

COMMENCEMENT OF OFFICIAL QUOTATION HEYFIELD & DISTRICT COMMUNITY FINANCIAL SERVICES LIMITED

Heyfield & District Community 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 19th April 2005.

Quoted securities: 450,009 FULLY PAID ORDINARY SHARES

BSX Code: HEY

Registered Office: 59 Temple Street

Heyfield Vic 3858

Company Secretary: Mr Keith Borthwick

Share Registry: c/- Bendigo Bank Share Registry

P O 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 Heyfield Community Bank branch of Bendigo

Bank.

Classification: Sector: Financials, Industry Group: Banks,

Industry: Commercial Banks, Sub Industry

Regional Bank

Ian Craig Markets Manager 18 April 2005.