

20<sup>th</sup> October 2010

Dear Shareholder,

Please find attached the following:-

1. Notice of Meeting.
2. Agenda of Annual General Meeting 2010.
3. Proxy Form.
4. 10<sup>th</sup> Annual Report for year ended 30<sup>th</sup> June 2010.

Please read thoroughly and return Proxy Form by date required being 17.11.2010.

Shareholders are invited to send written questions to the Chairman and Senior Manager.

From 2011, shareholders will be able to view and download the Annual Report from [www.bendigobank.com.au/east\\_gosford](http://www.bendigobank.com.au/east_gosford) in accordance with current legislation. This will be the last year we will send out a copy of the Annual Report to all shareholders.

If you wish to receive a paper copy of the Annual Report, you will need to contact the Secretary at the below address or email [michael.bell@bendigobank.com.au](mailto:michael.bell@bendigobank.com.au).

Please address all correspondence to The Secretary, P.O. Box 4021, East Gosford, 2250.

Yours faithfully



Michael Bell  
Senior Manager &  
Company Secretary