

Notice of Annual General Meeting 2004



DEAR SHAREHOLDER,

On behalf of the Board, I am pleased to invite you to attend the Bank's Annual General Meeting to be held on Monday, 25 October 2004 at The Capital Theatre, 50 View Street, Bendigo. The Meeting will commence at 11.00am. Registration desks will be open from 10.15am.

The barcode at the bottom of the attached Proxy Form will be used to register shareholders attending the Annual General Meeting. Please bring the Proxy Form with you to the meeting to allow prompt registration of your attendance.

Accompanying this letter is the Notice of Annual General Meeting. If you are unable to attend the meeting, I encourage you to complete and return the attached Proxy Form by 11.00am on 23 October 2004. For information on appointing a proxy see the section entitled "*Information for shareholders appointing a proxy*" on the reverse side of the Proxy Form.

The Notice of Annual General Meeting sets out the matters to be considered at the meeting. Shareholders are also invited to ask questions of the Board and management using the shareholder question form included with this notice. We will endeavour to address questions of general interest to shareholders at the meeting and a summary of responses to commonly asked questions will be provided to shareholders in the November shareholder newsletter. In addition, representatives from the Bank's external audit firm will be present for shareholder questions about the conduct of the audit and the audit report for the year ended 30 June 2004.

At the conclusion of the meeting, shareholders are invited to join directors and senior management for refreshments downstairs in the Banquet Room of The Capital Theatre.

AGM Webcast

The Bank will again webcast its Annual General Meeting. Shareholders can listen to the Meeting and view the supporting presentation by logging on to www.bendigobank.com.au from 11.00am on Monday, 25 October 2004. A test page will be on our website from Monday, 18 October and we suggest that you log on before the Meeting date to make sure your PC is configured to participate in the webcast.

We look forward to meeting as many of you as possible at the Bank's 2004 Annual General Meeting.

Yours sincerely,



Richard A Guy OAM
Chairman

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