



Chairman's report.



Hello and welcome to our Summer Newsletter.

I would like to start by thanking all of the shareholders that returned their voting forms for our Annual General Meeting in October.

I also extend a special thanks to the shareholders that attended as well as our guest speakers;

Juliet Moody (Fearless Initiative) and Wayne Simpson (Bendigo Bank).

For those that weren't able to attend the AGM, we were able to outline the many positive breakthroughs Molonglo Financial Services Limited (MFSL) enjoyed over 2016/17 financial year (the full presentation is available on our branch pages). We also highlighted our main growth opportunities for 2017/18. A few key figures to consider:

- Only 39% of our shareholder dividends go to Bendigo Bank accounts
- 61% of the business Identified in our Jerrabomberra Feasibility Study is still available
- 67% of the business Identified in our Curtin Feasibility Study is still available.

The **Community Bank**[®] model is a great achievement that is being recognised worldwide through international acclaim (see Fortune's Change the World list), and nationwide through our 'Be the Change' campaign, showing just how our banking makes a difference. So visit your local branch to find the right banking solution today, and you will see the change your banking can make.

Merry Christmas.

Neale Guthrie
Chair

Community Bank[®] Network.

Our cover photo for this edition is of all the attendees of the 2017 **Community Bank**[®] National Conference, representing companies from around Australia. Collectively, we have achieved the following:

- \$183 million in community contributions since inception
- \$18.4 million in community contributions in 2016/17
- 1,956 Directors
- 1,543 Branch staff
- 75,441 Shareholders
- 804,278 Customers
- Ranked 13th in Fortune's Change the World List
- Shared Value Awards - Winner, Corporate organisation leading through shared value.

Calwell 15th Birthday.

Join us for our 15th birthday celebration and Official Relaunch of our Calwell **Community Bank**[®] Branch.

When: 10.30am, 13 December

Where: Calwell **Community Bank**[®] Branch

Take me out to the ball game.

For the second year in a row, our staff will be attending our local Canberra Cavalry home games. We will be there every Thursday and Friday to spread the **Community Bank**[®] message (and catch a home-run or two).

Stop by and say "hi"!



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Directors: Neale Guthrie, Brian Brown, Alison Grimes, Klarisa Cengic, Yvonne Gillett, Radmila Noveska, Rob Evans, Robbie Rynehart.

Calwell escapes heritage listing!

After 15 years our Calwell **Community Bank**® Branch now provides the complete customer experience. In a year where our two branches became the last Tuggeranong Valley banks outside of the town centre, we were proud to reinvest in the region we exist to service. The new and improved branch features:



Modern Layout: We started from scratch. We took everything out, even the walls and carpet. We now feature a modern layout and look, complete with digital screens.



Coin Counter: Counting coins manually? I don't think so. This public facing machine will mean you never forget how many 5c pieces are in the bag again.



Teller Cash Recycler: We removed the security screens and installed a TCR; increasing efficiency, safety and the service experience.



Team Calwell: All of these powers combined mean Team Calwell can focus on the customer and find the best solution for their banking needs.

Fearless initiative.

After their first Comedy Gala raised \$30,238, the second Fearless Comedy Gala successfully raised \$39,179 for the Domestic Violence Crisis Service and Toora Woman Inc.

Community Bank® National Council.

Our very own MFSL Chair, Neale Guthrie, has been appointed as a member to the **Community Bank**® National Council. He looks forward to contributing more to the network.

Welcome Robbie.

We welcome Robbie Rynehart to the Board. Robbie brings valuable Communications & Public Relations experience to the company.

Canberra Community Bank® Group

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Opening hours: Monday to Friday 9.00am – 5.00pm (all branches) and Saturday mornings 9.00am – 12 noon (Wanniassa only)

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