



1 October 2008

Dear Shareholder

Your directors are pleased to announce a profit after tax for the 2008 financial year of \$222,616.

A final dividend of eight (8) cents a share fully franked has been declared.

A special dividend of two (2) cents a share fully franked has also been declared, in recognition of unprecedented growth in the business during the financial year.

The record date for the dividend will be 14 November 2008, and the payment date will be 28 November 2008.

On behalf of the Board, I would like to thank you for your support of the Kew East Community Bank®. We look forward to your ongoing commitment to help us grow your Company and make a difference in our Community.

Yours sincerely

A handwritten signature in cursive script, appearing to read 'Sue Allen'.

Sue Allen
Chairman