

Chair's Address AGM 10 November 2025

Another year has passed, and with it, a fresh set of challenges and triumphs. Amid rising costs, a tight property market, and increasing complexity in banking operations, our community bank has weathered the storm, delivered exceptional results and deepened our local impact.

Remaining proud custodians of the Logan business built over two decades, and deepening our reach into Northern Gold Coast, our business reflects our enduring commitment to the community bank model: one that balances financial performance with meaningful investment pillars in youth, education, safety, resilience, and social cohesion.

The headlines often lament the decline of local banking services; we've chosen a different path. We've renewed leases, refurbished branches, and doubled down on our physical presence—not just as a business, but as a community anchor. These decisions are not symbolic; they're strategic. They reflect our belief that banking should be personal, accessible, and locally rooted.

Our shareholder engagement evening was a highlight, reminding us all why we do what we do. Hearing directly from beneficiaries, some of whom have been with us since inception, reinforced the emotional and practical value of our work. It's a powerful truth: when you bring your banking home, the ripple effect is real and lasting.

This year's financial results speak volumes.

A significant profit, a \$350,000 contribution to the Community Enterprise Foundation, and record dividends for shareholders—all achieved while staying true to our charter as a social enterprise. These outcomes are only possible because our customers and shareholders continue to back us. And that support is more than appreciated, it's essential.

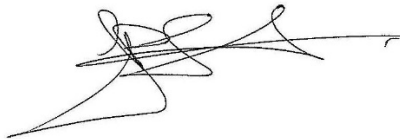
As we look ahead, we keep our eyes on the rapidly evolving banking landscape. Distribution models are shifting, customer expectations are changing, and digital transformation is accelerating. But our focus remains clear: to provide the best service and facilities, tailored to the needs of our community. That means listening, adapting, and investing in infrastructure, but also in relationships.

We also ask something in return. For our model to thrive, we need our stakeholders to bring their share of banking to us. It's not just about supporting a local business—it's about securing the future of local services, local jobs, and local impact. When you bank with us, you're helping yourself by helping your community. We're all in this together.

We fare far better than the bleak picture often painted in the media. We're not retreating, we're renewing. And we're proud to put our money where our mouth is.

On behalf of the board, I extend heartfelt thanks to Mr. Brett Raguse for his years of service and welcome Mr. Joshua Pascoe, whose leadership and community insight will be invaluable. I also acknowledge our dedicated staff, whose stability and professionalism continue to set us apart.

To our customers, shareholders, and partners, thank you. Your belief in our mission fuels everything we do.



Jason Luckhardt
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