



Annexure 3A

BSX Listing Rules

Half yearly/Yearly Disclosure

References Version 1, Operative 23/8/2000

Chapter 3, BSX Listing Rules

BELLARINE PENINSULA COMMUNITY BRANCH LTD

Name of entity

089 107 657
ABN, ACN or ARBN

Half yearly (tick)
Annual (tick)

31/12/2009
Half year/financial year ended
(Current period)

Summary

				\$A,000
Sales revenue or operating revenue	up/down	26.9 %	to	643
Profit (loss) before abnormal items and after tax	up/down	355.4 %	to	66
Abnormal items before tax		gain (loss) of		0
Profit (loss) after tax but before outside equity interests	up/down	355.4 %	to	66
Extraordinary items after tax attributable to members		gain (loss) of		0
Profit (loss) for the period attributable to members	up/down	355.4 %	to	66

Dividends (distributions)	Franking rate applicable	30 %
Current period	Final	0 ¢
	Interim	0 ¢
Previous corresponding period	Final	0 ¢
	Interim	0 ¢
Record date for determining entitlements to the dividend, (in the case of a trust distribution)		N/A.

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	Current period \$A'000	Previous corresponding period \$A'000
Profit (loss) from ordinary activities after tax before outside equity interests and amortisation of goodwill	66	18
Less (plus) outside equity interests	-	-
Profit (loss) from ordinary activities after tax (before amortisation of goodwill) attributable to members	66	18

Revenue and expenses from operating activities

	Current period \$A'000	Previous corresponding period \$A'000
Details of revenue and expenses		
REVENUE FROM ORDINARY ACTIVITIES	643	507
EMPLOYEE BENEFITS	(337)	(277)
DEPRECIATION AND AMORTISATION	(15)	(7)
OTHER EXPENSES	(199)	(182)

Intangible and extraordinary items

	Consolidated - current period		
	Before tax \$A'000	Related tax \$A'000	After tax \$A'000
Amortisation of goodwill	-	-	-
Amortisation of other intangibles	8	2	6
Total amortisation of intangibles	8	2	6
Extraordinary items (details)	-	-	-
Total extraordinary items	-	-	-

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Non-current liabilities			
Accounts payable	-	-	-
Borrowings	-	-	-
Provisions	6	6	3
Other (provide details if material)	-	-	-
Total non-current liabilities	6	6	3
Total liabilities	129	113	399
Net assets	882	816	465
Equity			
Capital	788	788	400
Reserves	-	-	-
Retained profits (accumulated losses)	94	28	65
Equity attributable to members of the parent entity	-	-	-
Outside equity interests in controlled entities	-	-	-
Total equity	882	816	465
Preference capital and related premium included	-	-	-

Consolidated statement of cash flows

Cash flows related to operating activities	Current period \$A'000	Previous corresponding period \$A'000
Receipts from customers	634	511
Payments to suppliers and employees	(536)	(469)
Dividends received	-	-
Interest and other items of similar nature received	5	7
Interest and other costs of finance paid	-	-
Income taxes paid	-	-
Other (provide details if material)	-	-
Net operating cash flows	103	49
Cash flows related to investing activities		
Payments for purchases of property, plant and equipment	(1)	(230)

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Reconciliation of cash

Reconciliation of cash at the end of the period (as shown in the consolidated statement of cash flows) to the related items in the accounts is as follows.

	Current period \$A'000	Previous corresponding period \$A'000
Cash on hand and at bank	464	321
Deposits at call	-	-
Bank overdraft	-	-
Other (provide details)	-	-
Total cash at end of period	464	321.

Ratios

	Current period	Previous corresponding period
Profit before tax/sales		
Consolidated profit (loss) from ordinary activities before tax as a percentage of sales revenue	14.3	8.2
Profit after tax/equity interests		
Consolidated profit (loss) from ordinary activities after tax attributable to members as a percentage of equity (similarly attributable) at the end of the period	10.2	3.7

Earnings per security (EPS)

	Current period	Previous corresponding period
Calculation of basic, and fully diluted, EPS in accordance with AASB 1027: Earnings per Share		
(a) Basic EPS	\$0.05	\$0.05.
(b) Diluted EPS (if materially different from (a))		

NTA backing

	Current period	Previous corresponding period
Net tangible asset backing per ordinary security	45.1 4	40.5 4.

Reports for industry and geographical segments

Segments

Operating Revenue	
Sales to customers outside the economic entity	N/A
Inter-segment sales	
Unallocated revenue	
Total revenue	
Segment result	
Unallocated expenses	
Consolidated profit from ordinary activities after tax (before equity accounting)	
Segment assets) Comparative data for segment assets should be as at the end of the previous corresponding period
Unallocated assets	
Total assets	

Dividends

Date the dividend is payable	—
Record date to determine entitlements to the dividend (ie. on the basis of registrable transfers received up to 5.00 pm)	—

Amount per security

		<i>Franking rate applicable</i>	%	%	%
<i>(annual report only)</i>					
Final dividend:	Current year	¢	N/A	¢	N/A
	Previous year	¢	¢	¢	¢
<i>(Half yearly and annual statements)</i>					
Interim dividend:	Current year	0 ¢	N/A	0 ¢	N/A
	Previous year	0 ¢	0 ¢	0 ¢	0 ¢

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Equity accounted associated entities and other material interests

Equity accounting information attributable to the economic entity's share of investments in associated entities must be disclosed in a separate notice. See AASB 1016: Disclosure of Information about Investments in Associated Companies.

Entities share of:	Current period A\$'000	Previous corresponding period A\$'000
Profit (loss) from ordinary activities before tax.	-	-
Income tax	-	-
Profit (loss) from ordinary activities after tax	-	-
Extraordinary items net of tax	-	-
Net profit (loss)	-	-
Outside equity interests	-	-
Net profit (loss) attributable to members	-	-

Material interests in entities which are not controlled entities

The entity has an interest (that is material to it) in the following entities.

Name of entity	Percentage of ownership interest held at end of period or date of disposal		Contribution to profit (loss) from ordinary activities and extraordinary items after tax	
	Current period	Previous corresponding period	Current period \$A'000	Previous corresponding period \$A'000
Equity accounted associates and joint venture entities				
Total			-	-
Other material interests			-	-

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Debentures	-	-
Unsecured Notes	-	-

Discontinuing Operations NIL

Consolidated profit and loss account

	Continuing operations		Discontinuing operations		Total entity	
	Current period - \$A'000	Previous corresponding period - \$A'000	Current period - \$A'000	Previous corresponding period - \$A'000	Current period - \$A'000	Previous corresponding period - \$A'000
Sales revenue or operation revenue	643	507	-	-	643	507
Other revenue	-	-	-	-	-	-
Expenses from ordinary activities	551	466	-	-	551	466
Profit (loss) before tax	92	41	-	-	92	41
Less tax	26	23	-	-	26	23
Profit (loss) from ordinary activities after tax	66	18	-	-	66	18

Consolidated statement of cash flows

	Continuing operations		Discontinuing operations		Total entity	
	Current period - \$A'000	Previous corresponding period - \$A'000	Current period - \$A'000	Previous corresponding period - \$A'000	Current period - \$A'000	Previous corresponding period - \$A'000
Net operating cash flows	103	49	-	-	103	49
Net investing cash flows	(1)	(309)	-	-	(1)	(309)

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Material factors affecting the revenues and expenses of the entity for the current period including seasonal or cyclical factors

NIL.

A description of each event since the end of the current period which has had a material effect and is not related to matters already reported, with financial effect quantified (if possible)

NIL.

Franking credits available and prospects for paying fully or partly franked dividends for at least the next year

A FULLY FRANKED DIVIDEND WOULD BE EXPECTED TO BE PAID IN THE NEXT FINANCIAL YEAR

Changes in accounting policies since the last annual report and estimates of amounts reported in prior years are disclosed as follows.

NIL


Changes in the amounts of contingent liabilities or assets since the last annual report are disclosed as follows.

NIL

Additional disclosure for trusts

Number of units held by the management company or responsible entity to their related parties.

N/A.

Sign here:  Date: 11/3/2010
(Director/Company Secretary)

Print name: STEPHEN WIBIT

Notes

True and fair view If this statement does not give a true and fair view of a matter (for example, because compliance with an Accounting Standard is required) the entity must attach a note providing additional information and explanations to give a true and fair view.

Income tax If the amount provided for income tax in this statement differs (or would differ but for compensatory items) by more than 15% from the amount of income tax *prima facie* payable on the profit before tax, the entity must explain in a note the major items responsible for the difference and their amounts.

Additional information An entity may disclose additional information about any matter, and must do so if the information is material to an understanding of the financial statements. The information may be an expansion of the material contained in this statement, or contained in a note attached to the statement.