



Daylesford District Community Developments Limited

Operating the Daylesford District **Community Bank**[®] Branch

9 September 2013

Company's trading performance less than forecast

Daylesford District Community Developments Limited (the "Company") incorporated on 18 March 2011 and has been operating the **Daylesford District Community Bank**[®] branch of the Bendigo Bank since its opening on 17 April 2012.

The Company has incurred greater trading losses in the year ended 30 June 2013 than forecast due primarily to reduced margins as a result of lower interest rates and the mix of loans and deposits.

Whilst the growth of loans and deposits is in line with the forecasts, the Company expects to continue to incur trading losses in the year ahead.

The Company's audited financial statements will be available early October 2013 on this website or from www.daylesfordcb.com

If you have any queries, please do not hesitate to contact the Company as follows:

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Mark Rak, Deputy Chairman, 0418 106 319 or mark.rak@ddcdl.com

Phil Gay, Treasurer, 0412 565 292

Geoff Vincent, Director, 0418 179 949

Jane Southwell, Company Secretary, 0417 186 693 jane.southwell@ddcdl.com

Daylesford District Community Developments Limited

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Franchisee of Bendigo and Adelaide Bank Limited. ABN 11 068 049 178 AFSL 237879