

18th October 2012

Dear Shareholder,

Please find attached the following:-

1. Notice of Meeting.
2. Agenda of Annual General Meeting 2012.
3. Proxy Form.

Please read thoroughly and return Proxy Form if required by 21st November 2012.

Shareholders are invited to send written questions to the Chairman and Senior Manager.

As advised in previous correspondence, shareholders are able to view and download the Annual Report from www.bendigobank.com.au/east_gosford in accordance with current legislation, as we are no longer sending out Annual Reports. You can also view Annual Reports and related company announcements at www.nsx.com.au and our community bank code is EGF.

As of 3rd January 2012, your company listing was transferred to National Stock Exchange of Australia (NSX) due to a merger of this exchange and the Bendigo Stock Exchange. Exchange details can be found at www.nsx.com.au.

If you wish to receive a paper copy of the Annual Report, you will need to contact the Secretary at the below address or email michael.bell@bendigobank.com.au.

Please address all correspondence to The Secretary, P.O. Box 4021, East Gosford, 2250.

Yours faithfully



Michael Bell
**Senior Manager &
Company Secretary**