

Hobsons Bay Community Financial Services Ltd

Financial Result FY 07/08

Laverton & Altona Meadows
Community Bank² Branch Bendigo Bank



Point Cook
Community Bank² Branch Bendigo Bank








Altona
Community Bank² Branch Bendigo Bank



Hobsons Bay Community Financial Services Ltd

Financial Results

Statistics

Funds on deposit:	\$197 million	( 10%)
Revenue:	\$2,216,927	( 19%)
Expenses:	\$1,754,996	( 14%)
Total Assets:	\$2,293,281	( 17%)
Total Liabilities:	\$ 583,924	( 8%)
Net Assets:	\$1,709,357	( 24%)

Hobsons Bay Community Financial Services Ltd

Financial Results

Branch Profit

Laverton Branch:	\$457,695
Altona Branch:	\$ 23,553
Point Cook Branch:	(\$166,322)

Net Profit after Tax

Overall Company: \$314,926 (↑43%)

Dividend

The directors have recommended payment of a dividend of 12 cents for each share – fully franked.

Current operations & forecast

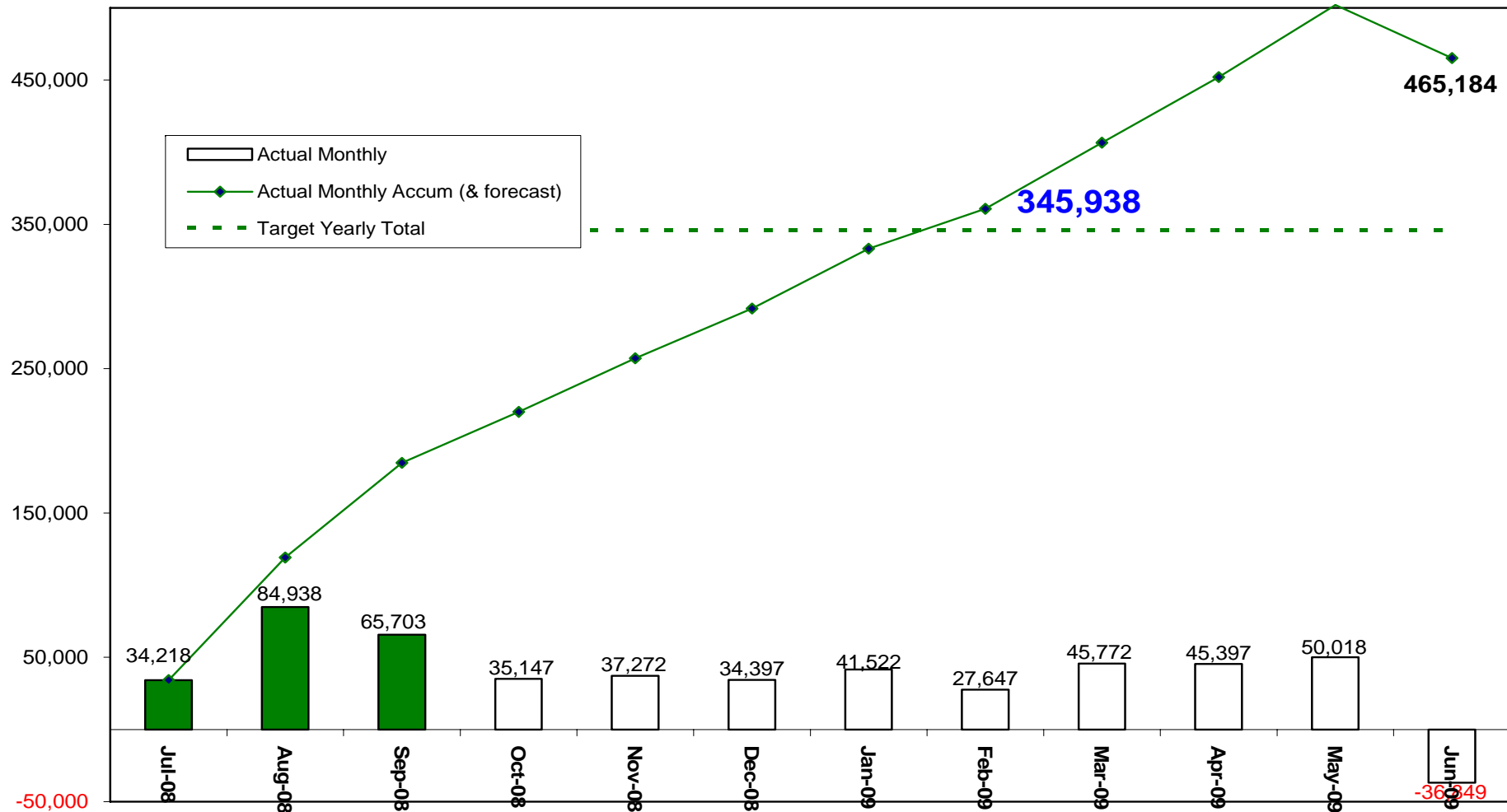
3 months to end Sep 08



Hobsons Bay Community Financial Services Ltd

Operating Profit

HBCFS Cumulative Monthly Operating Profit



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Hobsons Bay Community Financial Services Ltd

08/09 Forecast

	<i>05/06 Actual</i>	<i>06/07 Actual</i>	<i>07/08 Actual</i>	<i>08/09 Forecast</i>
Revenue	\$1,542,014	\$1,861,390	\$2,216,927	\$2,308,500
Expenses	\$1,256,792	\$1,545,957	\$1,754,996	\$1,905,578
Profit after Tax	\$ 192,775	\$ 218,819	\$ 314,926	\$ 282,045
Dividend	10 cents	9 cents	12 cents	14 cents
Dividend \$	\$ 100,250	\$ 126,282	\$ 168,380	\$ 196,438

Hobsons Bay Community Financial Services Ltd

Dividend History

Bonus Issues

2003 1 for 20
2007 1 for 4

Dividends

2004 5 cents 2008 12 cents
2005 8 cents
2006 10 cents
2007 9 cents

Share Issue	Bonus Issue	Dividends
Laverton 2000	1.31 shares now for every share purchased	52 cents
Altona 2003	1.25 shares now for every share purchased	49 cents
Point Cook 2007		21 cents

Laverton & Altona Meadows
Community Bank Branch Bendigo Bank

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Altona
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Hobsons Bay Community Financial Services Ltd

Community Distributions

- Donations \$ 31,500
- Sponsorship \$ 13,890
- Community Enterprise Foundation \$ 94,540
- Dividends 06/07 \$126,282

Total \$266,212

