

Appendix 3Y

Change of Director's Interest Notice

Information or documents not available now must be given to ASX as soon as available. Information and documents given to ASX become ASX's property and may be made public.

Introduced 30/9/2001.

Name of entity	BENDIGO BANK LIMITED
ABN	11 068 049 178

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

Name of Director	Richard Allen GUY
Date of last notice	5 March 2003

Part 1 - Change of director's relevant interests in securities

In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust

Direct or indirect interest	Indirect
Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest.	Crystal Transport Pty Ltd, Eastprime Pty Ltd, Fernane Pty Ltd, Kinrap Nominees Pty Ltd, Umbana Pty Ltd, Weem Pty Ltd, Marline Pty Ltd ARG Pty Ltd RAG Superannuation Pty Ltd Dependants
Date of change	30 April 2003
No. of securities held prior to change	223,770
Class	Ordinary Shares
Number acquired	3,793
Number disposed	2,913
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	\$7.52
No. of securities held after change	224,700

+ See chapter 19 for defined terms.

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Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	Issue of securities under dividend reinvestment plan. Director no longer has a relevant interest in 2,913 shares
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Part 2 – Change of director's interests in contracts

Detail of contract	
Nature of interest	
Name of registered holder (if issued securities)	
Date of change	
No. and class of securities to which interest related prior to change Note: Details are only required for a contract in relation to which the interest has changed	
Interest acquired	
Interest disposed	
Value/Consideration Note: If consideration is non-cash, provide details and an estimated valuation	
Interest after change	

÷ See chapter 19 for defined terms.