

27 November 2025

Dear Shareholder

The directors of Murrumboola Financial Services Limited are pleased to advise that for the financial year ended 30 June 2025, the company achieved a post-tax profit of \$205,068 (2024: \$156,858).

The directors have declared a fully franked dividend per ordinary share of \$0.06c for the year ended 30 June 2025. The dividend will be paid on Monday, 19 January 2026. The ex-dividend date for determining share ownership for the dividend will be Monday, 15 December 2025.

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

If any of your details have changed, please go to [//www.registrydirect.com.au/login](https://www.registrydirect.com.au/login) to update your details and receive your payment.

If you would prefer to receive a Shareholder Details form, please contact AFS & Associates on the details below, and they can forward one to you. For the security of your holding, a certified copy of photo ID for each shareholder, must be returned with the form. Alternatively, you can take the completed form to your local Community Bank branch and have a member of staff verify your signature/s and stamp the form before returning it to AFS.

AFS & Associates

PO Box 454, Bendigo VIC 3552

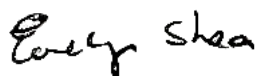
Phone Number: 03 5443 0344 and request the Share Registry Department

Email: shareregistry@afsbendigo.com.au

Direct access to all share registry forms and guides: <https://www.afsbendigo.com.au/shareholders/>. The website contains company information and forms that can be downloaded for changes to shareholders' details.

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

Yours sincerely



Evelyn Shea

Chair

Murrumboola Financial Services Limited