

Notice of Annual General Meeting

NORTH RYDE COMMUNITY FINANCE LIMITED

NORTH RYDE COMMUNITY FINANCE LIMITED A.B.N. 74 112 673 506

AGENDA for the Annual General Meeting of North Ryde Community Finance Limited to be held at **North Ryde Golf Club on Wednesday 17 December 2025 at 11.00 am**

ATTENDANCE AT THE ANNUAL GENERAL MEETING:

It would help with catering arrangements if you could please RSVP to jqrhole@gmail.com and provide the following information before 5.00pm on Friday 12 December 2025

- a. The name or names of the shareholder shown on your share certificate or on the Proxy form attached as well as your member number (MN).
- b. A telephone number to enable us to contact you if needed to confirm any details.

1 Welcome by the Chairman, with confirmation of proxies and quorum

This will include an update of the winding-up of the Company, now that we no longer manage the North Ryde Bendigo Bank branch.

2 Receipt of Annual Report

To receive the Company's Financial Report, the Director's Report and the Auditor's Report for the year ended 30 June 2025. (A copy of the Financial Report will be available on the website.)

3 Election of Directors

To consider, and if thought fit, to pass each of the following resolutions as an ordinary resolution. Re-election of Director retiring by rotation in accordance with the constitution of the company, and being eligible, offers themselves for re-election.

- A. That **Michael David Southan** be re-elected as a director of the company.
- B. That **Harold Anthony Wise** be re-elected as a director of the company
- C. That **Thomas Gordon MacAulay** be re-elected as a director of the company

4 Notification of Dividends

The Directors would like to notify the meeting that the Directors have declared a fully franked dividend to shareholders of **60 cents** per share. The dividend will be paid on 12 December 2025, with an ex-dividend date of 25 November 2025 (noting that the trading halt is still in place).

The details regarding the dividend payment will be available on our website.

This item is for notification and will not be voted on at the meeting

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5 General Business

Questions on notice and other input from attendees

By order of the Board



IAN ACKLAND

Company Secretary 21 November 2025

ANNUAL REPORTS

It is no longer a requirement to send shareholders a printed Annual Report. This is better for the environment and saves printing costs. The Annual Financial Report including the Directors' Report and the Auditor's Report for the year ended 30 June 2024 will be available on the Community Bank North Ryde web page

<https://www.bendigobank.com.au/branch/nsw/community-bank-north-ryde/>

Should you require a hard copy of the Annual Report please contact the branch on (02) 9878 5559 or send an email to ianackland@bigpond.com.

ATTENDING THE MEETING

All shareholders may attend the Annual General Meeting and each shareholder is entitled to one vote.

Joint holders: In the case of joint shareholders, all holders may attend the Meeting. If only one holder attends (including by proxy), that shareholder may vote at the Meeting as if that holder were solely entitled to the shares. If more than one joint holder is present (including by proxy), only the joint holder whose name appears first in the Register is entitled to vote.

Proxy: If you are unable to attend the Meeting, you are entitled to appoint a proxy to attend and vote. A proxy form accompanies this Notice of meeting. A member entitled to attend and vote at this meeting is entitled to appoint a proxy. The proxy need not be a member of the Company.

Corporate shareholder: A corporate shareholder may appoint one or more persons to act as its representative under section 250D of the Corporations Act, but only one representative may exercise the corporate shareholder's powers at any one time. The company requires written evidence of a representative's appointment to be given to the company before the meeting. Please email us to receive a copy of the Corporate Representative form or to submit your completed form.

Voting rights: Each shareholder is entitled to **one** vote (regardless of the number of shares held).

QUESTIONS FOR THE MEETING

You will have an opportunity to ask questions at the meeting, however, it would be appreciated if you could submit any questions ahead of the AGM to ensure we address them fully at the meeting. Email questions to ianackland@bigpond.com.

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EXPLANATORY NOTES

This information has been included to assist you in making an informed decision about the resolutions proposed at the meeting.

Agenda item 2. Receipt of Annual Report

North Ryde Community Finance Limited's Annual Report including the financial report and other items will be laid before the meeting in accordance with the Corporations Act. There is no requirement for shareholders to approve those reports. However, the Chairman will allow a reasonable opportunity for shareholders at the meeting to ask questions.

Agenda Item 3. Election of Directors Rules 62(1) and 62 (20 of the Constitution)

To be elected, a candidate must receive more votes in favour of their election than against.

Re-election of Directors retiring by rotation

The following directors have all served as unpaid directors for several years contributing their time as volunteers. Each of these directors has brought valuable skills and experience to the Board.

- A. Michael David Southan** retires by rotation in accordance with the Constitution of the company, and being eligible, offers himself for re-election.

Michael is the CEO of Australian Olive Association. Twenty years in agricultural research, currently also running farming business. Previously CEO of GrainGrowers Ltd. PhD in Agriculture, Graduate of Australian Institute of Company Directors.

Special Responsibilities: Chair

Interest in shares: 1000 ordinary shares

- B. Harold Anthony Wise** retires by rotation in accordance with the Constitution of the company, and being eligible, offers himself for re-election.

Harold is a Manager. Diploma Commerce, Justice of the Peace

Special Responsibilities: Treasurer, Audit & Risk Committee

Interest in shares: 8000 ordinary shares

- C. Thomas Gordon MacAulay** retires by rotation in accordance with the Constitution of the company, and being eligible, offers himself for re-election.

Gordon is retired and has an interest in farming. Experience on Boards, Councils, and a Statutory Authority. Senior Lecturer, University of New England and Professor, University of Sydney; Chief Research Economist, Australian Bureau of Agricultural Economics; President of Greening Australia (NSW) Ltd; Member of the Council of Research Institute for Asia and the Pacific, University of Sydney; Deputy Chair of the Wheat Export Authority; Acting Chair of the Academic Forum, University of Sydney; Head of Department of Agricultural Economics, University of Sydney; Principal Economist, BRI Australia and Grain Growers and Emeritus Professor of Agricultural Economics, University of Sydney; dairy and beef cattle farmer. University degrees: BAgriSc, MAgriSc (Melb) and PhD (Guelph)

Special responsibilities: Audit and Risk Committee

Interest in Shares: 1000 ordinary shares

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Agenda Item 4 Notification of Dividend.

The Directors have declared a fully franked dividend of 60 cents per share based on the performance of the Company during the 2024-2025 and in view of the winding-up process that has been initiated. It will be paid on 12 December 2025, with an ex-dividend date of 25 November 2025.

The Directors would like to acknowledge and thank the shareholders for their support over the last 20 years and the contribution the company has made to the North Ryde Community.

Agenda Item 5 General Business

Questions on notice and other input from attendees

Other Information

Please provide your email and register for the online Share Registry facility to check and update your bank account details (if you have not previously advised us) to receive the dividend. Dividends are only paid by direct debit to a bank or financial institution account.

Please contact AFS on 03 5443 0344. Or email shareregistry@afsbendigo.com.au

Community Bank North Ryde regularly posts articles about its involvement in the community, and other information on social media please like us on Facebook.

North Ryde Community Finance Limited

ABN 74 112 673 506

c/- Company Secretary, Ian Ackland

ianackland@bigpond.com

0414 183 368

Share Registry

AFS & Associates Pty Ltd 61-65 Bull Street

Bendigo Vic 3550 Postal Address:

PO Box 454

Bendigo Vic 3552

Phone: (03) 5443 0344 Fax: (03) 5443 5304

Email Shareregistry@afsbendigo.com.au

Web www.afsbendigo.com.au