

Share information

In accordance with Bendigo Stock Exchange listing rules the Company provides the following information as at 10th September 2007, which is within 6 weeks of this report being sent to shareholders.

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> |
|------------------------------|-------------------------------|
| 1 to 1,000 | 159 |
| 1,001 to 5,000 | 95 |
| 5,001 to 10,000 | 14 |
| 10,001 to 100,000 | 2 |
| 100,001 and over | - |
| Total shareholders | <u>270</u> |

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 19 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.

The following table shows the 10 largest shareholders.

| <u>Shareholder</u> | <u>Number of shares</u> |
|---------------------------|-------------------------|
| Mr D & D Gribble | 40000 |
| Mr I & C Benallack | 10000 |
| Mr I & D Denney | 10000 |
| Mr B & M Finlayson | 10000 |
| Mrs J Finlayson | 10000 |
| Mr L & T Green | 10000 |
| Mr F Hodgson | 10000 |
| Martillac Holding Pty Ltd | 10000 |
| Mr M Newell | 10000 |
| Mr F & Y Reid | 10000 |
| | <u>130,000</u> |

Registered office and principal administrative office

The registered office of the Company is located at:

37 Curdie Street,
CAMPERD VIC 3260
Phone: 03 55951191

Cobden Districts Community Finance Limited
ABN 84 117 781 049

Additional Annual Report Information

The principal administrative office of the Company is located at:

37 Curdie Street,
CAMPERDOWN, VIC 3260
Phone: 03 55951191

Security register

The security register (share register) is kept at:

Level 3, 60 Carrington Street
Sydney, NSW 2000
Phone: 02 8216 5513

Company Secretary

Gayle Kelson has been the Company Secretary of Cobden & Districts Community Financial Services Ltd for 1 year.

Gayle Kelson's qualifications and experience include Admin / Supply Officer at South West Healthcare Camperdown

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: Trevor Gardner, Gayle Kelson, James Green, Milton Parlour, Don Howard, Margaret McDonald, Trevor Clarke, Greg Suter, Andrew Suter, Stuart Dawson, Peter Giblett.
- (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 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.