

15 December 2023

Dear Shareholder

The directors of Tumbarumba Financial Services Limited are please to advise that for the financial year ended 30 June 2023, the company achieved a post-tax profit of \$217,447 (2022: \$121,290), an increase of 79.28%.

In consideration of the strong trading performance, the directors have declared a fully franked dividend per ordinary share of \$0.05c for the year ended 30 June 2023. The dividend will be paid on Friday 29 March 2024. The record date for determining share ownership for the dividend will be Friday 1 March 2024.

The shareholders of Community Bank Tumbarumba have been particularly supportive and instrumental in the success of the branch to date. This dividend demonstrates the success of our venture, and we thank you for your commitment to your community and Community Bank Tumbarumba.

If any of your details have changed, please contact tfsl@cb-virtualsolutions.com for further information. We particularly encourage you to provide your bank details for direct credit to your bank account if you have not already done so, as all dividend payments will be made electronically. Where we do not have your bank details on file, we will hold payment until your direct credit details have been received.

Once again, on behalf of the Board, I thank you for your contribution to the success of the Tumbarumba Community Bank Branch of Bendigo Bank.

We look forward to continuing to provide you with further updates in the future.

Yours sincerely



Colin Nagle
Chair
Tumbarumba Financial Services Limited