

BSX ADDITIONAL INFORMATION

Additional information required by the Bendigo Stock Exchange Limited and not shown elsewhere in this report is as follows. The information is current as at 15 September 2005.

A. Corporate Governance Statement

The board guides and monitors the business and affairs on behalf of the 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 clarify the future direction of our local company, provide accountability and transparency and ensure there are guiding principles in place for future decision making.

B. Substantial Shareholders – Ten largest shareholders

	Ordinary Shares	Number of Ord Shares
1. Mr John & Mrs Norma Kent	15,000	2.00%
2. Russell Breadmore & Lynne Breadmore [R & L Breadmore Super Fund A/C]	10,000	1.33%
3. James D Christie & Deborah A Christie [Christie Super Fund A/C]	10,000	1.33%
4. Judy A Tutty & Marcus J Tutty	10,000	1.33%
5. Mr Trevor Leigh Waring	5,001	0.67%
6. Mrs Ina H Altes	5,000	0.67%
7. Mr Frank Bangham	5,000	0.67%
8. Mrs Philomena Bangham	5,000	0.67%
9. Mr Robert E Bohun & Mrs Rae Bohun	5,000	0.67%
10. Mr Neil A Bradshaw	5,000	0.67%
	75,001	10%

C. Voting Rights

Each shareholder has one vote

D. Distribution of Shareholders

The number of shareholders, by size of holding, is:

			Ordinary Shares	
			Number of Holders	Number of Shares
1	-	1,000	146	105,208
1,001	-	5,000	132	494,802
5,001	-	10,000	4	35,001
10,001	-	100,000	1	15,000
100,001 and over			-	-
Total			283	650,011

There are no shareholders holding less than a marketable parcel of shares.

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 are asked to retire.

The Board and Director's aims to ensure that shareholders, on behalf of whom they act, are informed of all information necessary to assess the performance of the Directors.

The Board does have an Audit Committee.

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

Bendigo Bank Limited
Share Registry Office
Fountain Court
BENDIGO 3552

Telephone: 03 5433 9339

G. Doncaster East Community Financial Services Limited

Ray Lord
Company Secretary
900 Doncaster Road
DONCASTER EAST Victoria 3109

Telephone: 03 9840 2028

DONCASTER EAST COMMUNITY FINANCIAL SERVICES LTD

ACN 101 174 270

NOTICE OF ANNUAL GENERAL MEETING

The third Annual General Meeting of Shareholders of Doncaster East Community Financial Services Ltd will be held at the Manningham Function Centre, Municipal Offices, 699 Doncaster Road, Doncaster on Monday October 24 2005 at 7.00pm.

Ordinary Business

1. Receipt of Annual Report

To receive the Company's Financial Report, the Directors' Report and the Auditor's Report for the year ended 30 June 2005

2. Election of Directors

To consider, and if thought fit, to pass each of the following resolutions as an ordinary resolution.

- a. That Trevor Waring be elected as a Director of the Company.**
- b. That Ray Lord be elected as a Director of the Company.**
- c. That Linda Linmiers be elected as a Director of the Company.**

Linda Linmiers having been appointed by the Board since the last Annual General Meeting, retires in accordance with the constitution of the Company, and being eligible, offers herself for re-election

Attending the Meeting

All shareholders may attend the Annual General Meeting.

***Joint Holders:* In the case of joint shareholders, all holders may attend the Meeting. If only one holder attends (including by proxy), the shareholder may vote at the Meeting as if that holder were solely entitled to the shares. If more than one joint holder is present (including by proxy), the joint holder whose name appears first in the register may vote.**

Corporate Shareholder: A corporate shareholder may appoint one or more persons to act as its representative under section 250D of the Corporations Act, but only one representative may exercise the corporate shareholder's powers at any one time. The Company requires written evidence of a representative's appointment to be given to the Company before the meeting.

Proxy: If you are unable to attend the Meeting, you are entitled to appoint a proxy to attend and vote. See the attached Proxy Form for information on appointing a proxy.

Voting rights

Each shareholder is entitled to one vote

For the purpose of voting at the Meeting, shares will be taken to be held by the persons who are registered as members as at 7.00pm on Monday 17 October.

By order of the Board:

**Ray Lord
Company Secretary
Doncaster East Community Financial Services Ltd
14 September 2005**

Explanatory Notes

This information has been included to assist you in making an informed decision about the resolutions proposed at the meeting.

Agenda item 2: Election of Directors

The following information is provided about candidates for election to the Board.

- 1. Trevor Waring retires by rotation in accordance with the constitution of the Company, and being eligible, offers himself for re-election**
- 2. Ray Lord retires by rotation in accordance with the constitution of the Company, and being eligible, offers himself for re-election**

- 3. Linda Linmiers having been appointed by the Board since the last Annual General Meeting, retires in accordance with the constitution of the Company, and being eligible, offers herself for re-election**

**Note: Irene Kornienko retired in accordance with the constitution of the Company and did not seek re-election.
Kevin Madden retired by rotation in accordance with the constitution of the Company and did not seek re-election.**

Doncaster East Community Financial Services Limited
ABN 69 101 174 270

Proxy Form

Members Name:

Doncaster East Community Financial Services Limited

Member's Address:

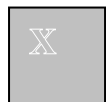
900 Doncaster Road, Doncaster East
Victoria 3109 Australia

Mark this box with an 'x' if you have made any changes to your address details.



Appointment of proxy

H. I/We being a member/s of Doncaster East Community Financial Services Limited and entitled to attend and vote appoint the person named below or, if no person is named below, the Chairman of the Meeting as my/our proxy to vote in accordance with directions set out below (with a discretion as to any business not referred to below) or, if no directions are given, as my/our proxy sees fit, at the Annual General Meeting of the Company to be held at Manningham Function Centre, Doncaster East on Monday 24 October at 7.00pm and at any adjournment of that meeting.



The Chairman
You are appointing if
of the Meeting
other than the Chairman of the
(mark with an 'X')

OR

Write here the name of the
this person **is someone**
Meeting.

Voting directions to your proxy – please mark



to indicate your directions

I. Ordinary Business

Item 1. Receipt of Annual Report

Item 2. Re-election of:

Trevor Waring

Ray Lord

Linda Linmiers

For Against Abstain

For	Against	Abstain
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

*If you mark the Abstain box for a particular item, you are directing your proxy not to vote on your behalf on a show of hands or on a poll and your vote will not be counted in working out the required majority on a poll.

PLEASE SIGN HERE

This section *must* be signed in accordance with the instructions overleaf to enable your directions to be implemented.

J.

K. Individual or Shareholder 1

Shareholder 2

Shareholder

3

**Sole Director and
Sole Company Secretary**

Print name:

**Director
Director/Company Secretary**

Print name:

Print name:

How to complete the Proxy Form:

1 Your name and address

Please put your name and address on the top of the Proxy Form. If your address has changed please advise on this form. **Please note, you cannot change ownership of your shares using this form.**

2 Appointment of a proxy

A member entitled to attend and vote at the Meeting may appoint one proxy. A proxy need not be a member of the Company.

3 Identity of proxy

If you wish to appoint the Chairman of the Meeting as your proxy, mark the box. If the person you wish to appoint as your proxy is someone other than the Chairman of the Meeting please write the name of that person. If you leave this section blank, the Chairman of the Meeting will act as your proxy.

4 Voting instructions

You may direct your proxy how to vote by placing a mark in one of the boxes opposite each item of business. If you do not mark any of the boxes on a given item, your proxy may vote as he or she chooses. If you mark more than one box on an item your vote on that item will be invalid.

5 Signing instructions

The Proxy Form must be signed in the spaces provided.

Individual: If the holding is in one name, the holder must sign.

Joint Holding: If the holding is in more than one name, any one holder may sign.

Power of Attorney: To sign under power of attorney, you must have already lodged this document with the Company or attach a certified copy of the power of attorney to this form when you return it.

Companies: If the Company has a Sole Director who is also the Sole Company Secretary, that person must sign this form. If the Company (under section 204A of the Corporations Act 2001) does not have a Company Secretary, a Sole Director can also sign alone. Otherwise a Director must sign this form jointly with either another Director or a Company Secretary. Please indicate the office held by signing in the appropriate place.

If a representative of the Company is to attend the meeting, the appropriate "Certificate of Appointment of Corporate Representative" must be produced before admission to the meeting.

Lodging instructions

The Company must receive this Proxy Form (and any power of attorney under which it is signed) not later than 55 hours before the meeting (ie by 12 noon on Saturday 22 October). Any Proxy Form received after that time will not be valid for the scheduled meeting. Documents may be lodged in the following way.

- By post or hand delivery to the Company's registered office at 900 Doncaster Road, Doncaster East.

Doncaster East Community Financial Services Limited
ABN 69 101 174 270
900 Doncaster Road, Doncaster East 3109

