

**Inverloch & District Financial Enterprises Limited
Minutes of Annual General Meeting**

**held
6.30 pm 20th November 2025
Inlet Hotel, Inverloch**

Opening

The Chair confirmed that a quorum was present and declared the meeting open for business.

Acknowledgement of Country

Chair: "We acknowledge the Traditional Owners of the lands on which we are meeting, the Bunurong People, and we pay our respects to their Elders, past and present, and extend that respect to any Aboriginal and Torres Strait Island people with us today".

Attendees and Guests

In addition to the Inverloch & District Financial Enterprises Limited Board members, other guests at tonight's meeting included a number of Shareholders and the Regional Manager, Branch Manager and staff from the Community Bank Inverloch & District.

Notice of meeting

The notice convening the annual general meeting was taken as read.

Minutes of the previous Annual General Meeting

The Chair reported that the minutes of the previous general meeting of shareholders of Inverloch & District Financial Enterprises Limited held on 14th November 2024, were approved by the board and signed by the Chair in accordance with the provisions of section 251A of the Corporations Act and that should any shareholder wish to inspect those minutes, a copy is available on the Community Bank Inverloch & District website.

Proxies

The Company Secretary reported that the Company had received six (6) valid proxy forms at the postal address or registered office of the Company by 6.00pm on Friday 14th November 2025.

Annual Report

The Company's Financial Report for the year ended 30 June 2025, the Directors' Report and the Auditor's Report were made available on the Community Bank Inverloch & District website prior to the meeting.

IT WAS RESOLVED that the receipt of the Financial Report, Director's Report and the Auditor's Report be taken as received.

Election of Directors

IT WAS RESOLVED that Robert Noel Murphy be re-elected as a Director of the Company.

The resolution was decided by a Poll. A total of 6 proxy votes exercisable by all proxies validly appointed were cast as follows:

- 4 proxies voted for the resolution; and
- 0 proxies voted against the resolution; and
- 0 proxies abstained on the resolution; and
- 2 proxies voted at the Chairman's discretion; and
- 0 proxies gave no direction.

A Poll of the Shareholders present was cast as follows:

- 5 voted for the resolution.

IT WAS RESOLVED that Mark Gerard McCormack be re-elected as a Director of the Company.

The resolution was decided by a Poll. A total of 6 proxy votes exercisable by all proxies validly appointed were cast as follows:

- 4 proxies voted for the resolution; and
- 0 proxies voted against the resolution; and
- 0 proxies abstained on the resolution; and
- 2 proxies voted at the Chairman's discretion; and
- 0 proxies gave no direction.

A Poll of the Shareholders present was cast as follows:

- 5 voted for the resolution.

IT WAS RESOLVED that Tristan Andrew Creed be elected as a Director of the Company.

The resolution was decided by a Poll. A total of 6 proxy votes exercisable by all proxies validly appointed were cast as follows:

- 4 proxies voted for the resolution; and
- 0 proxies voted against the resolution; and
- 0 proxies abstained on the resolution; and
- 2 proxies voted at the Chairman's discretion; and
- 0 proxies gave no direction.

A Poll of the Shareholders present was cast as follows:

- 5 voted for the resolution.

Mr Terry Hall, Shareholder, commended Tristan for the excellent work he has done in his role as Treasurer of the Company for the last 11 years.

Remuneration report

IT WAS RESOLVED that the remuneration report be adopted by the meeting.

The resolution was decided by a Poll. A total of 6 proxy votes exercisable by all proxies validly appointed were cast as follows:

- 4 proxies voted for the resolution; and
- 0 proxies voted against the resolution; and
- 0 proxies abstained on the resolution; and
- 2 proxies voted at the Chairman's discretion; and
- 0 proxies gave no direction.

A Poll of the Shareholders present was cast as follows:

- 5 voted for the resolution.

Close of meeting

There being no further business, the meeting then closed.

Signed as a correct record



Mark McCormack
(Chair)
25 November 2025