

FORM: Half yearly/preliminary final report

Name of *issuer*

Sunshine Coast Community Financial Services Limited

ACN or ARBN

12 100 576 261

Half yearly
(tick)

Preliminary
final (tick)

✓

Half year/financial year ended
(‘Current period’)

30 June 2026

For announcement to the market

Extracts from this statement for announcement to the market (*see note 1*).

Extracts from this statement for announcement to the market (see note 1).				\$A
Revenue (item 1.1)	up	4%	to	4,834,084
Profit (loss) for the period (item 1.9)	up	166%	to	724,579
Profit (loss) for the period attributable to members of the parent (item 1.11)	up	166%	to	724,579
Dividends	Current period		Previous corresponding period	
Franking rate applicable:	100%		100%	
Final dividend (preliminary final report only)(item 10.13-10.14)				
Amount per security	Nil		Nil	
Franked amount per security	n/a		n/a	
Interim dividend (Half yearly report only) (item 10.11 – 10.12)				
Amount per security	-		-	
Franked amount per security	-		-	
Short details of any bonus or cash issue or other item(s) of importance not previously released to the market:				
n/a				

Consolidated income statement *(The figures are not equity accounted)**(see note 3)**(as per paragraphs 81-85 and 88-94 of AASB 101: Presentation of Financial Statements)*

	Current period - \$A	Previous corresponding period - \$A
1.1 Revenues <i>(item 7.1)</i>	4,834,084	4,638,283
1.2 Expenses, excluding finance costs <i>(item 7.2)</i>	(3,816,766)	(4,217,713)
1.3 Finance costs	(31,799)	(33,576)
1.4 Share of net profits (losses) of associates and joint ventures <i>(item 15.7)</i>	-	-
1.5 Profit (loss) before income tax	985,519	386,994
1.6 Income tax expense <i>(see note 4)</i>	(260,940)	(114,425)
1.7 Profit (loss) from continuing operations	724,579	272,569
1.8 Profit (loss) from discontinued operations <i>(item 13.3)</i>	-	-
1.9 Profit (loss) for the period	724,579	272,569
1.10 Profit (loss) attributable to minority interests	-	-
1.11 Profit (loss) attributable to members of the parent	724,579	272,569
1.12 Basic earnings per security <i>(item 9.1)</i>	42.52¢	15.99¢
1.13 Diluted earnings per security <i>(item 9.1)</i>	42.52¢	15.99¢
1.14 Dividends per security <i>(item 9.1)</i>	10¢	12¢

Comparison of half-year profits*(Preliminary final statement only)*

	Current period - \$A	Previous corresponding period - \$A
2.1 Consolidated profit (loss) after tax attributable to members reported for the 1st half year <i>(item 1.11 in the half yearly statement)</i>	368,757	487,753
2.2 Consolidated profit (loss) after tax attributable to members for the 2nd half year	355,822	(215,184)

Consolidated balance sheet

(See note 5)

(as per paragraphs 68-69 of AASB 101: Financial Statement Presentation)

Current assets		Current period -\$A	Previous corresponding period - \$A
3.1	Cash and cash equivalents	430,258	95,592
3.2	Trade and other receivables	270,197	198,260
3.3	Other financial assets (term deposits)	16,604	15,867
3.4	Other current assets (current tax asset)	-	58,732
3.5	Total current assets	717,059	368,451
Non-current assets			
3.6	Available for sale investments	-	-
3.7	Leased assets	-	-
3.8	Investments in associates	-	-
3.9	Deferred tax assets	-	-
3.10	Exploration and evaluation expenditure capitalised (see para. 71 of AASB 1022 – new standard not yet finalised)	-	-
3.11	Development properties (mining entities)	-	-
3.12	Property, plant and equipment (net)	4,051,383	4,161,376
3.13	Investment properties	-	-
3.14	Goodwill	-	-
3.15	Other intangible assets	86,627	125,691
3.16	Right-of-use assets	163,434	208,044
3.17	Total non-current assets	4,301,444	4,495,111
3.18	Total assets	5,018,503	4,863,562
Current liabilities			
3.19	Trade and other payables	156,511	119,380
3.20	Short term borrowings	51,760	126,429
3.21	Current tax payable	113,807	-
3.22	Short term provisions (employee benefits)	16,179	8,926
3.23	Current portion of lease liabilities	42,157	40,552
3.24	Other current liabilities	-	-
		380,414	295,287
3.25	Liabilities directly associated with non-current assets classified as held for sale (para 38 of AASB 5)	-	-
3.26	Total current liabilities	380,414	295,287

Non-current liabilities			
		Current period - \$A	Previous corresponding period - \$A
3.27	Long term borrowings	-	381,735
3.28	Deferred tax liabilities	286,065	291,952
3.29	Long term provisions	21,501	20,596
3.30	Other – lease liabilities	241,714	296,368
	Other – trade and other payables	-	42,970
3.31	Total non-current liabilities	549,280	1,033,621
3.32	Total liabilities	929,694	1,328,908
3.33	Net assets	4,088,809	3,534,654
Equity			
3.34	Share capital	1,623,067	1,623,067
3.35	Other reserves	968,984	968,984
3.36	Retained earnings/(Accumulated losses)	1,496,758	942,603
	Amounts recognised directly in equity relating to non-current assets classified as held for sale	-	-
3.37	Parent interest	4,088,809	3,534,654
3.38	Minority interest	-	-
3.39	Total equity	4,088,809	3,534,654

Consolidated statement of changes in equity

(as per paragraphs 96-97 of AASB 101: Presentation of Financial Statements)

	Current period – A\$	Previous corresponding period – A\$
Revenues recognised directly in equity:	-	-
Expenses recognised directly in equity:	-	-
4.1 Net income recognised directly in equity	-	-
4.2 Profit for the period	724,579	272,569
4.3 Total recognised income and expense for the period	724,579	272,569
Attributable to:		
4.4 Members of the parent	724,579	272,569
4.5 Minority interest	-	-
Effect of changes in accounting policy (as per AASB 108: Accounting Policies, Changes in Accounting Estimates and Errors):		
4.6 Members of the parent entity	-	-
4.7 Minority interest	-	-

Consolidated statement of cash flows

(See note 6)

(as per AASB 107: Cash Flow Statements)

		Current period -\$A	Previous corresponding period - \$A
	Cash flows related to operating activities		
5.1	Receipts from customers	5,243,785	5,159,995
5.2	Payments to suppliers and employees	(4,095,468)	(5,176,746)
5.3	Interest and other costs of finance paid	(18,262)	(17,941)
5.4	Income taxes paid/(refunded)	(103,908)	(202,507)
5.5	Other (interest received)	1,080	1,282
5.6	Net cash provided by/(used in) operating activities	1,027,227	(235,917)
	Cash flows related to investing activities		
5.7	Payments for purchases of property, plant and equipment	(25,932)	(92,697)
5.8	Proceeds from sale of property, plant and equipment	-	-
5.9	Payment for purchases of equity investments	-	-
5.10	Purchase of rights to revenue stream	-	-
5.11	Loans to other entities	-	-
5.12	Loans repaid by other entities	-	-
5.13	Interest and other items of similar nature received	-	-
5.14	Dividends received	-	-
5.15	Other (payments for intangible assets and term deposits)	(39,801)	(39,784)
5.16	Net cash used in investing activities	(65,733)	(132,481)
	Cash flows related to financing activities		
5.17	Proceeds from issues of securities (shares, options, etc.)	-	-
5.18	Proceeds from borrowings	-	293,560
5.19	Repayment of borrowings	(456,404)	-
5.20	Dividends paid	(170,424)	(204,508)
5.21	Other	-	-
5.22	Net cash provided by/(used in) financing activities	(626,828)	89,052
	Net increase (decrease) in cash and cash equivalents	334,666	(279,346)
5.23	Cash at beginning of period (see <i>Reconciliations of cash</i>)	95,592	374,938
5.24	Exchange rate adjustments to item 5.23	-	-

5.25	Cash at end of period (see Reconciliation of cash)	430,258	95,592
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Reconciliation of cash provided by operating activities to profit or loss

(as per paragraph Aus20.1 of AASB 107: Cash Flow Statements)

	Current period \$A	Previous corresponding period \$A
6.1 Profit <i>(item 1.9)</i>	724,579	272,569
Adjustments for:		
6.2 Depreciation	156,632	169,701
6.3 Amortisation	39,064	39,064
6.4 (Profit)/loss on sale of non-current assets	-	8,302
6.5 Lease liabilities interest	12,633	14,769
6.6 (Increase)/decrease in receivables	(74,652)	5,324
6.7 (Increase)/decrease in other assets	-	54,782
6.8 Increase/(decrease) in payables	(5,839)	(83,358)
6.9 Increase/(decrease) in provisions	8,158	866
6.10 Increase/(decrease) in tax liabilities	166,652	(717,936)
6.11 Net cash from operating activities <i>(item 5.6)</i>	1,027,227	(235,917)

Notes to the financial statements

Details of revenues and expenses

(see note 16)

(Where items of income and expense are material, disclose nature and amount below in accordance with paragraphs 86-87 of AASB 101: Presentation of Financial Statements)

		Current period - \$A	Previous corresponding period - \$A
	Revenue		
	Revenue from contracts with customers	4,776,361	4,580,128
	Interest	1,080	1,282
	Other revenue	56,643	56,873
7.1	Total Revenue	4,834,084	4,638,283
	Expenses		
	Employee benefit expenses	(2,332,366)	(2,156,822)
	Charitable donations, sponsorship, advertising and promotion	(618,271)	(1,103,922)
	Occupancy and associated costs	(110,557)	(131,471)
	Systems costs	(130,056)	(126,677)
	Depreciation and amortisation expense	(195,696)	(208,765)
	Finance costs	(31,799)	(33,576)
	Loss on disposal of assets	-	(8,302)
	General administration expenses	(429,820)	(481,754)
7.2	Total Expenses	(3,848,565)	(4,251,289)
	Profit (loss) before tax	985,519	386,994

	Ratios	Current period	Previous corresponding period
	Profit before tax / revenue		
8.1	Consolidated profit (loss) before tax (item 1.5) as a percentage of revenue (item 1.1)	20%	8%
	Profit after tax / equity interests		
8.2	Consolidated profit (loss) after tax attributable to members (item 1.11) as a percentage of equity	18%	8%

(similarly attributable) at the end of the period (*item*
3.37)

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Earnings per Security

- 9.1 Provide details of basic and fully diluted EPS in accordance with paragraph 70 and Aus 70.1 of AASB 133: Earnings per Share below:

	Current period	Previous corresponding period
Profit/(loss) attributable to the ordinary equity holders of the company used in calculating earnings per share	724,579	272,569
Weighted average number of ordinary shares used as the denominator in calculating basic earnings per share		
Weighted average number of ordinary shares used as the denominator in calculating diluted earnings per share (if different from basic)	1,704,238	1,704,238
	-	-

Dividends

10.1	Date the dividend is payable	N/A
10.2	Record date to determine entitlements to the dividend (i.e. on the basis of registrable transfers received up to 5.00 pm if paper based, or by 'End of Day' if a proper ASTC/CHES transfer)	N/A
10.3	If it is a final dividend, has it been declared? <i>(Preliminary final report only)</i>	No – no final dividend has been declared or proposed in respect of the year ended 30 June 2026

- 10.4 The *dividend or distribution plans* shown below are in operation.

N/A – the company does not operate a dividend or distribution plan.

The last date(s) for receipt of election notices to the *dividend or distribution plans*

N/A

- 10.5 Any other disclosures in relation to *dividends or distributions*

No final dividend has been declared or proposed in respect of the year ended 30 June 2026. Accordingly, no dividend has been recognised as a liability at 30 June 2026. The dividend of 10.00 cents per share (\$170,424) shown at items 10.9 and 10.13 was fully franked and was declared and paid during the year ended 30 June 2026 in respect of the year ended 30 June 2025. The comparative dividend of 12.00 cents per share (\$204,508) was fully franked and was paid during the year ended 30 June 2025. Under the franchise agreement with Bendigo and Adelaide Bank Limited, the funds distributed to shareholders in any 12 month period must not exceed the distribution limit set out in that agreement.

Dividends paid or provided for on all securities*(as per paragraph Aus126.4 AASB 101: Presentation of Financial Statements)*

	Current period - \$A	Previous corresponding period - \$A	Franking rate applicable
Dividends paid or provided for during the reporting period			
10.6 Current year interim	-	-	-
10.7 Franked dividends	-	-	-
10.8 Previous year final	-	-	-
10.9 Franked dividends	170,424	204,508	100%
Dividends proposed and not recognised as a liability			
10.10 Franked dividends	-	-	-

Dividends per security*(as per paragraph Aus126.4 of AASB 101: Presentation of Financial Statements)*

	Current year	Previous year	Franking rate applicable
Dividends paid or provided for during the reporting period			
10.11 Current year interim	-	-	-
10.12 Franked dividends – cents per share	-	-	-
10.13 Previous year final	-	-	-
10.14 Franked dividends – cents per share	10¢	12¢	100%
Dividends proposed and not recognised as a liability			
10.15 Franked dividends – cents per share	-	-	-

Exploration and evaluation expenditure capitalised

To be completed only by issuers with mining interests if amounts are material. Include all expenditure incurred regardless of whether written off directly against profit

	Current period \$A'000	Previous corresponding period \$A'000
11.1 Opening balance	-	-
11.2 Expenditure incurred during current period	-	-
11.3 Expenditure written off during current period	-	-
11.4 Acquisitions, disposals, revaluation increments, etc.	-	-
11.5 Expenditure transferred to Development Properties	-	-
11.6 Closing balance as shown in the consolidated balance sheet (item 3.10)	-	-

Development properties

(To be completed only by issuers with mining interests if amounts are material)

	Current period \$A'000	Previous corresponding period \$A'000
12.1 Opening balance	-	-
12.2 Expenditure incurred during current period	-	-
12.3 Expenditure transferred from exploration and evaluation	-	-
12.4 Expenditure written off during current period	-	-
12.5 Acquisitions, disposals, revaluation increments, etc.	-	-
12.6 Expenditure transferred to mine properties	-	-
12.7 Closing balance as shown in the consolidated balance sheet (item 3.11)	-	-

Discontinued Operations

(see note 18)

(as per paragraph 33 of AASB 5: Non-current Assets Held for Sale and Discontinued Operations)

	Current period – A\$'000	Previous corresponding period – A\$'000
13.1 Revenue	-	-
13.2 Expense	-	-
13.3 Profit (loss) from discontinued operations before income tax	-	-
13.4 Income tax expense <i>(as per para 81 (h) of AASB 112)</i>	-	-
13.5 Gain (loss) on sale/disposal of discontinued operations	-	-
13.6 Income tax expense <i>(as per paragraph 81(h) of</i>	-	-

Movements in Equity*(as per paragraph 97 of AASB 101: Financial Statement Presentation)*

		Number issued	Number listed	Paid-up value (cents)	Current period – A\$	Previous corresponding period – A\$
14.1	Preference securities <i>(description)</i>					
14.2	Balance at start of period	-	-	-	-	-
14.3	a) Increases through issues	-	-	-	-	-
14.4	a) Decreases through returns of capital, buybacks etc.	-	-	-	-	-
14.5	Balance at end of period	-	-	-	-	-
14.6	Ordinary securities <i>(ordinary shares fully paid)</i>					
14.7	Balance at start of period	1,704,238	1,704,238	100	1,623,067	1,623,067
14.8	a) Increases through issues	-	-	-	-	-
14.9	b) Decreases through returns of capital, buybacks etc.	-	-	-	-	-
14.10	Balance at end of period	1,704,238	1,704,238	100	1,623,067	1,623,067
14.11	Convertible Debt Securities <i>(description & conversion factor)</i>					
14.12	Balance at start of period	-	-	-	-	-
14.13	a) Increases through issues	-	-	-	-	-
14.14	b) Decreases through maturity, converted.	-	-	-	-	-
14.15	Balance at end of period	-	-	-	-	-

		Number issued	Number listed	Paid-up value (cents)	Current period – A\$	Previous corresponding period – A\$
14.16	Options <i>(description & conversion factor)</i>					
14.17	Balance at start of period	-	-	-	-	-
14.18	Issued during period	-	-	-	-	-
14.19	Exercised during period	-	-	-	-	-
14.20	Expired during period	-	-	-	-	-
14.21	Balance at end of period	-	-	-	-	-
14.22	Debentures <i>(description)</i>					
14.23	Balance at start of period	-	-	-	-	-
14.24	a) Increases through issues	-	-	-	-	-
14.25	b) Decreases through maturity, converted	-	-	-	-	-
14.26	Balance at end of period	-	-	-	-	-
14.27	Unsecured Notes <i>(description)</i>					
14.28	Balance at start of period	-	-	-	-	-
14.29	a) Increases through issues	-	-	-	-	-
14.30	b) Decreases through maturity, converted	-	-	-	-	-
14.31	Balance at end of period	-	-	-	-	-
14.32	Total Securities	1,704,238	1,704,238	100	1,623,067	1,623,067

		Current period – A\$	Previous corresponding period – A\$
Reserves			
14.33	Balance at start of period	968,984	968,984
14.34	Transfers to/from reserves	-	-
14.35	Total for the period	-	-
14.36	Balance at end of period	968,984	968,984
14.37	Total reserves	968,984	968,984
Retained earnings			
14.38	Balance at start of period	942,603	874,542
14.39	Changes in accounting policy	-	-
14.40	Restated balance	-	-
14.41	Profit for the balance	724,579	272,569
14.42	Total for the period	-	-
14.43	Dividends	(170,424)	(204,508)
14.44	Balance at end of period	1,496,758	942,603

Details of aggregate share of profits (losses) of associates and joint venture entities*(equity method)**(as per paragraph Aus 37.1 of AASB 128: Investments in Associates and paragraph Aus 57.3 of AASB 131: Interests in Joint Ventures)*

Name of associate or joint venture entity

Reporting entities percentage holding

	Current period - \$A'000	Previous corresponding period - \$A'000
15.1 Profit (loss) before income tax	-	-
15.2 Income tax	-	-
15.3 Profit (loss) after tax	-	-
15.4 Impairment losses	-	-
15.5 Reversals of impairment losses	-	-
15.6 Share of non-capital expenditure contracted for (excluding the supply of inventories)	-	-
15.7 Share of net profit (loss) of associates and joint venture entities	-	-

Control gained over entities having material effect*(See note 8)*16.1 Name of *issuer* (or *group*)

	\$A'000
16.2 Consolidated profit (loss) after tax of the <i>issuer</i> (or <i>group</i>) since the date in the current period on which control was acquired	-
16.3 Date from which profit (loss) in <i>item</i> 16.2 has been calculated	-
16.4 Profit (loss) after tax of the <i>issuer</i> (or <i>group</i>) for the whole of the previous corresponding period	-

Loss of control of entities having material effect*(See note 8)*17.1 Name of *issuer* (or *group*)

		\$A'000
17.2	Consolidated profit (loss) after tax of the entity (or <i>group</i>) for the current period to the date of loss of control	-
17.3	Date from which the profit (loss) in <i>item 17.2</i> has been calculated	-
17.4	Consolidated profit (loss) after tax of the entity (or <i>group</i>) while controlled during the whole of the previous corresponding period	-
17.5	Contribution to consolidated profit (loss) from sale of interest leading to loss of control	-

Material interests in entities which are not controlled entities*The economic entity has an interest (that is material to it) in the following entities.*

		Percentage of ownership interest (ordinary securities, units etc) held at end of period or date of disposal		Contribution to profit (loss) (<i>item 1.9</i>)	
18.1	Equity accounted associated entities	Current period	Previous corresponding period	Current period \$A'000	Previous corresponding period \$A'000
		-	-	<i>Equity accounted</i>	
				-	-
				-	-
18.2	Total	-	-	-	-
18.3	Other material interests	-	-	Non equity accounted (i.e. part of <i>item 1.9</i>)	
				-	-
				-	-
18.4	Total	-	-	-	-

Reports for industry and geographical segments

Information on the industry and geographical segments of the entity must be reported for the current period in accordance with AASB 114: Segment Reporting. Because of the different structures employed by entities, a pro forma is not provided. Segment information should be completed separately and attached to this statement. However, the following is the personation adopted in the Appendices to AASB 114 and indicates which amount should agree with items included elsewhere in this statement.

		Current period - \$A	Previous corresponding period - \$A
Community banking – Australia (one business and geographical segment)	Segments	Community banking – Australia (one business and geographical segment)	Community banking – Australia (one business and geographical segment)
	Revenue:		
19.1	External sales	4,834,084	4,638,283
19.2	Inter-segment sales	-	-
19.3	Total (consolidated total equal to <i>item 1.1</i>)	4,834,084	4,638,283
19.4	Segment result	985,519	386,994
19.5	Unallocated expenses	-	-
19.6	Operating profit (equal to <i>item 1.5</i>)	985,519	386,994
19.7	Interest expense	31,799	33,576
19.8	Interest income	1,080	1,282
19.9	Share of profits of associates	-	-
19.10	Income tax expense	(260,940)	(114,425)
19.11	Net profit (consolidated total equal to <i>item 1.9</i>)	724,579	272,569
	Other information	-	-
19.12	Segment assets	5,018,503	4,863,562
19.13	Investments in equity method associates	-	-
19.14	Unallocated assets	-	-
19.15	Total assets (equal to <i>item 3.18</i>)	5,018,503	4,863,562
19.16	Segment liabilities	929,694	1,328,908
19.17	Unallocated liabilities	-	-
19.18	Total liabilities (equal to <i>item 3.32</i>)	929,694	1,328,908
19.19	Capital expenditure	64,996	131,761
19.20	Depreciation	156,632	169,701
19.21	Other non-cash expenses	39,064	47,366

NTA Backing*(see note 7)*

20.1	Current period	Previous corresponding period
Net tangible asset backing per ordinary security	234.84¢	200.03¢

Non-cash financing and investing activities

Details of financing and investing transactions which have had a material effect on consolidated assets and liabilities but did not involve cash flows are as follows. If an amount is quantified, show comparative amount.

21.1	n/a
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International Financial Reporting Standards

Under paragraph 39 of AASB 1: First –time Adoption of Australian Equivalents to International Financial Reporting Standards, an entity's first Australian-equivalents-to-IFRS's financial report shall include reconciliations of its equity and profit or loss under previous GAAP to its equity and profit or loss under Australian equivalents to IFRS's. See IG63 in the appendix to AASB 1 for guidance.

22.1	n/a
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Under paragraph 4.2 of AASB 1047: Disclosing the Impacts of Adopting Australian Equivalents to International Financial Reporting Standards, an entity must disclose any known or reliably estimable information about the impacts on the financial report had it been prepared using the Australian equivalents to IFRSs or if the aforementioned impacts are not known or reliably estimable, a statement to that effect.

22.2

n/a

Comments by directors

Comments on the following matters are required by the Exchange or, in relation to the half yearly statement, by AASB 134: Interim Financial Reporting. The comments do not take the place of the directors' report and statement (as required by the Corporations Act) but may be incorporated into the directors' report and statement. For both half yearly and preliminary final statements, if there are no comments in a section, state NIL. If there is insufficient space in comment, attach notes to this statement.

Basis of accounts preparation

This statement is a preliminary final report. It has been prepared in accordance with the listing rules and Australian Accounting Standards, using accounting policies consistent with those applied in the last annual financial report. It should be read in conjunction with the annual financial report for the year ended 30 June 2026 and any announcements made to the market by the issuer during the period. This statement does not include all of the notes of the type normally included in an annual financial report.

A description of each event since the end of the current period which has had a material effect and is not related to matters already reported, with financial effect quantified (if possible). In a half yearly report, provide explanatory comments about any seasonal or irregular factors affecting operations (as per paragraphs 16(b), 16(b) and Aus 16.1 of AASB 134: Interim Financial Reporting)

On 18 August 2026, APRA imposed licence conditions on Bendigo and Adelaide Bank Limited relating to its non-financial risk management framework, and Bendigo Bank subsequently announced a multi-year rectification program in response. Neither announcement specifically refers to Community Bank companies, however the directors acknowledge that remediation and review activities may extend across Bendigo Bank's broader branch network, which may include Community Bank branches. At the date of this report the outcome of those activities, and any resulting impacts on the company, are not known and cannot presently be determined.

Other than the above, there are no matters or circumstances that have arisen since the end of the financial year that have significantly affected or may significantly affect the operations of the company, the results of those operations or the state of affairs of the company.

Any other factors which have affected the results in the period, or which are likely to affect results in the future, including those where the effect could not be quantified.

The Company is lodging this preliminary final report to satisfy its NSX reporting obligations pending completion of the external audit. The audit is substantially complete; however, the auditor is awaiting completion of an agreed-upon procedures engagement being performed by Ernst & Young over Bendigo Bank's Funds Transfer Pricing methodology and calculations, together with receipt of the resulting report. This work forms part of the audit evidence supporting revenue share income recognised by the Company. As this matter is outside the control of both the Company and the auditor, the audited financial statements were not available for lodgement by the reporting deadline. The Company will lodge its audited financial statements as soon as the outstanding audit evidence has been received and the audit has been finalised.

Franking credits available and prospects for paying fully or partly franked dividends for at least the next year

Franking Credits currently available are: \$790,036

The amount of dividends to be paid is assessed by the board at the conclusion of each financial year. The Board expect that future dividend payments will be fully franked.

Changes in accounting policies, estimation methods and measurement bases since the last annual report are disclosed as follows.

(Disclose changes in the half yearly statement in accordance with paragraph 16(a) of AASB 134: Interim Financial Reporting. Disclose changes in the preliminary final statement in accordance with paragraphs 28-29 of 108: Accounting Policies, Changes in Accounting Estimates and Errors.)

n/a

An *issuer* shall explain how the transition from previous GAAP to Australian equivalents to IFRS' affected its reported financial position, financial performance and cash flows. *(as per paragraph 38 of AASB 1: First-time Adoption of Australian Equivalents to International Financial Reporting Standards)*

n/a

Revisions in estimates of amounts reported in previous periods. For half yearly reports the nature and amount of revisions in estimates of amounts reported in previous annual reports if those revisions have a material effect in this half year *(as per paragraph 16(d) of AASB 134: Interim Financial Reporting)*

n/a

Changes in contingent liabilities or assets. For half yearly reports, changes in contingent liabilities and contingent assets since the last annual report *(as per paragraph 16(j) of AASB 134: Interim Financial Reporting)*

n/a

The nature and amount of items affecting assets, liabilities, equity, profit or loss, or cash flows that are unusual because of their nature, size or incidence *(as per paragraph 16(c) of AASB 134: Interim Financial Reporting)*

n/a

Effect of changes in the composition of the entity during the interim period, including business combinations, acquisition or disposal of subsidiaries and long-term investments, restructurings and discontinued operations *(as per paragraph 16(i) of AASB 134: Interim Financial Reporting)*

n/a

Annual meeting*(Preliminary final statement only)*

The annual meeting will be held as follows:

Place

114 Poinciana Avenue, Tewantin

Date

17th November 2026

Time

5pm

Approximate date the annual report will be available

6th October 2026

Compliance statement

1. This statement has been prepared under accounting policies which comply with accounting standards as defined in the *Corporations Act* or other standards acceptable to the Exchange (see note 13).

Identify other standards used

n/a

2. This statement, and the financial statements under the *Corporations Act* (if separate), use the same accounting policies.
3. This statement does give a true and fair view of the matters disclosed (see note 2).
4. This statement is based on financial statements to which one of the following applies:
- | | |
|--|---|
| ☐ The financial statements have been audited. | ☐ The financial statements have been subject to review by a registered auditor (or overseas equivalent). |
| ☒ The financial statements are in the process of being audited or subject to review. | ☐ The financial statements have <i>not</i> yet been audited or reviewed. |
5. If the accounts have been or are being audited or subject to review details of any qualifications are attached.
6. ☒ The *issuer* has a formally constituted audit committee.

Sign here:

*(Director/Company secretary)*

Date:

10th September 2026

Print name: Louise McNeich

Notes

1. **For announcement to the market** The percentage changes referred to in this section are the percentage changes calculated by comparing the current period's figures with those for the previous corresponding period. Do not show percentage changes if the change is from profit to loss or loss to profit, but still show the amount of the change up or down. If changes in accounting policies or procedures have had a material effect on reported figures, do not show either directional or percentage changes in profits. Explain the reason for the omissions in the note at the end of the announcement section. *Issuers* are encouraged to attach notes or fuller explanations of any significant changes to any of the items in page 1. The area at the end of the announcement section can be used to provide a cross reference to any such attachment.
2. **True and fair view** If this statement does not give a true and fair view of a matter (for example, because compliance with an Accounting Standard is required) the *issuer* must attach a note providing additional information and explanations to give a true and fair view.
3. **Consolidated statement of financial performance**
 - Item 1.1 The definition of "revenue" is set out in *AASB 118: Revenue*
 - Item 1.6 This item refers to the total tax attributable to the amount shown in *item 1.5*. Tax includes income tax and capital gains tax (if any) but excludes taxes treated as expenses from ordinary activities (eg. fringe benefits tax).
4. **Income tax** If the amount provided for income tax in this statement differs (or would differ but for compensatory items) by more than 15% from the amount of income tax *prima facie* payable on the profit before tax, the issuer must explain in a note the major items responsible for the difference and their amounts. The rate of tax applicable to the franking amount per dividend should be inserted in the heading for the column "Franking rate applicable" for items in *section 9*.
5. **Consolidated statement of financial position**

Format The format of the consolidated statement of financial position should be followed as closely as possible. However, additional items may be added if greater clarity of exposition will be achieved, provided the disclosure still meets the requirements of *AASB 134: Interim Financial Reporting*, and *AASB 101: Presentation of Financial Statements*. Banking institutions, trusts and financial institutions may substitute a clear liquidity ranking for the Current/Non-Current classification.

Basis of revaluation If there has been a material revaluation of non-current assets (including investments) since the last annual report, the *issuer* must describe the basis of revaluation adopted. The description must meet the requirements of *AASB 116: Property, Plant and Equipment*. If the *issuer* has adopted a procedure of regular revaluation, the basis for which has been disclosed and has not changed, no additional disclosure is required.
6. **Consolidated statement of cash flows** For definitions of "cash" and other terms used in this statement see *AASB 107: Cash Flow Statements*. *Issuers* should follow the form as closely as possible, but variations are permitted if the *directors* (in the case of a trust, the management company) believe that this presentation is inappropriate. However, the presentation adopted must meet the requirements of *AASB 107*.
7. **Net tangible asset backing** Net tangible assets are determined by deducting from total tangible assets all claims on those assets ranking ahead of the ordinary *securities* (i.e. all liabilities, preference shares, outside equity interests, etc). Mining *issuers* are *not* required to state a net tangible asset backing per ordinary *security*.
8. **Gain and loss of control over entities** The gain or loss must be disclosed if it has a material effect on the consolidated financial statements. Details must include the contribution

for each gain or loss that increased or decreased the *issuer's* consolidated operating profit (loss) after tax by more than 5% compared to the previous corresponding period.

9. **Equity accounting** If an *issuer* adopts equity accounting, no comparative equity accounting figures are required in the first period following its adoption.
10. **Rounding of figures** This statement anticipates that the information required is given to the nearest \$1,000. However, an *issuer* may report exact figures, if the \$A'000 headings are amended. If an *issuer* qualifies under ASIC Class Order 98/0100 dated 15 July 2004, it may report to the nearest million dollars, or to the nearest \$100,000, if the \$A'000 headings are amended.
11. **Comparative figures** Comparative figures are to be presented in accordance with AASB 101: *Presentation of Financial Statements* or AASB 134: *Interim Financial Reporting* as appropriate and are the unadjusted figures from the last annual or half year report as appropriate. However, if the previously reported figures are adjusted to achieve greater comparability, in accordance with an accounting standard or other reason, a note explaining the adjustment must be included with this statement. If no adjustment is made despite a lack of comparability, a note explaining the position should be attached.
12. **Additional information** An *issuer* may disclose additional information about any matter, and must do so if the information is material to an understanding of the financial statements. The information may be an expansion of the material contained in this statement, or contained in a note attached to the statement. The requirement under the listing rules for an *issuer* to complete this statement does not prevent the *issuer* issuing statements more frequently. Additional material lodged with the ASIC under the *Corporations Act* must also be given to the *Exchange*. For example, a *directors'* report and declaration, if lodged with the ASIC, must be given to the *Exchange*.
13. **Accounting Standards** the *Exchange* will accept, for example, the use of International Accounting Standards for *foreign issuers*. If the standards used do not address a topic, the Australian standard on that topic (if one exists) must be complied with.
14. **Borrowing corporations** This statement may be able to be used by an *issuer* required to comply with the *Corporations Act* as part of its half yearly financial statements if prepared in accordance with Australian Accounting Standards.
15. **Details of expenses** AASB 101: *Presentation of Financial Statements* requires disclosure of expenses according to either their nature or function. For foreign entities, there are similar requirements in other accounting standards accepted by the *Exchange*. *Issuers* must disclose details of expenses using the layout (by nature or function) employed in their accounts.

The information in *items 7.1 - 7.2* may be provided in an attachment to Appendix 3

Relevant items AASB 101: *Presentation of Financial Statements* requires the separate disclosure of specific revenues and expenses which are of a size, nature or incidence that disclosure is *relevant*, as defined in AASB 101, in explaining the financial performance of the *issuer*. There is an equivalent requirement in AASB 134: *Interim Financial Reporting*. For foreign entities, there are similar requirements in other accounting standards accepted by the *Exchange*.

16. **Dollars** If reporting is not in A\$, all references to \$A must be changed to the reporting currency. If reporting is not in thousands of dollars, all references to "000" must be changed to the reporting value.
17. **Discontinuing operations**

Entities must either provide a description of any significant activities or events relating to discontinuing operations equivalent to that required by *paragraph 7.5 (g) of AASB 134: Interim*

Financial Reporting, or, the details of discontinuing operations they are required to disclose in their accounts in accordance with *AASB 5: Non-current Assets for Sale and Discontinued Operations*

In any case, the information may be provided as an attachment to this Appendix 3.