

Calculation Period Start Date	1/07/2025
Calculation Period End Date	31/07/2025
CBG Payment Date	19/08/2025

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 31 July 2025

### Calculation of Adjusted Aggregate Loan Amount

A. The lower of:			
	(i) Sum of LTV Adjusted Outstanding Principal Balance	5,043,327,577.71	
	(ii) Sum of the Asset Percentage Adjusted Outstanding Principal Balance	<u>4,539,179,500.67</u>	
			4,539,179,500.67
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** **4,539,179,500.67**

### Asset Coverage Test Result

Adjusted Aggregate Loan Amount	4,539,179,500.67
Aggregate AUD Equivalent of the Principal Amount Outstanding of all Covered Bonds	2,776,856,292.38
Excess / (Shortfall) over Adjusted Aggregate Loan Amount	1,762,323,208.29

### Asset Coverage Test PASS or FAIL

**PASS**

Asset Percentage 90.0%

### Overcollateralisation

Required By Law	103.00%
Agreed Minimum	111.11%
Rating Agency Required	106.30%

**Actual Overcollateralisation (value of assets in the cover pool divided by face value of covered bonds)** **181.64%**

## 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	31 Jul 2025
Pool Balance	5,043,751,295.40
Number of Loans (Unconsolidated)	18,765
Number of Borrowers	17,603
Average Balance of Loans	268,785.04
Balance of Largest Loan	1,751,727.43
Weighted Average Interest Rate	5.58%
Weighted Average Current LVR	51.84%
Weighted Average Indexed LVR (consolidated) *	44.54%
Weighted Average Seasoning (Months)	50.96
Weighted Average Remaining Term (Months)	265.21

### Cover Pool - Current LVR

LVR BAND	Number of Loans	% of Number	Balance of Loans	% of Total Balance
<= 40%	7,699	41.03	1,239,224,002.74	24.57
> 40% <= 45%	1,506	8.03	414,285,822.68	8.21
> 45% <= 50%	1,525	8.13	476,121,797.43	9.44
> 50% <= 55%	1,634	8.71	506,848,821.94	10.05
> 55% <= 60%	1,633	8.70	560,250,924.26	11.11
> 60% <= 65%	1,457	7.76	515,858,836.18	10.23
> 65% <= 70%	1,426	7.60	532,038,234.80	10.55
> 70% <= 75%	1,370	7.30	573,439,548.09	11.37
> 75% <= 80%	502	2.68	222,389,061.09	4.41
> 80% <= 85%	5	0.03	1,752,570.83	0.03
> 85% <= 90%	2	0.01	452,159.37	0.01
> 90% <= 95%	0	0.00	0.00	0.00
> 95% <= 100%	0	0.00	0.00	0.00
> 100%	6	0.03	1,089,515.99	0.02
	<b>18,765</b>	<b>100.00</b>	<b>5,043,751,295.40</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%	9,778	54.56	1,854,629,418.83	36.77
> 40% <= 45%	1,732	9.67	558,800,101.05	11.08
> 45% <= 50%	1,532	8.55	550,463,291.47	10.91
> 50% <= 55%	1,330	7.42	509,128,126.51	10.09
> 55% <= 60%	1,142	6.37	471,907,523.30	9.36
> 60% <= 65%	853	4.76	355,496,152.76	7.05
> 65% <= 70%	645	3.60	298,359,659.69	5.92
> 70% <= 75%	528	2.95	267,868,972.12	5.31
> 75% <= 80%	350	1.95	165,825,477.54	3.29
> 80% <= 85%	24	0.13	9,730,896.77	0.19
> 85% <= 90%	2	0.01	452,159.37	0.01
> 90% <= 95%	0	0.00	0.00	0.00
> 95% <= 100%	0	0.00	0.00	0.00
> 100%	4	0.02	1,089,515.99	0.02
	<b>17,920</b>	<b>100.00</b>	<b>5,043,751,295.40</b>	<b>100.00</b>

Cover Pool - Interest Rates				
Rate Band	Number of Loans	% of Number	Balance of Loans	% of Balance
<= 3.00%	282	1.50	82,262,921.82	1.63
> 3.00% <= 3.25%	67	0.36	22,804,224.67	0.45
> 3.25% <= 3.50%	63	0.34	15,397,044.05	0.31
> 3.50% <= 3.75%	30	0.16	7,235,265.39	0.14
> 3.75% <= 4.00%	12	0.06	3,862,042.52	0.08
> 4.00% <= 4.25%	34	0.18	6,567,553.77	0.13
> 4.25% <= 4.50%	6	0.03	1,141,173.96	0.02
> 4.50% <= 4.75%	3	0.02	1,682,924.59	0.03
> 4.75% <= 5.00%	27	0.14	6,352,688.08	0.13
> 5.00% <= 5.25%	85	0.45	31,942,367.97	0.63
> 5.25% <= 5.50%	3,781	20.15	1,165,776,959.91	23.11
> 5.50% <= 5.75%	10,180	54.25	2,768,295,868.35	54.89
> 5.75% <= 6.00%	2,284	12.17	546,327,147.92	10.83
> 6.00% <= 6.25%	885	4.72	221,879,642.07	4.40
> 6.25% <= 6.50%	371	1.98	83,358,648.72	1.65
> 6.50% <= 6.75%	240	1.28	43,706,783.92	0.87
> 6.75% <= 7.00%	80	0.43	14,321,445.90	0.28
> 7.00% <= 7.25%	74	0.39	8,709,066.07	0.17
> 7.25% <= 7.50%	54	0.29	6,817,842.15	0.14
> 7.50% <= 7.75%	42	0.22	2,090,950.53	0.04
> 7.75% <= 8.00%	51	0.27	1,636,765.40	0.03
> 8.00%	114	0.61	1,581,967.64	0.03
	<b>18,765</b>	<b>100.00</b>	<b>5,043,751,295.40</b>	<b>100.00</b>

Cover Pool - Interest Rate Type				
Rate Type Band	Number of Loans	% of Number	Balance of Loans	% of Balance
Variable	16,276	86.74	4,426,471,787.91	87.76
Fixed 1 Year	92	0.49	24,036,765.87	0.48
Fixed 2 Year	962	5.13	251,932,151.30	4.99
Fixed 3 Year	257	1.37	55,946,970.11	1.11
Fixed 4 Year	601	3.20	146,695,895.25	2.91
Fixed 5 Year	577	3.07	138,667,724.96	2.75
Total Fixed	2,489	13.26	617,279,507.49	12.24
	<b>18,765</b>	<b>100.00</b>	<b>5,043,751,295.40</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	3096	17.59	156,589,735.33	3.10
> 100,000 <= 200,000	3910	22.22	590,560,645.91	11.71
> 200,000 <= 300,000	3874	22.01	962,854,786.98	19.09
> 300,000 <= 400,000	2735	15.54	947,510,197.09	18.79
> 400,000 <= 500,000	1726	9.81	770,002,667.02	15.27
> 500,000 <= 600,000	931	5.29	508,843,232.26	10.09
> 600,000 <= 700,000	467	2.65	300,966,678.04	5.97
> 700,000 <= 800,000	267	1.52	199,562,913.78	3.96
> 800,000 <= 900,000	216	1.23	182,856,288.33	3.63
> 900,000 <= 1,000,000	130	0.74	122,794,485.90	2.43
> 1,000,000 <= 1,250,000	159	0.90	175,126,413.54	3.47
> 1,250,000 <= 1,500,000	72	0.41	97,921,939.59	1.94
> 1,500,000 <= 1,750,000	12	0.07	19,154,929.38	0.38
> 1,750,000 <= 2,000,000	5	0.03	9,006,382.25	0.18
> 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>17,600</b>	<b>100.00</b>	<b>5,043,751,295.40</b>	<b>100.00</b>

Cover Pool - Geographic Regions				
Region	Number of Loans	% of Number	Balance of Loans	% of Balance
<b>ACT</b>				
Metro	373	1.99	117,119,836.27	2.32
Non Metro	0	0.00	0.00	0.00
<b>New South Wales</b>				
Metro	618	3.29	304,062,566.16	6.03
Non Metro	1,118	5.96	268,175,774.71	5.32
<b>Northern Territory</b>				
Metro	70	0.37	15,069,393.27	0.30
Non Metro	75	0.40	17,864,185.45	0.35
<b>Queensland</b>				
Metro	595	3.17	174,174,796.77	3.45
Non Metro	1,840	9.81	401,586,201.21	7.96
<b>South Australia</b>				
Metro	1,008	5.37	250,914,491.62	4.97
Non Metro	456	2.43	92,741,192.77	1.84
<b>Tasmania</b>				
Metro	511	2.72	122,372,805.14	2.43
Non Metro	335	1.79	67,252,317.43	1.33
<b>Victoria</b>				
Metro	4,332	23.09	1,500,707,417.96	29.75
Non Metro	5,907	31.48	1,344,385,238.91	26.65
<b>Western Australia</b>				
Metro	922	4.91	240,713,678.12	4.77
Non Metro	605	3.22	126,611,399.61	2.51
	<b>18,765</b>	<b>100.00</b>	<b>5,043,751,295.40</b>	<b>100.00</b>

Cover Pool - Repayment Type				
Type	Number of Loans	% of Number	Balance of Loans	% of Balance
Principal and Interest	18,453	98.34	4,916,466,601.89	97.48
Interest Only	312	1.66	127,284,693.51	2.52
	<b>18,765</b>	<b>100.00</b>	<b>5,043,751,295.40</b>	<b>100.00</b>

Cover Pool - Documentation Type				
Type	Number of Loans	% of Number	Balance of Loans	% of Balance
Full Doc	18,765	100.00	5,043,751,295.40	100.00
Lo Doc	0	0.00	0.00	0.00
	<b>18,765</b>	<b>100.00</b>	<b>5,043,751,295.40</b>	<b>100.00</b>

Cover Pool - Occupancy Type				
Type	Number of Loans	% of Number	Balance of Loans	% of Balance
Owner Occupied	14,578	77.69	4,010,000,577.17	79.50
Investment	4,187	22.31	1,033,750,718.23	20.50
	<b>18,765</b>	<b>100.00</b>	<b>5,043,751,295.40</b>	<b>100.00</b>

Cover Pool - Mortgage Insurer				
Insurer	Number of Loans	% of Number	Balance of Loans	% of Balance
Insurable	18,765	100.00	5,043,751,295.40	100.00
Helia	0	0.00	0.00	0.00
QBE	0	0.00	0.00	0.00
	<b>18,765</b>	<b>100.00</b>	<b>5,043,751,295.40</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	0	0.00	0.00	0.00
> 6 Months <= 12 Months	414	2.21	125,556,731.45	2.49
> 12 Months <= 18 Months	760	4.05	209,292,313.06	4.15
> 18 Months <= 24 Months	1,179	6.28	331,568,432.22	6.57
> 24 Months <= 30 Months	1,166	6.21	344,176,263.52	6.82
> 30 Months <= 36 Months	1,442	7.68	422,116,843.01	8.37
> 36 Months <= 42 Months	2,268	12.09	715,449,563.12	14.18
> 42 Months <= 48 Months	2,461	13.11	771,454,346.42	15.30
> 48 Months <= 54 Months	2,291	12.21	668,344,537.04	13.25
> 54 Months <= 60 Months	1,349	7.19	361,277,226.42	7.16
> 60 Months <= 66 Months	808	4.31	214,584,650.75	4.25
> 66 Months <= 72 Months	625	3.33	161,794,213.44	3.21
> 72 Months <= 78 Months	389	2.07	93,801,033.15	1.86
> 78 Months <= 84 Months	409	2.18	93,801,563.12	1.86
> 84 Months <= 90 Months	332	1.77	84,406,525.80	1.67
> 90 Months <= 96 Months	313	1.67	74,458,329.22	1.48
> 96 Months <= 102 Months	284	1.51	64,240,525.03	1.27
> 102 Months <= 108 Months	289	1.54	61,426,488.94	1.22
> 108 Months <= 114 Months	160	0.85	27,421,519.28	0.54
> 114 Months <= 120 Months	148	0.79	23,351,218.17	0.46
> 120 Months	1,678	8.94	195,228,972.24	3.87
	<b>18,765</b>	<b>100.00</b>	<b>5,043,751,295.40</b>	<b>100.00</b>

Cover Pool - Remaining Term				
Term Bands	Number of Loans	% of Number	Balance of Loans	% of Balance
<= 1 Year	25	0.13	652,646.72	0.01
> 1 Year <= 2 Years	50	0.27	2,783,967.42	0.06
> 2 Years <= 3 Years	68	0.36	2,562,436.20	0.05
> 3 Years <= 4 Years	87	0.46	3,087,518.79	0.06
> 4 Years <= 5 Years	158	0.84	6,669,262.40	0.13
> 5 Years <= 6 Years	213	1.14	14,512,267.29	0.29
> 6 Years <= 7 Years	224	1.19	19,791,940.84	0.39
> 7 Years <= 8 Years	260	1.39	22,972,424.85	0.46
> 8 Years <= 9 Years	312	1.66	29,971,313.54	0.59
> 9 Years <= 10 Years	301	1.60	32,648,083.26	0.65
> 10 Years <= 15 Years	2,734	14.57	429,603,003.90	8.52
> 15 Years <= 20 Years	3,999	21.31	903,848,385.56	17.92
> 20 Years <= 25 Years	4,835	25.77	1,497,328,272.50	29.69
> 25 Years <= 30 Years	5,499	29.30	2,077,319,772.13	41.19
> 30 Years	0	0.00	0.00	0.00
	<b>18,765</b>	<b>100.00</b>	<b>5,043,751,295.40</b>	<b>100.00</b>

Cover Pool - Arrears				
Arrears Bands	Number of Loans	% of Number	Balance of Loans	% of Balance
Current	18,426	98.19	4,941,140,220.80	97.97
> 1 Day <= 30 Days	241	1.28	71,117,633.39	1.41
> 30 Days <= 60 Days	81	0.43	25,944,999.07	0.51
> 60 Days <= 90 Days	16	0.09	5,405,715.09	0.11
> 90 Days	1	0.01	142,727.05	0.00
	<b>18,765</b>	<b>100.00</b>	<b>5,043,751,295.40</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	16,280	86.76	4,426,971,759.03	87.77
> 1 Month <= 3 Months	239	1.27	64,857,133.06	1.29
> 3 Months <= 6 Months	276	1.47	72,692,200.54	1.44
> 6 Months <= 9 Months	181	0.96	43,270,629.85	0.86
> 9 Months <= 12 Months	310	1.65	75,064,758.03	1.49
> 12 Months <= 15 Months	272	1.45	71,651,596.45	1.42
> 15 Months <= 18 Months	441	2.35	123,644,921.31	2.45
> 18 Months <= 21 Months	325	1.73	74,415,071.35	1.48
> 21 Months <= 24 Months	240	1.28	54,074,212.90	1.07
> 24 Months <= 27 Months	66	0.35	12,047,093.12	0.24
> 27 Months <= 30 Months	38	0.20	8,126,910.77	0.16
> 30 Months <= 33 Months	23	0.12	4,012,045.56	0.08
> 33 Months <= 36 Months	17	0.09	3,364,319.70	0.07
> 36 Months <= 39 Months	14	0.07	2,667,506.50	0.05
> 39 Months <= 42 Months	13	0.07	2,543,206.40	0.05
> 42 Months <= 45 Months	10	0.05	1,808,858.94	0.04
> 45 Months <= 48 Months	8	0.04	1,060,405.38	0.02
> 48 Months <= 51 Months	4	0.02	438,824.49	0.01
> 51 Months <= 54 Months	4	0.02	618,377.22	0.01
> 54 Months <= 57 Months	3	0.02	351,945.23	0.01
> 57 Months <= 60 Months	1	0.01	69,519.57	0.00
> 60 Months	0	0.00	0.00	0.00
	<b>18,765</b>	<b>100.00</b>	<b>5,043,751,295.40</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	7,576	40.37	2,099,162,927.87	41.62
Newly Erected Property	2,431	12.95	719,630,363.70	14.27
Refinance	7,671	40.88	2,069,509,219.92	41.03
Home Improvement	245	1.31	41,675,063.77	0.83
Other	842	4.49	113,773,720.14	2.26
	<b>18,765</b>	<b>100.00</b>	<b>5,043,751,295.40</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>18,453</b>	<b>98.34</b>	<b>4,916,466,601.89</b>	<b>97.48</b>
<u><b>IO Remaining Period</b></u>				
<= 1 Year	137	0.73	52,500,349.54	1.04
> 1 Year <= 2 Years	95	0.51	41,435,844.56	0.82
> 2 Years <= 3 Years	53	0.28	24,053,435.07	0.48
> 3 Years <= 4 Years	27	0.14	9,295,064.34	0.18
> 4 Years <= 5 Years	0	0.00	0.00	0.00
> 5 Years <= 10 Years	0	0.00	0.00	0.00
> 10 Years	0	0.00	0.00	0.00
	<b>18,765</b>	<b>100.00</b>	<b>5,043,751,295.40</b>	<b>100.00</b>

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