

Thank you everyone for your attendance today. It's hard to believe another has passed and we are reporting at our second AGM.

Last financial year saw steady growth and therefore increased revenue & profit. We were delighted to be able to contribute nearly \$11 000 in Community Grants from our operating profits to Community Groups in September. It was an exciting night for all of us and made us feel that all the hard work had been worth it.

Clyde has already mentioned our branch portfolio has increased to just over \$31 million so far this financial year. We have started off a little slower than what we had hoped for so we are looking forward to a busy second half of the year!

Our ultimate aim is to assist the Community with grants and sponsorships and of course to be able to pay you – our Shareholders, a dividend.

This is only possible though with the support of the Community. The Community Bank can assist you, your family & friends with all their Banking needs. Which we have done for many of you already.

I would like to finish by thanking our Board of Directors for their support. Most of all I would like to thank my Staff. Elizabeth, Charmaine, Julie & Annie.