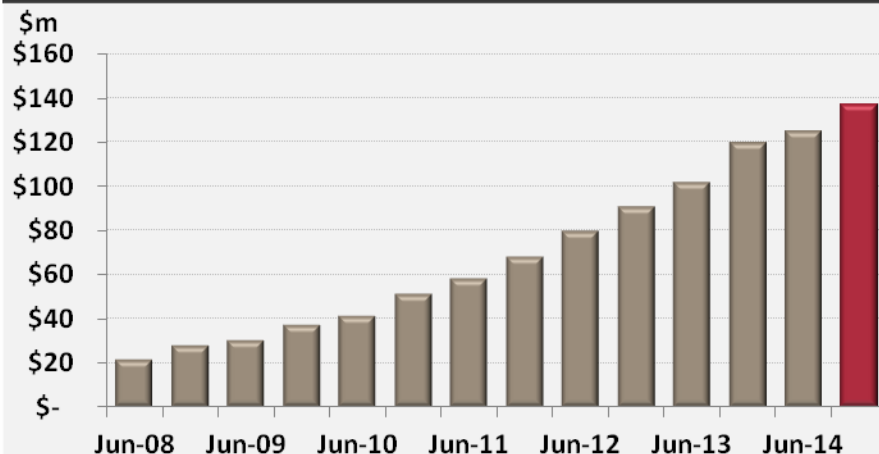
526 branches



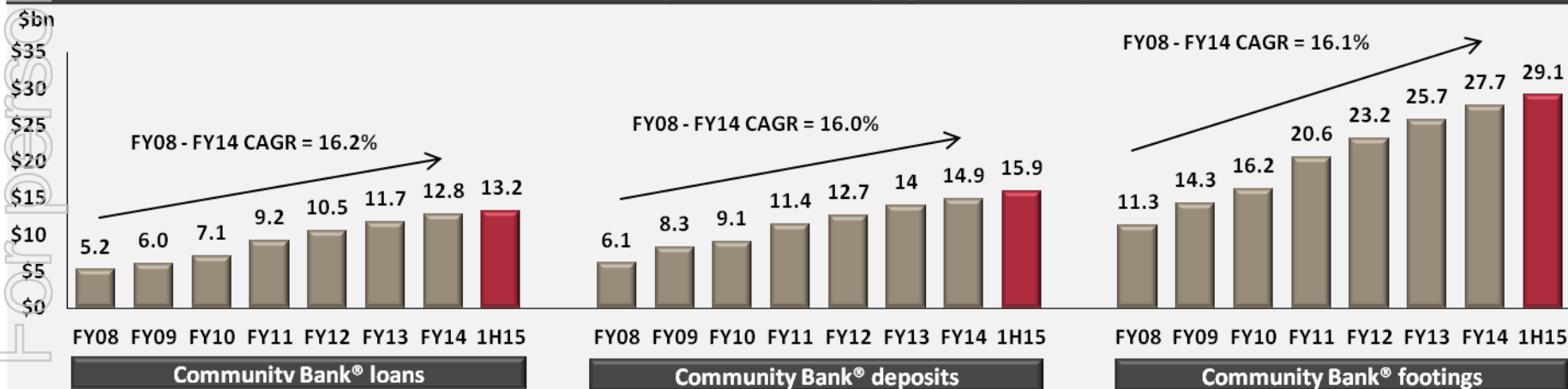
The Community Bank® model 16 years old

- More than \$130m in community grants since inception – delivering tangible benefits for these communities and our business
- 307 Community Bank branches with more than 90 in communities where there is no alternative provider
- Proven, reliable and cost effective distribution strategy

Community Bank® community grants¹ (\$m)



Community Bank® footings growth (\$bn)

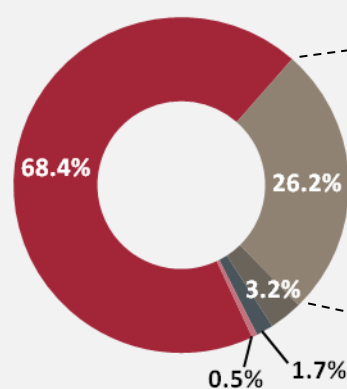


1. Includes total sponsorships, donations and contributions

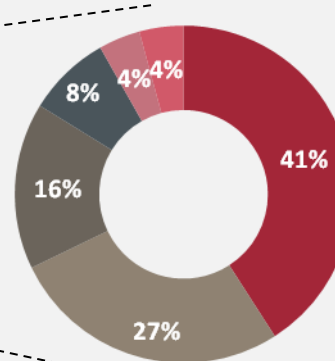
Secure and low risk loan portfolios

BEN loan composition¹

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

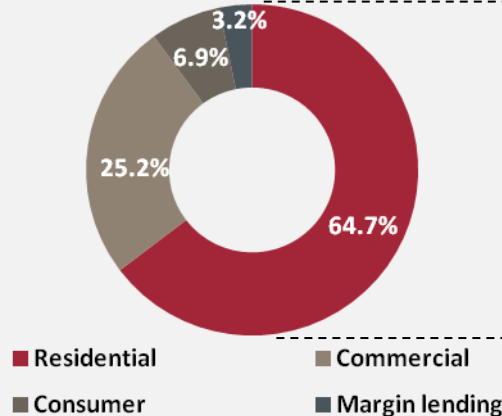


- Agri, forestry & fishing
- Rental, hiring & real estate
- Other
- Construction
- Finance & insurance
- Retail trade
- Health Care & Social assist
- Accom & food services
- Manufacturing



- 98.3% secured
- 97.8% secured by mortgages and listed securities
- Residential mortgages
 - average LVR 59.3%
 - 65% owner occupied
 - 0.03% loss rate

BEN loan composition²

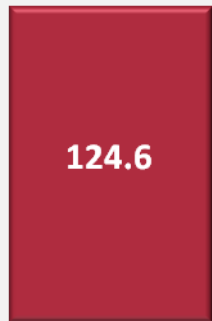


Residential Mortgages ³	Dec-14	Jun-14	Dec-13
Owner occupied	65.0%	65.1%	64.9%
Investment	35.0%	34.9%	35.1%
Lo Doc	3.4%	3.9%	4.5%
Retail mortgages	52.1%	52.0%	53.7%
Third Party mortgages	47.9%	48.0%	46.3%
Mortgages with LMI	37.5%	37.9%	39.8%
Average LVR	59.3%	62.4%	62.4%
Average loan balance	\$200k	\$198k	\$189k
90+ days past due - inc arrangements	0.85%	0.97%	0.86%
90+ days past due - exc arrangements	0.56%	0.62%	0.56%
Impaired loans	0.10%	0.12%	0.09%
Specific provisions	0.03%	0.03%	0.03%
Loss rate	0.01%	0.01%	0.01%
Variable	64.8%	70.0%	74.5%
Fixed	35.2%	30.0%	25.5%
First home owners % portfolio	5.9%	7.1%	8.3%

1. Loan data represented by security as per page 13 in the 4D.
 2. Loan data represented by purpose
 3. Excludes Delphi Bank data

Specific provisions

Specific provision balance (\$m)

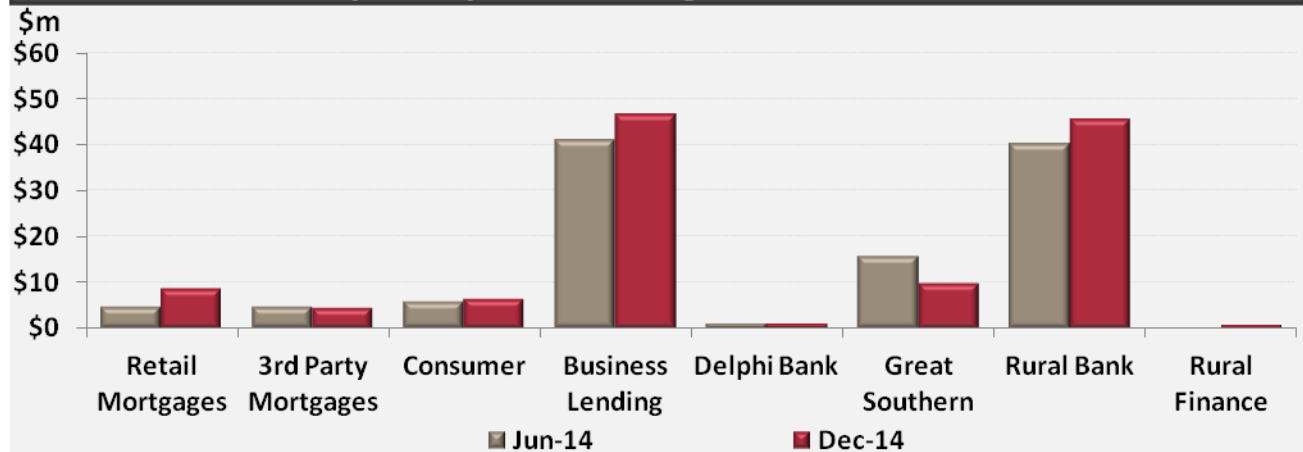


As at Dec 2014

Represented by



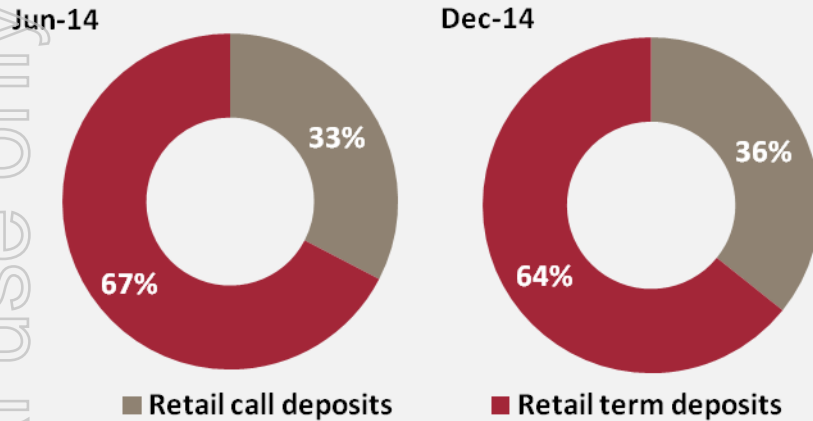
Specific provisions segment breakdown



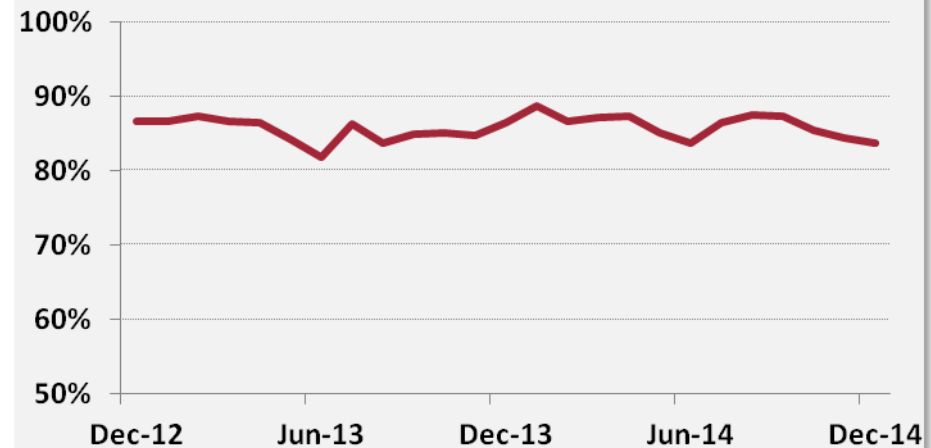
Provision as % of gross loans	Retail Mortgages	3 rd Party Mortgages	Consumer	Business Lending	Delphi Bank	Great Southern	Rural Bank	Rural Finance	Wealth	BEN total
June 2014	0.03%	0.03%	0.23%	0.53%	0.08%	4.28%	1.04%	-	-	0.22%
December 2014	0.05%	0.03%	0.26%	0.59%	0.07%	2.71%	1.23%	0.07%	-	0.23%
Portfolio as % of gross loans	32.6%	31.0%	4.8%	14.3%	3.5%	0.7%	6.8%	3.0%	3.3%	100%

Funding

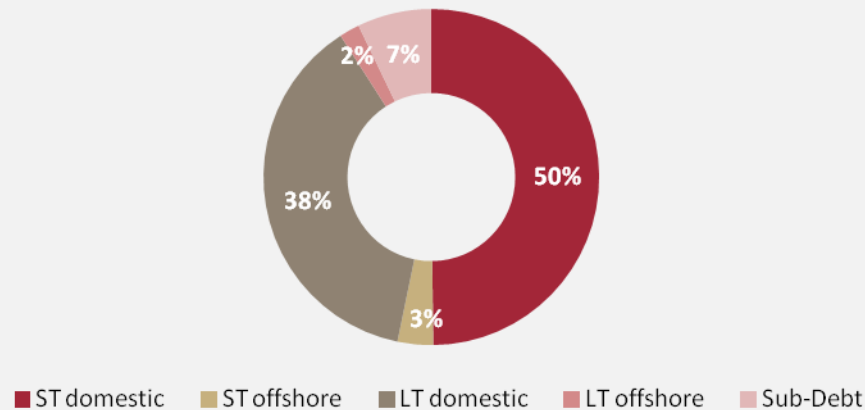
Retail deposit composition



Retail term deposit retention rate¹



Wholesale funding composition

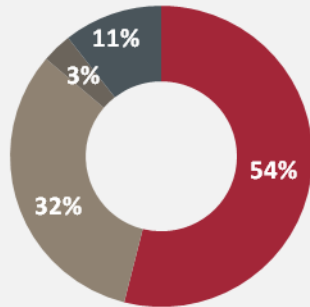


¹Company data

Contributions by segment

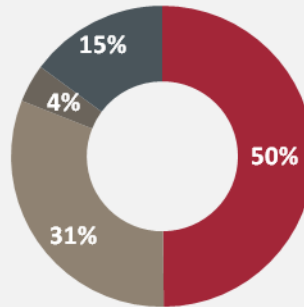
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Contribution by assets



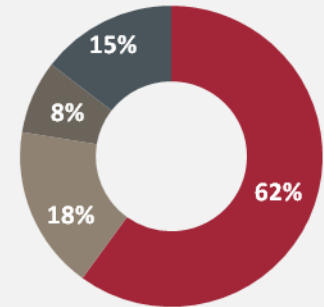
■ Retail ■ Third party lending ■ Wealth ■ Rural

Contribution by profit



■ Retail ■ Third party lending ■ Wealth ■ Rural

Contribution by revenue



■ Retail ■ Third party lending ■ Wealth ■ Rural

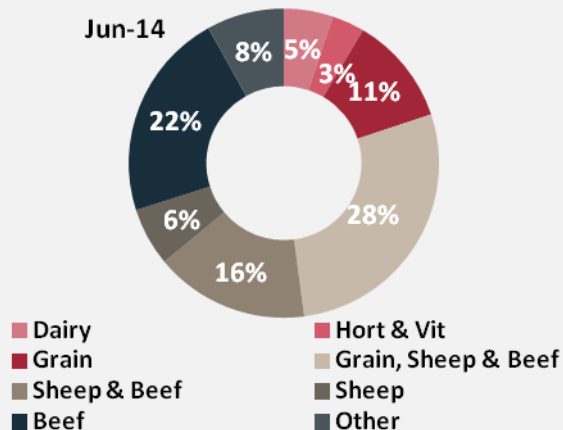
Note – Graphs refer to operating segment performance on p40 in 4D, excludes central functions.

RBL/RFC exposure by industry/geography

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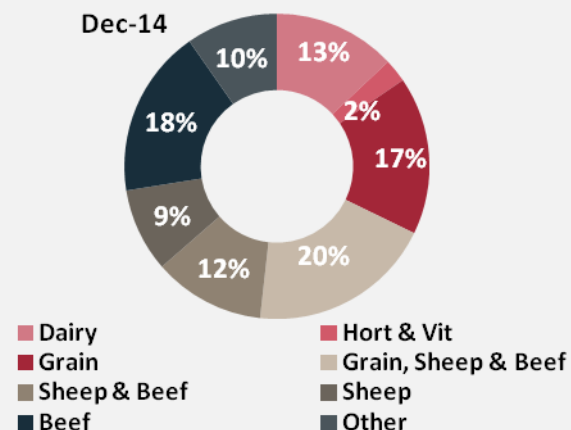
RBL exposure by industry

Jun-14



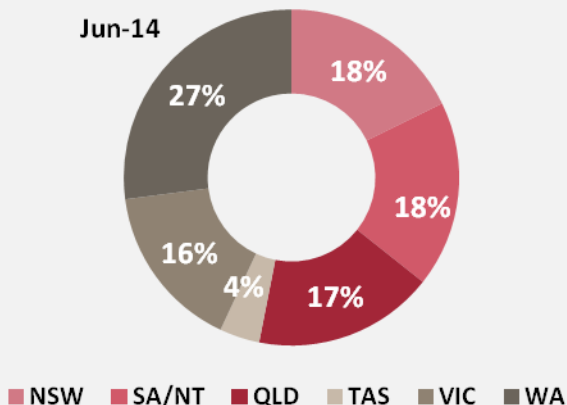
RBL/RFC exposure by industry

Dec-14



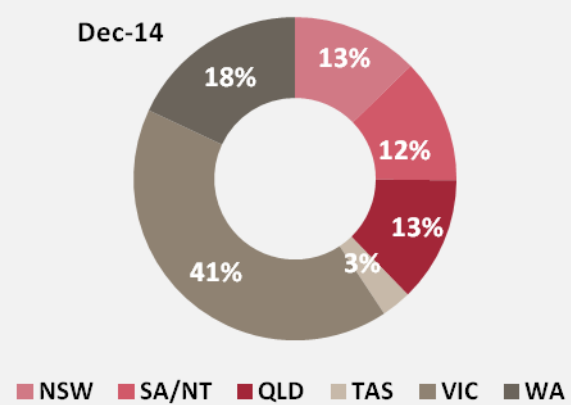
RBL exposure by geography

Jun-14



RBL/RFC exposure by geography

Dec-14



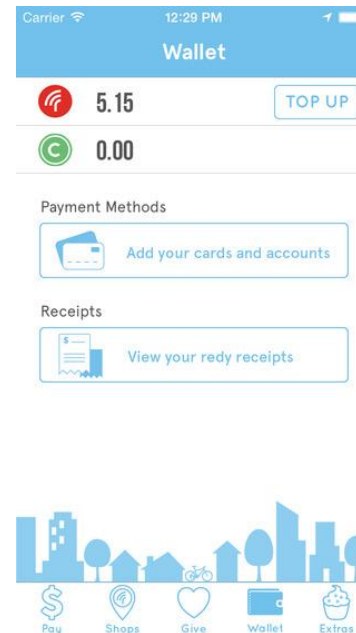
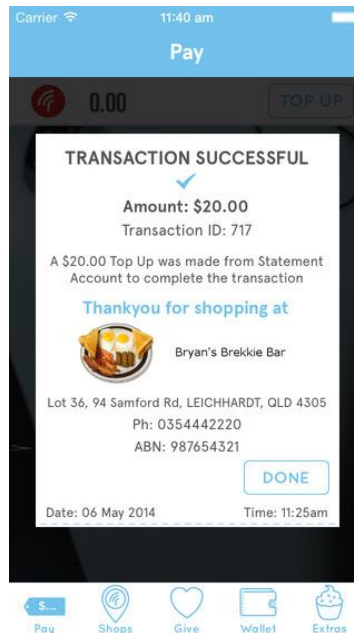
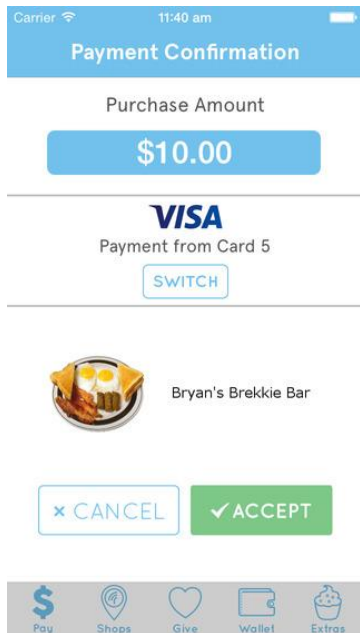
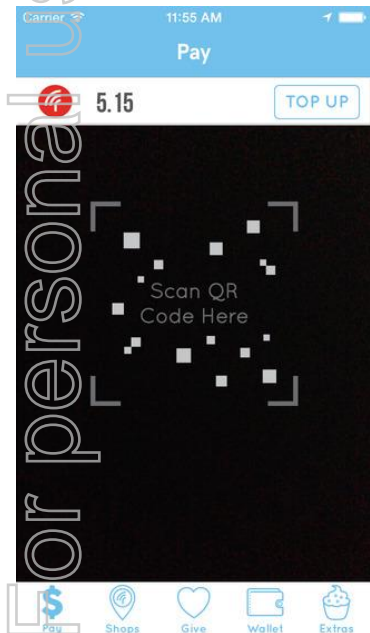
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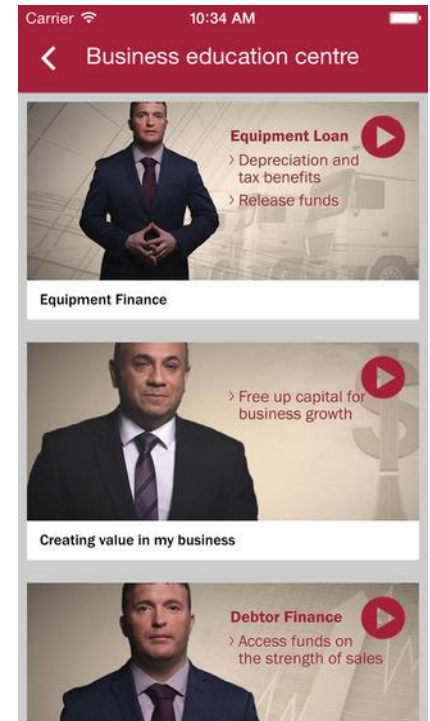
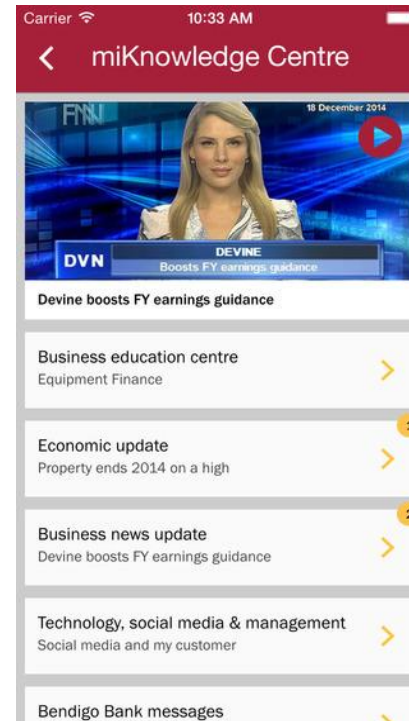
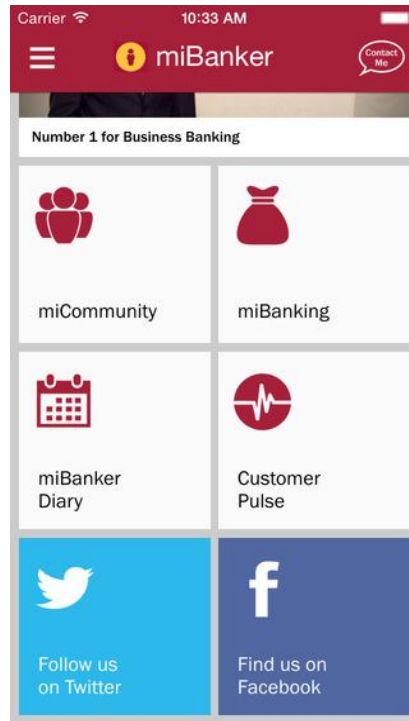
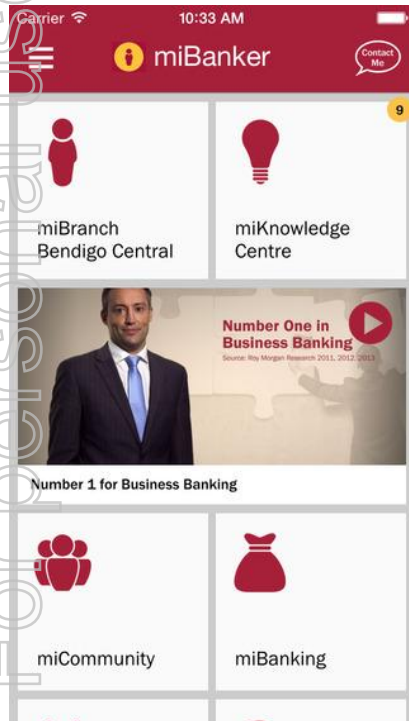


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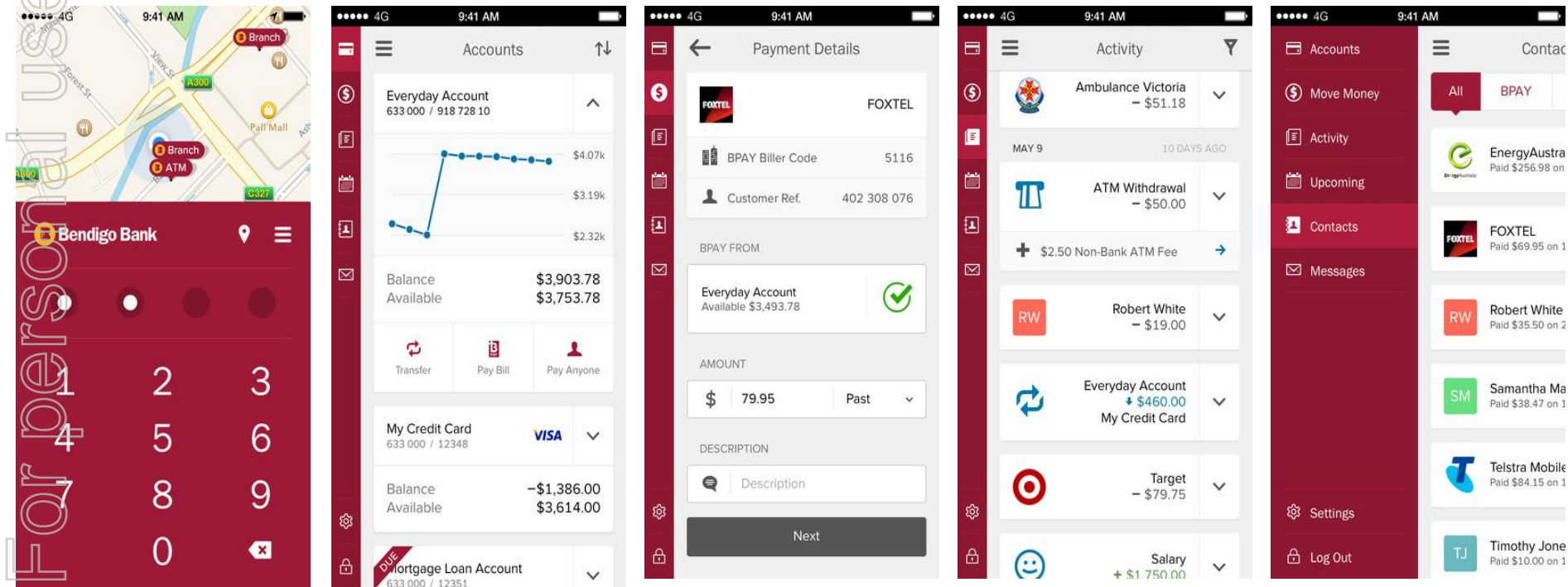
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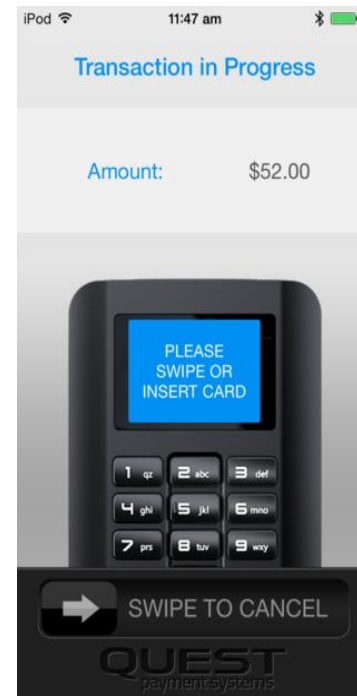
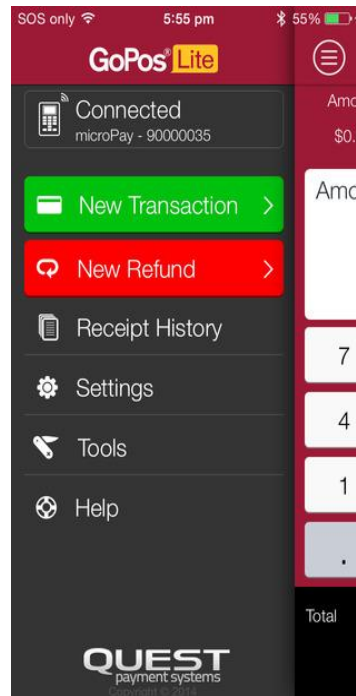
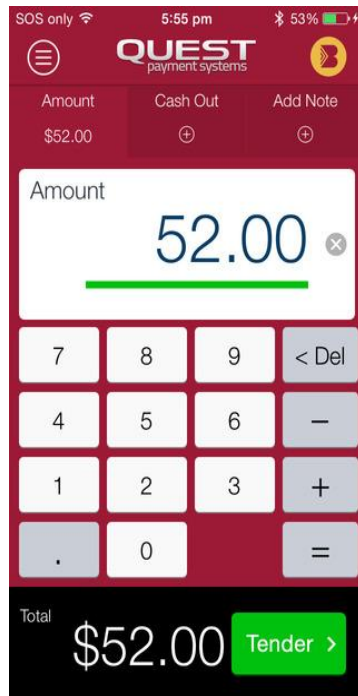
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