

7 October 2024

Dear Shareholder,

The directors of Ku-ring-gai Financial Services Limited (**KFSL**) are pleased to advise that for the financial year ended 30 June 2024, the company achieved another excellent post-tax profit of \$1,072,524 (2023: \$1,336,927).

In recognition of this excellent result, the directors have declared a fully-franked dividend per ordinary share of **20.00 cents** (2023: 19.16 cents) for the year ended 30 June 2024. This dividend will be paid to shareholders on **4 November 2024**.


As a community bank business, KFSL looks to provide sustainable shared value to both shareholders and community groups throughout Ku-ring-gai.

All dividend payments will be made electronically so I particularly encourage you to provide your bank details for direct credit to your bank account if you have not already done so. You will need to return a Shareholder Details Form, along with certified identification, if any of your details have changed. The form is available on our website, <https://kfsl.com.au/investors-shareholder/>. Where we do not have your bank account information, we will hold payment until these details have been received.

Your completed form can be emailed to secretary@kfsl.com.au or may be delivered to the Lindfield branch (318 Pacific Highway, Lindfield).

On behalf of the Board, I thank you again for your commitment to our company, your community and to the continued success of our Community Bank Lindfield & Districts.

Yours faithfully,



David Langdon
Chair