

Inner East Community Finance Limited

30 September 2026

Market Announcement
National Stock Exchange (NSX)

BY ELECTRONIC LODGEMENT

Dear Sir/Madam

2026 COMMUNITY IMPACT REPORT

Inner East Community Finance Limited (NSX: IEC) attaches its Community Impact Report for the year ended 30 June 2026. The Community Impact Report will be mailed to shareholders who have elected to receive a hard copy and will also be made available on our website.

Yours sincerely

Steven Miller
Company Secretary
Inner East Community Finance Limited

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Inner East Community Finance Limited

Our Community Our Impact

2026 Impact Report





70%

profits returned to community in the past 12 months



The Power Of Local

\$12.4 Million invested back into our community since 2003

Banking that builds a stronger community.

Every community needs people who invest in its future. At Community Bank Inner East, that's exactly what we do. Since opening our doors in 2003, we've reinvested almost \$12.4 million into the Inner East, supporting 431 local organisations and funding 2,847 community projects and programs.

Every grant awarded, every sponsorship provided and every partnership formed has helped create stronger clubs, thriving schools, innovative research, inclusive programs and vital services that improve lives every day.

The difference is simple: when you bank with us, your money stays here, helping local organisations provide opportunities for children, support vulnerable families, strengthen mental health, create places of belonging and build a community where everyone has the chance to thrive. That's the Community Bank difference.

The impact reaches every corner of our community. It's the sporting club that can keep participation affordable. The

school that can deliver an event bringing families together. The neighbourhood house providing food relief and support for those doing it tough. The young person discovering their potential through a leadership program. The person with disability taking their first steps towards independent living. These aren't just projects, they're lives changed because local people chose to bank locally.

Choosing Community Bank Inner East costs nothing extra, yet every dollar you bank with us helps build a stronger, more connected and more resilient community.

Every account opened, every home loan settled and every business supported helps create even greater impact.

Together, we're proving that banking can be about more than transactions, it can be a powerful force for lasting local change.

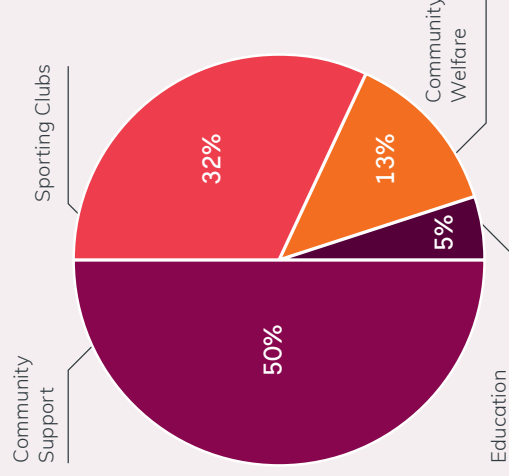
Snapshot 2025-2026

In the past 12 months, we have proudly reinvested almost \$1.5 million into our local community through 220 projects and initiatives, helping strengthen our community and create lasting positive change.

Every investment reflects our commitment to supporting the people, organisations and initiatives that make our community stronger, more connected and more inclusive. From grassroots sporting clubs and local schools to community services and organisations providing vital support, we are proud to back those making a meaningful difference every day.

The following pages highlight the incredible projects, partnerships and people we have supported this year, and the impact these investments are having across our community.

ALLOCATION OF FUNDS BY SECTOR



\$1.5M
in community investment



220
projects & initiatives



186
individual recipients



61
supporter sponsorships

All Time Investment

Where our money has been invested since 2003



WHAT WE FUND

- | | | | |
|---|--------------------------------|---|-------------------|
|  | Mentoring and leadership |  | Facility upgrades |
|  | Rotary, Lions and Probus clubs |  | Youth programs |
|  | Neighbourhood houses |  | Scholarships |
|  | Traders Associations |  | Scoreboards |
|  | Aged care services |  | Food relief |
|  | Community centres |  | Equipment |
|  | Disability support |  | Transport |
|  | Community events |  | Uniforms |



“ We’re here to deliver strong, sustainable banking while reinvesting in the community that supports us. That commitment doesn’t change, only the ways we get to put it into action each year.

Bob Stensholt, Chair

Our Impact



Image credit: Passion Creations.

Community Support



\$110,000
for critical medical
training

Supporting Better Health Outcomes for Our Community

One of our largest commitments this year went to Eastern Health, reflecting how central public healthcare is to a thriving Inner East.

Our funding covers new equipment as well as longer-term investment in research, innovation grants and workforce training, support designed to strengthen the health system well beyond this year's budget.

Through one of our Community Bank Inner East Research & Innovation Grants, we supported groundbreaking research

led by Dr Antonia Clarke exploring how Place, culture and connection influence brain health and dementia care for Aboriginal communities. The project brought together Aboriginal community members and healthcare workers, with insights helping to shape more culturally responsive models of care, including a new locally led brain care clinic. By turning community voices into meaningful action, this research is influencing future policy, improving care and creating lasting impact for Aboriginal communities.

“ Thanks to funding from Community Bank Inner East, Eastern Health now has invested \$110,000 into the Simulation Laboratory for new advanced equipment to train over 4,000 staff every year. These state-of-the-art tools, from paediatric and adult life support mannequins to central venous access simulators, help doctors and nurses practice critical procedures like CPR and resuscitation in a safe, realistic environment.

Eastern Health

Healthy Brain Ageing,
By Jacinta Smith-Robins.

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COMMUNITY SUPPORT

“ The funding from Community Bank Inner East means so much as we wouldn't be able to put on the event without it. We're greatly appreciative!

Burwood Traders Association

“ This funding has made a significant impact on HART, local businesses and the wider community. As an Association without a special rate scheme, grants like this are vital in helping us deliver events and initiatives that increase visitation, support traders and strengthen community connection. The funding has helped create a more vibrant and welcoming precinct, and we are grateful for the support that enables Hartwell to continue thriving as a valued local hub.

Hartwell Traders Association

Supporting the Heart of Our Local Precincts

Vibrant local shopping villages are the heart of a connected community, but many are facing increasing pressure in the current economic climate.

Our ongoing support of local traders' associations helps bring these precincts to life through community events, festivals and initiatives that attract visitors, support small businesses and create places where people want to gather. Many of these activities simply would not be possible without our funding. By investing in our local retail precincts, we are helping businesses remain resilient, strengthening the local economy and fostering thriving, welcoming neighbourhoods for everyone.



Supporting the Hubs that Hold Our Communities Together

We launched a pilot program to strengthen the sustainability of local Neighbourhood Houses and Community Centres, recognising that these organisations are often the first place people turn when they need support.

By investing in additional staffing and management capacity, we enabled centres to expand programs, increase their reach and respond to growing community needs. This means more people can access vital services such as food relief, disability advocacy, social connection and practical support, while ensuring these essential community hubs remain resilient, sustainable and able to continue making a meaningful difference for those who need them most.

“The grant has enabled the delivery of a nurturing, inclusive playgroup that supports children’s confidence, social development and early learning during the critical early years. The program has provided a vital pathway for children experiencing anxiety, developmental challenges and communication delays, while also strengthening connections for families who may otherwise be isolated. By supporting early intervention, inclusion and access to additional services, the funding has created lasting benefits for children and their families.

Bowen St Community Neighbourhood Centre

“Our grant has enhanced the Centre’s capacity to deliver quality services by strengthening administration, supporting staff and volunteers, and improving the overall member experience. The funding has driven membership growth, improved financial sustainability and enabled the delivery of important community education and support programs, ensuring the Centre remains a thriving and responsive community hub.

Ashburton Community Centre

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Supporting Communities Through Crisis

When devastating bushfires impacted communities across Victoria in 2026, we proudly contributed to the Bendigo Bank Bushfire Appeal to help those affected begin their recovery.

While the fires were beyond our local community, supporting the appeal reflected our commitment to standing alongside Victorians in times of crisis. Together, we helped provide vital assistance to individuals and families as they rebuild their lives, demonstrating the power of collective action when communities need it most.

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“The grant has been transformative for Amaroo Neighbourhood Centre, providing the management support needed to strengthen the centre’s long-term sustainability and reduce reliance on volunteers. It has enabled the expansion of community programs, increased participation and hall hire, enhanced food relief and community meals, and improved volunteer support. Most importantly, the centre has become a stronger, more welcoming hub where more local people can access services, build connections and receive the support they need.

Amaroo Neighbourhood Centre

“The grant has enabled the successful expansion of programs to a second site, creating new opportunities for community participation and connection. Within five months, 11 new programs were established with 91 participants enrolled, while enhanced marketing and promotion contributed to membership growth of more than 50 people. The funding has laid the foundation for continued expansion, increasing access to community activities and supporting the organisation’s long-term growth and sustainability.

Surrey Hills Neighbourhood Centre

Community Welfare



Opening the Door to Independence

We funded the entire construction of a self-contained two-bedroom house on site at Alkira in Mont Albert.

Our investment in this transitional home marks a defining milestone in our commitment to creating lasting community impact.

As the largest single project we have ever funded, it will provide more than a place to live, it will open the door to independence, confidence and opportunity for people living with an intellectual disability.

Residents will be supported to develop the skills needed to live more independently, while gaining greater choice, dignity and connection to their community.

For families, it offers peace of mind knowing their loved ones have the opportunity to build fulfilling, meaningful lives with the support they need to thrive. This is a legacy project that will transform lives for years to come.



COMMUNITY WELFARE

“On behalf of everyone at Alkira, I would like to express our sincere gratitude to Inner East Community Finance for their extraordinary support in funding the construction of our new bungalow, now proudly known as Bendigo House.

For many years, Inner East Community Finance has been a valued community partner, sharing our commitment to creating opportunities for people with intellectual disability to live fulfilling and independent lives. Their generous investment has transformed what was once a vision into a reality.

Bendigo House provides a beautiful, purpose-built home where people can enjoy greater independence, choice, dignity, and security. This project represents far more than bricks and mortar—it creates lasting opportunities for individuals to thrive within a supportive community.

The impact of this contribution will be felt for many years to come. We are deeply grateful to Inner East Community Finance and the Community Bank Inner East network for their belief in our vision and their commitment to making a meaningful difference in the lives of the people we support.

Alkira

Together, Supporting Local Families

Our ongoing support for **The Edge Community Fund** helps children in Ashburton, Ashwood and Chadstone access the everyday building blocks of childhood, playgroups, kinder, school camps and sport, that some families would otherwise have to go without.

“As the Edge Community Fund enters its 21st year of operation, we would like to acknowledge the unwavering support of Ashburton Community Bank. Without this support, we would not have been able to assist so many local families experiencing hardship. The Bank's partnership has provided the foundation for us to expand our charitable work and build strong collaborations with local primary schools and other organisations supporting children and families, enabling us to reach more people in need.

The Edge Community Fund



Connection Through Digital Inclusion

We are pleased to have provided new portable computers to Burke & Beyond.

The not-for-profit disability service provider, empowers people with disability to build confidence, in dependence and meaningful community connections. Through personalised day programs, outreach support, life skills development and employment and volunteering opportunities, the organisation helps participants achieve their goals while fostering inclusion and lasting friendships. Its community-based approach creates stronger, more connected communities where people with disability are supported to thrive and participate fully in everyday life.

“Thanks to the support of Community Bank Inner East, we have been able to purchase portable laptops that are transforming the way people engage in our programs. Participants with disability now have greater access to technology, helping build confidence, strengthen communication skills and develop digital capabilities that support greater independence. By breaking down barriers to digital inclusion, this funding is creating new opportunities for learning, connection and participation, ensuring more people can build the skills they need to thrive.

Burke & Beyond

Education

Inspiring Young Minds, Creating Possibilities

In addition to funding a scholarship at Swinburne University we also supported their Children's University Program.

Children's University (CU) Swinburne is an early intervention program that inspires a lifelong love of learning and helps young people from disadvantaged communities reach their full potential. Working with students from Grade 2 through to Year 12.

Our funding supported the CU Secondary Program through the Passport to Volunteering initiative that enabling students to develop leadership, communication and teamwork skills while building confidence and community connections through meaningful volunteering. Specifically, our funding provided the opportunity to deliver a series of workshops including Financial Literacy and Health and Wellbeing, equipping

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students with practical knowledge and strategies to support their transition through their senior school years and beyond.

Students' achievements were recognised and celebrated at the annual graduation ceremony, reinforcing the value of their contributions and encouraging continued engagement. As the only Children's University program in Victoria, Swinburne continues to expand its reach, creating greater opportunities for young people across the state.

"I learned that volunteering is something really important for the community and for yourself. You get to learn lots about other people. It's a way that you can grow.

I liked raising money to help with the sustainability of the school. I found out what I'm passionate about, so I might want to explore further.

Children's University – Passport to Volunteering, students in Year 9 & 10

Building Strong Foundations for Future Generations

Schools and kindergartens are much more than places of learning, they are the heart of their communities, bringing families together and creating lifelong connections.

Throughout the year, we proudly supported major fundraising events including school fairs, fetes, trivia nights and colour runs, helping these communities raise vital funds to enhance facilities, resources and opportunities for local children.

Beyond the dollars raised, these events strengthen the fabric of our community. They create opportunities for families to connect, volunteers to come together and local businesses to get involved, fostering a strong sense of belonging and shared purpose. By backing these initiatives, we are helping schools and kindergartens continue to thrive as vibrant community hubs where children, families and neighbourhoods can grow together.

"We are incredibly grateful for the generous funding provided to Summerhill Park Kindergarten. This support has made a meaningful difference to our kindergarten community, helping us enhance the learning environment and provide enriching experiences for our children. Thank you for investing in the wellbeing, development, and future of our youngest learners.

Summerhill Park Kindergarten

"We are very appreciative to the Community Bank for the grant we received to purchase new equipment for our kindergarten. The items have enhanced our learning space, and supported our children in the kindergarten journey through to school.

Davis St Kindergarten



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Unlocking Confidence and Possibility

Investing in young people is an investment in the future of our community.

By supporting local secondary school students to attend the **Magic Moments Youth Leadership Summit**, we gave them the opportunity to develop the confidence, resilience and leadership skills needed to thrive both at school and beyond. Through practical learning in communication, financial literacy, emotional wellbeing and personal leadership, students returned with a greater belief in their own potential and the confidence to make a positive contribution to their schools and communities. Experiences like these help shape capable, connected and empowered young leaders who are ready to embrace future opportunities.

“ I had the opportunity to attend the Magic Moments Summit thanks to your amazing support. When I first arrived at the camp, I was unsure how to feel, but over the 5 days, I have felt so much love and learnt so much about myself. We have built a community based off vulnerability, openness and kindness. I am going to move forward from this with an open and curious mindset and new confidence. I am so grateful for this opportunity, thank you.

Mary

“ From this experience, I feel I am so ready to go and take on the world. I know I m ready to go thrive, make an impact and leave my mark. Without your support, I would never have been able to experience this. You've changed the direction of my life for the best. Thank you, thank you.

Brigitte



Sport

Grassroots Grows Here

Grassroots sporting clubs are the heartbeat of our community, bringing people together, fostering friendships and creating opportunities for people of all ages and abilities to be active, connected and supported.

This year, we proudly supported 76 local sporting clubs across 18 different sports, helping remove barriers to participation and ensuring more people can experience the physical, social and mental health benefits that community sport provides.

Our funding extends far beyond the playing field. By supporting uniforms, equipment, coaching development, facility improvements and inclusive programs, we are helping clubs create safe, welcoming environments where everyone feels they belong. These investments strengthen the long-term sustainability of local clubs, enabling them to continue serving their communities and inspiring generations of players, volunteers and leaders.

We also continued our partnership with

Sport and Life Training (SALT), providing more than 15 local clubs with free mental

health and wellbeing programs. By equipping players, coaches and volunteers with the tools to support positive mental health, we are helping build stronger, more resilient sporting communities where people are valued not only for how they perform, but for who they are.

“ Community Bank Inner East have been a long standing sponsor of the club and have been vital contributors to a number of projects over many years. Their grant for our new sightcreens continues a lengthy tradition of supporting our infrastructure and equipment requirements, and we are grateful for their ongoing assistance.

Camberwell Magpies
Cricket Club

Leadership & Governance in Sports Clubs

Strong sporting clubs rely on strong leadership behind the scenes.

Our funding provided to the **Eastern Cricket Association**, enabled the delivery of the ClubMAP program to more than 80 member clubs, equipping volunteers and committee members with the skills, knowledge and resources to build stronger, more sustainable organisations. By improving governance, strengthening leadership and supporting long-term planning, ClubMAP helps clubs attract and retain volunteers, grow participation and secure their future. The result is more resilient clubs that can spend less time on administration and more time creating inclusive, thriving sporting environments that benefit players, families and the wider community.

“The partnership we have with Community Bank Inner East provides significant financial support to enable the CLUBMAP program to be run for our 80+ clubs in the Eastern Cricket Association. This program with help our participating clubs to survive and in many cases thrive into the future. In the current challenging economic conditions, it can be the difference between a community cricket club disbanding to being able to keep going and growing.

Eastern Cricket Association

Funding Recipients 2025–2026

1st Canterbury Scout Group
1st Glen Iris Scout Group
1st North Balwyn Scout Group
Alamein FC
Alkira
Amaroo Neighbourhood Centre
Ashburton Baptist Community Services
Ashburton Chinese Senior Friendship Association
Ashburton Combined Probud Club
Ashburton Community Centre
Ashburton Netball Club
Ashburton Primary School
Ashburton Tennis Club
Ashburton Traders Association
Ashburton United Junior Football Club
Ashburton United Soccer Club
Ashburton Willows Cricket Club
Ashgrove Calisthenics
Ashwood Preschool Association
Ashwood School
Auburn Primary School
Austrian Boys Choir
Balwyn Historical Society
Balwyn Saints Cricket Club
Bendigo Bank Bushfire Appeal
Bengali Cultural Association
Boroondara Community Outreach
Boroondara Eagles Football Club
Boroondara Netball Association
Boroondara Stroke Support Group
Box Hill Arts Group
Box Hill Athletics Centre
Box Hill Ballet Association
Box Hill Golf Club
Box Hill Hawks Football Club
Box Hill United Soccer Club
BUGS Gymnastics
Bulleen Cricket Club
Burke and Beyond
Burwood Cricket Club
Burwood District Bowls Club
Burwood Uniting Canterbury Cricket Club
Camberwell Central Bowls Club
Camberwell Community Centre

Camberwell Dragons Basketball Club
Camberwell Hockey Club
Camberwell Lacrosse Club
Camberwell Pétanque Club
Cantate Singers
Canterbury Area Toy Library
Canterbury Cougars Basketball Club
Canterbury Council of Churches
Canterbury Cricket Club
Canterbury Football Club
Canterbury Neighbourhood Centre
Chinese Seniors Cultural Association
Churches of North Balwyn
Davis Street Kindergarten
Deepdene Bears Cricket Club
Deepdene United Cricket Club
East Kew Football Club
Eastern Cricket Association
Eastern Cricket Umpires Association
Eastern Football Netball League
Eastern Health
Eastern Legal Service
Eastern Lions Soccer Club
Education Chances
Eva Tilley Memorial Home
FC Bulleen Lions
Glen Iris Cricket Club
Glen Iris Junior Football Club
Glenferrie Brass
Go Girls Foundation
Grace Park Hawthorn Club
Hortwell Association of Residents and Traders
Hawthorn Amateur Football Club
Hawthorn Boroondara Cricket Club
Hawthorn Bowling Club
Hawthorn Hockey Club
Hawthorn Rowing Club
Highgate Early Learning Centre
It's the Little Things Community
KBH Brumbies Hockey Club
Kew East Primary School
Kew Football Club
Kew High School
Kew Junction Business Association
Kew Little Athletics Centre
Kew Rovers Football Club

Kew Toy Library
Kiwi Hawthorn Rugby Club
Koornang Heights Cricket Club
Kooyongkoot Alliance
Learning For Life Autism Centre
Life Activities Club Boroondara
Lynden Park Scouts
Magic Moments Foundation
Maling Road Business Association
Melbourne Ice Women
Midweek East Metropolitan Region Ladies' Tennis Association
MND Victoria
Monash Chinese Senior Friendship Association
Mont Albert Cricket Club
MUPPITS
North Balwyn Community Men's Shed
North Balwyn Cricket Club
North Balwyn Tennis Club
North Kew Tennis Club
Old Carey Cricket Club
Old Carey Grammarians Football Club
Old Scotch Cricket Club
Old Scotch Football Club
Old Trinity Grammarians Amateur Football Club
Old Trinity Grammarians Water Polo Club
Old Xavierian Soccer Club
Our Holy Redeemer Primary School
Playstation Incorporated
Probud Club of Balwyn Central
Probud Club of Camberwell
Probud Club of Glenferrie
Probud Club of Maling (Combined)
Probud Greythorn
Richmond Union Cricket Club
Roberts McCubbin Primary School
Rotary Club of Balwyn
Rotary Club of Box Hill Burwood
Rotary Club of Camberwell
Scouts Australia - Camberwell Showtime
Servants Community Housing
Shirdi Sai Sansthan Melbourne Skunkworks
Solway Primary School
South Yarra Football Netball Club

Sports and Life Training
St Mary's Salesian Amateur Football Club
St Michaels Primary School
St Pauls Kindergarten
STC South Camberwell Cricket Club
Strathcona Girls Grammar School
Summerhill Park Kindergarten
Surrey Hills Baptist Children
Surrey Hills Music Festival
Surrey Hills Neighbourhood Centre
Surrey Hills Netball Club
Surrey Hills Pre-school
Surrey Hills Primary School
Surrey Hills Traders Association
Surrey Park Football Club
Surrey Park Lacrosse
Swinburne Choral
Swinburne Football Club
Swinburne University
The Alice Anderson Memorial Project
The Compassionate Friends Victoria
The Edge Community Fund
Trinity Willison Cricket Club
U3A Box Hill
Unit Committee TS Melbourne
Vietnamese Community in Australia, Victoria Chapter
Vietnamese Senior Cultural Association
Wattle Park Amateur Football Club
Wattle Park Ladies Golf Club Inc
Wattle Park Saints Basketball Club
Waverley Hockey Club
Waverley Woodworkers Inc
Whitehorse Pioneers Football Club
Wycliff Cricket Club



Who We Are

Community Bank Inner East is operated by Inner East Community Finance, a locally owned company operating as part of the Bendigo Bank Community Bank network. For more than 23 years we've provided banking services to individuals, families and businesses across Melbourne's Inner East, through our four branches and mobile lending specialists.

The difference is what happens to the profit. Up to 60% of what we make is reinvested straight back into the community through grants and sponsorships, which means the more our business grows, the more we're able to give.

Banking with us is a way of directing your own money back into the community you live in.

\$12 million and counting.

Get in touch

Head Office

145 Maling Road, Canterbury

Branches

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Ashburton:	☎ 9885 2666
Balwyn:	☎ 9836 8029
Surrey Hills:	☎ 9890 7188

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