

## **North Ryde Community Finance Limited – Notice of Disclosure to Bendigo Stock Exchange**

The Directors of North Ryde Community Finance Limited have reported financial statements for the half year ended 31 December 2008. The Directors note that despite a steady increase in the overall portfolio, an 8% decrease in commission income was experienced. Further, commission income showed a trend to further decrease for both January and February 2009. The current global economic conditions, combined with the economic slowdown and reduced interest rates in the Australian economy, have affected the current profitability of the Company. Accordingly, the Directors anticipate that the trend of decreasing commission outcome will adversely affect the full year's financial result.

Graham McMaster

Chairman

**North Ryde Community Finance Ltd**