ASX Announcement

Bendigo Bank

Basel III Pillar 3 Disclosures: Prudential Standard APS 330

Friday 13 November 2026

Bendigo and Adelaide Bank Limited (ASX:BEN) (the Bank), is an Authorised Deposit-taking Institution (**ADI**) subject to regulation by the Australian Prudential Regulation Authority (**APRA**). Attached is the prudential information required to be disclosed in accordance with Prudential Standard APS 330.

The public disclosure for 30 September 2026 has been prepared in accordance with the Prudential Standard APS 330 Public Disclosure, which aligns with the updated international standards for public disclosure set by the Basel Committee.

All disclosures in this report are prepared on an APRA Level 2 regulatory consolidated basis (referred to as the 'Group'), which comprises the Bank and its controlled subsidiaries, excluding entities deconsolidated for regulatory capital purposes.

The Bank's Chief Financial Officer and Chief Risk Officer attest to the reliability of the APS 330 disclosures. They attest that the disclosures have been prepared in accordance with relevant policies, internal processes, systems and controls, and have subsequently been verified and approved through internal governance procedures.

Approved for release by:

The Bendigo and Adelaide Bank Board

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BASEL III PILLAR 3 DISCLOSURES

Prudential Standard APS330
For the period ended 30 September 2026
Released 13 November 2026

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Bendigo Bank
The better big bank

Contents

DIS20 **Overview of risk management, key prudential metrics and RWA**

KM1 Key metrics 02

OV1 Overview of risk-weighted assets **(RWA)** 05

DIS85 **Liquidity**

LIQ1 Liquidity coverage ratio (**LCR**) 06

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DIS20 – KM1 Key metrics

Amounts are in $millions to 1 decimal place

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Table KM1 reports on the key prudential metrics related to risk-based capital and liquidity ratios.

		30 Sep 26	30 Jun 26	31 Mar 26	31 Dec 25	30 Sep 25
		a	b	c	d	e
Available capital (amounts)						
1	Common Equity Tier 1 (**CET1**)	4,485.7	4,536.6	4,486.2	4,403.7	4,261.7
2	Tier 1	5,288.1	5,339.0	5,288.6	5,206.1	5,064.1
3	Total capital	6,301.7	6,054.6	5,998.1	5,914.7	5,920.0
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (**RWA**)[1]	39,642.6	40,014.3	39,426.5	38,747.0	38,999.5
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	11.32%	11.34%	11.38%	11.37%	10.93%
6	Tier 1 ratio (%)	13.34%	13.34%	13.41%	13.44%	12.99%
7	Total capital ratio (%)	15.90%	15.13%	15.21%	15.27%	15.18%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	1.00%	1.00%	1.00%	1.00%	1.00%
11	Total of bank CET1 specific buffer requirements (%) (row8 + row9)	3.50%	3.50%	3.50%	3.50%	3.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	6.82%	6.84%	6.88%	6.87%	6.43%
Liquidity coverage ratio (LCR)[2]						
15	Total high-quality liquid assets (**HQLA**)	13,844.3	13,149.2	12,403.7	13,087.5	12,945.4
16	Total net cash outflow (**NCO**)	9,532.7	9,381.2	9,143.4	9,671.1	9,484.9
17	LCR (%)	145.2%	140.2%	135.7%	135.3%	136.5%
Net stable funding ratio (NSFR)						
18	Total available stable funding (**ASF**)	78,130.8	77,578.9	76,931.4	76,677.5	76,755.4
19	Total required stable funding (**RSF**)	66,385.3	67,609.1	65,433.7	64,405.3	65,222.0
20	NSFR (%)	117.7%	114.7%	117.6%	119.1%	117.7%

1. Includes Operational risk capital overlay of $50 million implemented from 1 January 2026. In line with APS 115 requirements, the RWA equivalent is calculated by applying a 12.5 multiplication factor to the capital overlay ($50 million * 12.5 = $625 million RWA).
2. LCR disclosures are based on quarterly averages.

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DIS20 – KM1 Key metrics (continued)

Amounts are in $millions to 1 decimal place

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CET1

September 2026 vs June 2026

CET 1 ratio decreased by 2 basis point (bps) to 11.32% in September 2026 (June 2026: 11.34%) primarily driven by:

- an increase of 23 bps ($93 million) due to net profit earned during the period;
- a decrease of 42 bps from payment of dividends during the quarter ($191 million final FY26 dividend), partly offset by an increase in share capital ($22 million) due to new share issuance under the Dividend Reinvestment Plan (DRP);
- an increase of 11 bps reflecting lower RWA (discussed further below); and
- an increase of 6 bps mainly due to a net reduction in CET1 deductions and other smaller factors.

Total Capital

Total capital increased to $6,301.7 million in September 2026 (June 2026: $6,054.6 million) driven by the issuance of Tier 2 subordinated notes of $300 million during the quarter, partly offset by a decrease in CET1 capital during the period.

RWA

September 2026 vs June 2026

RWA decrease of $371.7 million (0.93%) to $39,642.6 million in September 2026 (June 2026: $40,014.3 million) is primarily due to:

- a decrease of $443.3 million in credit risk RWA mainly driven by settlement of a new securitisation trust eligible for regulatory capital relief during the period, and a net decrease in residential lending exposures across third party lending;
- a decrease of $58.7 million in securitisation risk RWA driven by a decline in the value of existing exposures; partly offset by
- an increase of $129.5 million in operational risk[1] RWA driven by higher net interest income over the FY26 year.

LCR

September 2026 vs June 2026

LCR for the September 2026 quarter was 145.2% (June 2026: 140.2%), with liquid assets exceeding net cash outflows by an average of $4.3 billion. LCR on a quarterly basis increased by 5.0% due to relatively higher increase in average HQLA compared to increase in average NCOs.

HQLA increased by an average of $695 million, while average NCOs increased by $151 million. The increase in HQLA was due to investments in state government securities. The increase in NCOs was largely due to an increase in wholesale funding partly offset by a decrease in retail deposits and other contractual funding obligations in the NCOs window during the quarter.

1. Operational risk RWA is calculated based on Group's financial statements at 30 June, and updated annually in September quarter.

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DIS20 – KM1 Key metrics (continued)

Amounts are in $millions to 1 decimal place

NSFR

September 2026 vs June 2026

The Group's NSFR increased from 114.7% in June 2026 to 117.7% in September 2026. NSFR increased by 3.0% due to the decrease in RSF by $1,224 million (loans and securities decreased by $885 million), whilst ASF increased by $552 million.

The main sources of ASF were deposits from retail and small business customers (77%), wholesale deposits and funding (13%), and capital (10%). The major components of RSF were residential mortgages (67%), and non-residential mortgage lending (17%).

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DIS20 – OV1
Overview of risk-weighted assets (RWA)

Amounts are in $millions to 1 decimal place

Table OV1 provides a breakdown of RWA and the total RWA forming the denominator of the risk-based capital requirements.

		30 Sep 26	30 Jun 26	31 Mar 26	30 Sep 26
		a	b	c	d
			RWA		Minimum capital requirements[1]
1	Credit risk (excluding counterparty credit risk)	**35,229.0**	**35,666.1**	**35,131.3**	**2,818.3**
2	of which: standardised approach **(SA)**	35,229.0	35,666.1	35,131.3	2,818.3
6	Counterparty credit risk **(CCR)**	**36.0**	**38.8**	**43.8**	**2.9**
9	of which: other CCR	36.0	38.8	43.8	2.9
10	Credit valuation adjustment **(CVA)**	**32.0**	**35.4**	**40.5**	**2.6**
16	Securitisation exposures in banking book	**605.5**	**664.2**	**601.0**	**48.4**
18	of which: securitisation external ratings-based approach **(SEC-ERBA),** including internal assessment approach **(IAA)**	76.5	86.8	87.1	6.1
19	of which: securitisation standardised approach **(SEC-SA)**	**529.0**	**577.4**	**513.9**	**42.3**
20	Market risk	1.0	0.2	0.3	0.1
21	of which: standardised approach (SA)	1.0	0.2	0.3	0.1
24	Operational risk	**3,739.1**	**3,609.6**	**3,609.6**	**299.1**
29	**Total (1 + 6 + 10 + 16 + 20 + 24)**	**39,642.6**	**40,014.3**	**39,426.5**	**3,171.4**

1. The minimum capital requirement is 8%.

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DIS85 – LIQ1
Liquidity coverage ratio (LCR)

Amounts are in $millions to 1 decimal place

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The LCR measures a bank's ability to meet its liquidity needs under an acute liquidity stress scenario (prescribed by APRA) measured over a 30-day-time frame. LCR is calculated as HQLA as a percentage of NCO.

Average LCR is calculated as a simple average of the daily observations over the quarter. The number of data points used is reported in the table.

		30 Sep 26		30 Jun 26	
		a	b	a1	b1
		Total unweighted value [1] (average)	Total weighted value	Total unweighted value [1] (average)	Total weighted value
High-quality liquid assets					
1a	High-quality liquid assets (**HQLA**)[2,3]		**13,844.3**		**13,149.2**
1b	Alternate liquid assets (**ALA**)		-		-
1c	Reserve Bank of New Zealand (**RBNZ**) securities		-		-
Cash outflows					
2	**Retail deposits and deposits from small business customers, of which:**	**48,317.0**	**3,589.3**	**49,137.0**	**3,686.3**
3	Stable deposits	32,909.5	1,645.5	33,207.6	1,660.4
4	Less stable deposits	15,407.5	1,943.8	15,929.4	2,025.9
5	**Unsecured wholesale funding, of which:**	**6,697.5**	**3,785.4**	**6,439.4**	**3,551.2**
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-	-
7	Non-operational deposits (all counterparties)	5,982.5	3,070.4	5,563.9	2,675.7
8	Unsecured debt	715.0	715.0	875.5	875.5
9	**Secured wholesale funding**		**375.6**		**54.4**
10	**Additional requirements, of which:**	**6,456.6**	**588.9**	**6,455.6**	**586.2**
11	Outflows related to derivative exposures and other collateral requirements	204.6	204.6	205.7	205.7
12	Outflows related to loss of funding on debt products	-	-	-	-
13	Credit and liquidity facilities	6,252.0	384.3	6,249.9	380.5
14	**Other contractual funding obligations**	**478.2**	**96.6**	**677.1**	**309.7**
15	**Other contingent funding obligations**	**18,490.8**	**1,661.8**	**18,868.9**	**1,669.4**
16	**Total cash outflows**		**10,097.6**		**9,857.2**
Cash inflows					
17	**Secured lending (e.g. reverse repos)**	**3,082.3**	**-**	**2,924.5**	**-**
18	**Inflows from fully performing exposures**	**764.4**	**382.8**	**736.8**	**369.4**
19	Other cash inflows	182.1	182.1	106.6	106.6
20	**Total cash inflows**	**4,028.8**	**564.9**	**3,767.9**	**476.0**
			Total adjusted value		**Total adjusted value**
21	**Total HQLA**		**13,844.3**		**13,149.2**
22	**Total net cash outflows**		**9,532.7**		**9,381.2**
23	**Liquidity coverage ratio (%)**		**145.2%**		**140.2%**
Number of data points used in calculating the average figures (business days)			66		62

1. Unweighted inflow and outflow values are outstanding balances maturing or callable within 30 days.
2. Total HQLA represents liquid assets, including assets qualifying under alternative liquidity approaches.
3. Disclosed on a weighted basis only, consistent with the disclosure template prescribed by APS 330.

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