

Ku-Ring-Gai Financial Services Limited

15 May 2020

Dear Shareholder,

The directors of Ku-ring-gai Financial Services Limited (**KFSL**) are pleased to advise that for the 6 months ended 31 December 2019, the company continued to perform strongly, making a profit after tax of \$91,723.

A copy of the Half Yearly Financial report and previous Annual Reports are available at <https://www.bendigobank.com.au/branch/nsw/turramurra-community-bank-branch/>
<https://www.bendigobank.com.au/branch/nsw/lindfield-community-bank-branch/>

Under the Investors and Shareholders tab and <https://tlcbb.com.au/shareholders/reports-and-meetings/>

With continued, strong trading performance, the Directors have declared a fully franked dividend of 6.25 cents per share (2019: 6.25 cps), which will be paid on 17 June 2020. Ex-dividend date is 29 May and Record date 9 June.

As part of the Community Bank network, KFSL looks to provide sustainable value to both shareholders and community groups throughout Ku-ring-gai. This dividend together with the community support already provided this year, brings the total community contributions since the inception of KFSL to over \$2.4 million.

During the year, KFSL was actively involved in supporting many community organisations and through this activity the profiles of both branches (Turramurra and Lindfield) have lifted providing a nexus between this community involvement and new customers commencing business with us.

During this period of COVID 19 we feel it is important to be part of the community and look after our shareholders and customers as well as the broader community, especially when other companies have drastically reduced or cancelled their dividends.

To continue the growth I would like to remind shareholders that in this time of reflection of events that have touched many of us such as drought, bush fires and now COVID 19 it is a time to be an active part of the community and look after each other. Our branches remain open to assist customers work through and discuss financial issues which may have occurred to their business or employment.

For those shareholders who are not customers the team would welcome the opportunity to review your banking arrangements. Please contact either:

Turramurra branch at 1273 Pacific Highway Turramurra, on 9488 9496 or
Lindfield branch at 318 Pacific Highway Lindfield, on 9416 6337

1273 Pacific Highway Turramurra NSW 2074
p 9488 9496 e turramurramailbox@bendigoadelaide.com.au

[bendigobank.com.au](https://www.bendigobank.com.au)

Due to the current restrictions we have postponed our Connect the Dots event, however the branches and Board are actively involved in planning for future community events when social distancing restrictions are lifted.

The majority of shareholders have provided their bank account details. To assist those who have not provided their details we have enclosed a Shareholder Details Form. You will need to return this form if any of your details have changed. **We particularly encourage you to provide your bank details for direct credit to your bank account** 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.

Your completed form may be delivered to either the Lindfield or Turramurra Branch or mailed to the address outlined on the form.

On behalf of the Board, I would like to thank you again for your continued commitment to the community and to the success of the Lindfield and Turramurra Community Bank branches.

Yours sincerely,



Alan Bardwell
Chairman, Ku-ring-gai Financial Services Limited

Change to a bank you'll feel good about

Since 2003, our two branches have returned in excess of \$2.4 million to our local community, which has included financial sponsorships, grants, and donations to more than 100 community groups.



Hornsby Gang Show



Killara Rural Fire
Brigade



Hornsby Ku-ring-gai Women's
Shelter

At Turrumurra and Lindfield Community Bank community matters.



Find out more about Turrumurra and Lindfield Community Bank branches - tlcbb.com.au

B Bendigo Bank

Community Bank · Turrumurra and Lindfield