

## ***General Manager's Report***

As business conditions remain subdued and a general lack of confidence prevails in the consumer market, our **Community Bank®** branch did manage modest growth this year and we are pleased to report another good performance for the 2013/14 financial year.

### **Community Engagement**

This year your **Community Bank®** branch has continued to support several local organisations, schools and sporting clubs. This year we also held our first Community Engagement evening at North Ryde Golf Club which was attended by over 150 shareholders, customers and local residents. The evening which featured a presentation from Australian cricket Legend Max "Tangles" Walker also included major grants to the following local organisations:

New Horizons Enterprises:	\$10,000
West Pymble Bicentennial Club:	\$2,500
North Ryde Community Aid:	\$2,500

In addition, we continued to support several local sports clubs, schools and not for profit organisations including:

- North Ryde Rotary (Carols By Candlelight)
- Ryde Eastwood Touch Football
- Holy Spirit School
- Kent Road Public School
- North Ryde Spirits Netball Club
- Woolwich 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
- Macquarie Hospital
- The Cerebral Palsy Alliance
- St Michaels Mission

### **Staff**

This year after nine years of service, we said goodbye to Michelle Stevens. Michelle has been a key member of the team since the branch opened in 2005 and will be missed by customers and staff alike. We wish her all the best for her future endeavors. Our search for a suitable replacement commenced and we have since appointed Lorraine Briggs as our new Customer Service Officer. Lorraine comes to us with a wealth of banking experience, and was previously based at our Homebush branch for seven years. We welcome Lorraine to the North Ryde team.

Gina, Karen, Jodi and Alison continue to provide our customers with outstanding service and advice and remain the backbone of our business. The stability of our staff remains one of the key factors underlining our success 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.

A handwritten signature in black ink, appearing to read 'Pat Italiano', with a large, stylized initial 'P'.

Pat Italiano  
**General Manager**