

See the change your banking can make.

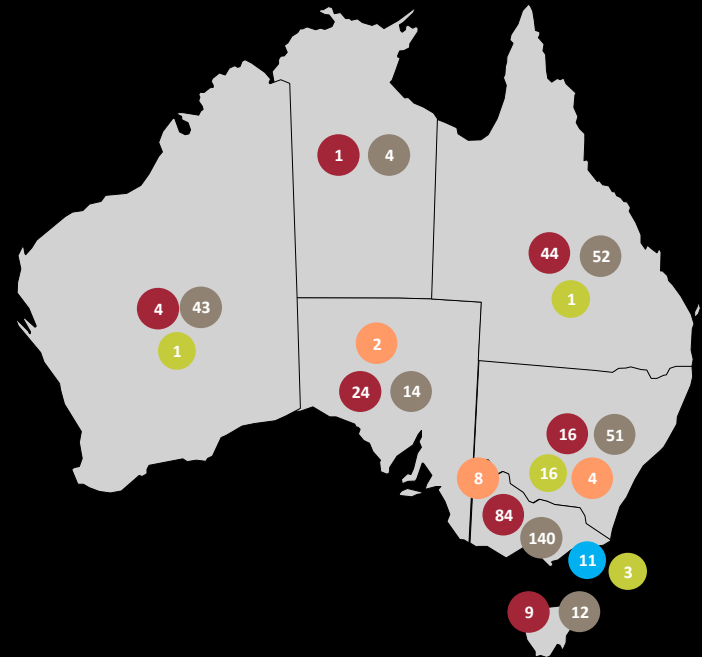


Supporting Lobethal & Districts



Bendigo & Adelaide Bank

- Australia's fifth-largest retail bank
- Top 70 ASX listed company
- More than 90,000 shareholders
- \$65 billion in assets under management
- Over 7,000 staff (including Community Bank® staff)
- Over 600 outlets (including agencies)
- 1.6 million customers
- 2017 Named Roy Morgan research:
 - Most satisfied customers of any Australian bank
- - 3rd most trusted brand in Australia
- 2018 - Named the best company in Australia in Fortune's 3rd annual Change the World_list of Companies "That Are Doing Well by Doing Good"



 Bendigo Bank 182

 Bendigo Bank Community Bank® 316

 Delphi Bank 14

 RURAL BANK 11

 Alliance Bank® 21

Bendigo & Adelaide Bank

Our brands

Operates a number of brands which offer a diverse range of products and services for our personal and business customer.



Bendigo Bank | Adelaide Bank | Sandhurst Trustees | Leveraged | Rural Bank | Delphi Bank | Alliance Bank

Joint ventures



...the change.

What has been achieved

As at 30 June 2018 - the **Community Bank[®]** branch network has achieved

Community Bank [®] branches	321
Contributions to local groups, clubs and projects	Over \$205 million
Banking Business	Over \$36 billion
Local community shareholders	Over 75,000
Dividends paid to community shareholders	Over \$53 million
Community Bank [®] branch staff employed	Over 1,500
Community Bank [®] branch directors	Over 1900
Community Bank [®] accounts	Over 1.3 million

Be the change.

And in South Australia

As at 30 June 2018 the **Community Bank**[®] branch network had achieved

Represented by 14 Community Bank sites:

Metropolitan:

Goodwood
West Beach
Virginia & Elizabeth
Aldinga & Willunga CSC
Goolwa

Regional:

Pt Lincoln
Cummins
Tumby Bay
Keith
Robe
Penola
Mt Gambier

Banking Business

Over \$ 2 billion

Contributions to local groups, clubs and projects

Over \$ 8 million

Be the change.



Bendigo and Adelaide Bank

- Banking infrastructure
- Balance sheet
- Credit
- Marketing

How does a Community Bank® work?



Local community

- Staff
- Banking relationships
- Business

Local shareholders provide start-up capital

Local community elects volunteer board

Board established local financial services company

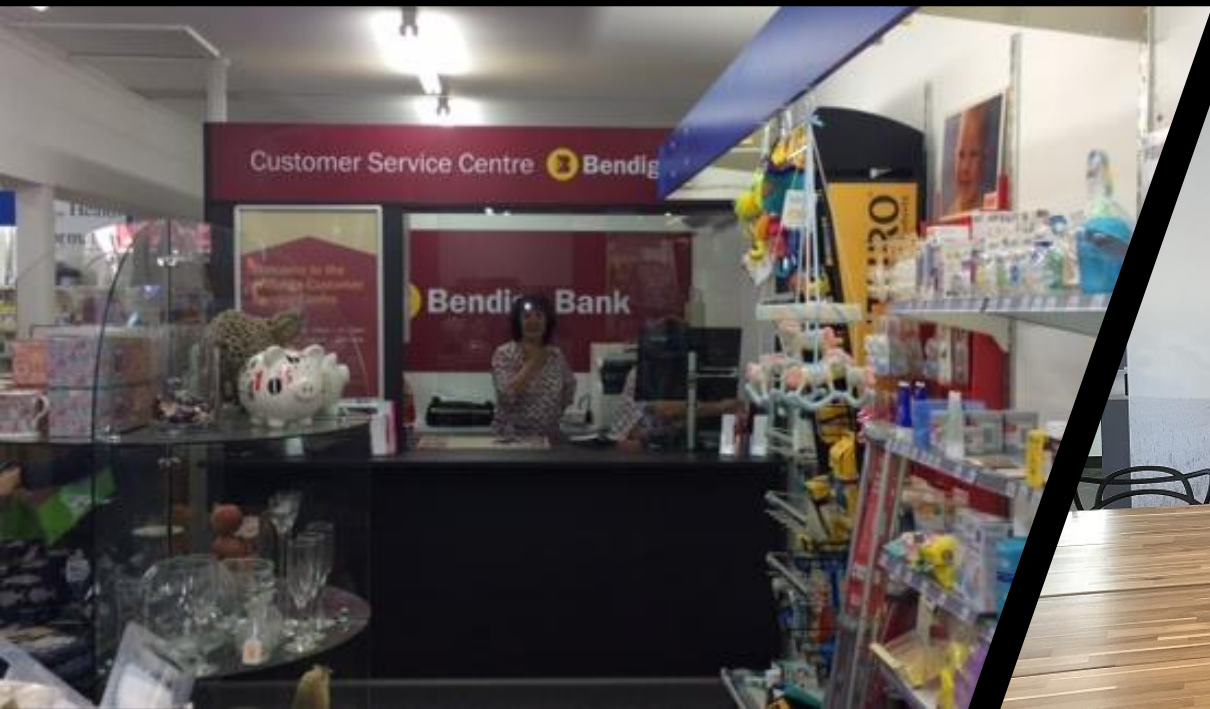
Community Bank® Franchise Agreement

**50 / 50 Income split
Company pays all expenses**

**Up to 80%
of profits distributed for
community projects**

**20%
of profits distributed to
shareholders as dividends**

Evolution of banking



**Where banking
is life changing.**

Questions and support.

Next steps

