

DIVIDEND ANNOUNCEMENT TO THE NSX MARKET

10 September 2020

The following announcement concerns a dividend announced by the company.

| Name of Company | Inverloch & District Financial Enterprises Ltd |
|--|--|
| Security or securities affected | Ordinary Shares |
| Type of Dividend (interim, final, special, etc) | Final |
| Dividend per share amount (cents per share) | \$ 0.035 cents per share |
| Date resolved by Board to pay dividend | 29 July 2020 |
| Date of this announcement (must be at least 7 business days prior to record date LR 6.22) | 10 September 2020 |
| Ex-Dividend Date (must be 5 business days prior to and inclusive of record date ,BR D4.1) | 5 October 2020 |
| Record Date (date on which holders are entitled to payment) | 9 October 2020 |
| Payment Date (Date dividend is to be paid) | 5 November 2020 |
| Is dividend reinvestment plan in operation Yes/No? | No |
| Franking (%) | 100 % |
| | |

Note: when the security goes Ex-Div all open orders on the market are purged

Mark McCormack

Company Secretary

Community Bank · Inverloch 16C Williams Street Inverloch VIC 3996 p 5674 2800 e inverlochmailbox@bendigoadelaide.com.au

bendigobank.com.au