

13 October 2021

To Shareholders

**2021 DIVIDEND ANNOUNCEMENT**

The 2021 financial year has produced an excellent result in a challenging year for banking which has enabled us to declare a further four cent dividend, in addition to the three cent interim dividend declared in May 2021.

The Board of Valley Community Financial Services Limited is pleased to announce that the fully franked dividend of four (4.00) cents per share will be paid by the end of October 2021. All shareholdings on the register of shares at 5.00pm on 23 October 2019 shall be entitled to the dividend.

Valley Community Financial Services Limited has been able to provide community investments in the amount of \$6.6 million to local organisations since it began in 2001 and employs approximately 30 local people. This dividend recognizes the valuable support of over 605 local shareholders who support and grow our business. This growth ensures healthy dividend returns to shareholders and terrific community outcomes.

Kind regards

A handwritten signature in black ink, appearing to read 'Malcolm Hackett', with a long horizontal flourish extending to the right.

Malcolm Hackett OAM  
Chair  
Valley Community Financial Services Limited