

Mooroolbark & District Financial Services Limited

19 October, 2016

Dear Fellow Shareholders

It is with great pleasure that the Board of Mooroolbark & District Financial Services Limited announces the dividend of eight (8) cents per share for the 2016 year. Payment of the dividend will be made in December.

The Board is extremely proud of this achievement, and would like to thank you, the Shareholders for your support and commitment to our Community Bank[®].

We look forward to continued growth, and with your on-going support, making a difference in our community.

Yours sincerely

MOOROOLBARK & DISTRICT FINANCIAL SERVICES LIMITED



PETER MCGOWAN

Chairman

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Franchisee of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879

ABN 45 098 234 354