

# BENDIGO & ADELAIDE BANK LTD.

ISIN: AU000000BEN6 WKN: BEN Asset Class: Stock

## Company

2023/03/20 06:10:56



Price

**8.86** AUD

Difference ▼ -0.78% (-0.07)



## Contact Details

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## Company Profile

Bendigo & Adelaide Bank Ltd. provides banking and financial services including lending, deposit taking, leasing finance, superannuation and funds management, insurance, treasury and foreign exchange services, financial advisory and trustee services. Its products and services include Local Connection, Partner Connection and Agribusiness. The Local Connection contains all local distribution channels, including branch and community banking, business banking, Delph bank, financial markets and network support. The Partner Connection contains all partner distribution channels, including mortgage brokers, managers, originators, alliance partners, homesafe, leveraged, portfolio funding, financial planning, wealth management, entity activities, other trustee and custodial services. The Agribusiness includes the provision of banking services to agribusinesses in rural and regional Australia. This segment includes Rural Bank and Rural Finance. The company was founded in 1858 and is headquartered in Bendigo, Australia.

## Financial figures

Financial figures	2022		2021		2020	
	Assets	Liabilities and equity	Assets	Liabilities and equity	Assets	Liabilities and equity
Cash and cash equivalents	2,969,800,000		5,348,200,000		1,089,700,000	
Bonds	11,141,400,000		6,013,500,000		6,762,300,000	
Receivables	-		-		-	
Accrued liabilities		122,200,000		120,500,000		114,400,000
Liabilities		88,531,800,000		80,223,700,000		70,216,100,000
Liabilities to financial institutions		-		-		-
Common stock capital		5,222,500,000		5,053,100,000		4,909,300,000
Equity capital of a company		6,711,900,000		6,353,500,000		5,798,200,000
Total assets	95,243,700,000	95,243,700,000	86,577,200,000	86,577,200,000	76,014,300,000	76,014,300,000

## Balance notes

	2022	2021	2020
Accounting standard	IFRS	IFRS	IFRS
Employees	4,652	4,483	4,776
Equity ratio	7.05%	7.34%	7.63%
Debt-equity ratio	1,319.03%	1,262.67%	1,211.00%

## Others

	2022	2021	2020
Tax Expense Rate	30.41%	30.48%	32.61%

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## Income statement

	2022	2021	2020
<b>Net income</b>	488,100,000	524,000,000	192,800,000
<b>Net commission surplus</b>	199,400,000	213,200,000	213,500,000
<b>Net trading</b>	-	-	-
<b>Operating income before taxes</b>	701,400,000	753,700,000	286,100,000
<b>Risk provision</b>	-	-	-
<b>Administrative expenses</b>	-	-	-
<b>Income taxes</b>	213,300,000	229,700,000	93,300,000
<b>Result from investments in subsidiaries, associates and other</b>	-	-	-

## Board of Directors

Jacqueline Hey	Chairman of Supervisory Board
Alistair Muir	Member of Supervisory Board
David Foster	Member of Supervisory Board
David Matthews	Member of Supervisory Board
James Hazel	Member of Supervisory Board
Richard Deutsch	Member of Supervisory Board
Vicki Carter	Member of Supervisory Board
Victoria Weekes	Member of Supervisory Board

## Members of Management Board

Marnie Baker	Chairman of Managing Board
Alexandra Gartmann	Member of Executive Committee
Bruce Speirs	Member of Executive Committee
Louise Tebbutt	Member of Executive Committee
Richard Fennell	Member of Executive Committee
Ryan Brosnahan	Member of Executive Committee
Taso Corolis	Member of Executive Committee
Travis Crouch	Member of Executive Committee