

15 October 2020

Dear Valued Shareholder

It's that time of year, where we invite you to attend our 2020 Annual General Meeting, send out our Annual Report and AGM package and announce our dividend in respect to the 2019/2020 financial year.

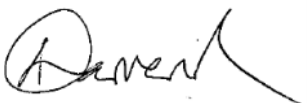
As you will see in our 2020 Annual Report, our Branch continues to grow as more and more customers, community groups and shareholders bring their banking to the Ballan & District Community Bank branch. It means we can invest more into our communities and reward your investment in us.

We again paid a full year of company tax in 2019/2020, so I am pleased to announce that the \$0.065 cent dividend in respect to 2019/2020 is fully franked. The Ex-Dividend Date is 22 October 2020 and the Record Date is 4 November 2020 with payment on 12 November 2020. The dividend will be paid electronically into your bank account. Please complete the enclosed Shareholder details form to ensure you have provided your latest direct credit details and your contact details are current.

The Corporations Act permits Companies to provide their Annual Reports to shareholders on the company website. If you are receiving an email notification the 2020 Annual Report, Notice of Meeting and Proxy Form are attached. For those who are receiving this via Australia Post the 2020 Annual Report may be viewed on our website at [www.bendigobank.com.au/ballan](http://www.bendigobank.com.au/ballan) and through a link on our Facebook page [www.facebook.com/ballanbbi](http://www.facebook.com/ballanbbi) You can also email the Branch Team at [9979@bendigoadelaide.com.au](mailto:9979@bendigoadelaide.com.au) to obtain a soft copy. There are a limited number of hard copies available at the Branch should you wish to pick one up.

We are preparing for a Virtual Annual General Meeting on Wednesday 18 November 2020 commencing at 7:00pm. The meeting link will be open from 6:30pm to allow for registrations. Should Government COVID-19 restrictions allow, we will meet at the Springbank Football Netball Clubrooms at the Wallace Recreation Reserve, Ormond Road, Wallace 3341, commencing at 7:00pm, with registration open from 6:30pm. If you are unable to attend or still choose not to attend in person, I encourage you to participate by joining us online and lodging your proxy form using one of the methods outlined. Again, should Government COVID-19 restrictions allow the AGM will be followed by the Community Engagement & Investment Committee presentation of our community grants and sponsorships followed by a light supper and refreshments.

I look forward to seeing you on Wednesday 18 November 2020.



Darren Patrick Rix  
Chairman

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