

30 September 2021

Dear Valued Shareholder

It's that time of year, where we invite you to attend our 2021 Annual General Meeting, send out our Annual Report and AGM package and announce our dividend in respect to the 2020/2021 financial year.

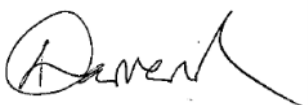
As you will see in our 2021 Annual Report, our Branch continues to grow as more and more customers, community groups and shareholders bring their banking to the Ballan & District Community Bank branch. It means we can invest more into our communities and reward your investment in us.

We again paid a full year of company tax in 2020/2021, so I am pleased to announce that the \$0.07cent dividend in respect to 2020/2021 is fully franked. The Ex-Dividend Date is 21 October 2021 and the Record Date is 3 November 2021 with payment on 11 November 2021. 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 2021 Annual Report, Notice of Meeting and Proxy Form are attached. For those who are receiving this via Australia Post the 2021 Annual Report may be viewed on our website at www.bendigobank.com.au/ballan and through a link on our Facebook page www.facebook.com/ballanbbi You can also email the Branch Team at 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 17 November 2021 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 Ballan District Vintage Machinery & Vehicle Club rooms, Racecourse Road, Ballan 3342, 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 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 17 November 2021.



Darren Patrick Rix
Chairman

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