

18 August 2017

Dear Shareholder/s,

I am delighted to be writing to you with news of significant progress for our **Community Bank®**.

Eight years ago we began a journey inspired by the exciting concept of our community owning its very own branch of Bendigo Bank. Since then, reaching profitability and paying shareholder dividends have been at the forefront of our plans and dreams.

Thanks to your patient support, our Sorell & District **Community Bank®** Branch of Bendigo Bank has now been open more than five years, we have weathered unprecedented low interest rates, built solid relationships with many organisations in our community and shown incredibly strong commitment to our customers.

After completing our accounts for the 2017 financial year, we are very pleased to advise that the Sorell Branch has reached \$101 million in banking business (deposit and loan value) and our Community Company has achieved net profits for each of the last 14 months. Full details will be available in October when our 2017 Annual Report is released.

Congratulations and thank you to our shareholders, staff and Directors, past and present, and the growing number of customers and associated community and sporting groups, who have all contributed to building our business. The many local groups that we support are listed overleaf.

Our Community Company's financial position is now at a stage where the Board can prepare the way for a dividend payment to current shareholders. To safeguard your privacy we have engaged AFS Share Registry to arrange the update of shareholder details and to manage our dividend process.

It is very important that your shareholder contact details are up to date, including direct deposit bank details and Tax File Numbers where required. Please complete the attached **Shareholder Details** form and return to AFS Share Registry using the enclosed Reply Paid envelope by 15 September 2017.

As always, our branch staff at Sorell are happy to help, so please call into the branch if you would like assistance with copying and certifying the personal identification required.

Completing and returning the Shareholder Details form now will ensure you can be paid a dividend when the time comes. If you are trustee for a child shareholder please also complete a separate form on their behalf.

Thank you again for sharing our vision and for your ongoing support. Please contact our Company Secretary, Melinda Reed at secretary@sedfsl.com.au or on 0408 554 934 should you have any questions.

Yours sincerely,



Kerry Vincent
Chairman

Sorell & District Community Bank®

Community investments 2011-17

Thanks to our strong local relationships and to Bendigo Bank's market development funding, we have contributed to our community through donations, sponsorship and in-kind support for the following organisations:

Beacon Foundation
Bream Creek Farmers Market
Bream Creek Show
Bream Creek Show Animal Nursery
Buckland Volunteer Fire Brigade
Business Council of Sorell
Campania District School
Carlton Park Surf Life Saving Club
Damian Axelsen, Trampoline Worlds
Dodges Ferry Football Club
Dodges Ferry Junior Soccer Club
Dodges Ferry Primary School awards
Dodges Ferry Primary School *Bravehearts*
Dodges Ferry Primary School Fair
Dodges Ferry School Association
Dodges Ferry Volunteer Fire Brigade
Dunalley community night
Dunalley Primary School student awards
Edmund Rice Camps
Healthy Horizons family fun run
Levendale Community renewal project
Levendale Primary School
Midway Point Fire Brigade
Midway Point Yacht Club
Ningana Nursing Home Fair
Okines Community House
Orielson Hall Committee
Pots of Inspiration for the MS Society
Primrose Sands Music Muster
Primrose Sands Parent Group
Primrose Sands Youth Group
Richmond Fire Brigade
Richmond Primary School student awards
Richmond United Junior Soccer Club
Richmond Village Fair
Runnymede Cricket Club
Sophia's Story Quiz Night
Sorell Colour Fun Run for Youth Week
Sorell Family Fair fundraiser
Sorell Girl Guides
Sorell High School financial literacy
Sorell Historical Society
Sorell Junior School *Bravehearts*
Sorell Junior Soccer Club
Sorell Lions Club
Sorell Netball Club
Sorell Rural Youth
Sorell School student awards
Sorell School Community Fair
Sorell School Farm
Sorell Spirit Cheerleaders
Sorell Storm Cheerleaders
South East Community Band

South East Community Care
South East Districts Little Athletics Club
South East Suns Netball Club
South East United FC
Southern Beaches Regional Arts
St Johns School Fair
St Johns School student awards
Starlight Children's Foundation
Storm Bay Promotions MTB events
Tas Fire Service East Coast 4x4 Field Day
Tas Regional Arts 'Tall Poppies' exhibition
Volunteer Fire Fighters BBQ
Winter Warmer collection (Uniting Care)
Woodsdale Football Club

In 2016 our support for the Levendale community and our youth through Edmund Rice Camps was captured in a short video for the National Community Bank® Conference. Watch *Bendigo Bank – Our Purpose Edmund Rice Camps* on YouTube .
www.youtube.com/watch?v=_v4ejBLhZVM