

CHESSE HOLDING STATEMENT

For statement enquiries contact
your CHESSE Sponsor:

SHAW STOCKBROKING LIMITED

LEVEL 16
60 CASTLEREAGH STREET
SYDNEY, NSW 2000

☎ 029238 1238



123239 02982
**TOSH INVESTMENTS (NSW) PTY
LIMITED**
<BROADBENT INVEST S/F A/C>
13 THE PARADE
BELMONT NSW 2280

Holder ID Number (HIN): 0036218096

CHESSE Sponsor's ID (PID): 02982

Statement Period: November 2007

Page: 1 of 1

ADB - ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity		Holding Balance
				On	Off	
	Balance Brought Forward from 08 Sep 04					1000
30 Nov 07	Adjustment due to a Scheme of Arrangement	5717400010165700			1000	0

FOR YOUR INFORMATION

- ☛ Full terms and conditions of the Company, Trust or other Issuer's securities can be obtained from the Registry.
- ☛ CDIs: To obtain a free copy of CHESSE Depository Nominee's Financial Services Guide or any Supplementary FSG, go to www.asx.com.au/cdis or phone 131 279 to have one sent to you
- ☛ ASTC may be required by law to disclose information in CHESSE Holdings to third parties.

See over for additional Important Information and Disclaimer

Issued by:

ASX Settlement and Transfer Corporation Pty. Ltd.
ABN 49 008 504 532

Share Registry Details:

COMPUTERSHARE INVESTOR SERVICES PTY LTD
GPO BOX 1903
ADELAIDE SA 5001
Ph: 1300 556 161





Bendigo Bank Limited ABN 11 068 049 178 AFSL No. 237879
The Bendigo Centre, Bendigo, Vic. 3550

All Correspondence to:
Bendigo Bank Share Registry
PO Box 480 Bendigo
Victoria 3552 Australia
Enquiries: 03 5485 6392
Facsimile: 03 5485 7645
share.register@bendigobank.com.au



008470 017
TOSH INVESTMENTS (NSW) PTY
LIMITED
<BROADBENT INVEST S/F A/C>
13 THE PARADE
BELMONT NSW 2280

Holder Identification Number (HIN)

X 0036218096

Important: You will need to quote this number for all future dealings in these securities. Keep it safe and confidential.

Tax File Number/ABN: Not quoted
Page Number: 1 of 1

Incorporated in Victoria

ASX code: BEN

Security class: FULLY PAID ORDINARY SHARES

CHES Allotment Confirmation Notice as at 30 November 2007

**THIS ADVICE CONFIRMS THE ALLOTMENT OF 1,075
NEW BENDIGO BANK LIMITED ORDINARY SHARES ON
30 NOVEMBER 2007 TO THE ABOVE NAMED,
PURSUANT TO THE SCHEME OF ARRANGEMENT
BETWEEN ADELAIDE BANK LIMITED AND ITS
ORDINARY SHAREHOLDERS IN RELATION TO THE
MERGER WITH BENDIGO BANK LIMITED, AS SET OUT
IN THE SCHEME BOOK DATED 5 OCTOBER 2007**

IF THE DETAILS ABOVE ARE INCORRECT, PLEASE ADVISE THIS OFFICE IMMEDIATELY.



Bendigo Bank

ABN 11 068 049 178
State of Incorporation/Registration: Victoria



123239 02982
TOSH INVESTMENTS (NSW) PTY
LIMITED
<BROADBENT INVEST S/F A/C>
13 THE PARADE
BELMONT NSW 2280

CHESSE HOLDING STATEMENT

For statement enquiries contact
your CHESSE Sponsor:

SHAW STOCKBROKING LIMITED

LEVEL 16
60 CASTLEREAGH STREET
SYDNEY, NSW 2000

029238 1238

Holder ID Number (HIN): 0036218096

CHESSE Sponsor's ID (PID): 02982

Statement Period: November 2007

Page: 1 of 1

BEN - ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity		Holding Balance
				On	Off	
30 Nov 07	Adjustment due to a Scheme of Arrangement	5772700027170600		1075		1075

FOR YOUR INFORMATION

- Full terms and conditions of the Company, Trust or other Issuer's securities can be obtained from the Registry.
- CDIs: To obtain a free copy of CHESSE Depository Nominee's Financial Services Guide or any Supplementary FSG, go to www.asx.com.au/cdis or phone 131 279 to have one sent to you
- ASTC may be required by law to disclose information in CHESSE Holdings to third parties.

See over for additional Important Information and Disclaimer

Issued by:

ASX Settlement and Transfer Corporation Pty. Ltd.
ABN 49 008 504 532



Share Registry Details:

BENDIGO BANK LTD SHARE REGISTRY
PO BOX 480
BENDIGO VIC 3552
Ph: 180064 6042

Bendigo and Adelaide Bank Limited

ABN 11 068 049 178 AFSL No. 237879
The Bendigo Centre, Bendigo, Vic. 3550

All Correspondence to:

Bendigo and Adelaide Bank Limited Share Registry
PO Box 480 Bendigo
Victoria 3552 Australia
Enquiries: 03 5485 6392
Facsimile: 03 5485 7645
share.register@bendigobank.com.au



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TOSH INVESTMENTS (NSW) PTY
LIMITED
<BROADBENT INVEST S/F A/C>
13 THE PARADE
BELMONT NSW 2280

Holder Identification Number (HIN)

X 0036218096

Important: You will need to quote this number for all future dealings in these securities. Keep it safe and confidential.

Tax File Number/ABN: ABN quoted
Page Number: 1 of 1

Incorporated in Victoria

ASX code: BEN

Security class: FULLY PAID ORDINARY SHARES

CHES Allotment Confirmation Notice as at 6 May 2008

**THIS ADVICE CONFIRMS THE ALLOTMENT OF 300 NEW
BENDIGO AND ADELAIDE BANK LIMITED FULLY PAID
ORDINARY SHARES ON 6 MAY 2008 TO THE ABOVE
NAMED, PURSUANT TO THE SHARE PURCHASE PLAN
INVITATION MAILED TO SHAREHOLDERS ON 31
MARCH 2008**

IF THE DETAILS ABOVE ARE INCORRECT, PLEASE ADVISE THIS OFFICE IMMEDIATELY.





Bendigo Bank Limited
 ABN 11 068 049 178 AFSL 237879
 Phone 1800 646 042 Fax 61 3 5485 7645



Please return completed form to:
 Computershare Investor Services Pty Limited
 GPO Box 505 Melbourne
 Victoria 8060 Australia



019205 017
TOSH INVESTMENTS (NSW) PTY LIMITED
 <BROADBENT INVEST S/F A/C>
 13 THE PARADE
 BELMONT NSW 2280

*PAID BY B-PAY
 TGA&W Account.
 Paid back by Tosh
 000156*

Holder Identification Number (HIN)



X 0036218096 COY

Entitlement Number: 40812070
 Record Date: 29 February 2008
 Offer Closes: 5pm (Melbourne Time) 21 April 2008

SHARE PURCHASE PLAN APPLICATION FORM

IMPORTANT:

This is an important document which requires your immediate attention. If you are in any doubt as to how to deal with this Application Form please consult a professional adviser.

Pursuant to the terms and conditions of the Bendigo and Adelaide Bank Limited Share Purchase Plan (the "SPP") contained in the Share Purchase Plan Letter to shareholders dated 31 March 2008 (the "SPP Letter"), Bendigo and Adelaide Bank Limited (the "Bank") is offering eligible shareholders the opportunity to purchase Bank shares up to a maximum value of AS\$2,880.00 per eligible shareholder subject to a minimum application for 50 shares.

If you do not wish to purchase additional shares under this offer there is no need to take any action.

By making your payment, you agree to be bound by the Constitution of the Bank and agree that the submission of this payment constitutes an irrevocable offer to you by the Bank to subscribe for Bank shares on the terms and conditions of the SPP. In addition, by submitting the Application Slip, below, you certify that the aggregate of the application price paid by you for:

- the shares the subject of the Application Slip; and
- any other shares and interests in the class applied for by you under the SPP or any similar arrangement in the 12 months prior to the date of submission of the Application Slip, does not exceed \$5,000.00

METHOD OF ACCEPTANCE

You can apply for shares and make your payment utilising one of the payment options detailed overleaf.

The Bank may make determinations in any manner it thinks fit, in relation to any difficulties, anomalies or disputes which may arise in connection with or by reason of the operation of the SPP whether generally or in relation to any participant or application. Any determinations by the Bank will be conclusive and binding on all eligible shareholders and other persons to whom the determination relates. The Bank reserves the right to waive strict compliance with any provision of the terms and conditions of the SPP, to amend or vary those terms and conditions and to suspend or terminate the SPP at any time. Any such amendment, variation, suspension or termination will be binding on all eligible shareholders even where the Bank does not notify you of that event.

This offer is Non-Renounceable - no Signature is required
Applications can only be accepted in the name printed on this form

*Lepa
 CIS-BEN-SPP-08* **+**

BEN

SPRB

036599_DCB_I_4_AU/019205/057570

036599_00P20E



Bendigo Bank Limited
 ABN 11 068 049 178 AFSL 237879

APPLICATION SLIP

Please see overleaf for Payment Options



Billor Code: 70268 ✓
 Ref No: 104519900408120703 ✓

Receipt No: C 109806193080

I/We wish to purchase:

50* shares AS\$480.00 or 100* shares AS\$960.00 or 150* shares AS\$1,440.00 or 200* shares AS\$1,920.00 or 250* shares AS\$2,400.00 or 300* shares AS\$2,880.00 ✓

* These share amounts are subject to change if the issue price is a 2.5 per cent discount to the volume weighted average share price for the Bank's shares traded on the ASX for the 5 business days following the close of the offer.

Payment Details

Drawer	Cheque number	BSB number	Account number	Cheque amount
				A\$

Make your cheque, bank draft or money order payable to "Bendigo and Adelaide Bank Limited Share Purchase Plan Account"

Contact Details

Please provide your contact details in case we need to speak to you about this Application Slip

Name of contact person

[Empty box for contact name]

Contact person's daytime telephone number

() [Empty box for telephone number]

104519900408120703+0000000001-3051+46

Bendigo and Adelaide Bank Limited

ABN: 11 068 049 178
Place of Incorporation/Registration: Victoria



074109 02982
TOSH INVESTMENTS (NSW) PTY
LIMITED
<BROADBENT INVEST S/F A/C>
13 THE PARADE
BELMONT NSW 2280

CHESS HOLDING STATEMENT

For statement enquiries contact
your CHESS Sponsor:

SHAW STOCKBROKING LIMITED

LEVEL 16
60 CASTLEREAGH STREET
SYDNEY, NSW 2000

☎ 029238 1238

Holder ID Number (HIN): 0036218096

CHESS Sponsor's ID (PID): 02982

Statement Period: May 2008

Page: 1 of 1

BEN - ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity		Holding Balance
				On	Off	
	Balance Brought Forward from 30 Nov 07					1075
06 May 08	Allotment of Securities due to Share Purchase Plan	5772700031751900		300		1375

FOR YOUR INFORMATION

- ☛ Full terms and conditions of the Company, Trust or other Issuer's securities can be obtained from the Registry.
- ☛ CDIs: To obtain a free copy of CHESS Depository Nominee's Financial Services Guide or any Supplementary FSG, go to www.asx.com.au/cdis or phone 131 279 to have one sent to you
- ☛ ASTC may be required by law to disclose information in CHESS Holdings to third parties.

See over for additional Important Information and Disclaimer

Issued by:

ASX Settlement and Transfer Corporation Pty. Ltd.
ABN 49 008 504 532



Share Registry Details:

BENDIGO BANK LTD SHARE REGISTRY
PO BOX 480
BENDIGO VIC 3552
Ph: 180064 6042

**Bendigo and
Adelaide Bank**
Bendigo and Adelaide Bank Limited
ABN 11 068 049 178 AFSL. No. 237879

Computershare

All correspondence to:
Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia
Enquiries (within Australia) 1300 727 535
(outside Australia) 61 3 9415 4296

005727 000 BEN
TOSH INVESTMENTS (NSW) PTY
LIMITED
<BROADBENT INVEST S/F A/C>
13 THE PARADE
BELMONT NSW 2280

Holder Identification Number (HIN)

X 0036218096

Important: You will need to quote this number and name of issuer for all future dealings in these securities. Keep it safe and confidential.

Tax File Number/ABN: ABN quoted

Page Number: 1 of 1

Incorporated in Victoria

ASX code: BEN

Security class: ORDINARY FULLY PAID SHARES

CHES Allotment Confirmation Notice as at 30 December 2008

**THIS ADVICE CONFIRMS THE ALLOTMENT OF 700
ORDINARY FULLY PAID SHARES IN BENDIGO AND
ADELAIDE BANK LIMITED (AT A\$10.00 PER SHARE) ON
30 DECEMBER 2008 TO THE ABOVE NAMED
PURSUANT TO THE OFFER LETTER DATED
25 NOVEMBER 2008**

IF THE DETAILS ABOVE ARE INCORRECT, PLEASE ADVISE THIS OFFICE IMMEDIATELY.

Bendigo and Adelaide Bank Limited

ABN: 11 068 049 178
Place of Incorporation/Registration: Victoria



116537 02982
TOSH INVESTMENTS (NSW) PTY
LIMITED
<BROADBENT INVEST S/F A/C>
13 THE PARADE
BELMONT NSW 2280

720-3

CHESSE HOLDING STATEMENT

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your CHESSE Sponsor:

SHAW STOCKBROKING LIMITED

LEVEL 16
60 CASTLEREAGH STREET
SYDNEY, NSW 2000

☎ 029238 1238

Holder ID Number (HIN): 0036218096

CHESSE Sponsor's ID (PID): 02982

Statement Period: December 2008

Page: 1 of 1

BEN - ORDINARY FULLY PAID

	Transaction Type	Transaction ID	Ex/Cum Status	Quantity On	Off	Holding Balance
	Balance Brought Forward from 06 May 08					1375
30 Dec 08	Allotment of Securities due to Share Purchase Plan	5772700035221900		700		2075

FOR YOUR INFORMATION

- ☛ Full terms and conditions of the Company, Trust or other Issuer's securities can be obtained from the Registry.
- ☛ CDIs: To obtain a free copy of CHESSE Depository Nominee's Financial Services Guide or any Supplementary FSG,
go to www.asx.com.au/cdis or phone 131 279 to have one sent to you
- ☛ ASTC may be required by law to disclose information in CHESSE Holdings to third parties.

See over for additional Important Information and Disclaimer

Issued by:

ASX Settlement and Transfer Corporation Pty. Ltd.
ABN 49 008 504 532



Share Registry Details:

BENDIGO BANK LTD SHARE REGISTRY
PO BOX 480
BENDIGO VIC 3552
Ph: 180064 6042

Please return completed form to:
Computershare Investor Services Pty Limited
GPO Box 505 Melbourne
Victoria 8060 Australia
Enquiries (within Australia) 1300 727 535
(outside Australia) 61 3 9415 4296



044553 017 BEN
TOSH INVESTMENTS (NSW) PTY
LIMITED
<BROADBENT INVEST S/F A/C>,
13 THE PARADE
BELMONT NSW 2280

Holder Identification Number (HIN)



X 0036218096 COY

Entitlement Number: 00788723
Record Date: 20 November 2008
Offer Closes: 5pm (Melbourne Time),
19 December 2008

SHARE PURCHASE PLAN APPLICATION FORM

IMPORTANT:

This is an important document which requires your immediate attention. If you are in any doubt as to how to deal with this Application Form please consult a professional adviser.

Pursuant to the terms and conditions of the Bendigo and Adelaide Bank Limited Share Purchase Plan (the "SPP") contained in the Share Purchase Plan Letter to shareholders dated 25 November 2008 (the "SPP Letter"), Bendigo and Adelaide Bank Limited (the "Bank") is offering eligible shareholders the opportunity to purchase Bank shares up to a maximum value of A\$7,000.00 per eligible shareholder subject to a minimum application for A\$1,000.00 worth of shares.

If you do not wish to purchase additional shares under this offer there is no need to take any action.

By making your payment, you agree to be bound by the Constitution of the Bank and agree that the submission of this payment constitutes an irrevocable offer to you by the Bank to subscribe for Bank shares on the terms and conditions of the SPP. In addition, by submitting the Application Slip, below, you certify that the aggregate of the application price paid by you for:

- the shares the subject of the Application Slip; and
- any other shares and interests in the class applied for by you under the SPP or any similar arrangement in the 12 months prior to the date of submission of the Application Slip, does not exceed A\$10,000.00.

METHOD OF ACCEPTANCE

You can apply for shares and make your payment utilising one of the payment options detailed overleaf.

The Bank may make determinations in any manner it thinks fit in relation to any difficulties, anomalies or disputes which may arise in connection with or by reason of the operation of the SPP whether generally or in relation to any participant or application. Any determinations by the Bank will be conclusive and binding on all eligible shareholders and other persons to whom the determination relates. The Bank reserves the right to waive strict compliance with any provision of the terms and conditions of the SPP, to amend or vary those terms and conditions and to suspend or terminate the SPP at any time. Any such amendment, variation, suspension or termination will be binding on all eligible shareholders even where the Bank does not notify you of that event.

This offer is Non-Renounceable - no signature is required
Applications can only be accepted in the name printed on this form

BEN

SPRB

041065_SPP_1_1_AU/044553/089106/6

041065_005THD



Bendigo and Adelaide Bank
Bendigo and Adelaide Bank Limited
ABN 11 068 049 178 AFSL No. 237879

APPLICATION SLIP

Please see overleaf for Payment Options



Billir Code: 312330

Ref No: 106269900007887230

I/We wish to purchase:

- A\$1,000.00 worth of shares or
 A\$2,000.00 worth of shares or
 A\$3,000.00 worth of shares or
 A\$4,000.00 worth of shares or
 A\$5,000.00 worth of shares or
 A\$6,000.00 worth of shares or
 A\$7,000.00 worth of shares

Payment Details

Drawer	Cheque number	BSB number	Account number	Cheque amount
TOSH INVESTMENTS P/L ATF BROADBENT INVESTMENTS SUPERANNUATION FUND	000173	062 801	1019 1185	A\$ 7000.00

Make your cheque, bank draft or money order payable to "Bendigo and Adelaide Bank/SPP"

Contact Details

Please provide your contact details in case we need to speak to you about this Application Slip

Name of contact person

TOM BROADBENT

Contact person's daytime telephone number

(02) 49455557

106269900007887230+0000000001-3051+39