

**Kew East  
Financial Services Limited**



20<sup>th</sup> September 2006

Dear Shareholder,

Your Community Bank® branch of Bendigo Bank has completed another profitable year. During the year we have been able to return over \$20,000 to the local community by way of grants and sponsorship, and nearly \$30,000 in dividends to you and your fellow shareholders.

Our net profit for the financial year just ended, after tax and after allowing for contributions to the community, was \$124,629. We are pleased that the business continues to grow solidly.

You will receive your annual report with more detail in it during October. You will also receive your invitation to the Annual General Meeting, which is planned for the evening of Tuesday 28<sup>th</sup> November. In conjunction with our AGM this year, we will be taking the opportunity to celebrate our fifth anniversary of providing quality banking services to the community. Please mark your calendar with this date.

Your directors have declared a final dividend of 3 cents per share for the year ending 30<sup>th</sup> June 2006. It will be paid on 15<sup>th</sup> November to all shareholders on the register at 15<sup>th</sup> October.

My fellow directors and I are excited about the prospects for our company in the future, and about our involvement with our community. We believe our Community Bank® branch of Bendigo Bank is making a difference.

Robert Ball  
Secretary

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ABN 11 068 049 178. AFSL No. 237 879.

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