

Hobsons Bay Community Financial Services Ltd

Financial Result FY 09/10

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:	\$274 million ( 17%)
Revenue:	\$2,485,848 ( 16%)
Expenses:	\$1,950,553 ( 6%)
Total Assets:	\$2,394,941 ( 6%)
Total Liabilities:	\$ 423,057 ( -18%)
Net Assets:	\$1,971,884 ( 13%)

Hobsons Bay Community Financial Services Ltd

Financial Results

Branch Profit Before Tax

Laverton Branch:	\$336,336
Altona Branch:	\$118,359
Point Cook Branch:	(\$ 90,003)

Net Profit after Tax

Overall Company: \$364,692 (↑ 77%)

Dividend

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

Hobsons Bay Community Financial Services Ltd

Current operations & forecast

3 months to end Sep 10

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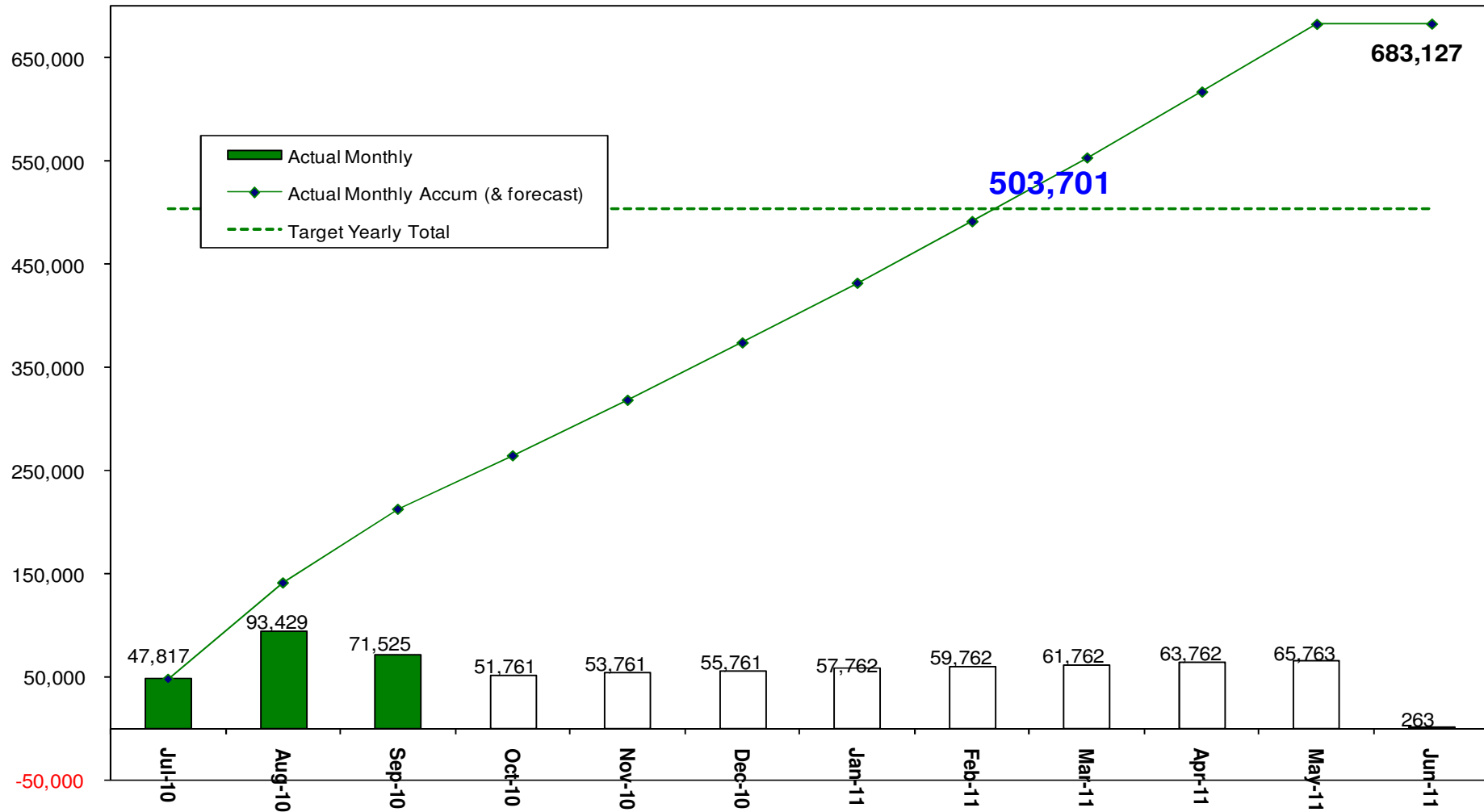
Altona
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Operating Profit

HBCFS Cumulative Monthly Operating Profit



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10/11 Forecast

	<i>07/08 Actual</i>	<i>08/09 Actual</i>	<i>09/10 Actual</i>	<i>10/11 Forecast</i>
Revenue	\$2,216,927	\$2,141,262	\$2,485,848	\$2,579,351
Expenses	\$1,754,996	\$1,833,684	\$1,950,553	\$2,075,650
Profit after Tax	\$ 314,926	\$ 206,524	\$ 364,692	\$ 405,770
Dividend	12 cents	10 cents	12 cents	
Dividend \$	\$ 168,376	\$ 140,313	\$ 168,376	



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 2009 10 cents
2006 10 cents 2010 12 cents
2007 9 cents

Share Issue	Bonus Issue	Dividends
Laverton 2000	1.31 shares now for every share purchased	81 cents
Altona 2003	1.25 shares now for every share purchased	77 cents
Point Cook 2007		43 cents

Laverton & Altona Meadows
Community Bank Branch Bendigo Bank

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Hobsons Bay Community Financial Services Ltd

Community Distributions 2008/2009

- Donations & Sponsorship \$ 77,948
- Community Enterprise Foundation \$ 62,500
- Youth Foundation \$ 20,000
- Dividends 08/09 \$140,313

Total: \$300,761

