

2nd November 2011

MARKET ANNOUNCEMENT

The Board of Directors of East Gosford & Districts Financial Services Ltd, wish to advise that the company has today announced a 3 cent per share fully franked Interim Dividend to be paid 30th November 2011, with Share Registry closing date of 23rd November 2011, for calculation of dividend.

Appropriate paperwork has been sent to AFS & Associates Share Registry Services for processing.

Yours faithfully,

A handwritten signature in black ink, appearing to read "Michael Bell".

Michael Bell
**Senior Manager &
Company Secretary.**