Mandurah Community Financial Services Limited



8 February 2005

Mr I Craig Markets Manager Bendigo Stock Exchange

By Fax: 03 96640011

Dear Ian

Please find enclosed notice of Director's initial interest in an Entity for our Seven current Directors

Yours Sincerely

Adam Hollyock Company Secretary.



SY Lieting Rules	Director's Initial Interest Notice

References

Corporations Act, s.205G

Notice of Director's Initial Interest in an Entity Information given to BSX becomes the property of BSX and may be made public.

Name of entity: MANDURAH COMMUNITY FINANCIAL SERVICES LIMITED

ABN: 560 980 813 08

The information below is given on behalf of:

Name of Director: ALLAN JEFFREY RAYNOR

Date of Appointment: 06-09-2001

1. Director's interests in securities where the director is the registered holder

Number and clas	s of securities	
N.	080	

2. Director's interests in securities where the director is not the registered holder

Name of holder & nature of interest	Number and class of securities
(Detail how the relevant interest was obtained) Raynor A T/E	् २२५०

3. Director's interests in contracts

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BSX Listing Rules	Director's Initial Interest Notice
References Corporations Act,	s.205G
Notice of Director's Initial Interest in a Information given to BSX becomes the property	of BSX and may be made public.
Name of entity: MANDURAH COMM	UNITY FINANCIAL SERVICES LIMITED
ABN: 560 980 813 C	28
The information below is given on behal	lf of:
Name of Director: Karen Ma	UREEN HADIDA
Date of Appointment: 06 - 09 -	2001
Director's interests in securities w holder	here the director is the registered
Number and class of securities	
101 082	
2. Director's interests in securities w holder	here the director is not the registered
Name of holder & nature of interest	Number and class of securities
(Detail how the relevant interest was obtained)	1.1
3. Director's interests in contracts	
Detail of contract	67:1
Nature of interest	
Name of registered holder (If issued securities)	
Number and class of securities to which the interest relates	
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Annexure 3E

BSX Listing Rules	Director's Initial In	terest Notice
References	Corporations Act, s.205G	
Notice of Director Information given to BS	's Initial Interest in an Entity SX becomes the property of BSX and may be made public.	
Name of entity: 1	landuran Community FINANCIAL SERVICE	5 LIMITED
	60 980 813 08	
The information be	elow is given on behalf of:	
Name of Director:	ADAM MITCHELL HOLLYOCK	*****

1. Director's interests in securities where the director is the registered holder

Date of Appointment: 12-08- 2002

Number and class of securities			
	500	ORD	

2. Director's interests in securities where the director is not the registered holder

Name of holder & nature of interest	Number and class of securities
(Detail how the relevant interest was obtained)	Hil

3. Director's interests in contracts

Detail of contract	Wil	
Nature of interest		***************************************
Name of registered holder (If issued securities)		
Number and class of securities to which the interest relates		
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BSX Listing Rules	Director's Initial Interest Notice
References Corporations Ac	t, s.205G
Notice of Director's Initial Interest information given to BSX becomes the prope	n an Entity rty of BSX and may be made public.
Name of entity: MANDURAH Comm	UNITY FINANCIAL SERVICES LIMITED
ABN: 560 980 813	_08
The information below is given on bel	nalf of:
Name of Director: DAVID SOF	HU WADDELL
Date of Appointment: 04 - 10 -	2003
Director's interests in securities holder	where the director is the registered
Number and class of securities 2.6	soo ord
2. Director's interests in securities holder	where the director is not the registered
Name of holder & nature of interes	t Number and class of securities
(Detail how the relevant interest was obtained)	N:1
3. Director's interests in contracts	
Detail of contract	1:10
Nature of interest	
Name of registered holder (If issued securities)	
Number and class of securities to which the interest relates	



SX Listing Rules	Director's Initial In	terest Notice
References Corporations Act, s	s.205G	
Notice of Director's Initial Interest in a Information given to BSX becomes the property	of BSX and may be made public.	
Name of entity: MANDURAH Comm	NUNITY FINANCIAL S	SERVICES Lim
The information below is given on beha	f of:	
Name of Director: PETER JAME	s Drown	
Name of Director: PETER SAME Date of Appointment: 12-08-	3003	
Number and class of securities 2 2. Director's interests in securities w	OO ORO	registered
holder		
Name of holder & nature of interest (Detail how the relevant interest was obtained)	Number and class of sec	ırities
PETER DROWN SUPER FUND	1,000 ORD	
3. Director's interests in contracts		
Detail of contract	1:13	***
Nature of interest		
Name of registered holder (If issued securities)		
Number and class of securities to which the interest relates		

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3SX Listing Rules	Director's Initial Interest Notice
References Corporations Act,	s.205G
Notice of Director's Initial Interest in normation given to BSX becomes the property	of BSX and may be made public.
Name of entity: MANDURAH COM	MUNITY FINANCIAL SERVICES LIMITES
ABN: 560 980 813	08
The information below is given on beha	If of:
Name of Director: IAN SAM	ES ANSON ILSLEY
Date of Appointment: O4 - ○2 -	2004
holder Number and class of securities	
2. Director's interests in securities w holder	here the director is not the registered
Name of holder & nature of interest (Detail how the relevant interest was obtained)	Number and class of securities
wip super fund	2500 ORD
3. Director's interests in contracts	
Detail of contract	NIL
Nature of interest	
Name of registered holder (If issued securities)	
Number and class of securities to which the interest relates	

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Annexure 3E

BSX Listing Rules	Director's Initial Interest Notic
References	Corporations Act, s.205G
Notice of Director's Information given to BSX	Initial Interest in an Entity Cobecomes the property of BSX and may be made public.
Name of entity: ന്റ്റ	INDURAH COMMUNITY FINANCIAL SERVICES LIMITED
ABN: 560	980 813 08
The information belo	ow is given on behalf of:
Name of Director:	CHRISTINE ELLEN STEER
Date of Appointme	nt: 02-10-2003
1. Director's intere	sts in securities where the director is the registered
Number and class	of securities
1000	082
2. Director's intere holder	sts in securities where the director is not the registered
Name of holder & r	nature of interest Number and class of securities

Name of holder & nature of interest (Detail how the relevant interest was obtained)	Number and class of securities
,	1:1

3. Director's interests in contracts

Detail of contract	1:10
Nature of interest	
Name of registered holder (If issued securities)	
Number and class of securities to which the interest relates	