

San Remo District Financial Services Limited
ABN 20 102 770 150
Additional Annual Report Information

San Remo District Financial Services Limited is a public Company incorporated in Australia and listed on the National Stock Exchange of Australia (NSX).

Shareholding

The following table shows the number of shareholders, broken into various categories showing the total number of shares held.

<u>Number of shares held</u>	<u>Number of shareholders</u>	<u>Number of shares held</u>
1 to 1,000	352	214,955
1,001 to 5,000	250	566,383
5,001 to 10,000	62	406,651
10,001 to 100,000	18	300,750
100,001 and over	na	nil
Total shareholders	682	1,488,739

Equity securities

Each of the above shareholders are entitled to 1 vote, irrespective of the number of shares held.

There are no substantial shareholders (holding more than 5% of voting rights) as each shareholder is entitled to 1 vote. Normally holding more than 5% of total issued shares would create a substantial shareholder, but this is not applicable due to the voting restrictions for the company.

There are 18 shareholders holding less than a marketable parcel of shares (\$500 in value).

There are no restricted securities on issue.

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

Ten largest shareholders

The following table shows the 10 largest shareholders.

<u>Shareholder</u>	<u>Number of fully paid shares held</u>	<u>Percentage of issued capital</u>
Bass Coast Shire Council	40,000	2.68
Thomas Leigh Pty Ltd As Trustee for <The Waring Family Superannuation Fund A/c>	25,000	1.67
Dawn J Ashenden	22,500	1.51
Morgeo Nominees Pty Ltd	21,000	1.41
Glenville Nominees Pty Ltd As Trustee for <Bruangil Park A/c>	20,000	1.34
Winpar Holdings Limited	20,000	1.34
Northern Suburbs Secretarial Services Pty Ltd As Trustee for <Juleton A/c>	18,250	1.25
Douglas Adams & Joy Adams	16,500	1.1
Head Station Property Trust	15,000	1
Phillip Island Rsl Sub Branch Pty Ltd	15,000	1
	213,250	14

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Registered office and principal administrative office

The registered office of the company is located at:

103a Marine Parade
San Remo 3925
Phone: (03) 56785833

The principal administrative office of the company is located at:

34 Boys Home Road
Newhaven 3925
Phone: (03) 59567658

Security register

The security register (share register) is kept at:

Level 2, 10-16 Forest Street
Bendigo 3552
Phone: (03) 54454200

Company Secretary

Leonie Gardiner has been the Company Secretary of San Remo District Financial Services Limited since March 2011. Leonie is involved in the family business and has been working in administration for over 28 years

Corporate governance

The company has implemented various corporate governance practices, which include:

- (a) The establishment of an audit committee. Members of the audit committee are Terry Ashenden, Janice Rowlingson, Michael Scott, Peter Wayman & Trudy Jamieson;
- (b) Director approval of operating budgets and monitoring of progress against these budgets;
- (c) Ongoing Director training; and
- (d) Monthly Director meetings to discuss performance and strategic plans.

Annexure 3

There are no material differences between the information in the company's Annexure 3 and the information in the financial documents in its Annual Report.

5 Year summary of performance

		2008	2009	2010	2011	2012
Gross revenue	\$	690,489	762,541	1,095,806	1,404,413	1,742,435
Net profit before tax	\$	110,952	3,483	98,668	95,297	192,633.00
Total assets	\$	594,917	1,015,031	1,114,957	1,526,957	1,685,426
Earnings per share	cents	10.5	.23	6.95	3.48	9.0
Total liabilities	\$	78,918	99,329	151,601	180,476	303,491
Total equity	\$	515,999	915,702	963,356	1,346,481	1,381,935