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 2013.

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 \$17,780 for the 2012/2013 financial year, and \$71,350 for the 2013/2014 financial year. The total revenues for the 2011/2012 financial year were \$1,153,328.

The potential impact on net profit for the 2012/2013 financial year is \$17,780, and for the 2013/2014 financial year is \$71,350. The profit before tax for the 2011/2012 financial year was \$321,742.

Trevor Hitchcock FAICD Chairman

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Hawkesbury Community Financial Services Ltd