

Annual Report 2026



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Branch Snapshots 2025-26

For year ended 30 June 2026

Branch Snapshots 2025 - 26								
For the year ending June 2026								
Branch	Lending		Deposits		Total		Cust Numbers	
	2025	2026	2025	2026	2025	2026	2025	2026
Lang Lang	52.7M	55.1M	159.2M	178.6M	212.1M	233.8M	2995	2894
Pearcedale	62.4M	70.9M	159.4M	147.4M	221.8M	218.4M	3953	3846
Koo Wee Rup	41.8M	42.5M	81.7M	77.1M	123.5M	119.4M	2824	2789
Narre Warren South	57.8M	61.3M	100.8M	134.9M	158.6M	196.2M	4143	4005
Tooradin & Coastal Villages	51.2M	52.1M	76.8M	81.6M	127.9M	133.7M	1921	1945
Bunyip & District	32.8M	34.2M	104.4M	97.7M	137.3M	132M	2,846	2811
Combined branch Totals	297.8M	316.4M	682.3M	717.6M	980.1M	1.034B	18682	18290

Message from Bendigo Bank



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 FY25, more than \$50 million was invested back into local communities, adding to a total of \$416 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

Chairman's Report

For year ended 30 June 2026



Gordon Smale
Chairperson

I am very happy to report on behalf of the board at Our Community Company Limited (OCC Ltd) a strong financial result end of 2025/2026 financial year. We want this to continue so we can deliver positive outcomes for our shareholders and communities.

The year past has been a significant one as the incredible milestone for OCC Ltd (formerly Community Financial Services Victoria Ltd) of reaching over \$1,000,000,000 (\$1billion of funds under management). A figure that in the early days would not have even been a dream. This is only achievable with the support of our franchise partner, our staff and the continued effort from our directors.

We continue to be aware that our communities and shareholders expectations to maintain a full banking service from 9:30am – 5:00pm, 5 days per week and are also aware of the changing banking habits with more people using internet / electronic banking. We will work with our franchise partner, Bendigo Bank to make the changes necessary at the appropriate time for our communities and shareholders.

As I have previously mentioned maintaining staff continues to be a struggle and think this is not something we will be able to get on top of as the modern employee seems to move jobs more regularly than in years past. This is disappointing, we as a board want OCC Ltd to be a company that our employees want to stay with and become valued members of the OCC Ltd family. We continue to work closely with Bendigo Bank to try and achieve the best working environment possible.

Since the inception of CFSV Ltd, now Our Community Company Ltd, the board has been mindful and diligent in its company operations and within our broader respective community, reviewing and controlling our expenditure and associated business costs where possible. That said we have been able to grow our footings from \$981 million in 2024/25 to \$1.034 billion in 2025/26. As a board we continue to look for opportunities to grow the OCC Ltd business to achieve the best results we can for our shareholders and communities. We must continue to be mindful of the growth our business with some of our branches book shrinking and unless this is managed, we could see branches in our communities closing.

We thank our partner Bendigo Bank for their guidance. Through our collaboration with Bendigo Bank, our community engagement and investment programs are well appointed, and benefits have been enormous. Nationally the Community Bank network, since inception have contributed over \$416 million to local community groups. Of this amount, our company has provided in excess of \$15 million to our district community groups.

This can only continue to happen with the support of our community groups. At present we are not getting the support from our local groups we would expect with the significant funds we input. Hopefully we can find ways to up the banking in our communities from an average of 10% of banking to somewhere near 20%.

The board this year has seen the addition of one new director, Jade Taylor from the Bunyip area and with a strong HR background will be a valuable addition to the board.

I extend a huge thank you to our shareholders for your continued support, your board members are committed to develop and expand the business to enable more support to our communities. To the hard-working branch teams, a heartfelt thank you for your efforts this year during some difficult times. Hopefully the year ahead is a good one.

To my fellow Directors Michael Bushe, Michael Duff, Andrew Bullen, David Williams, Glenn Barwick, Ang Bullen, Nic McKinnon, Ange Banbury, Josh Busuttil and Jade Taylor, thanks for the ongoing support, fantastic contribution from all around the board room, in what has been a trying year and hope you can all keep on the journey with us have a bright future.

To our Executive Officer, Sonia Draxler for your efforts and to Our Board Support Officer, Amanda de Winter, Ladies you're a great team, the work you do for the board and across the Company is appreciated by the Chairman and board members. We thank you all for your outstanding dedication and year's work.

A handwritten signature in black ink, appearing to read 'Gordon Smale'.

Gordon Smale
Chairman

Community Bank Lang Lang Manager's Report

For year ended 30 June 2026



Sonja Bale

On behalf of Community Bank Lang Lang, I am pleased to present our annual report for the 2025/26 financial year.

It has been a dynamic year of transition and growth for our team. We experienced several staff movements as we shaped our branch footprint: Suds transitioned into his new role as Customer Relationship Officer in Bunyip, Bek parted ways with the Bank to pursue new opportunities, and we were delighted to welcome Tessa to Lang Lang as our new Customer Relationship Officer.

While we said a fond farewell to Beliate as he returned home to Bangladesh, we were thrilled to welcome Bec back from her maternity leave. We also welcomed Kel from Tooradin in August, who assisted us until September. Bree joined us as a CSO from September to November before transitioning to focus on her growing family and personal goals, and Dom came on board in August as our Customer Relationship Manager from Koo Wee Rup, serving the branch until January when he departed to embark on a fulfilling career in aged care. Finally, in early December, Arsh joined us as a full-time CSO and has already proven to be a wonderful addition to Team Lang Lang.

I would like to extend a heartfelt thank-you to Keryn, who continues to dedicate her time to teaching, mentoring, and guiding all of our staff as they transition through the branch. My sincere thanks also go to our entire team, whose ongoing commitment ensures we continue to deliver first-class service to our customers and meaningful support to our local communities.

Our Community Investment program remained a cornerstone of our local impact this year, delivering a total of \$45,984 in grant funding and sponsorships across 14 different local clubs and community groups. Additionally, through our 2026 Community Bank Scholarship program, we were incredibly proud to award a scholarship to local Lang Lang resident Makayla Fleiner, helping support her educational journey over the next two years.

On a personal note, I would like to express my gratitude to Regional Manager Tracey Kelly, Executive Officer Sonia Draxler, Board Support Officer Amanda de Winter, and the entire Board of Directors. Their ongoing guidance and support have been absolutely vital to Lang Lang's steady growth over the past financial year. I would also like to extend a very special thank you to the entire staff in the OCC group. Your collective support and guidance have been essential as I learned "The Bendigo Way" and developed my skills in running and managing the branch. Your assistance has played a fundamental role in my professional development and growth throughout this year.

The Lang Lang community is incredibly unique and special. Our staff take immense pride in serving this community and providing the best possible experience for our customers every single day. The standard our team sets inspires locals to partner with us, strengthening the Community Bank Lang Lang brand as one that is deeply respected. Ultimately, this partnership translates to a more enriched, connected, and vibrant local community.

The entire team at Community Bank Lang Lang thanks you for your loyal, ongoing support, and we look forward to achieving another successful year together in 2026/27.

Sonja Bale

Community Bank Lang Lang
Branch Manager 2025/26

Pearcedale Manager's Report

For year ended 30 June 2026



Kylie Lee

On behalf of the team at Community Bank Pearcedale, I am pleased to provide our report for this financial year, I have thoroughly enjoyed my first year as the Branch Manager at Pearcedale. I'm delighted to have been so kindly welcomed by our customers, the local community, Our Community Company Ltd Board, and the broader Bendigo Bank family. It has been a pleasure using my previous management experience to grow our branch footprint and continue to develop our incredible staff. Our branch team are deeply committed, passionate, and constantly looking for ways to add value to our customers' lives every day.

I would like to extend a huge thank you to Sarah, who has excelled in Lending, and Katie in the Customer Relationship role, for their ongoing dedication to our branch. We also officially welcomed Bianca to our team as our new Customer Service Officer. This year, we said a very fond farewell to Diane, who is embarking on her well-deserved retirement after an outstanding 25-year career with us. She has been an invaluable asset to our company and will be missed by so many.

Our staff pride themselves on finding ways to enrich Pearcedale and the surrounding communities through daily connections and local events. They are all an integral part of making Community Bank Pearcedale a success, We are seeing consistent interest in our Bendigo Bank products and love having the opportunity to build new relationships. We always strive to meet these needs while working diligently within our internal policies and lending appetite.

Community Bank Pearcedale has seen fantastic success in the 2025/26 financial year. This was a goal we set as a team at the start of the year, and I am so happy and proud to announce that we achieved everything we set out to achieve! We held a highly successful Community Investment program over the 2025/26 financial year, proudly returning support to 13 of our local clubs and groups. We also took great pride in supporting our local youth through our 2026 Community Bank Scholarship program. This year, we granted a Scholarship to local student Mia Levoli, alongside the New Beginnings Scholarship to Esme Harrison, to assist them with their university studies.

We strongly encourage our community sponsorship and grant recipients, along with their staff, to look at partnering with Community Bank Pearcedale as your bank of choice. The continued success of our enterprise relies entirely on the support of our local community. Our model is simple: the more support we receive, the more we can reinvest right back into our community.

On behalf of the branch team, we would like to thank our Regional Manager Tracey Kelly, our Board of Directors, and Our Community Company Ltd staff for their continued support, trust, and guidance. They generously dedicate many hours of their own time to help us succeed, and their hard work is deeply appreciated.

I would also like to express my personal appreciation and gratitude to our Executive Officer Sonia Draxler and Board Support Officer Amanda deWinter for their enduring support. And to our Shareholders, local community members, and everyone who has contributed to the success of Community Bank Pearcedale, thank you for making Bendigo Bank your local bank of choice. We hope that with your continued partnership, we can be your friends and family's bank of choice as well.

Here's to another successful year ahead!

Kylie Lee
Branch Manager
Community Bank Pearcedale

Tooradin & Coastal Villages Manager's Report

For year ended 30 June 2026



Fiyaz Bazeer

It gives me great pride to reflect on another outstanding and rewarding year for Community Bank Tooradin & Coastal Villages. Our achievements over the past twelve months have been a direct testament to the strong, enduring partnerships we share with our customers, shareholders, voluntary Board of Directors, and the wider Tooradin and coastal communities.

When you choose to bank with us, the profits generated stay local — fueling real community growth and support local aspirations. Whether helping a family secure their first home, backing a local business expansion, or assisting long-standing customers with their retirement plans, we are privileged to walk alongside our customers at every stage of their financial journey. Despite a dynamic and competitive financial landscape, the Tooradin branch has achieved sustained growth across our core portfolios:

We achieved solid growth across our total lending and deposit footings, welcoming a significant number of new personal and commercial customers to the branch.

Successfully assisted local families and businesses with over \$3 million in settled loans, with particular strength in residential home lending and small business support.

Maintained exceptional customer satisfaction ratings, demonstrating that our community continues to place immense value on trusted, face-to-face relationship banking.

Our staff members are the heart and soul of Community Bank Tooradin & Coastal Villages. Their dedication to genuine, personalized service is what sets us apart: A special congratulations to Sam on advancing into the Customer Relationship Officer (CRO) role. Sam's dedication to our customers and strong product knowledge will ensure our clients continue to receive high-level lending and relationship support.

We are delighted to officially welcome Bridie to our branch team. Bridie brings great energy, enthusiasm, and a strong customer-first focus to our front counter.

Continued investment in ongoing training and capability across our team, ensuring we deliver compliant, efficient, and friendly banking solutions every day.

Our defining purpose is our commitment to shared community prosperity. This year, we reinforced our promise to return banking profits back to the community that makes our success possible:

Directed over \$90,000 in direct community grants, sponsorships, and donations across Tooradin and surrounding districts.

Supported local educational initiatives, including literacy programs, equipment upgrades, and academic awards for local schools.

Continued our major sponsorship partnerships with grassroots organizations, including the Tooradin-Dalmore Football Netball Club, local cricket and recreation reserves, and foreshore associations.

Provided vital funding assistance to local emergency services, volunteer groups, and community care programmes operating along the coastal corridor.

Being more than just a bank means showing up and actively participating in the life of our town: Proudly supported and participated in local fixtures such as the Tooradin Tractor Pull & Truck Show, local community markets, and foreshore events, engaging directly with residents and visitors.

Hosted dedicated community sessions on scam awareness, cyber security, and first-home buyer guidance to empower our customers with essential knowledge.

Our continued success is a collaborative effort, and I would like to extend our deepest gratitude: Thank you to Penny, Sam, Bridie, and the entire team for your daily passion, resilience, and unwavering focus on exceptional customer care.

Thank you to our volunteer Directors for their strategic leadership, governance, and tireless advocacy for the Tooradin district.

Thank you for Our share holders trust and loyalty. By banking with Community Bank Tooradin & Coastal Villages, you directly enable meaningful investment in our community's future.

As we look to the year ahead, our focus remains firmly on sustainable growth, operational excellence, and deeper community impact: Continuing to blend seamless digital banking technology with the warmth of local, in-branch expertise led by our front counter team.

Launching new targeted community grant rounds focused on local infrastructure, environmental initiatives, and youth development.



Fiyaz Bazeer

Branch Manager

Community Bank Tooradin & Coastal Villages

Narre Warren South Manager's Report

For year ended 30 June 2026



Hus Suleyman

On behalf of Community Bank Narre Warren South, I am pleased to provide this report for the 2025/2026 financial year. Our branch continues seeing strong interest in Bendigo Bank products, creating valuable opportunities to establish new customer relationships while strengthening those we already have.

The branch has experienced several exciting changes over the past year. We warmly welcomed Emily to the Narre Warren South team as she begins her career in banking. Her enthusiasm has been a wonderful addition to the branch. We also thank Gabriel, our Customer Relationship Officer, as he takes the next step in his career, becoming a Customer Relationship Manager in another region. We wish him every success in his new role. We also thank Marzia, who has left the business to pursue other career opportunities, and wish her all the best for the future. I extend my sincere gratitude to our entire Narre Warren South team: Sarah, Michelle, Cheryl, Joy and Emily. Thank you for an incredible year. Your commitment to supporting one another and working together to achieve our branch KPIs has been outstanding.

Community Bank Narre Warren South has a strong, positive team that continually strives to meet the needs and goals of our customers, community and local businesses. Their efforts are greatly appreciated by our customers, our community and me. While we offer a comprehensive range of digital banking options, including internet banking, the Bendigo Bank app and telephone banking, we remain deeply committed to traditional face-to-face service.

We take immense pride in supporting customers over the counter and in our offices. This personalised service is a key point of difference and a core passion for our team. We are dedicated to partnering with customers to help them achieve their long-term personal and financial goals. Whether our customers are moving from renting into their first home, refinancing to save money, purchasing an investment property, arranging appropriate insurance for your assets, reviewing their superannuation to avoid unnecessary fees, or creating a savings plan for a home deposit, we are here to support them throughout their journey. Our team understands that every customer's circumstances are different. We take the time to listen, understand their priorities and recommend suitable banking solutions. By combining convenient digital services with genuine personal support, we aim to make banking simpler, more accessible and more rewarding for every customer.

Community Bank Narre Warren South achieved great success during the 2025/2026 financial year. That success continues to depend on the support of our community. We encourage our shareholders and community members to make Community Bank Narre Warren South their bank of choice. We are proud to be a major sponsor of local community organisations and sporting clubs. Our recent community events enabled us to provide \$45,503 in financial support to 19 community groups. By providing personalised financial solutions and supporting local initiatives, we help foster a strong community and contribute to the economic wellbeing of our region.

I sincerely thank our Board of Directors and board support staff for their ongoing commitment and dedication to keeping our business growing. I also thank our shareholders, local community members and everyone directly involved in the success of Community Bank Narre Warren South. Thank you for making us your local bank of choice.

The team at Community Bank Narre Warren South wishes all our customers, community members, shareholders and Directors the very best for the next 12 months.

A handwritten signature in black ink, appearing to be 'HS' with a stylized flourish.

Hus Suleyman
Branch Manager
Community Bank Narre Warren South

Bunyip & District Manager's Report

For year ended 30 June 2026



Paul Cairns

On behalf of the Community Bank Bunyip & District I am pleased to provide this report for this financial year.

During the financial year we saw a change in leadership with Branch Manager Bashir Keshtiar pursuing opportunities within the Bendigo and Adelaide Group and myself being appointed as Branch Manager in March 2026.

Over the course of the year, we have seen the team develop and maintain a great standard of customer service to the local community with Katelyn, Renee and Caitlin being integral in helping and assisting our loyal and valued customers.

Community Bank Bunyip & District continually strive to meet and exceed our customers expectations when it comes to banking local. I would like to thank the team on their efforts and continued commitment to the local community and our loyal customers.

A highlight for the year was our Community Investment Program which saw us distribute approximately \$140,000 to the local community and sporting groups. This is the power of people helping people and the significant difference that community banking branches offers.

In FY27 the Branch will continue to strive to have more locals banking local – both personal and business customers. This will be a common theme for us as we strive for banking and service customer excellence. As a bank and local community, we can make a difference together.

On a final note, I would like to thank our board of directors led by Gordon Smale for their support and dedication to our business. To Tracey Kelly Regional Manager for her guidance and support. To my Branch Managers colleagues in OCC, Sonia Draxler and Amanda de Winter for the warm welcome provided coming into the role.

Looking forward to a prosperous new year in FY27.

A handwritten signature in dark ink, appearing to be 'P. Cairns', written in a cursive style.

Paul Cairns

Branch Manager
Community Bank Bunyip & District

Koo Wee Rup Manager's Report

For year ended 30 June 2026



Prement Raj

I stepped into the role of Branch Manager on 14 July 2025, and it didn't take long for our team to be tested. We faced some initial challenges, including several process gaps that needed to be addressed. What stood out most was the team's resilience and dedication to turning things around. We also experienced several staff changes during this time. Kay moved into a newly created role, while Katelyn earned a well-deserved promotion to Customer Relationship Officer (CRO) at our Bunyip branch. We then welcomed Rachel from Mornington as our new CRO. By pulling together, we developed a clear action plan and successfully closed the identified gaps—testament to the hard work, commitment and teamwork of the entire Koo Wee Rup team.

From there, our focus shifted to meeting our branch targets. Wearing my Lender Leader hat, I worked with the team to set some really ambitious quarterly targets. Even with Brodie and Rachel eventually moving on to pursue new opportunities (we thank them both for their great contributions and wish them the best), we closed out the financial year exceptionally well exceeding our lending targets.

I want to put on record my deepest gratitude to the entire team at Community Bank Koo Wee Rup. Thank you for an incredible year, for having each other's backs, and for the sheer effort you put into hitting our branch KPIs. This team is built on trust, passion, and pride. You are a truly positive force, always striving to do the right thing by our customers, our community, and our local businesses.

While we offer a great suite of digital banking options, our heart remains in traditional, face-to-face banking. We take immense pride in delivering highly personalised service—it's our biggest point of difference and what we are most passionate about. Whether its buying a first home, refinancing, investing, or planning for the future, we are here to partner with our customers and guide them every step of the way.

The ongoing success of our branch relies on the backing of our community. We strongly encourage our shareholders to continue championing Community Bank Koo Wee Rup as their bank of choice. We are incredibly proud to be a major sponsor of local community centres and sporting clubs. In fact, through our recent events, the branch was able to inject \$63,005 back into 15 local community groups. By providing tailored financial solutions and backing local initiatives, we seek to help drive the economic well-being of our entire region.

To our board of directors and support staff—thank you for your unwavering commitment to our business. I also want to extend a massive thank you to our shareholders, local community members, and everyone who plays a part in making Community Bank Koo Wee Rup a success. Thank you for making us your local.

Looking to the new financial year, I couldn't be more excited about where we're heading. We have a fantastic, revitalised team ready to hit the ground running. With Fiyaz joining us as our new Lender, Renee stepping up as our CRO, and Sophie coming on board as our newest CSO—working alongside our brilliant existing team members, Bimba and Sarah—we are perfectly positioned to build on this year's momentum. This is a powerhouse team bringing fresh energy and a real dedication to our customers. I can't wait to see what we achieve together.

From all of us at Community Bank Koo Wee Rup, we wish our customers, community, shareholders, and Directors a fantastic 12 months ahead.



Prement Raj
Branch Manager
Community Bank Koo Wee Rup

Message from Community Bank National Council

CBNC: Supporting Local Leadership and National Strategy

On behalf of the Community Bank network, we acknowledge and thank our shareholders for your continued support. The Community Bank model remains one of the most distinctive in Australian banking, combining commercial strength with genuine community purpose.

Over the past year, the Community Bank National Council (CBNC) has continued its important role as the conduit between Community Bank companies and Bendigo Bank (BEN). As the formally recognised representative body of the network, the CBNC ensures the voice of local directors is heard in national discussions, while keeping Community Bank companies informed on strategic developments that shape our future.

Supporting BEN's 2030 Strategy

The Community Bank model continues to evolve as part of BEN's 2030 strategy, with a focus on long-term strength and sustainability. A jointly led BEN and CBNC Model Evolution project has enabled the CBNC to engage deeply with the network seeking feedback on the challenges and opportunities ahead. The priority being given to this ongoing work reflects the importance of Community Banks to BEN's success and commitment to local communities.

Gathering in our nation's capital

Last September, more than 500 directors representing 142 Community Bank companies from every state and territory came together for the Community Bank National Conference. It was one of the largest gatherings of our network in recent years, and the CBNC played a key role in contributing to the agenda.

The conference created space for open dialogue between directors and BEN executives, while also reinforcing the unique value of the Community Bank model. For many, it was also a timely reminder of the strength of peer connection - the opportunity to share challenges, exchange ideas, and look to the future.

Social enterprise leadership

With an entrenched "profit for purpose" approach, the Community Bank moves beyond traditional banking by helping to sustain local economies. The combined community impact of this approach is significant, with several recent examples evidenced across the network.

The partnership between the Bendigo Bank Community Foundation and the Australian Centre for Rural Entrepreneurship (ACRE) is just one example. It demonstrated what collective action can achieve through the buyback of the Old Beechworth Gaol.

The community asset buyback was supported by \$8.6 million in capital, including \$2.2 million from BEN and Community Bank companies. It has created a nationally significant example of community ownership in action and provides a tangible example of our social enterprise leadership.

New 'Community Link' feature returns profits to communities

As customer expectations evolve, BEN continues to invest in digital capability while protecting the strength of local connection. A clear example is Community Link, a new feature introduced to the Bank's App during the past year.

The feature allows new customers, who join digitally, to nominate a community or corporate branch as their home branch. Customers can have the satisfaction they're contributing to a community they care about without having to set foot in a branch to do so.

The CBNC have been very supportive of this new feature which powerfully bridges BEN's digital future with its renowned community focus. In many ways, it reinforces BEN's commitment to innovation, while serving its core purpose to feed into the prosperity of the community.

Together, these initiatives demonstrate the enduring strength of the Community Bank model in balancing both commercial success with community impact. As the network continues to evolve, the CBNC remains committed to ensuring the network has a strong voice in shaping the future. We thank shareholders for the ongoing support that makes this unique model possible.



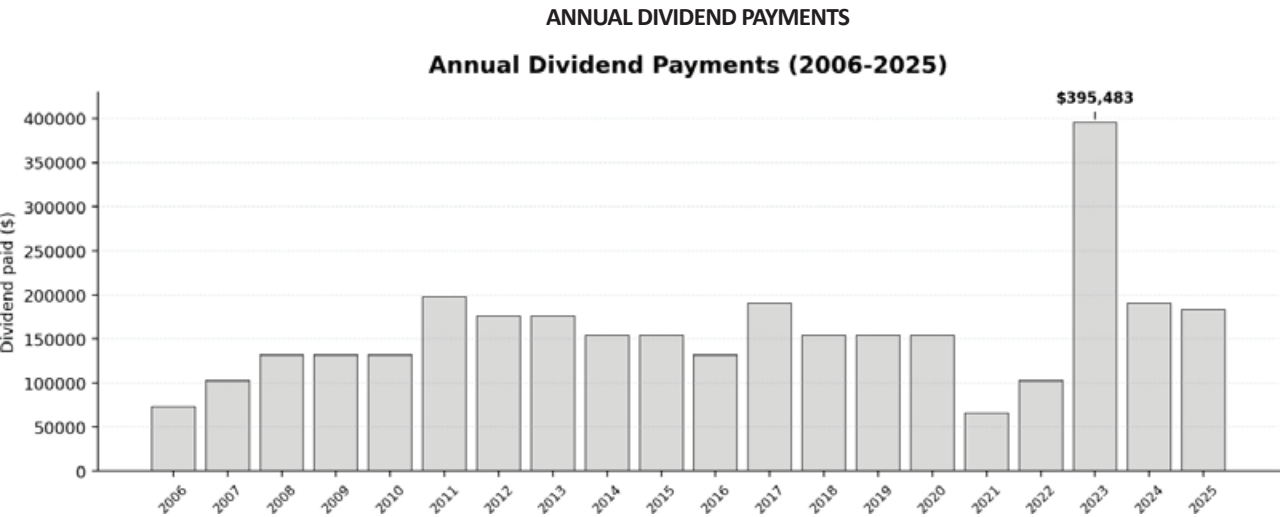


Delivering Value to Our Shareholders

Over \$3.15 Million Returned Since 2006

Since our first dividend payment in 2006, Our Community Company has returned more than \$3.15 million to shareholders through sustainable dividend payments.

While delivering consistent shareholder returns, we have also reinvested over \$15 million into local communities through grants, sponsorships and community partnerships.



DIVIDEND HIGHLIGHTS

Total Returned	Years of Dividends	Highest Dividend	Latest Dividend
\$3.15 million	20 years	\$395,483 (2023)	\$183,094 (2025)

CREATING SHARED VALUE

The Community Bank model creates value for both shareholders and the community. Every dividend paid reflects our commitment to delivering sustainable shareholder returns while continuing to invest in projects and initiatives that strengthen our local communities.

Our Community Company Ltd

Director's Report

Directors

The following persons were directors of the company during the whole of the financial year and up to the date of this report, unless otherwise stated:

Name:	Gordon Douglas Smale
Title:	Non-executive director
Experience and expertise:	Gordon is a resident of Pearcedale and has held the President, Vice President and treasurer roles at the Pearcedale Tennis Club along with Past President of the Pearcedale Recreation Reserve Committee of Management. Gordon's community connection also extends to Mt Eliza where he is the past Secretary of the Mt Eliza Cricket Club. Outside of his commitments as a Director with the board, Gordon manages an engineering services & crane hire company.
Special responsibilities:	Ex Officio all Sub-Committees, Chairman.
Name:	Michael Alan Bushe
Title:	Non-executive director
Experience and expertise:	Michael is a past long-term resident of Pearcedale and is the past President of the Pearcedale Tennis Club and past President of the Westernport Night Tennis Association. Michael runs his own Construction Business and is a registered Domestic and Commercial Building Practitioner. Michael also holds a Certificate IV in Construction and Certificate IV in Occupational Health & Safety.
Special responsibilities:	Asset Management Committee, Audit & Governance Committee, Human Resources Committee. Vice Chairman.
Name:	Michael John Duff
Title:	Non-executive director
Experience and expertise:	Michael is a current OCC Board member for 26 years, including 12 as chairman. Past Pakenham Racing Club Committee member for 22 years' service and Life Member of Southside Racing. Current member with 41 year' service in the Koo Wee Rup Fire Brigade, 10 as Captain 26 years in the Brigades Management Team - Life Membership award. Former Chair & Secretary of the Cochrane Park Committee in Koo Wee Rup. Former Chair & Secretary of the Koo Wee Rup Business & Traders Committee. Patron, former player & Committee member Koo Wee Rup Football Club. Managing director of the Duff Group of Companies: Director of John Duff & Co 1981-2023, Managing Director of John Duff & Co 1994-2023, John Duff & Co (Transport) Pty Ltd 2000-2023, FFUD Investments Pty Ltd current, M & L Duff Pty Ltd current and Gosbin 900 Pty Ltd current.
Special responsibilities:	Asset Committee, Finance & Budget Committee and Audit & Governance Committee.
Name:	Glenn Warren Barwick
Title:	Non-executive director
Experience and expertise:	Local stock agent/auctioneer whom has lived in Lang Lang for 58 years. Life member of the Lang Lang Football Club.
Special responsibilities:	Business Growth Committee, Asset Committee.
Name:	David John Williams
Title:	Non-executive director
Experience and expertise:	David is local to the community and holds strong connections to many local clubs, groups and organisations in the region. David's experience is focused in on the agriculture sector with extensive knowledge in both dairy and potato farming. David was a delegate representing the Victorian Potato Crisping Growers for the Potato Council at Victorian Farmers Federation for 12 years. Within the community David is the Treasurer of the Catani Football Club and Past President, Treasurer and Life Member of the Lang Lang Cricket Club.
Special responsibilities:	Business Growth Committee, Finance & Budget Committee.

Our Community Company Ltd

Director's Report

Name: Angela Jane Bullen
Title: Non-executive director
Experience and expertise: Angela owns and manages the administration for two businesses within the Agricultural Sector. She has had involvement in the Bayles Preschool, Bayles Regional Primary School, Caldermeade Cannons Junior Football Club, West Gippsland Tennis Association, has been Junior Coordinator & Vice-president of the Catani Tennis Club, a member of the Catani Netball Committee and currently volunteers at Catani Football & Netball Clubs.
Special responsibilities: HR Committee, Finance & Budget Committee, Asset Committee.

Name: Andrew Lloyd Bullen
Title: Non-executive director
Experience and expertise: Andrew is the owner and manager of the family Poultry Farm in addition to beef and hay contracting. Andrew is a Catani Football Club Committee Member and former member of the Lang Lang Community Recreation Reserve Committee.
Special responsibilities: Business Growth Committee, Finance & Budget Committee, HR Committee.

Name: Nicholas James McKinnon
Title: Non-executive director
Experience and expertise: Nicholas has completed a Bachelor of Law and Bachelor of Commerce so possesses a wide range of skills in that area, particularly written and verbal communication skills. He is currently employed at Duffy & Simon Lawyers, where he has various connections that provide valuable resources.
Special responsibilities: HR Committee, Audit & Governance Committee, Business Growth Committee.

Name: Angela Louise Banbury
Title: Non-executive director
Experience and expertise: Chief operating officer at Calisthenics Victoria. Formerly GM Community & Development at Netball Victoria. Registered marriage celebrant and MC. Volunteer at Catani Football & Netball Club and Ellinbank & District Football Netball League.
Special responsibilities: Finance & Budget Committee, Business Growth Committee.

Name: Joshua David Murnane Busuttil
Title: Non-executive Director
Experience and expertise: Joshua is a lawyer with a Bachelor of Law (Honours), Bachelor of Commerce (distinction) and Graduate Diploma of Legal Practice and has been practicing as a commercial lawyer for over 15 years. Joshua is also Vice President of the Tynong Progress Association.
Special responsibilities: HR Committee, Finance & Budget Committee, Audit & Governance Committee.

Name: Jade Laraine Taylor
Title: Non-executive Director (appointed 16 March 2026)
Experience and expertise: Jade holds a Certificate IV in Human Resources, a Diploma in Finance and Mortgage Broking Management, Certificates III and IV in Accounting, and has completed Year 12 VCE. Jade has 10 years' experience in human resources, 20 years' experience in bookkeeping and 10 years' experience operating a business. Jade is a lifelong resident of Bunyip and an active member of the local community. Jade is also a life member of the Bunyip Netball Club, having previously served as president and treasurer, and currently serves as treasurer of the Bunyip Football Club.
Special responsibilities: HR & Business Growth Committee.

Company secretary

The company secretary is Sonia Draxler. Sonia was appointed to the position of company secretary on 5 June 2023.

Our Community Company Ltd

Director's Report

Experience and expertise:

Sonia has worked for Bendigo Bank corporate for over 20 years holding various positions in both branch and head office. Sonia joined Our Community Company Ltd in 2018 in the role of Board Support Officer and was promoted to Company Secretary/ Executive Officer for the company in June 2023. Sonia is passionate about local community and is committed to supporting the growth and development of Our Community Company Ltd's six communities.

Principal activity

The principal activity of the company during the financial year was facilitating Community Bank services under management rights of Bendigo and Adelaide Bank Limited (Bendigo Bank).

There have been no significant changes in the nature of this activity during the financial year.

Review of operations

The profit for the company after providing for income tax amounted to \$929,142 (30 June 2025: \$424,793).

Operations have continued to perform in line with expectations.

Dividends

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

	2026 \$	2025 \$
Fully franked dividend of 25 cents per share (2025: 26 cents)	183,094	190,418

Significant changes in the state of affairs

There were no significant changes in the state of affairs of the company during the financial year.

Matters subsequent to the end of the financial year

On 18 August 2026, APRA imposed licence conditions on Bendigo Bank relating to its non-financial risk management framework. Bendigo Bank subsequently announced a multi-year rectification program in response to those conditions.

Whilst neither APRA's announcement nor Bendigo Bank's public announcement specifically refer to Community Bank companies, the directors acknowledge that remediation and review activities may extend across BEN's broader branch network, which may include Community Bank branches. At the date of this report, the outcome of those activities, and any resulting impacts on the company, if any, are not known and cannot presently be determined.

No other matter or circumstance has arisen since 30 June 2026 that has significantly affected, or may significantly affect the company's operations, the results of those operations, or the company's state of affairs in future financial years.

Likely developments and expected results of operations

No matter, circumstance or likely development in operations has arisen during or since the end of the financial year that has significantly affected or may significantly affect the operations of the company, the results of those operations or the state of affairs of the company.

Environmental regulation

The company is not subject to any significant environmental regulation under Australian Commonwealth or State law.

Meetings of directors

The number of directors meetings (including meetings of committees of directors) attended by each of the directors of the company during the financial year were:

Our Community Company Ltd

Director's Report

	Eligible	Board Attended	Asset Committee Eligible	Asset Committee Attended
Gordon Douglas Smale	11	9	1	1
Michael Alan Bushe	11	11	1	1
Michael John Duff	11	5	1	1
Glenn Warren Barwick	11	11	1	-
David John Williams	11	10	-	-
Angela Jane Bullen	11	11	-	-
Andrew Lloyd Bullen	11	11	-	-
Nicholas James McKinnon	11	8	-	-
Angela Louise Banbury	11	9	1	-
Joshua David Murnane Busuttil	11	10	-	-
Jade Laraine Taylor	3	3	-	-

	Business Growth Committee Eligible	Business Growth Committee Attended	Finance & Budget Committee Eligible	Finance & Budget Committee Attended	Human Resources Committee Eligible	Human Resources Committee Attended
Gordon Douglas Smale	3	2	2	2	6	3
Michael Alan Bushe	-	-	-	-	6	6
Michael John Duff	-	-	2	2	-	-
Glenn Warren Barwick	3	3	-	-	-	-
David John Williams	3	2	2	-	-	-
Angela Jane Bullen	-	-	2	2	6	6
Andrew Lloyd Bullen	3	-	2	2	6	5
Nicholas James McKinnon	3	1	-	-	6	5
Angela Louise Banbury	3	1	2	2	3	1
Joshua David Murnane Busuttil	-	-	2	2	6	3
Jade Laraine Taylor	1	1	-	-	1	1

Eligible: represents the number of meetings held during the time the director held office or was a member of the relevant committee.

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 except as disclosed in note 23 and note 24 to the financial statements. This statement excludes a benefit included in the aggregate amount of emoluments received or due and receivable by directors shown in the company's accounts, or the fixed salary of a full-time employee of the company, controlled entity or related body corporate.

Our Community Company Ltd

Director's Report

Directors' interests

The interest in company shareholdings for each director are:

	Balance at the start of the year	Changes	Balance at the end of the year
Gordon Douglas Smale	525	7,333	7,858
Michael Alan Bushe	1,050	-	1,050
Michael John Duff	30,000	-	30,000
Glenn Warren Barwick	5,850	-	5,850
David John Williams	-	-	-
Angela Jane Bullen*	1,170	-	1,170
Andrew Lloyd Bullen*	1,170	-	1,170
Nicholas James McKinnon	-	-	-
Angela Louise Banbury	-	-	-
Joshua David Murnane Busuttil	-	-	-
Jade Laraine Taylor	-	-	-

*Joint shareholding between Angela and Andrew Bullen.

Shares under option

There were no unissued ordinary shares of the company under option outstanding at the date of this report.

Shares issued on the exercise of options

There were no ordinary shares of the company issued on the exercise of options during the year ended 30 June 2026 and up to the date of this report.

Indemnity and insurance of directors and officers

The company has indemnified all directors and management in respect of liabilities to other persons (other than the company or related body corporate) that may arise from their position as directors or management 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.

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*.

Indemnity and insurance of auditor

The company has not, during or since the end of the financial year, indemnified or agreed to indemnify the auditor of the company or any related entity against a liability incurred by the auditor.

During the financial year, the company has not paid a premium in respect of a contract to insure the auditor of the company or any related entity.

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 the amounts paid or payable to the auditor (Andrew Frewin Stewart) for audit and non-audit services provided during the year are set out in note 25 to the accounts.

The board has considered the non-audit services provided during the year by the auditor and is satisfied that the provision of the non-audit services is compatible with, and did not compromise, the auditor independence requirements of the *Corporations Act 2001* for the following reasons:

Our Community Company Ltd

Director's Report

Our Community Company Ltd Directors' report 30 June 2026

- all non-audit services have been reviewed by the board to ensure they do not impact on the impartiality, integrity and objectivity of the auditor
- the non-audit services provided do not undermine the general principles relating to auditor independence as set out in *APES 110 Code of Ethics for Professional Accountants*, as they did not involve reviewing or auditing the auditor's own work, acting in a management or decision making capacity for the company, acting as an advocate for the company or jointly sharing risks and rewards.

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 immediately after this directors' report.

This report is made in accordance with a resolution of directors, pursuant to section 298(2)(a) of the *Corporations Act 2001*.

On behalf of the directors



Gordon Smale
Chair

30 September 2026

Our Community Company Ltd Auditor's Independence Declaration



Andrew Frewin Stewart
61 Bull Street Bendigo VIC 3550
ABN: 65 684 604 390
afs@afsbendigo.com.au
03 5443 0344

Lead auditor's independence declaration under section 307C of the *Corporations Act 2001* to the members of Our Community Company Ltd

As lead auditor for the audit of Our Community Company Ltd for the year ended 30 June 2026, I declare that, to the best of my knowledge and belief, there have been:

- i) no contraventions of the auditor independence requirements of the *Corporations Act 2001* in relation to the audit; and
- ii) no contraventions of any applicable code of professional conduct in relation to the audit.

A handwritten signature in black ink, appearing to read 'Andrew Frewin Stewart'.

Andrew Frewin Stewart
61 Bull Street, Bendigo, Vic, 3550
Dated: 30 September 2026

A handwritten signature in black ink, appearing to read 'Jessica Ritchie'.

Jessica Ritchie
Lead Auditor

Our Community Company Ltd

Statement of Profit or Loss and Others

Comprehensive Income

For year ended 30 June 2026

	Note	2026 \$	2025 \$
Revenue from contracts with customers	6	6,843,911	6,440,684
Other revenue		42,649	25,372
Finance revenue		8,540	4,726
Total revenue		<u>6,895,100</u>	<u>6,470,782</u>
Employee benefits expense	7	(3,171,462)	(3,199,993)
Advertising and marketing costs		(52,958)	(62,041)
Occupancy and associated costs		(210,740)	(197,192)
System costs		(153,355)	(157,137)
Depreciation and amortisation expense	7	(545,365)	(528,481)
Finance costs	7	(99,935)	(108,751)
General administration expenses		(456,088)	(457,863)
Fair value losses on financial assets		(23,455)	-
Total expenses before community contributions and income tax expense		<u>(4,713,358)</u>	<u>(4,711,458)</u>
Profit before community contributions and income tax expense		2,181,742	1,759,324
Charitable donations, sponsorships and grants expense	7	<u>(890,850)</u>	<u>(1,148,015)</u>
Profit before income tax expense		1,290,892	611,309
Income tax expense	8	<u>(361,750)</u>	<u>(186,516)</u>
Profit after income tax expense for the year		929,142	424,793
Other comprehensive income for the year, net of tax		-	-
Total comprehensive income for the year		<u><u>929,142</u></u>	<u><u>424,793</u></u>
		Cents	Cents
Basic earnings per share	27	126.87	58.00
Diluted earnings per share	27	126.87	58.00

The above statement of financial position should be read in conjunction with the accompanying notes

Our Community Company Ltd

Statement of Financial Position

For year ended 30 June 2026

	Note	2026 \$	2025 \$
Assets			
Current assets			
Cash and cash equivalents	9	842,032	234,833
Trade and other receivables	10	619,177	526,450
Investments	12	554,232	24,950
Current tax assets	8	-	50,548
Total current assets		<u>2,015,441</u>	<u>836,781</u>
Non-current assets			
Financial assets	11	142,397	160,408
Property, plant and equipment	13	1,135,181	1,041,185
Right-of-use assets	14	1,401,523	1,562,620
Intangible assets	15	868,641	1,087,091
Deferred tax assets	8	160,968	140,436
Total non-current assets		<u>3,708,710</u>	<u>3,991,740</u>
Total assets		<u>5,724,151</u>	<u>4,828,521</u>
Liabilities			
Current liabilities			
Trade and other payables	16	556,894	367,240
Lease liabilities	17	227,748	284,259
Current tax liabilities	8	165,015	-
Employee benefits		238,680	187,574
Total current liabilities		<u>1,188,337</u>	<u>839,073</u>
Non-current liabilities			
Trade and other payables	16	92,524	185,057
Borrowings		370	158
Lease liabilities	17	1,502,395	1,609,544
Employee benefits		9,870	13,277
Provisions		71,077	67,882
Total non-current liabilities		<u>1,676,236</u>	<u>1,875,918</u>
Total liabilities		<u>2,864,573</u>	<u>2,714,991</u>
Net assets		<u>2,859,578</u>	<u>2,113,530</u>
Equity			
Issued capital	18	607,871	607,871
Retained earnings		<u>2,251,707</u>	<u>1,505,659</u>
Total equity		<u>2,859,578</u>	<u>2,113,530</u>

The above statement of financial position should be read in conjunction with the accompanying notes

Our Community Company Ltd

Statement of Changes in Equity

For year ended 30 June 2026

	Note	Issued capital \$	Retained earnings \$	Total equity \$
Balance at 1 July 2024		607,871	1,271,284	1,879,155
Profit after income tax expense		-	424,793	424,793
Other comprehensive income, net of tax		-	-	-
Total comprehensive income		-	424,793	424,793
<i>Transactions with owners in their capacity as owners:</i>				
Dividends provided for or paid	20	-	(190,418)	(190,418)
Balance at 30 June 2025		<u>607,871</u>	<u>1,505,659</u>	<u>2,113,530</u>
Balance at 1 July 2025		607,871	1,505,659	2,113,530
Profit after income tax expense		-	929,142	929,142
Other comprehensive income, net of tax		-	-	-
Total comprehensive income		-	929,142	929,142
<i>Transactions with owners in their capacity as owners:</i>				
Dividends provided for or paid	20	-	(183,094)	(183,094)
Balance at 30 June 2026		<u>607,871</u>	<u>2,251,707</u>	<u>2,859,578</u>

The above statement of financial position should be read in conjunction with the accompanying notes

Our Community Company Ltd

Statement of Cash Flow

For year ended 30 June 2026

	Note	2026 \$	2025 \$
Cash flows from operating activities			
Receipts from customers (inclusive of GST)		7,493,968	7,131,883
Payments to suppliers and employees (inclusive of GST)		(5,548,688)	(7,036,777)
Dividends received		5,000	5,000
Interest received		7,531	8,464
Interest and other finance costs paid		(574)	(578)
Income taxes paid		(169,626)	(226,758)
Net cash provided by/(used in) operating activities	26	1,787,611	(118,766)
Cash flows from investing activities			
Redemption of/(investment in) term deposits		(529,282)	497,791
Payments for property, plant and equipment	13	(84,682)	(274,341)
Payments for franchise fees		(84,118)	(84,118)
Net cash provided by/(used in) investing activities		(698,082)	139,332
Cash flows from financing activities			
Repayment of lease liabilities		(203,400)	(186,499)
Interest and other finance costs paid		(96,048)	(105,065)
Dividends paid	20	(183,094)	(190,418)
Proceeds from/(repayment of) borrowings		212	(42)
Net cash used in financing activities		(482,330)	(482,024)
Net increase/(decrease) in cash and cash equivalents		607,199	(461,458)
Cash and cash equivalents at the beginning of the financial year		234,833	696,291
Cash and cash equivalents at the end of the financial year	9	842,032	234,833

The above statement of financial position should be read in conjunction with the accompanying notes

Our Community Company Ltd

Notes to the Financial Statements

For year ended 30 June 2026

Note 1. Reporting entity

The financial statements cover Our Community Company Ltd (the company) as an individual entity, which is a for-profit entity for financial reporting purposes under Australian Accounting Standards.

The company is an unlisted public company limited by shares, incorporated and domiciled in Australia. Its registered office and principal place of business is 29 Westernport Road, Lang Lang VIC 3984.

A description of the nature of the company's operations and its principal activity is included in the directors' report, which is not part of the financial statements.

Note 2. Basis of preparation and statement of compliance

The financial statements are general purpose financial statements which have been prepared in accordance with Australian Accounting Standards and Interpretations adopted by the Australian Accounting Standards Board (AASB) and the *Corporations Act 2001*. The financial statements comply with International Financial Reporting Standards (IFRS) adopted by the International Accounting Standards Board (IASB). The financial statements have been prepared on an accrual and historical cost basis and are presented in Australian dollars, which is the company's functional and presentation currency.

The directors have a reasonable expectation that the company has adequate resources to pay its debts as and when they fall due for the foreseeable future. For these reasons, the directors continue to adopt the going concern basis of accounting in preparing the annual financial statements.

The financial statements were authorised for issue, in accordance with a resolution of directors, on 30 September 2026. The directors have the power to amend and reissue the financial statements.

Note 3. Material accounting policy information

The accounting policies that are material to the company are set out either in the respective notes or below. The accounting policies adopted are consistent with those of the previous financial year, unless otherwise stated.

Adoption of new and revised accounting standards

The company has adopted all of the new or amended Accounting Standards and Interpretations issued by the Australian Accounting Standards Board ('AASB') that are mandatory for the current reporting period. The company has assessed and concluded there are no material impacts.

Accounting standards issued but not yet effective

Australian Accounting Standards and Interpretations that have recently been issued or amended but are not yet mandatory, have not been early adopted by the company for the annual reporting period ended 30 June 2026. The company's assessment of the impact of these new or amended Accounting Standards and Interpretations, most relevant to the company, are set out below.

AASB 18 *Presentation and Disclosure in Financial Statements*

AASB 18 (effective for annual reporting periods beginning on or after 1 January 2027) will replace AASB 101 *Presentation of Financial Statements*. Early adoption is permitted.

The new standard does not change how amounts are recognised or measured. However, it will change how information is presented and disclosed in the financial statements. This includes a revised structure for the statement of profit or loss and other comprehensive income, new subtotals, and additional disclosures for certain performance measures.

The company intends to adopt the standard from 1 July 2027. The impact is expected to be limited to changes in presentation and disclosure.

Current and non-current classification

Assets and liabilities are presented in the statement of financial position based on current and non-current classification.

Our Community Company Ltd

Notes to the Financial Statements

For year ended 30 June 2026

Note 3. Material accounting policy information (continued)

Impairment of financial assets

The company recognises a loss allowance for expected credit losses on financial assets which are measured at amortised cost. The measurement of the loss allowance depends upon the company's assessment at the end of each reporting period as to whether the financial instrument's credit risk has increased significantly since initial recognition, based on reasonable and supportable information that is available, without undue cost or effort to obtain.

Where there has not been a significant increase in exposure to credit risk since initial recognition, a 12-month expected credit loss allowance is estimated. This represents a portion of the asset's lifetime expected credit losses that is attributable to a default event that is possible within the next 12 months. Where a financial asset has become credit impaired or where it is determined that credit risk has increased significantly, the loss allowance is based on the asset's lifetime expected credit losses. The amount of expected credit loss recognised is measured on the basis of the probability weighted present value of anticipated cash shortfalls over the life of the instrument discounted at the original effective interest rate.

Impairment of non-financial assets

At each reporting date, the company reviews the carrying amounts of its tangible assets and intangible assets to determine whether there is any indication those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of any impairment loss.

If the recoverable amount of an asset is estimated to be less than its carrying amount, the carrying amount of the asset is reduced to its recoverable amount. An impairment loss is recognised in profit or loss immediately.

Recoverable amount is the higher of an asset's fair value less costs of disposal and value-in-use. The value-in-use is the present value of the estimated future cash flows relating to the asset using a pre-tax discount rate specific to the asset or cash-generating unit to which the asset belongs. Assets that do not have independent cash flows are grouped together to form a cash-generating unit.

Note 4. Critical accounting judgements, estimates and assumptions

The preparation of the financial statements requires the directors to make judgements, estimates and assumptions that affect the reported amounts in the financial statements. The directors continually evaluate their judgements and estimates in relation to assets, liabilities, contingent liabilities, revenue and expenses.

The directors base their judgements, estimates and assumptions on historical experience and on other various factors, including expectations of future events that it believes to be reasonable under the circumstances. Differences between the accounting judgements and estimates and actual results and outcomes are accounted for in future reporting periods. The judgements, estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities (refer to the respective notes) within the next financial year are discussed below.

Judgements

Timing of revenue recognition associated with trail commission

The company receives trailing commission from Bendigo Bank for products and services sold. Ongoing trailing commission payments are recognised on a monthly basis when earned as there is insufficient detail readily available to estimate the most likely amount of revenue without a high probability of significant reversal in a subsequent reporting period. The receipt of ongoing trailing commission revenue is outside the control of the company.

Allowance for expected credit losses on trade and other receivables

The allowance for expected credit losses assessment requires a degree of estimation and judgement. It is based on the lifetime expected credit loss, grouped based on days overdue, and makes assumptions to allocate an overall expected credit loss rate for each group. These assumptions include recent sales experience and historical collection rates.

Our Community Company Ltd

Notes to the Financial Statements

For year ended 30 June 2026

Note 4. Critical accounting judgements, estimates and assumptions (continued)

The company has not recognised an allowance for expected credit losses in relation to trade and other receivables for the following reasons:

- The company's trade receivables are limited to the monthly profit share distribution from Bendigo Bank, which is received 10 business days post month end.
- The credit risk (i.e. the risk that a customer will not make repayments) is for Bendigo Bank 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. The directors are not aware of any such non-compliance at balance date.
- The company has reviewed credit ratings provided by Standard & Poors, Moody's and Fitch Ratings to determine the level of credit exposure to the company.
- The company has not experienced any instances of default in relation to receivables owed to the company from Bendigo Bank.

Fair value measurement hierarchy

The company is required to classify all assets and liabilities, measured at fair value, using a three level hierarchy, based on the lowest level of input that is significant to the entire fair value measurement, being:

- Level 1: inputs are based on the quoted market price at the close of business at the end of the reporting period
- Level 2: inputs are based on a valuation performed by a third party qualified valuer using quoted prices for similar assets in an active market
- Level 3: unobservable inputs for the asset or liability.

Considerable judgement is required to determine what is significant to fair value and therefore which category the asset or liability is placed in can be subjective.

Impairment of non-financial assets

The company assesses impairment of non-financial assets other than goodwill and other indefinite life intangible assets at each reporting date by evaluating conditions specific to the company and to the particular asset that may lead to impairment. If an impairment trigger exists, the recoverable amount of the asset is determined. This involves fair value less costs of disposal or value-in-use calculations, which incorporate a number of key estimates and assumptions. The directors did not identify any impairment indications during the financial year.

Recovery of deferred tax assets

Deferred tax assets are recognised for deductible temporary differences only if the company considers it is probable that future taxable amounts will be available to utilise those temporary differences and losses.

Lease term

The lease term is a significant component in the measurement of both the right-of-use asset and lease liability. Judgement is exercised in determining whether there is reasonable certainty that an option to extend the lease will be exercised, or an option to terminate the lease will not be exercised, when ascertaining the periods to be included in the lease term.

In determining the lease term, all facts and circumstances that create an economical incentive to exercise an extension option, or not to exercise a termination option, are considered at the lease commencement date. Factors considered may include the importance of the asset to the company's operations, comparison of terms and conditions to prevailing market rates, incurrence of significant penalties, existence of significant leasehold improvements and the costs and disruption to replace the asset. The company reassesses whether it is reasonably certain to exercise an extension option, or not exercise a termination option, if there is a significant event or significant change in circumstances.

The company includes extension options applicable to the lease of branch premises in its calculations of both the right-of-use asset and lease liability except where the company is reasonably certain it will not exercise the extension option. This is due to the significant disruption of relocating premises and the loss on disposal of leasehold improvements fitted out in the leased premises.

Estimates and assumptions

Our Community Company Ltd

Notes to the Financial Statements

For year ended 30 June 2026

Note 4. Critical accounting judgements, estimates and assumptions (continued)

Estimation of useful lives of assets

The company determines the estimated useful lives and related depreciation and amortisation charges for its property, plant and equipment and finite life intangible assets. The useful lives could change significantly as a result of technical innovations or some other event. The depreciation and amortisation charge will increase where the useful lives are less than previously estimated lives or assets that have been abandoned or sold will be written off or written down.

Incremental borrowing rate

Where the interest rate implicit in a lease cannot be readily determined, which is generally the case for the company's lease agreements, an incremental borrowing rate is estimated to discount future lease payments to measure the present value of the lease liability at the lease commencement date. This rate is based on what the company estimates it would have to pay a third party to borrow the funds necessary to obtain an asset of a similar value to the right-of-use asset, with similar terms, security and economic environment.

Note 5. Economic dependency

The company has entered into a franchise agreement with Bendigo Bank that governs the management of the Community Bank. The company is economically dependent on the ongoing receipt of income under the franchise agreement with Bendigo Bank. The directors have no reason to believe a new franchise arrangement under mutually acceptable terms will not be forthcoming following expiry in October 2028.

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 Bendigo Bank 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
- security and cash logistic controls
- 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
- providing payroll services.

Our Community Company Ltd

Notes to the Financial Statements

For year ended 30 June 2026

Note 6. Revenue from contracts with customers

	2026 \$	2025 \$
Margin income	5,973,083	5,585,550
Fee income	335,167	351,761
Commission income	535,661	503,373
	<u>6,843,911</u>	<u>6,440,684</u>

Accounting policy for 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.

Revenue is recognised on an accruals basis, at the fair value of consideration specified in the franchise agreement, as follows:

<u>Revenue stream</u>	<u>Includes</u>	<u>Performance obligation</u>	<u>Timing of recognition</u>
Franchise agreement profit share	Margin, commission, and fee income	When the company satisfies its obligation to arrange for the services to be provided to the customer by the supplier (Bendigo Bank as franchisor).	On completion of the provision of the relevant service. Revenue is accrued monthly and paid within 10 business days after the end of each month.

All revenue is stated net of the amount of GST. There was no revenue from contracts with customers recognised over time during the financial year.

Revenue calculation

The franchise agreement provides that three forms of revenue may be earned by the company which are 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, interest rates and funds transfer pricing and other factors, such as economic and local conditions.

Margin income

Margin income on core banking products is arrived at through the following calculation:

	Interest paid by customers on loans less interest paid to customers on deposits
plus:	any deposit returns i.e. interest return applied by Bendigo Bank for a deposit
minus:	any costs of funds i.e. interest applied by Bendigo Bank to fund a loan.

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

Commission income

Commission income is generated from the sale of products and services. This commission is recognised at a point in time which reflects when the company has fulfilled its performance obligation. Refer to note 4 for further information regarding key judgements applied by the directors in relation to the timing of revenue recognition from trail commission.

Fee income

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

Our Community Company Ltd

Notes to the Financial Statements

For year ended 30 June 2026

Note 6. Revenue from contracts with customers (continued)

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.

Ability to change financial return

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

Bendigo 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 Bank's margin at that time. For other products and services, there is no restriction on the change Bendigo Bank may make.

Note 7. Expenses

Employee benefits expense

	2026 \$	2025 \$
Wages and salaries	2,541,538	2,639,167
Non-cash benefits	53,947	37,860
Superannuation contributions	298,403	300,458
Expenses related to long service leave	30,193	(9,293)
Other expenses	247,381	231,801
	<u>3,171,462</u>	<u>3,199,993</u>

Depreciation and amortisation expense

	2026 \$	2025 \$
<i>Depreciation of non-current assets</i>		
Leasehold improvements	82,764	68,683
Plant and equipment	4,688	3,620
Motor vehicles	38,743	41,833
	<u>126,195</u>	<u>114,136</u>
<i>Depreciation of right-of-use assets</i>		
Leased land and buildings	<u>200,720</u>	<u>195,895</u>
<i>Amortisation of intangible assets</i>		
Franchise fee	83,710	83,711
Rights to revenue share	134,740	134,739
	<u>218,450</u>	<u>218,450</u>
	<u>545,365</u>	<u>528,481</u>

Our Community Company Ltd

Notes to the Financial Statements

For year ended 30 June 2026

Finance costs

	2026 \$	2025 \$
Bank loan interest paid or accrued	17	21
Recurring borrowing costs paid	557	557
Lease interest expense	96,048	105,064
Unwinding of make-good provision	3,313	3,109
	<u>99,935</u>	<u>108,751</u>

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

Charitable donations, sponsorships and grants

	2026 \$	2025 \$
Direct donation, sponsorship and grant payments	290,850	448,015
Contribution to the Community Enterprise Foundation™	600,000	700,000
	<u>890,850</u>	<u>1,148,015</u>

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, sponsorships and grants).

The funds contributed to and held by the Community Enterprise Foundation™ (CEF) 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.

Note 8. Income tax

	2026 \$	2025 \$
<i>Income tax expense</i>		
Current tax	386,283	188,099
Movement in deferred tax	(20,533)	625
Net benefit of franking credits on dividends received	(4,000)	(2,208)
Aggregate income tax expense	<u>361,750</u>	<u>186,516</u>
<i>Prima facie income tax reconciliation</i>		
Profit before income tax expense	<u>1,290,892</u>	<u>611,309</u>
Tax at the statutory tax rate of 25%	322,723	152,827
Tax effect of:		
Tax offset for franked dividends	(4,000)	(2,208)
Non-deductible expenses	42,027	35,345
Other assessable income	1,000	552
Income tax expense	<u>361,750</u>	<u>186,516</u>

Our Community Company Ltd

Notes to the Financial Statements

For year ended 30 June 2026

Note 8. Income tax (continued)

	2026 \$	2025 \$
<i>Deferred tax assets/(liabilities)</i>		
Employee benefits	65,055	52,607
Provision for lease make good	17,769	16,971
Accrued expenses	4,305	1,895
Income accruals	(302)	(50)
Lease liabilities	432,536	473,451
Right-of-use assets	(350,381)	(390,655)
Property, plant and equipment	(8,058)	(7,964)
Fair value of investments	44	(5,819)
Deferred tax asset	<u>160,968</u>	<u>140,436</u>
	2026 \$	2025 \$
Income tax refund due	<u>-</u>	<u>50,548</u>
	2026 \$	2025 \$
Provision for income tax	<u>165,015</u>	<u>-</u>

Accounting policy for income tax

The income tax expense or benefit for the period is the tax payable on that period's taxable income based on the applicable income tax rate adjusted by the changes in deferred tax assets and liabilities attributable to temporary differences, unused tax losses and the adjustment recognised for prior periods, where applicable.

Accounting policy for current 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.

Accounting policy for deferred tax

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.

Note 9. Cash and cash equivalents

	2026 \$	2025 \$
Cash at bank and on hand	<u>842,032</u>	<u>234,833</u>

Our Community Company Ltd

Notes to the Financial Statements

For year ended 30 June 2026

Note 10. Trade and other receivables

	2026 \$	2025 \$
Trade receivables	601,359	511,365
Other receivables and accruals	1,206	197
Prepayments	16,612	14,888
	17,818	15,085
	619,177	526,450
	2026 \$	2025 \$
<i>Financial assets at amortised cost classified as trade and other receivables</i>		
Total trade and other receivables	619,177	526,450
Less prepayments, included in trade and other receivables	(16,612)	(14,888)
	602,565	511,562

Accounting policy for trade and other receivables

Trade receivables are initially recognised at fair value and subsequently measured at amortised cost using the effective interest method, less any allowance for expected credit losses. The company's trade receivables are limited to the monthly profit share distribution from Bendigo Bank, which is received 10 business days post month end.

Note 11. Financial assets

	2026 \$	2025 \$
<i>Non-current assets</i>		
Equity securities - at FVTPL	142,397	160,408
<i>Reconciliation</i>		
Reconciliation of the fair values at the beginning and end of the current and previous financial year are set out below:		
Opening fair value	160,408	140,036
Additions through reinvestment	5,444	5,153
Revaluation increments	-	15,219
Revaluation decrements	(23,455)	-
Closing fair value	142,397	160,408

Accounting policy for financial assets

Financial assets are recognised at their market value. Financial assets are derecognised when the rights to receive cash flows have been transferred and the company has transferred substantially all the risks and rewards of ownership.

The company classifies financial assets as a current asset when it expects to realise the asset, or intends to sell or consume it, no more than 12 months after the reporting period. All other investments are classified as non-current.

Our Community Company Ltd

Notes to the Financial Statements

For year ended 30 June 2026

Note 12. Investments

	2026 \$	2025 \$
<i>Current assets</i>		
Term Deposits	554,232	24,950

Note 13. Property, plant and equipment

	2026 \$	2025 \$
Leasehold improvements - at cost	1,913,491	1,720,337
Less: Accumulated depreciation	(910,698)	(845,882)
	1,002,793	874,455
Plant and equipment - at cost	35,414	26,325
Less: Accumulated depreciation	(19,257)	(14,569)
	16,157	11,756
Motor vehicles - at cost	239,456	239,456
Less: Accumulated depreciation	(123,225)	(84,482)
	116,231	154,974
	1,135,181	1,041,185

Reconciliations of the carrying values at the beginning and end of the current and previous financial year are set out below:

	Leasehold Improvements \$	Plant and equipment \$	Motor vehicles \$	Total \$
Balance at 1 July 2024	707,306	9,081	164,593	880,980
Additions	235,832	6,295	32,214	274,341
Depreciation	(68,683)	(3,620)	(41,833)	(114,136)
Balance at 30 June 2025	874,455	11,756	154,974	1,041,185
Additions	211,102	9,089	-	220,191
Depreciation	(82,764)	(4,688)	(38,743)	(126,195)
Balance at 30 June 2026	1,002,793	16,157	116,231	1,135,181

Accounting policy for property, plant and equipment

Property, plant and equipment are measured at cost or fair value as applicable, less accumulated depreciation and accumulated impairment losses. Historical cost includes expenditure that is directly attributable to the acquisition of the items.

Depreciation is calculated on a diminishing value and straight-line basis to write off the net cost of each item of property, plant and equipment over their expected useful lives as follows:

Leasehold improvements	1 to 40 years
Plant & equipment	1 to 12 years
Motor vehicles	4 years

The residual values, useful lives and depreciation methods are reviewed, and adjusted if appropriate, at each reporting date.

Leasehold improvements are depreciated over the unexpired period of the lease or the estimated useful life of the assets.

Our Community Company Ltd

Notes to the Financial Statements

For year ended 30 June 2026

Note 13. Property, plant and equipment (continued)

An item of property, plant and equipment is derecognised upon disposal or when there is no future economic benefit to the company. Gains and losses between the carrying amount and the disposal proceeds are taken to profit or loss.

Note 14. Right-of-use assets

	2026 \$	2025 \$
Land and buildings - right-of-use	2,414,356	2,374,906
Less: Accumulated depreciation	(1,012,833)	(812,286)
	<u>1,401,523</u>	<u>1,562,620</u>

Reconciliations of the carrying values at the beginning and end of the current and previous financial year are set out below:

	Land and buildings \$
Balance at 1 July 2024	1,706,536
Remeasurement adjustments	51,979
Depreciation expense	(195,895)
Balance at 30 June 2025	1,562,620
Remeasurement adjustments	39,623
Depreciation expense	(200,720)
Balance at 30 June 2026	<u>1,401,523</u>

Accounting policy for right-of-use assets

Right-of-use assets are initially measured at cost, which comprises the initial amount of the lease liability adjusted for costs to dismantle and remove the underlying asset or to restore the underlying asset or the site on which it is located, less any lease incentives received.

Right-of-use assets are depreciated on a straight-line basis over the unexpired period of the lease. Right-of-use assets are subject to impairment and are adjusted for any remeasurement of lease liabilities.

Refer to note 17 for more information on lease arrangements.

Note 15. Intangible assets

	2026 \$	2025 \$
Rights to revenue share	1,077,918	1,077,918
Less: Accumulated amortisation	(404,219)	(269,479)
	<u>673,699</u>	<u>808,439</u>
Franchise fee	1,361,788	1,361,788
Less: Accumulated amortisation	(1,166,846)	(1,083,136)
	<u>194,942</u>	<u>278,652</u>
	<u>868,641</u>	<u>1,087,091</u>

Our Community Company Ltd

Notes to the Financial Statements

For year ended 30 June 2026

Note 15. Intangible assets (continued)

Reconciliations of the carrying values at the beginning and end of the current and previous financial year are set out below:

	Rights to revenue share \$	Franchise fee \$	Total \$
Balance at 1 July 2024	943,178	362,363	1,305,541
Amortisation expense	(134,739)	(83,711)	(218,450)
Balance at 30 June 2025	808,439	278,652	1,087,091
Amortisation expense	(134,740)	(83,710)	(218,450)
Balance at 30 June 2026	<u>673,699</u>	<u>194,942</u>	<u>868,641</u>

Accounting policy for intangible assets

Intangible assets of the company relate to the franchise fees paid to Bendigo Bank which conveys the right to operate the Community Bank franchise.

Intangible assets are measured on initial recognition at cost. Subsequent expenditure is capitalised only when it increases the future economic benefits embodied in the specific asset to which it relates.

The franchise fees and rights to revenue share paid by the company 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	Expiry/renewal date
Franchise fee	Straight-line	Over the franchise term (5 years)	October 2028
Rights to revenue share	Straight-line	8 years	June 2031

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

Note 16. Trade and other payables

	2026 \$	2025 \$
<i>Current liabilities</i>		
Trade payables	2,812	4,960
Other payables and accruals	<u>554,082</u>	<u>362,280</u>
	<u>556,894</u>	<u>367,240</u>
<i>Non-current liabilities</i>		
Other payables and accruals	<u>92,524</u>	<u>185,057</u>
	<u>2026 \$</u>	<u>2025 \$</u>
<i>Financial liabilities at amortised cost classified as trade and other payables</i>		
Total trade and other payables	649,418	552,297
Less statutory payables, included in trade and other payables	<u>(120,630)</u>	<u>(70,610)</u>
	<u>528,788</u>	<u>481,687</u>

Our Community Company Ltd

Notes to the Financial Statements

For year ended 30 June 2026

Note 17. Lease liabilities

	2026 \$	2025 \$
<i>Current liabilities</i>		
Land and buildings lease liabilities	227,748	284,259
<i>Non-current liabilities</i>		
Land and buildings lease liabilities	1,502,395	1,609,544
<i>Reconciliation of lease liabilities</i>		
	2026 \$	2025 \$
Opening balance	1,893,803	2,028,324
Remeasurement adjustments	39,740	51,979
Lease interest expense	96,048	105,064
Lease payments - total cash outflow	(299,448)	(291,564)
	1,730,143	1,893,803

Accounting policy for lease liabilities

A lease liability is recognised at the commencement date of a lease. The lease liability is initially measured at the present value of the lease payments to be made over the term of the lease, including renewal options if the company is reasonably certain to exercise such options, discounted using the company's incremental borrowing rate.

The company has applied the following accounting policy choices in relation to lease liabilities:

- The company has elected not to separate lease and non-lease components when calculating the lease liability for property leases.
- The company has elected not to recognise right-of-use assets and lease liabilities for short-term leases and low-value assets, which include the company's lease of information technology equipment. The company recognises the lease payments associated with these leases as an expense on a straight-line basis over the lease term.

The company's lease portfolio includes:

Lease	Discount rate	Non-cancellable term	Renewal options available	Reasonably certain to exercise options	Lease term end date used in calculations
Tooradin Branch	7.50%	5 years	N/A	N/A	May 2029
Lang Lang Branch	4.29%	5 years	3 x 5 years	Yes	October 2040
Narre Warren South Branch	4.29%	5 years	N/A	N/A	June 2026
Koo Wee Rup Branch	4.29%	5 years	3 x 5 years	Yes	May 2041
Pearcedale Branch	7.50%	5 years	1 x 5 years	Yes	October 2033
Bunyip Branch	7.25%	4 years and 2 months	1 x 5 years	Yes	June 2032

Remeasurement adjustments

During the year, the company renewed the lease agreement for the Narre Warren South Branch to June 2026. Accordingly, the related right-of-use asset and lease liability were remeasured to reflect the revised lease term.

Our Community Company Ltd

Notes to the Financial Statements

For year ended 30 June 2026

Note 18. Issued capital

	2026 Shares	2025 Shares	2026 \$	2025 \$
Ordinary shares - fully paid	732,375	732,375	732,375	732,375
Return of Capital	-	-	(124,504)	(124,504)
	<u>732,375</u>	<u>732,375</u>	<u>607,871</u>	<u>607,871</u>

Accounting policy for issued capital

Ordinary shares are recognised at the fair value of the consideration received by the company being \$1 per share. Any transaction costs arising on the issue of ordinary shares are recognised directly in equity as a reduction of the share proceeds received.

Rights attached to issued capital

Ordinary shares

Voting rights

Subject to some limited exceptions, each member has the right to vote at a general meeting.

On a show of hands or a poll, each member attending the meeting (whether they are attending the meeting in person or by attorney, corporate representative or proxy) has one vote, regardless of the number of shares held. However, where a person attends a meeting in person and is entitled to vote in more than one capacity (for example, the person is a member and has also been appointed as proxy for another member) that person may only exercise one vote on a show of hands. On a poll, that person may exercise one vote as a member and one vote for each other member that person represents as duly appointed attorney, corporate representative or proxy.

The purpose of giving each member only one vote, regardless of the number of shares held, is to reflect the nature of the company as a community based company, by providing that all members of the community who have contributed to the establishment and ongoing operation of the Community Bank branch have the same ability to influence the operation of the company.

Dividends

Generally, dividends are payable to members in proportion to the amount of the share capital paid up on the shares held by them, subject to any special rights and restrictions for the time being attaching to shares. The franchise agreement with Bendigo Bank contains a limit on the level of profits or funds that may be distributed to shareholders. There is also a restriction on the payment of dividends to certain shareholders if they have a prohibited shareholding interest (see below).

Transfer

Generally, ordinary shares are freely transferable. However, the directors have a discretion to refuse to register a transfer of shares.

Subject to the foregoing, shareholders may transfer shares by a proper transfer effected in accordance with the company's constitution and the *Corporations Act 2001*.

Prohibited shareholding interest

A person must not have a prohibited shareholding interest in the company.

In summary, a person has a prohibited shareholding interest if any of the following applies:

- They control or own 10% or more of the shares in the company (the "10% limit").
- In the opinion of the board they do not have a close connection to the community or communities in which the company predominantly carries on business (the "close connection test").
- Where the person is a shareholder, after the transfer of shares in the company to that person the number of shareholders in the company is (or would be) lower than the base number (the "base number test"). The base number is 209. As at the date of this report, the company had 222 shareholders (2025: 222 shareholders).

Our Community Company Ltd

Notes to the Financial Statements

For year ended 30 June 2026

Note 18. Issued capital (continued)

As with voting rights, the purpose of this prohibited shareholding provision is to reflect the community-based nature of the company.

Where a person has a prohibited shareholding interest, the voting and dividend rights attaching to the shares in which the person (and their associates) has a prohibited shareholding interest in are suspended.

The board has the power to request information from a person who has (or is suspected by the board of having) a legal or beneficial interest in any shares in the company or any voting power in the company, for the purpose of determining whether a person has a prohibited shareholding interest. If the board becomes aware that a member has a prohibited shareholding interest, it must serve a notice requiring the member (or the member's associate) to dispose of the number of shares the board considers necessary to remedy the breach. If a person fails to comply with such a notice within a specified period (that must be between three and six months), the board is authorised to sell the specified shares on behalf of that person. The holder will be entitled to the consideration from the sale of the shares, less any expenses incurred by the board in selling or otherwise dealing with those shares.

In the constitution, members acknowledge and recognise that the exercise of the powers given to the board may cause considerable disadvantage to individual members, but that such a result may be necessary to enforce the prohibition.

Note 19. Capital management

The board's policy is to maintain a strong capital base so as to sustain future development of the company. The board 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:

- 20% of the profit or funds of the company otherwise available for distribution to shareholders in that 12 month period; and
- 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 financial year 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.

Note 20. Dividends

Dividends provided for and paid during the period

The following dividends were provided for and paid to shareholders during the financial year as presented in the Statement of changes in equity and Statement of cash flows.

	2026 \$	2025 \$
Fully franked dividend of 25 cents per share (2025: 26 cents)	183,094	190,418

Our Community Company Ltd

Notes to the Financial Statements

For year ended 30 June 2026

Note 20. Dividends (continued)

Franking credits

	2026 \$	2025 \$
Franking account balance at the beginning of the financial year	830,066	664,573
Franking credits (debits) arising from income taxes paid (refunded)	169,627	226,758
Franking debits from the payment of franked distributions	(61,031)	(63,473)
Franking credits from franked distributions received	4,000	2,208
	<u>942,662</u>	<u>830,066</u>
<i>Franking transactions that will arise subsequent to the financial year end:</i>		
Balance at the end of the financial year	942,662	830,066
Franking credits (debits) that will arise from payment (refund) of income tax	183,478	4,507
Franking credits available for future reporting periods	<u>1,126,140</u>	<u>834,573</u>

The ability to utilise franking credits is dependent upon the company's ability to declare dividends. The tax rate at which future dividends will be franked is 25%.

Accounting policy for dividends

Dividends are recognised when declared during the financial year and no longer at the discretion of the company.

Note 21. Financial risk management

The company's financial instruments include trade receivables and payables, cash and cash equivalents, investments and lease liabilities. The company does not have any derivatives.

The directors are responsible for monitoring and managing the financial risk exposure of the company, to which end it monitors the financial risk management policies and exposures and approves financial transactions within the scope of its authority

The directors have identified that the only significant financial risk exposures of the company are liquidity and market (price) risk. Other financial risks are not significant to the company due to the following factors:

- The company has no foreign exchange risk as all of its account balances and transactions are in Australian Dollars.
- The company's franchise agreement limits the company's credit exposure to one financial institution, being Bendigo Bank. The company monitors credit worthiness through review of credit ratings, Bendigo Bank is rated A- on Standard & Poor's credit ratings.
- The company has no direct exposure to movements in commodity prices.
- The company's interest-bearing instruments are held at amortised cost which have fair values that approximate their carrying value since all cash and payables have maturity dates within 12 months.

Further details regarding the categories of financial instruments held by the company that hold such exposure are detailed below.

Our Community Company Ltd

Notes to the Financial Statements

For year ended 30 June 2026

Note 21. Financial risk management (continued)

	2026 \$	2025 \$
Financial assets		
Cash and cash equivalents (note 9)	842,032	234,833
Trade and other receivables excluding prepayments (note 10)	602,565	511,562
Financial assets (note 11)	142,397	160,408
Term deposits (note 12)	554,232	24,950
	<u>2,141,226</u>	<u>931,753</u>
Financial liabilities at amortised cost		
Trade and other payables (note 16)	528,788	481,687
Lease liabilities (note 17)	1,730,143	1,893,803
Bank loans	370	158
	<u>2,259,301</u>	<u>2,375,648</u>

At balance date, the fair value of financial instruments approximated their carrying values.

Accounting policy for financial instruments

Financial assets

Classification

The company measures its financial assets into the following categories:

- Amortised cost
- Fair value through profit or loss (FVTPL)

Financial assets are subsequently measured in their entirety at either amortised cost or fair value, depending on the classification of the financial asset.

The company's financial assets measured at amortised cost comprise trade and other receivables, cash and cash equivalents and investments in term deposits.

The company's financial assets measured at FVTPL comprise investments in listed entities over which the company does not have significant influence nor control.

Derecognition

A financial asset is derecognised when the company's contractual right to its cash flows expires, or the asset is transferred in such a way that all the risks and rewards of ownership are substantially transferred.

Impairment of trade and other receivables

Impairment of trade receivables is determined using the simplified approach which uses an estimation of lifetime expected credit losses. The company has not recognised an allowance for expected credit losses in relation to trade and other receivables. Refer to note 4 for further information.

Financial liabilities

Classification

The company measures its financial liabilities at amortised cost.

The company's financial liabilities measured at amortised cost comprise trade and other payables, borrowings and lease liabilities.

Derecognition

A financial liability is derecognised when it is extinguished, cancelled or expires.

Our Community Company Ltd

Notes to the Financial Statements

For year ended 30 June 2026

Note 21. Financial risk management (continued)

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.

Interest-bearing assets and liabilities are held with Bendigo Bank and earnings on those are subject to movements in market interest rates. The company held cash and cash equivalents of \$842,032 and term deposits of \$554,232 at 30 June 2026 (2025: \$234,833 and \$24,950).

Price risk

The primary goal of the company's investment in equity securities is to hold the investments for the long term for strategic purposes.

As at the reporting date, the company had the following variable rate borrowings outstanding:

	2026		2025	
	Nominal interest rate %	Balance \$	Nominal interest rate %	Balance \$
Bank loans	7.94%	370	7.94%	158
Net exposure to cash flow interest rate risk		<u>370</u>		<u>158</u>

An analysis by remaining contractual maturities is shown in 'liquidity risk' below.

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 company's following are the remaining contractual maturities of financial liabilities. The contractual cash flow amounts are gross and undiscounted and therefore may differ from their carrying amount in the statement of financial position.

	1 year or less \$	Between 1 and 5 years \$	Over 5 years \$	Remaining contractual maturities \$
2026				
Trade and other payables	436,264	92,524	-	528,788
Lease liabilities	230,289	863,537	1,158,700	2,252,526
Bank loans	-	370	-	370
Total non-derivatives	<u>666,553</u>	<u>956,431</u>	<u>1,158,700</u>	<u>2,781,684</u>
2025				
Trade and other payables	296,630	185,057	-	481,687
Lease liabilities	291,397	878,695	1,335,693	2,505,785
Bank loans	-	158	-	158
Total non-derivatives	<u>588,027</u>	<u>1,063,910</u>	<u>1,335,693</u>	<u>2,987,630</u>

Our Community Company Ltd

Notes to the Financial Statements

For year ended 30 June 2026

Note 22. Fair value measurement

	Level 1 \$	Level 2 \$	Level 3 \$	Total \$
2026				
<i>Assets</i>				
Equity securities	142,397	-	-	142,397
Total assets	142,397	-	-	142,397
2025				
<i>Assets</i>				
Equity securities	160,408	-	-	160,408
Total assets	160,408	-	-	160,408

There were no transfers between levels during the financial year.

Assets and liabilities measured at fair value are classified into three levels, using a fair value hierarchy that reflects the significance of the inputs used in making the measurements. Classifications are reviewed at each reporting date and transfers between levels are determined based on a reassessment of the lowest level of input that is significant to the fair value measurement.

Note 23. Key management personnel disclosures

The following persons were directors of Our Community Company Ltd during the financial year and/or up to the date of signing of these Financial Statements.

Gordon Douglas Smale
Michael Alan Bushe
Michael John Duff
Glenn Warren Barwick
David John Williams
Angela Jane Bullen

Andrew Lloyd Bullen
Nicholas James McKinnon
Angela Louise Banbury
Joshua David Murnane Busuttil
Jade Laraine Taylor

Compensation

Key management personnel compensation comprised the following.

	2026 \$	2025 \$
Short-term employee benefits	34,589	40,969
Post-employment benefits	4,151	4,097
	<u>38,740</u>	<u>45,066</u>

Compensation of the company's key management personnel includes salaries and contributions to a post-employment superannuation fund.

Note 24. Related party transactions

Key management personnel

Disclosures relating to key management personnel are set out in note 23.

Receivable from and payable to related parties

There were no trade receivables from or trade payables to related parties at the current and previous reporting date.

Our Community Company Ltd

Notes to the Financial Statements

For year ended 30 June 2026

Note 24. Related party transactions (continued)

Terms and conditions of transactions with related parties

Transactions between related parties are on normal commercial terms and conditions no more favourable than those available to other parties unless otherwise stated.

Transactions with related parties

The following transactions occurred with related parties:

	2026 \$	2025 \$
The company made contributions to various community groups that directors were also committee members.	-	99,250
During the period the company made grants to community groups where a director was on the committee.	163,873	-

Note 25. Remuneration of auditors

During the financial year the following fees were paid or payable for services provided by Andrew Frewin Stewart, the auditor of the company:

	2026 \$	2025 \$
<i>Audit services</i>		
Audit or review of the financial statements	12,415	12,330
<i>Other services</i>		
General advisory services	6,930	7,063
Share registry services	5,644	5,435
	12,574	12,498
	24,989	24,828

Note 26. Reconciliation of profit after income tax to net cash provided by/(used in) operating activities

	2026 \$	2025 \$
Profit after income tax expense for the year	929,142	424,793
Adjustments for:		
Depreciation and amortisation	545,365	528,481
Decrease/(Increase) in fair value of equity instruments designated at FVTPL	23,455	(15,219)
Income reinvested in financial assets	(5,444)	(5,153)
Lease liabilities interest	96,048	105,064
Change in operating assets and liabilities:		
Decrease/(increase) in trade and other receivables	(92,727)	51,804
Decrease/(increase) in income tax refund due	50,548	(24,781)
Decrease/(increase) in deferred tax assets	(20,532)	625
Increase/(decrease) in trade and other payables	45,847	(1,187,806)
Increase in provision for income tax	165,015	-
Increase in employee benefits	47,699	318
Increase in other provisions	3,195	3,108
Net cash provided by/(used in) operating activities	1,787,611	(118,766)

Our Community Company Ltd

Notes to the Financial Statements

For year ended 30 June 2026

Note 27. Earnings per share

	2026 \$	2025 \$
Profit after income tax	929,142	424,793
	Number	Number
Weighted average number of ordinary shares used in calculating basic earnings per share	732,375	732,375
Weighted average number of ordinary shares used in calculating diluted earnings per share	732,375	732,375
	Cents	Cents
Basic earnings per share	126.87	58.00
Diluted earnings per share	126.87	58.00

Note 28. Commitments

The company has no commitments contracted for which would be provided for in future reporting periods.

Note 29. Contingencies

There were no contingent liabilities or contingent assets at the date of this report (2025: Nil).

Note 30. Events after the reporting period

On 18 August 2026, APRA imposed licence conditions on Bendigo Bank relating to its non-financial risk management framework. Bendigo Bank subsequently announced a multi-year rectification program in response to those conditions.

Whilst neither APRA's announcement nor Bendigo Bank's public announcement specifically refer to Community Bank companies, the directors acknowledge that remediation and review activities may extend across BEN's broader branch network, which may include Community Bank branches. At the date of this report, the outcome of those activities, and any resulting impacts on the company, if any, are not known and cannot presently be determined.

No other matter or circumstance has arisen since 30 June 2026 that has significantly affected, or may significantly affect the company's operations, the results of those operations, or the company's state of affairs in future financial years.

Our Community Company Ltd

Directors' declaration

For year ended 30 June 2026

In the directors' opinion:

- the attached financial statements and notes comply with the *Corporations Act 2001*, the Accounting Standards, the *Corporations Regulations 2001* and other mandatory professional reporting requirements;
- the attached financial statements and notes comply with International Financial Reporting Standards as issued by the International Accounting Standards Board as described in the notes to the financial statements;
- the attached financial statements and notes give 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;
- there are reasonable grounds to believe that the company will be able to pay its debts as and when they become due and payable; and
- the company does not have any controlled entities and is not required by the Accounting Standards to prepare consolidated financial statements. Therefore, a consolidated entity disclosure statement has not been included as section 295(3A)(a) of the *Corporations Act 2001* does not apply to the entity.

Signed in accordance with a resolution of directors made pursuant to section 295(5)(a) of the *Corporations Act 2001*.

On behalf of the directors



Gordon Smale
Chair

30 September 2026



Andrew Frewin Stewart
61 Bull Street Bendigo VIC 3550
ABN: 65 684 604 390
afs@afsbendigo.com.au
03 5443 0344

Independent auditor's report to the members of Our Community Company Ltd Report on the audit of the financial report

Our opinion

In our opinion, the accompanying financial report of Our Community Company Ltd (the company), is 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 financial performance for the year ended on that date; and
- ii. complying with Australian Accounting Standards and the *Corporations Regulations 2001*.

What we have audited

We have audited the financial report of Our Community Company Ltd, which comprises the:

- Statement of financial position as at 30 June 2026
- Statement of profit or loss and other comprehensive income for the year then ended
- Statement of changes in equity for the year then ended
- Statement of cash flows for the year then ended
- Notes to the financial statements, including material accounting policies, and the
- Directors' declaration.

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

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 (including Independence Standards)* (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.

Other information

The directors are responsible for the other information. The other information comprises the Directors' Report, which we obtained prior to the date of this auditor's report, and the remaining information included in the company's Annual Report for the year ended 30 June 2026, which is expected to be made available to us after the date of this auditor's report. The other information does not include the financial report and our auditor's report thereon.



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

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 during the audit, or otherwise appears to be materially misstated.

At the date of this auditor's report, we have received and read the Directors' Report and have not identified any material inconsistency between that information and the financial report or our knowledge obtained during the audit.

The remaining other information included in the Annual Report is expected to be made available to us after the date of this auditor's report. When we read that information, if we conclude that there is a material misstatement therein, we are required to take appropriate action in accordance with the Australian Auditing Standards.

Responsibilities of the directors for the financial report

The directors of the company are responsible for the preparation of the financial report that it 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 is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the directors are responsible for assessing the 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 the directors either intend to liquidate the company or cease operations, or have no realistic alternative but to do so.

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. Misstatement can arise from fraud or error and are considered material if, individually or in 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/home.aspx>. This description forms part of our auditor's report.

Andrew Frewin Stewart
61 Bull Street, Bendigo, Vic, 3550
Dated: 30 September 2026

Jessica Ritchie
Lead Auditor

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Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. (10395) (22/09/2021)