10 November 2026

Market Announcement
National Stock Exchange (NSX)

BY ELECTRONIC LODGEMENT

Dear Sir/Madam

2026 ANNUAL GENERAL MEETING – ADDRESS BY CHAIR AND CEO

Please see attached the address to shareholders of Inner East Community Finance Limited to be delivered by the Chair, Bob Stensholt and the Chief Executive Officer, Nick Coker at today's 2026 Annual General Meeting.

Yours sincerely

Steven Miller
Company Secretary
Inner East Community Finance Limited

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Annual General Meeting, 10 November 2026

Chair Address

It is my pleasure to present the Chair's Report for Inner East Community Finance Ltd for the year ending 30 June 2026.

To start, I want to emphasise our core purpose: to provide value and support to our communities by delivering exceptional banking and social enterprise services, while simultaneously maximising profits and returning clear value to you, our shareholders.

Financial and Operational Performance

The past year has been defined by continued strength and strategic progress. We have achieved a strong financial result despite operating in an increasingly competitive banking environment and facing ongoing structural changes across the financial services sector.

Throughout these challenges, we have remained true to the community banking principles that have guided us for more than two decades. Our performance this year directly reflects the unwavering confidence our customers place in our branches, the professionalism of our staff, and the sound governance provided by your Board.

In terms of the balance sheet, we successfully maintained our banking business—particularly in customer deposits—despite pressure on margins and a highly competitive lending market. Thanks to careful financial management and disciplined cost control, our strong operating performance has given us the capacity to invest heavily in our communities while protecting shareholder value.

Community Investment and Partnerships

Community investment remains our defining feature and our ultimate point of difference from traditional banks. This year, we provided just under $1.5 million spread over more than 220 local projects, spanning community organisations, schools, sporting clubs, neighbourhood houses, health services, and community programs across Melbourne's inner east. This immense contribution represented approximately 70 per cent of our operating profit, as we intentionally drew on our reserves to meet the high demand for local support.

I am also pleased to report on our sister charity, Inner East Community Support Ltd, which has now completed its first full year of operations. It has already funded over $360,000 in activities, utilizing the $1.5 million in seed capital provided by our company.

In addition, our partnership with Eastern Health continues to progress, supporting vital research, staff development, and equipment acquisitions. We have also expanded our Neighbourhood House Support Program, providing critical operational support to the local organisations that need it most.

Furthermore, in recognition of the support our shareholders have given us, we have again provided a dividend of 12 cents a share.

Strategic Outlook

From a strategic perspective, this has been a pivotal year. Bendigo and Adelaide Bank is currently working with Community Bank companies nationwide to develop a next-generation model. Your Board has been actively engaged in these discussions. We are advocating strongly for arrangements that preserve local ownership, maintain sustainable returns, and protect our unique partnership model that delivers such significant investment in our community.

Looking ahead, we remain optimistic. The banking industry will continue to evolve, but the need for local banking and strong community partnerships has never been greater. Our Strategic Plan provides a clear roadmap for progress across our three pillars—Business, People, and Community—ensuring we remain financially resilient and responsive to community needs.

Acknowledgements and Conclusion

Before I close, I must extend my sincere thanks to our outstanding staff, led by our exceptional management team: Nick Coker, Maggie Stamoulis, and Anna Gration. Thank you for your dedication to our customers. I also thank my fellow Directors, our Treasurer, and our Community Committee members for the countless volunteer hours and wisdom they contribute.

Finally, I thank you—our shareholders and customers. Your loyalty proves that banking can be both commercially successful and socially responsible. Every account opened and every loan written helps generate the profits that we reinvest right back into our local communities.

Together, we continue to prove that Community Banking is about far more than financial transactions; it is about creating stronger communities and improving lives.

Thank you.

Bob Stensholt
Chair

Annual General Meeting, 10 November 2026

Chief Executive Officer Address

Good evening, everyone, and a very warm welcome to our 2026 Annual General Meeting.

It is fantastic to see so many familiar faces in the room tonight.

Looking back over the 2025/26 financial year, if there is one overarching theme, it's that real community banking isn't about algorithms; it's about people. In a world that keeps trying to push everything into an automated menu or a chatbot, we've doubled down on what we do best: staying anchored right in the heart of our vibrant local shopping strips, keeping our doors open, and having genuine, human conversations.

Whether you walk through the doors of our branches or our agile mobile lending team meets you around your kitchen table, our promise remains simple: we show up for our community, on your terms.

Throughout this past year, our strategic decisions were guided by four clear priorities:

1. Sustaining our physical branch network — ensuring real, accessible, face-to-face banking without needing to wait on a 40-minute call centre queue.
2. Delivering substantial, purpose-led community investment that creates real, visible local outcomes.
3. Cultivating, retaining, and developing a skilled, local workforce that loves what they do.
4. Delivering sustainable, valuable returns to our dedicated shareholders.

Now, let's talk about the numbers.

- Revenue: We delivered a pleasing revenue result of $7.81 million, up from $7.75 million last year, tracking right in line with our budgetary expectations.
- Operating Profit: Thanks to a sharp focus on expense management and prudent cost control across the business, we achieved a healthy operating profit of $2.03 million.
- Footings (business on the books): Our total footings closed the year at $1.217 billion, reducing by 3% ($39 million), split between $13 million contraction in lending and $26 million in deposits. This movement reflects broader economic trends and shifting client investment strategies.

However, where the rubber really hits the road is customer engagement.

Our customer community stands strong at 15,167 customers. More importantly, our customers are choosing to deepen their relationship with us: our Products Per Customer (PPC) ratio rose to 2.84, up from 2.79.

In everyday terms, that means when someone opens an account with us, they don't just stop there — they trust us with their home loans, their term deposits, and their wealth planning. That is the ultimate compliment to the quality of service our team provides every single day.

While healthy financial ratios keep our business strong, our true bottom line is measured in the impact we make outside our branch walls- Our Community Impact – The true measure of Success.

I am exceptionally proud to announce that this financial year, we contributed almost $1.5 million directly back into our local communities. That represents an extraordinary 73% of our operating profit.

That milestone lifts our total community investment to almost $12.4 million to date.

None of these numbers happen by magic. They happen because of our people.

In an era where retail and banking face noticeable staffing pressures, our team stepped up with a unified ‘One Team’ mindset. This year, we were particularly thrilled to celebrate major tenure milestones for several long-serving staff members. Having that level of deep community bank model knowledge, warmth, and trusted customer rapport is something no competitor can replicate.

Our specialist lenders and private banking team also continued to deliver tailored, premium service to our high-net-worth clients, receiving positive feedback right across the board.

We aren't standing still we are looking ahead. The Board of Directors has formally endorsed our comprehensive new Strategic Operational Plan, designed to position us for sustainable growth.

Here is what we are focusing on:

- Targeted Growth: We are aiming for a 5% year-on-year increase in total business footings and a 5% expansion in our customer base.
- The New 'Lending Hub': We are restructuring our branch lenders into a dedicated lending hub model to streamline credit assessments, slash turnaround times, and deliver an even smoother borrowing experience.
- Reciprocal Community Partnerships: Turning our community investment and sponsorships into deeper, two-way business relationships.
- Workforce Capability: Investing in our team’s skills and capacity to ensure we execute every operational milestone on time and on budget.

To wrap up, I would like to express my sincere appreciation to the people who make this journey possible.

To our Operational Executive Team — Maggie Stamoulis (Senior Manager) and Anna Gration (Marketing Manager) — thank you for your steadfast leadership and energy.

To our Branch Operations Managers, Mobile Lenders, Private Banking Managers, Community Engagement Advisors and every frontline and support staff member: thank you for bringing your professionalism and genuine care to work every single day.

To our Board of Directors, led by our Chair, Bob Stensholt, and our Treasurer, Ian Dinnison: thank you for your strategic counsel, high governance standards, and passionate commitment to our Purpose.

To our partners at Bendigo Bank, especially Regional Manager Craig Taylor and his regional team: thank you for your ongoing collaboration and support.

And finally, to our shareholders and customers: thank you for your continued loyalty and trust. You are the reason we exist, and you are the reason our community flourishes.

We enter this next financial year with sharp focus, a proven strategy, and the right team on the ground to deliver.

Nick Coker

Chief Executive Officer