

General Manager's Report

It is hard to believe that we have just completed our 9th year of operation. It is with great pride that we are able to celebrate this milestone. Although there is still a general lack of confidence in the wider economy, our business continues to grow and we are pleased to report another good performance for the 2012/2013 financial year.

Community Engagement

The strength of our business has meant that we have again been able to share our success with the local community. This year your **Community Bank®** branch has supported several local organisations, schools and sporting clubs. We have also provided financial support to:

- North Ryde Rotary (Carols By Candlelight)
- Ryde Eastwood Touch Football
- Holy Spirit School
- Kent Road Public School
- North Ryde Spirits Netball Club
- North Ryde Hawks Junior Rugby League
- North Ryde Junior Rugby Union
- North Ryde Junior Baseball
- Saints United Soccer Club
- North Ryde Community Aid
- The Ryde Eisteddfod
- Ryde Sports Foundation

We have also set aside an additional amount of \$25,000.00 with the Community Enterprise Foundation™ which will be used to fund Community projects in the future. We now have over \$60,000 set aside for this purpose.

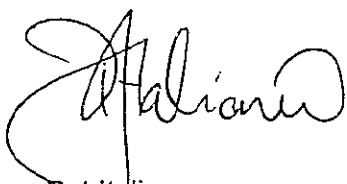
Staff

The key to success for our business remains its people, and the contribution from our staff remains outstanding. We are very fortunate to have retained the service of Gina, Karen and Michelle, Jodi and Alison throughout the year. The stability of our staff is one of the key factors underlining the success of the business and is much appreciated by all our regular customers

I again would also like to thank all our Directors, who give their time on a voluntary basis to ensure that the business is run in a professional and prudent manner. Their contribution to the success of our business should not be underestimated.

Our Commitment to Service and Community

The **Community Bank®** concept has proven to be of great benefit to the Ryde are, and continues to provide a quality face to face banking service. Our success has also meant that we are able to engage with the community in a meaningful way, as well as a solid return to our shareholders. We can only continue to be successful with ongoing support from the community and we would encourage all of you to be a part of your **Community Bank®** branch and appreciate the great service we provide.



Pat Italiano
October 2013