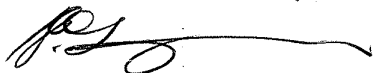


**COMPANY ANNOUNCEMENT  
FOR IMMEDIATE RELEASE TO THE BSX MARKET**

17 January 2006

See Attached



**Brian Wilfred Lindbeck  
Company Director**

## **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 13<sup>th</sup> January 2006

### **A. Corporate Governance Statement**

The board guides and monitors the business and affairs on behalf of 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 to 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 Robert Rodger & Mrs Loretta Rodger	18,000	2.56%
2 Mr Robert Connell & Mrs Cathy Connell	15,000	2.13%
3 Mr Geoffrey Nicholson & Mrs Lois Nicholson	15,000	2.13%
4 Mr Richard Everritt Thorne	15,000	2.13%
5 Mrs Thelma Beveridge	7,500	1.07%
6 Mr Karl Black	7,500	1.07%
7 Mr John Brewster	7,500	1.07%
8 Mr Geoffrey Cameron & Mrs Suzanne Cameron	7,500	1.07%
9 Mrs Robyn Denham	7,500	1.07%
10 Mr Roger Denham	7,500	1.07%
	108,000	15.36%

### **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	70	49,650
1,001	- 5,000	147	311,266
5,001	- 10,000	38	280,500
10,001	- 100,000	4	63,000
	100,000 and over		
<hr/>			
Total		259	704,416

We have six shareholders with a holding less than a marketable parcel of shares totaling 1050

#### **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 board. Directors 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

#### **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