17 October 2016

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 a.m. on 16 November 2016 at **Holy Spirit SCHOOL Hall**, Cox's Rd North Ryde.

1. Notice of Annual General Meeting
2. Annual Report, including Annual Accounts FY 15/16, Chairman's Report, Secretary's Report and General Managers Report.
3. Questions on Notice form
4. Proxy Form

This year, three directors, Harold Anthony Wise, Phillip Warren Perrin and Thomas Gordon MacAulay retire by rotation and offer themselves for re-election. As occurred in previous years, shareholders will have the option to vote via proxy (manually) or on-line with Elections Australia Pty ltd. Also this year your board has proposed to establish a Directors Remuneration pool. The details of this proposal are contained in the Chairman's Report and on the Notice of Annual General Meeting.

For those shareholders who have chosen to vote on-line you will require access to a computer. For those shareholders who do not have access to a computer, you may attend the Branch in Cox's Road where one of our friendly staff will be able to assist you with the voting procedure if required. Alternatively, you may attend the meeting and register your vote directly. Should you chose the proxy method, please do not use the electronic system as your vote will be declared invalid.

Your board has invited representatives of Bendigo and Adelaide Bank, our franchise partner to meet with our shareholders following the official business of the Annual General Meeting. 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 the members of the board, staff representatives and each other.

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

Yours Sincerely,

Tony Wise
CHAIRMAN