



Annexure 3A

BSX Listing Rules

Half yearly/Yearly Disclosure

References Version 1, Operative 23/8/2000

Chapter 3, BSX Listing Rules

EAST GOSFORD & DISTRICTS FINANCIAL SERVICES LIMITED

Name of entity

90 092 538 620

Half yearly (tick)

30th June 2005

ABN, ACN or ARBN

Annual (tick)

Half year/financial year ended
(‘Current period’)

Summary

					\$A,000
Sales revenue or operating revenue	up/down	27%	to		1,013
Profit (loss) before abnormal items and after tax	up/down	99%	to		61
Abnormal items before tax		gain (loss) of			
Profit (loss) after tax but before outside equity interests	up/down	99%	to		61
Extraordinary items after tax attributable to members		gain (loss) of			
Profit (loss) for the period attributable to members	up/down	99%	to		61

Dividends (distributions)	Franking rate applicable	30%
Current period	Final	6¢
	Interim	5¢
Previous corresponding period	Final	-¢
	Interim	9¢
Record date for determining entitlements to the dividend, (in the case of a trust distribution)		30 th June 2005

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Short details of any bonus or cash issue or other items(s) of importance not previously released to BSX:

N/A

Consolidated profit and loss account

	Current period \$A'000	Previous corresponding period \$A'000
Sales revenue or operating revenue	1,012	796
Expenses from ordinary activities	(915)	(733)
Borrowing costs	-	-
Share of net profit (loss) of associates and joint venture entities	-	-
Profit (loss) from ordinary activities before tax	97	63
Income tax on ordinary activities	(36)	(33)
Profit (loss) from ordinary activities after tax	61	30
Outside equity interests	-	-
Profit (loss) from ordinary activities after tax attributable to members	61	30
Profit (loss) from extraordinary activities after tax attributable to members	-	-
Profit (loss) for the period attributable to members	61	30
Retained profits (accumulated losses) at the beginning of the financial period	(1)	11
Net transfers to and from reserves	-	-
Net effect of changes in accounting policies	-	-
Dividends paid or payable	(52)	(42)
Retained profits (accumulated losses) at end of financial period	8	(1)

Profit restated to exclude amortisation of goodwill

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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	61	30
Less (plus) outside equity interests	-	-
Profit (loss) from ordinary activities after tax (before amortisation of goodwill) attributable to members	61	30

Revenue and expenses from operating activities

	Current period \$A'000	Previous corresponding period \$A'000
Details of revenue and expenses		
MARGIN INCOME	631	478
COMMISSION INCOME	155	132
FEE INCOME	164	123
MARKET DEVELOPMENT INCOME	50	50
INTEREST INCOME	12	12
SUNDRY	1	1

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	25	(3)	22
Total amortisation of intangibles	25	(3)	22
Extraordinary items (details)	-	-	-
Total extraordinary items	-	-	-

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Comparison of half year profits
(Annual statement only)

	Current year - \$A'000	Previous year - \$A'000
Consolidated profit (loss) from ordinary activities after tax attributable to members reported for the 1st half year	24	13
Consolidated profit (loss) from ordinary activities after tax attributable to members for the 2nd half year	37	17

Consolidated balance sheet

Current assets	At end of current period \$A'000	As shown in last annual report \$A'000	As in last half yearly statement \$A'000
Cash	351	258	270
Receivable	96	75	103
Investments	-	-	-
Inventories	-	-	-
Other (provide details if material)	-	-	-
Total current assets	447	333	373
Non-current assets			
Receivables	-	-	-
Investments	1	-	1
Inventories	-	-	-
Other property, plant and equipment (net)	129	153	150
Intangibles (net)	28	53	41
Other (provide details if material)	-	-	-
Total non-current assets	158	206	192
Total assets	605	539	565
Current liabilities			
Accounts payable	68	46	46
Borrowings	-	-	-
Provisions	69	25	62
Other (provide details if material)	2	11	-

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Total current liabilities	139	82	108
Non-current liabilities			
Accounts payable	-	-	-
Borrowings	-	-	-
Provisions	-	-	-
Other (provide details if material)	-	-	-
Total non-current liabilities	-	-	-
Total liabilities	139	82	108
Net assets	466	457	457
Equity			
Capital	458	458	458
Reserves	-	-	-
Retained profits (accumulated losses)	8	(1)	(1)
Equity attributable to members of the parent entity	-	-	-
Outside equity interests in controlled entities	-	-	-
Total equity	466	457	457
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	980	834
Payments to suppliers and employees	(810)	(707)
Dividends received	-	-
Interest and other items of similar nature received	12	12
Interest and other costs of finance paid	-	-
Income taxes paid	(46)	(56)
Other (provide details if material)	-	-
Net operating cash flows	136	83
Cash flows related to investing activities		
Payments for purchases of property, plant	(19)	(131)

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and equipment		
Proceeds from sale of property, plant and equipment	-	-
Payment for purchases of equity investments	-	-
Proceeds from sale of equity investments	-	-
Loans to other entities	-	-
Loans repaid by other entities	-	-
Other (provide details if material)	(1)	(30)
Net investing cash flows	(20)	(161)
Cash flows related to financing activities		
Proceeds from issues of securities (shares, options, etc.)	-	
Proceeds from borrowings	-	
Repayment of borrowings	-	
Dividends paid	(23)	(42)
Other (provide details if material)	-	
Net financing cash flows	(23)	(42)
Net increase (decrease) in cash held	93	(120)
Cash at beginning of period (see Reconciliation of cash)	258	378
Exchange rate adjustments	-	-
Cash at end of period (see Reconciliation of cash)	351	258

Non-cash financing and investing activities

Details of financing and investing transactions which have had a material effect on consolidated assets and liabilities but did not involve cash flows are as follows. If an amount is quantified, show comparative amount.

N/A

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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	151	58
Deposits at call	200	200
Bank overdraft	-	-
Other (provide details)	-	-
Total cash at end of period	351	258

Ratios

Profit before tax/sales

Consolidated profit (loss) from ordinary activities before tax as a percentage of sales revenue

Current period

Previous
corresponding period

9.6%

7.9%

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

13.2%

6.6%

Earnings per security (EPS)

Calculation of basic, and fully diluted, EPS in accordance with AASB 1027: Earnings per Share

(a) Basic EPS

(b) Diluted EPS (if materially different from (a))

Current period

Previous
corresponding period

11c

0c

N/A

N/A

NTA backing

Net tangible asset backing per ordinary security

Current period

Previous
corresponding period

99c

97c

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Details of specific receipts/outlays, revenues/expenses

	Current period A\$'000	Previous corresponding period A\$'000
Interest revenue included	12	12
Interest revenue included but not yet received (if material)	-	-
Interest costs excluded from borrowing costs capitalised in asset values	-	-
Outlays (excepts those arising from the acquisition of an existing business) capitalised in intangibles (if material)	-	-
Depreciation (excluding amortisation of intangibles)	42	38
Other specific relevant items	-	-

Control gained over entities having material effect

Name of entity	N/A
Consolidated profit (loss) from ordinary activities and extraordinary items after tax of the entity since the date in the current period on which control was acquired	N/A
Date from which such profit has been calculated	N/A
Profit (loss) from ordinary activities and extraordinary items after tax of the entity for the whole of the previous corresponding period	N/A

Loss of control of entities having material effect

Name of entity	N/A
Consolidated profit (loss) from ordinary activities and extraordinary items after tax of the entity for the current period to the date of loss of control	N/A
Date from which the profit (loss) has been calculated	N/A
Consolidated profit (loss) from ordinary activities and extraordinary items after tax of the entity while controlled during the whole of the previous corresponding period	N/A
Contribution to consolidated profit (loss) from ordinary activities and extraordinary items from sale of interest leading to loss of control	N/A

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Reports for industry and geographical segments

Segments

Operating Revenue

Sales to customers outside the economic entity

Inter-segment sales

Unallocated revenue

Total revenue

Segment result

Unallocated expenses

Consolidated profit from ordinary activities after tax (before equity accounting)

Segment assets

Unallocated assets

Total assets

) Comparative data for segment assets should be as at the
) end of the previous corresponding period
)

Dividends

Date the dividend is payable

November 2005

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

30 June 2005

Amount per security

		Franking rate applicable	%	%	%
<i>(annual report only)</i>					
Final dividend:	Current year	6¢	30	-¢	N/A
	Previous year	-¢	N/A	¢	N/A
<i>(Half yearly and annual statements)</i>					
Interim dividend:	Current year	5¢	30	-¢	N/A
	Previous year	9¢	30	-¢	N/A

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Total annual dividend (distribution) per security
(Annual statement only)

	Current year	Previous year
Ordinary securities	11¢	9¢
Preference securities	-¢	-¢

Total dividend (distribution)

	Current period \$A'000	Previous corresponding period - \$A'000
Ordinary securities	\$51	\$42
Preference securities	\$-	\$-
Total	\$51	\$42

Half yearly report – interim dividend (distribution) on all securities or Annual report – final dividend (distribution) on all securities

	Current period \$A'000	Previous corresponding period - \$A'000
Ordinary securities	\$28	\$-
Preference securities	\$-	\$-
Total	\$28	\$-

The dividend or distribution plans shown below are in operation.

N/A

The last date(s) for receipt of election notices to the dividend or distribution plans N/A

Any other disclosures in relation to dividends (distributions)

N/A

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Equity accounted associated entities and other material interests

Equity accounting information attributable to the 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	NIL	NIL	NIL	NIL
Other material interests				

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Total	NIL	NIL	NIL	NIL

Issued and listed securities

Description includes rate of interest and any redemption or conversion rights together with prices and dates.

Category of securities	Number issued	Number listed	Issue Price (cents)	Paid-up value (cents)
Preference securities (description)	-	-	-	-
Changes during current period	-	-	-	-
Ordinary securities	469,608	469,408	\$1	469,408
Changes during current period	-	-	-	-
Convertible debt securities (description and conversion factor)	-	-	-	-
Changes during current period	NIL	NIL	NIL	NIL

			Exercise price	Expiry date
Options (description and conversion factor)	-	-		
	NIL	NIL	NIL	NIL
Changes during current period	-	-		
Exercised during current period	-	-		
Expired during current period	-	-		

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Debentures	NIL	NIL
Unsecured Notes	NIL	NIL

Discontinuing Operations

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	-	-				
Other revenue	-	-				
Expenses from ordinary activities	-	-				
Profit (loss) before tax	-	-				
Less tax	-	-				
Profit (loss) from ordinary activities after tax	-	-				

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	-	-				
Net investing cash flows	-	-				

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Net financing cash flows	23	42	-	-	23 42

Other disclosures

	Current period A\$'000	Previous corresponding period A\$'000
Carrying amount of items to be disposed of:		
- total assets	-	-
- total liabilities	-	-
Profit (loss) on disposal of assets or settlement of liabilities	-	-
Related tax		
Net profit (loss) on discontinuance	-	-

Description of disposals

N/A

Comments by directors

Basis of accounts preparation

If this statement is a half yearly statement it should be read in conjunction with the last annual report and any announcements to the market made by the entity during the period.

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

INCREASING ACTIVITIES AT BOTH BRANCHES DURING THE PERIOD

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)

UPGRADE OF THE LISAROW BRANCH TO A COMMUNITY BANK

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

FRANKING CREDITS AVAILABLE - \$73,884
FINAL DIVIDEND HAS BEEN DECLARED

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

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A statement of the fees and commissions payable to the management company or responsible entity.

N/A

Identify:

- Initial service charges
- Management fees
- Other fees

Annual meeting

(Annual statement only)

The annual meeting will be held as follows:

Place

EAST GOSFORD

Date

25TH OCTOBER 2005

Time

6.30PM

Approximate date the annual report will be available

27TH SEPTEMBER 2005

Compliance statement

- 1 This statement has been prepared under accounting policies which comply with accounting standards as defined in the Corporations Law.
- 2 This statement, and the financial statements under the Corporations Law (if separate), use the same accounting policies.
- 3 In the case of a half-yearly report the same accounting standards and methods of computation are/are not* (*delete one*) followed as compared with the most recent annual accounts.
- 4 This statement does/does not* (*delete one*) give a true and fair view of the matters disclosed.
- 5 This statement is based on financial statements to which one of the following applies:

(Tick one)

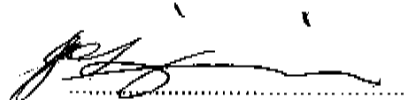
- The financial statements have been audited.
- The financial statements have been subject to review by a registered auditor (or overseas equivalent).
- The financial statements are in the process of being audited or subject to review.
- The financial statements have *not* yet been audited or reviewed.

- 6 If the accounts have been or are being audited or subject to review and the audit report is not attached, details of any qualifications are ~~attached~~/will follow immediately they are available* (*delete one*).

- 7 The entity ~~has~~/does not have* (*delete one*) a formally constituted audit committee.

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Sign here:


(Director/Company secretary)

Date:

13 SEPTEMBER 2005

Print name:

BRIAN LINDBECK

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.