

HEYFIELD & DISTRICT COMMUNITY FINANCIAL SERVICES LTD

ACN 094 854 949

59 TEMPLE STREET,
HEYFIELD, VIC, 3858

TEL: (03) 5148 2977
FAX: (03) 5148 3155

Our Ref: KAB:HR
Your Ref:

3 February 2006

IAN CRAIG
COMPANIES MANAGER
BENDIGO STOCK EXCHANGE
LEVEL 1
257 COLLINS STREET
MELBOURNE 3000

Dear Ian

RE: ANNUAL REPORT - 2005

I refer to the Annual Report of our Company previously provided and provide the following information by way of an additional announcement.

1 Substantial Shareholders

Name	Number of Shares	Percentage of Equity
A R & A M Broadbent	10,000	2.2%
C Hammill Quarries Pty Ltd	10,000	2.2%
Dajar Pty Ltd	10,000	2.2%
S & D Bednarski	10,000	2.2%
E H Tryhorn	10,000	2.2%
O M Tryhorn	10,000	2.2%
B R & M Drake	10,000	2.2%
J R & A J Graham	10,000	2.2%
D Hansen	10,000	2.2%
B M O'Farrell	10,000	2.2%

There are four other Shareholders holding 10,000 shares each.

2 Voting Rights

Each Shareholder has one vote.

3 Address and telephone number of office where the securities register is kept.

Bendigo Bank Limited, Share Registry Office, Fountain Court, Bendigo, Vic, 3552.
Telephone 03 5433 9339.

We are checking the distribution of shareholders with the Bendigo registry and will send you details shortly.

Yours faithfully

KEITH BORTHWICK
SECRETARY