

## MARKET ANNOUNCEMENT

### PROFIT WARNING

30<sup>th</sup> June 2015

San Remo District Financial Services Ltd now expects to make a loss this financial year. The board does not expect to pay a dividend as we have been asked to repay monies to Bendigo Bank due to overpayments by them to us for the first eight months of this financial year. We have distributed the majority of this overpayment, as per our franchise agreement, into the community.

Discussions with Bendigo Bank continue.



Leonie Gardiner  
Company Secretary