

28 June 2024

Dear Shareholder

The directors of Boorowa Community Financial Services Limited are pleased to declare a fully franked dividend per ordinary share of \$0.20c for the year ended 30 June 2024. The dividend was paid on 28 June 2024. The record date for determining share ownership for the dividend was 30 April 2024.

The shareholders of Community Bank Boorowa 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 Boorowa.

The directors would also like to advise that from 2025, dividends (if declared) will be distributed in September. This adjustment is motivated by the necessity to declare dividends on finalised financial year data and to align with other community banks.

If any of your details have changed, please contact bcfs@cb-virtualsolutions.com for further information. We particularly encourage you to provide your bank details for direct credit to your bank account if you have not already done so, as all dividend payments will be made electronically. Where we do not have your bank details on file, we will hold payment until your direct credit details have been received.

Once again, on behalf of the Board, I thank you for your contribution to the success of the Boorowa Community Bank Branch of Bendigo Bank.

We look forward to continuing to provide you with further updates in the future.

Yours sincerely



Belinda Reid
Chair
Boorowa Community Financial Services Limited