

Newsletter

Community Bank · Carrum Downs and Marriott Waters

5 Million
REASONS
To bank with us

An update from the board



We are pleased to share some excellent results for the 2024–25 financial year, achieved through the dedication of our team and the ongoing support of our customers and shareholders.

Record-breaking year for growth

- Record number of home loan settlements for both the Carrum Downs and Marriott Waters branches
- Total footings growth: \$33.64 million, the highest in our almost 26-year history (previous best was \$33.62 million in FY2016).
- Total footings as at 30 June 2025: \$391.4 million
 - Carrum Downs: \$254.78 million
 - Marriott Waters: \$136.69 million
- Across both branches, we met or exceeded targets in all key areas, achieving an overall 'leading performance' rating.

Financial results

- Operating profit (before tax and donations): \$847k
 - slightly better than last year but behind budget due to tighter lending margins outside our control.
- Profit after tax and donations: \$413k.

These strong results mean we can continue to invest back into the community while maintaining solid financial stability.

At our July board meeting we were pleased to declare a dividend of 30 cents per share, which will be paid to our shareholders by late August 2025. 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 at emily.wiltshire@cdcb.onmicrosoft.com.

Community contributions

In the past 12 months we supported 35 community organisations, giving back over \$334k to our community. We assisted a diverse range of groups, including SmackTalk, Dandenong Thunder Football Club, Frankston Social Enterprise & Innovation Hub, Frankston Raiders Rugby Club, Rotary Club of Cranbourne and many others.

Since we began, we have contributed over \$5 million to our community—a reflection of our difference.

Looking ahead

We will continue to focus on growing local lending, providing excellent support and service to our customers at our branches, and supporting more community initiatives throughout the coming year.

Our 2025 AGM is scheduled for 24 November 2025 at 7.00 pm and we would be pleased to see you there.

Malcolm Wells
Chair



We are proud to support the Frankston Raiders Rugby Club.



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Community Bank · Carrum Downs
and Marriott Waters



Bendigo Bank
The better big bank

Roy Morgan Risk Monitor 2024. Customers of Bendigo and Adelaide Bank Limited.

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@cdbc.onmicrosoft.com.

Keeping you safe online

Scams cost Australian consumers, businesses and the economy hundreds of millions of dollars each year. Bendigo Bank's website has information on how to spot the latest scams, keep your identity safe, and protect yourself. Visit: bendigobank.com.au/security



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
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ABN 89 088 990 470

Directors

Lindsay (Malcolm) Wells (Chair), Gary Landy,
Jason Pater, Ken Smith AM, Christine Swanson,
Gary Rowe, Emily Wiltshire (Company Secretary).