

DATE 18th DECEMBER 2007

MARKET ANNOUNCEMENT

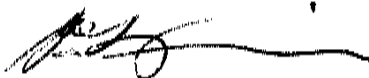
The Board of East Gosford and Districts Financial Services Limited is pleased to advise that the Prospectus is now closed and has issued the final 1500 shares on the 17th December 2007 giving a total issue of 289,400 shares in pursuant to its Prospectus and Application for Quotation of November 2006

We the Board would like to thank the Residents of the Central Coast for their support.

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

Treasurer
All correspondence addressed to:
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101 Victoria Street, East Gosford, NSW 2250
East Gosford & Districts Financial Services Limited ABN 90 092 536 620.
Franchisee of Bendigo Bank Limited, Fountain Court, Bendigo, VIC 3680
ABN 11 088 049 178. AFSL No. 237 879.

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