

Katherine Regional Community Bank® Branch proudly supporting the 50th Katherine Show.

Chairman's report.

Well it is that time of year again, the dry season, and everyone is busy. We are preparing for the 50th Katherine Show and are looking forward to catching up with people at the show stand. I would like to introduce our new Branch Manager, Subha Pathirage. Subha has been with us now for several months and is settling in very well. Subha and her husband, Ryan, have moved from Adelaide. Subha has extensive banking experience and is available to assist with your financial needs.

What makes us, Katherine **Community Bank**® Branch, different from our business competitors is our community investment strategy. We are continuing on from our previous successes in fostering cancer support and chemotherapy treatment in Katherine to new projects. These include support for local sports in the way of provision of netball and soccer game balls, school banking and literacy and numeracy program in partnership with Flinders University NT and Clyde Fenton Primary School. We have also invested in a COMPOS terminal, a mobile community EFTPOS terminal that operates on the mobile network and battery and is therefore usable with no other support. This is available to non-profit customers for free and is fantastic where registration fees are collected allowing the organisers to reduce their cash handling burden and allowing participants to pay by card. We continue to sponsor the Customer Service Awards through the Chamber of Commerce and support a range of other community events.

As this community investment is derived from the business on our books, the more business on our books, the more community support we can provide. Your support is essential so please spread the message and come and visit our branch in town for tailored advices.

Regards

Iain Locke
Chairman

Katherine Regional Enterprises Ltd PO Box 69, Katherine NT 0851 ABN 57 121 062 146

Directors: Iain Locke, Joe Smith, Dean Featherstone, Vivian Bailey, Merrilyn Stopp, Val Dyer, Pascale Dettwiller, Tracey Ramm.

Shareholder details.

AFS Bendigo manages the official share register for Katherine Regional Enterprises Limited. AFS advises that some Tax File Numbers and bank account details have not been provided. Current shareholder details are important for the following:

- Bank account details are necessary for any future dividend payments.
- A Tax File Number is required to avoid withholding tax of 49% being deducted from any unfranked portion of a dividend.
- "It is not an offence to withhold your TFN or, where the securities are held for a business purpose, our ABN. However, if you do not provide your TFN or ABN, tax may be deducted from payments of interest and the unfranked portion of dividends at the highest marginal rate".

As TFN and bank account details are highly confidential please email: shareregistry@afsbendigo.com.au to request a Shareholder Information Form if you are not sure that all current details have been provided.

Buying shares.

If you are interested in buying shares in Katherine Regional Enterprises Limited, a locally owned public company which operates the Katherine Regional **Community Bank**® Branch, please email: katherinemailbox@bendigobank.com.au

Welcome Subha.

Branch Manager's report.

I take pleasure in introducing myself as the new Branch Manager of Katherine Regional **Community Bank**® Branch. From the time I arrived here, every aspect of Katherine from its lovely people, small town and beautifully sunny weather in the past couple of months have been truly wonderful.

With over eight years of international banking experience, I am confident of adding value to all our stakeholders. Together with the members of my staff, I firmly believe that we are fully geared to offer great service and to provide ideal solutions to our valued customers' individual financial needs.

We are focused on building new customer contacts and strengthening our existing relationships. Our team is proud to fall in line with the vision that we are owned and operated by the community and are working for the good of the community. Through our ongoing community investments and partnerships we hope to make this difference in the town of Katherine.

Earlier this year we said goodbye to Angela Smith who is now working closer to her home town in Ipswich, QLD and will be dearly missed. However, we are excited about adding fresh blood to our team, welcoming a new team member very soon.

I would also like to take this opportunity to thank the Board of Directors for their continued support, the members of the staff



Above: Meet and greet new Branch Manager Subha Pathirage.

for their dedication and our loyal customers for patronising the Katherine Regional **Community Bank**® Branch.

We are looking forward to a great start in the new financial year and believe that we are geared with the right staff, great service and fantastic attitude. Stay with us and expect more.

Warm regards,

Subha Pathirage
Branch Manager



Get set for your next big trip - on us!*

Simply purchase foreign exchange or international travel insurance before 31 July for your chance to go in the draw to win a 15 night APT European river cruise.

Drop into your nearest branch at 56 Katherine Terrace, Katherine or phone 8972 1784 and talk to us about your travel needs.



Bendigo Bank
Bigger than a bank.

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*Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. Promotion applies to eligible Bendigo Bank foreign exchange and travel insurance products purchased between 9am on 01/05/15 and 5pm on 31/07/15 (AEST). Travel insurance issued by CGU Insurance Limited ABN 27 004 478 371 AFSL 238291. Bendigo Bank acts under its own AFSL and under an agreement CGU. Visit bendigobank.com.au for T&Cs. Permit numbers: VIC 15/754; ACT TP15/05453; NSW LTPS/15/02568; SA T15/571. (S51636-1) (260153_v1) (10/07/2015)

What is ComPos?

ComPos (Community Point of Sale) is a portable EFTPOS machine which is available to organisations free of charge to allow credit card use at events where cash is collected. Please contact the Katherine Regional **Community Bank**® Branch for further information about this convenient initiative.



Let's connect.

Katherine Regional Enterprises Ltd (KRE Ltd) prefers to connect with shareholders via email rather than post. If you have received a hard copy of this Newsletter by post and it is your preference to receive notices of events, newsletters etc. by email please send an email to val.dyer@bigppond.com

Katherine Regional Community Bank® Branch proudly supporting the 50th Katherine Show.

Chairman's report.
It is a pleasure to be able to report on the progress of the Katherine Regional Community Bank since the last meeting of the Board of Directors. The Board has been busy with a number of initiatives and has been successful in achieving its objectives. The Board has also been successful in securing a number of new customers and has been successful in increasing the branch's income. The Board has also been successful in securing a number of new customers and has been successful in increasing the branch's income.

Shareholder details.
The Katherine Regional Community Bank is a community owned and operated financial institution. It is a pleasure to be able to report on the progress of the Katherine Regional Community Bank since the last meeting of the Board of Directors. The Board has been busy with a number of initiatives and has been successful in achieving its objectives. The Board has also been successful in securing a number of new customers and has been successful in increasing the branch's income. The Board has also been successful in securing a number of new customers and has been successful in increasing the branch's income.

Buying shares.
If you are interested in buying shares in Katherine Regional Enterprises Ltd, please contact the Katherine Regional Community Bank Branch. The Katherine Regional Community Bank Branch is a community owned and operated financial institution. It is a pleasure to be able to report on the progress of the Katherine Regional Community Bank since the last meeting of the Board of Directors. The Board has been busy with a number of initiatives and has been successful in achieving its objectives. The Board has also been successful in securing a number of new customers and has been successful in increasing the branch's income. The Board has also been successful in securing a number of new customers and has been successful in increasing the branch's income.

Bendigo Bank
Bigger than a bank.

Katherine Regional Community Bank® Branch

Supporting the community.

| | |
|------------------------------------|---|
| Chamber of Commerce Golf Day | \$560 for prizes |
| NT 8 ball Championships | \$1,000 for t-shirts |
| You Mob Netball | \$1,000 for uniforms |
| Katherine Netball and Soccer Clubs | \$820 for 50 match-ready balls |
| Rotary Club | \$1,000 for two training cars |
| Australian Stock Horse Campdraft | Provided shade for St Johns Ambulance and water bottles for children's prizes |



Clockwise from top: Presenting Netballs; Soccer Action and Presenting Soccer Balls; Presenting You Mob Uniforms and You Mob Action Photo; Chamber of Commerce Golf Day.

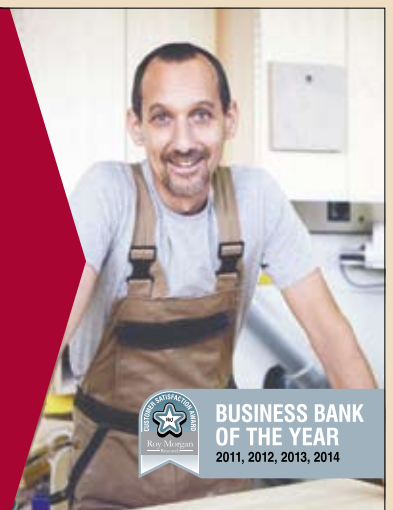
Business Bank of the Year. Four years running.

At Katherine Regional **Community Bank**[®] Branch we make it our business to make your business better. It's why we've been awarded Business Bank of the Year by Roy Morgan for the fourth year in a row.

Drop into your nearest branch at 56 Katherine Terrace, Katherine or phone 8972 1784 to find out more.

 **Bendigo Bank**
Bigger than a bank.

bendigobank.com.au/business



BUSINESS BANK OF THE YEAR
2011, 2012, 2013, 2014

Know your Board - Director profiles.

During the past year, new Directors have been appointed to the board. Over the next few newsletters, Katherine Regional Enterprises Limited is pleased to provide profiles of current Directors.

Pascale Detwiler

- Director and Associate Professor at the Katherine Site of the Rural Clinical School of the Flinders University NT Medical Program.
- Doctor of Pharmacy from the School of Pharmacy, Joseph Fourier University, Grenoble (France) and several Bachelor and Diploma awards in Teaching, Business, Nutrition and Herbal Medicine.
- Has held Senior Clinical Pharmacist positions in regional health centres in Tasmania and Victoria.
- Vast experience in business in varied context and is passionate about Community engagement and development.
- Pascale is a member of the Australian Institute of Company Directors.



Vivian Bailey

- Vivian has been a resident of Katherine since the mid 1980's and considers Katherine her home. She feels fortunate to have experienced a vast array of opportunities to contribute to the wonderful Katherine Community through local and NT Government roles together with the private and not for profit sector.
- Currently Chairman of a local community not-for-profit disability access and respite service.
- Vivian specialises in fields such as employment, training and developing social inclusive programs for unemployed people and in particular for disabled community members.
- Vivian is passionate about empowering people to take control of their personal finances. She teaches people to employ strategies



to overcome barriers to their financial freedom. Barriers such as gambling, homelessness, suicide prevention.

- An in-depth appreciation of the struggles and highlights of remote community life and the Aboriginal culture demonstrates how Vivian can contribute as an active and supportive member of the Board.

Val Dyer

- B Ag Econ. Executive Director/ Company Secretary of APN Pty Ltd, lessee of Hayfield and Shenandoah Stations.
- A background in School Teaching.
- Has been a resident of the Katherine region for 43 years.
- Val is committed to the Bendigo **Community Bank** model as a way of strengthening communities and encouraging individuals, businesses and organisations to consider the Katherine Regional **Community Bank** for their banking and insurance needs.



Local donations.



Branch Staff supporting the Biggest Morning Tea.

Katherine Regional Community Bank® Branch

2/56 Katherine Terrace, Katherine NT 0850

Phone: 8972 1784 Email: katherinemailbox@bendigobank.com.au

Opening hours: Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon

Website: www.bendigobank.com.au/katherine

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twitter.com/bendigobank



bendigobank.com.au

