

28 October 2010

Dear Shareholder

Please find enclosed the following information for the Annual General Meeting of North Ryde Community Finance Limited, which will be held at 10.00 am on 23 November, 2010 at **Holy Spirit SCHOOL Hall**, Cox's Road, North Ryde.

1. Notice of Meeting.
2. Annual Accounts FY 09/10.
3. Chairman's Report, Secretary's Report and General Manager's Report.
4. Questions on Notice Form.

This year three directors, Mr Mathew Walker, Mr Robert Talbot and Mrs Helen (Pat) Perrin, retire by rotation and offer themselves for re-election. As occurred last year, elections will be conducted by Elections Australia Pty Ltd. Shareholders will receive instructions on the process of the election in a separate letter shortly.

The election will be conducted electronically and will require shareholders to have access to a computer. For those shareholders who do not have access to a computer, you may attend the premises in Cox's Road where our General Manager, Pat Italiano, will have a computer available for you and be able to provide you with assistance with the voting procedure should you wish. Please contact Pat Italiano on 9878-5559 to arrange a suitable time. For any other assistance required, again please contact Pat Italiano.

Your Board has invited representatives of organisations who have been recipients of support from our Market Development Fund to meet with shareholders following the official business of the AGM.

Morning tea will be provided at the conclusion of proceedings and your Board extends a cordial invitation to all shareholders to attend the meeting and catch up on an informal basis with your Board members and each other.

I look forward to seeing you at the Annual General Meeting.

Yours sincerely



Dr Graham McMaster
CHAIRMAN

North Ryde Community Finance Ltd ACN 106 113 599
Franchisee of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879
Shop 14, 203-213 Cox's Rd, North Ryde NSW 2113 Phone 02 9878 5559 Fax 02 9878 3714

Notice of Annual General Meeting

North Ryde Community Finance Limited

ABN 74 112 673 506

to be held at 10.00 am on Tuesday, 23 November 2010

at Holy Spirit SCHOOL Hall

Cox's Road, North Ryde NSW 2113

Ordinary Business

1. Receipt of Annual Report

To receive the Company's Financial Report, the Directors' Report and the Auditor's Report for the year ended 30 June 2010.

2. Remuneration Report

To consider and, if thought fit, pass the following resolution as an ordinary resolution: "the Remuneration Report for the Company for the year ended 30 June 2010 be adopted".

3. Results of Election of Directors

By the order of the Board
Helen Patricia Perrin
Company Secretary
28 October 2010

North Ryde Community Finance Limited

ABN 74 112 673 506

Annual General Meeting

To be held at 10.00 am on Tuesday, 23 November 2010

at **Holy Spirit SCHOOL Hall**

Cox's Road, North Ryde NSW 2113

QUESTION ON NOTICE

for

- a) Auditor and/or
- b) Accountant and/or
- c) Directors *(delete as necessary)*

(NB: Questions may still be asked from the floor at the Annual General Meeting)

Signed: _____

Date: _____ 2010

Lodging instructions

This Question form must be received by the Company not later than 2 business days before the meeting (ie: by 10.00 am, Friday, 19 November 2010). Any Question Form received after that time will not be valid for the scheduled meeting. Documents may be lodged in any of the following ways.

- By post or hand delivery to the Company's registered office at 203-213 Cox's Road, North Ryde NSW 2113.
- By facsimile to (02) 9878-3714.