

## BSX Additional Information

Additional Information required by the Bendigo Stock Exchange Limited and not shown elsewhere in the Annual report is as follows. The information is current as at 31<sup>st</sup> January 2005

### A. Corporate Governance Statement

The board guides and monitors the business and affairs on behalf of the shareholders to whom they are accountable.

The board recognises the importance of a strong corporate governance focus and methodology. The board is currently working towards adopting policies and procedures that will govern our company into the future. We believe that building policy framework will assist clarify the future direction of our local company, provide accountability and transparency and ensure there are guiding principles in place for future decision making.

### B. Substantial Shareholders – Ten largest shareholders

	Ordinary Shares	Number of Ord Shares
1. Mr Frederick Birtles	30,000	8.79%
2. Mr Bruce Owen	10,000	2.93%
3. Mr John & Mrs Dorothy McLeod	8,000	2.34%
4. Mrs Lorraine Lister	8,000	2.34%
5. Mr Kenneth & Mrs Frances Chapman	8,000	2.34%
6. Mr Raymond & Mrs Lynette Walsh	6,000	1.76%
7. Mrs Susan Tomkins	6,000	1.76%
8. Mr Lance Tomkins	6,000	1.76%
9. Mr Ian Johnstone	5,000	1.46%
10. Mrs Susan Johnstone	5,000	1.46%
	86,000	25.19%

Mr Frederick Birtles is a substantial share holder with a relevant interest in 30,000 shares.

### C. Voting Rights

Each shareholder has one vote

## D. Distribution of Shareholders

The number of shareholders, by size of holding, is:

		Ordinary Shares	
		Number of Holders	Number of Shares
1	- 1,000	210	134,250
1,001	- 5,000	44	125,100
5,001	- 10,000	7	52,000
10,001	- 100,000	1	30,000
100,001	and over		
<hr/> Total		262	341,350

We have 18 shareholders holding less than a marketable parcel of shares.

## E. Monitoring of the Board's Performance and Communication to Shareholders

In order to ensure that the board continues to discharge its responsibilities in an appropriate manner, the performance of all Director's is reviewed annually by the chairperson. Director's whose performance is unsatisfactory are asked to retire.

The Board and Director's aims to ensure that shareholders, on behalf of whom they act, are informed of all information necessary to assess the performance of the Directors.

The Board does have an Audit Committee.

## F. Address and telephone number of the Office which securities register is kept:

Bendigo Bank Limited  
Share Registry Office  
Fountain Court  
BENDIGO 3552

Telephone: 03 54339339