

Annual Report 2026

Mount Gambier & District
Financial Services Limited

Community Bank
Mount Gambier & District
ABN 42 096 059 997

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Chair's report

For year ending 30 June 2026

Celebrating 25 Years of Community Impact

It is with great pleasure that I present the Chair's report for Mount Gambier & District Financial Services Limited for the 2026 financial year. This year marks a momentous milestone for our organisation: 25 years of dedicated community service. Over a quarter of a century, our Community Bank has stood as a pillar of local support, reinvesting our profits directly back into the region to foster growth, resilience, and connection.

Despite navigating a dynamic and challenging economic landscape over the past year, our branch has delivered a resilient financial performance. Sound governance, prudent management, and the continued loyalty of our customers have enabled us to maintain a stable foundation.

In recognition of our ongoing financial health and our commitment to delivering value to those who invest in our vision, the Board is pleased to have declared a fully franked dividend of 10 cents per share for our shareholders.

Our success is driven by the calibre of our staff at the branch. I would like to extend my sincere gratitude to Branch Manager Emma and her exceptional team. Their daily dedication, professionalism, and customer-first leadership continue to be the heartbeat of our branch.

I also wish to acknowledge my fellow members of the Board. Operating on a voluntary basis, this group brings together a diverse wealth of professional expertise and strategic insight. Their commitment to robust governance ensures that Mount Gambier & District Financial Services Limited remains well-positioned for sustainable prosperity in the years ahead.

Rodney Summers

Chair

Mount Gambier & District Financial Services Limited

Manager's report

For year ending 30 June 2026

Dear Shareholders,

It is a privilege to present my report for the 2025/26 financial year - an exciting period for the Community Bank Mount Gambier & District as we proudly celebrated our 25th anniversary. This milestone is a testament to the vision of our founding Board members, the ongoing support of you, our shareholders, and the loyalty of our customers. For 25 years, we have proven the power of the Community Bank model by keeping local in our region and actively investing in the people, projects, and organisations that make Mount Gambier such a vibrant and supportive place to live.

This year was made even more special by our outstanding financial performance. Despite the often-challenging economic environment, our branch delivered exceptional results, achieving a total year-to-date growth of \$19 million. This represents an impressive 142.63% of our annual target, meaning we exceeded our growth goals by \$6 million. This success was driven by strong growth across our key product offerings, specifically in our At Call Deposits, Term Deposits, and Housing Loans.

A major contributor to this year's success was our strategic focus on the home loan market. By refining our internal processes and maintaining clear, consistent communication with both our clients and regional credit managers, we navigated a complex lending environment to secure fantastic outcomes for our borrowers. The team's proactive management of our home loan pipeline, particularly in the final months of the financial year, ensured we finished the period on an incredibly high note.

Behind these impressive numbers is a dedicated team of branch staff who drive our success every day. This year, we implemented targeted development plans focusing on operational excellence, customer connection, and creating new home loan opportunities. The team embraced these initiatives enthusiastically, celebrating numerous successes on the branch floor and showing incredible resilience in addressing operational challenges. Their commitment to providing exceptional, personalised service remains the absolute cornerstone of our business.

Our 25-year milestone provided a wonderful opportunity to reflect on our history and reconnect with many of the local figures who helped build this enterprise. It was a proud moment for our team to celebrate alongside you, recognising the millions of dollars in community contributions we have collectively generated over the past two decades.

As we look toward the 2026/27 financial year, our focus remains clear. We will continue to drive lending growth, develop our passionate team, and deliver the exceptional banking experience our customers expect. By doing so, we ensure that the Community Bank Mount Gambier & District remains a strong, profitable, and capable of supporting our community for the next 25 years and beyond.

I would like to extend my sincere thanks to our dedicated Board of Directors for their ongoing guidance, to our shareholders for your backing, and to our wonderful staff for their hard work and dedication every single day.

Warm regards,

Emma Horrigan
Branch Manager

Bendigo and Adelaide Bank report

For year ending 30 June 2026

This year marked the first chapter of delivering on Bendigo Bank's 2030 Strategy.

Our purpose remains central to who we are – to feed into the prosperity of our customers and community – and our strategy brings a new focus on areas including innovation, digital ease and setting the benchmark for trust and societal impact.

We are making strong progress with new digital features to enhance the customer experience. Notably, Community Link is allowing customers to join us through e-banking while retaining a connection to their local branch.

In FY26, more than \$51.7 million was invested back into local communities, adding to a total of \$467 million since 1998. Our Scholarship Program remains one of the largest of its kind in Australia, with an incredible 70 Community Banks participating in 2026, and more than \$1.6m in scholarships awarded.

Our model evolution project is now helping to inform a holistic strategic review of the Community Bank model. The review is considering a broad range of factors to strengthen the model for the future, including growth, community impact, revenue share and non-financial risk. As an organisation, we remain committed to the Community Bank model and the important role it plays in achieving our 2030 Strategy.

Bendigo Bank has been supporting customers and communities across Australia for more than 160 years and for the past 27 years, the Community Bank model has been a driving force for positive impact.

On behalf of Bendigo Bank, thank you for being a shareholder in your local Community Bank. Your belief and support of our purpose have been instrumental in our success. I look forward to seeing us grow together and continue supporting our communities to prosper.

Warmest regards,

Justine Minne
Head of Community Banking, Bendigo Bank

Directors' report

For the year ended 30 June 2026

The Directors present their report, together with the financial statements, on Mount Gambier & District Financial Services Ltd for the financial year ended 30 June 2026.

Board of Directors

The following persons were Directors of Mount Gambier & District Financial Services Ltd during the whole of the financial year up to the date of this report, unless otherwise stated:

Rodney Summers

Title:	Non-Executive Director / Chairperson
Qualifications:	Certificate IV Business Management, Australia Post Delivery Manager
Experience & Expertise:	Treasurer Sunset Community Kitchen, Chair of the Mount Gambier and District Tertiary Health Grants, Member of Stand Like Stone Small Grants, Past President (Twice) Past Secretary and Board member of the Mount Gambier Lakes Rotary Club, Past President/Secretary/Club Manager of the West Gambier Football Club, Chair/Member of the Mount Gambier and District Baseball Association Tribunal, Past President of the Mount Gambier District Baseball Association, Chair/Member of the Western Border Football League Tribunal.

Anne Eitzen

Title:	Non-Executive Director / Secretary
Qualifications:	Fellow - Institute of Public Accountants
Experience & Expertise:	26+ years experience as a former Company Secretary/Accountant with the Scott Group of Companies.

Barbara Munt

Title:	Non-Executive Director
Qualifications:	Graduate Diploma in Bachelor of Education
Experience & Expertise:	Senior principal for twenty six years.

Mark Fullford

Title:	Non-Executive Director
Qualifications:	
Experience & Expertise:	Fifteen years Internal Affairs, Five years Parliament and various roles since.

Francis Wilcox

Title:	Non-Executive Director
Qualifications:	Degree in Electronic Engineering, Broadcast Operators Certificate of Proficiency (BOCP)
Experience & Expertise:	Justice of the Peace for South Australia. Past Group Chief Engineer of The Australian Radio Network, The Macquarie Radio Network and The Radio Network of New Zealand. Board Member of South Australian Community Broadcasting Association (SACBA), Trainer for the Community Mentor and Training Organisation (CMTO), Board Member of the Limestone Coast Football Association (LCFA), Vice President of the Limestone Coast Football Referees Association (LCFRA), Board Member and Treasurer of South East Community Access Radio Inc (5GTR).

Directors' report (continued)

John Millhouse

Title:	Non-Executive Director
Qualifications:	Certificate IV in Frontline Management
Experience & Expertise:	20+ years as General Manager of various manufacturing businesses within the saw-milling and general engineering sectors.

Helen Carlson

Title:	Non-Executive Director
Qualifications:	Bachelor of Business (Accountancy), Certified Practising Accountant (CPA), Graduate of Australian Institute of Directors (GAICD)
Experience & Expertise:	35+ years' experience in financial roles with Corporate enterprises – both large public listed companies and SME. Expertise is financial management and control.

Lance Pedlow

Title:	Non-Executive Director
Qualifications:	Diploma in Financial Services (Financial Planning), Diploma in Financial Services (Life Insurance), Bachelor of Education (Primary)
Experience & Expertise:	15 years of experience in financial services, working with publicly listed companies and small businesses. Transitioned into education and now working as a high school teacher.

Elise Gordon

Appointed	1 April 2026
Title:	Non-Executive Director
Qualifications:	Bachelor of International Tourism; Diploma of Government
Experience & Expertise:	15+ years in federal public administration roles in tourism policy, healthcare programs, business and stakeholder engagement.

Helen Strickland

Resigned	12 November 2025
Title:	Non-Executive Director / former Chairperson
Qualifications:	Master of Education (by research), Bachelor of Education (Curriculum Leadership), Diploma of Teaching (Early Childhood), Executive Diploma in Business Planning: Enterprise Workshops, Certificate IV Career Development, Certificate IV Training and Assessment (TAE).
Experience & Expertise:	Independent Chair: South Eastern Professional Fishermen's Association, President: Limestone Coast Grape and Wine Council, Councillor: Wine Grape Council S.A., Professional Member: Career Development Association of Australia, Member: Mount Gambier Regional Winegrowers Association.

Directors were in office for this entire year unless otherwise stated.

No Directors have material interests in contracts or proposed contracts with the Company.

Directors' report (continued)

Directors' Meetings

Attendances by each Director during the year were as follows:

Director	Board Meetings		Audit Committee Meetings	
	A	B	A	B
Rodney Summers	11	10	-	-
Anne Eitzen	11	10	4	3
Barbara Munt	11	9	-	-
Mark Fullford	11	10	-	-
Francis Wilcox	11	9	-	-
John Millhouse	11	11	3	2
Helen Carlson	11	10	4	3
Lance Pedlow	11	11	-	-
Elise Gordon	4	4	-	-
Helen Strickland	5	5	-	-

A - The number of meetings eligible to attend.

B - The number of meetings attended.

-- Not a member of that committee.

Company Secretary

The following person held the position of Company Secretary at the end of the financial year.

Anne Eitzen	
Qualifications:	Fellow - Institute of Public Accountants
Experience & Expertise:	Company secretary since 24 July 2014. 26+ years experience as a former Company Secretary/Accountant with the Scott Group of Companies.

Principal Activities

The principal activities of the Company during the course of the financial year were in providing Community Bank branch services under management rights to operate a franchised branch of Bendigo and Adelaide Bank Limited.

There have been no significant changes in the nature of these activities during the year.

Operating Results

The profit of the Company for the financial year after provision for income tax was:

	30 June 2026 (\$)	30 June 2025 (\$)	Movement
Profit After Tax	161,590	193,985	-17%

Directors' report (continued)

Directors' Benefits

No director has received or become entitled to receive, during or since the financial year, a benefit because of a contract made by the Company, controlled entity or related body corporate with a director, a firm which a director is a member or an entity in which a director has a substantial financial interest.

Director's Interests

Director	Fully Paid Ordinary Shares		
	Balance at 1 July 2025	Changes During the Year	Balance at 30 June 2026
Rodney Summers	-	-	-
Anne Eitzen	250	-	250
Barbara Munt	-	-	-
Mark Fullford	-	-	-
Francis Wilcox	-	-	-
John Millhouse	-	-	-
Helen Carlson	1,000	-	1,000
Lance Pedlow	-	-	-
Elise Gordon	-	-	-
Helen Strickland	1,000	-	1,000

Dividends

During the financial year, the following dividends were provided for and paid. The dividends have been provided for in the financial statements.

	Cents per Share	Total Amount (\$)
Final fully franked dividend	10	\$47,146
Total Amount	10	\$47,146

Options

No options over issued shares were granted during or since the end of the financial year and there were no options outstanding as at the date of this report.

Significant Changes in the State of Affairs

In the opinion of the directors there were no other significant changes in the state of affairs of the Company that occurred during the financial year under review not otherwise disclosed in this report or the financial statements.

Events Since the end of the Financial Year

No matters or circumstances have arisen since the end of the financial year that significantly impact or may significantly impact the operations of the Company, the results of those operations or the state of affairs of the Company, in future financial years.

Likely Developments

The Company will continue its policy of providing banking services to the community.

Directors' report (continued)

Environmental Regulations

The Company is not subject to any significant environmental regulation.

Indemnification & Insurance of Directors & Officers

The Company has indemnified all directors and the managers in respect of liabilities to other persons (other than the Company or related body corporate) that may arise from their position as directors or managers of the Company except where the liability arises out of conduct involving the lack of good faith.

Disclosure of the nature of the liability and the amount of the premium is prohibited by the confidentiality clause of the contract of insurance. The Company has not provided any insurance for an auditor of the Company or a related body corporate.

Proceedings on Behalf of the Company

No person has applied to the Court under section 237 of the Corporations Act 2001 for leave to bring proceedings on behalf of the Company, or to intervene in any proceedings to which the Company is a party, for the purpose of taking responsibility on behalf of the Company for all or part of those proceedings.

No proceedings have been brought or intervened in on behalf of the Company with leave of the Court under section 237 of the *Corporations Act 2001*.

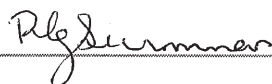
Non-audit Services

The Company may decide to employ the auditor on assignments additional to their statutory duties where the auditor's expertise and experience with the Company are important. Details of any amounts paid or payable to the auditor (RSD Audit) for audit services provided during the year are set out in Note 28 to the financial statements. No non-audit services were provided by the auditor during the financial year.

Auditor's Independence Declaration

A copy of the Auditor's independence declaration as required under section 307C of the *Corporations Act 2001* is set out on page 10 of this financial report.

Signed in accordance with a resolution of the Board of Directors at Mount Gambier, South Australia



Rodney Summers
Chair/Director

Dated this 2nd day of September, 2026

Auditor's independence declaration



• Auditors Independence Declaration under section 307C of the *Corporations Act 2001* to the Directors of Mount Gambier & District Financial Services Limited

In accordance with section 307C of the *Corporations Act 2001*, I am pleased to provide the following declaration of independence to the directors of Mount Gambier & District Financial Services Limited. As the lead auditor for the audit of the financial report for the year ended 30 June 2026, I declare that, to the best of my knowledge and belief, there have been no contraventions of:

- (i) The auditor independence requirements of the *Corporations Act 2001* in relation to the audit; and
- (ii) Any applicable code of professional conduct in relation to the audit.

A stylized signature for RSD Audit, written in a cursive script.

RSD Audit

A handwritten signature in black ink, appearing to be 'Mahesh Silva'.

Mahesh Silva
Associate Director

4 September 2026

Financial statements

Mount Gambier & District Financial Services Ltd

Statement of Profit or Loss and Other Comprehensive Income For the year ended 30 June 2026

	Note	2026 \$	2025 \$
Revenue			
Revenue from contracts with customers	7	1,903,764	1,860,950
Other revenue	8	380	7,164
Finance income	9	6,303	1,170
		1,910,447	1,869,284
Expenses			
Employee benefits expense	10	(953,045)	(925,380)
Depreciation and amortisation	10	(203,508)	(212,780)
Finance costs	10	(63,172)	(71,757)
Administration and general costs		(146,967)	(136,288)
Occupancy expenses		(63,101)	(52,868)
IT expenses		(31,911)	(32,589)
ATM expenses		(7,615)	(8,176)
Motor vehicle expenses		(5,634)	(9,063)
		(1,474,953)	(1,448,901)
Operating profit before charitable donations and sponsorship		435,494	420,383
Charitable donations and sponsorship	10	(189,715)	(130,257)
Operating profit before Net profit/(loss) on disposal of non-current assets		245,779	290,126
Net profit/(loss) on disposal of non-current assets		1,936	-
Profit before income tax		247,715	290,126
Income tax expense	11	(86,125)	(96,141)
Profit for the year after income tax		161,590	193,985
Other comprehensive income		-	-
Total comprehensive income for the year		161,590	193,985
Profit attributable to the ordinary shareholders of the company		161,590	193,985
Total comprehensive income attributable to ordinary shareholders of the company		161,590	193,985
Earnings per share		¢	¢
- basic and diluted earnings per share	31	34.27	41.15

The accompanying notes form part of these financial statements

Financial statements (continued)

Mount Gambier & District Financial Services Ltd

Statement of Financial Position As at 30 June 2026

	Note	2026 \$	2025 \$
Assets			
Current assets			
Cash and cash equivalents	12	487,483	247,256
Trade and other receivables	13	186,029	163,769
Financial assets	14	155,732	151,143
Other assets	15	16,818	15,795
Total current assets		846,062	577,963
Non-current assets			
Property, plant and equipment	16	310,571	338,866
Right-of-use assets	17	564,625	628,131
Intangible assets	18	2,495,850	2,601,236
Deferred tax assets	19	79,673	67,601
Total non-current assets		3,450,719	3,635,834
Total assets		4,296,781	4,213,797
Liabilities			
Current liabilities			
Trade and other payables	20	104,101	102,355
Current tax liability	19	17,428	26,083
Borrowings	21	20,920	23,125
Lease liabilities	22	94,783	92,561
Employee benefits	23	87,068	72,736
Total current liabilities		324,300	316,860
Non-current liabilities			
Lease liabilities	22	681,361	722,586
Employee benefits	23	4,425	2,100
Total non-current liabilities		685,786	724,686
Total liabilities		1,010,086	1,041,546
Net assets		3,286,695	3,172,251
Equity			
Issued capital	24	471,458	471,458
Retained earnings	25	2,815,237	2,700,793
Total equity		3,286,695	3,172,251

The accompanying notes form part of these financial statements

Financial statements (continued)

Mount Gambier & District Financial Services Ltd

Statement of Changes in Equity For the year ended 30 June 2026

	Note	Issued Capital \$	Retained Earnings \$	Total Equity \$
Balance at 1 July 2024		471,458	2,553,954	3,025,412
Comprehensive income for the year				
Profit for the year		-	193,985	193,985
Transactions with owners in their capacity as owners				
Dividends paid or provided	30	-	(47,146)	(47,146)
Balance at 30 June 2025		471,458	2,700,793	3,172,251
Balance at 1 July 2025		471,458	2,700,793	3,172,251
Comprehensive income for the year				
Profit for the year		-	161,590	161,590
Transactions with owners in their capacity as owners				
Dividends paid or provided	30	-	(47,146)	(47,146)
Balance at 30 June 2026		471,458	2,815,237	3,286,695

The accompanying notes form part of these financial statements

Financial statements (continued)

Mount Gambier & District Financial Services Ltd

Statement of Cash Flows

For the year ended 30 June 2026

	Note	2026 \$	2025 \$
Cash flows from operating activities			
Receipts from customers		1,880,170	2,092,100
Payments to suppliers and employees		(1,363,425)	(1,463,064)
Interest received		6,303	1,170
Income tax paid		(106,851)	(109,630)
Net cash flows provided by operating activities	26b	416,197	520,576
Cash flows from investing activities			
Proceeds from sale of property, plant and equipment		40,908	-
Proceeds from sale of investments		-	50,000
Purchase of property, plant and equipment		(53,834)	(7,516)
Purchase of investments		(4,589)	(151,143)
Purchase of intangible assets		(15,467)	(15,960)
Net cash flows used in investing activities		(32,982)	(124,619)
Cash flows from financing activities			
Interest paid		(63,173)	(73,114)
Repayment of borrowings		(2,205)	(461,986)
Repayment of lease liabilities		(30,464)	(25,493)
Dividends paid		(47,146)	(47,146)
Net cash flows used in financing activities		(142,988)	(607,739)
Net increase/(decrease) in cash held		240,227	(211,782)
Cash and cash equivalents at beginning of financial year		247,256	459,038
Cash and cash equivalents at end of financial year	26a	487,483	247,256

The accompanying notes form part of these financial statements

Notes to the financial statements

For the year ended 30 June 2026

Note 1. Corporate Information

These financial statements and notes represent those of Mount Gambier & District Financial Services Ltd (the Company) as an individual entity. Mount Gambier & District Financial Services Ltd is a Company limited by shares, incorporated and domiciled in Australia. The financial statements were authorised for issue by the Directors on 2nd September 2026.

Further information on the nature of the operations and principal activity of the Company is provided in the directors' report. Information on the Company's related party relationships is provided in Note 28.

Note 2. Basis of Preparation

These general purpose financial statements have been prepared in accordance with the requirements of the Corporations Act 2001, Australian Accounting Standards – Simplified Disclosures and other authoritative pronouncements issued by the Australian Accounting Standards Board (AASB). The Company is a for-profit entity for the purpose of preparing the financial statements. Material accounting policies adopted in the preparation of these financial statements are presented below and have been consistently applied unless stated otherwise.

The financial statements, except for the statement of cash flows, have been prepared on an accrual basis and are based on historical cost, except where stated otherwise. Certain assets and liabilities are measured at fair value where required by the applicable Australian Accounting Standards.

The financial report is presented in Australian dollars, which is the Company's functional and presentation currency. All amounts are rounded to the nearest dollar, unless otherwise stated.

New and amended standards adopted

The Company has adopted all new and amended Australian Accounting Standards and Interpretations applicable for the current reporting period. Adoption of these standards did not have a material impact on the financial statements.

New accounting standards and interpretations not yet mandatory or early adopted

Australian Accounting Standards and Interpretations that have recently been issued or amended but are not yet mandatory for the current reporting period have not been early adopted by the Company.

AASB 18 Presentation and Disclosure in Financial Statements will replace AASB 101 Presentation of Financial Statements and is mandatory for annual reporting periods beginning on or after 1 January 2027. Accordingly, AASB 18 will first apply to the Company for the financial year ending 30 June 2028.

AASB 18 introduces new requirements for the presentation of the statement of profit or loss, including specified categories for income and expenses and new defined subtotals. It also introduces requirements relating to management-defined performance measures and enhanced principles for the aggregation and disaggregation of information presented in the primary financial statements and disclosed in the notes.

The Company has not early adopted AASB 18 and is currently assessing the impact of the Standard. AASB 18 is not expected to have a material impact on the recognition or measurement of the Company's assets, liabilities, income or expenses. However, the Standard is expected to result in changes to the presentation of the Company's financial statements and may require additional disclosures.

The Directors have assessed the other Australian Accounting Standards and Interpretations issued but not yet effective at the date of authorisation of these financial statements and, based on the assessment performed to date, do not expect their adoption to have a material impact on the Company's financial statements. The Company will adopt these Standards and Interpretations from their respective mandatory application dates.

Notes to the financial statements (continued)

Note 3. Summary of Significant Accounting Policies

(a) Economic Dependency

The Company has entered into a franchise agreement with Bendigo and Adelaide Bank Limited that governs the management of the following Community Banks branch:

Mount Gambier & District Community Bank

The Company is economically dependent on the ongoing receipt of income under the franchise agreement with Bendigo Bank. The current franchise agreement commenced in November 2021 and expires in November 2026. Under the terms of the agreement, the Company has the right to seek renewal of the franchise relationship for up to two additional terms of five years each, subject to the Company satisfying the conditions for renewal contained in the franchise agreement.

The directors expect the franchise agreement to be renewed for a further five-year term. This expectation is based on the contractual renewal rights contained in the existing agreement and the directors' expectation that the Company will satisfy the applicable conditions for renewal. These conditions include, among other matters, compliance with the existing franchise agreement, appropriate arrangements in respect of the branch premises, compliance with Bendigo Bank's current fitout requirements, completion of the required renewal documentation and payment of the applicable renewal fee.

Notwithstanding the directors' expectation that the franchise agreement will be renewed, renewal remains subject to the requirements of the franchise agreement being satisfied.

The Company operates as a franchise of Bendigo Bank, using the name "Bendigo Bank" and the logo and system of operations of Bendigo Bank. The Company manages the Community Bank on behalf of Bendigo Bank, however all transactions with customers conducted through the Community Bank are effectively conducted between the customers and Bendigo Bank.

All deposits are made with Bendigo Bank, and all personal and investment products are products of Bendigo Bank, with the Company facilitating the provision of those products. All loans, leases or hire purchase transactions, issues of new credit or debit cards, temporary or bridging finance and any other transaction that involves creating a new debt, or increasing or changing the terms of an existing debt owed to Bendigo Bank, must be approved by Bendigo Bank. All credit transactions are made with Bendigo Bank, and all credit products are products of Bendigo Bank.

The Company promotes and sells the products and services, but is not a party to the transaction.

The credit risk (i.e. the risk that a customer will not make repayments) is for the relevant Bendigo Bank entity to bear as long as the Company has complied with the appropriate procedures and relevant obligations and has not exercised a discretion in granting or extending credit.

Bendigo Bank provides significant assistance in establishing and maintaining the Community Bank franchise operations. It also continues to provide ongoing management and operational support and other assistance and guidance in relation to all aspects of the franchise operation, including advice and assistance in relation to:

- the design, layout and fit out of the Community Bank premises
- training for the branch manager and other employees in banking, management systems and interface protocol
- methods and procedures for the sale of products and provision of services
- calculation of Company revenue and payment of many operating and administrative expenses
- the formulation and implementation of advertising and promotional programs
- sales techniques and proper customer relations.

(b) Revenue From Contracts With Customers

The Company has entered into a franchise agreement with Bendigo Bank. The Company delivers banking and financial services of Bendigo Bank to its community. The franchise agreement provides for a share of interest, fee, and commission revenue earned by the Company. Interest margin share is based on a funds transfer pricing methodology which recognises that income is derived from deposits held, and that loans granted incur a funding cost. Fees are based on the Company's current fee schedule and commissions are based on the agreements in place. All margin revenue is recorded as non-interest income when the Company's right to receive the payment is established.

The Company acts as an agent under the franchise agreement and revenue arises from the rendering of services through its franchise agreement.

Notes to the financial statements (continued)

Note 3. Summary of Significant Accounting Policies (continued)

Revenue is recognised on an accruals basis, at the fair value of consideration specified in the franchise agreement. Under AASB 15 *Revenue from Contracts with Customers* (AASB 15), revenue recognition for the Company's revenue stream is as follows:

Revenue	Includes	Performance Obligation	Timing of Recognition
Franchise agreement profit share	Margin, commission and fee income	When the Company satisfies its obligation to arrange the services to be provided to the customer by the supplier (Bendigo & Adelaide Bank)	On completion of the provision of the relevant service. Revenue is accrued monthly and paid within 10 business days of month end

All revenue is stated net of the amount of Goods and Services Tax (GST).

Revenue Calculation

The franchise agreement provides that three forms of revenue may be earned by the Company – margin, commission and fee income. Bendigo Bank decides the form of revenue the Company earns on different types of products and services.

The revenue earned by the Company is dependent on the business that it generates. It may also be affected by other factors, such as economic and local conditions, for example, interest rates.

Margin

Margin is arrived at through the following calculation:

Interest paid by customers on loans, less interest paid to customers on deposits	
	<i>plus</i>
Deposit returns (i.e. interest return applied by BABL on deposits)	
	<i>minus</i>
Any costs of funds (i.e. interest applied by BABL to fund a loan)	

The Company is entitled to a share of the margin earned by Bendigo and Adelaide Bank. If this reflects a loss, the Company incurs a share of that loss.

Commission

Commission revenue is in the form of commission generated for products and services sold. This commission is recognised at a point in time which reflects when the Company has fulfilled its performance obligation.

The Company receives trailing commission for products and services sold. Ongoing trailing commission payments are recognised on receipt as there is insufficient detail readily available to estimate the most likely amount of income without a high probability of significant reversal in a subsequent reporting period. The receipt of ongoing trailing commission income is outside the control of the Company, and is a significant judgement area.

Fee Income

Fee income is a share of what is commonly referred to as 'bank fees and charges' charged to customers by Bendigo and Adelaide Bank entities including fees for loan applications and account transactions.

Core Banking Products

Bendigo Bank has identified some products and services as 'core banking products'. It may change the products and services which are identified as core banking products by giving the Company at least 30 days notice. Core banking products currently include Bendigo Bank branded home loans, term deposits and at call deposits.

Notes to the financial statements (continued)

Note 3. Summary of Significant Accounting Policies (continued)

Ability to Change Financial Return

Under the franchise agreement, Bendigo and Adelaide Bank may change the form and amount of financial return that the Company receives. The reasons it may make a change include changes in industry or economic conditions or changes in the way Bendigo and Adelaide Bank earns revenue.

The change may be to the method of calculation of margin, the amount of margin, commission and fee income or a change of a margin to a commission or vice versa. This may affect the amount of revenue the Company receives on a particular product or service. The effect of the change on the revenue earned by the Company is entirely dependent on the change.

Bendigo and Adelaide Bank must not reduce the margin and commission the Company receives on core banking products and services to less than 50% (on an aggregate basis) of Bendigo and Adelaide Bank's margin at that time. For other products and services, there is no restriction on the change Bendigo and Adelaide Bank may make.

(c) Other Revenue

The Company's activities include the generation of income from sources other than the core products under the franchise agreement. Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Company and can be reliably measured.

Revenue	Revenue Recognition Policy
Other income	All other revenues that did not contain contracts with customers are recognised as goods and services are provided.

All revenue is stated net of the amount of Goods and Services Tax (GST).

(d) Employee Benefits

Short-term Employee Benefits

Short-term employee benefits are expensed as the related service is provided. A liability is recognised for salary and wages (including non-monetary benefits), annual leave, and sick leave which are expected to be wholly settled within 12 months of the reporting date. They are measured at amounts expected to be paid when the liabilities are settled, plus related on-costs. Expenses for non-accumulating sick leave are recognised when the leave is taken and measured at the rates paid or payable.

An annual leave liability is recognised for the amount expected to be paid if the Company has a present legal or constructive obligation to pay this amount as a result of past service provided by the employee and the obligation can be reliably estimated.

Other Long-term Employee Benefits

The Company's net obligation in respect of long-term employee benefits is the amount of future benefit that employees have earned in return for their service in the current and prior reporting periods.

That benefit is discounted to determine its present value. Consideration is given to expected future wage and salary levels plus related on-costs, experience of employee departures, and years of service achieved. Expected future payments are discounted using market yields at the reporting date on high quality corporate bonds with terms to maturity and currencies that match, as closely as possible, the estimate future cash outflows.

Remeasurements are recognised in profit or loss in the period in which they arise.

Notes to the financial statements (continued)

Note 3. Summary of Significant Accounting Policies (continued)

(e) Tax

Income tax expense comprises current and deferred tax. It is recognised in profit or loss except to the extent that it relates to items recognised directly in equity or other comprehensive income.

Current Income Tax

Current tax assets and liabilities are measured at amounts expected to be recovered from or paid to the taxation authorities. It is calculated using tax rates and tax laws that have been enacted or substantively enacted by the reporting date.

Deferred Tax

Deferred tax is recognised in respect of temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for taxation purposes.

Deferred tax assets are recognised for all deductible temporary differences, carried-forward tax losses, and unused tax credits to the extent that it is probable that future taxable profits will be available against which they can be used.

The carrying amount of deferred tax assets is reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the deferred tax asset to be utilised.

Deferred tax is measured at the rates that are expected to be applied to temporary differences when they reverse, using tax rates enacted or substantively enacted at the reporting date, and reflects uncertainty related to income taxes, if any.

Deferred tax assets and liabilities are offset when there is a legally enforceable right to offset current tax and when the balances relate to taxes levied by the same taxation authority and the entity intends to settle its tax assets and liabilities on a net basis.

Goods & Services Tax

Revenues, expenses and assets are recognised net of the amount of GST, except:

- when the amount of GST incurred on a sale or purchase of assets or services is not payable to or recoverable from the taxation authority. In these circumstances, the GST is recognised as part of the cost of acquisition of the asset or as part of the revenue or expense item
- when receivables and payables are stated with the amount of GST included.

The net amount of GST recoverable from, or payable to, the taxation authority is included as part of receivables or payables in the statement of financial position. Commitments and contingencies are disclosed net of the amount of GST recoverable from, or payable to, the taxation authority.

Cash flows are included in the statement of cash flows on a gross basis and the GST component of cash flows arising from investing and financing activities, which are recoverable from, or payable to, the taxation authority is classified as part of operating cash flows.

(f) Cash & Cash Equivalents

For the purposes of the statement of financial position and statement of cash flows, cash and cash equivalents comprise: cash on hand, deposits held with banks, and short-term, highly liquid investments (mainly money market funds) that are readily convertible into known amounts of cash and which are subject to insignificant risk of changes in value.

Notes to the financial statements (continued)

Note 3. Summary of Significant Accounting Policies (continued)

(g) Property, Plant & Equipment

Recognition & Measurement

Items of property, plant and equipment are measured at cost or fair value as applicable, which includes capitalised borrowings costs, less accumulated depreciation and any accumulated impairment losses.

Any gain or loss on disposal of an item of property, plant and equipment is recognised in profit or loss.

Subsequent Expenditure

Subsequent expenditure is capitalised only if it is probable that the future economic benefits associated with the expenditure will flow to the Company.

Depreciation

Depreciation is calculated to write-off the cost of items of property, plant and equipment less their estimated residual values using diminishing value method over their estimated useful lives, and is recognised in profit or loss.

The estimated useful lives of property, plant and equipment for the current and comparative periods are as follows:

Asset Class	Method	Useful Life
Buildings	Straight line	40 years
Leasehold improvements	Straight line	5 - 40 years
Plant & equipment	Diminishing value	3 - 55 years
Motor vehicles	Diminishing value	8 years

Depreciation methods, useful life, and residual values are reviewed at each reporting date and adjusted if appropriate.

(h) Intangible Assets

Intangible assets of the Company include the franchise fees paid to Bendigo Bank conveying the right to operate the Community Bank franchise.

Recognition & Measurement

Intangible assets acquired separately are measured on initial recognition at cost.

Subsequent Expenditure

Subsequent expenditure is capitalised only when it increases the future economic benefits embodied in the specific asset to which it relates. All other expenditure, including expenditure on internally generated goodwill, is recognised in profit or loss as incurred.

Amortisation

Intangible assets are amortised over their useful life and assessed for impairment whenever impairment indicators are present.

The estimated useful life and amortisation method for the current and comparative periods are as follows:

Asset Class	Method	Useful Life
Establishment fee	Straight line	Franchise term (5 years)
Franchise fee	Straight line	Franchise term (5 years)
Bendigo and Adelaide Bank bankbook	Straight line	30 years

Amortisation methods, useful life, and residual values are reviewed at each reporting date and adjusted if appropriate.

Notes to the financial statements (continued)

Note 3. Summary of Significant Accounting Policies (continued)

(i) Financial Instruments

A financial instrument is any contract that gives rise to a financial asset of one entity and a financial liability or equity instrument of another entity. The Company's financial instruments include trade debtors and creditors, cash and cash equivalents, leases.

Sub-note (i) and (j) refer to the following acronyms:

Acronym	Meaning
FVTPL	Fair value through profit or loss
FVTOCI	Fair value through other comprehensive income
SPPI	Solely payments of principal and interest
ECL	Expected credit loss
CGU	Cash-generating unit

Recognition & Initial Measurement

Trade receivables are initially recognised when they originated. All other financial assets and financial liabilities are initially recognised when the Company becomes a party to the contractual provisions of the instrument.

A financial asset (unless it is a trade receivable without a significant financing component) or financial liability is initially measured at fair value plus, for an item not at FVTPL, transaction costs that are directly attributable to the acquisition or issue. A trade receivable without a significant financing component is initially measured at the transaction price.

Classification & Subsequent Measurement

Financial Assets

On initial recognition, a financial asset is classified as measured at: amortised cost, FVTOCI - debt investment; FVTOCI - equity investment; or FVTPL.

Financial assets are not reclassified subsequent to their initial recognition unless the Company changes its business model for managing financial assets, in which case all affected financial assets are reclassified on the first day of the first reporting period following the change in the business model.

A financial asset is measured at amortised cost if it meets both of the following conditions and is not designated as FVTPL:

- it is held within a business model whose objective is to hold assets to collect contractual cash flows; and
- its contractual terms give rise on specified dates to cash flows that are SPPI on the principal amount outstanding.

All financial assets not classified as measured at amortised cost or FVTOCI as described above are measured at FVTPL. On initial recognition, the Company may irrevocably designate a financial asset that otherwise meets the requirements to be measured at amortised cost or FVTOCI as FVTPL if doing so eliminates or significantly reduces an accounting mismatch that would otherwise arise.

Financial Assets - Business Model Assessment

The Company makes an assessment of the objective of the business model in which a financial asset is held at a portfolio level because this best reflects the way the business is managed.

Financial Assets - Subsequent Measurement, Gains & Losses

For financial assets at amortised cost, these assets are subsequently measured at amortised cost using the effective interest method. The amortised cost is reduced by impairment losses. Interest income and impairment are recognised in profit or loss. Any gain or loss on derecognition is recognised in profit or loss.

Notes to the financial statements (continued)

Note 3. Summary of Significant Accounting Policies (continued)

Financial Liabilities - Classification, Subsequent Measurement, Gains & Losses

Borrowings and other financial liabilities (including trade payables) are classified as measured at amortised cost or FVTPL. A financial liability is classified as FVTPL if it is classified as held-for-trading, it is a derivative or it is designated as such on initial recognition. Financial liabilities at FVTPL are measured at fair value and net gains and losses, including interest expense, are recognised in profit or loss. Other financial liabilities are subsequently measured at amortised cost using the effective interest method. Any gain or loss on derecognition is also recognised in profit or loss.

Derecognition

Financial Assets

The Company derecognises a financial asset when the contractual rights to the cash flows from the financial asset expire, or it transfers the rights to receive the contractual cash flows in a transaction in which substantially all of the risks and rewards of ownership of the financial asset are transferred or in which the Company neither transfers nor retains substantially all of the risks and rewards of ownership and it does not retain control of the financial asset.

Where the Company enters into transactions where it transfers assets recognised in the statement of financial position, but retains either all or substantially all of the risks and rewards of the transferred asset, the transferred assets are not derecognised.

Financial Liabilities

The Company derecognises a financial liability when its contractual obligations are discharged, cancelled, or expire. The Company also derecognises a financial liability when its terms are modified and the cash flows of the modified liability are substantially different, in which case a new financial liability based on the modified terms is recognised at fair value.

On derecognition of a financial liability, the difference between the carrying amount extinguished and the consideration paid (including any non-cash assets transferred or liabilities assumed) is recognised in profit or loss.

Offsetting

Financial assets and financial liabilities are offset and the net amount presented in the statement of financial position when, and only when, the Company currently has a legally enforceable right to set off the amounts and intends either to settle them on a net basis or to realise the asset and settle the liability simultaneously.

(j) Impairment

Non-derivative Financial Instruments

The Company recognises a loss allowance for estimated credit losses (ECL)'s on its trade receivables.

ECL's are the probability-weighted estimate of credit losses over the expected life of a financial instrument. A credit loss is the difference between all contractual cash flows that are due and all cash flows expected to be received.

In measuring the ECL, a provision matrix for trade receivables is used, taking into consideration various data to get to an ECL, (i.e. diversity of its customer base, appropriate groupings of its historical loss experience etc.).

Recognition of ECL in Financial Statements

At each reporting date, the entity recognises the movement in the loss allowance as an impairment gain or loss in the statement of profit or loss and other comprehensive income.

Notes to the financial statements (continued)

Note 3. Summary of Significant Accounting Policies (continued)

The Company's trade receivables are limited to the monthly profit share distribution from Bendigo and Adelaide Bank, which is received 14 days post month end. Due to the reliance on Bendigo and Adelaide Bank the Company has reviewed credit ratings provided by Standard & Poor's, Moody's and Fitch ratings to determine the level of credit exposure to the Company. The Company also performed a historical assessment of receivables from Bendigo and Adelaide Bank and found no instances of default. As a result no impairment loss allowance has been made in relation to trade receivables as at 30 June 2026.

Non-financial Assets

At each reporting date, the Company reviews the carrying amount of its non-financial assets (other than investment property, contracts assets, and deferred tax assets) to determine whether there is any indication of impairment. If any such indication exists, then the asset's recoverable amount is estimated.

The Company has assessed for impairment indicators and noted no material impacts on the carrying amount of non-financial assets.

(k) Issued Capital

Ordinary Shares

Ordinary shares are recognised at the fair value of the consideration received by the Company. Any transaction costs arising on the issue of ordinary shares are recognised directly in equity as a reduction of the share proceeds received.

(l) Leases

As Lessee

The Company recognises a right-of-use asset and corresponding lease liability at the commencement date of a lease.

Right-of-use assets are initially measured at cost and subsequently measured at cost less accumulated depreciation and impairment.

Lease liabilities are initially measured at the present value of future lease payments and subsequently measured using the effective interest method.

Lease payments are allocated between principal and finance costs.

Short-term Leases & Leases of Low-value Assets

The Company has elected not to recognise right-of-use assets and lease liabilities for short-term leases and low-value assets, including IT equipment. The Company recognises the lease payments associated with these leases as an expense on a straight-line basis over the lease term.

A short-term lease is a lease that, at commencement date, has a lease term of 12 months or less.

As Lessor

The Company has not been a party in an arrangement where it is a lessor.

Notes to the financial statements (continued)

Note 4. Significant Accounting Judgements, Estimates & Assumptions

During preparation of the financial statements, management has made judgements and estimates that affect the application of the Company's accounting policies and the reported amounts of assets, liabilities, income, and expenses. Actual outcomes and balances may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Any revisions to these estimates are recognised prospectively.

(a) Judgements

Information about judgements made in applying accounting policies that have the most significant effects on the amounts recognised in the financial statements is included in the following notes:

Note	Judgement
Note 7 - Revenue	Whether revenue is recognised over time or at a point in time
Note 22 - Leases:	
(a) Control	Whether a contract is or contains a lease at inception by assessing whether the Company has the right to direct the use of the identified asset and obtain substantially all the economic benefits from the use of that asset
(b) Lease term	Whether the Company is reasonably certain to exercise extension options, termination periods, and purchase options
(c) Discount rates	Judgement is required to determine the discount rate, where the discount rate is the Company's incremental borrowing rate if the rate implicit in the lease cannot be readily determined. The incremental borrowing rate is determined with reference to factors specific to the Company and underlying asset including: • the amount • the lease term • economic environment • any other relevant factors.

(b) Assumptions & Estimation Uncertainty

Information about assumptions and estimation uncertainties at 30 June 2026 that have a significant risk of resulting in a material adjustment to the carrying amounts of assets and liabilities in the next financial year is included in the following notes:

Note	Assumption
Note 19 - Recognition of deferred tax assets	Availability of future taxable profit against which deductible temporary differences and carried-forward tax losses can be utilised
Note 16 - Estimation of asset useful lives	Key assumptions on historical experience and the condition of the asset
Note 23 - Long service leave provision	Key assumptions on attrition rate of staff and expected pay increases through promotion and inflation

Notes to the financial statements (continued)

Note 5. Financial Risk Management

The Company has exposure to the following risks arising from financial instruments:

- credit risk
- liquidity risk
- market risk

The Company's overall risk management program focuses on the unpredictability of financial markets and seeks to minimise potential adverse effects on the financial performance of the Company. The Company does not utilise any derivative instruments.

Risk management is carried out directly by the Board of Directors.

(a) Credit Risk

Credit risk is the risk of financial loss to the Company if a customer or counterparty to a financial instrument fails to meet its contractual obligations, and arises principally from the Company's receivables from customers.

The Company has no significant concentrations of credit risk. It has policies in place to ensure that customers have an appropriate credit history. The Company's franchise agreement limits the Company's credit exposure to one financial institution, being Bendigo and Adelaide Bank.

(b) Liquidity Risk

Liquidity risk is the risk that the Company will encounter difficulty in meeting the obligations associated with its financial liabilities that are settled by delivering cash or another financial asset. The Company's approach to managing liquidity is to ensure, as far as possible, that it will have sufficient liquidity to meet its liabilities when they are due, under both normal and stressed conditions, without incurring unacceptable losses or risking damage to the Company's reputation.

The following are the remaining contractual maturities of financial liabilities. The amounts are gross and undiscounted, and include contractual interest payments and exclude the impact of netting agreements.

30-Jun-26		Contractual Cash Flows		
Non-derivative Financial Liability	Carrying Amount	< 12 Months	1 - 5 Years	> 5 Years
Lease liabilities	776,144	94,783	413,487	647,340

(c) Market Risk

Market risk is the risk that changes in market prices - e.g. foreign exchange rates, interest rates, and equity prices - will affect the Company's income or the value of its holdings in financial instruments. The objective of market risk management is to manage and control market risk exposures within acceptable parameters, while optimising the return.

The Company has no exposure to any transactions denominated in a currency other than Australian dollars.

Price Risk

The Company is not exposed to equity securities price risk as it does not hold investments for sale or at fair value. There is no exposure to the Company in regard to commodity price risk.

Cash Flow & Fair Values Interest Rate Risk

Interest-bearing assets are held with Bendigo and Adelaide Bank and subject to movements in market interest. Interest-rate risk could also arise from long-term borrowings. Borrowings issued at variable rates expose the Company to cash flow interest-rate risk.

The Company held cash and cash equivalents of \$487,483 at 30 June 2026 (2025: \$247,256). The cash and cash equivalents are held with Bendigo & Adelaide Bank, which are rated A-2 on Standard & Poor's credit ratings.

Notes to the financial statements (continued)

Note 6. Capital Management

The Board's policy is to maintain a strong capital base so as to sustain future development of the Company. The Board of Directors monitor the return on capital and the level of distributions to shareholders. Capital is represented by total equity as recorded in the statement of financial position.

In accordance with the franchise agreement, in any 12 month period the funds distributed to shareholders shall not exceed the distribution limit.

The distribution limit is the greater of:

- (a) 20% of the profit or funds of the Company otherwise available for distribution to shareholders in that 12 month period; and
- (b) subject to the availability of distributable profits, the relevant rate of return multiplied by the average level of share capital of the Company over that 12 month period where the relevant rate of return is equal to the weighted average interest rate on 90 day bank bills over that 12 month period plus 5%.

The Board is managing the growth of the business in line with this requirement. There are no other externally imposed capital requirements, although the nature of the Company is such that amounts will be paid in the form of charitable donations and sponsorship. Charitable donations and sponsorship paid for the year ended 30 June 2026 can be seen in the statement of profit or loss and other comprehensive Income.

There were no changes in the Company's approach to capital management during the year.

Notes to the financial statements (continued)

Note 7. Revenue From Contracts With Customers

Revenue arises from the rendering of services through its franchise agreement with the Bendigo and Adelaide Bank Limited. The revenue recognised is measured by reference to the fair value of consideration received or receivable, excluding sales taxes, rebates, and trade discounts.

	2026 \$	2025 \$
Revenue		
- Revenue from contracts with customers	1,903,764	1,860,950
Disaggregation of Revenue From Contracts With Customers		
- Margin income	1,645,877	1,574,160
- Fee income	101,815	101,527
- Commission income	156,072	185,263
	1,903,764	1,860,950

All revenue from contracts customers shown above was recognised at a point in time. There was no revenue from contracts with customers recognised over time during the financial year.

Note 8. Other Revenue

The Company generates other sources of revenue as outlined below.

	2026 \$	2025 \$
Other Revenue		
- Sundry income	380	7,164
	380	7,164

Note 9. Finance Income

The Company holds financial instruments measured at amortised cost. Interest income is recognised at the effective interest rate.

	2026 \$	2025 \$
Finance Income		
<i>At amortised cost:</i>		
- Interest from term deposits	6,303	1,170
	6,303	1,170

Notes to the financial statements (continued)

Note 10. Expenses

Profit before income tax from continuing operations includes the following specific expenses:

(a) Employee Benefits Expense

	2026 \$	2025 \$
Employee Benefits Expense		
- Wages & salaries	794,003	770,810
- Superannuation costs	94,104	90,221
- Other expenses related to employees	64,938	64,349
	953,045	925,380

(b) Depreciation & Amortisation Expense

	2026 \$	2025 \$
Depreciation of Non-current Assets		
- leasehold improvements	18,556	18,350
- furniture and fittings	13,923	20,297
- motor vehicles	10,676	13,265
	43,155	51,912
Depreciation of Right-of-use Assets		
- leased buildings	54,967	55,482
	54,967	55,482
Amortisation of Intangible Assets		
- franchise fees	13,130	13,130
- bank book	92,256	92,256
	105,386	105,386
Total depreciation & amortisation expense	203,508	212,780

The non-current tangible and intangible assets listed above are depreciated and amortised in accordance with the Company's accounting policy (see Note 3(g) and 3(h) for details).

(c) Finance Costs

	Note	2026 \$	2025 \$
Finance Costs			
- Interest paid		63,172	71,757
		63,172	71,757

Finance costs are recognised as expenses when incurred using the effective interest rate.

Notes to the financial statements (continued)

Note 10. Expenses (continued)

(d) Community Investments & Sponsorship

The overarching philosophy of the Community Bank model, is to support the local community in which the Company operates. This is achieved by circulating the flow of financial capital into the local economy through community contributions (such as donations and grants).

	Note	2026 \$	2025 \$
Community Investments & Sponsorship			
- Direct sponsorship and grant payments		137,083	130,257
- Contribution to the Community Enterprise Foundation™	10(e)	52,632	-
		189,715	130,257

The funds contributed are held by the Community Enterprise Foundation (CEF) and are available for distribution as grants to eligible applicants for a specific purpose in consultation with the directors.

When the Company pays a contribution in to the CEF, the Company loses control over the funds at that point. While the directors are involved in the payment of grants, the funds are not refundable to the Company.

(e) Community Enterprise Foundation™ (CEF) Contributions

During the financial year the Company contributed funds to the CEF, the philanthropic arm of the Bendigo Bank. These contributions paid in form part of community investments and sponsorship expenditure included in profit or loss.

	Note	2026 \$	2025 \$
Disaggregation of CEF Funds			
Opening balance		75,535	98,354
Contributions paid	10(d)	52,632	-
Grants paid out		(58,000)	(27,000)
Interest received		1,884	4,181
Management fees incurred		(2,631)	-
Balance available for distribution		69,420	75,535

Notes to the financial statements (continued)

Note 11. Income Tax Expense

Income tax expense comprises current and deferred tax. Attributable current and deferred tax expense is recognised in the other comprehensive income or directly in equity as appropriate.

(a) The Components of Tax Expense

	2026 \$	2025 \$
Current tax expense	98,196	108,583
Deferred tax expense	(12,071)	(12,442)
	86,125	96,141

(b) *Prima Facie* Tax Payable

The prima facie tax on profit from ordinary activities before income tax is reconciled to the income tax expense as follows:

	2026 \$	2025 \$
Prima facie tax on profit before income tax at 25% (2025: 25%)	61,929	72,532
Add Tax Effect Of:		
- Permanent differences	24,196	23,609
- Temporary differences	12,071	12,442
- Movement in deferred tax	(12,071)	(12,442)
Income tax attributable to the entity	86,125	96,141
The applicable weighted average effective tax rate is:	34.77%	33.14%

Notes to the financial statements (continued)

Note 12. Cash & Cash Equivalents

	2026 \$	2025 \$
Cash at bank and on hand	487,483	247,256
	487,483	247,256

Cash and cash equivalents include cash on hand, deposits available on demand with banks, other short-term highly liquid investments with original maturities of three months or less. Any bank overdrafts are reported within short-term borrowings in current liabilities in the statement of financial position.

Note 13. Trade & Other Receivables

	2026 \$	2025 \$
Current		
Trade receivables	179,354	158,349
Other receivables	6,675	5,420
	186,029	163,769

Trade and other receivables are initially measured at the transaction price. Trade and other receivables are due for settlement usually no more than 30 days from the date of recognition.

The Company's main debtor relates to the Bendigo & Adelaide Bank monthly profit share distribution, which is deposited within a reasonable timeframe each month. There are no items that require the application of the lifetime expected credit loss model.

Note 14. Financial Assets

	2026 \$	2025 \$
At Amortised Cost		
Term deposits	155,732	151,143
	155,732	151,143

Term deposits classified as financial assets include only those with a maturity period greater than three months. Where maturity periods are less than three months, these investments are recorded as cash and cash equivalents.

Note 15. Other Assets

	2026 \$	2025 \$
Prepayments	15,104	15,795
Accrued interest income	1,714	-
	16,818	15,795

Other assets represent items that will provide the entity with future economic benefits controlled by the entity as a result of past transactions or other past events.

Notes to the financial statements (continued)

Note 16. Property, Plant & Equipment

(a) Carrying Amounts

	2026 \$			2025 \$		
	At Cost / Valuation	Accumulated Depreciation	Written Down Value	At Cost / Valuation	Accumulated Depreciation	Written Down Value
Leasehold improvements	349,737	122,580	227,157	338,737	104,024	234,713
Furniture & fittings	181,312	130,874	50,438	181,312	116,951	64,361
Motor vehicles	42,834	9,858	32,976	58,885	19,093	39,792
Total	573,883	263,312	310,571	578,934	240,068	338,866

(b) Movements in Carrying Amounts

2026	Leasehold Imp. \$	Furniture & Fittings \$	Motor Vehicles \$	Total
Opening carrying value	234,713	64,361	39,792	338,866
Additions	11,000	-	42,834	53,834
Disposals	-	-	(38,974)	(38,974)
Depreciation expense	(18,556)	(13,923)	(10,676)	(43,155)
Closing carrying value	227,157	50,438	32,976	310,571

2025	Leasehold Imp. \$	Furniture & Fittings \$	Motor Vehicles \$	Total
Opening carrying value	253,063	77,141	53,057	383,261
Additions	-	7,517	-	7,517
Disposals	-	-	-	-
Depreciation expense	(18,350)	(20,297)	(13,265)	(51,912)
Closing carrying value	234,713	64,361	39,792	338,866

(c) Capital Expenditure Commitments

The entity does not have any capital expenditure commitments as at 30 June 2026 (2025: None).

(d) Changes in Estimates

During the financial year, the Company assessed estimates used for property, plant and equipment including useful lives, residual values, and depreciation methods.

There were no changes in estimates for the current reporting period.

Notes to the financial statements (continued)

Note 17. Right-of-use Assets

Right-of-use assets are measured at amounts equal to the present value of enforceable future payments on the adoption date, adjusted for lease incentives, make-good provisions, and initial direct costs.

The Company derecognises right-of-use assets at the termination of the lease period or when no future economic benefits are expected to be derived from the use of the underlying asset.

The Company's lease portfolio includes buildings.

Options to Extend or Terminate

The option to extend or terminate is contained in the property lease of the Company. All extension or termination options are only exercisable by the Company. The extension options or termination options which were probable to be exercised have been included in the calculation of the right-of-use asset.

AASB 16 Amounts Recognised in the Statement of Financial Position

	2026			2025		
	At Cost / Valuation	Accumulated Depreciation	Written Down Value	At Cost / Valuation	Accumulated Depreciation	Written Down Value
Leased buildings	993,786	429,161	564,625	1,002,325	374,194	628,131
	993,786	429,161	564,625	1,002,325	374,194	628,131

Movements in carrying amounts:

	Leased Buildings \$	Total ROU Asset \$
Opening balance	628,131	628,131
Adjustments	(8,539)	(8,539)
Additions	-	-
Depreciation expense	(54,967)	(54,967)
Net carrying amount	564,625	564,625

AASB 16 Amounts Recognised in the Statement of Profit or Loss and Other Comprehensive Income

	2026 \$	2025 \$
Depreciation expense related to right-of-use assets	54,967	55,482
Interest expense on lease liabilities	61,515	64,096
Low value asset leases expense	2,607	2,557

Notes to the financial statements (continued)

Note 18. Intangible Assets

(a) Carrying Amounts

	2026			2025		
	At Cost / Valuation	Accumulated Amortisation	Written Down Value	At Cost / Valuation	Accumulated Amortisation	Written Down Value
Franchise fees	65,649	60,471	5,178	65,649	47,341	18,308
Bankbook	2,767,693	277,021	2,490,672	2,767,693	184,765	2,582,928
	2,833,342	337,492	2,495,850	2,833,342	232,106	2,601,236

(b) Movements in Carrying Amounts

2026	Franchise Fees \$	Bankbook \$	Total
Opening carrying value	18,308	2,582,928	2,601,236
Amortisation expense	(13,130)	(92,256)	(105,386)
Closing carrying value	5,178	2,490,672	2,495,850

2025	Franchise Fees \$	Bankbook \$	Total
Opening carrying value	31,438	2,675,184	2,706,622
Amortisation expense	(13,130)	(92,256)	(105,386)
Closing carrying value	18,308	2,582,928	2,601,236

Notes to the financial statements (continued)

Note 19. Tax Assets & Liabilities

(a) Current Tax

	2026 \$	2025 \$
Income tax payable	17,428	26,083

(b) Deferred Tax

Movement in the Company's deferred tax balances for the year ended 30 June 2026:

	30 June 2025 \$	Recognised in P & L \$	30 June 2026 \$
Deferred Tax Assets			
- Expense accruals	6,087	2,037	8,124
- Employee provisions	18,709	4,164	22,873
- Right-of-use assets	46,754	6,126	52,880
Total deferred tax assets	71,550	12,327	83,877
Deferred Tax Liabilities			
- Prepayments	(3,949)	173	(3,776)
- Accrued income	-	(428)	(428)
Total deferred tax liabilities	(3,949)	(255)	(4,204)
Net deferred tax assets	67,601	12,072	79,673

Movement in the Company's deferred tax balances for the year ended 30 June 2025:

	30 June 2024 \$	Recognised in P & L \$	30 June 2025 \$
Deferred Tax Assets			
- Expense accruals	6,022	65	6,087
- Employee provisions	14,174	4,535	18,709
- Right-of-use assets	39,257	7,497	46,754
Total deferred tax assets	59,453	12,097	71,550
Deferred Tax Liabilities			
- Prepayments	(3,911)	(38)	(3,949)
- Accrued income	(383)	383	-
Total deferred tax liabilities	(4,294)	345	(3,949)
Net deferred tax assets	55,159	12,442	67,601

Notes to the financial statements (continued)

Note 20. Trade & Other Payables

	2026 \$	2025 \$
Current		
Trade creditors	42,265	55,176
Other creditors and accruals	61,836	47,179
	104,101	102,355

Trade and other payables represent the liabilities for goods and services received by the entity that remain unpaid at the end of the reporting period. The balance is recognised as a current liability with the amounts normally paid within 30 days of recognition of the liability.

Trade and other payables are initially measured at fair value and subsequently measured at amortised cost using the effective interest method.

Note 21. Borrowings

	2026 \$	2025 \$
Current		
Secured Liabilities		
Bank loan	20,920	23,125
	20,920	23,125
Total borrowings	20,920	23,125

Loans

Borrowings are initially recognised at fair value, net of transaction costs incurred. Borrowings are subsequently measures at amortised cost. Any difference between the proceeds (net of transaction costs) and the redemption amount is recognised in profit or loss over the period of the borrowings using the effective interest method.

Borrowings as classified as current liabilities unless the Company has an unconditional right to defer settlement of the liability for at least 12 months after the reporting period.

The Company has a mortgage loan which is subject to normal terms and conditions. The current interest rate is 8.208%. This loan has been created to fund the purchase of the Mount Gambier branch of Bendigo and Adelaide Bank, that was operated by the corporate entity at the time.

Notes to the financial statements (continued)

Note 22. Lease Liabilities

Lease liabilities were measured at amounts equal to the present value of enforceable future payments of the term reasonably expected to be exercised, discounted at the appropriate incremental borrowing rate on the adoption date. The discount rate used on recognition was 8%.

The discount rate used in calculating the present value of enforceable future payments takes into account the particular circumstances applicable to the underlying leased assets (including the amount, lease term, economic environment, and other relevant factors).

The Company has applied judgement in estimating the remaining lease term including the effects of any extension or termination options reasonably expected to be exercised, applying hindsight if appropriate.

(a) Lease Portfolio

The Company's lease portfolio includes:

Lease	Details
Mount Gambier Branch	The lease agreement is a non-cancellable lease with an initial term of five years which commenced in November 2021. The lease has two further five year extension option available.

The Company assesses at the lease commencement date whether it is reasonably certain to exercise extension options. The Company reassesses whether it is reasonably certain to exercise the options if there is a significant event or significant change in circumstances within its control.

(b) Lease Liabilities

Lease liabilities are presented in the consolidated statement of financial position as follows:

	2026 \$	2025 \$
Current	94,783	92,561
Non-current	681,361	722,586

The lease liabilities are secured by the related underlying assets. Future minimum lease payments at 30 June 2026 were as follows:

	Minimum lease payments due				
	< 1 Year	1 - 2 Years	3 - 5 Years	> 5 years	Total
30-Jun-26					
Lease payments	94,783	98,100	315,387	647,340	1,155,610
Finance charges	(58,696)	(55,690)	(143,680)	(121,400)	(379,466)
Net present values	36,087	42,410	171,707	525,940	776,144
30-Jun-25					
Lease payments	92,561	95,801	307,995	764,229	1,260,586
Finance charges	(61,896)	(59,327)	(157,638)	(166,578)	(445,439)
Net present values	30,665	36,474	150,357	597,651	815,147

Notes to the financial statements (continued)

Note 22. Lease Liabilities (continued)

(c) Lease Payments Not Recognised as a Liability

The Company has elected not to recognise a lease liability for short term leases (leases with an expected term of 12 months or less) or for leases of low value assets. Payments made under such leases are expensed on a straight-line basis. In addition, certain variable lease payments are not permitted to be recognised as lease liabilities and are expensed as incurred.

The expense relating to payments not included in the measurement of the lease liability is as follows:

	2026 \$	2025 \$
Leases of low value assets	2,607	2,557
	2,607	2,557

Total cash outflows for leases for the year ended 30 June 2026 was \$92,147 (2025: \$88,421).

Note 23. Employee Benefits

	2026 \$	2025 \$
Current		
Provision for annual leave	38,786	31,924
Provision for long service leave	48,282	40,812
	87,068	72,736
Non-Current		
Provision for long service leave	4,425	2,100
	4,425	2,100

Provision for employee benefits represents amounts accrued for annual leave and long service leave.

Employee Attrition Rates

The Company uses historical employee attrition rates in determining the probability of an employee, at a given date, achieving continuous employment eligible for entitlement in accordance with long service leave legislation.

Notes to the financial statements (continued)

Note 24. Issued Capital

(a) Issued Capital

	2026		2025	
	Number	\$	Number	\$
Ordinary shares - fully paid	471,458	471,458	471,458	471,458
	471,458	471,458	471,458	471,458

Ordinary shares are classified as equity.

Incremental costs directly attributable to the issue of new shares are shown in equity as a deduction from the proceeds.

(b) Movements in share capital

	2026 \$	2025 \$
<i>Fully paid ordinary shares:</i>		
At the beginning of the reporting period	471,458	471,458
Shares issued during the year	-	-
At the end of the reporting period	471,458	471,458

Ordinary shares participate in dividends and the proceeds on winding up of the Company in proportion to the number of shares held. At the shareholders' meetings each shareholder is entitled to one vote when a poll is called, or on a show of hands. The Company does not have authorised capital or par value in respect of its issued shares. All issued shares are fully paid. All shares rank equally with regard to the Company's residual assets.

Note 25. Retained Earnings

	Note	2026 \$	2025 \$
Balance at the beginning of the reporting period		2,700,793	2,553,954
Profit for the year after income tax		161,590	193,985
Dividends paid	30	(47,146)	(47,146)
Balance at the end of the reporting period		2,815,237	2,700,793

Notes to the financial statements (continued)

Note 26. Cash Flow Information

(a) Cash and cash equivalents balances as shown in the Statement of Financial Position can be reconciled to the Statement of Cash Flows as follows:

	Note	2026 \$	2025 \$
Cash and cash equivalents	12	487,483	247,256
As per the Statement of Cash Flows		487,483	247,256

(b) Reconciliation of cash flow from operations with profit after income tax

	2026 \$	2025 \$
Profit for the year after income tax	161,590	193,985
Interest relating to financing activities	63,173	73,114
Non-cash flows in profit		
- Depreciation	98,122	107,394
- Amortisation	105,386	105,385
- Net (profit) / loss on disposal of property, plant & equipment	(1,935)	-
Changes in assets and liabilities		
- (Increase) / decrease in trade and other receivables	(22,260)	37,328
- (Increase) / decrease in prepayments and other assets	(1,023)	1,380
- (Increase) / decrease in deferred tax asset	(12,072)	(12,442)
- Increase / (decrease) in trade and other payables	17,212	(2,660)
- Increase / (decrease) in current tax liability	(8,654)	(1,048)
- Increase / (decrease) in provisions	16,658	18,140
Net cash flows from operating activities	416,197	520,576

Note 27. Financial Instruments

The following shows the carrying amounts for all financial instruments at amortised cost. It does not include fair value information for financial assets and financial liabilities not measured at fair value if the carrying amount is a reasonable approximation of fair value.

	Note	2026 \$	2025 \$
Financial Assets			
Trade and other receivables	13	186,029	163,769
Cash and cash equivalents	12	487,483	247,256
Term deposits	14	155,732	151,143
		829,244	562,168
Financial Liabilities			
Trade and other payables	20	104,101	102,355
Borrowings	21	20,920	23,125
Lease liabilities	22	776,144	815,147
		901,165	940,627

Note 28. Related Parties

(a) Key Management Personnel

Key management personnel includes any person having authority or responsibility for planning, directing or controlling the activities of the entity, directly or indirectly including any Director (whether executive or otherwise) of that Company. The only key management personnel identified for the Company are the Board of Directors, the members of which are listed in the Directors' report.

(b) Key Management Personnel Compensation

No Director of the Company receives remuneration for services as a Company director or committee member. These positions are held on a voluntary basis.

There are no executives within the Company whose remuneration is required to be disclosed.

(c) Other Related Parties

Other related parties include close family members of key management personnel and entities that are controlled or jointly controlled by those key management personnel, individually or collectively with their close family members.

(d) Transactions With Key Management Personnel & Related Parties

No key management personnel or related party has entered into any contracts with the Company.

(e) Key Management Personnel Shareholdings

The number of ordinary shares in the Company held by each key management personnel during the financial year has been disclosed in the Director's Report.

(f) Other Key Management Transactions

There have been no other transactions key management or related parties other than those described above.

Notes to the financial statements (continued)

Note 29. Auditor's Remuneration

The appointed auditor of Mount Gambier & District Financial Services Ltd for the year ended 30 June 2026 is RSD Audit. Amounts paid or due and payable to the auditor are outlined below.

	2026 \$	2025 \$
Audit & Review Services		
Audit and review of financial statements (RSD Audit)	6,700	6,300
Total auditor's remuneration	6,700	6,300

Non-audit Services

No non-audit services were provided by the auditor during the financial year.

Note 30. Dividends

The following dividends were provided for and paid to shareholders during the reporting period as presented in the statement of changes in equity and statement of cash flows.

	2026		2025	
	Number	\$	Number	\$
Fully franked dividend	471,458	47,146	471,458	47,146
Dividends provided for and paid during the year	471,458	47,146	471,458	47,146

The tax rate at which dividends have been franked is 25% (2025: 25%).

Note 31. Earnings Per Share

The calculation of basic and diluted earnings per share has been based on the following profit attributable to ordinary shareholders and weighted-average number of ordinary shares outstanding.

	2026 \$	2025 \$
Profit attributable to ordinary shareholders	161,590	193,985
	Number	Number
Weighted average number of ordinary shares	471,458	471,458
	¢	¢
Basic and diluted earnings per share	34.27	41.15

Note 32. Events After the Reporting Period

There have been no significant events after the end of the financial year that would have a material impact on the financial statements or the Company's state of affairs.

Note 33. Commitments & Contingencies

Any commitments for future expenditure associated with leases are recorded in Note 22. Details about any capital commitments are detailed in Note 16(c).

The Company has no other commitments requiring disclosure.

Notes to the financial statements (continued)

There were no contingent liabilities or assets at the date of this report that would have an impact on the financial statements.

Note 34. Company Details

The registered office of the Company is:

Mount Gambier & District Financial Services Ltd	16 James Street, Mount Gambier SA 5290
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The principal place of business is:

Mount Gambier & District Community Bank	16 James Street, Mount Gambier SA 5290
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Consolidated Entity Disclosure Statement

As at 30 June 2026

The Consolidated Entity Disclosure Statement (CEDS) has been prepared in accordance with the *Corporations Act 2001*.

Mount Gambier & District Financial Services Ltd has no controlled entities and, therefore, is not required by Australian Accounting Standards to prepare consolidated financial statements. As a result, section 295(3A)(a) of the *Corporations Act 2001* does not apply to the entity.

Directors' declaration

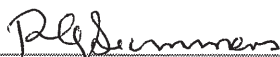
For the year ended 30 June 2026

In accordance with a resolution of the directors of Mount Gambier & District Financial Services Ltd, we state that:

In the opinion of the directors:

- (a) The financial statements and notes of the Company are in accordance with the *Corporations Act 2001*, including:
 - (i) giving a true and fair view of the Company's financial position as at 30 June 2026 and of its performance for the financial year ended on that date; and
 - (ii) complying with Accounting Standards, the *Corporations Regulations 2001* and other mandatory professional reporting requirements; and
- (b) there are reasonable grounds to believe that the Company will be able to pay its debts as and when they become due and payable.
- (c) The information disclosed in the attached consolidated entity disclosure statement, on page 44 is true and correct.

This declaration is made in accordance with a resolution of the board of directors.



Rodney Summers
Chair/Director

Dated this 2nd day of September, 2026

Independent audit report



Independent Auditor's Report

To the Members of Mount Gambier & District Financial Services Limited

Report on the audit of the financial report

Opinion

We have audited the financial report of Mount Gambier & District Financial Services Limited (the Company), which comprises the statement of financial position as at 30 June 2026, the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies, the consolidated entity disclosure statement and other explanatory information and the Directors' declaration.

In our opinion, the accompanying financial report of the Company has been prepared in accordance with the *Corporations Act 2001*, including:

- a) giving a true and fair view of the Company's financial position as at 30 June 2026 and of its financial performance for the year then ended; and
- b) complying with Australian Accounting Standards and the *Corporations Regulations 2001*.

Basis for Opinion

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Report* section of our report. We are independent of the Company in accordance with the auditor independence requirements of the *Corporations Act 2001* and the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants* (the Code) that are relevant to our audit of the financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information

The Directors are responsible for the other information. The other information comprises the information included in the Company's annual report for the year ended 30 June 2026, but does not include the financial report and our auditor's report thereon.

Our opinion on the financial report does not cover the other information and we do not express any form of assurance conclusion thereon.

RSD Audit Pty Ltd | ABN: 85 619 186 908
(03) 4435 3550 | 41A Breen St, Bendigo VIC 3550

www.rsdaudit.com.au

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In connection with our audit of the financial report, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial report or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Independence

We are independent of the Company in accordance with the auditor independence requirements of the Corporations Act 2001 and the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110: Code of Ethics for Professional Accountants (the Code) that are relevant to our audit of the financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

Responsibilities of the Directors for the Financial Report

The Directors of the Company are responsible for the preparation of the financial report that gives a true and fair view in accordance with Australian Accounting Standards and the *Corporations Act 2001*, and for such internal control as the Directors determine is necessary to enable the preparation of the financial report that gives a true and fair view and is free from material misstatement, whether due to fraud or error.

In preparing the financial report, Directors are responsible for assessing Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Directors are responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Report

Our objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this financial report.

A further description of our responsibilities for the audit of the financial report is located at the Auditing and Assurance Standards Board website at: http://www.auasb.gov.au/auditors_responsibilities/ar4.pdf. This description forms part of our auditor's report.

A stylized signature for RSD Audit, written in a cursive-like font.

RSD Audit

A handwritten signature in black ink, appearing to read 'Mahesh Silva'.

Mahesh Silva
Associate Director

4 September 2026

Community Bank - Mount Gambier & District
16 James Street,
Mount Gambier SA 5290
Phone: 08 8726 3200
Email: MtGambierRetailMailbox@bendigoadelaide.com.au
Web: bendigobank.com.au/mtgambier

Franchisee: Mount Gambier & District Financial Services Limited
ABN: 42 096 059 997
16 James Street,
Mount Gambier SA 5290
Phone: 08 8726 3200
Email: info.mgdfs@gmail.com

Share Registry:
AFS & Associates Pty Ltd
PO Box 454, Bendigo VIC 3552
Phone: 03 5443 0344
Fax: 03 5443 5304
Email: shareregistry@afsbendigo.com.au

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