

**Market Announcement for Release**

At the Annual General Meeting of Yarraman Financial Services held in Yarraman on 21<sup>st</sup> October 2007, Chairman Wayne Emms presented his Annual Report and brought Shareholders up to date with the further progress which the Company had made since the conclusion of the 2006-07 Financial Year.

Mr Emms congratulated his fellow Directors, the Branch Manager and the staff for the great effort that they have all put in since the commencement of **Community Banking®** operations in Yarraman.

Mr Emms congratulated the **Community Bank®** branch staff on their willingness to continue to take on further training to increase their operational skills within the branch.

Mr Emms took the opportunity to acknowledge the high level support and commitment which had been provided by Bendigo Bank in developing a strong and productive business partnership.

In addition, Mr Emms advised shareholders that Yarraman & District Financial Services had already been able to provide small sponsorships and donations to assist over 20 of our local community organisations. He further confirmed that over \$5,600 had already been provided to assist worthy local groups.

Mr Emms confirmed that our current performance was very much in line with the expectations provided in the Prospectus which was released to potential shareholders in May 2005, and augured well for the possibility of the payment of a small dividend to shareholders during 2008.

Mr Emms reinforced the commitment of the Directors to growing the business, and advised shareholders of the plans to install an ATM machine in Blackbutt. In addition, Mr Emms advised that he and his fellow Directors were assessing the business cases for further expansion in Blackbutt and other population centres in the South Burnett region.

In closing, Mr Emms encouraged all attendees to support their local Community by transferring their banking business to the **Community Bank®**

**ENDS**

For further information contact:  
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