Annual Report 2026









Dingley Village Financial Services Limited

Community Bank
Dingley Village

ABN 27 098 041 493

Acknowledgement of Country

Community Bank Dingley Village proudly acknowledges the Bunurong People of the Kulin Nation and the Aboriginal and Torres Strait Islander peoples as the First Peoples of this nation and the Traditional Custodians of the land where we live, learn and work.

We pay our respects to Elders past and present as it is their knowledge and experience that holds the key to the success of future generations.

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Chair's report



Welcome to our 25th Annual Report.

Twenty-five years. It is almost impossible to fully comprehend what that means.

When a small group of determined locals came together in 2001 and raised $630,000 through a community prospectus, few could have imagined what they were setting in motion. What began as an act of quiet faith in this community has grown into something extraordinary.

At our recent Grants Night, we reflected on a phrase that has resonated across very different moments in our history — *we are all in this together.* It guided us through a global pandemic. It echoed in the words of President Barack Obama, who reminded the world that we rise or fall as one. And it has, perhaps more than anything else, defined who we are.

Because together — you, our shareholders and customers — we have now returned more than **$7,500,000** to this community and we well on the way to our **$8,000,000** milestone. To our schools, our sporting clubs, our kindergartens, our charities, and the people who simply needed a hand. As part of that, our shareholders have received **$1,105,650** in fully franked dividends and capital returns.

Economic Environment

I will not dress it up. 2026 has been a tough year for a lot of people in our community. The RBA has now lifted the cash rate — the third increase this year — and inflation is still running above where the Reserve Bank wants it. Mortgages are higher. Groceries are higher. Energy bills are higher. Discretionary spending has pulled back, and business confidence has dropped.

The conflict in the Middle East has made things worse. Higher oil prices have flowed through to petrol and energy costs here in Australia, and supply chain pressures we thought were behind us have returned. Our most vulnerable community members — renters, pensioners, young families — are feeling it most. I also want to acknowledge that many people in our community have personal connections to the regions affected by this conflict. Our thoughts are with you.

The Future of Banking

Banking in Australia is changing fast. The major banks are pouring money into digital platforms, AI and automation. More than 99% of all bank transactions now happen online. That is just the reality.

At the same time, the big banks keep closing branches and pulling back from communities like ours. They are getting better at digital and less present in person. For us, that is not a threat — it is an opportunity.

> *When you call us on 9551 6111, a real person picks up. No menus, no bots. That is not something we stumbled into — it is a choice we make every day. And it is something the major banks simply cannot offer.*

Through our Bendigo Bank relationship we also have access to strong digital banking, security and mobile services — so our customers get the best of both worlds. Community connection and modern banking. That is our advantage and we intend to keep it.

Our Board, Our Staff and the Year Ahead

Our branch team continues to be the face of this business. They are professional, warm and genuinely committed to this community. Staff morale is high and I am proud of every one of them.

Our board gives their time voluntarily, without pay, for the benefit of our shareholders and our community. That kind of commitment deserves recognition. Thank you.

If you are passionate about Dingley Village and the South Eastern Suburbs and have something to offer, we are always looking for good people to join the board. Please reach out.

The year ahead will have its challenges. Rates may stay higher for longer. Global uncertainty is not going away overnight. But this bank has been through the GFC, a global pandemic and plenty in between. We are in good shape. We have a strong balance sheet, a great team and — most importantly — **we have you**.

I wish you all a safe and prosperous year ahead.

Darren Bodey
Chair, Dingley Village Financial Services Ltd
Community Bank Dingley Village

Branch Manager's report



What a year the 2026 financial year was.

I want to take a moment to reflect on what's been happening here at Community Bank Dingley Village, and more importantly, how your continued support has helped us make an extraordinary difference in our community.

This year hasn't been without its challenges. Sustained high interest rates and the ongoing rise in the cost of living meant many local households and businesses continued to feel the pinch. Yet, what stood out was the incredible resilience of our community and the trust you have placed in us. Despite these tougher conditions, our bank didn't just hold steady—it experienced a year of remarkable, record-breaking growth.

We saw exceptional growth in both our deposit and lending portfolios as more locals made the conscious decision to bank with us. Our team worked tirelessly to support families navigating the complex refinancing market, helping them secure their financial future while onboarding many new home loan and business customers. This collective effort has enabled us to finish the financial year on our strongest footing yet.

- **Deposits:** Increase of **$23,721,260** with a closing balance of **$236,230,670**
- **Lending:** Increase of **$10,229,149** with a closing balance of **$66,112,471**
- **Total Book:** The value of our total book now stands at **$304,490,581** (representing an overall increase of **$33,963,375**)

Generosity in Action: Giving Back to Our Community

Because of this outstanding business success, we have been able to make an incredible, record-breaking impact. This year, we are thrilled to celebrate that we gave back **over $500,000** directly to our local community!

Through our community investment program, we proudly supported **more than 76 different local groups** throughout the year—including sporting clubs, schools, infrastructure projects, and vital wellbeing programs. Every dollar you choose to bank with us directly empowers this cycle of reinvestment.

A heartwarming example of this is our proud new sponsorship of Minnow and Isabelle through the wonderful *Story Dogs* program. This $550 investment helps local primary school students build confidence and literacy in a safe, non-judgmental environment. This beautiful initiative was even recognized on Bendigo Bank's national social media channels, sharing our Dingley Village community spirit with over 95,000 followers online.

Celebrating Our Staff

Behind the scenes, our team has worked incredibly hard. I could not be prouder of their individual and collective dedication. This year, several of our staff members received well-deserved recognition for their stellar efforts:

- **Emma** received a quarterly reward recognition via BEN's Aspire program for her active engagement and outstanding support of our sponsorship recipients.
- **Davorin** finished in the top three of the state-wide "Control your Destiny" incentive, winning two prestigious performance awards.

We also welcomed Karen to our branch team this year. She has fitted in beautifully alongside our passionate, expert staff members: Elysia , Kerrie , Hai , Emma , and Davorin .

Branch Manager's report (continued)



Looking Ahead to FY27

As we head into the next financial year, our strategic focus is clear:

- **Proactive Customer Retention & Support:** Staying hungry for business by actively reaching out to our home loan customers early to help them refinance, protect their household budgets, and keep their business local.
- **Risk & Operational Compliance:** Diligently preparing for Branch Audit Review ensuring we maintain our rigorous standards of safety, compliance, and process excellence.

Thank you to our customers, shareholders, directors, community partners, and of course, our magnificent staff. Your ongoing loyalty and advocacy prove that Community Bank Dingley Village is so much more than just a place to bank—we are a true, living part of this community.

Here's to another year of working hand-in-hand to grow our bank, strengthen our community, and create prosperous opportunities for everyone.

Nicole Pegrum
Branch Manager
Community Bank Dingley Village

Bendigo and Adelaide Bank report

This year marked the first chapter of delivering on Bendigo Bank's 2030 Strategy.

Our purpose remains central to who we are – to feed into the prosperity of our customers and community – and our strategy brings a new focus on areas including innovation, digital ease and setting the benchmark for trust and societal impact.

We are making strong progress with new digital features to enhance the customer experience. Notably, Community Link is allowing customers to join us through e-banking while retaining a connection to their local branch.

In FY26, more than $51.7 million was invested back into local communities, adding to a total of $467 million since 1998. Our Scholarship Program remains one of the largest of its kind in Australia, with an incredible 70 Community Banks participating in 2026, and more than $1.6m in scholarships awarded.

Our model evolution project is now helping to inform a holistic strategic review of the Community Bank model. The review is considering a broad range of factors to strengthen the model for the future, including growth, community impact, revenue share and non-financial risk. As an organisation, we remain committed to the Community Bank model and the important role it plays in achieving our 2030 Strategy.

Bendigo Bank has been supporting customers and communities across Australia for more than 160 years and for the past 27 years, the Community Bank model has been a driving force for positive impact.

On behalf of Bendigo Bank, thank you for being a shareholder in your local Community Bank. Your belief and support of our purpose have been instrumental in our success. I look forward to seeing us grow together and continue supporting our communities to prosper.

Warmest regards,

Justine Minne
Head of Community Banking, Bendigo Bank

Community Bank National Council report

CBNC: Supporting Local Leadership and National Strategy

On behalf of the Community Bank network, we acknowledge and thank our shareholders for your continued support. The Community Bank model remains one of the most distinctive in Australian banking, combining commercial strength with genuine community purpose.

Over the past year, the Community Bank National Council (CBNC) has continued its important role as the conduit between Community Bank companies and Bendigo Bank (BEN). As the formally recognised representative body of the network, the CBNC ensures the voice of local Directors is heard in national discussions, while keeping Community Bank companies informed on strategic developments that shape our future.

Supporting BEN's 2030 Strategy

The Community Bank model continues to evolve as part of BEN's 2030 strategy, with a focus on long-term strength and sustainability. A jointly led BEN and CBNC Model Evolution project has enabled the CBNC to engage deeply with the network seeking feedback on the challenges and opportunities ahead. The priority being given to this ongoing work reflects the importance of Community Banks to BEN's success and commitment to local communities.

Gathering in our nation's capital

Last September, more than 500 Directors representing 142 Community Bank companies from every state and territory came together for the Community Bank National Conference. It was one of the largest gatherings of our network in recent years, and the CBNC played a key role in contributing to the agenda.

The conference created space for open dialogue between Directors and BEN executives, while also reinforcing the unique value of the Community Bank model. For many, it was also a timely reminder of the strength of peer connection - the opportunity to share challenges, exchange ideas, and look to the future.

Social enterprise leadership

With an entrenched "profit for purpose" approach, the Community Bank moves beyond traditional banking by helping to sustain local economies. The combined community impact of this approach is significant, with several recent examples evidenced across the network.

The partnership between the Bendigo Bank Community Foundation and the Australian Centre for Rural Entrepreneurship (ACRE) is just one example. It demonstrated what collective action can achieve through the buyback of the Old Beechworth Gaol.

The community asset buyback was supported by $8.6 million in capital, including $2.2 million from BEN and Community Bank companies. It has created a nationally significant example of community ownership in action and provides a tangible example of our social enterprise leadership.

New 'Community Link' feature returns profits to communities

As customer expectations evolve, BEN continues to invest in digital capability while protecting the strength of local connection. A clear example is Community Link, a new feature introduced to the Bank's App during the past year.

The feature allows new customers, who join digitally, to nominate a community or corporate branch as their home branch. Customers can have the satisfaction they're contributing to a community they care about without having to set foot in a branch to do so.

The CBNC have been very supportive of this new feature which powerfully bridges BEN's digital future with its renowned community focus. In many ways, it reinforces BEN's commitment to innovation, while serving its core purpose to feed into the prosperity of the community.

Together, these initiatives demonstrate the enduring strength of the Community Bank model in balancing both commercial success with community impact. As the network continues to evolve, the CBNC remains committed to ensuring the network has a strong voice in shaping the future. We thank shareholders for the ongoing support that makes this unique model possible.

Community investment

Business for good

In the 2025/26 financial year, Community Bank Dingley Village continued its strong commitment to giving back, proudly contributing funding to a wide range of local projects, clubs and initiatives. Our model reinvests up to 80% of profits into the community, and this year's funding has again demonstrated the power of partnership.

Funding Highlights

- $530,000 contributed back into the community during 2025/26
- Support provided across 74 community organisations, schools, clubs and local initiatives
- Continued focus on building stronger, healthier and more connected communities

Positive Impact Stories

- **Local Sports & Recreation –** Helping clubs upgrade facilities, equipment and provide more inclusive programs.
- **Schools & Education –** Supporting local schools with resources and initiatives that enhance student wellbeing and learning.
- **Health & Wellbeing –** Contributing to projects in partnership with organisations such as The Youth Impact Foundation, Brainwave Bikes, Rite Mentoring, SALT – Sport & Life Training and Emergency Resources Food Relief ensuring better outcomes for the broader community.
- **Veterans & Community Groups –** Funding initiatives that honour service, promote connection and provide support to members.

Looking Ahead

As we move forward, we remain committed to creating lasting partnerships and building a thriving community. Every dollar invested back is a step toward a stronger, more connected future.

$7.5M +
Contributions to the community to date

$530K
Contributions to the community in 2025/26

74
Local organisations supported in 2025/26



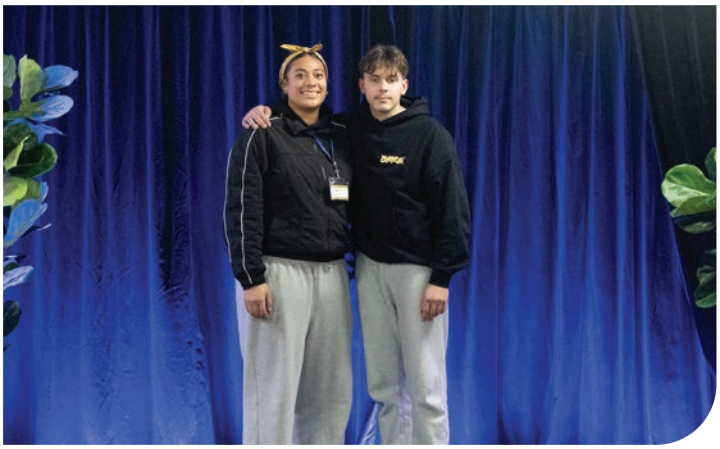






SALT – Sport & Life Training

Through their powerful education sessions on mental health, wellbeing, leadership, and culture, they provide local sporting communities with the tools to tackle life's hardest challenges. Combined with the Community Bank model, where banking local directly funds grassroots community initiatives, this partnership creates a profound ripple effect of support for our young people and local clubs.



Empowering Next-Generation Leaders

For the first time, Community Bank Dingley Village proudly sponsored two outstanding Keysborough Secondary College students, Augustus and Savannah, to attend July's Youth Leadership & Business Summit. Joining over 100 students sponsored across 25 Bendigo Bank branches, this transformative five-day program equipped them with vital skills in financial literacy, entrepreneurship, and resilience, investing directly in the future leaders of our community.



Brainwave Bikes

Pre-Employment Program for Disabled Young People - Brainwave Bikes is an award-winning certified social enterprise that for 8 unemployed disabled young people per annum builds the personal and employability skills over a six month pre-employment program, including training modules, real work experience across the business and external work experience, to enable the transition to mainstream employment in the bicycle and other industries. The success rate to date is 84%.



Who we supported in 2025/26











Grants

- 2nd Springvale Scouts Bunerong Rovers
- Brainwave Bikes
- Dingley Cricket Club
- Dingley Kindergarten Centres
- Dingley Village Historical Society
- Dingley Village Men's Shed
- Emergency Resources Food Relief
- Keysborough Secondary College
- Kingswood Primary School
- CFA – Noble Park
- Probus Club of Dingley Central
- Riding for the Disabled – Doveton Centre
- Rite Mentoring
- Run for Recovery
- SALT – Sport & Life Training
- SES Greater Dandenong Unit
- St Andrews Catholic School
- The Youth Impact Foundation

Sponsorships

- Afri-Auscare Black Rhinos Basketball & Soccer Program
- Burden Park Bowling Club
- CGD Carols in Harmony Square
- CGD Children's Drawing Festival
- CGD Keysborough Big Picnic Pet Competition
- CGD Springvale Winter Festival
- Coomoora Cricket Club
- CFA Keysborough
- Dandenong Basketball Association
- Dandenong Cricket Club
- Dandenong District Cricket Association
- Dandenong District Netball Association
- Dandenong West Football Netball Club
- Diamond Cricket Club
- Dingley Baseball Club
- Dingley Football Netball Club
- Dingley Junior Netball Club
- Dingley Maroons Junior Netball Club
- Dingley Primary School
- Dingley Super Rules Football Club
- Dingey Tennis Club
- Dingley Village Community Association
- Dingley Village Historical Society
- Dingley Village Neighbourhood Centre
- Drum Theatre – 9 x 5 Art Exhibition CGD
- Fusion Theatre
- Hawthorn Football Club
- Hawthorn FC Past Players & Officials Association
- Heatherton Cricket Club
- Hirja Fitness
- Keysborough Bowls Club
- Keysborough Equestrian Club
- Keysborough Football Netball Club
- Keysborough Junior Football Club
- Keysborough Golf Club
- Keysborough Park Cricket Club
- Keysborough Cardinals Soccer Club
- Kingston Basketball Academy
- Kingston City Salvos
- Kingston Heath Cricket Club
- Lyndale Football Netball Club
- Masala Dandenong Football Club
- Melbourne Chinese Arts & Theatre
- Mentone Girls Secondary College
- Mentone Pony Club
- Monash Children's Hospital
- Monash Heath Foundation
- Noble Park Community Centre
- Noble Park Football Social Club
- Noble Park United Football Club
- Old Haileybury Soccer Club
- Rotary Club of Noble Park-Dingley
- Royal Children's Hospital – Dingley Christmas Light Display
- Sandbelt Bowls Region
- Silverton Cricket Club
- Southern Vikings American Gridiron Football Club
- Springvale & District Netball Association
- Springvale Benevolent Society
- Springvale Little Athletics Centre
- Springvale South Cricket Club
- Story Dogs

Directors' report

The directors present their report on Dingley Village Financial Services Limited for the financial year ended 30 June 2026.

Information on directors

The names of each person who has been a director during the year and to the date of this report are:



Darren Bodey

Chair

Qualifications: Qualified electrician, registered commercial builder, 35 years as the managing Director of a commercial building business. Director of the company since 2006. Darren is a member of the human resources, community engagement and property sub committees.



Vittesh Lilani

Company Secretary, Treasurer

Qualifications: FCPA, FIPA, FNTAA, Dip of Financial Planning, MIT, BCom with 20 years of experience in the field of accounting and taxation. Director in SS Accounting Solutions and SS Group of Companies. He has been involved with the integration of varied culture groups within the larger community.

Treasurer and finance sub committee member.



Adam Arness

Deputy Chair

Qualifications: Bachelor of Laws LL.B. Monash University. Grad Dip. Legal Practice. Lawyer with over ten years in private practice and in house roles. General commercial law background with focus on employment law/workplace relations. Extensive experience on local committees. Member of the finance, human resources and property sub committees.



Stephen Duggan

Qualifications: MBA (Distinction), Bachelor of Business and a Graduate Certificate in Trade Mark Law and Grad Diploma in Career Counselling. Stephen has dedicated more than two decades to community leadership, serving 24 years on school councils – most of that time as President – and two years on the committee of the Springvale Dingley Netball Association. He has also been a director of the company since 2011, contributing to its strong community impact and financial growth.

Professionally, Stephen brings over 30 years of marketing expertise, having held senior positions including CEO, SEA Regional Head, and Global Marketing Director across a diverse range of industries. Stephen is a member of the human resources, community engagement and property sub committees.

Information on directors (continued)



Greg Lawes

Resigned on 25 February 2026

Qualifications: Greg had a 29 year banking career with experience in computerisation, preparing bank policy, large scale marketing campaigns, publicity, and also as an executive branch manager in Collins Street. On leaving banking Greg started a debt collection company over 20 years ago which currently employs 16 staff and operates Australia wide. Greg has been a resident of Dingley Village for over 40 years and understands the banking needs of the local residents. Member of the human recources sub committee.



James Hardy

Qualifications: Jim has had extensive experience in commercial banking and project finance across diverse markets including senior management roles at Bendigo and Adelaide Bank. Jim has been involved in several community groups as a volunteer and specialises in engaging with community and government including match funding negotiation and project scoping. Jim has an interest in impact investing. Jim is a member of the finance and community engagement sub committees.



Scott Lowther

Qualifications: MBA, B Sc. (Chem), Grad. cert. Computing, Dip. Fin Services, GAICD. Long term resident of Dingley Village, now Heatherton. 22 years running his own consulting business across a diverse range of industries both local and internationally. Involved in the local football netball club for over 20 years, including roles such as secretary, coach for boys and girls teams, team manager and currently board chair for Make a Difference Dingley Village. Scott is a member of the finance and community engagement sub committees.



Matthew Herridge

Appointed on 20 August 2025 and resigned on 13 October 2025

Qualifications: Advanced Diploma of Business Legal Practice. Has held executive board roles including as President with several sporting organisations over 20 years with the Outer Eastern Football Netball League and with the City of Kingston local government area. Matt has experience in governance, compliance and fundraising activities for various community organisations.



Elizabeth Thomas

Appointed on 8 November 2025

Qualifications: Business Management Diploma and Events Management Diploma. Liz is a motivational speaker and is the Head of Retail for a registered charitable organisation and social enterprise providing a range of support services for communities in Victoria. Liz has extensive expertise in business management and multicultural community projects.

Information on directors (continued)



Bennett Pascoe

Appointed on 6 February 2026

Qualifications: Master of International Sustainable Tourism Management, Master of International Business Administration (Exchange), Bachelor of Journalism. Bennett is a strategy, policy and organisational performance professional with extensive experience in executive advisory, governance, business improvement and economic development within local government. He has held senior advisory and leadership roles including Senior Advisor to the CEO, Chief of Staff and Divisional Business Performance Manager at the City of Melbourne, providing strategic advice, leading complex organisational initiatives and supporting executive decision-making. Bennett brings expertise in strategic planning, governance, policy development, stakeholder engagement and organisational performance, and is committed to strengthening community outcomes through effective leadership, collaboration and continuous improvement.

Directors have been in office since the start of the financial year to the date of this report unless otherwise stated.

Principal activities

The principal activity of Dingley Village Financial Services Limited during the financial year was the provision of banking services to the business and residential community.

No significant changes in the nature of the Company's activity occurred during the financial year.

Operating results

The profit of the Company after providing for income tax amounted to $139,276 (2025: $151,352).

Significant changes in state of affairs

There have been no significant changes in the state of affairs of the Company during the year.

Matters or circumstances arising after the end of the year

No matters or circumstances have arisen since the end of the financial year which significantly affected or could significantly affect the operations of the Company, the results of those operations or the state of affairs of the Company in future financial years.

Environmental matters

The Company's operations are not regulated by any significant environmental regulations under a law of the Commonwealth or of a state or territory.

Dividends paid or recommended

A fully franked final dividend of $63,000 ($0.10 per share) was declared on 27 November 2025 with a record date of 8 April 2026 and payment date of 22 April 2026.

Meetings of directors

During the financial year, 12 meetings of directors (including committees of directors) were held. Attendances by each director during the year were as follows:

	Directors' Meetings	
	Number eligible to attend	Number attended
Darren Bodey (Chair)	12	12
Vittesh Lilani (Company Secretary, Treasurer)	12	9
Adam Arness (Deputy Chair)	12	8
Stephen Duggan	12	9
Greg Lawes	7	7
James Hardy	12	9
Scott Lowther	12	12
Matthew Herridge	2	2
Elizabeth Thomas	8	8
Bennett Pascoe	6	6

Options

No options over issued shares or interests in the Company were granted during or since the end of the financial year and there were no options outstanding at the date of this report.

Indemnification and insurance of officers and auditors

The company has paid premiums to insure each of the directors against liabilities for costs and expenses incurred by them in defending legal proceedings arising from their conduct while acting in the capacity of director of the company, other than conduct involving a wilful breach of duty in relation to the company. The premiums for each director amounted to $405 (2025: $606).

Auditor's independence declaration

The lead auditor's independence declaration in accordance with section 307C of the Corporations Act 2001, for the year ended 30 June 2026 has been received and can be found on page 16 of the financial report.

Remuneration report

No director of the Company receives remuneration for services as a company director or committee member.

The Board's policy in respect of the Branch Manager is to maintain remuneration at parity within the Community Bank network and local markert rates for comparable roles.

There are no company executives who are directly accountable and responsible for the strategic direction of the entity. This is wholly a board role (who act in a voluntary capacity).

Dingley Village Financial Services Limited has accepted the Community Bank Directors' Privileges package. The package is available to all directors who can elect to avail themselves of the benefits based on their personal banking with the Community Bank Dingley Village. There is no requirement to own Bendigo Bank shares and there is no qualification period to qualify to use the benefits. The package mirrors the benefits currently available to Bendigo Bank shareholders.

Directors' report (continued)

Signed in accordance with a resolution of the Board of Directors:

Director: ..... Darren Bodey

Director: ..... Vittesh Lilani

Dated 26 August 2026

Auditor's independence declaration

Ashfords Audit & Assurance Pty Ltd

ABN 52 138 965 241
Level 3, 148 Logis Boulevard, Dandenong South VIC 3175
PO Box 4525 Dandenong South VIC 3164
(03) 9551 2822
audit@ashfords.com.au

Dingley Village Financial Services Limited
ABN: 27 098 041 493

Auditor's Independence Declaration under Section 307C of the Corporations Act 2001 to the Directors of Dingley Village Financial Services Limited

I declare that, to the best of my knowledge and belief, during the year ended 30 June 2026, there have been:

(i) no contraventions of the auditor independence requirements as set out in the Corporations Act 2001 in relation to the audit; and

(ii) no contraventions of any applicable code of professional conduct in relation to the audit.

Ashfords Audit and Assurance Pty Ltd
Chartered Accountants

Andrew White
Director

27 August 2026

Unit 301, 148 Logis Boulevard, Dandenong South, VIC 3175

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Financial statements

Statement of profit or loss and other comprehensive income for the year ended 30 June 2026

	Note	2026 $	2025 $
Revenue	4	1,928,324	1,788,056
Employee benefits expense	5	(695,971)	(615,204)
Depreciation and amortisation expense	5	(124,430)	(115,870)
Professional fees		(71,320)	(84,239)
Occupancy		(84,894)	(70,187)
Advertising and marketing expenses		(46,176)	(49,523)
Computer expenses		(34,384)	(32,534)
Auditors remuneration		(12,856)	(21,720)
Other expenses		(122,633)	(102,162)
Finance expenses		(37,413)	(27,336)
Profit before community contributions and income tax		**698,247**	**669,281**
Community grants sponsorships and donations		(524,820)	(467,480)
Profit before income tax expense		**173,427**	**201,801**
Income tax expense	6	(34,151)	(50,449)
Profit for the year		**139,276**	**151,352**
Other comprehensive income for the year, net of tax		-	-
Total comprehensive income for the year		**139,276**	**151,352**
Earnings per share			
From continuing and discontinued operations:			
Basic earnings per share (cents)		22.11	24.02

The accompanying notes form part of these financial statements.

Statement of financial position
as at 30 June 2026

	Note	2026 $	2025 $
ASSETS			
CURRENT ASSETS			
Cash and cash equivalents	8	1,276,020	1,063,880
Trade and other receivables	9	198,707	154,100
Current tax receivable	20	-	40,433
TOTAL CURRENT ASSETS		**1,474,727**	**1,258,413**
NON-CURRENT ASSETS			
Property, plant and equipment	10	991,409	1,106,422
Deferred tax assets	20	40,524	13,258
Intangible assets	11	6,826	15,531
TOTAL NON-CURRENT ASSETS		**1,038,759**	**1,135,211**
TOTAL ASSETS		**2,513,486**	**2,393,624**
LIABILITIES			
CURRENT LIABILITIES			
Trade and other payables	12	129,218	91,865
Lease liabilities	13	68,482	38,401
Current tax liabilities	20	24,404	-
Employee benefits	14	29,691	21,033
TOTAL CURRENT LIABILITIES		**251,795**	**151,299**
NON-CURRENT LIABILITIES			
Lease liabilities	13	836,334	904,816
Deferred Tax Liabilities	20	9,588	12,313
Employee benefits	14	23,917	9,620
TOTAL NON-CURRENT LIABILITIES		**869,839**	**926,749**
TOTAL LIABILITIES		**1,121,634**	**1,078,048**
NET ASSETS		**1,391,852**	**1,315,576**
EQUITY			
Issued capital	15	567,000	567,000
Retained earnings		824,852	748,576
TOTAL EQUITY		**1,391,852**	**1,315,576**

The accompanying notes form part of these financial statements.

Statement of changes in equity for the year ended 30 June 2026

2026	Note	Ordinary Shares $	Retained earnings $	Total $
Balance at 1 July 2025		567,000	748,576	1,315,576
Total comprehensive income for the year		-	139,276	139,276
Dividends paid or provided for	7	-	(63,000)	(63,000)
Balance at 30 June 2026		**567,000**	**824,852**	**1,391,852**

2025	Note	Ordinary Shares $	Retained earnings $	Total $
Balance at 1 July 2024		567,000	635,024	1,202,024
Total comprehensive income for the year		-	151,352	151,352
Dividends paid or provided for	7	-	(37,800)	(37,800)
Balance at 30 June 2025		**567,000**	**748,576**	**1,315,576**

The accompanying notes form part of these financial statements.

Statement of cash flows
for the year ended 30 June 2026

	Note	2026 $	2025 $
CASH FLOWS FROM OPERATING ACTIVITIES:			
Receipts from customers		2,025,769	1,887,259
Payments to suppliers and employees		(1,738,226)	(1,640,849)
Interest received		58,848	46,129
Interest paid		(37,413)	(27,336)
Income taxes refunded/(paid)		695	(101,704)
Net cash provided by operating activities	**24**	**309,673**	**163,499**
CASH FLOWS FROM INVESTING ACTIVITIES:			
Purchase of property, plant and equipment		(712)	(3,736)
Net cash used in investing activities		**(712)**	**(3,736)**
CASH FLOWS FROM FINANCING ACTIVITIES:			
Repayments of borrowings		-	(12,391)
Dividends paid		(58,420)	(35,160)
Payment of lease liabilities		(38,401)	(60,830)
Net cash used in financing activities		**(96,821)**	**(108,381)**
Net increase in cash and cash equivalents held		212,140	51,382
Cash and cash equivalents at beginning of year		1,063,880	1,012,498
Cash and cash equivalents at end of financial year	**8**	**1,276,020**	**1,063,880**

The accompanying notes form part of these financial statements.

Notes to the financial statements

For the year ended 30 June 2026

The financial report covers Dingley Village Financial Services Limited as an individual entity. Dingley Village Financial Services Limited is a for-profit Company limited by shares, incorporated and domiciled in Australia.

The functional and presentation currency of Dingley Village Financial Services Limited is Australian dollars. The financial report was authorised for issue by the Directors on 26 August 2026.

Comparatives are consistent with prior years, unless otherwise stated.

1. Basis of Preparation

The financial statements are general purpose financial statements that have been prepared in accordance with the Australian Accounting Standards, Australian Accounting Interpretations, other authoritative pronouncements of the Australian Accounting Standards Board and the Corporations Act 2001.

These financial statements and associated notes comply with International Financial Reporting Standards as issued by the International Accounting Standards Board.

The financial statements have been prepared on an accruals basis and are based on historical costs modified, where applicable, by the measurement at fair value of selected non-current assets, financial assets and financial liabilities.

Significant accounting policies adopted in the preparation of these financial statements are presented below and are consistent with prior reporting periods unless otherwise stated.

2. Material Accounting Policy Information

(a) Income Tax

Deferred tax assets are recognised for all deductible temporary differences and unused tax losses to the extent that it is probable that taxable profit will be available against which the deductible temporary differences and losses can be utilised.

Current tax assets and liabilities are offset where there is a legally enforceable right to set off the recognised amounts and there is an intention either to settle on a net basis or to realise the asset and settle the liability simultaneously.

Deferred tax assets and liabilities are offset where there is a legal right to set off current tax assets against current tax liabilities and the deferred tax assets and the deferred tax liabilities relate to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities which intend either to settle current tax liabilities and assets on a net basis, or to realise the assets and settle the liabilities simultaneously in each future period in which significant amounts of deferred tax liabilities or assets are expected to be settled or recovered.

(b) Revenue and other income

All revenue is stated net of the amount of goods and services tax (GST).

Interest revenue

Interest is recognised using the effective interest method.

Revenue from contracts with customers

The company has entered into a franchise agreement with Bendigo Bank. The company delivers banking and financial services of Bendigo Bank to its community. The franchise agreement provides for a share of interest, fee and commission revenue earned by the company. Interest margin share is based on a funds transfer pricing methodology which recognises that income is derived from deposits held, and that loans granted incur a funding cost. Fees are based on the company's current fee schedule and commissions are based on the agreements in place. All margin revenue is recorded as non-interest income when the company's right to receive the payment is established.

The company acts as an agent under the franchise agreement and revenue arises from the rendering of services through its franchise agreement.

2. Material Accounting Policy Information (continued)

Revenue is recognised on an accruals basis, at the fair value of consideration specified in the franchise agreement. Under AASB 15 Revenue from Contracts with Customers (AASB 15), revenue recognition for the company's revenue stream is as follows:

Revenue	Includes	Performance Obligations	Timing of Recognition
Franchise agreement profit share	Margin, commission and fee income	When the company satisfies its obligation to arrange for the services to be provided to the customer by the supplier (Bendigo Bank as franchisor)	On completion of the provision of the relevant service. Revenue is accrued monthly and paid within 10 business days after the end of each month.

Revenue Calculation

The franchise agreement provides that three forms of revenue may be earned by the company; margin, commission and fee income. Bendigo Bank decides the form of revenue the company earns on different types of products and services.

The revenue earned by the company is dependent on the business that it generates. It may also be affected by other factors, such as economic and local conditions, for example, interest rates.

Core banking products

Bendigo Bank has identified some Bendigo Bank Group products and services as 'core banking products'. It may change the products and services which are identified as core banking products by giving the company at least 30 days' notice. Core banking products currently include Bendigo Bank branded home loans, term deposits and at call deposits

Margin

Margin is arrived at through the following calculation:

- Interest paid by customers on loans less interest paid to customers on deposits
- plus any deposit returns i.e. interest return applied by Bendigo Bank for a deposit,
- minus any costs of funds i.e. interest applied by Bendigo Bank to fund a loan

Revenue from contracts with customers

For those products and services on which margin is paid, the company is entitled to a share of the margin earned by Bendigo Bank (i.e. income adjusted for Bendigo Bank interest expense and interest income return). However, if this reflects a loss, the company incurs a share of that loss.

Commission

Commission revenue is in the form of commission generated for products and services sold. This commission is recognised at a point in time which reflects when the company has fulfilled its performance obligation.

The company receives trailing commission for products and services sold. Ongoing trailing commission payments are recognised on receipt as there is insufficient detail readily available to estimate the most likely amount of income without a high probability of significant reversal in a subsequent reporting period. The receipt of ongoing trailing commission is outside the control of the company, and is a significant judgement area.

Fee income

Fee income is a share of what is commonly referred to as 'bank fees and charges' charged to customers by Bendigo Bank Group entities including fees for loan applications and account transactions.

Ability to change financial return

Under the franchise agreement, Bendigo Bank may change the form and amount of financial return that the company receives. The reasons it may make a change include changes in industry or economic conditions or changes in the way Bendigo Bank earns revenue.

The change may be to the method of calculation of margin, the amount of margin, commission and fee income or a change of a margin to a commission or vice versa. This may affect the amount of revenue the company receives on a particular product or service. The effect of the change on the revenue earned by the company is entirely dependent on the change.

2. Material Accounting Policy Information (continued)

If Bendigo Bank makes a change to the margin or commission on core banking products and services, it must not reduce the margin and commission the company receives on core banking products and services Bendigo Bank attributes to the company to less than 50% (on an aggregate basis) of Bendigo Bank margin at that time. For other products and services, there is no restriction on the change Bendigo Bank may make.

Other income

Other income is recognised on an accruals basis when the Company is entitled to it.

(c) Property, Plant and Equipment

Each class of property, plant and equipment is carried at cost or fair value less, where applicable, any accumulated depreciation and impairment of losses.

Where the cost model is used, the asset is carried at its cost less any accumulated depreciation and any impairment losses. Costs include purchase price, other directly attributable costs and the initial estimate of the costs of dismantling and restoring the asset, where applicable.

Plant and equipment are measured using the cost model.

Depreciation

Property, plant and equipment, excluding freehold land, is depreciated on straight-line or reducing balance basis over the assets useful life to the Company, commencing when the asset is ready for use.

Leased assets and leasehold improvements are amortised over the shorter of either the unexpired period of the lease or their estimated useful life.

The depreciation rates used for each class of depreciable asset are shown below:

Fixed asset class	Depreciation rate
Buildings Right of Use	20%
Plant and Equipment	7.5% to 37.5%
Leasehold improvements	2.5% to 20%

(d) Financial instruments

A financial instrument is any contract that gives rise to a financial asset of one entity and a financial liability or equity instrument of another entity. The company's financial instruments include trade debtors and creditors, cash and cash equivalents, borrowings, leases

Sub-note below refer to the following acronyms:

Acronym	Meaning
FVTPL	Fair value through profit or loss
FVTOCI	Fair value through other comprehensive income
SPPI	Solely payments of principal and interest
ECL	Expected credit loss
CGU	Cash-generating unit

Recognition and initial measurement

Trade receivables are initially recognised when they originated. All other financial assets and financial liabilities are initially recognised when the company becomes a party to the contractual provisions of the instrument.

A financial asset (unless it is a trade receivable without a significant financing component) or financial liability is initially measured at fair value plus, for an item not at FVTPL, transaction costs that are directly attributable to the acquisition or issue. A trade receivable without a significant financing component is initially measured at the transaction price.

Classification and subsequent measurement

Financial assets

On initial recognition, a financial asset is classified as measured at: amortised cost, FVTOCI - debt investment; FVTOCI - equity investment; or FVTPL.

Financial assets are not reclassified subsequent to their initial recognition unless the company changes its business model for managing financial assets, in which case all affected assets are reclassified on the first day of the first reporting period following the change in the business model.

2. Material Accounting Policy Information (continued)

A financial asset is measured at amortised cost if it meets both of the following conditions and is not designated as FVTPL:

- it is held within a business model whose objective is to hold assets to collect contractual cash flows: and
- its contractual terms give rise on specified dates to cash flows that are SPPI on the principal amount outstanding.

All financial assets not classified as measured at amortised cost or FVTOCI as described above are measured at FVTPL. On initial recognition, the company may irrevocably designate a financial asset that otherwise meets the requirements to be measured at amortised cost or FVTOCI as FVTPL if doing so eliminates or significantly reduces an accounting mismatch that would otherwise arise.

Financial assets - business model assessment

The company makes an assessment of the objective of the business model in which a financial asset is held at a portfolio level because this best reflects the way the business is managed.

Financial assets - subsequent measurement and gains and losses Financial assets at amortised cost

These assets are subsequently measured at amortised cost using the effective interest method. The amortised cost is reduced by impairment losses. Interest income and impairment are recognised in profit and loss. Any gain or loss on derecognition is recognised in profit or loss.

Financial liabilities - classification, subsequent measurement and gains and losses

Borrowings and other financial liabilities (including trade payables) are classified as measured at amortised cost or FVTPL. A financial liability is classified as FVTPL if it is classified as held-for-trading, it is a derivative or it is designated as such on initial recognition. Financial liabilities at FVTPL are measured at fair value and net gains and losses, including interest expense, are recognised in profit or loss. Other financial liabilities are subsequently measured at amortised cost using the effective interest method. Any gain or loss on derecognition is also recognised in profit or loss.

Derecognition

Financial assets

The company derecognises a financial asset when the contractual rights to the cash flows from the financial asset expire, or it transfers the rights to receive the contractual cash flows in a transaction in which substantially all of the risks and rewards of ownership of the financial asset are transferred or in which the company neither transfers nor retains substantially all of the risks and rewards of ownership and it does not retain control of the financial asset.

Financial liabilites

The company derecognises a financial liability when its contractual obligations are discharged, cancelled, or expire. The company also derecognises a financial liability when its terms are modified and the cash flows of the modified liability are substantially different, in which case a new financial liability based on the modified terms is recognised at fair value.

On derecognition of a financial liability, the difference between the carrying amount extinguished and the consideration paid (including any non- cash assets transferred or liabilities assumed) is recognised in profit or loss.

Offsetting

Financial assets and financial liabilities are offset and the net amount presented in the statement of financial position when, and only when, the company currently has a legally enforceable right to set off the amounts and intends either to settle them on a net basis or to realise the asset and settle the liability simultaneously.

In the case of impairment or sale, any gain or loss previously recognised in equity is transferred to the profit or loss.

Losses recognised in the prior period statement of profit or loss and other comprehensive income resulting from the impairment of debt securities are reversed through the statement of profit or loss and other comprehensive income, if the subsequent increase can be objectively related to an event occurring after the impairment loss was recognised in profit or loss.

Financial liabilities

Financial liabilities are classified as either financial liabilities 'at fair value through profit or loss' or other financial liabilities depending on the purpose for which the liability was acquired. Although the Company uses derivative financial instruments in economic hedges of currency and interest rate risk, it does not hedge account for these transactions.

The Company's financial liabilities include borrowings, trade and other payables (including finance lease liabilities), which are measured at amortised cost using the effective interest rate method.

2. Material Accounting Policy Information (continued)

Impairment of Financial Assets

Non-derivative financial assets

The company recognises a loss allowance for ECL on:

financial assets that are measured at FVTOCI; lease receivables;

loan commitments that are not measured at FVTPL; and financial guarantee contracts that are not measured at FVTPL

At the end of the reporting period the Company assesses whether there is any objective evidence that a financial asset or group of financial assets is impaired.

Financial assets at amortised cost

If there is objective evidence that an impairment loss on financial assets carried at amortised cost has been incurred, the amount of the loss is measured as the difference between the asset's carrying amount and the present value of the estimated future cash flows discounted at the financial assets original effective interest rate.

Impairment on loans and receivables is reduced through the use of an allowance accounts, all other impairment losses on financial assets at amortised cost are taken directly to the asset.

Subsequent recoveries of amounts previously written off are credited against other expenses in profit or loss.

Available-for-sale financial assets

A significant or prolonged decline in value of an available-for-sale asset below its cost is objective evidence of impairment, in this case, the cumulative loss that has been recognised in other comprehensive income is reclassified from equity to profit or loss as a reclassification adjustment. Any subsequent increase in the value of the asset is taken directly to other comprehensive income.

(e) Impairment of non-financial assets

At the end of each reporting period the Company determines whether there is an evidence of an impairment indicator for non-financial assets.

Where this indicator exists and regardless for goodwill, indefinite life intangible assets and intangible assets not yet available for use, the recoverable amount of the asset is estimated.

(f) Intangible Assets

The franchise fee paid to Bendigo Bank has been recorded at cost and is amortised on a straight line basis over the life of the franchise agreement.

The renewal processing fee paid to Bendigo Bank when renewing the franchise agreement has also been recorded at cost and is amortised on a straight line basis over the life of the franchise agreement.

(g) Leases

At inception of a contract, the Company assesses whether a lease exists - i.e. does the contract convey the right to control the use of an identified asset for a period of time in exchange for consideration.

This involves an assessment of whether:

- The contract involves the use of an identified asset - this may be explicitly or implicitly identified within the agreement. If the supplier has a substantive substitution right then there is no identified asset.
- The Company has the right to obtain substantially all of the economic benefits from the use of the asset throughout the period of use.
- The Company has the right to direct the use of the asset i.e. decision making rights in relation to changing how and for what purpose the asset is used.

At the lease commencement, the Company recognises a right-of-use asset and associated lease liability for the lease term. The lease term includes extension periods where the Company believes it is reasonably certain that the option will be exercised.

The right-of-use asset is measured using the cost model where cost on initial recognition comprises of the lease liability, initial direct costs, prepaid lease payments, estimated cost of removal and restoration less any lease incentives received.

The right-of-use asset is depreciated over the lease term on a straight line basis and assessed for impairment in accordance with the impairment of assets accounting policy.

The lease liability is initially measured at the present value of the remaining lease payments at the commencement of the lease. The discount rate is the rate implicit in the lease, however where this cannot be readily determined then the Company's incremental borrowing rate is used.

2. Material Accounting Policy Information (continued)

Subsequent to initial recognition, the lease liability is measured at amortised cost using the effective interest rate method. The lease liability is remeasured whether there is a lease modification, change in estimate of the lease term or index upon which the lease payments are based (e.g. CPI) or a change in the Company's assessment of lease term.

Where the lease liability is remeasured, the right-of-use asset is adjusted to reflect the remeasurement or is recorded in profit or loss if the carrying amount of the right-of-use asset has been reduced to zero.

Exceptions to lease accounting

The Company has elected to apply the exceptions to lease accounting for both short-term leases (i.e. leases with a term of less than or equal to 12 months) and leases of low-value assets. The Company recognises the payments associated with these leases as an expense on a straight-line basis over the lease term.

(h) Economic dependence

The company has entered into a franchise agreement with Bendigo Bank that governs the management of the Community Bank branch at Dingley Village, Victoria.

The company operates as a franchise of Bendigo Bank, using the name "Bendigo Bank" and the logo and system of operations of Bendigo Bank. The company manages the Community Bank branch on behalf of Bendigo Bank, however all transactions with customers conducted through the Community Bank branches are effectively conducted between the customers and Bendigo Bank.

All deposits are made with Bendigo Bank, and all personal and investment products are products of Bendigo Bank, with the company facilitating the provision of those products. All loans, leases or hire purchase transactions, issues of new credit or debit cards, temporary or bridging finance and any other transaction that involves creating a new debt, or increasing or changing the terms of an existing debt owed to Bendigo Bank, must be approved by Bendigo Bank.

All credit transactions are made with Bendigo Bank, and all credit products are products of Bendigo Bank. Bendigo Bank provides significant assistance in establishing and maintaining the Community Bank branch franchise operations. It also continues to provide ongoing management and operational support, and other assistance and guidance in relation to all aspects of the franchise operation, including advice in relation to:

- advice and assistance in relation to the design, layout and fit out of the Community Bank branch;
- training for the branch manager and other employees in banking, management systems and interface protocol;
- methods and procedures for the sale of products and provision of services;
- security and cash logistic controls;
- calculation of company revenue and payment of many operating and administrative expenses
- the formulation and implementation of advertising and promotional programs; and
- sales techniques and proper customer relations.

(i) Adoption of new and revised accounting standards

During the current year, the company adopted all of the new, revised or amended accounting standards and interpretations issued by the Australian Accounting Standards Board (AASB) that are mandatory for the current reporting period. The adoption of new and accounting standards and interpretations did not have any significant impact on the financial performance or position of the company.

3. Critical Accounting Estimates and Judgments

The directors make estimates and judgements during the preparation of these financial statements regarding assumptions about current and future events affecting transactions and balances.

These estimates and judgements are based on the best information available at the time of preparing the financial statements, however as additional information is known then the actual results may differ from the estimates.

Information about judgements made in applying accounting policies that have the most significant effects on the amounts recognised in the financial statements is included in the following notes:

3. Critical Accounting Estimates and Judgments (continued)

Note	Judgement
Note 4 - revenue recogntion	whether revenue is recognised over time or at a point in time
Note 13 - leases	whether a contract is or contains a lease at inception by assessing whether the company has the right to direct the use of the identified asset and obtain substantially all the economic benefits from the use of that asset; whether the company is reasonably certain to exercise extension options, termination periods, and purchase options; judgement is required to determine the discount rate, where the discount rate is the company's incremental borrowing rate if the rate implicit in the lease contract cannot be readily determined. The incremental borrowing rate is determined with reference to factors specific to the company and underlying asset including: - the amount - the lease term - economic environment; and - other relevant factors

4. Revenue

Revenue from continuing operations

	2026 $	2025 $
Revenue from contracts with customers		
- Provision of services	1,661,870	1,567,732
- Upfront product commissions	119,892	98,977
- Fee income	60,948	60,668
- Products/services commission	17,286	14,550
	1,859,996	**1,741,927**
Finance and other income		
- other interest received	58,848	46,129
- other revenue	9,480	-
	68,328	**46,129**
Total Revenue	**1,928,324**	**1,788,056**

Disaggregation of revenue from contracts with customers

Time of revenue recognition		
- At a point in time	1,859,996	1,741,927
Revenue from contracts with customers	**1,859,996**	**1,741,927**
Type of contract		
- Provision of services	1,859,996	1,741,927
Revenue from contracts with customers	**1,859,996**	**1,741,927**

	2026 $	2025 $

5. Result for the Year

The result for the year includes the following specific expenses:

Other expenses:		
Employee benefits expense	695,971	615,204
Depreciation expense	115,725	104,817
Amortisation expense	8,705	11,053
Impairment of receivables:		
- Bad debts impairment/(reversal)	88	55
Total impairment of receivables	**88**	**55**

6. Income Tax Expense

(a) The major components of tax expense (income) comprise:

Current tax	64,142	49,968
Deferred tax expense		
Origination and reversal of temporary differences	(29,991)	481
Total income tax expense	**34,151**	**50,449**

(b) Reconciliation of income tax to accounting profit:

Prima facie tax payable on profit from ordinary activities before income tax at 25% (2025: 25%)	43,357	50,449
Add:		
Tax effect of:		
- other non-allowable items	3	-
	43,360	**50,449**
Less:		
Tax effect of:		
- adjustment to prior year deferred tax asset	9,209	-
Income tax expense	**34,151**	**50,449**

7. Dividends

The following dividends were declared:		
Final franked ordinary dividend of 10 (2025: 6) cents per share	63,000	37,800

Franking account

The franking credits available for subsequent financial years at a tax rate of 25%	298,569	279,831

7. Dividends (continued)

The above available balance is based on the dividend franking account at year-end adjusted for:

(a) Franking credits that will arise from the payment of the current tax liabilities;

(b) Franking debits that will arise from the payment of dividends recognised as a liability at the year end;

(c) Franking credits that will arise from the receipt of dividends recognised as receivables at the end of the year.

The ability to use the franking credits is dependent upon the Company's future ability to declare dividends.

	2026 $	2025 $
8. Cash and cash equivalents		
Cash at bank and in hand	1,276,020	1,063,880
	1,276,020	**1,063,880**
9. Trade and other receivables		
CURRENT		
Trade receivables	186,459	152,421
Provision for bad debts	-	-
Trade receivables, net of provision for bad debts	**186,459**	**152,421**
Prepayments	10,569	-
Deposits	1,679	1,679
Total current trade and other receivables	**198,707**	**154,100**
10. Property, plant and equipment		
PLANT AND EQUIPMENT		
Plant and equipment At cost	108,588	107,876
Accumulated depreciation	(97,569)	(96,322)
Total plant and equipment	**11,019**	**11,554**
Motor vehicles At cost	69,527	69,527
Accumulated depreciation	(53,453)	(44,873)
Total motor vehicles	**16,074**	**24,654**
Leasehold Improvements At cost	528,233	528,233
Accumulated depreciation	(374,193)	(355,110)
Total leasehold improvements	**154,040**	**173,123**
Right of use asset At cost	954,968	954,968
Accumulated depreciation	(144,692)	(57,877)
Total right of use asset	**810,276**	**897,091**
Total property, plant and equipment	**991,409**	**1,106,422**

10. Property, plant and equipment (continued)

(a) Movements in carrying amounts of property, plant and equipment

Movement in the carrying amounts for each class of property, plant and equipment between the beginning and the end of the current financial year:

	Plant and Equipment	Motor Vehicles	Leasehold Improvements	Right of Use Asset	Total
Year ended 30 June 2026					
Balance at the beginning of year	11,554	24,654	173,123	897,091	1,106,422
Additions	712	-	-	-	712
Depreciation expense	(1,247)	(8,580)	(19,083)	(86,815)	(115,725)
Balance at the end of the year	**11,019**	**16,074**	**154,040**	**810,276**	**991,409**

	Plant and Equipment	Motor Vehicles	Leasehold Improvements	Right of Use Asset	Total
Year ended 30 June 2025					
Balance at the beginning of year	9,746	33,118	187,883	118,899	349,646
Additions	3,735	-	-	954,968	958,703
Disposals	-	-	-	(118,899)	(118,899)
Depreciation expense	(1,927)	(8,464)	(14,760)	(57,877)	(83,028)
Balance at the end of the year	**11,554**	**24,654**	**173,123**	**897,091**	**1,106,422**

	2026 $	2025 $
11. Intangible Assets		
Development costs		
Cost	720	720
Accumulated amortisation and impairment	(720)	(720)
Net carrying value	**-**	**-**
Licenses and franchises		
Cost	66,462	66,462
Accumulated amortisation and impairment	(59,636)	(50,931)
Net carrying value	**6,826**	**15,531**
Other intangible assets		
Cost	19,758	19,758
Accumulated amortisation and impairment	(19,758)	(19,758)
Net carrying value	**-**	**-**
Total intangibles	**6,826**	**15,531**

11. Intangible Assets (continued)

(a) Movements in carrying amounts of intangible assets

	Licenses and franchises $	Total $
Year ended 30 June 2026		
Balance at the beginning of the year	15,531	15,531
Amortisation	(8,705)	(8,705)
Closing value at 30 June 2026	**6,826**	**6,826**

The franchise agreement was renewed in 2022 and expires in 2027. The Franchise Fee is amortised over the 5 year term.

12. Trade and other payables

	2026 $	2025 $
CURRENT		
Trade payables	22,174	2,692
Franchise fee payable	-	15,772
Dividend payable	29,673	25,093
GST payable	40,741	26,935
Credit Card	594	-
Other payables	36,036	21,373
	129,218	**91,865**

All amounts are short term and the carrying values are considered to be a reasonable approximation of fair value.

13. Lease Liabilities

Lease liabilities were measured at amounts equal to the present value of enforceable future payments of the term reasonably expected to be exercised, discounted at the appropriate incremental borrowing rate on the adoption date. The discount rate used on recognition was 4%

The discount rate used in calculating the present value of enforceable future payments takes into account the particular circumstances applicable to the underlying leased assets (including the amount, lease term, economic environment, and other relevant factors).

The company has applied judgement in estimating the remaining lease term including the effects of any extension or termination options reasonably expected to be exercised, applying hindsight where appropriate.

Lease portfolio

The company's lease portfolio includes:

- Branch - The lease agreement is a non-cancellable lease with a term of six years which commenced on 16 November 2024. There were no significant changes as at 30 June 2026.

The company assesses at the lease commencement date whether it is reasonably certain to exercise extension options. The company reassesses whether it is reasonably certain to exercise the options if there is a significant event or significant change in circumstances within its control.

13. Lease Liabilities (continued)

(a) Lease liability measurement

Where the company is a lessee for the premises to conduct its business, extension options are included in the lease term except when the company is reasonably certain not to exercise the extension option. This is due to the significant disruption of relocating premises and the loss on disposal of leasehold improvements fitted out in the demised leased premises.

	Note	2026 $	2025 $
(b) Lease liabilities			
CURRENT			
Lease liability	16	68,482	38,401
Total current borrowings		**68,482**	**38,401**
NON-CURRENT			
Lease liability	16	836,334	904,816
Total non-current borrowings		**836,334**	**904,816**

14. Employee Benefits

Current liabilities		
Provision for annual leave	29,691	21,033
	29,691	**21,033**
Non-current liabilities		
Provision for long service leave	23,917	9,620
	23,917	**9,620**

15. Issued Capital

630,000 (2025: 630,000) Ordinary shares	567,000	567,000
Total	**567,000**	**567,000**

(a) Voting rights

On a show of hands or a poll, each member attending the meeting (whether they are attending the meeting in person or by attorney, corporate representative or proxy) has one vote, regardless of the number of shares held. However, where a person attends a meeting in person and is entitled to vote in more than one capacity (for example, the person is a member and has also been appointed as proxy for another member) that person may only exercise one vote on a show of hands. On a poll, that person may exercise one vote as a member and one vote for each other member that person represents as duly appointed attorney, corporate representative or proxy.

The purpose of giving each member only one vote, regardless of the number of shares held, is to reflect the nature of the company as a community based company, by providing that all members of the community who have contributed to the establishment and ongoing operation of the Community Bank branch have the same ability to influence the operation of the company.

(b) Dividends

Generally, dividends are payable to members in proportion to the amount of the share capital paid up on the shares held by them, subject to any special rights and restrictions for the time being attaching to shares. The franchise agreement with Bendigo Bank contains a limit on the level of profits or funds that may be distributed to shareholders.

15. Issued Capital (continued)

(c) Transfer

Generally, ordinary shares are freely transferable. However, the directors have a discretion to refuse to register a transfer of shares.

Subject to the foregoing, shareholders may transfer shares by a proper transfer effected in accordance with the company's constitution and the Corporations Act 2001.

	2026 $	2025 $

16. Capital and Leasing Commitments

(a) Leases

Minimum lease payments:		
- not later than one year	103,442	75,814
- between one year and five years	445,746	432,763
- later than five years	545,798	662,223
Minimum lease payments	**1,094,986**	**1,170,800**
Less: finance changes	(190,170)	(227,583)
Present value of minimum lease payments	**904,816**	**943,217**

17. Remuneration of Auditors

Remuneration of the auditor of the entity for:

- auditing or reviewing the financial statements	12,000	12,900

18. Related Parties

All directors of the company are on a voluntary basis, therefore no remuneration guidelines have been prepared. There were no related party transactions during the year.

19. Events Occurring After the Reporting Date

The financial report was authorised for issue on 26 August 2026 by the board of directors.

No matters or circumstances have arisen since the end of the financial year which significantly affected or may significantly affect the operations of the Company, the results of those operations, or the state of affairs of the Company in future financial years.

	2026 $	2025 $

20. Tax assets and liabilities

Current tax	-	40,433
Current tax receivable	**-**	**40,433**
Income tax payable	24,404	-
Current tax liabilities	**24,404**	**-**
Recognised deferred tax assets and liabilities		
Deferred tax assets	**40,524**	**13,258**
Deferred tax liabilities	**9,588**	**12,313**

	Opening Balance $	Charged to Income $	Closing Balance $
Deferred tax assets			
Employee entitlements	9,996	(2,333)	7,663
Other	469	2,750	3,219
Right of use asset	6,822	(4,446)	2,376
Balance at June 30, 2025	**17,287**	**(4,029)**	**13,258**
Employee entitlements	7,663	5,739	13,402
Other	3,219	268	3,487
Right of use asset	2,376	21,259	23,635
Balance at June 30, 2026	**13,258**	**27,266**	**40,524**

	$	$	$
Deferred tax liabilities			
Property, plant and equipment			
- accelerated depreciation	15,860	(3,547)	12,313
Balance at June 30, 2025	**15,860**	**(3,547)**	**12,313**
Property, plant and equipment			
- accelerated depreciation	12,313	(5,367)	6,946
Prepayment	-	2,642	2,642
Balance at June 30, 2026	**12,313**	**(2,725)**	**9,588**

21. Financial Risk Management

The company's activities expose it to a limited variety of financial risks: market risk (including currency risk, fair value interest risk and price risk), credit risk, liquidity risk and cash flow interest rate risk. The company's overall risk management program focuses on the unpredictability of financial markets and seeks to minimise potential adverse effects on the financial performance of the entity. The entity does not use derivative instruments.

Risk management is carried out directly by the board of directors.

(i) Market Risk

The company has no exposure to any transactions denominated in a currency other than Australian dollars.

(ii) Price Risk

The company is not exposed to equity securities price risk as it does not hold investments for sale or at fair value. The company is not exposed to commodity price risk.

21. Financial Risk Management (continued)

(iii) Credit Risk

The company has no significant concentrations of credit risk. It has policies in place to ensure that customers have an appropriate credit history. The company's franchise agreement limits the company's credit exposure to one financial institution, being Bendigo Bank.

(iv) Liquidity Risk

Prudent liquidity management implies maintaining sufficient cash and marketable securities and the availability of funding from credit facilities. The company believes that its sound relationship with Bendigo Bank mitigates this risk significantly.

(v) Cash flow and fair value interest rate risk

Interest bearing assets are held with Bendigo Bank and subject to movements in market interest. Interestrate risk could also arise from long term borrowings. Borrowings issued at variable rates expose the company to cash flow interest rate risk. The company believes that its sound relationship with Bendigo Bank mitigates this risk significantly.

(vi) Capital Manager

The board's policy is to maintain a strong capital base so as to sustain future development of the company. The board of directors monitor the return on capital and the potential level of dividends to shareholders. Capital is represented by total equity as recorded in the Balance Sheet.

In accordance with the franchise agreement, in any 12 month period, the funds distributed to shareholders shall not exceed the distribution limit. The distribution limit is the greater of:

(a) 20% of the profit or funds of the franchisee otherwise available for distribution to shareholders in that 12 month period; and

(b) subject to the availability of distributable profits, the relevant rate of return multiplied by the average level of share capital of the franchisee over that 12 month period where the relevant rate of return is equal to the weighted average interest rate on 90 day bank bills over that 12 month period plus 5%.

The board is managing the growth of the business in line with this requirement. There are no other externally imposed capital requirements, although the nature of the company is such that amounts will be paid in form of charitable donations and sponsorship. Charitable donations and sponsorship paid for the year ended 30 June 2026 can be seen in the statement of Profit and Loss and Other Comprehensive Income.

There were no changes in the company's approach to capital management during the year.

(i) Financial instrument composition and maturity analysis

The Company's exposure to interest rate risk, which is the risk that a financial instruments value will fluctuate as a result of changes in market interest rates and the effective weighted average interest rates on classes of financial assets and financial liabilities, is as follows:

	Weighted Average Effective Interest Rate		Floating Interest Rate		Non-interest Bearing		Total	
	2026 %	2025 %	2026 $	2025 $	2026 $	2025 $	2026 $	2025 $
Financial Assets:								
Cash and cash equivalents	3.37	3.00	903,332	419,531	-	-	903,332	419,531
Short term deposits	4.18	4.75	372,688	644,349	-	-	372,688	644,349
Receivables	-	-	-	-	188,138	154,100	188,138	154,100
Total Financial Assets			**1,276,020**	**1,063,880**	**188,138**	**154,100**	**1,464,158**	**1,217,980**
Financial Liabilities:								
Trade and other payables	-	-	-	-	129,218	91,865	129,218	91,865
Lease liabilities	4.00	4.00	904,816	943,217	-	-	904,816	943,217
Total Financial Liabilities			**904,816**	**943,217**	**129,218**	**91,865**	**1,034,034**	**1,035,082**

21. Financial Risk Management (continued)

Credit risk

The Company has no significant concentration of credit risk with respect to any single counterparty or group of counterparties other than those receivables specifically provided for and mentioned within Note 9. The main source of credit risk to the Company is considered to relate to the class of assets described as 'trade and other receivables'. It has policies in place to ensure that customers have an appropriate credit history. The company's franchise agreement limits the company's credit risk exposure to one financial institution, being Bendigo Bank.

22. Contingencies

In the opinion of the Directors, the Company did not have any contingencies at 30 June 2026 (30 June 2025: no contingencies).

23. Segment Reporting

The company operates in the financial services sector where it provides banking services to its clients. The company operates in one geographic area being Dingley Village, Victoria. The company has a franchise agreement in place with Bendigo Bank which accounts for 100% of the revenue.

	2026 $	2025 $

24. Cash Flow Information

(a) Reconciliation of result for the year to cashflows from operating activities

Reconciliation of net income to net cash provided by operating activities:		
Profit for the year	139,276	151,352
Non-cash flows in profit:		
- amortisation	8,705	11,053
- depreciation	115,725	104,817
Changes in assets and liabilities, net of the effects of purchase and disposal of subsidiaries:		
- (increase)/decrease in trade and other receivables	(34,038)	(38,386)
- (increase)/decrease in prepayments	(10,569)	-
- (increase)/decrease in deferred tax assets	(29,991)	4,029
- increase/(decrease) in trade and other payables	32,773	(4,845)
- (increase)/decrease in income taxes receivable	40,433	-
- increase/(decrease) in income taxes payable	24,404	(55,284)
- increase/(decrease) in employee benefits	22,955	(9,237)
Cashflow from operations	**309,673**	**163,499**

25. Company Details

The registered office and principal place of business of the company is:

Dingley Village Financial Services Limited
Shop 11, 79 Centre Dandenong Road
Dingley Village 3172

Directors' declaration

The directors of the Company declare that:

1. the financial statements and notes for the year ended 30 June 2026 are in accordance with the Corporations Act 2001 and:
   a. comply with Accounting Standards, which, as stated in accounting policy note 2 to the financial statements, constitutes explicit and unreserved compliance with Australian Accounting Standards (AASB); and
   b. give a true and fair view of the financial position and performance of the Company;
2. In the directors' opinion, there are reasonable grounds to believe that the Company will be able to pay its debts as and when they become due and payable.

This declaration is made in accordance with a resolution of the Board of Directors.

Director ..... Darren Bodey

Director ..... Vittesh Lilani

Dated 26 August 2026

Independent audit report

ASHFORDS
AUDIT & ASSURANCE

Ashfords Audit & Assurance Pty Ltd

ABN 52 138 965 241
Level 3, 148 Logis Boulevard, Dandenong South VIC 3175
PO Box 4525 Dandenong South VIC 3164
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Dingley Village Financial Services Limited

Independent Audit Report to the members of Dingley Village Financial Services Limited

Report on the Audit of the Financial Report

Opinion

We have audited the financial report of Dingley Village Financial Services Limited (the Company), which comprises the statement of financial position as at 30 June 2026, the statement of profit or loss and other comprehensive income, the statement of changes in equity and the statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies, and the directors' declaration.

In our opinion, the accompanying financial report of the Company is in accordance with the Corporations Act 2001, including:

(i) giving a true and fair view of the Company's financial position as at 30 June 2026 and of its financial performance for the year ended; and

(ii) complying with Australian Accounting Standards and the Corporations Regulations 2001.

Basis for Opinion

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Report section of our report. We are independent of the Company in accordance with the auditor independence requirements of the Corporations Act 2001 and the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 Code of Ethics for Professional Accountants (the Code) that are relevant to our audit of the financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

We confirm that the independence declaration required by the Corporations Act 2001, which has been given to the directors of the Company, would be in the same terms if given to the directors as at the time of this auditor's report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Directors for the Financial Report

The directors of the Company are responsible for the preparation of the financial report that gives a true and fair view in accordance with Australian Accounting Standards and the Corporations Act 2001 and for such internal control as the directors determine is necessary to enable the preparation of the financial report that gives a true and fair view and is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the Company or to cease operations, or have no realistic alternative but to do so.

Auditor's Responsibilities for the Audit of the Financial Report

Our objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial report.

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Dingley Village Financial Services Limited

Independent Audit Report to the members of Dingley Village Financial Services Limited

As part of an audit in accordance with the Australian Auditing Standards, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors.

- Conclude on the appropriateness of the directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide the directors with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with the directors, we determine those matters that were of most significance in the audit of the financial report of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Ashfords Audit and Assurance

Ashfords Audit and Assurance Pty Ltd
Chartered Accountants

Andrew White
Director

Unit 301, 148 Logis Boulevard, Dandenong South, VIC 3175

27 August 2026

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Web: bendigobank.com.au/dingley-village

Franchisee: Dingley Village Financial Services Limited
ABN 27 098 041 493
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Phone: 03 9551 6111
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Share Registry:
RSD Registry
PO Box 30, Bendigo VIC 3552
Phone: 03 5445 4222
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instagram.com/communitybankdingleyvillage

Bendigo Bank

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