19 October 2026

Dear Shareholder

The directors of Tumbarumba Financial Services Limited are pleased to advise that for the financial year ended 30 June 2026, the company achieved a post-tax profit of $60,759 (2025: $101,767).

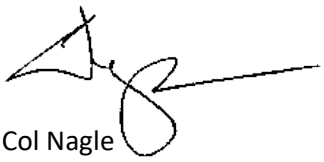
In recognition of this result, the directors have declared a fully franked dividend per ordinary share of $0.05c for the year ended 30 June 2026. The dividend will be paid on Friday 26 March 2027. The record date for determining share ownership for the dividend will be Friday 26 February 2027.

The continued support of our shareholders is a key part of the success of Community Bank Tumbarumba. This dividend is a reflection of the strong partnership we have built and the positive difference our community banking model makes within our local community. We thank you for your ongoing support and for playing such an important role in the success of your local branch.

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

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

Yours sincerely



Col Nagle
Chair
Tumbarumba Financial Services Limited

Franchisee of Bendigo and Adelaide Bank Limited, ABN 11 068 049 178, AFSL/Australian Credit Licence 237879