

20 October 2026

Dear Shareholder,

On behalf of the Board, I am pleased to announce that the Board of Valley Community Financial Services Ltd (VCFS) has declared a fully franked dividend of 12 cents per share.

Our 2025/2026 Annual Report, which accompanies this letter, highlights positive trading results and our continued contribution to local communities. Below are some important highlights I would like to share with you.

Financial Performance

VCFS continued to grow revenue and strengthen its financial position, with net assets reaching \$9.66 million. Other highlights include:

- **Profit After Tax:** \$1,260,802
- **Earnings Per Share:** 31.12 cents
- **Net Assets:** \$9,661,400

Revenue increased by 1.9% in 2025/26 to \$7,155,875, while operating profit before community contributions and income tax was \$2,404,453.

Community Contributions

Supporting our communities remains central to VCFS purpose. During this financial year, VCFS contributed \$779,947 through direct grants, sponsorships and the Community Enterprise Foundation (CEF). A total of \$920,779 is now held by the CEF as at the 30 June 2026 for distribution for the future eligible community projects.

Maintaining a Sustainable Business

We regularly review our operations to ensure VCFS remains competitive and sustainable. The decision to close one of our branches was difficult, balancing the needs of the community, the long-term sustainability of our business and the interests of our staff. Since the closure, we have continued to successfully service the area, maintaining our commitment to meeting the banking needs of the local community.

We have also found that the Lending Hub operating from the Diamond Creek office continues to deliver positive outcomes, and we appreciate the work that they do, and of course our banking and lending staff across our four branches.

Dividend to Shareholders

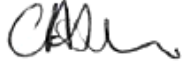
The Board has declared a fully franked dividend of 12 cents per share, payable on 31 October 2026 to shareholders registered at the close of business on 16 October 2026.

Thank you for your continued support and investment in VCFS. Your investment enables us to provide local banking services and support initiatives that make a meaningful difference to our communities.

Valley Community Financial Services Ltd

For enquiries, please contact Carla Lewis on 0433 473 463 or c.lewis@valleyfinancial.com.au.

Kind regards,



Carol Jenkinson / Chair on behalf of the board of Valley Community Financial Services Limited.