

Mooroolbark & District Financial Services Limited

26th November, 2025

Dear Fellow Shareholders

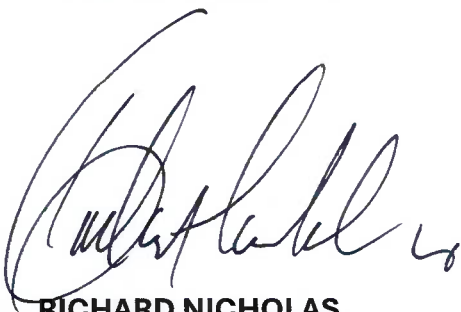
It is with great pleasure that the Board of Mooroolbark & District Financial Services Limited announces the dividend of eight (8) cents for the 2025 financial year ended. Payment of the dividend will be made on 19th December, 2025 and will be made by EFT only. If you do not receive this payment, please contact us with your current banking details.

The Board is extremely proud of this achievement and would like to thank you, the Shareholders for your support and commitment to our Community Bank.

We look forward to continued growth, and with your on-going support, making a difference in our community.

Yours sincerely

MOOROOLBARK & DISTRICT FINANCIAL SERVICES LIMITED



RICHARD NICHOLAS
Company Secretary

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