

Investor information December 2025

To assist Balnarring & District Community Services Limited meet its continuous disclosure obligations, all information relevant to investors is available from the Investor Information section of our website at www.bendigobank.com.au/branch/vic/community-bank-balnarring-district/

Shareholders who use email should ensure that they have provided us with an e-mail address so that we can send you an alert when new information for investors is posted on the website.

In this context, please note that the Board will not approve share transfers to a person if, after the transfer of shares in the Company to that person the number of shareholders in the Company is (or would be) lower than the Base Number. For details, please refer to rules 9(2), 9(2A)(b) and 9(2B) of our Constitution, noting that the term "Base Number" is defined specifically in rule 9(2B).