

17th March 2025

Dear Valued Shareholder,

RE: 2024/2025 Interim Results

The Directors of York & Districts Community Financial Services Ltd are pleased to announce the results for the half year ending 31st December 2024.

	31 Dec 24	31 Dec 23
Total revenue	\$637,603	\$580,322
Total expenses before donations etc and income tax	\$326,165	\$298,159
Donations, sponsorships, grants	\$6,179	\$6,906
Income tax expense	\$76,468	\$68,814
Profit after income tax expense for half year	\$228,791	\$206,443

Share Registry and Low Volume Market

Along with the 2024 AGM and announcement of the annual dividend we asked shareholders to confirm their bank details. As a result, our registry has paid out more than \$3000 in unclaimed dividends.

Thank you to those shareholders who made time to contact us. Should you know a relative or friend who is a shareholder but lost touch, please have them contact our office or the share registry as you did. Details are provided with this letter.

Small share parcels are costing the company through administration fees, registry maintenance and transferring dividends to the Unclaimed Monies register. Should you be interested in selling or increasing your holding of YDCFS Ltd shares please completed the form provided or register online:
- <https://www.bendigobank.com.au/branch/wa/community-bank-york-districts/lvm-shares/>

THE PAST YEAR

The branch has implemented a business strategy developed by the directors and new Branch Manager including the agenda set by Bendigo Bank. We have continued to grow our lending book, provide a full banking service and competitive products to customers across our region.

OF NOTE:

- Our income has stabilised in line with the industry and RBA interest rates.
- The branch manager and our staff have successfully maintained and added to our customer base, working to protect our lending book as customers reviewed their home loans and converted from fixed term to variable interest rates.
- YDCFS Ltd has continued to build positive connections with local not-for-profit groups and community organisations through provision of grants and sponsorships.

THE COMING YEAR

- Maintain a strong customer focus to retain and grow our lending book and other products.
- Continue to support and develop our branch staff.
- Actively seek lending opportunity across our region.
- Increase communication with shareholders and the broader community.

To help our branch staff to identify new business opportunities, we invite you to consider your local Community Bank for the following:

- Personal and business transaction account
- Personal, home and business loans
- Home, contents or vehicle insurance
- Term deposits

Thank you for investing in York & Districts Community Financial Services Ltd. We look forward to your continued support in coming years

Yours sincerely

A handwritten signature in cursive script, appearing to read 'Claire Springbett', written in black ink. The signature is positioned above a horizontal line.

Claire Springbett
Chair