

# 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.

|                       |                             |
|-----------------------|-----------------------------|
| <b>Name of entity</b> | <b>BENDIGO BANK LIMITED</b> |
| <b>ABN</b>            | <b>11 068 049 178</b>       |

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.

|                            |                       |
|----------------------------|-----------------------|
| <b>Name of Director</b>    | Robert Niven JOHANSON |
| <b>Date of last notice</b> | 17 February 2005      |

### 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*

|                                                                                                                                                                                            |                                                                                     |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| <b>Direct or indirect interest</b>                                                                                                                                                         | Indirect                                                                            |
| <b>Nature of indirect interest (including registered holder)</b><br><small>Note: Provide details of the circumstances giving rise to the relevant interest.</small>                        | Jowardy Pty Ltd,<br>Wardyjo Pty Ltd,<br>Jolimont Consultants Pty Ltd,<br>Dependants |
| <b>Date of change</b>                                                                                                                                                                      | 31 March 2005                                                                       |
| <b>No. of securities held prior to change</b>                                                                                                                                              | 170,773                                                                             |
| <b>Class</b>                                                                                                                                                                               | Ordinary Shares                                                                     |
| <b>Number acquired</b>                                                                                                                                                                     | 2,166                                                                               |
| <b>Number disposed</b>                                                                                                                                                                     | 0                                                                                   |
| <b>Value/Consideration</b><br><small>Note: If consideration is non-cash, provide details and estimated valuation</small>                                                                   | Market Value                                                                        |
| <b>No. of securities held after change</b>                                                                                                                                                 | 172,939                                                                             |
| <b>Nature of change</b><br><small>Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back</small> | Off-market trade                                                                    |

+ See chapter 19 for defined terms.

**Part 2 – Change of director's interests in contracts**

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

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+ See chapter 19 for defined terms.