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> Bendigo Bank's new headquarters under construction in June.

## Welcome to the 150th anniversary of Bendigo Bank's formation.

Welcome to the 150th anniversary of the foundation of Bendigo Bank. I invite you to celebrate this milestone with us.

On 9 July 1858 a group of 80 people met at Abbott's Hotel and agreed to establish the first Bendigo building society. They agreed to pool their savings and subscribe for shares so that they could all build houses to live in rather than tents.

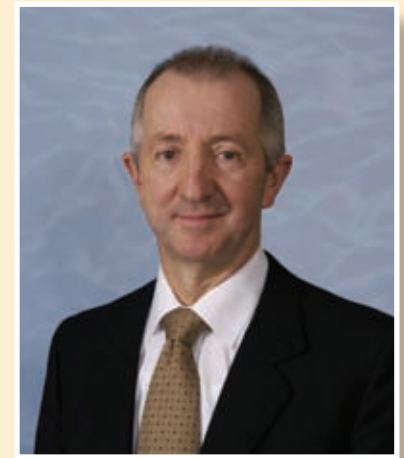
They were a diverse group, among them hoteliers, a newspaperman, a grocer, a brewer and of course, miners. They had come to Bendigo from all over the world and many women are included in the initial subscription lists.

The first society was ended within seven years because all the initial members had built houses, but in due course other building societies including

the Eaglehawk and Sandhurst societies and Sandhurst Trustees were established. Now all these entities and more than 200 **Community Bank**<sup>®</sup> branches have been united under Bendigo Bank.

The society stayed true to its community ideals and its reputation for fair dealing and prudent financial management grew. It made profits even during the crash of the 1890s and the Great Depression of the 1930s which allowed it to support borrowers who were struggling.

It has grown organically and by merging with other like-minded organisations it has grown to become one of Australia's top 100 listed companies. It is a national financial organisation with a head office in Bendigo and over 400 retail branches in every state and territory.



We strive to live up to the standards set down by the founders. To this day we believe that if we help to create successful, sustainable communities, our own success will follow.

We think they would be proud of the Bendigo Bank that exists today.

I hope you share my pride in its history and confidence in its future.

**Robert Johanson**  
Chairman

### Bendigo Bank celebrates another major milestone in 2008 – the opening of its new Green five star headquarters in Bendigo.

By the time it opens on December 11, the building will have been under construction for more than three years.

The distinctly modern look of its façade is in contrast to the heritage architecture for which Bendigo is famous.

When it is finished, the building is likely to make an impact on the nation's architectural and building scene for setting new environmental standards in regional Australia.

Its range of environmental features include:

- > external sun shading
- > double glazed windows
- > automatic light dimming
- > solar hot water
- > underfloor air conditioning, allowing individual user control
- > rainwater collection
- > grey and black water recycling
- > recycled water used in toilets and mixed with rain water for irrigation

