


# BENDIGO & ADELAIDE BANK LTD.

ISIN: AU000000BEN6 WKN: BEN Asset Class: Stock

<b>Company</b>	2023/09/22 08:10:50
	<b>Price</b> <b>8.88</b> AUD
	<b>Difference</b> <span style="color: red;">▼</span> -0.78% (-0.07)



<b>Contact Details</b>	
BENDIGO & ADELAIDE BANK LTD.	Tel: +61-1300-236-344
--	Fax: +61-3-5485-7668
The Bendigo Centre, 22-44 Bath Lane 3550 Bendigo	Web: <a href="http://www.bendigoadelaide.com.au">http://www.bendigoadelaide.com.au</a> E-mail: -

## Company Profile

Bendigo & Adelaide Bank Ltd. engages in banking and financial services including consumer, residential, business, rural and commercial lending, deposit-taking, payments and foreign exchange services, wealth management, margin lending, and superannuation, and treasury. It operates through the following segments: Consumer, Business and Agribusiness, and Corporate. The Consumer segment focuses on engaging with and servicing consumer customers and includes the branch network, digital bank, mobile relationship managers, third party banking channels, wealth services, Homesafe, and customer support functions. The Business and Agribusiness segment involves servicing small and medium companies and includes portfolio funding through its Rural Bank brand. The Corporate segment represents the support functions: treasury, technology, property services, strategy, finance, risk, compliance, legal, human resources, and investor relations. The company was founded on July 09, 1858 and is headquartered in Bendigo, Australia.

## Financial figures, Fiscal year: from 01.07. to 30.06.

Financial figures	2023		2022		2021	
	Assets	Liabilities and equity	Assets	Liabilities and equity	Assets	Liabilities and equity
<b>Cash and cash equivalents</b>	6,560,000,000		2,969,800,000		5,348,200,000	
<b>Bonds</b>	9,634,000,000		11,141,400,000		6,013,500,000	
<b>Receivables</b>	-		-		-	
<b>Accrued liabilities</b>		126,300,000		122,200,000		120,500,000
<b>Liabilities</b>		91,629,000,000		88,531,800,000		80,223,700,000
<b>Liabilities to financial institutions</b>		-		-		-
<b>Common stock capital</b>		5,240,500,000		5,222,500,000		5,053,100,000
<b>Equity capital of a company</b>		6,850,700,000		6,711,900,000		6,353,500,000
<b>Total assets</b>	98,479,700,000	98,479,700,000	95,243,700,000	95,243,700,000	86,577,200,000	86,577,200,000

## Balance notes

	2023	2022	2021
<b>Accounting standard</b>	IFRS	IFRS	IFRS
<b>Employees</b>	4,726	4,652	4,483
<b>Equity ratio</b>	6.96%	7.05%	7.34%
<b>Debt-equity ratio</b>	1,337.51%	1,319.03%	1,262.67%

## Others

	2023	2022	2021
<b>Tax Expense Rate</b>	31.43%	30.41%	30.48%

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## Income statement

	2023	2022	2021
<b>Net income</b>	497,000,000	488,100,000	524,000,000
<b>Net commission surplus</b>	193,700,000	199,400,000	213,200,000
<b>Net trading</b>	-	-	-
<b>Operating income before taxes</b>	724,800,000	701,400,000	753,700,000
<b>Risk provision</b>	-	-	-
<b>Administrative expenses</b>	-	-	-
<b>Income taxes</b>	227,800,000	213,300,000	229,700,000
<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
Margaret Payn	Member of Supervisory Board
Richard Deutsch	Member of Supervisory Board
Vicki Anne 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