Hawkesbury Community Financial Services Limited

Market Announcement

Continuous Disclosure: statement

Bendigo and Adelaide Bank Limited has notified Hawkesbury Community Financial Services Ltd that the Bank will be varying the amount of commission payable on certain products with effect from 1 April 2011.

Hawkesbury Community Financial Services Ltd has assessed the impact of these changes, and estimates that this will result in a reduction to total revenues of \$17,000 for the 2010/2011 financial year, and \$69,000 for the 2011/2012 financial year. The total revenues for the 2009/2010 financial year were \$1,123,558.

The potential impact on net profit for the 2010/2011 financial year is \$17,000, and for the 2011/2012 financial year is \$69,000. The profit before tax for the 2009/2010 financial year was \$410,961.

Trevor Hitchcock FAICD Chairman

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Hawkesbury Community Financial Services Ltd