

NSX report

Mooroolbark & 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, segregated into various categories based on 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	289	173,642
1,001 to 5,000	92	256,652
5,001 to 10,000	17	139,815
10,001 to 100,000	3	59,100
100,001 and over	0	-
Total shareholders	401	629,209

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 78 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>
WINPAR HOLDINGS LIMITED	27,900	4.43
MR GERALD FRANCIS PAULEY & MR MICHAEL JAMES PAULEY < PAULEY SUPER FUND>	15,700	2.50
THOMAS LEIGH PTY LTD <THE WARING FAMILY SUPERANNUATION FUND>	15,500	2.46
JAMES NORMAN	10,000	1.59
SOLTES NOMINEES PTY LTD	10,000	1.59
MARGARET JENSZ	10,000	1.59
CORNELIA PAULA DEN RIDDER	10,000	1.59
GRAHAM THOMPSON	10,000	1.59
CAROLYN GEYER	10,000	1.59
LOIS JEAN MONDS	10,000	1.59
	129,100	

NSX report (continued)

The registered office of the company is located at:

84 Taylor Road
Mooroolbark Vic 3138
Phone: (03) 9726 4044

The principal administrative office of the company is located at:

84 Taylor Road
Mooroolbark Vic 3138
Phone: (03) 9726 4044

Security register

The security register (share register) is kept at:

61-65 Bull Street
Bendigo Vic 3550
Phone: (03) 5443 0344

Company Secretary

Joan Drew has been the Company Secretary of Mooroolbark & District Financial Services Limited for 13 years. Joan's qualifications and experience include Bachelor of Business Degree, Accounting Major, Law Minor and Registered Tax Agent.

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 Peter McGowan, Joan Drew & David Wright.
- (b) Director approval of operating budgets and monitoring of progress against these budgets;
- (c) Ongoing Director training; and
- (d) Bi-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.

Five year summary of performance

		2012	2013	2014	2015	2016
Gross revenue	\$	1,330,716	1,275,170	1,210,952	1,231,877	1,171,912
Net profit before tax	\$	409,396	318,235	277,608	141,626	87,611
Total assets	\$	1,542,085	1,638,394	1,809,974	1,867,164	1,847,609
Total liabilities	\$	190,566	127,119	169,818	192,880	175,270
Total equity	\$	1,351,519	1,511,275	1,640,156	1,674,284	1,672,339