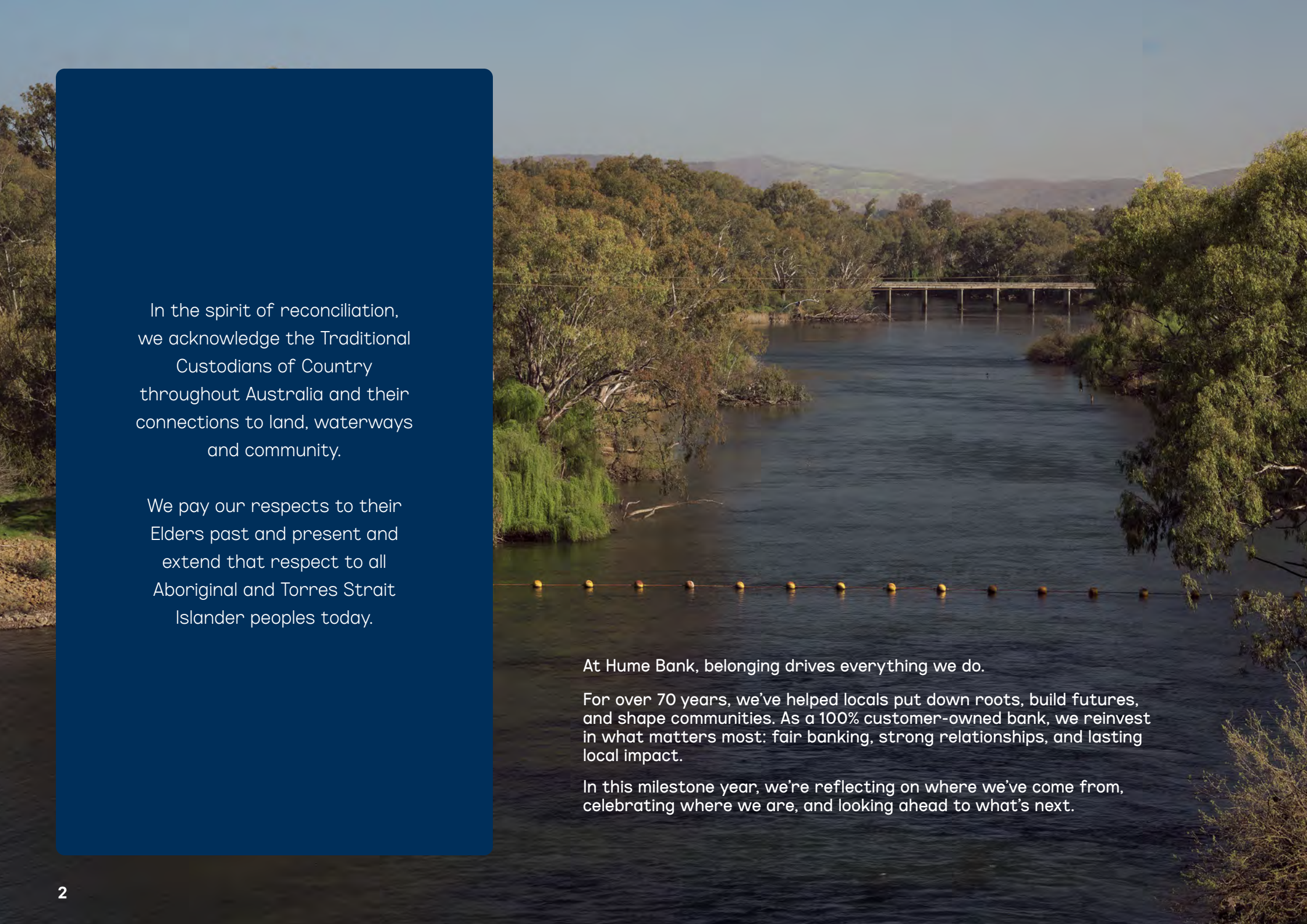




Members' Report

2025





In the spirit of reconciliation,
we acknowledge the Traditional
Custodians of Country
throughout Australia and their
connections to land, waterways
and community.

We pay our respects to their
Elders past and present and
extend that respect to all
Aboriginal and Torres Strait
Islander peoples today.

At Hume Bank, belonging drives everything we do.

For over 70 years, we've helped locals put down roots, build futures, and shape communities. As a 100% customer-owned bank, we reinvest in what matters most: fair banking, strong relationships, and lasting local impact.

In this milestone year, we're reflecting on where we've come from, celebrating where we are, and looking ahead to what's next.

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Our values and purpose

We started in 1955 with a simple idea: support our community and help more people into homes. As a customer-owned bank, we've always been about people, not profits. That's our difference. We believed in fair, accessible, community-focused banking then, and we still do today.

We've grown, with more customers, more branches, and more services, but our purpose has stayed the same. Our core values guide every decision we make. We're still here, backing locals when others close their doors, offering fair, competitive products, and building relationships that last. That's what makes us who we are, and why we'll always be here for the people who need us.

Our purpose explains **WHY** we're in business: to create a secure tomorrow by connecting people and community through fair and accessible banking.

And if our purpose is **WHY** we're in business, our values are **HOW** we do business. They shape how we interact with customers and support our people, respond to challenges, and make decisions in the best interests of the community.



Growing together

We are inclusive and will act fairly and honestly for the equity of all, so we grow together.



With respect

We empower and support each other, as we act with compassion and integrity.



Shaping tomorrow

We work together to improve everything we do, and have a positive impact on today and tomorrow.

Key achievements



Celebrating 70 years of community impact

We're marking 70 years of serving regional communities with stories, events, and heartfelt celebrations. Our founding promise, to help more people into homes, continues to guide us. Together, we've built something lasting, community-focused, customer-owned, and ready for the future ahead.



Exploring a strategic merger with Geelong Bank

We've entered the due diligence stage to explore a potential merger with Geelong Bank. Bringing the two banks together would create one of the largest customer-owned regional banks. It will allow us to combine our strengths, resources and expertise to better serve a growing number of customers and communities in which we both operate.



Strong growth in lending and deposits

We achieved another year of solid financial performance, with assets growing to \$2.25 billion and purpose-driven, steady growth in lending and deposits. These results are driven by our commitment to delivering fair, competitive, high-quality products and services that meet everyday needs, support life's big moments, and help build stronger communities.



Strengthened our fraud response

We're taking decisive action to protect our customers from scams and fraud, preventing over \$1 million in fraudulent transactions and delivering many scam safety sessions across our communities. By combining rapid recovery processes with proactive education, we give our customers the tools and support they need to stay ahead of scams.



Launched a major upgrade to the Hume Bank Mobile App

We've rolled out a new version of our mobile app with a cleaner design, better card controls, and faster access to everyday banking. It's part of our promise to keep improving how we serve our customers digitally. This means easier, more secure banking from wherever you are.



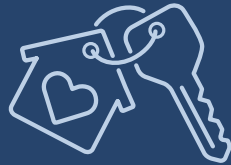
Recognised excellence, award-winning products

This year, Hume Bank was recognised by Canstar, Mozo, and WeMoney for delivering excellence in our products and services. Our home loans, credit cards, and investment products were named market leaders for their outstanding value; helping customers save money, avoid unnecessary costs, and access solutions tailored to their lives.

Performance at a glance

We helped turn

997



Houses into homes this year. Whether buying, building or refinancing, our great rates and low fees made it possible.

We supported

8,501

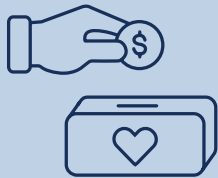
Local businesses thanks to our low rates, fee-free accounts, and bonus interest.

5,647

Customers enjoying some well-earned R&R



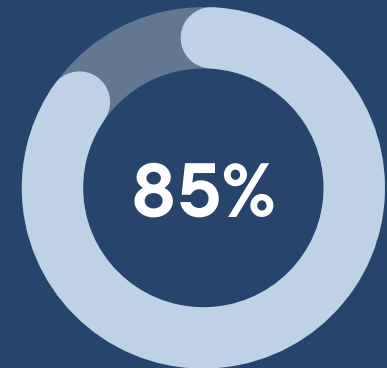
Helping customers plan for tomorrow through retirement accounts while making the most of today.



\$274,493

Invested in our community

Through impact funds, sponsorships, activations and in-kind support across our region.



85%

Customers satisfied

Reflecting our dedication to value and understanding our customers' needs.

172

Staff across our two offices and 15 regional branches

Here to support you with expert guidance and personal service, close to home.



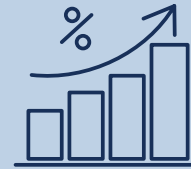
58.2k

Active customers



Lending growth

+5.0%



Deposit growth

+11.5%

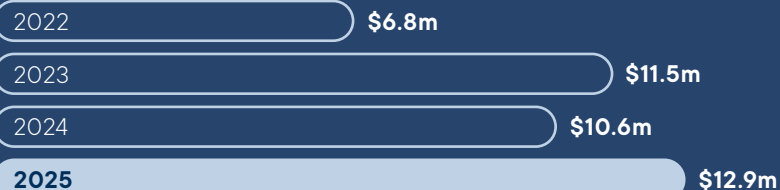


\$1.6b

Value of home loans

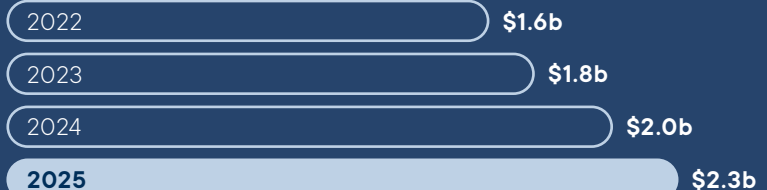
\$12.9m

Profit before tax



\$2.3b

Total assets





Chair and CEO's Report

Celebrating 70 years of belonging

As we celebrate our 70th anniversary, we're proud to report another year of strong progress for our customers, communities, and people.

Our founding promise, to help more people into homes, continues to guide us. Today, that promise lives on in the way we serve, support, and evolve to meet the changing needs of our customers.

Our consistent performance proves that customer-owned banking delivers real value, strengthens communities, and builds lasting trust.

We're proud to reflect yesterday's journey, celebrate the impact we're making today, and share our vision for tomorrow.

Strong financial performance and growth

In 2025, we continued to deliver strong financial results while investing in long-term value for our customers.

We proudly grew our total assets to \$2.25 billion, driven by continued growth in both lending and deposits across our retail and business portfolios. This strong performance highlights the confidence our customers have in us and our ongoing commitment to providing competitive rates, outstanding service, and fair, reliable products year after year.

For the fourth consecutive year, we've ranked among Australia's fastest-growing banks. Our balanced approach to risk and opportunity has created a stable platform for long-term value creation for our customers.

[View our 2025 Financial Report](#)

Banking that works for our customers

We've continued to improve how customers bank with us, making it easier, faster, and more secure.

Based on 'Voice of Customer' feedback, we've made improvements to ensure every banking experience (online or in-person) is simple, secure, and supported by tools that meet your needs.

More of our customers are using the Hume Bank App for everyday banking, reflecting the growing role of digital channels in how we manage money. This year, we launched a range of upgrades, including enhanced card controls and improved fraud protection. These enhancements provide a strong foundation for ongoing innovation and ensure that you can access the services you need, wherever and whenever you choose.

At the same time, we've maintained our personal service, with strong customer satisfaction across all our customer channels. This includes our branch network, which continues to be the largest of any bank in our region, with our 15 branches welcoming over 29,000 customers through our doors in 2025.

In addition, our Relationship Banking team continued to expand in both scale and impact, delivering exceptional service to our business customers across our region. Supporting local businesses to thrive remains a core part of the positive difference we make as a customer-owned bank and an important focus in our business transformation.

Built on trust, backed by security

Your trust is everything to us. That's why protecting your money and personal information is a responsibility we take seriously, every single day. This year, we blocked thousands of attempted fraud cases, preventing over \$1 million in potential losses. We also delivered many scam awareness sessions across our communities and online platforms, helping customers stay informed and vigilant.

As a result of these efforts, we saw a reduction in fraud rates, meaning we're protecting more of your money across every single transaction.

We will continue to invest in advanced security systems and customer education to ensure your safety.

Investing in our communities

At Hume Bank, sharing our value runs deeper than financial support. It's about showing up, standing alongside our communities, and delivering products and services that reflect what matters most to them.

This year, we proudly backed many key community initiatives across our region, including an additional \$50,000 to the Hume Bank Safer Communities Fund, empowering local organisations to build safer, more connected communities.

By sharing our value today, we're laying the foundation for a stronger, brighter tomorrow.

See [pages 20-21](#) for more on our history of giving back, together.

Dedicated and passionate people

United by our purpose and values, our employees continue to make a real difference, not only through exceptional service, but by fostering meaningful relationships and contributing to stronger, more connected communities. Their commitment ensures we remain a trusted partner to our customers and a proud supporter of regional prosperity.

We thank them for their passion, professionalism, and genuine care for our customers.

Looking ahead

As we look to the future, we remain focused on responsible growth, continued innovation, and deepening our impact in the communities we serve. We will keep investing in technology, security, and service, always with our customers at the centre.

Thank you for being part of our journey. Your trust means everything to us, and we're honoured to be your bank: yesterday, today, and tomorrow.



Exploring a merger for the future

In 2025, we began exploring a proposed merger with Geelong Bank, a like-minded customer-owned bank that shares our values and deep community priorities.

Together, we'd form one of the largest regional customer-owned banks, with \$2.4b in assets, 16 branches, 60,000+ customers, and around 200 staff. The merged bank will retain a strong regional identity, with no major changes to branches, services, or relationships.

We're committed to keeping you informed and involved throughout this process. Our goal is to build a stronger future together, while maintaining the personal service, community focus, and customer ownership that define Hume Bank.

See [page 41](#) for more on the merger.

Our Board

As at 30 June 2025



Chair, Non-executive Director

Kerry Grigg

B Comm, M Com (Marketing) (Hons),
PhD, GAICD



Non-executive Director

Kent Griffin

B Ec (Actuarial Studies), FIAA, GAICD



Non-executive Director

Dagmar Neumann

Equiv B Sc, GAICD



Non-executive Director

Tina Wyer

B Comm Acct & IS, Chartered
Accountant, GAICD



Non-executive Director

Patricia Montague

BA (Pure Math & Economics), Dip.
Marketing, GAICD, GAIST



Non-executive Director

Paul McGill

B Sc, GAICD

Executive Management Team



Chief Executive Officer

Stephen Capello

MBA, FCPA, B Business (Commerce),
GAICD



Chief Financial Officer

Akbar Shah

MBA, MAppFin, BCom, B Ec



Chief Innovation Officer

Jason Woolhouse

B Sc



Chief Customer Officer

Alison Wild

B Business, Grad Dip. Banking &
Finance



Chief Risk Officer

Natalie Jackson-Smith

Graduate Diploma - Law



Chief Technology Officer

Warren Nugara

B Business (Accounting, Electronic
Business)



Chief People and Culture Officer

Natasha Lloyd

Grad Dip - Business (Human
Resources), GAICD, MAHRI

Sharing our value

At Hume Bank, we believe value is something to be shared.

As a customer-owned bank, we are built on a framework that reinvests profits into the things that matter most to our customers, our community, our people, and our bank.

This creates a cycle where every part supports the others, and every benefit comes back to you.

Your money at work:

1. You deposit \$10,000 to save with us.
2. We lend it to a local family who are building their new home with a local building company using local suppliers and businesses.
3. You earn interest on your \$10,000 deposit.
4. We reinvest our earnings back into better rates, lower fees, and local business support.

You grow your savings, your community thrives, and the cycle continues.





Our customers

Better value & greater financial wellbeing



Great rates, fair fees.



Innovative products that grow with you.



Real service, from real people.



The right digital support.

Our community

Prosperous, thriving communities



More branches open for more people.



Partnerships that amplify local impact.



Taking a stand on important issues.



Supporting local business.

Sharing our value

Our bank

A sustainable, growing & trusted bank



More capital to invest.



A strong & safe bank.



Innovation to solve important problems.



Locally owned & trusted.

Our people

Inclusive & meaningful work



Safe, healthy & inclusive workplaces.



Career growth & learning opportunities.



Great jobs with purpose.



Support, connection & appreciation.

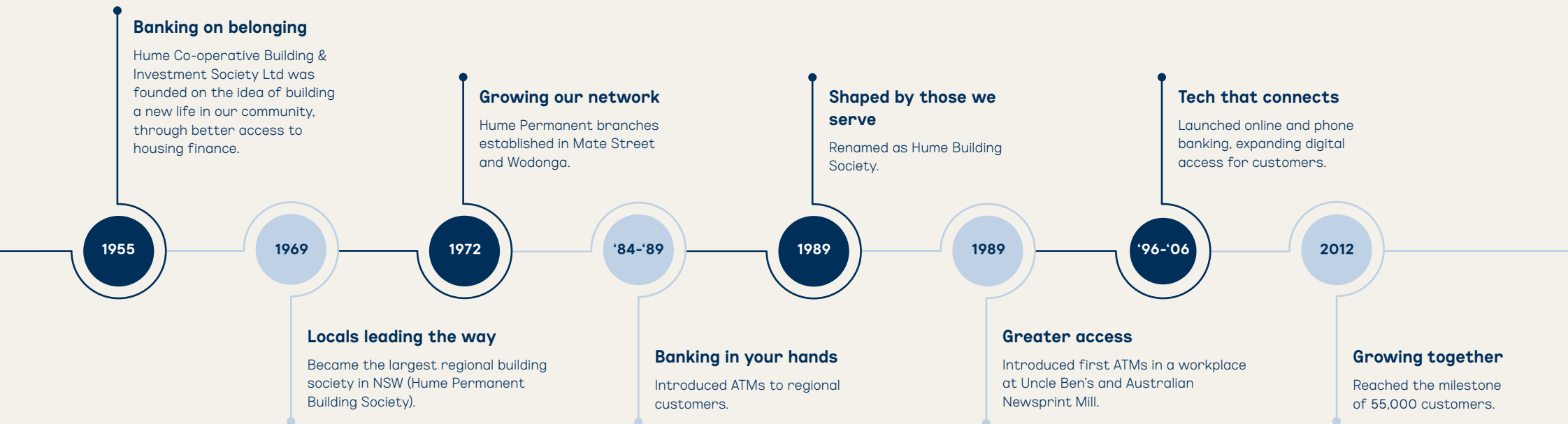
This is what it means to create shared value for our customers.

It's a continual loop where better service leads to stronger communities, which supports our people, which strengthens our bank, which delivers even more value to our customers.

Our framework ensures your money stays local, your voice matters, and your banking helps build something better for everyone.

How we have been leading change over 70 years

In 1955, Hume Bank was founded by locals who believed in fair access to banking. Seventy years on, we remain 100% customer-owned, with more branches than any other bank in the region, and a reputation for service excellence that sets us apart. We are thrilled to celebrate yesterday's legacy, our impact today, and our vision for tomorrow.



We're looking forward with purpose. Because for us, this milestone isn't the finish line. It's another chance to make a real difference.



Giving back together

Hume's Annual Ladies Charity Luncheon raised over \$14,000 towards Ovarian Cancer Research.

2013

2014

Celebrating 60 years

After almost sixty years of local impact, Hume Building Society becomes Hume Bank on 1 July.

2014

Banking that grows with you

Launched its first mobile banking app to help customers access their finances wherever they are.

2020

Community connections

Partnered with local builders during COVID-19 to offer one of our lowest ever fixed rates of 1.99%

2023

Our Holbrook branch opens

Hume Bank has the largest network of branches in the region.

2024

Taking a stand

Announced \$50,000 commitment to Safer Communities Fund with Border Trust.

2025

Celebrating our impact

Seventy years of prioritising people over profits, fairness over flash, and local over distant.

Tomorrow

Shaping tomorrow

Our commitment goes beyond banking. We'll continue to empower customers and support financial wellbeing to help build safer, stronger communities.

Yesterday

In 1955, Hume Bank was born from a simple but powerful idea: that banking should serve people, not profit. When major banks turned their backs on locals, our founders stepped up; creating a building society that puts our community first. That spirit of fairness, accessibility, and belonging still drives us today.

We honour the people who laid the foundation; customers who trusted us from the beginning, the staff who built our branches, and communities who helped us grow. Their stories remind us that inclusive banking is resilient banking, and that real impact starts with listening, showing up, and doing what's right.



BUILDING SOCIETY LTD.





A lifetime of loyalty

If you lived in Wodonga in the 1950s or '60s, chances are you knew of Kristine Palavestra, or at least her corner store. Palavestra Store, run by Kristine and her late husband Branko (known to most as Frank), was a lifeline for the growing migrant community. Kristine remembers the scent of fresh bread, conversations in half a dozen languages, and the warmth of neighbours helping neighbours.

"Sometimes he had to use his wheelbarrow," Kristine laughs, remembering Branko's grocery deliveries. "He never liked women to stagger home under a heavy load of groceries."

Kristine was born in Poland and was just 10 when World War II began. She was one of the many newcomers seeking refuge after the war, arriving in Albury in 1949.

In the early 1950s, her family purchased property in Albury, taking out one of the first loans with Hume Bank (Hume Co-operative Building & Investment Society). "I found my father's deeds... they bought it for 680 pounds," she says. "I've still got the original account number. I took over when they passed away."

That account still exists today, and so does Kristine's relationship with Hume Bank. "I'm very proud of it," she says. "It belongs to this area."

She smiles when she talks about the Wodonga branch. "You've got lovely girls in the bank here. We're always having a nice little chat. It is important to me because I feel like I know them. I feel comfortable."

After she met Branko, they together built a life in Wodonga. Their legacy lives on in Branko Palavestra Park, named in honour of their contributions to the Wodonga community. And Kristine, now 96, remains a proud Hume Bank customer.

As Wodonga has grown, Kristine and Hume Bank have grown with it. Side by side, part of the same story.

70 Years of banking that builds belonging

Born in Albury in 1928, Mary Coward has lived a life marked by resilience, warmth, and an extraordinary devotion to family. The seventh of nine children, Mary grew up in a time when household conveniences were few and daily life was shaped by hard work and resourcefulness.

"There weren't the conveniences of today," she said. "No electric jug or kettle or anything. You had to light the fire in the stove, which was just a small one in the corner of the kitchen, and everything was done on that."

Mary met her late husband Leslie at The Ritz, on Dean Street. Leslie was certain that he'd found the woman he would marry. Their union lasted nearly 70 years, filled with love, friendship, and a growing family. Today, Mary is the proud matriarch of 14 grandchildren and 31 great-grandchildren.

After returning to Albury from Tasmania in the early 1950s, Mary and her husband Leslie began looking for a home to raise their growing family. But the process wasn't easy. After being turned away by major banks, they turned to a smaller bank with a bigger heart.

With that support, they purchased a house on Kokoda Street, where they lived until Leslie's passing. That loan marked the beginning of a lifelong relationship with Hume Bank. Mary shared that her loyalty stems from being seen, supported, and welcomed by a bank that understood the needs of everyday families.

Mary still holds her accounts with Hume Bank. "They were always welcoming," Mary said. "They'd greet me with a smile. You felt like they knew you."



A history of giving back, together



Every day, quiet acts of generosity shape our region. From our footy ovals to fundraising events, community groups and volunteers step up, support causes, and create lasting impact. And for more than 70 years, Hume Bank has been right there listening, investing, and walking alongside the people who make our region stronger, safer, and more connected.

Here's a look back at how giving back has guided us from day one, and how, together, we've built something extraordinary.

The early years

From the very beginning, Hume Bank has stood side by side with the people of our region. Inspired by the needs of newly arrived migrants at Bonegilla, Hume Bank began with a simple idea: support our community, by providing access to home ownership. By 1970, 1,500 homes had been built or bought with our support.

In 1980, Hume Bank became the first corporate sponsor of the Flying Fruit Fly Circus and also provided in-kind office space to Lifeline Albury-Wodonga, as they provided mental health services in our community.

In 1989, we installed the region's first workplace ATMs at Uncle Ben's and the Australian Newsprint Mill, giving employees access to their money without leaving the job site. That same year, we helped light up Carols by Candlelight: a tradition that now draws 7,500 smiling faces.

We are deeply grateful to the staff who came before us, laid the foundations and shaped the values that continue to guide Hume Bank today.

Game on: backing local sport

Whether it's footy, netball, hockey or swimming, sport brings us together. It teaches teamwork, and keeps us healthy, active, and connected. That's why we've backed clubs like the Wangaratta Magpies Football Netball Club, Murray Border Cricket Umpires, and Wagga Group 9 Rugby League Referees.

Because we know that when local sport thrives, so does the spirit of the town.

There when you need it most

When bushfires hit our region in 2003, the devastation was deeply felt. But so was the response. Our customers came together with compassion and urgency, helping us raise \$6,700 for the Red Cross. It was a moment that reminded us even in the toughest times, our community shows up.

In 2013, Heather Watts founded the Border Ovarian Cancer Awareness Group after she lost her daughter Kelsey to ovarian cancer. Hume Bank was proud to support the group, as they raised awareness and funds for clinical trials and improved care for local women. "Some local women had a better quality of life because it," she says. "We have made a big difference, and I am proud of that".

That same year, Stuart and Annette Baker created the Winter Solstice after losing their daughter Mary to suicide. From its first gathering, where over 1,000 people stood around fire pits and shared stories, Hume Bank supported the event. The Winter Solstice honoured those lost to suicide and created space for healing, remembrance, and hope.

And in memory of his brother Terry, Daryl Floyd founded the Terry Floyd Foundation, an organisation dedicated to educating regional kids about personal and cyber safety and supporting vulnerable youth. We partnered with the foundation as they work to create safer futures for children across Victoria.

"We're lucky to have such a community-minded bank based locally," said Daryl. "Hume Bank's support allows us to reach more schools and vulnerable children. It helps us deliver on our purpose and expand the impact we're making."

Every step counts

The Hume Bank City2City RunWalk started with a simple idea: raise money for local health services and celebrate our community. Over a decade, it grew into a flagship event; entirely volunteer-run, 100% local, and powered by passion.

Together with the Border Trust, we've helped raise over \$1 million for Albury Wodonga Health, and every dollar has gone toward making our region healthier and stronger.



Giving back, everyday

Hume Bank has supported more than 200 community partners, charities, and events: through sponsorships, donations, and in-kind support.

But it's not just about the money. It's about showing up. Listening. Backing the people who make things happen.

We're proud of our culture of giving back. But we're even prouder of the community groups who keep showing up, for their neighbours, for their towns, and for the future.

So, here's to the volunteers, the founders, the organisers, the coaches, the carers, and the quiet heroes. You make our region what it is. And we'll keep standing with you, every step of the way.

Locals backing locals: Arnold's finds a banking partner in Hume Bank

"I'm at Arnold's."

For locals, this phrase says it all. After more than 130 years, Arnold's is a trusted name with fresh produce, friendly service, and a deep local history. Founded in 1892 during times of drought and depression by Johann Gottfried Arnold, the business has grown through six generations: each one adapting and innovating, while staying true to its community roots.

Arnold's Fruit Market has always moved with the times. In 1948, Paul Arnold, Grandson of founder J.G., joined the family business. He introduced washed and bagged potatoes and secured the Osburn Street location in 1980. In 2003, Arnold's launched Arnold's Online Home Delivery, years ahead of its time and in honour of Paul who had passed away in 2002. "Dad had the vision of adding internet-based home deliveries, but couldn't use a computer," Louise (daughter of Paul) laughs, "but he knew technology was getting better and better."

Louise became the voice of Arnold's in the 1990s, pioneering live radio updates that became a daily ritual for local families. "I created the job I do, it didn't exist," she says. "Customer service is everything."

With the fifth generation now at the helm, Ben is driving innovation while staying committed to Arnold's founding principles of quality and community service. "I love being busy," he says. "The best thing about my job is it's something different

every day." Ben has led initiatives that support local farmers and reduced the business's environmental footprint, reflecting his deep respect for the community and the environment.

No business grows alone however, and having the right support makes all the difference. When their previous bank phased out teller services, creating a challenge for a business that handles cash daily, Ben turned to Hume Bank, saying "Let's do what we think is right".

Ben reflected on the process, "We asked Hume Bank, 'Will you still give us change? Whenever we need it?' And they were brilliant. The transition was awesome. We go there and bank every day now."

"One of the best things with Hume Bank is you have that personal touch. And that aligns with our values," Ben adds. "If I want to know something, I just call. Good luck doing that to any other bank. Not going to happen."

Louise agrees: "Local business with local business. It just makes sense."

By embracing innovation, Arnolds continue their tradition of adapting to meet the needs of today and tomorrow. "Each generation modernises the business," Louise reflects. "If we were still doing what great-grandfather did, we wouldn't be here. And that was what my dad taught me," Louise reflects. "You've just got to move with the times"

As Ben, Louise and the rest of the family continue to find new ways to feed our community, they're building a future as fresh and vibrant as the produce on their shelves.

When local businesses succeed, our whole community grows stronger. That's why we're proud to stand beside Arnold's and support the work they do for generations of locals.



Resilience in action

"This was not an easy time for businesses such as Arnold's. Albury's 5,400 residents were affected first by the 1892 drought, and that was the year... the business, Arnold's started. And then the depression that led to nine banks collapsing in April 1893. Nine. Two of Albury's, four banks closed. Albury Town Council was forced to stop all but essential work because it could not collect rates. The hospital stopped admitting patients. In mid 1893, several Albury families were in Sydney awaiting a voyage to Paraguay to seek better times."

Passage from Albury Arnold History book (Page 8).



Family photo of J.G. Arnold and family circa 1910
Back Row (L-R) Bertha, W.F., Esther, Hulda, Martha
Middle Row (L-R) Rose, parents J.G. and Elisabeth, Emma, J.E.
Front Row (L-R) Ruby, Dolly, Louise

Today

Today, we continue to help people put down roots, grow businesses, and navigate life's ups and downs with confidence. We're proud to offer more branches than any other bank in our region, and to deliver service that puts people first. Banking with us means putting power back in your hands and planting it firmly in your community. Because here, your money works hard, and so do we.

Today we celebrate the everyday impact we make together; through great rates, real service, and local investment. Our commitment is to people, place, and lasting local change.





Banking that grows with you

For Liv and Matt Gilchrist, life is full in the best possible way. With three young children, a thriving family business, and deep ties to their local community, every day is different.

"I'm working in the business, usually late at night when everyone's asleep," Liv says. "That's the juggle," Matt adds. "Being a small business, you just have to work the hours that you have to work. But that's the good thing, it's flexible... and every day is completely different."

Gilchrist Homes is built on values that reflect the way Liv and Matt live: integrity, family, excellence, and passion. Their team is agile and collaborative, often working closely with clients, engineers, and contractors to deliver innovative outcomes.

"A lot of the [work] we do is creative and responsive, which is a strength of ours," Matt explains. "So, everyone needs to be invested and involved to find the right solution."

That same values-based approach extends to their relationship with Hume Bank, a partnership that began early and has grown alongside their business.

"I have been a proud customer of Hume Bank since I was a child," Liv says. "I was a third-year apprentice when I built my first house," Matt adds. "Hume Bank supported me in that."

"Hume Bank is different," Liv says. "Very customer-focused, community-focused... and those were lovely characteristics that aligned with my values."

As their business scaled, Hume Bank has been supporting each new chapter.

"We've had some pretty ambitious growth," Matt says. "Having someone like Poppy... she genuinely cares about us and our family. We've been able to scale, and we haven't outgrown the bank."

The Gilchrist's are also deeply invested in the place we call home, clear through the everyday ways they give back. "Hume Bank sponsor the same footy club as us," Matt shares. "They're invested in our community. That's something we're proud to be affiliated with."

Looking ahead, Liv and Matt hope their children will grow up with the same sense of belonging and purpose.

"This is definitely our home because we love it," Liv says. "And there's so much to love."

Learn more about our business banking products.





"I love being a part of a community where people know each other," Matt says. "And I hope our kids know that they're part of this community... and feel like this is where they belong."



Why local banking matters to Wes and Carla

If you've ever wandered down the main street of Holbrook just after sunrise, chances are you've caught the smell of fresh bread drifting from the bakery. That's the work of Wes and Carla Black, who've been running the town's beloved bakery for years. "We're busy, but we love it," Carla says with a grin. "This town means a lot to us."

The bakery itself has been part of Holbrook for over 120 years. With a team of nearly 40, Wes and Carla are always ready to roll up their sleeves for fundraisers, footy clubs, and everything in between.

"We rely heavily on the community," Wes says. "So, we feel we need to support what's local. Otherwise, you don't have it." That's why, when Hume Bank opened in Holbrook, the Blacks didn't hesitate to make the switch.

The transition was smooth. "Poppy was amazing," Carla says. "We gave her the paperwork, and she did the rest." That kind of service matters. "It's nice to have a relationship with your banker. You can ring up and say, 'Righto, Poppy, what can you do for us?' And she knows our background."

With other banks shutting up shop, Hume Bank is now the only branch left in Holbrook. And for a town like this, that matters. "We have a very old community, and they don't like the internet," Wes says. "They need to walk into a bank. That's what Holbrook needs."

Wes and Carla first met at a Football Netball Club social night. Today, they're volunteers and proud supporters of the local club in Holbrook. They see the club as a lifeline for many. Wes reflected, "there's a lot of guys that come around on a Thursday night. They all cook a barbeque; they'll watch all day Saturday. If footy and netball fold, they have nowhere to go."

Carla agrees: "It's nice for them to come and talk to different people, have a beer, and have that social connection."

Hume Bank is proud to stand behind the Holbrook Football Netball Club, supporting grassroots sport as part of our commitment to local connection. "They've supported the local Club, which is massive for us," Wes says. "The support from Hume Bank has been super."

Carla adds, "I like the fact that they work well with the community. I think they're very community minded, local minded as well."

In Holbrook, where people still wave as they pass and stories are shared over the counter, Wes and Carla's story is a reminder that when a bank is part of the community, it becomes part of the everyday. If you live in Holbrook or a town like it, choosing a bank that's local, customer-owned, and community-minded makes a real difference.

No fuss, just trust: Bec and Irene's kind of banking

Walk into Twisted Scissors in Wodonga and you'll likely hear the laughter before you see the scissors. Sisters Bec and Irene are the kind of people who light up a room, are quick with a joke, and always on the move.

And behind the laughter and warmth is a genuine work ethic. Bec and Irene are tireless. They're in the salon early, juggling appointments, managing their finances, and making sure every client leaves feeling their best. They're hands-on, detail-oriented, and deeply committed to their craft. So, between running a business and raising families, they don't have time for complicated banking.

"We just want it to be easy," Bec says. "Do what we need to do, and get on with work."

That's why they've trusted Hume Bank for years, because it helps them focus on what matters most. For them, banking is about trust, simplicity, and local people who get it. "They never say, 'You can do this online,'" she laughs. "They just help. No fuss."

For Irene, good banking starts with good people: smart, approachable staff who know what they're doing and take the time to explain it. "We're not tech-savvy, and we don't want to be. We want to talk to someone, ask questions, and get answers."

Whether it's sorting out a scam claim, setting up bill payments, or navigating home loan changes, Hume Bank staff like Nikki, Shae, Lee, and Rachel make every step smooth. "Nothing's hard," Bec says. "They explain things clearly, and you walk out knowing it's sorted."

The staff know their names and the experience feels personal, not transactional.

"Helpful, honest, caring, friendly... and easy," Bec says. Irene adds, "They're always friendly."

As life gets busier, Hume Bank keeps things simple so Bec and Irene can keep doing what they do best: running a salon, raising their families, and bringing a little extra sparkle to everyone who walks through their door.



Uncompromising value



At Hume Bank, value isn't something we measure in awards or interest rates alone. It's something we build into every conversation, every product, and every decision. It's the feeling our customers get from friendly personalised service, backed by products that help them get the most out of their banking experience.

Recognised for outstanding value

This year, we've been proud to see our commitment recognised by Canstar, Mozo, and WeMoney. Our home loans, credit cards, and investment products were named market leaders for their outstanding value; helping customers save money, avoid unnecessary costs, and access solutions tailored to their lives. These acknowledgements reflect what we've always believed: that banking should be fair, transparent, and designed around real lives.

Banking that puts people first

Independent research from the Customer Owned Banking Association (COBA) shows Australians banking with customer-owned institutions like Hume Bank are saving thousands compared to traditional banks. For us, that's not just another statistic. It's more security for families, more freedom for first-home buyers, and more opportunity for people planning their next chapter.

Innovating for real-world needs

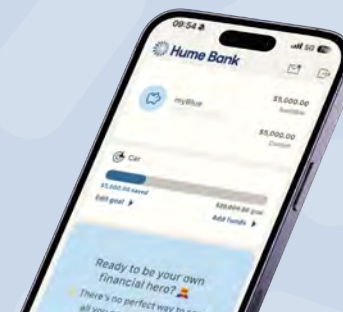
We've listened closely to our customers. That's how the nextBlue Bridging Loan came to life. It's a flexible short-term home loan designed to help you move forward with confidence when buying a new home before selling your current one. With nextBlue, you can avoid rushed decisions or temporary rentals, access competitive rates, and choose how you repay - whether deferring costs until your current home sells or paying interest monthly. It's a simple, flexible solution that takes the stress out of property transitions and gives customers the control they need.

Uncompromising value means putting our customers first. It means listening, responding, and always looking for ways to do better. Whether it's through award-winning products, competitive home loans, innovative new products, or our everyday service, we're proud to offer banking that makes a real difference.

We're here for our customers. Today, tomorrow, and every day.

Enhancing the digital banking experience

We've also launched a completely rebuilt Hume Bank App. Designed to be faster, smarter, and more flexible, it gives customers more control over their finances and sets the stage for future upgrades. We know that great banking experiences happen both in-person and online, and we're committed to delivering excellence in both.



Let's stay safe together

At Hume Bank, your safety matters to us. We know scams can be worrying, but the good news is there are simple ways to protect yourself, and we're here to help every step of the way.

How we protect you

Being customer-owned means we're focused on looking after you. That's why we've built strong systems to keep your money and information safe. Our fraud team works around the clock, watching for anything unusual and is ready to act quickly if something doesn't look right.

- ✓ **Security updates:** We constantly monitor our systems and your accounts for unusual activity – and will let you know if we find anything.
- ✓ **Latest technology:** We're constantly evolving the technology and processes we use to make sure your finances are safe with us.
- ✓ **Secure communication:** We keep all communication safe and never ask you to share personal information in an email or text message.

How you can protect yourself

It can feel scary and overwhelming when something goes wrong. That's why it's so important to protect yourself and stay alert. If in doubt, follow these three steps to make sure you stay safe:

- 1 **STOP:** Does a call, text, email or message seem a bit off? Take a moment to breathe and think things through.
- 2 **CHECK:** Do some research, ask someone you trust or contact the person or organisation directly with a reliable number or email address.
- 3 **PROTECT:** If you have any doubts, trust your instincts. Get out of the situation and make sure your passwords and accounts are protected.

We're here when you need it

If something goes wrong, you're not alone. Our team is here to help make things right.

When Bec's credit card was compromised, she went straight to her local branch. "I went in to see the girls," she said. "They helped me lodge a claim and I had the money back in less than two weeks. Nothing was hard about it."

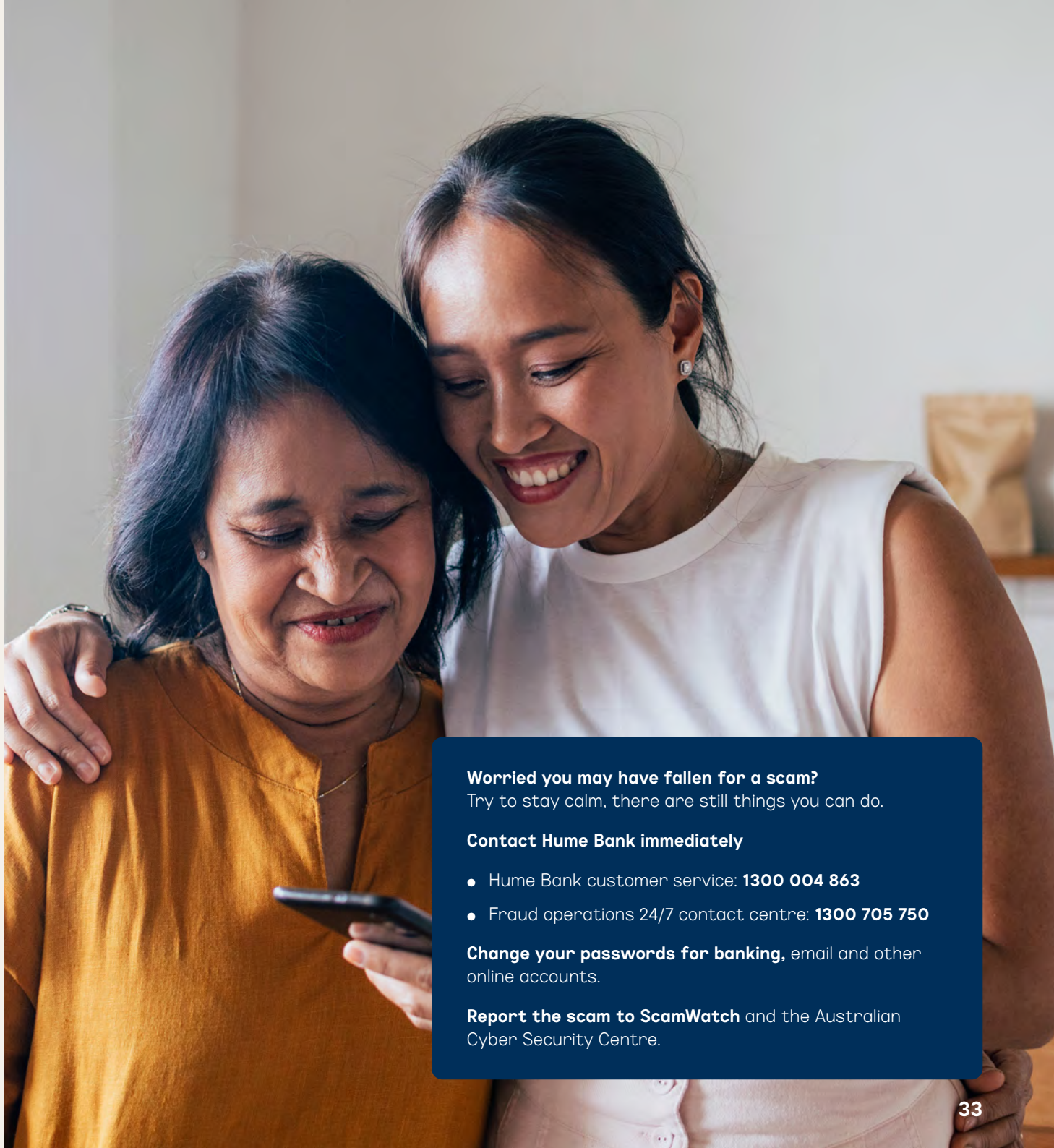
Cyril and Lee had a similar experience. "Hume Bank bent over backwards to help us," Cyril said. "We got all our money back, including our daughter's." Now, they've lowered their daily transfer limit and simply call to adjust it when needed. "It's not a hassle."

Remember, we're here to help and act fast. The sooner you report, the better we can protect you.

Stay informed

The best way to protect yourself is to know what you're up against. Whether it's protecting your everyday banking, recognising scams or staying safe online, our easy guides have got you covered when it comes to beefing up your security know-how.

Visit humbank.com.au/scams for tips on spotting suspicious activity and protecting yourself. Alternatively give us a call or pop into your local branch. Because staying safe is something we do together.



Worried you may have fallen for a scam?

Try to stay calm, there are still things you can do.

Contact Hume Bank immediately

- Hume Bank customer service: **1300 004 863**
- Fraud operations 24/7 contact centre: **1300 705 750**

Change your passwords for banking, email and other online accounts.

Report the scam to ScamWatch and the Australian Cyber Security Centre.



Sunflower ambassadors: Hume Bank's role in inclusive banking

When you meet Cyril and Lee Land, you quickly discover two things: they love a good laugh, and they don't let much slow them down. Whether it's planning a bucket-list flight over Antarctica, or quilting up a storm for a good cause, they're determined to live fully and joyfully, despite Cyril's diagnosis of Motor Neurone Disease (MND).

Motor Neurone Disease (MND) is a progressive condition that affects the nerves controlling muscles. Diagnosed with bulbar onset MND, Cyril's speech and hand muscles have been impacted, and he now has a PEG feeding tube in place for when eating becomes impossible. But Cyril and Lee are determined to live life to the fullest, supported by their community.

One tool that's helped is the **Hidden Disabilities Sunflower**: a globally recognised symbol for people with non-visible disabilities. Introduced to it by Hume Bank staff member Rachel, Cyril now wears the

sunflower lanyard everywhere, from cruises to the local shops. It signals that he may need extra time or assistance, and it's made a real difference.

Cyril's advocacy goes beyond the lanyard. As Treasurer of the Wodonga Masonic Lodge, he helped raise \$17,500 for MND Victoria through a trivia night fundraiser. He also participates in research studies to improve our understanding of the disease, even challenging outdated assumptions: like being initially refused as a blood donor, only to later be accepted.

Throughout their journey, Hume Bank has been a constant source of support. Cyril and Lee have been Hume Bank customers for over 20 years, drawn in by the people and the professional service. Whether it's scam recovery, adjusting limits, or tech support during a crocodile tour in Northern Queensland, the staff are always there. "They're invested," Lee says. "They know Cyril, and they love him."

"They're a community bank," Cyril says. "And when I brought all the lodge stuff over, I said to the members, 'If you're thinking of changing, go to Hume Bank.'"

So, what's next on their list? A flight over Antarctica. "Bucket list item," says Cyril. "He's not doing it alone," Lee smiles. "We're making the most of every moment."

All Hume Bank team members are trained as Hidden Disabilities Sunflower ambassadors, meaning we're ready to offer support, understanding, and discretion when it's needed most.

Read more about the Hidden Disabilities Sunflower Program.

Service that stays local

She's your neighbour, your teammate, maybe even the person ahead of you in the line at your coffee shop. And at Hume Bank's Contact Centre, Bree is one of the many friendly voices on the line, ready to help.

Raised in Corowa and now based in Albury-Wodonga, she's proudly local and deeply connected with our community. "I've always been local, and I'll probably stay local for the rest of my life," she says. "My family's here, my friends are here, it's home."

Bree joined us in 2024, starting in a branch role before moving into our Contact Centre. "I wanted a job where I could grow and work my way up," she says. "Hume Bank offers that. If you want to learn something or do a course, they fully support you."

This is exactly what we had in mind when we made the deliberate choice to keep our contact centre local and hire from within the community. "We're local people, and we care. Our customers might walk past us in the street," she says. "It's great because we can all come in, make new friends, and work together each day."

Many of our leadership team started in similar roles, and are now helping others like Bree grow their careers. "Everyone's approachable, including our CEO. It's a really supportive place to work."

"Hume Bank is customer-owned, so we invest in products people want and give back to the community," she explains. "We're always improving our processes and services. It's exciting to be part of that."

For Bree, the best part of the job is simple: "Any time a customer says, 'Thank you so much, you've been amazing,' it makes my day."

Looking ahead, Bree sees a future where banking feels more human, not less. Where young people can build careers in their own communities. Where knowing your customers isn't old-fashioned, it's a competitive advantage.

Bree's story is just beginning, but it's already a powerful example of what tomorrow looks like when it's built by locals, for locals.

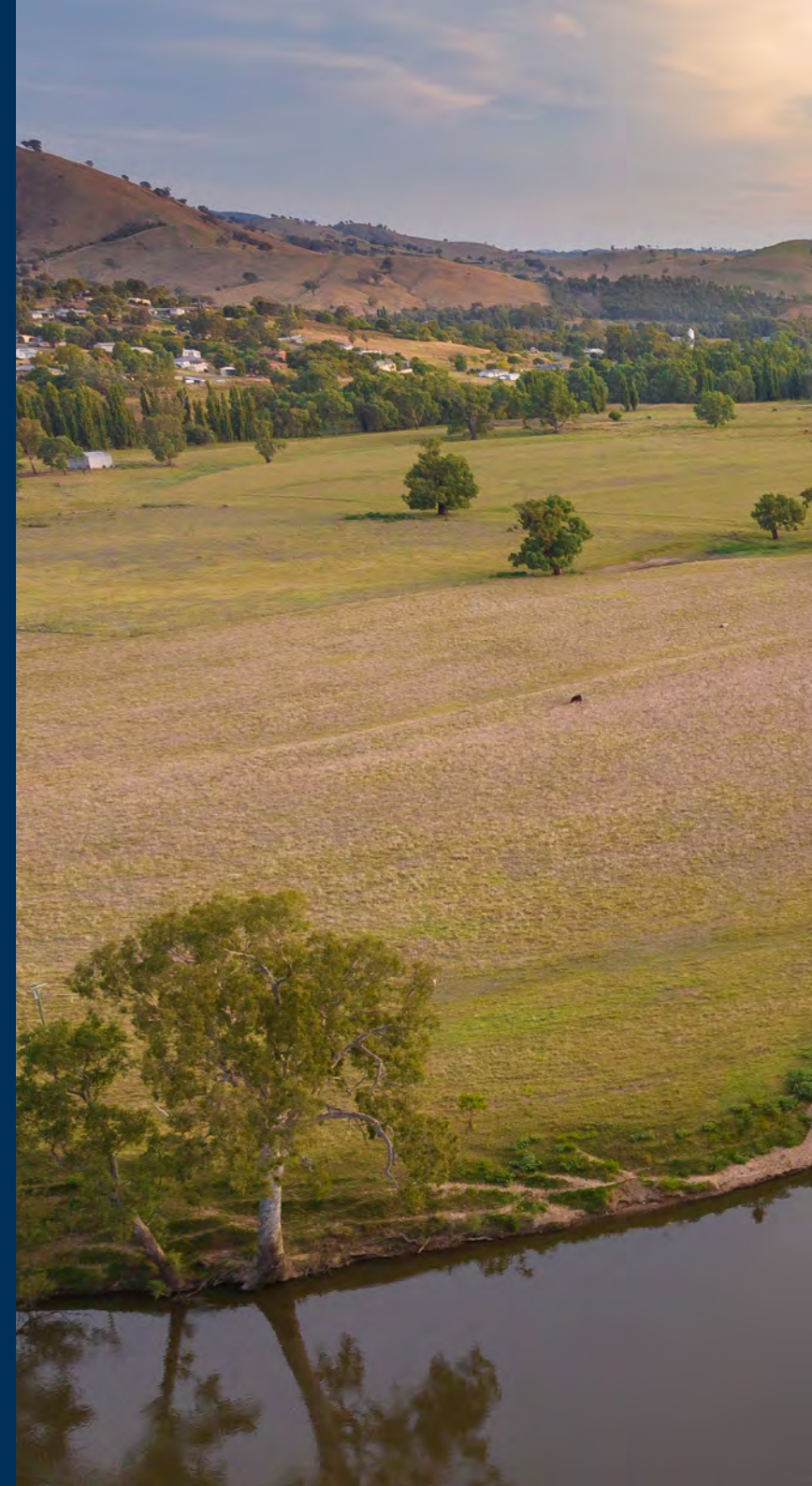
Thank you, Bree, for bringing genuine care and enthusiasm to everything you do. Your commitment to our customers and community, and the way you embody our values every single day, makes all the difference. We're incredibly proud to have you on the team.



Tomorrow

As we look ahead, our focus remains on creating long-term value for our customers and communities. We're investing in technology to protect and support you. We're designing products that grow with our customers, and we're building safer, more resilient communities. Our approach is to give you greater control, confidence, and clarity with your money.

We're excited to share a glimpse into what's next and the steps we're taking to evolve banking in ways that matter. Because tomorrow's success starts with today's commitment to people, place, and purpose.





Building tomorrow, together: Nordcon and Hume Bank

“Home is where you belong”

It's a simple idea, but for Nordcon Land, it's the foundation of everything they do. For over five decades, this family-owned land development business has been designing communities across the region: not just with roads and blocks, but with wetlands, walking tracks, and places where kids can roam and neighbours can connect.

Peter Thomson, CFO, and Lan Davis, Finance Manager, share what drives this mission.

“We look at an estate and ask, ‘How do we make this a living space for human beings?’” Peter explains. “It's not about rows of houses. It's about reserves, walking tracks, childcare centres, and shared space. That's what makes a place feel like home.”

For Nordcon Land, excellence is embedded in all that they do. That's why, when it came to banking, they chose Hume Bank.

“Everything Hume Bank said they would do, they've done. Which is excellent,” Peter says. “They are competitive in business, with the proposals that they put forward. So, it's been a pleasure dealing with Hume Bank. They think about the needs of the business.”

That level of performance matters to Nordcon, a business known for designing communities that go beyond the basics. Their developments are built around connection and a deep understanding of how people want to live.

“There's a lot of pride in this business,” Peter says. “The business cares about its final product and what it delivers to the marketplace.”



Peter and Lan see the same thoughtfulness in Hume Bank's approach. “You see what the business does, that internal sophistication, and what it's capable of achieving,” Peter says. “That internal structure or strategy allows you to have that open conversation.”

As a family-owned business, Nordcon values trust, shared purpose, and doing business locally. “Eric wants to support our local banks,” Lan says. “He wants to invest in local businesses”. “This business is run by local people who care deeply,” Peter adds.



Lan reflected on the similar values between Nordcon and Hume Bank, “They both have very strong sense of community, how to provide for the community.” This alignment has strengthened the partnership between Nordcon and Hume Bank, with a commitment to doing things differently.

Together, Nordcon and Hume Bank are helping more people step into home ownership.

One initiative that reflects this is the Home Start Advantage program, which was a collaboration between Hume Bank, Nordcon,



Alatalo Bros, and Hadar Homes. It supported first home buyers with a small deposit, waived Lenders Mortgage Insurance, and access to favourable interest rates.

“The efforts from Hume Bank to help our next generation along, I think, is admirable,” Peter says.

For Nordcon, excellence is about delivering something meaningful for our community. “We’re locals, like you,” the team says. “We’ve lived, worked, and employed local people in the area for more than 50 years. With deep local knowledge and commitment to community, we’re proud to shape the future of this vibrant region.”

“We’re proud to work with partners like Nordcon who share our belief that excellence isn’t just about outcomes, it’s about how you get there,” says Dean Harris, Head of Relationship Banking at Hume Bank. “Our goal is to offer products and services that genuinely support people’s lives, and to keep raising the bar for what a customer-owned bank can do.”

Community impact: creating positive impact, together

For more than 70 years, Hume Bank has placed community impact at the centre of who we are. As a customer-owned bank, we exist to serve and strengthen the communities in our region; ensuring that our success directly supports local wellbeing and resilience.

Our impact is guided by a shared value approach, leveraging our core banking operations to deliver both commercial and social outcomes. While we continue to support traditional initiatives such as volunteering, partnerships, and local giving, we're also investing in innovative solutions to address complex challenges and create lasting change across our home markets.

The Community Impact Fund

The Hume Bank Community Impact Fund continues to grow in scale and reach. Funded through contributions from community lending and deposit products, particularly our Workplace Banking offering, the Fund allows customers to create impact simply by banking with us.

Our impact focus

Our current Impact Plan, shaped by community consultation, targets three key areas:

- **Affordable Housing**
- **Support for Vulnerable and Disadvantaged People**
- **Financial Literacy**

Over the past year, we've prioritised action against family and domestic violence, including:

- **Combatting Financial Abuse** through prevention and detection protocols, alongside support for the **Respect & Protect Initiative** led by Catherine Fitzpatrick.
- **Safer Communities Grants** for frontline local services.
- **Tailored Financial Solutions** for customers experiencing hardship.



Supporting regional banking access

Hume Bank continues to champion face-to-face banking in regional communities. With the largest branch network across our home region, we're ensuring our branches remain accessible and connected to community needs. We see banking as a vital local service that ensures inclusive access to financial support, and contributes to local economic resilience. In regional areas like ours, branches are trusted spaces where relationships matter, and face-to-face service helps people feel supported, informed, and empowered.

A shared future



At Hume Bank, our purpose has always been clear: delivering customer-owned banking that puts people and communities first. As we look to the future, we're proud to be exploring a merger with Geelong Bank, a fellow customer-owned bank whose values closely align with ours.

Founded in 1974 to serve Ford factory workers, Geelong Bank has grown into a trusted local institution with a strong community focus. Like Hume Bank, it has always put people first, reinvesting profits into better services and stronger communities.

“For over 50 years, Geelong Bank has proudly served our community,” their team shared. “But remaining small makes it harder to keep pace with rising expectations. That’s why we proactively explored a merger with an organisation that shares our values, while retaining our strong brand in our community and providing increased benefits to members.”

Bringing the two banks together would create one of the largest customer-owned regional banks with \$2.4b in assets, a network of 16 branches, over 60,000 customers and around 200 staff. This merger would allow us to expand our digital capabilities, enhance our product offering, and invest more in the services our customers value.

This is a partnership built on trust, shared values, and a vision for a stronger, more connected future. As we move forward, our promise remains the same: to be a bank that listens, leads with purpose, and grows with its people.

Due diligence and approval processes will progress over the coming months. This will inform the development of a binding merger agreement expected in early 2026.

Our customers are extremely important to us, and we will continue to keep you informed every step of the way, seeking regular feedback from you at key stages of the process.

Customers can contact Hume Bank to provide feedback or ask questions by emailing:
memberquestions@humbank.com.au

Thinking beyond today, for a brighter future

For over 70 years, we've been able to grow alongside our customers and communities. In that time, we've learned that meaningful progress comes from pausing occasionally to look up, beyond the day-to-day to consider what's possible tomorrow. It's that blue-sky thinking that helps us stay curious, connected, and focused on creating customer-focused solutions now and into the future.

Being a customer-owned bank shapes how we approach this kind of thinking. We get to make decisions based on what's right for our customers, not shareholders. It's a privilege that shows up in how we design products, the partnerships we build, and the long-term investments we're willing to make in our communities.

This thinking has guided us to create award-winning products that deliver real value, develop digital platforms that empower customers, and strengthen partnerships that build community impact. But more importantly, it keeps us focused on the moments that matter: when someone's buying their first home, when a small business needs backing, when a family's working out how to get ahead financially.

We've grown together, from a small local bank to a trusted regional leader. The last 70 years wouldn't have been possible without the customers who've chosen to bank with us, build with us, and believe in what customer ownership can achieve. You've helped shape who we are, and inspired who we're becoming. That's something we're genuinely grateful for.

But what excites us most isn't how far we've come; it's what we see when we look ahead.

We see a future where our customers feel empowered to make financial decisions that align with their values and goals. We see local businesses growing, young families unlocking the door to their first home, and communities supported in ways that help them not just get by, but truly thrive.

We're excited about what comes next, and we're honoured to keep building it alongside you.

**As we look ahead,
we're exploring new
opportunities to
develop:**

Smarter digital experiences

and self-service tools, that give our customers real control and flexibility when they need it.

Deeper community partnerships

where we can create shared value partnerships and lasting impact together.

Products designed around financial wellbeing

that help people build the futures they're working toward.

Innovative products

like our nextBlue Bridging Loan that take the stress out of banking and give customers more financial freedom.





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