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Carrum Downs and
Marriott Waters

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Newsletter

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Message from the Board



We are pleased to share the results of another strong year for Carrum Downs Financial Services Ltd. The 2025–26 financial year delivered growth ahead of every target we set, a solid profit, and our largest ever contribution back into the community. All of this made

possible by the dedication of our branch team and the continued support of our customers and shareholders.

These strong results mean we can keep investing in our community, while maintaining a strong and stable financial position.

At our August board meeting we were pleased to declare a dividend of 30c per share, which will be paid to shareholders in September 2026. Please ensure that any updates to your bank account details are communicated to our Company Secretary, Emily Wiltshire, using your Registry Direct account or via email: emily.wiltshire@cdcb.onmicrosoft.com.

A year of growth ahead of target

- Total footings: \$415.9 million as at 30 June 2026.
- Footings growth: \$24.48 million for the year (Carrum Downs \$18.7 million and Marriott Waters \$5.77 million) against a target of \$14.45 million—finishing \$10.03 million ahead of target.
- Home lending: 97 settlements across the two branches for the year (Carrum Downs 65 and Marriott Waters 32), from 100 applications and 88 approvals.
- Customers: 11,482 customers across both branches.

Financial results

- Total income: \$3.03 million, which is \$227k (8%) above budget, driven by strong margin income.
- Operating costs: \$2.20 million, which is \$17k (1%) under budget for the year.
- Operating profit (before tax and donations): \$825k, which is \$244k (42%) ahead of budget, with Marriott Waters contributing \$161k of that improvement.
- Profit after tax and donations: \$372k. Right on budget, after returning \$376k to the community.

Community contributions

This year we returned \$376,515 to our community, our largest annual contribution, up from \$334,388 the year before. Since we began, we have shared over \$5 million with the communities we serve.

We were proud to support a range of organisations this year, including: Windmill Theatre Company, Dandenong Thunder Football Club, Frankston District Netball Association, Frankston TAC L2P, Frankston Combined Probus Club, Frankston Pines SC, Speak & Share, McClelland Secondary College, Dogs Victoria, Skye Fire Brigade, Seaford Tigers Cricket Club, Carrum Downs Cricket Club, Merinda Park Cricket Club, Lyrebird Community Centre, and many others.

Two contributions stand out. Our \$75,000 contribution to a wellbeing pilot program at Seaford Park Primary School (delivered in partnership with the Payton Foundation and Seeding Hope). Plus, a further \$200,000 to our supported housing initiative—housing for families experiencing hardship or domestic violence. Following the sale of an existing property, the Board are looking to buy replacement properties to provide secure housing for local families in need.

Thank you to our team

None of this year's results would have been possible without our branch team, whose care for our customers and our community shows in everything they do. The Board thanks every member of staff for their effort and commitment throughout the year.

We also mark a significant milestone. Len Barda retired as our Senior Branch Manager on 1 May 2026, after 14 years of outstanding leadership of the Carrum Downs and Marriott Waters branches. Len's judgement, his relationships across the community and his commitment to our customers helped shape the company into what it is today, and the Board was delighted to celebrate his service with him in June.

We are pleased that his contribution continues, with Len joining the Board as a Director. We also congratulate Ben Crawford, who was promoted to the Senior Branch Manager role and has led the team strongly through the second half of the year.

Your Board

As of 1 July 2026, the Board welcomes Len Barda and Harry Waterfall as new Directors. Harry participated in our 12-month Board observer program, and we were pleased to offer him this role on the Board at the conclusion of the program.

Looking ahead

In the year ahead our focus is on growing local lending, welcoming new customers to both branches, refreshing the Marriott Waters branch, and continuing to back the community initiatives that make the biggest difference locally.

Our 2026 AGM is scheduled for 23 November 2026 at 7.00 pm and we would be pleased to see you there.

Malcolm Wells
Chair

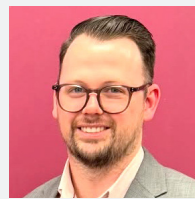
Thinking of buying or selling shares?

Carrum Downs Financial Services Limited shares are unlisted and are traded between buyers and sellers via the Low Volume Market. If you are interested in buying or selling shares, the process is straightforward:

1. Register your interest—go to the [Trading Shares](#) page on our website and register to have your name added to our list of interested buyers or sellers.
2. Match with a buyer or seller—we will then help connect you with other interested parties to negotiate a price.
3. Complete the transfer—once a price is agreed, a share transfer form is completed by both parties and lodged with us for processing.

If you'd like help to register your interest, contact Emily Wiltshire, Company Secretary emily.wiltshire@cdcb.onmicrosoft.com.

Talk to us about your banking, home loan or insurance today



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We're open:

9:30am – 4:00pm Monday to Thursday
9:30am – 5:00pm Friday

Carrum Downs Financial Services Limited

Carrum Downs Shopping Centre
3/100 Hall Road, Carrum Downs VIC 3201
ABN 89 088 990 470

Directors: Lindsay (Malcolm) Wells (Chair), Gary Landy, Jason Pater, Ken Smith AM, Christine Swanson, Gary Rowe, Len Barda, Harry Waterfall, Emily Wiltshire (Company Secretary)



We're proud to support Lyndhurst Football and Netball Club.