



**COMMENCEMENT OF OFFICIAL QUOTATION
HEATHCOTE & DISTRICT FINANCIAL SERVICES LIMITED**

Heathcote & District Financial Services Limited (the "Company") has been admitted to the official list of Bendigo Stock Exchange with quotation of the Company's ordinary shares commencing from 15 July 2005.

Quoted securities:	581,610 FULLY PAID ORDINARY SHARES
BSX Code:	HAD
Registered Office:	1 Shakespeare Street, Heathcote VIC 3523
Company Secretary:	Ms Kathryn Gilmore
Share Registry:	c/o Bendigo Bank Share Registry PO Box 480 Bendigo Vic 3552
Balance Date:	30 June
Restricted Securities:	nil
Activities:	Under a franchise agreement with Bendigo Bank, the Company has established and manages the Heathcote Community Bank branch of Bendigo Bank.
Classification:	Sector: Financials, Industry Group: Banks, Industry: Commercial Banks, Sub Industry Regional Bank

Ian Craig
Markets Manager
14 July 2005.