27 October 2026

Dear Shareholder

The directors of Gilgandra Financial Services Limited are pleased to advise that for the financial year ended 30 June 2026, the company achieved a post-tax profit of $280,925 (2025: $170,293).

The directors have declared a fully franked dividend per ordinary share of $0.05c for the year ended 30 June 2026. The dividend will be paid on Friday, 29 January 2027. The record date for determining share ownership for the dividend will be Wednesday, 18 November 2026.

The ongoing support of Community Bank Gilgandra & Central West shareholders has played an important role in the branch's success. This dividend reflects the strength of our venture, and we sincerely thank you for your continued commitment to both your community and Community Bank Gilgandra & Central West.

If any of your details have changed, please go to //www.registrydirect.com.au/login to update your details and receive your payment.

If you would prefer to receive a Shareholder Details form, please contact AFS & Associates on the details below, and they can forward one to you. For the security of your holding, a certified copy of photo ID for each shareholder, must be returned with the form. Alternatively, you can take the completed form to your local Community Bank branch and have a member of staff verify your signature/s and stamp the form before returning it to AFS.

AFS & Associates
PO Box 454, Bendigo VIC 3552

Phone Number: 03 5443 0344 and request the Share Registry Department
Email: shareregistry@afsbendigo.com.au

Direct access to all share registry forms and guides: https://www.afsbendigo.com.au/shareholders/. The website contains company information and forms that can be downloaded for changes to shareholders' details.

On behalf of the Board, I extend our gratitude for your continued support of Community Bank Gilgandra & Central West. We look forward to sharing further updates as we build on the achievements of the past year.

Yours sincerely

Julie Prout
Chair
Gilgandra Financial Services Limited