Form 605

Corporations Law Section 671B

Notice of ceasing to be a substantial holder

To: Company	Name/Scheme	BENDIGO AND ADELAID	E BANK LIMITE	ED	_
ACN/ARSN		068 049 178			<u> </u>
1. Details of s	ubstantial holde	er (1)			
Name		UBS Group AG and its r	elated bodies c	orporate	_
ACN/ARSN (if	applicable):				
The holder cea	sed to be a subs	tantial shareholder on	22 Febr	uary 2021	
The previous n	otice was given t	o the company on	23 Febr	uary 2021	
The previous n	otice was dated		19 Febr	uary 2021	
2. Changes in	relevant interes	sts			
voting securities o		nge in the nature of, a relevant cheme, since the substantial h lows:			
Date of change	Person whose relevant interest changed	Nature of Change (4)	Consideration given in relation to change (5)	Class (6) and Number of securities affected	Person's votes affected
Please see Appe	endix A.	•	•		•
•	association have become a	ssociates (3) of, ceased to b	pe associates of,	or have changed the	nature of their

association (7) with, the substantial holder in relation to voting interests in the company or scheme are as follows:

Name and ACN/ARSN (if applicable)	Nature of association
N/A	N/A

4. Addresses

The addresses of persons named in this form are as follows:

Name	Address
N/A	N/A

SIGNATURE

Print Name: Andrew Costley Capacity: Authorised signatory

Sign Here: Date: 24 February 2021

Print Name: Joanne Chan Capacity: Authorised signatory

Sign Here: Date: 24 February 2021

Contact details for this notice:

Andrew Costley Group Compliance, Regulatory & Governance (T) + 852 3712 3707

(1) + 652 51 12 5101

Class Change Continuous elevant intreest changed Name of Change C						BEN - Appendix A
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22-Feb-21UBS Securities Australia LtdStock returnedN/A(888,000) Ordinary22-Feb-21UBS Securities Australia LtdStock returnedN/A(2,200,000) Ordinary		<u> </u>			. , ,	,
22-Feb-21 UBS Securities Australia Ltd Stock returned N/A (2,200,000) Ordinary		<u> </u>				· · · · · · · · · · · · · · · · · · ·
ZZ-Fed-Z Jubb Securities Australia Ltd Stock returned IVA (4,011,000) Ordinary						•
22-Feb-21 UBS Securities Australia Ltd Stock returned N/A (339,000) Ordinary		<u> </u>				

22-Feb-21	UBS Securities Australia Ltd	Stock returned	N/A	(950,000)	Ordinary
22-Feb-21	UBS AG, Australia Branch	Stock received	N/A	128,972	Ordinary

