

Rose's Address:

Welcome all and thank you for your attendance.

I would like to start by paying tribute to the people that are Pinjarra Community Financial Services today. In the face of an extraordinarily difficult eighteen months, your company's business is not just surviving, it is growing and strengthening.

As mentioned in the Annual Report we have had a period of time where our focus has been on rebuilding from Branch management, to staff, to new directors. Since our last AGM, we engaged a search to help us identify new directors with the personal qualities and values important for contributing the balanced composition required of this Board. We now boast solid foundations from Board level to our teams in the branches headed by our new Branch Manager Mr. Paul Foletta. During this time all have remained focused and are steering towards the success of the company.

I would like to take this opportunity to thank Paul and his team in the Branch Staff and indeed to my fellow director's – for their support, guidance and counsel over the past year. The company and its shareholders have been well-served by your passion, and your commitment.

The Company's ongoing contributions to our communities have continued, strengthening our profile within our direct and surrounding communities. We are proud to be partnering the Shire of Murray with the Cantwell Park Play Space Project in Pinjarra. This project has benefits for the entire community at large.

At every level, from those who develop our products, to those who promote these products and service our customers, from those who set the business strategy and guide our overall vision, to those who support our company in functional roles, the people who constitute Pinjarra Community Financial Services have worked hard to look after those they serve, to achieve the best outcome for the company and all those who depend on it's ongoing success - it's stakeholders.

Finally, on behalf of Board members, Branch Management and Staff, I would like to thank you, our shareholders, for your continued support for Pinjarra Community Financial Services.