

16 October 2026

Dear Shareholder

The directors of Ku-ring-gai Financial Services Limited, operator of Community Bank Lindfield branch of Bendigo Bank, are pleased to advise that they have declared a **fully franked dividend of 20 cents per ordinary share (cps) for the year ended 30 June 2026**. For the year, the Company achieved a profit before community contributions and income tax of \$1,209,506 (2025: \$1,420,442) and a post-tax profit of \$251,530 (2025: loss of \$89,863).

This dividend comprises an ordinary dividend of 11.17 cps funded from the post-tax profit for the year ended 30 June 2026, and a special dividend of 8.83 cps funded from retained earnings. **The dividend will be paid on Tuesday, 17 November 2026. The record date for determining share ownership for the dividend will be Tuesday, 10 November 2026.**

The support of our shareholders has played an important role in the branch's success. This dividend reflects the underlying strength of our franchise and our ongoing effort in optimising capital size, balancing the Company's future needs, investment in the community and returns to shareholders.

Following this special dividend, we believe the Company's capital, which comprises issued capital and retained earnings, is now at an appropriate level. Shareholders should therefore expect future dividends to be lower than the 20 cps declared for the year ended 30 June 2026, as the special component is not expected to recur. Future dividends remain at the Board's discretion and will depend on the Company's profitability and capital requirements.

If any of your details have changed, please go to <https://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 Community Bank Lindfield and have a member of staff verify your signatures 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 Lindfield. We look forward to sharing further updates as we build on the achievements of the past year.

Yours sincerely


Jennifer Gai Anderson (Oct 13, 2026 15:32:40 GMT+11)

Jennifer Anderson OAM

Chair

Ku-ring-gai Financial Services Limited