San Remo District Financial Services Limited

MARKET ANNOUNCEMENT SHARE DIVIDEND

3rd December 2012

The Directors of San Remo District Financial Services Ltd are pleased to announce a fully franked dividend of 3 cents per fully paid ordinary share, to be paid on the 20th September 2012.

Date of record is the 20th September 2012.

Leonie Gardiner

Company Secretary

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Bendigo Bank