14 October 2025

To our Shareholders,

Re: Financial Year Ending 30 June 2025

We are pleased to present Valley Community Financial Services Ltd (VCFS) financial results and highlights for the 2024/2025 financial year:-

Performance Highlights

- Profit After Tax: $1,652,858 (up from $1,605,971 in 2024)
- Earnings Per Share: 40.79 cents (up from 39.64 cents)
- Return on Equity: 18.6% (down from 21.13%), reflecting our decision to retire property-related debt, strengthening our balance sheet for future growth.

Revenue & Expenses

Funds under management rose 8.8%, though revenue declined 1.95% due to competitive pressures and discounting. Our operating expenses fell 4.42% following our transition to owned properties and staffing adjustments. We are please to report that our property acquisitions in Hurstbridge and Diamond Creek have added reliable new income streams.

Community Commitment

Over the 2024/2025 financial year, VCFS contributed $161,244 in sponsorships and grants, and deposited $105,263 into the Community Enterprise Foundation, reinforcing our support for local projects and organisations.

Dividend payment to Shareholders

We are pleased to announce that the Board of Directors of Valley Community Financial Services has declared a dividend of $0.12 (12 cents) per share fully franked. The dividend will be paid on 30 October 2025 to shareholders registered at the close of business on 1 October 2025.

We thank you for your continued support and investment in Valley Community Financial Services and look forward to building on these positive results in the year ahead.

If you have any questions, please contact our Administration Officer Carla Lewis on 0433 473 463 or email on c.lewis@valleyfinancial.com.au

Sincerely,

Carol Jenkinson
Chair
Valley Community Financial Services Limited