

Company Secretary's report FY 2014/15

Dear Shareholders,

It is with great pleasure that I provide the following Secretary's report for the financial year 2014/2015. As you are aware, the Company Secretary is responsible for the overall governance of the company and also for the compliance reporting to the relevant bodies such as ASIC (Australian Securities and Investment Commission). All necessary reports and returns have been made to ensure full corporate compliance has been maintained for North Ryde Community Finance Limited (NRCFL).

National Stock Exchange

Trades on the NSX this year have been made at values up to \$1.18 per security showing a significant premium to the original issue price.

Your Directors have held 10 general meetings this year on a monthly basis commencing at 7.00am, the venue being our registered office at NRCFL, Cox's Road, North Ryde. No extraordinary meetings have been held as the Company's business has been adequately dealt with at the monthly Directors' meetings.

Share registry

AFS & Associates continue to maintain the share register of our company and provide new share certificates as required.

Trading shares in North Ryde Community Finance Ltd

In order to trade shares, shareholders will need to contact brokers that are approved/registered with the National Stock Exchange. Once you are registered. It is a relatively easy matter to sell or buy shares on the National Stock Exchange.

An Important Request

Please, please, if you have changed your mailing address or if you are the beneficiary of a deceased estate, will you please notify our General Manager, Pasquale Italiano at Bendigo North Ryde Community Bank, PO Box 6238, North Ryde NSW 2113. Pasquale will then make arrangements with our Auditors and Share Registry that will enable your dividend cheques to be delivered promptly.

At present, an amount of \$4,271.46 in unclaimed dividends is being held at the Auditor's office. Should we be unable to trace the beneficiaries of these cheques, the proceeds will go into consolidated revenue.

Pat Perrin

Company Secretary