26 November 2026

Dear Shareholder

The directors of Heyfield & District Community Financial Services Limited are pleased to advise that for the financial year ended 30 June 2026, the company achieved a post-tax profit of $121,719 (2025: $102,200).

The directors have declared a fully franked dividend per ordinary share of $0.08c for the year ended 30 June 2026. The dividend will be paid on Monday, 18 January 2027. The record date for determining share ownership for the dividend will be Monday, 11 January 2027.

The continued support of our shareholders has played an important role in the growth and success of Community Bank Heyfield & District over the past 25 years. In recognition of this significant milestone, the Board is pleased to announce a higher dividend this year as a way of acknowledging your ongoing commitment and contribution. We sincerely thank you for being part of our journey and for supporting the positive difference our Community Bank continues to make in the local community.

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 Lead Advisory Group 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 Lead Advisory Group.

Lead Advisory Group
PO Box 30, Bendigo VIC 3552

Phone Number: 03 5445 4200 and request the Share Registry Department
Email: shares@rsdregistry.com.au
Website: //www.leadgroup.com.au/info/community-bank-share-registry

For direct access to all share registry forms and guides, please visit the above website. 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 the Community Bank Heyfield & District branch. We look forward to sharing further updates as we build on the achievements of the past year.

Yours sincerely

Mark Cox (Nov 23, 2026 17:26:48 GMT+11)

Mark Cox
Chair
Heyfield & District Community Financial Services Limited

Franchisee of Bendigo and Adelaide Bank Limited, ABN 11 068 049 178, AFSL/Australian Credit Licence 237879