

14 October 2024

To Shareholders

2024 DIVIDEND ANNOUNCEMENT

Valley Community Financial Services is pleased to announce solid financial results for the year 2024, reflecting our continued commitment to growth and community engagement. Key highlights from our financial performance include:

- **Net Assets per share:** \$1.875
- **Earnings per share:** \$0.3964

Based on the strong performance reflected in these results, the Board has declared a fully franked dividend of **9.00 cents per share**, which will be distributed to shareholders toward the end of October 2024.

Although the Board remains cautiously optimistic about the future, we anticipate that ongoing competition, housing market volatility, and the introduction of new digital products will pose challenges to our current profit margins.

Important Notice Regarding Dividends: Please note that cheques are no longer available for dividend payments. If you received a cheque for a previous year's dividend and have not yet provided your current bank details, please complete the Shareholder Details Form and return it to c.lewis@valleyfinancial.com.au. To comply with legislation, we are required to receive a Certified ID from each shareholder for any changes to banking information.

Thank you for your continued trust and support of Valley Community Financial Services!

Kind regards,



Carol Jenkinson
Chair
Valley Community Financial Services Limited