


BENDIGO & ADELAIDE BANK LTD.

ISIN: AU000000BEN6 WKN: BEN Asset Class: Stock

Company	2023/09/22 08:10:50
	Price 8.88 AUD
	Difference ▼ -0.78% (-0.07)



Contact Details	
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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
Cash and cash equivalents	6,560,000,000		2,969,800,000		5,348,200,000	
Bonds	9,634,000,000		11,141,400,000		6,013,500,000	
Receivables	-		-		-	
Accrued liabilities		126,300,000		122,200,000		120,500,000
Liabilities		91,629,000,000		88,531,800,000		80,223,700,000
Liabilities to financial institutions		-		-		-
Common stock capital		5,240,500,000		5,222,500,000		5,053,100,000
Equity capital of a company		6,850,700,000		6,711,900,000		6,353,500,000
Total assets	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
Accounting standard	IFRS	IFRS	IFRS
Employees	4,726	4,652	4,483
Equity ratio	6.96%	7.05%	7.34%
Debt-equity ratio	1,337.51%	1,319.03%	1,262.67%

Others

	2023	2022	2021
Tax Expense Rate	31.43%	30.41%	30.48%

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Income statement

	2023	2022	2021
Net income	497,000,000	488,100,000	524,000,000
Net commission surplus	193,700,000	199,400,000	213,200,000
Net trading	-	-	-
Operating income before taxes	724,800,000	701,400,000	753,700,000
Risk provision	-	-	-
Administrative expenses	-	-	-
Income taxes	227,800,000	213,300,000	229,700,000
Result from investments in subsidiaries, associates and other	-	-	-

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