

9 October 2012

Dear Shareholder

Please find enclosed the following information for the Annual General Meeting of North Ryde Community Finance Limited, which will be held at 10.00 am on 9 November, 2012 at **Holy Spirit SCHOOL Hall**, Cox's Road, North Ryde.

1. Notice of Meeting.
2. Annual Accounts FY 11/12.
3. Chairman's Report, Secretary's Report and General Manager's Report.
4. Questions on Notice Form.
5. Proxy Form

This year three directors, Professor Gordon MacAulay, Matt Walker and Steve Perrin, retire by rotation and offer themselves for re-election. As occurred last year, elections will be conducted by Elections Australia Pty Ltd. Shareholders will receive instructions on the process of the election in a separate letter shortly.

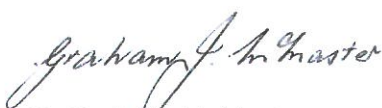
The election will be conducted electronically and will require shareholders to have access to a computer. For those shareholders who do not have access to a computer, you may attend the premises in Cox's Road where our General Manager, Pat Italiano, will have a computer available for you and be able to provide you with assistance with the voting procedure should you wish. Please contact Pat Italiano on 9878-5559 to arrange a suitable time. For any other assistance required, again please contact Pat Italiano. Alternatively, you may attend the meeting and register your vote directly, or you may register your vote as a proxy on the proxy form included in the papers. Should you choose the proxy method, please do not vote for directors using the electronic system as your vote will be declared invalid.

Your Board has invited representatives of organisations who have been recipients of support from our Market Development Fund to meet with shareholders following the official business of the AGM. Our auditor, (AFS & Associates) will also have a representative present.

Morning tea will be provided at the conclusion of proceedings and your Board extends a cordial invitation to all shareholders to attend the meeting and catch up on an informal basis with your Board members and each other.

I look forward to seeing you at the Annual General Meeting.

Yours sincerely



Dr Graham McMaster
CHAIRMAN

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