

Augusta & Districts
Community Bank® Branch

6 July 2006



Mr Ian Craig
Companies Manager
Bendigo Stock Exchange
Level 1
257 Collins Street
MELBOURNE VIC 3000

Dear Ian

I refer to your correspondence dated 29th June 2006 and 9th January 2006 in relation to the BSX Listing Rules. Please find following the information requested to satisfy these rules:

- Rule 3.17 (c) – Corporate Governance Statement

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

The board recognises the importance of a strong corporate governance focus and methodology. The Board is currently working towards adopting 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.

- Rule 3.17 (d) – Substantial Shareholders

The names of the ten largest shareholders are as follows:

	SHAREHOLDER	No. of Shares	No. of Ordinary Shares
1	DF Young Pension Fund	20000	20000
2	Konei Pty Ltd	15000	15000
3	Mrs Rae Crain	12000	12000
4	Mr Francis Alexander Hastie	10000	10000
5	Mr Barry William Davis	10000	10000
6	Hallett Nominees Pty Ltd	10000	10000
7	Mr Alech Tryhorn	10000	10000
8	Mr Wayne Thomas Pennington	10000	10000
9	Mr Frank William Fox	10000	10000
10	Sleepeasy Holdings Pty Ltd	10000	10000
11	Tarilta Superannuation Fund	10000	10000
12	Mr Raymond John Ellis	10000	10000
13	Mr Walter Alfred Smith	10000	10000
14	Mr Allan Fletcher	10000	10000
15	DP McKenna Pty Ltd Super Fund	10000	10000

Rule 3.17 (e) – Details of Voting Right

Augusta & Districts Community Bank® Branch
54 Blackwood Avenue, Augusta, WA 6290
Phone: (08) 9758 0850 Fax: (08) 9758 0852
Augusta & Districts Community Financial Services Limited
78 Blackwood Avenue, Augusta, WA 6290 ABN 64 110 946 168.
Franchisee of Bendigo Bank Limited, Fountain Court, Bendigo, VIC 3550
ABN 11 068 049 178. AFSL No. 237 879.

Each shareholder is entitled to one vote.

- Rule 3.17 (g) – Distribution of Shareholder

The distribution of shareholders is

	No. of Holders	No. of Shares
1-1000	224	138708
1001-5000	89	262105
5001-10000	20	174000
10001-100000	3	47000
TOTAL	336	621813

- Rule 3.17 (h)

There are currently 43 parcels of less than 500 shares. These holdings total 5,508 shares.

- Rule 3.17 (i)

N/A – Refer to Rule 3.17 (d)

- Rule 3.17 (j) – Company Secretary

The company secretary of Augusta & Districts Community Financial Services Limited is Edward Coulter.

- Rule 3.17 (l) –

The company securities register is kept at RSM Bird Cameron, 8 St George's Terrace, Perth, WA. The office can be contacted on (08) 9261 9100.

- Rule 3.17 (m)

Not applicable.

- Rule 3.17 (n)

Not applicable.

If you have any queries or require any additional information, please do not hesitate to contact the undersigned.

Yours faithfully



Russell Simpson
Director