

9th November 2012

MARKET ANNOUNCEMENT

The Board of Directors of East Gosford & Districts Financial Services Ltd wishes to advise that the company has announced a 4 cent per share fully franked Final Dividend to be paid 30th November 2012, with share registry closing date of 23rd November 2012 for calculation of Dividend. Ex Dividend date is 9th November 2012.

Appropriate paperwork has been sent to AFS & Associates Share Registry Services for processing.

Yours faithfully,



Michael Bell
**Senior Manager &
Company Secretary.**