

7 February 2006

Dear Ian

I refer to your correspondence dated 9th January 2006 in relation to the BSX listing rules.

I apologise for the omissions from the annual report and as previously discussed our systems have been amended to ensure this problem is rectified for the future.

Please find following the information requested to satisfy the BSX listing rules.

3.17 (c)

The prime function of our board is to ensure that the operational and strategic management of the company is aligned with the expectation of its shareholders.

In order to achieve this function, the board recognizes the importance of setting and maintaining strong corporate governance policies and procedures.

The board's corporate governance policies include the following:

- The establishment of a corporate governance sub committee, this sub committee is charged with the responsibility of continually reviewing the policies of the board and providing any recommendations that may improve them.
- The ongoing provision of professional development being made available to all directors at the expense of the company.
- The listing of the shares of Rockingham Community Financial Services Ltd on the BSX, this action provides transparency to our shareholders in relation to the decisions of the board and the operation of the company.
- The continual provision of information to our shareholders to ensure that they are fully informed of all relevant information affecting their investment in Rockingham Financial Services Ltd.

This ongoing provision of information is communicated to our shareholders by various means including:

- Annual report.
- Annual General Meeting and if required Special General Meeting.
- Regular shareholder newsletter.

- The board conducts monthly directors meetings to ensure that all directors are made aware of all relevant information affecting the operation of the company and allowing them to make fully informed decisions.
- The preparation and monthly monitoring of our operational budget to ensure that the company is meeting its financial objectives.

3.17 (d)

The names of the ten largest shareholders of quoted shares are:

	No of shares	No of ordinary shares
1) Rick Ould Superfund	20000	20000
2) LR & PF Harvey Superfund	20000	20000
3) GA Harford	13000	13000
4) A Coffey	10000	10000
5) A Forbes	10000	10000
6) Kailis Consolidated Pty Ltd	10000	10000
7) W & V Kirkham	10000	10000
8) Louge Superfund	10000	10000
9) G Meadows	10000	10000
10) Mirco Bros Superfund	10000	10000

3.17 (e)

Each shareholder has one vote.

3.17 (g)

Distribution of equity securities

	No of holders	No of shares
1 – 1000	324	139420
1001-5000	89	266600
5001-10000	25	244000
10001-100000	3	53000
Total	441	703020

3.17 (h)

There are currently 181 parcels less than 500 shares. Their holdings total 27020 shares.

3.17 (j)

The company secretary of RCFS Ltd is Bradley Dean, he can be contacted during business hours on 9527 5099.

3.17 (l)

The company securities register is kept at the company's registered office located at Suite 1/46 Read Street, Rockingham WA 6168. The office can be contacted on 9527 5099 during office hours, Monday to Friday.

3.17 (m)

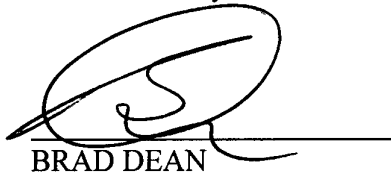
Not applicable.

3.17 (n)

Not applicable.

Should you have any queries or require additional information please do not hesitate to contact the undersigned.

Yours faithfully

A handwritten signature in black ink, appearing to be 'BRAD DEAN', is written over a horizontal line. The signature is stylized with a large loop and a trailing flourish.

BRAD DEAN