East Gosford & Districts Community Bank® Branch

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MARKET ANNOUNCEMENT

The Board of East Gosford and Districts Financial Services Limited is pleased to advise it has on the 17th January 2007 issued 226,400 shares pursuant to its Prospectus and application for quotation of November 2006

We the Board would like to thank the Residents of the Central Coast for their support in enabling us to make the minimum subscription by this date.

We would also like to remind our investors that this additional capital will be used to fund the upgrade of Lisarow to a Community Bank and the establishment of the new branch at Kincumber.

Investors should be aware that the Prospectus remains open and copies are available. Please call our East Gosford Branch on 0243234559

Yours faithfully

Brian Lindbeck

All corresponded to: East Gosford & Districts Community Bank® Branch 101 Victoria Street, East Gosford, NSW 2250

Phone: (02) 4323 4559 Fax; (02) 4323 1499 East Gosford & Districts Financial Services Limited. 101 Victoria Street. East Gosford, NSW 2250 ABN 90 092 538 620. ranchisee of Bendigo Bank Limitzd, Fountain Court, Bendigo. VIC 3550 ABN 11 068 049 178, AFSt No. 237 879.