

Calculation Period Start Date	1/02/2025
Calculation Period End Date	28/02/2025
CBG Payment Date	19/03/2025

Parties	
Issuer	Bendigo and Adelaide Bank Limited
Covered Bond Guarantor	Perpetual Corporate Trust Limited
Bond Trustee	DB Trustees (Hong Kong) Limited
Trust Manager	AB Management Pty Limited
Covered Bond Swap Provider	Bendigo and Adelaide Bank Limited
Interest Rate Swap Provider	Bendigo and Adelaide Bank Limited
Security Trustee	P.T Limited
Servicer	Bendigo and Adelaide Bank Limited
Asset Monitor and Cover Pool Monitor	Ernst & Young

Ratings Overview	Moody's	Fitch
Bendigo and Adelaide Bank's Short Term Rating	P-2 / P-1 (deposits)	F2
Bendigo and Adelaide Bank's Long Term Rating	Baa1 / A1 (cr)	A- Stable
Covered Bond Ratings	Aaa	AAA

Compliance Tests	
Asset Coverage Test	PASS
Issuer Event of Default	NO
Covered Bond Guarantor Event of Default	NO

## Asset Coverage Test as at 28 February 2025

### Calculation of Adjusted Aggregate Loan Amount

A. The lower of:			
	(i) Sum of LTV Adjusted Outstanding Principal Balance	5,549,550,153.06	
	(ii) Sum of the Asset Percentage Adjusted Outstanding Principal Balance	4,995,885,486.75	
			4,995,885,486.75
B. Aggregate amount of all Principal Collections standing to the credit of the GI Account			0.00
C. Aggregate amount of Advances under the Intercompany Loan and Demand Loan Advances under the Demand Loan Agreement which have not been applied as at the last day of that Calculation Period			0.00
D. Aggregate outstanding principal balance of any Substitution Assets and Authorised Investments as at the last day of that Calculation Period			0.00
Z. Negative Carry Adjustment			0.00

**Adjusted Aggregate Loan Amount = A + B + C + D - Z** **4,995,885,486.75**

### Asset Coverage Test Result

Adjusted Aggregate Loan Amount	4,995,885,486.75
Aggregate AUD Equivalent of the Principal Amount Outstanding of all Covered Bonds	2,776,856,292.38
Excess / (Shortfall) over Adjusted Aggregate Loan Amount	2,219,029,194.38

### Asset Coverage Test PASS or FAIL

**PASS**

**Asset Percentage** 90.0%

### Overcollateralisation

Required By Law	103.00%
Agreed Minimum	111.11%
Rating Agency Required	106.60%

**Actual Overcollateralisation (value of assets in the cover pool divided by face value of covered bonds)** **199.93%**

## BOND ISSUANCE

Bonds	Issue Date	Principal Balance	Currency	Exchange Rate	AUD Equiv. Of Principal Balance	Coupon Rate	Coupon Frequency
Series 2022-1	11 Nov 2022	250,000,000.00	AUD	1.0000	250,000,000.00	3mBBSW+0.95%	QUARTERLY
Series 2022-2	11 Nov 2022	200,000,000.00	AUD	1.0000	200,000,000.00	5.10%	SEMI ANNUAL
Series 2023-1	16 Jun 2023	400,000,000.00	AUD	1.0000	400,000,000.00	3mBBSW+1.15%	QUARTERLY
Series 2023-2	16 Jun 2023	350,000,000.00	AUD	1.0000	350,000,000.00	5.10%	SEMI ANNUAL
Series 2023-3E	04 Oct 2023	500,000,000.00	EUR	0.6047	826,856,292.38	4.02%	ANNUALLY
Series 2024-1	28 Nov 2024	500,000,000.00	AUD	1.0000	500,000,000.00	3mBBSW+0.83%	QUARTERLY
Series 2024-2	28 Nov 2024	250,000,000.00	AUD	1.0000	250,000,000.00	4.96%	SEMI ANNUAL

Bonds	Maturity Date	Note Type	Fixed / Floating	ISIN	Initial Term (years)	LISTING	Extended Due for Payment Date
Series 2022-1	11 Nov 2025	Soft Bullet	Floating	AU3FN0073334	3	N/A	11 Nov 2026
Series 2022-2	11 Nov 2025	Soft Bullet	Fixed	AU3CB0293967	3	N/A	11 Nov 2026
Series 2023-1	16 Jun 2028	Soft Bullet	Floating	AU3FN0078846	5	N/A	16 Jun 2029
Series 2023-2	16 Jun 2028	Soft Bullet	Fixed	AU3CB0300135	5	N/A	16 Jun 2029
Series 2023-3E	04 Oct 2026	Soft Bullet	Fixed	XS2680753568	3	N/A	04 Oct 2027
Series 2024-1	28 Nov 2029	Soft Bullet	Floating	AU3FN0094165	5	N/A	28 Nov 2030
Series 2024-2	28 Nov 2029	Soft Bullet	Fixed	AU3CB0316016	5	N/A	28 Nov 2030

### Cover Pool Summary

Report Date	28 Feb 2025
Pool Balance	5,551,887,434.73
Number of Loans (Unconsolidated)	20,218
Number of Borrowers	18,900
Average Balance of Loans	274,601.22
Balance of Largest Loan	1,654,977.81
Weighted Average Interest Rate	5.91%
Weighted Average Current LVR	52.91%
Weighted Average Indexed LVR (consolidated) *	46.42%
Weighted Average Seasoning (Months)	46.10
Weighted Average Remaining Term (Months)	269.46

### Cover Pool - Current LVR

LVR BAND	Number of Loans	% of Number	Balance of Loans	% of Total Balance
<= 40%	7,818	38.67	1,271,678,132.86	22.91
> 40% <= 45%	1,584	7.83	436,174,370.64	7.86
> 45% <= 50%	1,656	8.19	516,358,748.42	9.30
> 50% <= 55%	1,713	8.47	534,077,646.51	9.62
> 55% <= 60%	1,820	9.00	610,613,328.75	11.00
> 60% <= 65%	1,595	7.89	565,629,543.99	10.19
> 65% <= 70%	1,648	8.15	611,535,073.78	11.01
> 70% <= 75%	1,623	8.03	663,707,520.90	11.95
> 75% <= 80%	747	3.69	337,698,019.02	6.08
> 80% <= 85%	9	0.04	3,140,938.35	0.06
> 85% <= 90%	0	0.00	0.00	0.00
> 90% <= 95%	1	0.00	68,828.01	0.00
> 95% <= 100%	0	0.00	0.00	0.00
> 100%	4	0.02	1,205,283.50	0.02
	<b>20,218</b>	<b>100.00</b>	<b>5,551,887,434.73</b>	<b>100.00</b>

### Cover Pool - Indexed LVR (Consolidated by Customer and Related Security) \*

LVR BAND	Number of Loans	% of Number	Balance of Loans	% of Balance
<= 40%	9,705	50.39	1,832,293,197.40	33.00
> 40% <= 45%	1,808	9.39	562,089,119.84	10.12
> 45% <= 50%	1,769	9.19	622,076,082.80	11.20
> 50% <= 55%	1,483	7.70	553,077,209.67	9.96
> 55% <= 60%	1,344	6.98	549,143,374.01	9.89
> 60% <= 65%	1,000	5.19	417,827,586.39	7.53
> 65% <= 70%	809	4.20	358,969,656.28	6.47
> 70% <= 75%	618	3.21	307,340,129.14	5.54
> 75% <= 80%	524	2.72	255,644,693.26	4.60
> 80% <= 85%	190	0.99	90,354,744.78	1.63
> 85% <= 90%	4	0.02	1,797,529.65	0.03
> 90% <= 95%	1	0.01	68,828.01	0.00
> 95% <= 100%	0	0.00	0.00	0.00
> 100%	3	0.02	1,205,283.50	0.02
	<b>19,258</b>	<b>100.00</b>	<b>5,551,887,434.73</b>	<b>100.00</b>

**Cover Pool - Interest Rates**

Rate Band	Number of Loans	% of Number	Balance of Loans	% of Balance
<= 3.00%	832	4.12	250,365,130.77	4.51
> 3.00% <= 3.25%	79	0.39	26,888,131.64	0.48
> 3.25% <= 3.50%	78	0.39	19,342,424.79	0.35
> 3.50% <= 3.75%	43	0.21	9,909,449.00	0.18
> 3.75% <= 4.00%	21	0.10	5,139,870.08	0.09
> 4.00% <= 4.25%	36	0.18	7,403,483.22	0.13
> 4.25% <= 4.50%	15	0.07	2,971,719.51	0.05
> 4.50% <= 4.75%	10	0.05	2,762,550.82	0.05
> 4.75% <= 5.00%	39	0.19	7,953,132.89	0.14
> 5.00% <= 5.25%	35	0.17	8,516,258.16	0.15
> 5.25% <= 5.50%	353	1.75	99,539,959.21	1.79
> 5.50% <= 5.75%	703	3.48	191,157,069.95	3.44
> 5.75% <= 6.00%	4,261	21.08	1,294,400,250.77	23.31
> 6.00% <= 6.25%	9,875	48.84	2,772,120,168.62	49.93
> 6.25% <= 6.50%	2,055	10.16	497,846,821.69	8.97
> 6.50% <= 6.75%	777	3.84	211,352,443.75	3.81
> 6.75% <= 7.00%	231	1.14	52,567,229.82	0.95
> 7.00% <= 7.25%	267	1.32	48,292,028.53	0.87
> 7.25% <= 7.50%	106	0.52	18,027,463.08	0.32
> 7.50% <= 7.75%	89	0.44	11,056,632.41	0.20
> 7.75% <= 8.00%	68	0.34	7,691,205.51	0.14
> 8.00%	245	1.21	6,584,010.51	0.12
<b>20,218</b>	<b>100.00</b>	<b>5,551,887,434.73</b>	<b>100.00</b>	

**Cover Pool - Interest Rate Type**

Rate Type Band	Number of Loans	% of Number	Balance of Loans	% of Balance
Variable	16,703	82.61	4,622,647,296.96	83.26
Fixed 1 Year	111	0.55	31,795,804.89	0.57
Fixed 2 Year	1,262	6.24	347,503,811.83	6.26
Fixed 3 Year	357	1.77	79,150,310.90	1.43
Fixed 4 Year	1,161	5.74	318,538,013.98	5.74
Fixed 5 Year	624	3.09	152,252,196.17	2.74
Total Fixed	3,515	17.39	929,240,137.77	16.74
<b>20,218</b>	<b>100.00</b>	<b>5,551,887,434.73</b>	<b>100.00</b>	

**Cover Pool - Loan Size (Consolidated by Customer)**

Loan Size Band	Number of Loans	% of Number	Balance of Loans	% of Balance
<= 100,000	3136	16.59	161,533,839.01	2.91
> 100,000 <= 200,000	4119	21.79	624,801,509.68	11.25
> 200,000 <= 300,000	4201	22.23	1,046,207,810.06	18.84
> 300,000 <= 400,000	2980	15.77	1,033,602,655.84	18.62
> 400,000 <= 500,000	1897	10.04	846,691,331.17	15.25
> 500,000 <= 600,000	1056	5.59	576,018,007.88	10.38
> 600,000 <= 700,000	549	2.90	354,135,829.62	6.38
> 700,000 <= 800,000	285	1.51	212,373,435.58	3.83
> 800,000 <= 900,000	239	1.26	202,210,264.26	3.64
> 900,000 <= 1,000,000	145	0.77	137,316,583.35	2.47
> 1,000,000 <= 1,250,000	185	0.98	203,984,824.97	3.67
> 1,250,000 <= 1,500,000	80	0.42	107,999,300.96	1.95
> 1,500,000 <= 1,750,000	24	0.13	37,663,212.77	0.68
> 1,750,000 <= 2,000,000	4	0.02	7,348,829.58	0.13
> 2,000,000 <= 2,250,000	0	0.00	0.00	0.00
> 2,250,000 <= 2,500,000	0	0.00	0.00	0.00
> 2,500,000	0	0.00	0.00	0.00
<b>18,900</b>	<b>100.00</b>	<b>5,551,887,434.73</b>	<b>100.00</b>	

Cover Pool - Geographic Regions				
Region	Number of Loans	% of Number	Balance of Loans	% of Balance
<b>ACT</b>				
Metro	407	2.01	132,766,445.23	2.39
Non Metro	0	0.00	0.00	0.00
<b>New South Wales</b>				
Metro	652	3.22	325,096,581.06	5.86
Non Metro	1,194	5.91	294,552,172.06	5.31
<b>Northern Territory</b>				
Metro	75	0.37	16,597,302.12	0.30
Non Metro	80	0.40	19,956,609.71	0.36
<b>Queensland</b>				
Metro	636	3.15	191,723,531.05	3.45
Non Metro	2,007	9.93	448,590,415.47	8.08
<b>South Australia</b>				
Metro	1,118	5.53	286,830,574.17	5.17
Non Metro	491	2.43	100,579,393.12	1.81
<b>Tasmania</b>				
Metro	562	2.78	136,496,545.83	2.46
Non Metro	368	1.82	73,593,172.24	1.33
<b>Victoria</b>				
Metro	4,640	22.95	1,638,914,946.11	29.52
Non Metro	6,343	31.37	1,478,904,481.69	26.64
<b>Western Australia</b>				
Metro	985	4.87	266,088,325.52	4.79
Non Metro	660	3.26	141,196,939.35	2.54
	<b>20,218</b>	<b>100.00</b>	<b>5,551,887,434.73</b>	<b>100.00</b>

Cover Pool - Repayment Type				
Type	Number of Loans	% of Number	Balance of Loans	% of Balance
Principal and Interest	19,815	98.01	5,388,809,890.67	97.06
Interest Only	403	1.99	163,077,544.06	2.94
	<b>20,218</b>	<b>100.00</b>	<b>5,551,887,434.73</b>	<b>100.00</b>

Cover Pool - Documentation Type				
Type	Number of Loans	% of Number	Balance of Loans	% of Balance
Full Doc	20,218	100.00	5,551,887,434.73	100.00
Lo Doc	0	0.00	0.00	0.00
	<b>20,218</b>	<b>100.00</b>	<b>5,551,887,434.73</b>	<b>100.00</b>

Cover Pool - Occupancy Type				
Type	Number of Loans	% of Number	Balance of Loans	% of Balance
Owner Occupied	15,631	77.31	4,392,207,140.21	79.11
Investment	4,587	22.69	1,159,680,294.52	20.89
	<b>20,218</b>	<b>100.00</b>	<b>5,551,887,434.73</b>	<b>100.00</b>

Cover Pool - Mortgage Insurer				
Insurer	Number of Loans	% of Number	Balance of Loans	% of Balance
Insurable	20,218	100.00	5,551,887,434.73	100.00
Helia	0	0.00	0.00	0.00
QBE	0	0.00	0.00	0.00
	<b>20,218</b>	<b>100.00</b>	<b>5,551,887,434.73</b>	<b>100.00</b>

**Cover Pool - Loan Seasoning**

Seasoning Bands	Number of Loans	% of Number	Balance of Loans	% of Balance
<= 3 Months	0	0.00	0.00	0.00
> 3 Months <= 6 Months	271	1.34	84,650,188.19	1.52
> 6 Months <= 12 Months	861	4.26	250,254,869.02	4.51
> 12 Months <= 18 Months	1,141	5.64	327,367,922.46	5.90
> 18 Months <= 24 Months	1,231	6.09	369,192,034.48	6.65
> 24 Months <= 30 Months	1,538	7.61	445,764,231.46	8.03
> 30 Months <= 36 Months	2,345	11.60	748,025,426.05	13.47
> 36 Months <= 42 Months	2,539	12.56	822,865,555.12	14.82
> 42 Months <= 48 Months	2,634	13.03	797,100,742.19	14.36
> 48 Months <= 54 Months	1,602	7.92	450,545,082.54	8.12
> 54 Months <= 60 Months	892	4.41	238,803,311.59	4.30
> 60 Months <= 66 Months	731	3.62	194,367,610.10	3.50
> 66 Months <= 72 Months	449	2.22	111,119,999.62	2.00
> 72 Months <= 78 Months	444	2.20	107,721,511.15	1.94
> 78 Months <= 84 Months	358	1.77	92,278,247.20	1.66
> 84 Months <= 90 Months	364	1.80	90,491,169.81	1.63
> 90 Months <= 96 Months	301	1.49	67,535,375.63	1.22
> 96 Months <= 102 Months	333	1.65	73,762,758.83	1.33
> 102 Months <= 108 Months	171	0.85	32,395,058.85	0.58
> 108 Months <= 114 Months	167	0.83	27,214,671.37	0.49
> 114 Months <= 120 Months	171	0.85	30,566,013.99	0.55
> 120 Months	1,675	8.28	189,865,655.08	3.42
	<b>20,218</b>	<b>100.00</b>	<b>5,551,887,434.73</b>	<b>100.00</b>

**Cover Pool - Remaining Term**

Term Bands	Number of Loans	% of Number	Balance of Loans	% of Balance
<= 1 Year	27	0.13	705,551.99	0.01
> 1 Year <= 2 Years	39	0.19	3,765,754.98	0.07
> 2 Years <= 3 Years	80	0.40	2,757,904.19	0.05
> 3 Years <= 4 Years	93	0.46	3,725,303.38	0.07
> 4 Years <= 5 Years	144	0.71	6,153,632.56	0.11
> 5 Years <= 6 Years	197	0.97	11,841,337.40	0.21
> 6 Years <= 7 Years	253	1.25	22,706,712.42	0.41
> 7 Years <= 8 Years	262	1.30	22,975,183.31	0.41
> 8 Years <= 9 Years	317	1.57	31,469,026.28	0.57
> 9 Years <= 10 Years	333	1.65	37,096,107.83	0.67
> 10 Years <= 15 Years	2,762	13.66	442,816,678.71	7.98
> 15 Years <= 20 Years	4,256	21.05	970,667,581.81	17.48
> 20 Years <= 25 Years	5,053	24.99	1,560,832,856.03	28.11
> 25 Years <= 30 Years	6,402	31.66	2,434,373,803.84	43.85
> 30 Years	0	0.00	0.00	0.00
	<b>20,218</b>	<b>100.00</b>	<b>5,551,887,434.73</b>	<b>100.00</b>

**Cover Pool - Arrears**

Arrears Bands	Number of Loans	% of Number	Balance of Loans	% of Balance
Current	19,804	97.95	5,413,348,946.21	97.50
> 1 Day <= 30 Days	289	1.43	96,119,007.24	1.73
> 30 Days <= 60 Days	103	0.51	36,560,817.42	0.66
> 60 Days <= 90 Days	19	0.09	5,134,137.62	0.09
> 90 Days	3	0.01	724,526.24	0.01
	<b>20,218</b>	<b>100.00</b>	<b>5,551,887,434.73</b>	<b>100.00</b>

<b>Cover Pool - Remaining Fixed Term</b>				
<b>Term Bands</b>	<b>Number of Loans</b>	<b>% of Number</b>	<b>Balance of Loans</b>	<b>% of Balance</b>
Variable	16,702	82.61	4,622,267,296.96	83.26
> 1 Month <= 3 Months	623	3.08	182,057,843.30	3.28
> 3 Months <= 6 Months	504	2.49	142,887,240.37	2.57
> 6 Months <= 9 Months	268	1.33	74,777,903.44	1.35
> 9 Months <= 12 Months	266	1.32	69,308,321.21	1.25
> 12 Months <= 15 Months	183	0.91	42,153,017.91	0.76
> 15 Months <= 18 Months	349	1.73	88,528,153.35	1.59
> 18 Months <= 21 Months	332	1.64	92,315,292.51	1.66
> 21 Months <= 24 Months	427	2.11	116,722,010.69	2.10
> 24 Months <= 27 Months	201	0.99	44,967,621.82	0.81
> 27 Months <= 30 Months	201	0.99	45,609,084.02	0.82
> 30 Months <= 33 Months	51	0.25	10,094,297.55	0.18
> 33 Months <= 36 Months	35	0.17	7,362,949.92	0.13
> 36 Months <= 39 Months	12	0.06	1,310,198.21	0.02
> 39 Months <= 42 Months	14	0.07	2,551,357.27	0.05
> 42 Months <= 45 Months	12	0.06	3,186,306.53	0.06
> 45 Months <= 48 Months	13	0.06	1,842,093.85	0.03
> 48 Months <= 51 Months	11	0.05	2,040,029.85	0.04
> 51 Months <= 54 Months	6	0.03	854,409.90	0.02
> 54 Months <= 57 Months	2	0.01	258,034.51	0.00
> 57 Months <= 60 Months	6	0.03	793,971.56	0.01
> 60 Months	0	0.00	0.00	0.00
	<b>20,218</b>	<b>100.00</b>	<b>5,551,887,434.73</b>	<b>100.00</b>

<b>Cover Pool - Loan Purpose</b>				
<b>Purpose Categories</b>	<b>Number of Loans</b>	<b>% of Number</b>	<b>Balance of Loans</b>	<b>% of Balance</b>
Established Property	8,134	40.23	2,299,257,033.55	41.41
Newly Erected Property	2,636	13.04	794,778,428.86	14.32
Refinance	8,254	40.83	2,283,068,051.03	41.12
Home Improvement	263	1.30	46,256,298.36	0.83
Other	931	4.60	128,527,622.93	2.32
	<b>20,218</b>	<b>100.00</b>	<b>5,551,887,434.73</b>	<b>100.00</b>

<b>Cover Pool - Remaining Interest Only Period</b>				
<b>IO Remaining Period</b>	<b>Number of Loans</b>	<b>% of Number</b>	<b>Balance of Loans</b>	<b>% of Balance</b>
<b>Principal and Interest</b>	<b>19,815</b>	<b>98.01</b>	<b>5,388,809,890.67</b>	<b>97.06</b>
<b><u>IO Remaining Period</u></b>				
<= 1 Year	168	0.83	62,368,358.13	1.12
> 1 Year <= 2 Years	103	0.51	45,217,541.68	0.81
> 2 Years <= 3 Years	79	0.39	33,821,026.64	0.61
> 3 Years <= 4 Years	52	0.26	21,557,617.61	0.39
> 4 Years <= 5 Years	1	0.00	113,000.00	0.00
> 5 Years <= 10 Years	0	0.00	0.00	0.00
> 10 Years	0	0.00	0.00	0.00
	<b>20,218</b>	<b>100.00</b>	<b>5,551,887,434.73</b>	<b>100.00</b>

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