

## **BSX ADDITIONAL INFORMATION.**

Additional information required by the Bendigo Stock Exchange Limited. In accordance with the BSX listing rules, the company provides the following information, as at the 25<sup>th</sup> September 2008, which is within 6 weeks of this report being sent to shareholders.

### **A. Corporate Governance Statement.**

The board is responsible for the development and monitoring of the business and affairs on behalf of the shareholders to whom they are accountable.

The Board maintains a **strict division** of responsibilities between the Business of the bank and Governance of the bank. The nexus between the two is by the Manager attending all Board meetings and providing monthly financial reports to the Board and relationship to operating budget. The Manager is **not** a member of the Board.

Directors meetings are held on a monthly basis. Director approval of operating budgets and monitoring of progress against these budgets.

An Audit committee is in operation and comprises Roger Williams, Rob Bone and Kim Muhlen. The Board supports training opportunities for Directors and Staff provided by Bendigo Bank.

### **B. Largest Shareholders –Sixteen largest shareholders.**

There are NO substantial shareholders as each shareholder is entitled to 1 vote, irrespective of the number of shares owned.

There are no restricted securities and no unquoted equity securities. All shares are ordinary shares of \$1 each.

As at the 25<sup>th</sup> September, 08 largest shareholders were;

	Ordinary Shares	% Number of Ord Shares
1. Mr Raymond John Cox	50,000	7.20
2. Mr Stuart Hargreaves & Mrs Cynthia Hargreaves	20,801	3.00
3. Mr Brenton Jarrett & Mrs Sue Jarrett	20,200	2.91
4. Mr Dino Micheline (Jade Micheline a/c)	20,000	2.88
5 Mr Dino Micheline (Kane Micheline a/c)	20,000	2.88
6 Bordmont Pty Ltd	10,000	1.44
7 Mr Frederick R Borschmann & Mrs Ann L Borschmann (Borschmann Super Fund a/c)	10,000	1.44
8 Mr Gregory B Chalwell & Mrs Jill E Chalwell	10,000	1.44
9 Mr Jeffery M Dawes & Mrs Thea D Dawes	10,000	1.44
10 Mr Craig J Martin & Mrs Sharon M Martin (C & S Martin Super Fund a/c)	10,000	1.44

11	Jeanette B O'Leary & Philip J O'Leary (The O'Leary Family S/F a/c)	10,000	1.44
12	Mrs Dreena E O'Toole	10,000	1.44
13	Mr Philip Stubberfield & Mrs Helen Stubberfield (Gallant Ruler S/Fund a/c)	10,000	1.44
14	Mrs Elzbieta W Tually & Mr Geoffrey G Tually	10,000	1.44
15	Margaret Anne Baker	10,000	1.44
16	Mr Ronald McFadyen & Mrs Teresa McFadyen (McFadyen Super Fund)	10,000	1.44
		223,001	34.71%

### **C. Voting Rights**

Each shareholder has one vote

### **D. Distribution of Shareholders**

The number of shareholders, as at 25<sup>th</sup> September, 08, by size of holding, is:

			Number of Holders	Ordinary Shares Number of Shares	% Issued Capital
1	-	500	127	56,758	8.18
501	-	1,000	90	87,801	12.65
1,001	-	5,000	86	276,303	39.81
5,001	-	10,000	16	142,250	20.49
10,001	-	100,000	5	131,001	18.87
100,001 and over			-	-	
Total			324	694,113	100.00

There are 10 shareholders holding less than a marketable parcel of 500 shares, apart from Director shares of 1 share.

### **E. 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 Director's is reviewed annually by the chairperson. Director's whose performance is unsatisfactory will be asked to retire.

**F. Address and telephone number of the Office where securities register is kept:**

Computershare Investor Services Pty Limited  
452 Johnston Street, Abbotsford,  
Victoria. 3067.  
Phone: 03 9415 5000. [www.computershare.com](http://www.computershare.com)

**G. Bright Community Financial Services Limited**

Registered and Administrative Office of the company;

Shop 2, 104 Gavan Street, Bright. Vic. 3741.

**Company Secretary;**

Geoff Tually  
Company Secretary,  
PO Box 82.  
Bright. Victoria 3741

Telephone: 0407 437 526

Geoff has been company secretary for 2 years and his qualifications and experience include being a senior academic with the University of Melbourne. He is a member of the Association of Taxation and Management Accountants of Australia and a Registered Taxation agent.

**H. Annexure 3A.**

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

Roger Williams.  
**Director**