



15 October 2009

Dear shareholder

Your directors are pleased to announce a profit after tax for the 2009 financial year of \$104,512.

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

The record date of the dividend will be 15 November, and the payment date will be 30 November.

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

Yours sincerely

A handwritten signature in black ink, appearing to read 'Leon Caulfield'.

Leon Caulfield CPA
Company Secretary