

26 September 2025

Dear Shareholder

The Directors of Ku-ring-gai Financial Services Limited (KFSL) are pleased to announce that, while the company recorded a small loss of \$89,863 for the year ended 30 June 2025, we remain in a strong position and are proud to declare a fully franked dividend of \$0.20 cents per ordinary share for the 2025 financial year.

This dividend will be paid to shareholders on Monday 27 October 2025, with a record date for determining share ownership as Monday 20 October 2025.

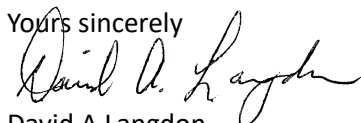
With our recent \$1.48 million investment in the Community Enterprise Foundation, we believe this strategic initiative will provide long-term benefits by supporting and strengthening our local communities well into the future. The ongoing success of Community Bank Lindfield is underpinned by the continued commitment of our shareholders and together, we remain focused on delivering meaningful outcomes for our customers and the communities we serve.

All dividend payments will be made electronically so I particularly encourage you to provide your bank details for direct credit to your bank account if you have not already done so. You will need to return a Shareholder Details Form, along with certified identification, if any of your details have changed. The form is available on our website, <https://kfsl.com.au/investors-shareholder/>. Where we do not have your bank account information, we will hold payment until these details have been received.

Your completed form can be emailed to secretary@kfsl.com.au or may be delivered to the Lindfield branch (318 Pacific Highway, Lindfield).

On behalf of the Board, I thank you again for your commitment to our company, your community and to the continued success of our Community Bank Lindfield.

Yours sincerely



David A Langdon

Chair

Ku-ring-gai Financial Services Limited