



Bellarine Peninsula Community Branch Limited

ABN 33 089 107 657

ANNUAL REPORT 2013

Portarlington **Community Bank®** Branch
Drysdale **Community Bank®** Branch

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Chairman's report

For year ending 30 June 2013



Russell Enders

I am pleased to present the Chairman's report for the 14th Bellarine Peninsula Community Branch Limited Annual Report.

We now have consolidated business in excess of \$218 million and over the course of our company's business, it has assisted the community with grants, sponsorships, donations and share dividends in excess of \$1.125 million. We are pleased to advise we have set aside \$154,000 to facilitate our Community Grants Program to assist local communities this financial year.

We can be confident that both the Portarlington and Drysdale **Community Bank**[®] branches will continue to be very successful on the Northern Bellarine.

The refurbishment of Portarlington **Community Bank**[®] Branch last year was proven successful with staff and customers, and appears to be meeting the changing needs of our customers. The layout incorporates up-to-date technology that makes transactions more efficient, and allows staff more time to spend with our most important assets, our customers. Customers are now able to talk one-on-one with specialist team members in a comfortable sit-down environment.

Our **Community Bank**[®] branches assist the Northern Bellarine communities with our grants and sponsorship programs, we provide employment opportunities for local people, assist retaining local capital within the community, a local investment option for shareholders and provide a source of revenue for community projects.

We proudly continued sponsorship of the Portarlington Primary School Breakfast Club, the Mussell Festival and the Celtic Folk Festival in Portarlington and the Festival of Glass in Drysdale. We have continued to sponsor the community bus that entails two trips on Wednesday picking up residents in Portarlington, St Leonards and Indented Head. The bus goes to Drysdale shopping at two supermarkets, the library, post office, hairdresser and incidental shopping. We consider our involvement with these events and services as being very beneficial to the communities.

We have launched a Facebook page and I encourage you all to "like" our page to keep up to date and informed of what is happening with our branches at www.facebook.com/PortarlingtonAndDrysdaleCommunityBankBranches/photos_stream

This year the company had a full day workshop to create a strategic plan for the next three years. This has ensured the company and staff at both branches have a clear direction and focus as to the way we want to go.

We are also proud to sponsor five students to attend the "Magic Moments Youth Leadership Summit" in Noosa. The students were selected from the local school system and attended the summit to hear guest speakers and where knowledge was shared to help youth create strategies to determine and achieve their future goals. We believe the summit has helped to provide them with some of the skills necessary to be future leaders in our communities.

A fridge magnet has been delivered with a map showing the venues where life-saving defibrillators sponsored by our company have been installed to every house on the Northern Bellarine. Community members had the opportunity of attending training sessions, with one of the defibrillators used to assist saving a life in the area.

Last year we sponsored the Bellarine SES as a major project and we have been advised this is now forming an essential part of the SES capability on the Bellarine Peninsula.

A successful shareholder function was held last year where it was beneficial to receive feedback from our shareholders. We have two shareholder functions planned for this financial year, dates will be advised in the near future.

Chairman's report (continued)

We take pride in employing 14 staff with mostly local people at both branches, which in turn provides income to the community with a large portion of their remuneration being spent in the area. Geoff Milward moved from his position as Mobile Manager to a Managerial position close to Bendigo.

I would like to thank the Managers Ian Faulkner and Craig Taylor and their teams of staff. Without your dedication to our **Community Bank**[®] branches and providing the high levels of service to our customers and shareholder, our branches would not be in the position they are today. Thank you.

I would like to thank the Board: Vice Chair – Paul Jones, Secretary – Sandra Baldwin, Treasurer Stephen Wight, Geoff Webster, Pam Evans, Janina Randone, Kerry Trewin, and our Board Support Officer Robyn Durran. All Directors give their time and expertise on a volunteer basis and provide a valuable service to the Bellarine Peninsula and Drysdale **Community Bank**[®] branches.

I would also like to acknowledge the continued support we receive from our Regional Manager, Pat Murnane and his team, Senior Community Strengthening Manager Craig Thomas and his team in Melbourne. They are a valuable resource to our business.

Lastly and most importantly, I would like to thank our shareholders for their initial vision in investing in our company, and for their continued support in banking at our branches.

All banks have various fees and charges, the difference with banking with our **Community Bank**[®] branches is that a substantial portion of these fees go back into the communities to support and build a better community for everyone.



Russell Enders
Chairman

Portarlington Manager's report

For year ending 30 June 2013

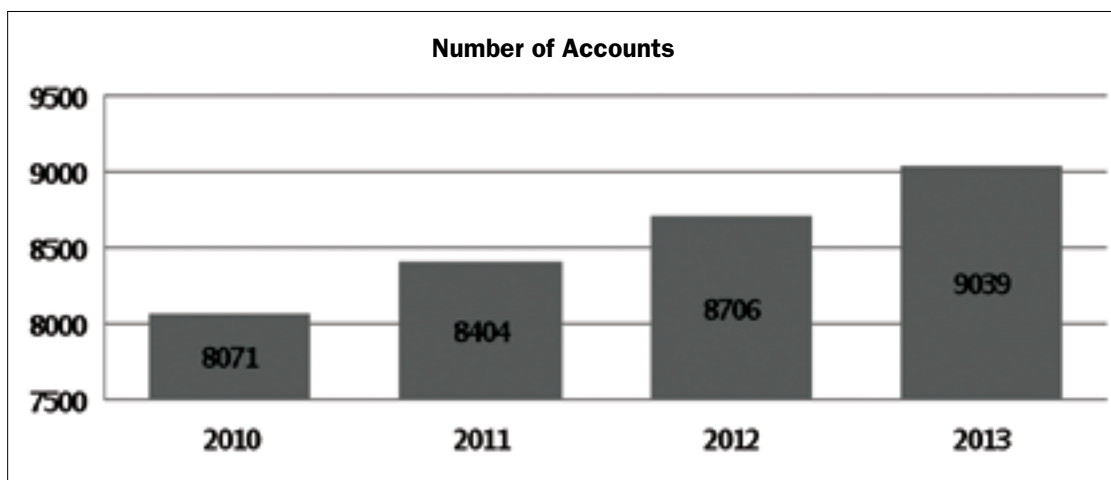
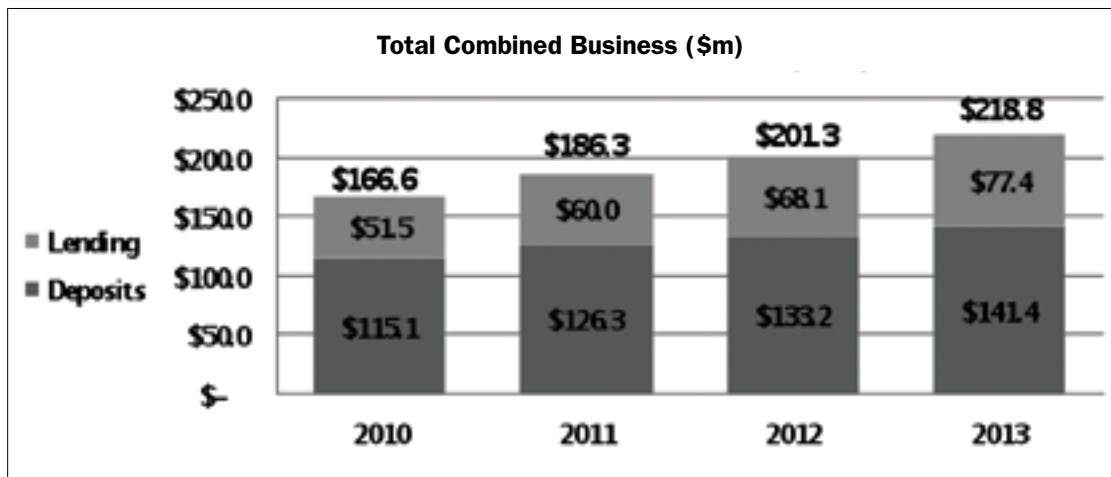


Ian Faulkner

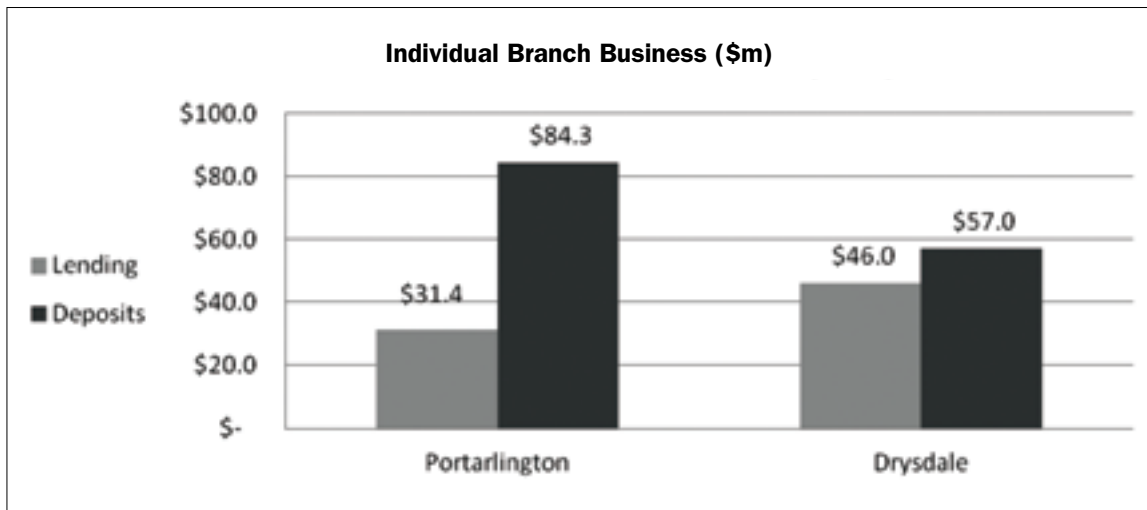
I am pleased to report another successful year with the continued growth of both our Portarlington and Drysdale **Community Bank**[®] branches. This growth is pleasing in the continued difficult economic climate. We now have total combined business of \$218.8 million which is an increase of \$17.5 million for the year and total number of accounts has increased by 333 to 9,039.

This continuing growth can be seen in the graphs below.

Both branches have contributed to this growth with the breakup of the individual branches as follows:



Portarlington Manager's report (continued)



Portarlington **Community Bank**[®] Branch growth for the year was \$7.1 million with deposits increasing by \$3.6 million and lending by \$3.5 million. Total number of accounts increased to 4,735.

Craig Taylor will report on Drysdale **Community Bank**[®] Branch in his report.

Whilst the economic climate continues to squeeze the profit margins our growth has enabled us to support increasing numbers of organisations and groups in North Bellarine through our grants and sponsorships, which totalled \$154,000. We were again pleased to be major sponsors of the two major festivals in Portarlington, the National Celtic Festival and the Portarlington Mussel Festival. These two events attract thousands of visitors to Portarlington each year and continue to grow, which is great for our community and various businesses. We are also sponsors of many other events and the various clubs and organisations.

I sincerely thank yet again our loyal customers, who with their support, we continue to grow and be able to make so many community projects possible. I thank our shareholders, whose support has made the last 14 years possible. I also thank the Board of Directors for their support and efforts throughout the year and our dedicated staff for making it all happen.

I am confident that the Portarlington and Drysdale **Community Bank**[®] branches will continue to assist with the future prosperity of the North Bellarine.

Ian Faulkner
Senior Manager

Drysdale Manager's report

For year ending 30 June 2013



Craig Taylor

The Drysdale **Community Bank**[®] Branch has achieved and exceeded the \$100 million target.

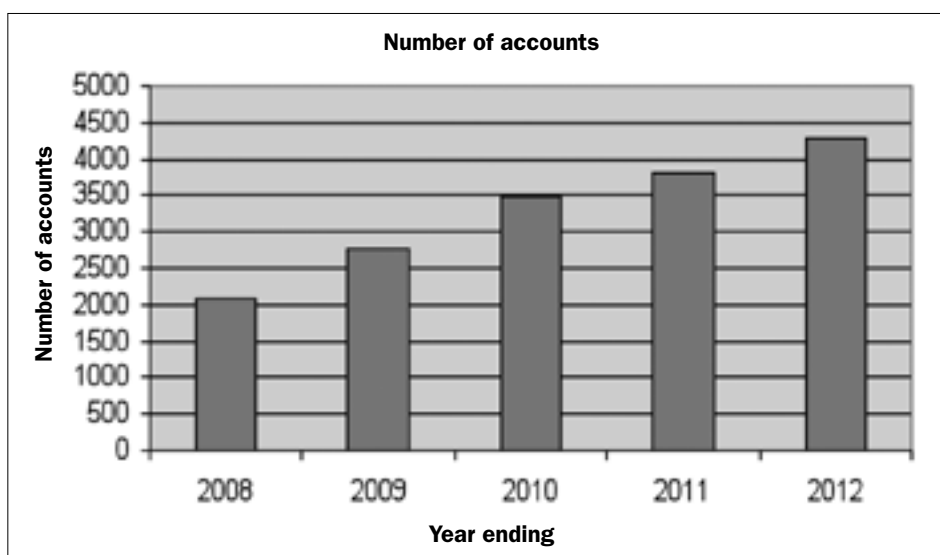
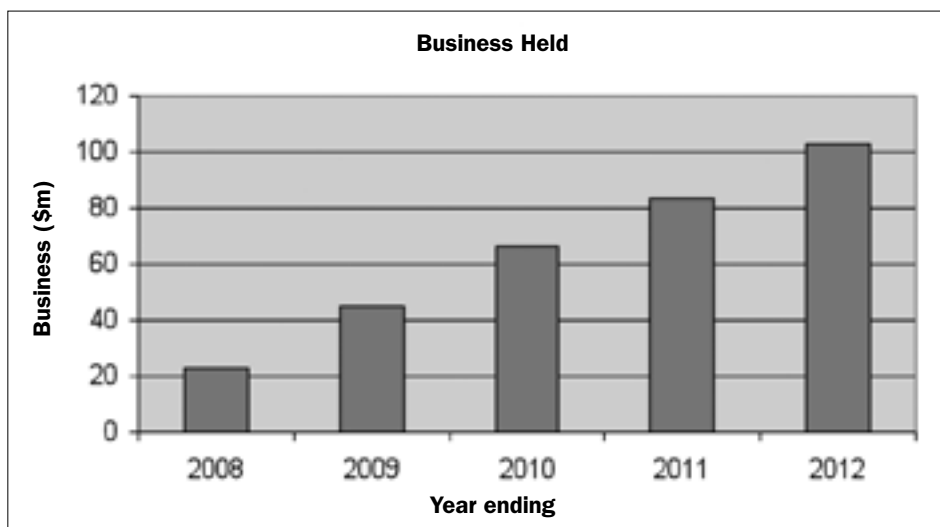
This year saw an even spread with deposit growth at \$4.521 million and loan growth at \$5.875 million. This meant the total growth for the financial year was \$10.396 million against a budget of \$10 million.

As at 30 June 2013 total business for the Drysdale **Community Bank**[®] Branch was a very healthy \$103.038 million.

While our growth budget was achieved, our budgeted net profit was also exceeded due to the continual improvement in the deposit/lending ratio.

Breakup of business was:

Deposits	Lending	Total	Numbers of accounts
\$57.040 million	\$42.960 million	\$103.038 million	4,297



Drysdale Manager's report (continued)

Despite the ongoing economic challenges, this is a great achievement for a branch of our age operating in a catchment with aggressive competition from the four major banks. To add to this, the growth over this short time hasn't stagnated, as demonstrated in the above graph. This is testament to the dedication and drive of our staff, Board of Directors and the community support we have received and continue to receive.

The Drysdale **Community Bank**[®] Branch has continued to be a profitable and sustainable business and now provides for many of our local sporting and community organisations with continuing sponsorships and donations. We have continued to be a major sponsor of the annual Festival of Glass and the Rotary Easter Art Show.

Youth projects also approved in the financial year consisted of:

- Five students travelled to Noosa to participate in a four day Youth Summit where they learnt a lot about themselves and leadership qualities
- Eight students attended the two day Education Driving Course held in Drysdale in conjunction with the Lions Club
- Local student selected to increase their love of art through the Young Art mentorship operated through Rotary which we sponsor
- Drysdale Tennis Club – School Holiday junior tennis tournament held in September
- Drysdale Football Club U12's – supply of drink bottles for training and match day.

Shareholders are continuing to receive a good dividend on their initial investment and a substantial Community Grants Program is testament to the support of the Bellarine communities.

The **Community Bank**[®] model under which all **Community Bank**[®] branches operate continues to be very successful and has provided much needed financial support in excess of \$100 million back into local communities around Australia.

Earlier this year we reviewed our staff structure and the branch roster with the vacated role – Customer Relationship Manager position filled internally by Rowena Campbell, who has the primary duties of managing and building our branch lending portfolios. We have spent much time enhancing and refining our staff structures to better position ourselves for the current and future business needs of our **Community Bank**[®] company.

It is encouraging to see the community continue to support their local branch which offers face-to-face banking and a full suite of products and services. We offer the full banking experience that is competitive in price and superior in service.

I would like to personally thank the customers, shareholders, the Board of Directors, and especially my staff who offer our customers professional and friendly service and support. It is only with the support of everyone that enables us to continue to grow, increase our profits and increase our contributions to the community.



Craig Taylor
Drysdale Branch Manager

Directors' report

For the financial year ended 30 June 2013

Your Directors submit the financial report of the company for the financial year ended 30 June 2013.

Directors

The following persons held office as Directors at any time during or since the end of the financial year:

Russell Enders	Paul Jones
Stephen Wight	Geoffrey Webster
Sandra Baldwin	Janina Randone
Pam Evans	Kerry Trewin

Company Secretary

The Company Secretary is Sandra Baldwin.

Principal activities and significant changes in nature of activities

The principal activities of the company during the course of the financial year were facilitating the **Community Bank**[®] services under management rights to operate two franchised branches of Bendigo and Adelaide Bank Limited. There were no significant changes in the nature of principal activities during the financial year.

Operating result and review of operations

The net result of the company for the year after providing for income tax was a profit of \$182,019 (2012: \$148,309).

There was no significant change in operations during the period with the asset base of both branches continuing to grow and thereby improving profitability.

Financial position

The company's net assets have grown to \$1,146,805 at the end of the financial year compared to \$1,092,672 for the previous year. The company's current asset ratio is 7.33, indicating a sound financial position.

Significant changes in state of affairs

There were no significant changes in the company's State of Affairs during the year.

Dividends

Dividends paid or declared for payment during the financial year are as follows:

- Ordinary dividend of \$0.08 cents per share paid on 26 November, 2012.

Matters subsequent to the end of the financial year

At the date of this report no matter or circumstance has arisen since the end of the financial year that has significantly affected or may significantly affect the operations of the company; the results of those operations; or the state of affairs of the company in future years.

Directors' report (continued)

Future development

The Directors are not aware of any specific development likely to have a significant effect on the operations of the company or the expected results of those operations.

Environmental regulations

The company's operations are not regulated by any significant environmental regulation under a law of the Commonwealth or of a State or Territory.

Director and Auditor indemnification

The company has indemnified all Directors and Auditors in respect of liabilities to other persons (other than the company or related body corporate) that may arise from their position as Directors of the Company except where the liability arises out of conduct involving lack of good faith.

Disclosure of the nature of the liability and the amount of the premium is prohibited by the confidentiality clause of the contract of insurance.

Share options

No options to shares in the company have been granted during the financial year and there were no options outstanding at the date of this report.

Proceedings

No person had applied for leave of Court to bring proceedings on behalf of the company or intervene in any proceedings to which the company is a party for the purpose of taking responsibility on behalf of the company for all or any part of those proceedings.

The company was not a party to any such proceedings during the year.

Remuneration report

The Board is responsible for the determination of remuneration packages and policies applicable to the Manager of each branch and all the staff. The Managers are invited to the Board meeting as required to discuss performance and remuneration packages.

The Managers are paid a base salary, which is between \$60,000 and \$80,000 plus superannuation. In addition each Manager may receive a bonus if the company exceeds the performance criteria established by the Board.

No Directors' remuneration has been paid as the positions are held on a voluntary basis except for the following:

Sandra Baldwin received payment for services performed in a role as 'Executive Officer' including, but not limited to, community and public relations, corporate affairs administration, accounts liaison and other company Secretarial duties. During the 2013 financial year Sandra was paid \$3,245 (March to June).

The Bellarine Peninsula Community Branch Ltd has accepted the **Community Bank**[®] Directors Privileges package. The package is available to all Directors who can elect to avail themselves of the benefits based on their personal banking with the Bellarine Peninsula Community Branch Ltd. There is no requirement to own BEN shares and there is no qualification period to qualify to utilize the benefits. The package mirrors the benefits currently available to Bendigo and Adelaide Bank Limited shareholders.

Directors' report (continued)

Information on Directors

The Director responsible in office at the date of this report together with their qualifications, experience, special responsibilities and shareholdings are:

<p>Russell Enders Managerial and Marketing Extensive Banking experience Ocean Grove resident Shares Held: Nil</p>	<p>Stephen J. Wight Chartered Accountant Registered Company Auditor Board Member of Barwon Health Involvement in public and not for profit organisations Geelong resident Shares Held: Nil</p>
<p>Sandra Baldwin Company Secretary Member of the Steering committee of the Drysdale Branch Previous Business Owner in local area Clifton Springs resident Shares Held: 500</p>	<p>Paul Jones Trade Teacher Involved in community organisations Member of the Steering committee of the Drysdale Branch for the Bellarine Peninsula Community Branch Limited Drysdale resident Shares Held: 2,500</p>
<p>Geoffrey Webster Salesman Member of the Steering committee of the Drysdale Branch for the Bellarine Peninsula Community Branch Limited Drysdale resident Shares Held: 1,000</p>	<p>Janina Randone Self funded retiree and farmer Involved in community organisations. Member of the Steering committee of the Drysdale Branch for the Bellarine Peninsula Community Branch Limited Drysdale resident Shares Held: 2,000</p>
<p>Pam Evans Portarlington Resident Board Member District Leader and Leader, Portarlington Girl Guides Shares Held – Nil</p>	<p>Kerry Trewin Receptionist Involved in community organisations Portarlington Resident Shares Held – Nil</p>



Bellarine Peninsula Community Branch Limited Board of Directors

Directors' report (continued)

Meeting attendance July 2012 to June 2013

2012 - 2013	July 2012	August 2012	September 2012	October 2012	November 2012	February 2013	February 2013	March 2013	April 2013	May 2013	June 2013
Director											
Russell Enders	P	A	P	P	P	P	P	P	P	P	P
Paul Jones	P	P	P	P	P	A	P	P	P	P	P
Stephen Wight	P	P	P	P	P	P	A	P	A	P	P
Sandra Baldwin	P	A	P	P	P	P	P	P	P	P	P
Geoff Webster	P	P	P	P	P	P	P	P	P	P	P
Pam Evans	P	P	P	P	P	P	P	P	P	A	P
Janina Randone	P	P	A	P	P	P	P	P	P	A	P
Kerry Trewin	P	P	P	P	P	P	P	A	P	P	P

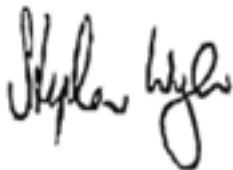
Key to Symbols

- P Present
- A Apology
- L Leave
- R Resigned
- O Attendance is optional

Auditor's Independence Declaration

A copy of the Auditor's independence declaration as required under section 307C of the Corporations Act 2001 is attached.

Signed in accordance with a resolution of the Board of Directors.



Stephen Wight
Director

Financial statements

Statement of profit or loss and other comprehensive income for the year ending 30 June 2013

	Note	2013 \$	2012 \$
Revenue			
Revenue from continuing operations	2	1,659,584	1,693,404
Expenses			
Employee benefits		802,277	845,402
Information technology expenses		90,103	75,329
Depreciation and amortisation	3	37,131	31,917
Property expenses		107,810	98,779
Donations and sponsorship		135,321	181,119
Professional fees		37,440	36,845
Insurance		26,347	22,377
Administration expenses		146,939	153,864
Other expenses from ordinary activities		37,643	34,839
Total expenses from ordinary activities		1,421,011	1,480,471
Net result before income tax		238,573	212,933
Income tax expense	4	56,554	64,624
Net result after income tax		182,019	148,309
Other comprehensive income			
Items that will not be reclassified to profit or loss:		-	-
Items that will be reclassified subsequently to profit or loss when specific conditions are met:		-	-
Total other comprehensive income		-	-
Total comprehensive result for the year		182,019	148,309
Earnings per share (cents per share)			
Basic earnings per share	23	11.4	9.3
Diluted earnings per share	23	11.4	9.3

The accompanying notes form part of these financial statements.

Financial statements (continued)

Statement of financial position as at 30 June 2013

	Note	2013 \$	2012 \$
Assets			
Current assets			
Cash and cash equivalents	5	591,217	567,370
Receivables	6	123,879	118,622
Total current assets		715,096	685,992
Non-current assets			
Other financial assets	7	19,200	19,200
Deferred tax assets	8	37,670	33,677
Property, plant, equipment	9	375,715	409,304
Intangible assets	10	112,999	126,599
Total non-current assets		545,584	588,780
Total assets		1,260,680	1,274,772
Liabilities			
Current liabilities			
Payables	11	37,280	49,400
Short-term provisions	12	104,860	93,466
Current tax liabilities	13	(44,573)	27,284
Total current liabilities		97,567	170,150
Non-current liabilities			
Long-term provisions	12	16,308	11,950
Total non-current liabilities		16,308	11,950
Total liabilities		113,875	182,100
Net assets		1,146,805	1,092,672
Equity			
Issued capital	14	787,911	787,911
Financial assets reserve		(20,800)	(20,800)
Retained earnings		379,694	325,561
Total equity		1,146,805	1,092,672

The accompanying notes form part of these financial statements.

Financial statements (continued)

Statement of changes in equity for the year ended 30 June 2013

	Note	Issued Capital \$	Financial Assets Reserve \$	Retained Earnings \$	Total \$
Balance at 1 July 2011		787,911	(20,800)	305,138	1,072,249
Comprehensive Income					
Net result for the year		-	-	148,309	148,309
Other comprehensive income for the year		-	-	-	-
Transactions with owners in their capacity as owners					
Dividends recognised for the year	24	-	-	(127,886)	(127,886)
Balance at 30 June 2012		787,911	(20,800)	325,561	1,092,672
Comprehensive Income					
Net result for the year		-	-	182,019	182,019
Other comprehensive income for the year		-	-	-	-
Transactions with owners in their capacity as owners					
Dividends recognised for the year	24	-	-	(127,886)	(127,886)
Balance at 30 June 2013		787,911	(20,800)	379,694	1,146,805

The accompanying notes form part of these financial statements.

Financial statements (continued)

Cash flow statement for the year ended 30 June 2013

	Note	2013 \$	2012 \$
Cash flows from operating activities			
Receipts			
Receipts from customers		1,633,635	1,657,909
Interest		20,689	36,537
Payments			
Employee benefits		(787,503)	(832,482)
Income tax paid		(132,404)	(95,975)
Other		(588,482)	(590,604)
Net cash flows from operating activities	15	145,935	175,385
Cash flows from investing activities			
Purchase of plant & equipment		(2,838)	(203,208)
Proceeds from sale of plant & equipment		8,636	-
Net cash flows from investing activities		5,798	(203,208)
Cash flows from financing activities			
Dividends paid	24	(127,886)	(127,886)
		(127,886)	(127,886)
Net increase/(decrease) in cash held		23,847	(155,709)
Cash at 1 July		567,370	723,079
Cash at 30 June	5	591,217	567,370

The accompanying notes form part of these financial statements.

Notes to the financial statements

For year ended 30 June 2013

Note 1. Statement of significant accounting policies

Basis of preparation

Bellarine Peninsula Community Branch Limited ('the company') is domiciled in Australia. The financial statements for the year ending 30 June 2013 are presented in Australian dollars. The company was incorporated in Australia and the principal operations involve providing **Community Bank**[®] services.

The financial statements have been prepared on an accruals basis and are based on historical costs, modified, where applicable, by the measurement at fair value of selected non-current assets, financial assets and financial liabilities

The financial statements require judgements, estimates and assumptions to be made that affect the application of accounting policies. Actual results may differ from these estimates.

The financial statements were authorised for issue by the Directors on 22 July 2013.

Statement of compliance

The financial report is a general purpose financial report, which has been prepared in accordance with Australian Accounting Standards (including Australian Interpretations) adopted by the Australian Accounting Standards Board and the Corporations Act 2001. The financial report of the company complies with International Financial Reporting Standards and interpretations adopted by the International Accounting Standards Board. Australian Accounting Standards that have been recently issued or amended, but are not yet effective, have not been adopted in the preparation of this financial report. The impact, if any, of the changes to these standards are still being assessed by the company.

Significant accounting policies

The following is a summary of the material accounting policies adopted by the company in the preparation of the financial report. The accounting policies have been consistently applied, unless otherwise stated.

(a) Rounding

All amounts shown in the Financial Statements are expressed to the nearest dollar.

(b) Cash and cash equivalents

For the purposes of the cash flow statement, cash and cash equivalents include cash on hand, deposits held at call with financial institutions, other short-term, highly liquid investments with original maturities of three months or less that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value.

(c) Receivables

Trade debtors are carried at nominal amounts due and are due for settlement within 30 days from the date of recognition. Collectability of debts is reviewed on an ongoing basis. The Directors believe that the full amount of debt is recoverable, and no doubtful debt provision have been made at 30 June 2013.

Receivables are recognised initially at fair value and subsequently measured at amortised cost, using the effective interest rate method, less any accumulated impairment.

Notes to the financial statements (continued)

Note 1. Statement of significant accounting policies (continued)

(d) Other financial assets

Other financial assets are recognised and derecognised on trade date where purchase or sale of an investment is under a contract whose terms require delivery of the investment within the timeframe established by the market concerned, and are initially measured at fair value, net of transaction costs.

The company classifies its other financial assets between current and non-current assets based on the purpose for which the assets were acquired at initial recognition.

The company assesses at each balance sheet date whether a financial asset or group of financial assets is impaired.

Financial assets at fair value through profit or loss

Financial assets held for trading purposes are classified as current assets and are stated at fair value, with any resultant gain or loss recognised in profit or loss. The net gain or loss recognised in profit or loss incorporates any dividend or interest earned on the financial asset. Fair value is determined in the manner described in Note 16.

Loans and receivables

Trade receivables, loans and other receivables are recorded at amortised cost, using the effective interest method, less impairment.

The effective interest method is a method of calculating the amortised cost of a financial asset and of allocating interest income over the relevant period. The effective interest rate is the rate that exactly discounts estimated future cash receipts through the expected life of the financial asset, or, where appropriate, a shorter period.

Held-to-maturity investments

Where the company has the positive intent and ability to hold investments to maturity, they are stated at amortised cost less impairment losses.

Available-for-sale financial assets

Other financial assets held by the company are classified as being available-for-sale and are stated at fair value. Gains and losses arising from changes in fair value are recognised directly in equity until the investment is disposed of or is determined to be impaired, at which time the cumulative gain or loss previously recognised in equity is included in profit or loss for the period. Fair value is determined in the manner described in Note 16.

(e) Plant and equipment

Plant and equipment are brought to account at cost or at independent or Directors' valuation less, where applicable, any accumulated depreciation or amortisation.

The carrying amount of plant and equipment is reviewed annually by Directors to ensure it is not in excess of the recoverable amount from these assets.

The recoverable amount is assessed on the basis of the expected net cash flows which will be received from the assets' employment and subsequent disposal.

The expected net cash flows have not been discounted to their present values in determining recoverable amounts.

The depreciable amount of all fixed assets is depreciated over their useful lives commencing from the time the asset is held ready for use.

Notes to the financial statements (continued)

Note 1. Statement of significant accounting policies (continued)

(e) Plant and equipment (continued)

A summary of the depreciation method and depreciation rates for each class of attached is as follows.

Class of asset	2013	2012
Furniture & fittings	10-25%	10-25%
Plant & equipment	10-25%	10-25%
Leasehold improvements	10-25%	10-25%
Motor vehicles	23%	23%

(f) Impairment of assets

Intangible assets with indefinite useful lives (and intangible assets not yet available for use) are tested annually for impairment (i.e. as to whether their carrying value exceeds their recoverable amount, and so require write-downs) and whenever there is an indication that the asset may be impaired. All other assets are assessed annually for indications of impairment, except for:

- financial instrument assets;
- investment property that is measured at fair value; and
- non-current assets held for sale.

If there is an indication of impairment, the assets concerned are tested as to whether their carrying value exceeds their recoverable amount. Where an asset's carrying value exceeds its recoverable amount, the difference is written-off by a charge to the operating statement except to the extent that the write-down can be debited to an asset revaluation reserve amount applicable to that class of asset.

It is deemed that, in the event of the loss of an asset, the future economic benefits arising from the use of the asset will be replaced unless a specific decision to the contrary has been made. The recoverable amount for most assets is measured at the higher of depreciated replacement cost and fair value less costs to sell. Recoverable amount for assets held primarily to generate net cash inflows is measured at the higher of the present value of future cash flows expected to be obtained from the asset and fair value less costs to sell.

(g) Goodwill

Goodwill is initially recorded at the amount by which the purchase price for a business combination exceeds the fair value attributed to the interest in the net fair value of identifiable assets, liabilities and contingent liabilities at date of acquisition. Goodwill is tested annually for impairment and carried at cost less accumulated impairment losses.

(h) Payables

These amounts consist predominantly of liabilities for goods and services. Payables are initially recognised at fair value, then subsequently carried at amortised cost and represent liabilities for goods and services provided to the company prior to the end of the financial year that are unpaid, and arise when the company becomes obliged to make future payments in respect of the purchase of these goods and services. The normal credit terms are usually Nett 30 days.

Notes to the financial statements (continued)

Note 1. Statement of significant accounting policies (continued)

(i) Provisions

Provisions are recognised when the economic entity has a legal, equitable or constructive obligation to make a future sacrifice of economic benefits to other entities as a result of past transactions or other past events, it is probable that a future sacrifice of economic benefits will be required and a reliable estimate can be made of the amount of the obligation.

A provision for dividends is not recognised as a liability unless the dividends are declared, determined or publicly recommended on or before the reporting date.

(j) Share capital

Issued and paid up capital is recognised at the fair value of the consideration received by the company. Any transaction costs arising on the issue of ordinary shares are recognised directly in equity as a reduction of the share proceeds received.

(k) Goods and Services Tax

Revenues, expenses and assets are recognised net of GST except for receivables and payables which are stated with the amount of GST included and except where the amount of GST incurred is not recoverable, in which case GST is recognised as part of the cost of acquisition of an asset or part of an item of expense or revenue. GST receivable from and payable to the Australian Taxation Office (ATO) is included in the statement of financial position. The GST component of a receipt or payment is recognised on a gross basis in the cash flow statement except for the GST component of investing and financing activities, which are disclosed as operating cash flows.

(l) Income tax

The income tax expense for the year comprises current income tax expense and deferred tax expense.

Current income tax expense charged to the profit or loss is the tax payable on taxable income calculated using applicable income tax rates enacted, or substantially enacted, as at reporting date. Current tax liabilities are therefore measured at the amounts expected to be paid to the relevant taxation authority.

Deferred income tax expense reflects movements in deferred tax asset and deferred tax liability balances during the year as well unused tax losses.

Current and deferred income tax expense is charged or credited directly to equity instead of the profit or loss when the tax relates to items that are credited or charged directly to equity.

Deferred tax assets and liabilities are ascertained based on temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in the financial statements. Deferred tax assets also result where amounts have been fully expensed but future tax deductions are available. No deferred income tax will be recognised from the initial recognition of an asset or liability, excluding a business combination, where there is no effect on accounting or taxable profit or loss.

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the asset is realised or the liability is settled, based on tax rates enacted or substantively enacted at reporting date. Their measurement also reflects the manner in which management expects to recover or settle the carrying amount of the related asset or liability.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax asset can be utilised.

Notes to the financial statements (continued)

Note 1. Statement of significant accounting policies (continued)

(m) Leases

Leases of fixed assets where substantially all the risks and benefits incidental to the ownership of the asset, but not the legal ownership, are classified as finance leases. Finance leases are capitalised, recording as asset value of the minimum lease payments, including any guaranteed residual values. Leased assets are amortised over their estimated useful lives where it is likely that the entity will obtain ownership of the asset or over the term of the lease. Lease payments are allocated between the reduction of the lease liability and the interest expense for the period.

Lease payments for operating leases, where substantially all the risks and benefits remain with the lessor, are charged as expenses in the periods in which they are incurred. Lease incentives under operating leases are recognised as a liability. Lease payments received reduce the liability.

(n) Employee benefits

Provision is made for the company's liability for employee benefits arising from services rendered by employees to balance date. Employee benefits that are expected to be settled within one year have been measured at the amounts expected to be paid when the liability is settled. Employee benefits payable later than one year have been measured at the present value of the estimated future cash outflows to be made for those benefits. Those cashflows are discounted using market yields on national government bonds with terms to maturity that match the expected timing of cashflows.

(o) Revenue recognition

Revenue is recognised in accordance with AASB 118. Income is recognised as revenue to the extent it is earned. Unearned income at reporting date is reported as income received in advance.

(p) Comparative information

Where necessary the previous year's figures have been reclassified to facilitate comparisons.

	2013 \$	2012 \$
Note 2. Revenue		
Revenue from continuing operations		
Services revenue	1,632,635	1,649,179
Interest - other persons	19,981	33,616
Recoveries	6,968	10,609
Total revenue from continuing operations	1,659,584	1,693,404
Note 2(a): net gain/(loss) on disposal of non-financial assets		
Proceeds from disposals of non-current assets		
Motor vehicles	8,636	-
Less: written down value of non-current assets sold		
Motor vehicles (refer note 9)	12,897	-
Net gain/(loss) on disposal of non-financial assets	(4,261)	-

Notes to the financial statements (continued)

	2013 \$	2012 \$
Note 3. Depreciation and amortisation		
Depreciation of plant and equipment	23,531	19,336
Amortisation of intangibles	13,600	12,581
	37,131	31,917

Note 4. Income tax expense

a) The components of tax expense comprise:

Current tax	60,831	68,333
Deferred tax	(4,277)	(3,709)
	56,554	64,624

b) The prima facie tax on profit from ordinary activities before income tax is reconciled to income tax as follows:

Prima facie tax payable on profit from ordinary activities before income tax at 30% (2010: 30%)	60,831	63,880
Add		
Tax effect of:		
other non-allowable items	(4,277)	744
	56,554	64,624
Weighted average tax effective rate	23.71%	30.35%

Note 5. Cash and cash equivalents

Cash at Bank	118,353	124,196
Short Term Deposits	472,864	443,174
	591,217	567,370

Note 6. Receivables

Current

Franchise income receivable	122,164	116,198
Accrued investment income	1,715	2,424
Total	123,879	118,622

(a) ageing of receivables

Please refer to note 16 (c) for the ageing analysis of receivables.

(b) Nature and extent of risk arising from receivables

Please refer to note 16 (c) for the nature and extent of credit risk arising from receivables.

Notes to the financial statements (continued)

	2013 \$	2012 \$
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Note 7. Other financial assets

Non-current

Available-for-sale financial assets

Shares - unlisted public company	19,200	19,200
---	---------------	---------------

(A) ageing of other financial assets

Please refer to note 16 (c) for the ageing analysis of other financial assets.

(b) Nature and extent of risk arising from other financial assets

Please refer to note 16 (c) for the nature and extent of credit risk arising from other financial assets.

Note 8. Deferred tax assets

Deferred tax assets comprise:

Provisions	36,350	33,317
Other	1,320	360
	37,670	33,677

Note 9. Property, plant & equipment

At cost

Furniture and fittings	35,387	32,548
Less accumulated depreciation	(30,447)	(28,537)
Total furniture and fittings	4,940	4,011
Motor vehicles	-	22,108
Less accumulated depreciation	-	(7,869)
Total motor vehicles	-	14,239
Leashold improvements	435,642	435,642
Less accumulated amortisation	(64,867)	(44,588)
Total leasehold improvements	370,775	391,054
Total property, plant & equipment	375,715	409,304

Notes to the financial statements (continued)

Note 9. Property, plant & equipment (continued)

Reconciliations of the carrying amounts of each class of land, buildings and plant & equipment at the beginning and end of the current financial year is set out below.

	Leasehold improvements \$	Motor vehicles \$	Furniture & fittings \$	Total \$
Balance at 1 July 2011	201,201	18,387	5,844	225,432
Additions	203,208	-	-	203,208
Depreciation expense	(13,355)	(4,148)	(1,833)	(19,336)
Balance at 30 June 2012	391,054	14,239	4,011	409,304
Additions	-	-	2,839	2,839
Disposals at WDV (refer Note 2(a))	-	(12,897)	-	(12,897)
Depreciation expense	(20,279)	(1,342)	(1,910)	(23,531)
Balance at 30 June 2013	370,775	-	4,940	375,715

	2013 \$	2012 \$
Note 10. Intangible assets		
Non-current		
Franchise licence fee	78,000	78,000
Less accumulated amortisation	(71,479)	(57,879)
	6,521	20,121
Goodwill - Drysdale branch at cost	106,478	106,478
	112,999	126,599

Note 11. Payables

Current

Payables - statutory	30,680	27,444
Accrued expenses	6,600	21,956
	37,280	49,400

Notes to the financial statements (continued)

	2013 \$	2012 \$
Note 12. Provisions		
Current		
Long service leave	51,640	39,790
Annual leave	53,220	53,676
Total	104,860	93,466
Non-current		
Long service leave	16,308	11,950
Total provisions	121,168	105,416

Note 13. Tax liabilities

Current		
Income tax	(44,573)	27,284

Note 14. Issued capital

(a) Ordinary shares

1,598,571 (2012: 1,598,571) ordinary shares fully paid	787,911	787,911
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Note 15. Reconciliation of net result for the year to net cash flows from operating activities

Result after income tax	182,018	148,309
Non-cash flows in profit	4,260	
Depreciation and amortisation	37,131	31,917
Changes in assets and liabilities		
Increase/(decrease) in provisions	(60,098)	(19,821)
Increase/(decrease) in payables	(12,119)	13,938
Decrease/(increase) in receivables	(5,257)	1,042
Net cash from operating activities	145,935	175,385

Notes to the financial statements (continued)

Note 16. Financial risk management

(a) Financial risk management objectives and policies

The company has exposure to credit risk, liquidity risk and market risk from their use of financial instruments.

This note presents information about the company's exposure to each of the above risks, their objectives, policies and processes for measuring and managing risk, and the management of capital.

The Board of Directors has overall responsibility for the establishment and oversight of the risk management framework. The Board has established an Audit and Governance committee which reports regularly to the Board.

The company's principal financial instruments comprise of:

- Cash Assets
- Term Deposits
- Receivables (excluding statutory receivables)
- Payables (excluding statutory payables)

Details of the significant accounting policies and methods adopted, including the criteria for recognition, the basis of measurement and the basis on which income and expenses are recognised, with respect to each class of financial asset, financial liability and equity instrument are disclosed in Note 1 to the financial statements.

(b) Categorisation of financial instruments

	Note	Category	Carrying amount	
			2013 \$	2012 \$
Financial assets				
Cash and cash equivalents	4	N/a	591,217	567,370
Receivables	5	Loans and receivables	123,879	118,622
Other financial assets	6	Available for sale of financial assets (at fair value)	19,200	19,200
Financial liabilities				
Payables	10	Financial liabilities measured at amortised cost	37,280	49,400

(c) Credit risk

The maximum exposure to credit risk, excluding the value of any collateral or other security, at balance date to recognised financial assets, is the carrying amount, net of any provisions for impairment of those assets, as disclosed in the balance sheet and notes to the financial statements.

The company's exposure to credit risk is limited to Australia by geographic area. The entire balance of receivables is due from Bendigo and Adelaide Bank Limited.

The company limits its exposure to credit risk by only investing in liquid securities with Bendigo and Adelaide Bank Limited.

Notes to the financial statements (continued)

Note 16. Financial risk management (continued)

(c) Credit risk (continued)

The company's exposure to credit risk and effective weighted average interest rate by ageing periods is set out in the following table. For interest rates applicable to each class of asset refer to individual notes to the financial statements.

Interest rate exposure and ageing analysis of financial assets as at 30 June

	Weighted average interest rates %	Interest rate exposure				Not past due and not impaired \$
		Consolidating carrying amount \$	Fixed interest rate \$	Variable interest rate \$	Non interest bearing \$	
2013						
Financial assets						
Cash and cash equivalents	3.93	591,217	472,864	117,993	360	591,217
Receivables	0.00	123,879	-	-	123,879	123,879
Other financial assets	0.00	19,200	-	-	19,200	19,200
Total financial assets		734,296	472,864	117,993	143,439	734,296
2012						
Financial assets						
Cash and cash equivalents	4.98	567,370	443,174	123,836	360	567,370
Receivables	0.00	118,622	-	-	118,622	118,622
Other financial assets	0.00	19,200	-	-	19,200	19,200
Total financial assets		705,192	443,174	123,836	138,182	705,192

Notes to the financial statements (continued)

Note 16. Financial risk management (continued)

(d) Liquidity risk

The company manages liquidity risk by monitoring forecast cash flows and ensuring that liquid assets are available.

The following table discloses the contractual maturity analysis for the company's financial liabilities.

	Weighted average interest rates %	Interest rate exposure					Not past due and not impaired \$
		Consolidated carrying amount \$	Fixed interest rate \$	Variable interest rate \$	Non interest bearing \$	Statutory Cash Flows \$	
2013							
Trade creditors and accruals	0.00	37,280	-	-	37,280	37,280	37,280
Total financial liabilities		37,280	-	-	37,280	37,280	37,280
2012							
Trade creditors and accruals	0.00	49,400	-	-	49,400	49,400	49,400
Total financial liabilities		49,400	-	-	49,400	49,400	49,400

(e) Market risk

Currency risk

The company has no exposure to foreign currency risk.

Interest rate risk

Exposure to interest rate risk might arise primarily through the company's interest bearing liabilities. The company currently has no interest bearing liabilities.

Other price risk

The company is exposed to insignificant other price risk.

Taking into account past performance, future expectations, economic forecasts, and management's knowledge and experience of the financial markets, the company believes the following movements are 'reasonably possible' over the next 12 months (Base rates are sourced from the Reserve Bank of Australia)

- A parallel shift of +1% and -1% in market interest rates (AUD) from year-end rates of 6%;
- A parallel shift of +1% and -1% in inflation rate from year-end rates of 3%.

Notes to the financial statements (continued)

Note 16. Financial risk management (continued)

(e) Market risk (continued)

Other price risk (continued)

The following table discloses the impact on net operating result and equity for each category of financial instrument held by the company at year end if changes in the relevant risk occur:

	Carrying amount \$	Interest rate risk			
		-1%		+1%	
		Profit \$	Equity \$	Profit \$	Equity \$
2013					
Financial assets					
Cash and cash equivalents	591,217	(1,180)	(1,180)	1,180	1,180
Receivables	123,879	-	-	-	-
Other financial assets	19,200	-	-	-	-
Financial liabilities					
Trade creditors and accruals	37,280	-	-	-	-
2012					
Financial assets					
Cash and cash equivalents	567,370	(1,238)	(1,238)	1,238	1,238
Receivables	118,622	-	-	-	-
Other financial assets	19,200	-	-	-	-
Financial liabilities					
Trade creditors and accruals	49,400	-	-	-	-

(f) Net fair values

The net fair values of financial assets and liabilities approximate the carrying values as disclosed in the Statement of financial position. The company does not have any unrecognised financial instruments at year end.

(g) Capital management

The Board's policy is to maintain a strong capital base so as to sustain future development of the company. The Board of Directors monitor the return on capital and the level of dividends to shareholders. Capital is represented by total equity as recorded in the Statement of financial position.

In accordance with the franchise agreement, in any 12 month period, the funds distributed to shareholders shall not exceed the Distribution Limit.

Notes to the financial statements (continued)

Note 16. Financial risk management (continued)

(g) Capital management (continued)

The Distribution Limit is the greater of:

- (a) 20% of the profit or funds of the Franchisee otherwise available for distribution to shareholders in that 12 month period; and
- (b) subject to the availability of distributable profits, the Relevant Rate of Return multiplied by the average level of share capital of the Franchisee over that 12 month period.

The Relevant Rate of Return is equal to the weighted average interest rate on 90 day bank bills over that 12 month period plus 5%.

The Board is managing the growth of the business in line with this requirement. There were no changes in the company's approach to capital management during the year.

Note 17. Capital and leasing commitments

There are no known capital or leasing commitments for Bellarine Peninsula Community Branch Ltd.

Note 18. Segment reporting

Industry segments

Bellarine Peninsula Community Branch Ltd's only industry segment is the provision of branch banking services.

Geographical segment

Bellarine Peninsula Community Branch Ltd operates predominantly on the Bellarine Peninsula, Victoria. More than 90% revenue, net surplus from ordinary activities and segment assets relate to operations on the peninsula.

Note 19. Director and related party disclosures

a) The names of Directors whom have held office during the financial year are:

R Enders	SJ Baldwin
S Wight	PC Jones
P Evans	GD Webster
K Trewin (appointed 30/07/2012)	J Randone

	2013	2012
	\$	\$
b) Income paid or payable to all Directors	-	-

Notes to the financial statements (continued)

Note 19. Director and related party disclosures (continued)

c) Transactions with Directors and/or related parties

S. Wight is a Director of Davidsons Pty Ltd which provides accounting services to the company. The amount paid to Davidsons Pty Ltd for these services amounted to \$33,480 (2012 \$30,905).

The transactions were made on an arms length basis and on normal terms and conditions.

The Bendigo Peninsula Community Branch Ltd has accepted the **Community Bank®** Directors Privileges package. The package is available to all Directors who can elect to avail themselves of the benefits based on their personal banking with the Bendigo Peninsula Community Branch Ltd. There is no requirement to own BEN shares and there is no qualification period to qualify to utilize the benefits. The package mirrors the benefits currently available to Bendigo and Adelaide Bank Limited shareholders.

Note 20. Contingent assets and contingent liabilities

There are no known contingent assets or contingent liabilities for the company.

Note 21. Events occurring after reporting date

Since 30 June 2013 no matter or circumstance has arisen which had significantly affected or which may significantly affect the operations of the organisation or of a related entity.

	2013	2012
	\$	\$

Note 22. Auditors remuneration

Remuneration of the Auditor of the company for:

- Auditing or reviewing the financial report	5,500	5,500
	5,500	5,500

Note 23. Earnings/ (loss) per share

Basic earnings per share amounts are calculated by dividing profit / (loss) after income tax by the weighted average number of ordinary shares outstanding during the year.

Diluted earnings per share amounts are calculated by dividing profit / (loss) after income tax by the weighted average number of ordinary shares outstanding during the year (adjusted for the effects of any dilutive options or preference shares).

The following reflects the income and share data used in the basic and diluted earnings per share computations:

Profit/(loss) after income tax expense	182,019	148,309
Weighted average number of ordinary shares for basic and diluted earnings per share	1,598,571	1,598,571
a) Basic earnings per share (cents per share)	0.114	0.093
b) Diluted earnings per share (cents per share)	0.114	0.093

Notes to the financial statements (continued)

	2013 \$	2012 \$
Note 24. Dividends		
(a) Dividends paid during the year		
Previous year proposed Franked dividends - 8 cents per share (2012: 8 cents per share)	127,886	127,886
(b) Dividends proposed and not recognised as a liability		
No dividends have currently been proposed (2012: 0 cents per share)	-	-
(c) Franking credit balance		
The amount of franking credits available for the subsequent financial year are:		
Franking account balance as at the end of the financial year	222,560	144,964
Subsequent to year-end, the franking account would be reduced by the proposed dividend reflected per (b) as follows:	222,560	144,964

The tax rate at which dividends have been franked is 30% (2012: 30%).

Dividends proposed will be franked at a rate of 30% (2012: 30%).

Note 25. Corporate information

Bellarine Peninsula Community Branch Limited is a company limited by shares incorporated in Australia whose shares are publicly traded on the National Stock Exchange of Australia (NSX).

The registered office is: 44 Newcombe Street,
Portarlington VIC 3223

The principal places of business are:

Portarlington	44 Newcombe Street, Portarlington VIC 3223
Drysdale	1/13 Hancock Street, Drysdale VIC 3222

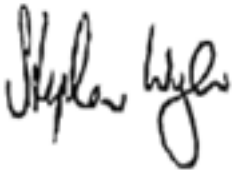
Directors' declaration

The Directors of the company declare that:

1. The financial statements of the company comprising the Income Statement, Balance Sheet, Statement of Changes in Equity, Cash Flow Statement and notes to and forming part of the accounts
 - (a) give a true and fair view of the company's financial position as at 30 June 2013 and its performance and cash flows for the year ended on that date; and
 - (b) comply with the Corporations Act 2001, Accounting Standards and the Corporations Regulations 2001.
2. In the Directors' opinion there are reasonable grounds to believe that the company will be able to pay its debts as and when they become due and payable.

This declaration is made in accordance with a resolution of the Board of Directors and is signed on behalf of the Directors by:

Dated this 22 July 2013

A handwritten signature in black ink, appearing to read 'Stephen Wyles', is written over a faint, illegible printed name.

Director

Independent audit report

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BELLARINE PENINSULA COMMUNITY BRANCH LIMITED

Report on the financial report

We have audited the accompanying financial report of Bellarine Peninsula Community Branch Limited, which comprises the statement of financial position as at 30 June 2013, and the statement of profit or loss and other comprehensive income, statement of changes in equity and cash flow statement for the year ended on that date, a summary of significant accounting policies and other explanatory notes.

Directors' responsibility for the financial report

The directors of the company are responsible for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards and the *Corporations Act 2001*. This responsibility includes establishing and maintaining internal control relevant to the preparation and fair presentation of the financial report that is free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

Auditor's responsibility

Our responsibility is to express an opinion on the financial report based on our audit. We conducted our audit in accordance with Australian Auditing Standards. These Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the directors, as well as evaluating the overall presentation of the financial report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.



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Independent audit report (continued)

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BELLARINE PENINSULA COMMUNITY BRANCH LIMITED

Independence

In conducting our audit, we have complied with the independence requirements of the *Corporations Act 2001*. We confirm that the Independence declaration required by the *Corporations Act 2001*, provided to the directors of Bellarine Peninsula Community Branch Limited, would be in the same terms if provided to the directors as at the date of this auditor's report.

Auditor's opinion

In our opinion:

- a. the financial report of Bellarine Peninsula Community Branch Limited, is in accordance with the *Corporations Act 2001*, including:
 - (i) giving a true and fair view of the company's financial position as at 30 June 2013 and of their performance for the year ended on that date; and
 - (ii) complying with Australian Accounting Standards and the *Corporations Regulations 2001*.
- b. The financial report also complies with International Financial Reporting Standards as disclosed in Note 1.



LBW Chartered Accountants



Peter Landers

Principal

Dated this 22nd day of July 2013



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Auditor's independence declaration

AUDITOR'S INDEPENDENCE DECLARATION UNDER SECTION 307C OF THE CORPORATIONS ACT 2001 TO THE DIRECTORS OF BELLARINE PENINSULA COMMUNITY BRANCH LTD

I declare that, to the best of my knowledge and belief, during the year ended 30 June 2013 there have been:

- (i) no contraventions of the auditor's independence requirements as set out in the Corporations Act 2001 in relation to the audit; and
- (ii) no contraventions of any applicable code of professional conduct in relation to the audit.

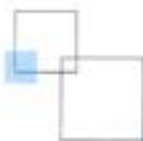
LBW CHARTERED ACCOUNTANTS



Peter Landers

Principal

Dated this 22nd day of July 2013



LBW
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NSX report

1. Distribution of equity securities

The number of shareholders by size of holding are:

Number of equity securities	The number of shareholders by size of holding
1 to 1,000	105
1,001 to 5,000	196
5,001 to 10,000	39
10,001 to 100,000	33
100,001 and over	nil

2. Twelve largest shareholdings

The names of the twelve largest shareholders of quoted shares are:

Shareholder Name	Number of Shares	Percentage of holding
Mrs Alice Patricia Stroud	60 000	3.75%
David Lewis Investments P/L	60 000	3.75%
Albert Batty	30 000	1.88%
Margaret Ann Batty	30 000	1.88%
Mrs Annie Carew	30 000	1.88%
Mr John Barry Carew	30 000	1.88%
Batty Investments	30 000	1.88%
DEJ Investments P/L	30 000	1.88%
Mrs Lynette Maree Elliott	30 000	1.88%
Impact Insurance Superannuation Fund P/L	30 000	1.88%

There are seven shareholders holding less than a marketable parcel of shares (\$500 in value).



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Drysdale **Community Bank**[®] Branch
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Phone: (03) 5253 3192

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