

BSX additional information

Additional Information required by the Bendigo Stock Exchange Limited and not shown elsewhere in this report is as follows. The information is current as at 31 December, 2011.

(a) Distribution of equity securities

The number of shareholders, by size of holding, are:

Share Distribution Schedule	Holders	Shares Held	% L/C
1 – 1,000	175	112,256	15.24
1,001 – 5,000	63	175,500	23.82
5,001 – 10,000	14	127,002	17.24
10,001 – 100,000	9	322,001	43.70
100,001 and over	-	-	-
	261	736,759	100

There are 12 shareholders holding less than a marketable parcel of shares (\$500 in value). Their holdings total 1,754 shares.

All shares on issue are ordinary shares fully paid to \$1 per share. There are no unquoted equity securities.

(b) Ten largest shareholders

The names of the ten largest shareholders of quoted shares are:

		Number of shares	Number of ordinary shares
1.	Fremantle Education Centre	71,000	71,000
2.	Dreamtea Pty Ltd as trustee for the Klenowski Super Fund	70,000	70,000
3.	Ms Guart K Hoo as trustee for Prosperity Super Fund	70,000	70,000
4.	Mr Michael Finn as trustee for Kakulas Finn Super Fund	20,001	20,001
5.	Ms Judith Marie Allison	20,000	20,000
6.	Mr Russell Barker	20,000	20,000
7.	Jan Burton Superannuation Fund Pty Ltd	20,000	20,000
8.	Winpar Holdings Limited	16,000	16,000
9.	Mr Thomas E Fay and Mrs Valeria E Fay	15,000	15,000
10.	Amore Mia Pty Ltd	10,000	10,000
11.	Mr Kevin Collins and Mrs Virginia Collins	10,000	10,000
12.	Mrs Cecily Copley as trustee for Cropley Super Fund	10,000	10,000

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13.	Dietmar Mazanetz Pty Ltd	10,000	10,000
14.	Mr Ric Glover and Ms Silvan Abbruzzese	10,000	10,000
15.	Mr Salvatore Gumina	10,000	10,000
16.	Mr Lindsay J Hill and Mrs Judith A Hill	10,000	10,000
17.	Mr Albert AT Host	10,000	10,000
18.	Mrs Maria Mazanetz and Mr Michael P Mazanetz	10,000	10,000
19.	Mr Thomas Watson and Mrs Jeanette Watson	10,000	10,000
20.	Mrs Naomi Zeffertt and Mr Edward A. Zeffertt	10,000	10,000

(c) Voting rights

Each shareholder has one vote.

(d) Corporate governance statement

The Board guides and monitors the business and affairs on behalf of the Shareholders to whom they are accountable.

The Board recognises the importance of a strong corporate governance focus and methodology. The Board is currently has completed a comprehensive set of policies and procedures that will govern our Company into the future. We believe that building policy framework will assist to clarify the future direction of our local Company, provide accountability and transparency and ensure there are guiding principles in place for future decision making.

The composition of the Board is determined in accordance with the following principles and guidelines:

- The Board should comprise at least three Directors and a maximum of 10:
- The Board shall meet at least monthly and follow meeting guidelines set down to ensure all Directors are made aware of, and have available all necessary information, to participate in an informed discussion of all agenda items.

The Directors in office at the date of this statement are:

Debra Rule	Chairperson
Arnold Houwen	Director
Susan Jones	Director
Bruce Moriarty	Director
Brodie McCulloch	Director
Vincenzo Cinquina	Director
John Bird	Director
Peter Nolin	Director

Board responsibilities

As a Board acts on behalf of and is accountable to the shareholders, the Board seeks to identify the expectations of the shareholders, as well as other regulatory and ethical expectations and obligations. In addition, the Board is responsible for identifying areas of significant business risk and ensuring arrangements are in place to adequately manage those risks. The Board seeks to discharge these responsibilities in a number of ways. The Board is responsible for ensuring that management's objective and activities are aligned with the expectations

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and risks identified by the Board. The Board has a number of mechanisms in place to ensure this is achieved. These mechanisms include the following:

- Implementation of operating plans and budgets by management and Board monitoring of progress against budget – this includes the establishment and monitoring of key performance indicators (both financial and non-financial) for all significant business processes;
- Monitoring of the Board's performance and communication to shareholders in order to ensure that the Board continues to discharge its responsibilities in an appropriate manner, the performance of all Directors is reviewed annually by the Board. Directors whose performance is unsatisfactory are asked to retire.

The Board of Directors aims to ensure that the shareholders, on behalf of whom they act, are informed of all information necessary to assess the performance of the Directors. Information is communicated to the shareholders through:

- The annual report which is distributed to all shareholders.
- The annual general meeting and other meetings so called to obtain approval for Board action as appropriate.
- Regular Shareholder newsletters.

The Board does not have an Audit Committee.

(e) Name of Company Secretary:

Vincenzo Cinquina

(f) Address and telephone number of registered office:

The registered office is located at:

Fremantle Community Bank
9 Adelaide Street
Fremantle WA 6160
Telephone: (08) 9433 4969
Fax: (08) 9433 3597

The principal administrative office of the company is located at:

Fremantle Community Bank
9 Adelaide Street
Fremantle WA 6160
Telephone: (08) 9433 4969
Fax: (08) 9433 3597

(g) Address and telephone number of office at which securities register is kept.

Security Transfer Registers
70 Canning Highway
Applecross WA 6153
Telephone: (08) 9315 2333
Fax: (08) 9315 2233

(h) Trading history

The trading history for Fremantle Community Financial Services Limited is available on the BSX website at www.bsx.com.au