

Chairman's Address
Annual General Meeting
Coolalinga & Districts Community Finance Ltd
14th November 2010-11-10

I'd like to welcome you all to our Fifth Annual General Meeting.

First off I would like to introduce you to my fellow Directors (name and their contribution this year)

Also I would like to introduce to you our Branch Manager, Lucia English. Lucia joined us earlier this year and has done a tremendous job in reaching the current banking business of over 61 million dollars for our Branch – that's an increase of over 11 million since last year. We must congratulate Lucia and her team for achieving this result.

To our shareholders, I would like to thank you for your support during our first four years (*note branch has been open 4 years only*) – without you we would not have our community bank. With the announcement of our first dividend this year we hope your support will be continued and future dividends will continue to grow.

If you have not already done so, please consider transferring your Banking to our Business – after all it's 'your' business as well. Lucia and her team are there to assist with any queries you may have – it may not be as complicated as you think!

So far we have given back nearly \$100,000 to the community by way of grants with support to local schools, sporting organisations, voluntary services and the rural ol'timers. As we continue to grow, this support can only increase and benefit our community. I hope that you will all agree that the Community Bank concept is really a good one. Later in the meeting I'll take pleasure in introducing a few of our sponsorship recipients who will give a brief snapshot of our assistance.

I must admit that being a Bank Chairman has been a big learning curve for me and I'm sure my fellow directors feel the same. The amount of hours that we all put in are quite extensive but it's because of our community dedication that we do this. I would like to thank our immediate families for their understanding!!

Thanks again for attending – there will be an opportunity for you to ask questions later but now we will proceed with the formal Annual General Meeting.