20 November 2026

Market Announcement
National Stock Exchange (NSX)

BY ELECTRONIC LODGEMENT

Dear Sir/Madam

ON-MARKET SHARE BUY-BACK PROGRAM - 2027

Following the update by Inner East Community Finance Limited on 10 November 2026 confirming that shareholders approved the Company's On-Market Share Buy-Back Program (Program) for the 2027 calendar year, we attach the following documents:

- Program frequently asked questions
- ASIC Form 281 notice

Yours sincerely

Steven Miller
Company Secretary
Inner East Community Finance Limited

For further information contact:

Bob Stensholt
Chair
+61 428 131 634

Steven Miller
Company Secretary
+61 400 825 397

Inner East Community Finance Limited
2027 Share Buy–Back Program

Shareholders of Inner East Community Finance Limited ("the Company") approved a Share Buy-Back Program ("the Program") on 10 November 2026 for the 2027 calendar year. The Board sees this as a positive development to assist the ongoing liquidity of the market for the Company's shares and to restructure the capital of the Company over the longer term to place the Company in a strong position.

Frequently Asked Questions

Question	Answer
When does the Program operate?	The Program commences 1 January 2027 and will close on 31 December 2027. The Company reserves the right to cancel or suspend the Program at any time.
How will shares be purchased by the Company?	This is an on-market Program, so the Company would purchase shares pursuant to the Program on the National Stock Exchange (NSX).
Who will buy the shares?	The Company has appointed Pritchard Partners Pty Ltd as its share broker for the purpose of acquiring these shares.
How many shares will be purchased?	The Program has no minimum number of shares that may be purchased by the Company under the Program. The maximum number of shares that can be purchased through this Program is 10% of the Company's overall shares.
How much will the Company pay?	The shares will be purchased at the market price available from time to time.
Do I have to sell my shares?	No. Shareholders can choose to keep their shares or sell them on the market.
How can I sell my shares?	If you want to sell your shares, you will need to appoint an NSX share broker to sell them on the market for you. Details of NSX brokers can be found at www.nsx.com.au/investing/broker-directory Once you have appointed a broker, they can guide you through the selling process, including how you will be paid.
How many shares do I own?	If you have any questions about your shareholding, such as how many shares you own, you should contact our share registry, BoardRoom Pty Limited. Telephone: 1300 737 760 or

	Email: enquiries@boardroomlimited.com.au
What happens to the shares after the Company purchases them?	Once the Company purchases shares under the Program, the shares must be cancelled. The Company cannot sell them back to the market again.
If I sell shares, will I still get a dividend?	For any dividend that the Company pays in the future, the shareholders that own shares at the "Record Date" shall be entitled to that dividend. If you sell your shares before any Record Date, you will not be entitled to a dividend.
How will I know if the Company has purchased any shares?	The Company is required to advise ASIC when it has cancelled any shares and will also make a formal announcement on the NSX. Our NSX code is IEC. More details can be found at: https://www.nsx.com.au/

The Company remains committed to all of its stakeholders, including shareholders and the local Community. This Program is not expected to impact the Community Investment Program that we have conducted over many years and forms the foundation of our commitment to better banking service with a positive local impact.

More details of our Community Investment Program can be found at
https://www.supportingourcommunity.com.au/sponsorshipgrants

or by obtaining a copy of our most recent Annual Report at
https://www.supportingourcommunity.com.au/investor-relations

Australian Securities & Investments Commission

Form 281
Corporations Act 2001
257F(2)(b)

Notice of intention to carry out a share buy-back

Related forms:
280 Notification of share buy-back details
If there is insufficient space in any section of the form, you may photocopy the relevant page(s) and submit as part of this lodgement

Company details

Company name
INNER EAST COMMUNITY FINANCE LIMITED

ACN / ABN
96 099 590 593

Lodgement details

Who should ASIC contact if there is a query about this form?

Firm/organisation
INNER EAST COMMUNITY FINANCE LIMITED

Contact name/position description
STEVEN MILLER - COMPANY SECRETARY

ASIC registered agent number (if applicable)

Telephone number
0400 825 397

Postal address
143 MALING ROAD, CANTERBURY, VIC, 3126

1 Type of share buy-back

For guidance on when a Form 281 needs to be lodged, see the BUY-BACK PROCEDURE table on page 2.

Tick the box for the type of share buy-back and provide the dates as requested.

The 10/12 limit is 10% of the smallest number, at any time during the last 12 months, of votes attaching to voting shares of the company.

☐ **Employee share scheme buy-back** (within 10/12 limit)
Proposed date for buy-back agreement to be entered into [D D]/[M M]/[Y Y]

☐ **Employee share scheme buy-back** (over 10/12 limit)
Proposed date for buy-back agreement to be entered into [D D]/[M M]/[Y Y] **AND** Proposed date for passing the resolution to approve the buy-back [D D]/[M M]/[Y Y]

☒ **On-market buy-back** (within 10/12 limit)
Period of buy-back From 01/01/27 [D D]/[M M]/[Y Y] to 31/12/27 [D D]/[M M]/[Y Y]

☐ **On-market buy-back** (over 10/12 limit)
Period of buy-back From [D D]/[M M]/[Y Y] to [D D]/[M M]/[Y Y] **AND** Proposed date for passing the resolution to approve the buy-back [D D]/[M M]/[Y Y]

1 Continued... Type of share buy-back

☐ **Equal access scheme buy-back** (within 10/12 limit)
Proposed date for buy-back agreement to be entered into
[D D]/[M M]/[Y Y]

☐ **Equal access scheme buy-back** (over 10/12 limit)
Proposed date for buy-back agreement to be entered into
[D D]/[M M]/[Y Y]
AND Proposed date for passing the resolution to approve the buy-back
[D D]/[M M]/[Y Y]

☐ **Selective buy-back**
Proposed date for buy-back agreement to be entered into
[D D]/[M M]/[Y Y]
AND Proposed date for passing the resolution to approve the buy-back
[D D]/[M M]/[Y Y]

Signature

This form must be signed by a director or secretary

Name
STEVEN MILLER

Capacity
☐ Director
☒ Secretary

Signature

Date signed
11/10/26
[D D]/[M M]/[Y Y]

Lodgement

If lodging with ASIC, send completed and signed forms to:
Australian Securities and Investments Commission
PO Box 4000, Gippsland Mail Centre VIC 3841.

For more information
Web www.asic.gov.au
Need help? www.asic.gov.au/question
Telephone 1300 300 630

BUY-BACK PROCEDURE

The following table specifies the steps required for, and the sections (and forms) that apply to, the different types of buy-back.

Procedures (and sections applied)	Minimum holding	Employee share scheme buy-back		On-market buy-back		Equal access scheme buy-back		Selective buy-back
		within 10/12 limit	over 10/12 limit	within 10/12 limit	over 10/12 limit	within 10/12 limit	over 10/12 limit	
Ordinary resolutions (s257C)			YES		YES		YES	
Special/unaminous resolutions (s257D)								YES
Lodge offer documents with ASIC (s257E)						YES	YES	YES
14 days notice (s257F)		YES	YES	YES	YES	YES	YES	YES
Disclose relevant information when offer made (s257G)						YES	YES	YES
Cancel shares (S257H)	YES	YES	YES	YES	YES	YES	YES	YES
Notify cancellation to ASIC on Form 484 (s254Y)	YES	YES	YES	YES	YES	YES	YES	YES
Lodge Form 280 with ASIC	NO	NO	YES	NO	YES	YES	YES	YES
Lodge Form 281 with ASIC	NO	YES	See Note 1	YES	See Note 1	See Note 1 & 2	See Note 1 & 2	See Note 1 & 2

NOTE 1 The company should lodge a Form 281 if it intends to give short (less than 14 days) notice of a meeting to approve the buy-back and lodge the notice of meeting (with a Form 280) less than 14 days before the relevant date.

NOTE 2 The company should lodge a Form 281 if it lodges the documents referred to in s257E less than 14 days before the relevant date.

Relevant dates and lodgement periods

- If the buy-back agreement is conditional on the passing of a resolution — the relevant date is date the resolution is passed.
- If the buy-back is not conditional on the passing of a resolution — the relevant date is the date the agreement is entered into (s257F).
- If a resolution is to be passed by way of a circular to all members that complies with s249A, an estimated last date for signing the circular should be used.

The Form 281 must be lodged at least 14 days before the relevant date.