

COMMENCEMENT OF OFFICIAL QUOTATION MANDURAH COMMUNITY FINANCIAL SERVICES LIMITED

Mandurah Community Financial Services Limited (the "Company") has been admitted to the official list of Bendigo Stock Exchange with quotation of ordinary shares commencing from 4th February 2005.

Quoted securities: 594,490 FULLY PAID ORDINARY SHARES

BSX Code: MDH

Registered Office: c/o A M Hollyock & Associates

PO Box 685

Mandurah WA 6210

Company Secretary: Mr A M Hollyock

Share Registry: c/o Bendigo Bank Share Registry

PO Box 480

Bendigo Vic 3552

Balance Date: 30 June

Restricted Securities: nil

Activities: Under a franchise agreement with Bendigo Bank,

the Company has established and manages the Halls Head Community Bank branch of Bendigo

Bank in Halls Head, Western Australia.

Classification: Sector: Financials, Industry Group: Banks,

Industry: Commercial Banks, Sub Industry

Regional Bank

Ian Craig

Markets Manager 3 February 2005.