

13 October 2025

Dear Shareholder

The directors of Lockhart and District Financial Services Limited are pleased to advise that for the financial year ended 30 June 2025, the company achieved a post-tax profit of \$29,192 (2024: \$83,759).

In recognition of this result, the directors have declared a fully franked dividend per ordinary share of \$0.075c for the year ended 30 June 2025. The dividend will be paid on Monday 10 November 2025. The record date for determining share ownership for the dividend will be 3 November 2025.

The ongoing support and engagement of our shareholders have been central to the continued success of Community Bank Lockhart and District. This dividend reflects both the strength of our partnership and the positive impact our community banking model continues to deliver. We sincerely thank you for your loyalty and contribution to the success of your local branch.

If your contact or banking details have recently changed, please get in touch at ldfs@cb-virtualsolutions.com. We encourage all shareholders to provide their bank account details for direct credit, as all dividend payments will be made electronically. Where these details are not on record, payments will be held until your information is received.

On behalf of the Board, I extend our gratitude for your continued support of the Community Bank Lockhart and District branch. We look forward to sharing further updates as we build on the achievements of the past year.

Yours sincerely



Rachel Westblade
Chair
Lockhart and District Financial Services Limited