

BAY & BASIN COMMUNITY FINANCIAL SERVICES LIMITED

ABN 62 105 756 0963

BENDIGO BANK COMMUNITY BANK© SANCTUARY POINT & DISTRICT BRANCH

PAST DIVIDEND PAYMENT HISTORY

YEAR	DIVIDEND RATE	FRANKING CREDIT
2011	0.06 Cents per \$1.00 Fully Paid Share	Unfranked
2012	0.06 Cents “ “ “ “ “	Unfranked
2013	0.06 Cents “ “ “ “ “	Unfranked
2014	0.06 Cents “ “ “ “ “	Fully Franked

This dividend pattern should not be considered as indicative of any future dividend payments. The trading environment in which the company operates can change having impact on profitability & ability pay dividends.