

27<sup>th</sup> November 2008

Bendigo Stock Exchange  
PO Box 191  
Flinders Lane Vic 8009

**Company Announcement**

**Chairman's address at AGM 27<sup>th</sup> November 2008**

**This is my last Chairman's report as I have resigned to take on the position of Treasurer with the Board. I have also been appointed by Bendigo Bank to be the mentor for Community Banks<sup>®</sup> in the Territory which is an exciting challenge. My Chairman's report for the period up to 30 June 2008 is on page 2 of our Annual Report. Since then we have celebrated our 2<sup>nd</sup> birthday and Community Banks<sup>®</sup> celebrated their 10<sup>th</sup> anniversary, a major achievement. There are now more than 220 Community Bank<sup>®</sup> branches right around Australia – this is significant as it means all those local communities are now securing monies in their towns as well as giving back to their communities.**

**I am excited with some of the sponsorship programs we are presently working on and pleased that we will be returning monies to community groups again tonight at the close of AGM.**

**Our first major sponsorship we are not actually presenting tonight, but I am thrilled to announce is that we have purchased a 15 seater bus for the Rural Old Timers & Friends Association. The bus is still waiting the**

sign-writing and we will present it to the group on 10<sup>th</sup> December. This is very exciting as we are fulfilling our promises to the community.

I acknowledge the hard work and dedication of our Branch Manager Hiliary Bradbury, our fantastic staff and fellow directors.

I would also like to thank Bendigo Bank for their valuable support.

Finally I would like to thank you, our Shareholders and valued customers as without you we wouldn't be here. If **U** want the Community Bank<sup>®</sup> to keep growing and become profitable you need to use the bank – it is as simple as that. Spread the word – here is a Bank where the more **U** bank the more it gives back to the community – where else would you see that.



Maureen Newman  
Chairman