Mooroolbark & District Financial Services Limited

9th November, 2021

Dear Fellow Shareholders

It is with great pleasure that the Board of Mooroolbark & District Financial Services Limited announces the dividend of five (5) cents for the 2021 financial year ended. Payment of the dividend will be made on 15th December, 2021 and will be made by EFT only. If you do not receive this payment, please contact us with your current banking details.

The Board is extremely proud of this achievement especially with many months under COVID-19 restrictions, and would like to thank you, the Shareholders for your support and commitment to our Community Bank.

We look forward to continued growth, and with your on-going support, making a difference in our community.

Yours sincerely

MOOROOLBARK & DISTRICT FINANCIAL SERVICES LIMITED

RICHARD NICHOLAS

Company Secretary