

13 November 2023

Dear Shareholder

The directors of AGT Financial Services Ltd are pleased to advise that for the financial year ended 30 June 2023, the company achieved a post-tax profit of \$270,366 (2022: \$187,209), an increase of 44.42%.

In consideration of the strong trading performance, the directors have declared a fully franked dividend per ordinary share of \$0.11 for the year ended 30 June 2023. The dividend will be paid on Friday 15 December 2023. The record date for determining share ownership for the dividend will be Thursday 7 December 2023.

The shareholders of Community Bank Adelong and District have been particularly supportive and instrumental in the success of the branch to date. This dividend demonstrates the success of our venture, and we thank you for your commitment to your community and Community Bank Adelong and District.

If any of your details have changed, please go to [//www.registrydirect.com.au/login](http://www.registrydirect.com.au/login) to update your details and receive your payment.

If you would prefer to receive a Shareholder Details form, please contact AFS & Associates on the details below and they can forward one to you. For security of your holding, a certified copy of photo ID, for each shareholder, must be returned with the form. Alternatively, you can take the completed form to your local Community Bank branch and have a member of staff verify your signature/s and stamp the form before returning it to AFS.

AFS & Associates

PO Box 454, Bendigo VIC 3552

Phone Number: 03 5443 0344 and request the Share Registry Department

Email: shareregistry@afsbendigo.com.au

Direct access to all share registry forms and guides: <https://www.afsbendigo.com.au/shareholders/>. The website contains company information and forms which can be downloaded for changes to shareholder's details.

On behalf of the Board, I thank you again for your continued commitment to your community and to the success of the Adelong and District Community Bank Branches of Bendigo Bank.

Yours sincerely,



Matthew Pearce

Chair

AGT Financial Services Ltd