Hume Bank

MEMBERS' REPORT 2026

The Power of Us



WELCOME TO OUR FIRST REPORT AS ONE BANK

Hume Bank

Geelong Bank

For seventy years, Hume Bank has worked from a simple idea: a bank can be more than a place to keep your money. It can be owned by its customers, run for its communities, with the value returned to the towns and people who built it.

Geelong Bank was built on the same idea, in a different city but with the same purpose.

This year, we became one by joining two banks that share the same values. We serve distinct communities across our regions, and we will always respect the history and identity of each.

From this year on, we are one membership and one bank, growing together with purpose to build a strong future for our customers and communities.

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.

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THE POWER OF US

Banking that builds belonging

We are more than a good bank. Being a Hume Bank customer means belonging to a community. We share the value generated by our success to make a real difference - creating a sense of local pride, turning houses into homes and building stronger neighbourhoods.

Everyday banking choices, added together, become a force that strengthens our community. Together our money has real power.

Owned by you, for you

Customer-owned, community-led and proudly independent. We reinvest in better banking to serve our community. Hume Bank is for people, not shareholders.

Making a real difference

Backing local communities with meaningful investment in what matters most: safer regions, stronger futures and better financial wellbeing.

Value that works harder

Consistently great rates, fair fees and products built around real customer needs. Simple, transparent, and designed to deliver genuine value.



OUR VALUES AND PURPOSE

Hume Bank has proudly served regional Victoria and Southern New South Wales since 1955, while Geelong Bank has been a part of the Geelong community since 1974. We share deep roots, strong customer relationships, and an unwavering commitment to customer-owned banking.

Hume Bank has always invested in better banking and meaningful community outcomes rather than external shareholders. Geelong Bank has always seen its success as the community's success and the bank's growth as the community's growth.

Together we are building a stronger, united customer-owned bank built on these shared values of community, trust and growth. Our values continue to shape how we interact with customers, support our people, respond to challenges, and make decisions in the community's best interests.

Our purpose

To create a secure tomorrow by connecting people and community through fair and accessible banking.

Growing together

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

With respect

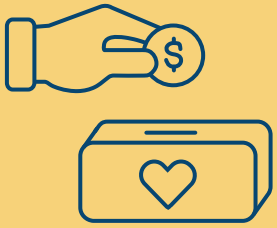
We empower and support each other, as we act with compassion and integrity.

Shaping tomorrow

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



IMPACT AT A GLANCE



$235,820

INVESTED IN OUR COMMUNITY

Through our impact fund grants, donations, sponsorships, activations and in-kind support across our region.

541

HOURS ENGAGING IN THE COMMUNITY

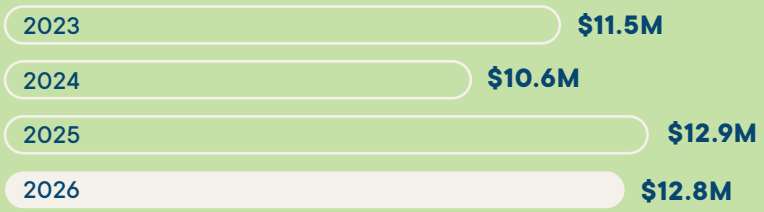
60K

ACTIVE CUSTOMERS

$12.8M

PROFIT BEFORE TAX





$2.6B

TOTAL ASSETS





View our 2026 Financial Report



KNOWLEDGE SHARED. SAFER BANKING.

Our Financial Crime team intercepted thousands of attempted fraud cases in FY26 and grew community awareness with 15 scam-safety sessions.



AN EXPERIENCE WORTH RECOMMENDING.

Our customers continue to tell us they'd recommend Hume Bank to others.

FY26 Customer Journey Net Promoter Score: +71.



HOME LOAN VALUE. INDEPENDENTLY RECOGNISED.

We won Excellent Rates and Fees – Fixed Home Loans at the 2025 WeMoney Banking Awards.



$1.76B

VALUE OF HOME LOANS

COMMITTED

187

Passionate and experienced staff helping you achieve your banking goals.

ACCESSIBLE

16

Regional branches where you can access personal service close to home.

LENDING GROWTH

+12.3%

Net loans and advances growing to $1.88 billion, up from $1.67 billion.

DEPOSIT GROWTH

+14.9%

Deposits reaching $2.33 billion, up from $2.02 billion.

CHAIR AND CEO'S REPORT



Building belonging in a changing world

At Hume Bank, we've always believed that banking isn't just about rates and products – it's about people, relationships and helping communities thrive.

Over the past decade, the world has become more complex, and the banking environment has changed significantly. Financial institutions are facing increasing pressure from regulation, technology, cyber security and competition. We must offer convenient and modern services, and to do this we must invest in systems, expertise and safeguards to provide those services responsibly.

Those expectations do not become smaller because Hume Bank is regional or customer owned. Our customers deserve the rigour, protection and reliability of a modern financial institution, as well as the personalised service and community connection that underscore our purpose and values. That is what sustainable growth can deliver.

Why growth matters

We do not pursue growth because we believe bigger is automatically better. Sustainable growth is how we build the resources, resilience and capability to continue serving customers well. Growth will also strengthen our ability to invest in our communities and make a real difference through the impact we create.

This year, Hume Bank and Geelong Bank became one bank. Both banks responded to the changing world. Together, we now have a stronger foundation from which to protect customer-owned banking and invest in technology, products, service and community impact. Together, we can do more than either bank could do alone.

As banking continues to evolve, we need to remain large enough to meet our obligations and invest for the future, while staying close enough to understand the people and communities we serve. That is the balance we are working to achieve.

Staying safe together

Effective scam prevention strengthens families, businesses and the communities we serve. It is a critical part of creating a secure tomorrow and it relies on more than technology alone. Strong customer relationships, local understanding and ongoing community education all play an important role.

This year, we intercepted thousands of attempted fraud cases, including a sophisticated scam attempt to defraud a customer of $17,500. We launched a multi-pronged approach to combat the rising trend of remote access scam attempts targeting Australians aged 65 and over. In addition, our financial crime team boosted our focus on scam-prevention education, hosting 15 separate sessions in 2026 and arming 400 more people with knowledge of how to protect themselves and their loved ones.

We will keep investing in technology, security, education and prevention - always with our customers at the centre.

Making a difference through impact

A stronger Hume Bank will result in stronger communities. Growth gives us greater capacity to deepen partnerships, support local organisations and act on issues that matter to our customers.

This year we created real community impact by strengthening our partnership with Albury Wodonga Food Share, celebrating 47 years of partnership with the Geelong Football Umpires League (GFUL), expanding our financial wellbeing partnership with AgBiz Assist, growing investment in social housing and continuing to take a stand on domestic violence.

Going forward, we will continue our commitment to making our communities safer, building meaningful futures and providing better financial wellbeing. That is what growth with purpose means to us.

See pages 38-43 for the ways we make a difference.

The capability to respond

Our people are central to the experience our customers have with Hume Bank. They bring something technology can't replace: local knowledge, trusted relationships and an understanding of the communities they serve.

As banking continues to evolve, we also need to keep building the capability and expertise of our people so they can adapt, respond with confidence and support customers.

This combination of strong capability and genuine human connection will remain an important part of how Hume Bank grows and maintains its point of difference.

The Power of Us

The successful merger with Geelong Bank was a major focus in 2026 and marked an important step in our shared future. Geelong customers continue to bank at our Moorabool Street branch – and with the inclusion of that branch, our large network has grown to 16 branches and 187 staff.

This year we launched two new products to provide better value to our customers. Our nextBlue bridging loan takes the stress out of buying a new property and selling your existing one, and the First Home Buyer Coach program helps you navigate the Australian Government 5% Deposit Scheme.

Making a life-changing purchase can be overwhelming. We're committed to developing products that keep it simple for you.

Building our shared future

With a strong platform of 60,000+ customers and $2.6 billion in assets, we are building a bank that is ready for what comes next. A bank shaped by two proud histories, now moving forward with one shared purpose. A bank shaped by the choices our customers make, the feedback they provide and the commitment of our employees.

We will remain disciplined about why we grow and who that growth must benefit. That is how we will maintain our point of difference: a customer-owned bank that can protect more, invest more and make a greater difference, while remaining close to the people and communities it serves.

Thank you to all customers for being a part of our banking community and helping us make a real difference. Most of all, thank you for being a part of our shared future.

THE POWER OF BELONGING

We are now a stronger customer-owned bank while keeping our local heart. Our customers, our people, our branches and our local regions are now part of one large community. Our impact and our service stay local. Owned by you, for you. A spirit of fairness, accessibility, and belonging still drives us today.



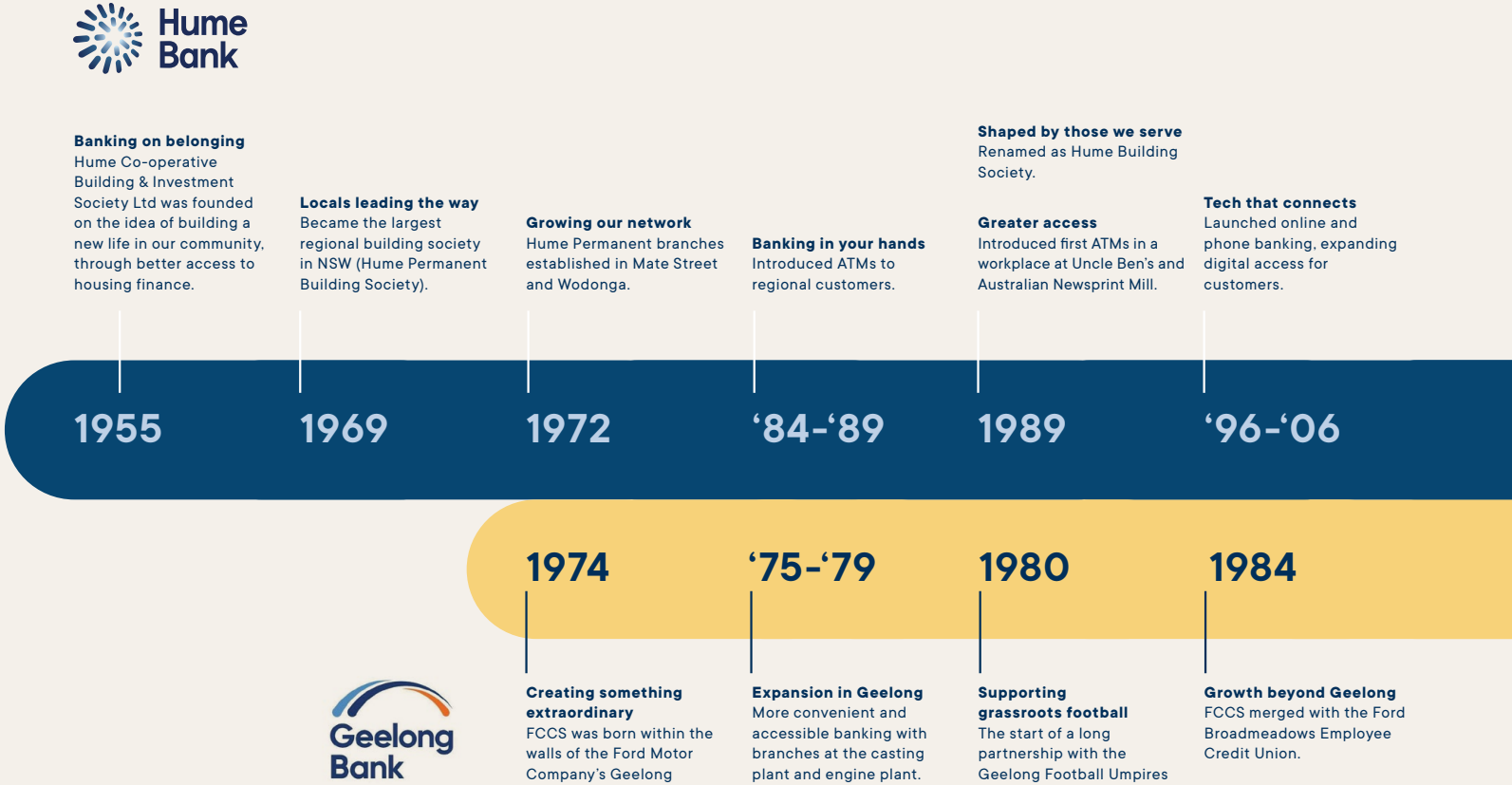


STRONGER TOGETHER

In 1974, 80 blue-collar Ford employees created the Ford Co-operative Credit Society (FCCS) to provide a financial lifeline for themselves and their families. Nineteen years earlier, the Hume Co-operative Building & Investment Society Ltd was founded to support people who wanted to build a new life in Australia but had limited access to housing finance.

Both organisations were based on the grassroots principle of mutual support and accessible banking.

Now building a stronger future together with a shared commitment to regional prosperity.



Both banks have a rich history of customer ownership, growth, community leadership and purpose.

1985

Expansion in NSW
First major geographical expansion outside of Victoria, establishing a branch at the Ford Laser factory in Sydney.

1990

Broadening membership
A merger with Geelong-based credit union Commercial Credit Co-operative Ltd opened membership beyond Ford employees and their families.

Central Geelong presence
The site at Gheringhap Street was purchased.

2010

Embracing innovation
Offering off-balance-sheet securitised loans to continue providing competitive mortgage options through mortgage brokers.

2012

Growing together
Reached the milestone of 55,000 customers.

2013

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

2014

Celebrating 60 years
After almost sixty years of local impact, Hume Building Society becomes Hume Bank on 1 July.

Banking that grows with you
Launched its first mobile banking app to help customers access their finances wherever they are.

2016

Significant turning point
Closure of Ford's manufacturing operations was a catalyst for FCCS to reimagine its future.

2018

Time for transformation
Australian government legislation allows co-operatives to use the word "bank" in their names.

Where we grow
Became Geelong Bank, reflecting the evolution of our mission and greater appeal to the broader community.

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.

2026

The Power of Together
Merger to combine two values-aligned, customer-owned banks.

TOMORROW

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


Bank and Hume Bank are
a strategic merger to build
er, customer-owned bank.
about Hume Bank below.
ighter.
STATE
Geelong Bank
Where we grow
Leave us a review



A LIFETIME OF BELONGING

What it means to belong

Banking with a customer-owned bank means a lot to Ray Lowndes. “When they make you a member, you’re not just a number, and you have a real sense of belonging. It’s a small thing, but it means a lot,” Ray said.

When Ray started working at the Ford Motor Company in Geelong in 1973, he received his weekly wage in a paper pay packet. “We’d all line up in the canteen, and the payroll staff would walk in with pay packets in a locked briefcase,” Ray recalled.

The following year, every employee had to select a bank so Ford could shift to an electronic payroll system. The employees needed a bank that met their unique needs, so in 1974, 80 employees created the Ford Co-operative Credit Society (FCCS). Ray has banked with FCCS and Geelong Bank ever since.

The credit union had a branch in the main canteen at the Ford stamping plant, and later in the canteen at Product Engineering, where Ray worked. “I chose to bank with Geelong Bank because I could do my banking in-house,” Ray said. “I didn’t have to run out during my workday to get to a branch that closed before 5pm.”

Ray recalls Geelong Bank also had an office at the local shopping centre, Corio Village, which was open on Saturday mornings. “If you couldn’t make it through the week, you could get money out then,” he said.

Accessibility is very important to Ray. “Every time you do a U-turn, one of the bigger banks has closed a branch,” he said. “I like to bank at the one branch and maintain that stability.”

“It’s convenient, and they have good people too,” he explained. “When new staff start, and you get used to the new faces, they always have the same friendliness.”

When Ray finished working at Ford in 1999, he continued to bank with Geelong Bank at Gheringhap Street.

Ray has seen the bank transform from a traditional, factory-based credit union into a modern banking institution. Every step of the way, they have embraced growth and innovation and met Ray’s needs.

“They’ve stayed up to date with everything and are always very on top of things,” he said. “They’ve been marvellous.”

A LIFETIME OF BELONGING

From childhood savings to business ownership

Shawn Jones' earliest memory of banking with Hume Bank is getting a Clancy Koala account in primary school. "I would go into the bank and write out my little deposit book and put money in every week," Shawn recalled. "That's going back a long way."

The Clancy Koala account was just the start of Shawn's journey with Hume Bank. Shawn and his parents have banked with Hume Bank for more than 30 years, and over that time, Hume Bank helped him buy homes and cars. "Poppy helped us get a house and a car," he explained. "I think I even dealt with Poppy when I bought my first house years ago."

In 2005, Paul and Rita Jones moved the banking for their workplace health and safety training business, Thurgoona Training Academy, to Hume Bank.

After working in the business for more than 27 years, Shawn decided to buy it from his parents in 2025. Shawn and his wife, Laura, came to Hume Bank for help with the purchase. "There was never any inclination or idea to go anywhere else really," he said. "Poppy is fantastic. If we have any questions, she's always helpful. If we have to ring her, she's there, and if she doesn't answer, she rings back straight away."

Shawn appreciates the personal touch that he gets banking with Hume Bank. "Because the bank is in town, you can go and see them face to face," he explained. "With other banks, a lot of it's over the phone, or you're talking to somebody else in another country. When we purchased our house, we went to Poppy, sat down with her and went through things."

Shawn now runs a busy local business employing seven full-time workplace trainers and assessors. To reduce the time he spends on admin tasks, he has streamlined several business activities, including finance and payroll. "The Hume Bank app makes it really easy to manage my payroll," he said. "It's simple, and I like simple."

The tradition of banking at Hume Bank has continued with the next generation of the Jones family. "I've got four children and they've had Hume Bank accounts ever since they were born," Shawn explained. "I think even my sister banks with Hume. We all bank with Hume. They give you a lot of trust and confidence!"




UNIT
Confined Space
Heights
Fire & Evacuation
First Aid
Work Health & Safet
Sales, Service & Hire
TRAIN
thur
THURGOONA
Training Academy



OUR COMMUNITY

A long family connection

Gerry Wakefield's family has banked with Geelong Bank since it opened in 1974. Gerry's brother Tony worked at Ford Motor Company on Melbourne Road and he joined first. "The Ford workers all tried to get their families to bank there," Gerry recalled. "It was a big deal to get your family to bank with the Ford Credit Union."

Unimpressed with the service he was getting from another bank, Gerry joined Geelong Bank (formerly Ford Co-operative Credit Society or FCCS) in 1978 – before he started working at Ford. "Back in those days, credit co-operatives were a thorn in the side of the big banks because they gave better interest - and you got better service."

"From Monday to Thursday, the FCCS was open until 5pm – which was an hour longer than all the other banks," Gerry said. "There was a branch at Corio Village as well."

As a young man, Gerry was big on supporting local sport. "What impressed me about the bank was their sponsorship of the Geelong Football Umpires League," he said. "Back then, the umpires used to run around with the FCCS logo on their back. It's great what the bank has done for local sport."

Gerry joined Ford's test engineering team in product development in 1988. At the time, 5,000 people worked at Ford in Geelong and an office sat just off the cafeteria at the stamping plant on Melbourne Road. "During your lunch break, you could go to the cafeteria and get money out. You could even arrange a loan in your lunch break. It was magic," he recalled with a smile.

Gerry's son continued the tradition and became a customer of Geelong Bank in the 90s. He now lives overseas but remains a customer of the bank.

Although Gerry left Ford in 2019 when the automotive giant was winding back operations in Geelong, he kept all of his banking with Geelong Bank.

Gerry's long connection with FCCS and Geelong Bank outlasted his tenure at Ford for many reasons, but the main one is that the service was always 'impeccable'.

"I go into the branch, and I'm on a first-name basis with the team behind the counter," he explained. "They help you out with everything. It's great."

OUR COMMUNITY

Regional life, local banking

For Dr Emmanuel Beloved and his wife Lola, regional living gives them more time, stronger connections and easier access to the things that matter.

After trying life in Melbourne and spending time near Newcastle, they found the balance they were looking for in Albury-Wodonga. “We lived in Melbourne and I never saw my children during the day,” Dr Beloved said. “I left home in the morning and came home late at night.”

By contrast, Albury-Wodonga offered the family the convenience of a city without losing the benefits of regional life. “Being a dual city, we have more facilities around here,” he said. “You have the city amenities and you have the rural serenity. Anywhere you go around here, maximum 20 minutes and you are there.”

In 2016, Emmanuel and Lola established Rehoboth Medical Centre in Lavington and built both their business and family life in the region. Their three children completed their schooling locally. Two are now doctors, while their youngest is considering where to study medicine.

A year after opening the medical centre, the Beloveds also discovered the benefits of banking locally.

After 10 years with a Big Four bank, they needed finance to purchase a property. The vendor wanted to move quickly, but after more than two weeks, approval still had not been secured.

“For us, time is very important,” Dr Beloved said. “Because we are doctors, we don’t have much time to spend chasing things. I felt it was time to go to a bank that was local to us.”

They approached Hume Bank. “Hume Bank sorted out our finance in 48 hours,” he said. “That is something we really appreciated. I can make a call, they confirm what they need and they make things happen.”

The experience marked the beginning of a much broader relationship. Today, the Beloveds have the business banking for four medical practices with Hume Bank, along with their personal banking. “Hume Bank has made it very easy for us,” Dr Beloved said. “The response to every request is very, very impressive.”

That convenience also extends to day-to-day banking. “The mobile app is easy to use and I can access and manage the accounts no matter where I am,” he said.

For Emmanuel and Lola, choosing to live, work and bank regionally has delivered greater convenience and more time to focus on what matters.



OUR COMMUNITY

Growing a strong local economy together

When carpenters John and Andy Alatalo arrived in Australia from Northern Finland in the late 1960s, they brought with them an ethos of building well-built homes that were made to last. After initially settling in Canberra, they saw opportunity in the rapidly growing Albury-Wodonga region, strategically positioned between Sydney and Melbourne.

They started their humble building company in 1981, and in the early years they worked long days and holidays – even Christmas Day. They weren't sure what to name the business until someone suggested using their own name. "It was the perfect solution for John and Andy," Mike Alatalo recalls. "For them, it meant that they stand behind their product and are happy to put their name on it. They were really proud of every home they built, just like we are."

As the business grew, Alatalo Bros started developing land and has since become one of the area's most prominent developers, with more than 30 estates across the region. Today, the business remains entirely locally owned and operated. Second-generation Mike Alatalo leads operations, with his wife Anni involved in interior design and customer service, supported by General Manager Tony Moyle and Finance Manager Eddie Wellington and a solid local team.

"The mission has always been to create residential areas where people feel proud to live and proud to call it their home," Tony explained.

Alatalo Bros has a loyal, multi-generational trade base, and the third generation of the Alatalo family is starting to join the team. "Our boys and their cousins are already starting to get involved where they can," Anni said.

For Alatalo Bros, keeping business local has always mattered. "We try to source our huge range of supplies locally, have a great relationship with our local suppliers and support other local family businesses along the way as much as possible," Mike said. "When local businesses are successful, the community, supply chain and local economy grow stronger together."

That same philosophy influenced the company's decision to move its banking to Hume Bank in 2023. "We moved to Hume Bank because they are local and we want to invest in local business," Mike explained. "We have a very similar, close-knit footprint from Wagga Wagga to Shepparton."

Hume Bank has been willing to meet their business needs and make banking easier. "With the bigger banks, we were just a number," Eddie said. "Our requests would go through multiple processing departments before anything was done. It felt like you would go into a queue and couldn't get anything processed. At Hume Bank, we are a name to them, and they know us and we know them personally."

It was also critical that Hume Bank could facilitate the purchase of large land developments.





That personal approach is something Alatalo Bros also strives to provide to its own customers. “What makes Alatalo Bros a little bit different is that the house and land package is all under one roof,” Mike said. “Clients don’t have to go and find land from somebody else and then work out how to build on it. We can provide that full package from start to finish, so it’s seamless and stress-free.”

Together with Hume Bank, Alatalo Bros has supported initiatives designed to make home ownership more accessible. One example is the Home Start Advantage program, which has supported eligible first-home buyers through initiatives including smaller deposit requirements, waived Lenders Mortgage Insurance and access to competitive interest rates.

“We’ve been able to build for a lot of first-home buyers, and they are always very excited,” Anni said. “Hume Bank’s efforts to help the next generation are great for the local community.”

Alatalo Bros also sees a strong alignment in Hume Bank’s commitment to community partnerships. “It is inspiring to see Hume Bank putting back into the community through so many local initiatives,” Eddie said.

For Mike and Anni, the relationship ultimately comes back to something both organisations value: knowing the people they work with. “We try to have a personal relationship with our clients and treat them like part of the family,” she said. “In a way, we get a similar feeling from banking with Hume Bank.”

THE COMMUNITY IMPACT FUND, BUILT BY OUR CUSTOMERS

Belonging to our bank means belonging to the impact it creates. Our Community Impact Fund is built through contributions from community lending and deposit products, particularly our Workplace Banking offering.

Every customer, across both regions, can create impact simply by banking with us.

Every time you save, borrow or bank with us, a share of that activity flows into local outcomes.

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.

Caring for those who served

Many people in our community have served and sacrificed. In 2020, local leaders recognised that Wagga Wagga's veterans and first responders needed dedicated care and ongoing support, close to home.

The Pro Patria Board set out to raise $1.5 million to buy the Carmelite Monastery in Wagga Wagga and turn it into the Pro Patria Centre, a safe place for healing, evidence-based therapies and practical support.

The Wagga Wagga community rallied behind the cause. As the funding deadline approached, though, the Board was still short of its target, so they turned to Hume Bank.





“We approached Hume Bank because they are regional and a great fit for us,” Pro Patria Board Member Angelo Strano recalled. “They helped us with a line of credit, and that meant we could fund the purchase. Although we were a whole new organisation, we were very confident in our mission.”

With the property secured, the Board could apply for larger grants. These included Federal Government funding to install two demountable buildings on site.

One of these buildings, the Defence Shed, now hosts accredited and non-accredited courses in welding, barista skills, first aid and IT. It also offers hands-on activities such as woodwork, gardening and cooking.

“It’s all about wellness,” Angelo explained. “We have medical and allied health services on site, and we’re looking at setting up permaculture training and a podcast room.”

In 2025, Hume Bank contributed $10,000 from our Community Impact Fund to seal the centre’s car park, improving both safety and access. “Some attendees have disabilities, so it makes it better for everyone,” Angelo said.

From July 2025 to June 2026, the Pro Patria Centre supported 9,056 people – a strong sign that the organisation is already creating lasting impact across Wagga Wagga and the Riverina. “Together, we are making a significant difference in the lives of those who have served our country and community,” Angelo said.

SERVICE THAT STAYS LOCAL

When Geelong local Ana Ramuta left a Big Four bank, she was not looking to leave banking. She was looking for a different way of working.

“I left a Big Four bank because its values no longer aligned with mine,” Ana recalled. “I joined Geelong Bank and discovered the mutual banking model. It is still banking, with the same rules and regulations, but on a smaller scale, with a stronger focus on values and a better work-life balance.”

Ana joined Geelong Bank in May 2023, and it did not take long for her confidence in the organisation to extend beyond her professional life.

Since joining the bank, Ana has refinanced her mortgage with Geelong Bank and opened a mortgage offset account, everyday account and Christmas Club account. Some of her former banking customers have also sought her out and chosen to bring their banking to Geelong Bank.

As Member Services and Compliance Manager, the aspect of her role that matters most to Ana is simple: helping people. “For me, it is about ensuring our members feel supported and comfortable, and that they understand the financial decisions they have made,” she said.

This is particularly important for older customers who are navigating an increasingly digital banking environment. “They are learning to use new technology, online banking, the app and other digital services. Many do not have someone available to assist them, so I help them understand and navigate these services.” It is this personal connection that Ana believes distinguishes a community-based bank.

Born and raised in Geelong, Ana has spent most of her life in the region. “I worked in Melbourne at different times, but I always returned to Geelong,” she said.

She believes there is good reason for locals to take pride in their community-owned bank. “Geelong people should be proud of Geelong Bank. We have stood the test of time and continued to operate through challenging periods. The people who work behind the scenes are incredibly proud of what they have achieved.”

Ana also values the strength and culture of her team. “We have a positive and supportive team. We work well together and support one another, both professionally and personally. There is a strong sense of collaboration and a willingness to support each other when needed.”

As Geelong Bank grows stronger alongside Hume Bank, Ana and her team are looking forward to opportunities to build on the bank’s strong local foundations. “My team is participating in meetings and training focused on risk and compliance. At a supervisory level, we are also sharing procedures, knowledge and ideas,” she said.

For Ana, the merger represents an opportunity to continue working in a genuinely values-based organisation while gaining new opportunities to learn, collaborate and grow.



SERVICE THAT STAYS LOCAL

Over the past 12 years, Ainslea Milthorpe's career has taken her from a part-time job in a local branch to a full-time risk and compliance role in head office.

Ainslea grew up locally and has always lived in the area. She joined one of the local branches to cover lunch breaks and within two years she became a full-time Customer Service Officer. Fast forward six years, and Ainslea joined the risk and compliance team. "When you work in a branch, you are regularly dealing with aspects of risk and compliance, and I always really enjoyed that work," Ainslea said.

The risk and compliance team plays an important role in keeping our communities safe. They provide regular awareness sessions to educate communities and make sure customers have the right support and resources when they need help. "We want to be proactive and prevent things from happening before they occur," she said. "For me, it always comes back to the opportunity to help our customers and being able to make a difference in our community. That's why we get up every day."

Ainslea is proud to work for a progressive local employer that enables employees to grow and develop. "Hume Bank is really good at succession planning," she explained. "In my team, four of us came from customer service roles. Hume Bank is good at identifying those talents, developing them and giving people opportunities."

Throughout her career, Ainslea has had excellent leaders who supported her and pushed her to grow her public-speaking experience. "Because of this, I've had incredible opportunities to present to the community and speak at symposiums. It has given me the chance to build relationships within the industry and the community, and that's so important in everything that we do."

For Ainslea, the best part of the job is her team. "My team is amazing," she said. "When you've got an awesome team, it makes work so much easier. Everyone has different strengths and we use those for different things. It's a combined effort. Anything we achieve is because of the team, not just one person."

Ainslea feels a lot of satisfaction doing a role that ties closely to Hume Bank's purpose of creating a secure tomorrow. "When you work for an organisation that has the same values as you, it's really easy to do your job," she explained. "Everything we do can have a positive impact and leave the world a better place the next day."

Thank you, Ana and Ainslea, for your passion and commitment to our customers and community. We're incredibly proud to have you on the team.



THE POWER OF TOGETHER

With our combined strength and focus, we are delivering more value. More value for our customers with better products, better service and better solutions. More value for our communities with increased investment in fraud protection and scam awareness. More value for our partners with amplified impact in local areas.




me Bank


Hume Bank
The Power of Us.
YOU SAVE SOME CASH. WE'LL HELP YOU GET THE KEYS.

WHAT WE SAID. WHAT WE'VE DELIVERED. WHAT'S STILL TO COME.

Stronger together – with more to come

When Geelong Bank customers voted on the merger, we committed to protecting the things that mattered most — customer ownership, local service, the Geelong branch and team, community connection, and access to greater capability and value as part of a larger customer-owned bank.

Since 1 May, Geelong Bank customers have become customers of Hume Bank, the Geelong branch has remained open, Geelong Bank staff have joined Hume Bank, and customers have begun to access the broader benefits of being part of Hume Bank.

Integration is still underway. As we progressively bring our systems, products and customer experience together, our focus remains on making the transition clear, well supported and respectful of the strong connection Geelong Bank has built with its customers and community.



SHARING OUR VALUE

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.

OUR PEOPLE

Inclusive & meaningful work



Safe, healthy & inclusive workplaces.



Career growth & learning opportunities.



Great jobs with purpose.



Support, connection & appreciation.

OUR BANK

A sustainable, growing & trusted bank



More capital to invest.



A strong & safe bank.



Innovation to solve important problems.



Locally owned & trusted.

Together our money has real power. And together we can build more shared value for everyone.

We create shared value by reinvesting our profits into the things that matter most to our customers, our community, our people, and our bank.

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

VALUE IN EVERY PRODUCT

Getting a foot on the property ladder

Several years ago, electrician Noah Attree was working on other people's homes, watching house prices climb and feeling that home ownership was out of reach for him and his partner, local nurse Tegan Ritchie.

"I'd been saving up for a house ever since I started working three or four years ago," Noah said. "Originally we were looking for an established house, but the current cost of living just made it seem impossible."

Noah has banked with Hume Bank since his parents, Sharon and Randall Attree, set up an account for him as a child. He met with the Hume Bank team, and they began exploring flexible lending options to help Noah and Tegan enter the housing market.

"The Hume Bank team were really helpful," he said. "They wanted to look after us in the way that worked best for us. They gave us all the options. They didn't just say you have to go this way or that way."

Noah and Tegan decided that the best option for them was to build a new house. "It gave us more time to save a little bit of extra money and we could get exactly what we wanted," he explained.

When the Federal Government launched its 5% Deposit Scheme in October 2025, Noah and Tegan secured a loan under the new scheme.

Noah is now fitting off the electricals in his own home in Thurgoona and he and Tegan are preparing to move in November.

Noah's advice to other first home buyers is to take your time and try to find the best option for you. "There are many pathways you can go down," he said. "I'm a big believer that you shouldn't give up your whole lifestyle to be in a house. Make sure that you can still live the life you want to live."

Buying a home can be overwhelming. Hume Bank offers a First Home Buyer Coach program to help customers navigate the Australian Government 5% Deposit Scheme.




2XU

BANKING THAT GROWS WITH YOU

Nothing more local than Hume Bank for IGA Corowa

When Brian, Pam and Craig Waldron see an opportunity, they tend to grab it with both hands.

More than 20 years ago, they saw an opportunity to bring greater choice and competition to Corowa's fresh food market. "The store was a Tuckerbag 40 years ago, then it was a FoodWorks," Brian explained. "When we bought the business, it was closed."

The Waldron family reopened the store as an IGA supermarket. While the community welcomed the competition, there was initially some uncertainty about whether the business would last.

"The town was sceptical that it would stay open beyond five years," Pam said. "Then they saw that we were fair dinkum about having a go at it – and with our history of running supermarkets, we were confident we could do it."

"They were pleased to see it open so the local Woolworths had some competition," Brian added.

The Waldrons have now been operating supermarkets for 46 years. "Once it's in your blood, it's in your blood," Pam said.

Over the years, the family has continued to invest in Waldron's Fresh on River IGA. An initial refurbishment brightened the store and opened it up to the car park, followed by a liquor licence, new bakery, large deli and café. Those investments helped transform the business into a local destination for fresh food while strengthening its role in the Corowa community.

Then, in 2023, after more than 45 years with a Big Four bank, the family saw an opportunity to be even more embedded in the local community. "We wanted to be more local," Craig said. "There's nothing more local than Hume Bank."

Brian and Pam moved the business banking for Waldron's Fresh on River IGA to Hume Bank, together with the banking for another business and their personal banking. "We jumped in boots and all," Brian said. "The move wasn't easy, but it went more smoothly than we thought. Poppy and Kelly have been a great support."

Craig quickly noticed the difference in his role as Store Manager. "Hume Bank is a lot easier to deal with and the Corowa branch has better trading hours," he said. "When you call up, you're talking to someone who knows you."

"That's the secret of Hume Bank," Brian agreed.

As a significant employer with more than 130 employees, the Waldrons wanted to bank with a local organisation that would support their employees. "It's been great to work with a bank that has brought something to the table for our employees in the way of offers," Craig said. "Because of that, a lot of our employees moved over to Hume Bank as well."

Supporting the local community has always been important to the Waldron's Fresh on River IGA team. They fund swimming lessons for local children, Craig has volunteered with the CFA for 15 years and they engaged the local Men's Shed to build their outdoor café area. They wanted a banking partner with the same focus on making a difference. "It's all about putting back into your own community," Pam said. "We try to support local where we can."

For the Waldrons, the strongest part of the Hume Bank relationship is still the personal connection. After experiencing scam and fraud incidents while banking elsewhere, Brian and Pam say there is reassurance in dealing with people who know them and their business.

"Poppy and Kelly know our voices," Brian said. "I don't know how you put a value on that."


IGA
CRAIG
WALDRON'S
FRESH ON RIVER
plus LIQUOR

STAYING SAFE TOGETHER

We are deeply committed to protecting our customers and communities from scams.

We help our customers keep their finances secure by investing in the latest smart technology, employing a highly skilled Finance Crime team, proactive monitoring and regular scam awareness.

When people trust their bank to help safeguard their finances, that confidence strengthens families, businesses and the communities we serve.

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.

Here to act fast

Being customer-owned means we're focused on looking after you.

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.

When Shawn's internet banking was compromised, he was impressed by how quickly Hume Bank dealt with it. "I nearly got ripped off but Hume Bank called me before I knew anything about it," he said. "They rang me straight away."

Here to help

Remember, we're here to help. If something goes wrong, you're not alone.

The sooner you report, the better we can protect you.

Here to educate

In 2026, the financial crime team hosted 15 separate scam prevention education sessions, up from six in 2025. With an average of 25 to 30 people per session, we educated another 400 people in FY26.

Our team also helped vulnerable customers at a women's wellbeing centre and multicultural organisation feel more confident spotting and avoiding scams.

The best way to protect yourself is to know what you're up against. Our easy guides have got you covered when it comes to beefing up your security know-how.

Visit humebank.com.au/scams for tips on spotting suspicious activity and protecting yourself. Alternatively give us a call on 1300 004 863 or pop into your local branch. Because staying safe is something we do together.

Proactive fraud prevention

Hume Bank intercepted a sophisticated scam attempt targeting a customer, preventing a $17,500 loss through proactive fraud monitoring, specialist financial crime expertise and timely customer support. By leveraging local insight and advanced fraud detection, our Financial Crime team identified the threat and secured the customer's funds before they could be siphoned away.


Phishing Example
Phishing example breakdown
Hume Bank

OUR BOARD



Chair, Non-executive director

Kerry Grigg

BCom, MCom (Marketing) (Hons), PhD, GAICD



Managing Director & CEO

Kent Griffin

BEc (Actuarial Studies), FIAA, GAICD



Non-executive director

Tina Wyer

BCom (Acct/IS), Chartered Accountant, GAICD



Non-executive director

Dagmar Neumann

Equiv BSc, GAICD



Non-executive director

Graeme Simpfendorfer

BPolicing, AdvDip Public Safety, PGCert Fire Investigations, DipBus, DipPol Supervision, MAICD



Non-executive director

Allison Batten

ExecCert Strategic Planning & Management (Retail), GAICD



Non-executive director

Graham Fryer

BEcon, MMgmt, CA, GAICD

EXECUTIVE MANAGEMENT TEAM



Chief Financial Officer

Tom Krause

MBA, GCertBA, BBus (Acct/Mgmt), GDipAcc, CA



Chief Customer Officer

Alison Wild

BBus, GDipBank&Fin



Chief Risk Officer

Patrick Ashkettle

MBA (Exec), BCom (Admin), MAICD



Chief Technology Officer

Warren Nugara

BBus (Acct/EBus)



Chief People Officer

Sarah Little

MBA, BBus (Bus Mgmt)



Chief Marketing Officer

Ashley Hoffmann

BBus (International Bus Mgmt/Marketing)

THE POWER TO MAKE A DIFFERENCE

There are many ways we can make a difference. By supporting regional communities, keeping branches open and providing accessible banking. By giving our customers a say on local investment. By listening to our communities and creating real impact. And by taking a stand on issues that are important to our regions.







CREATING POSITIVE IMPACT, TOGETHER

Food relief for local families

Every winter, local families face an impossible choice between fuel, rent, bills and groceries. With cost-of-living pressures continuing to rise, this winter was particularly tough for many families.

Albury Wodonga FoodShare's dedicated team of volunteers rescue and redistribute food to families facing food insecurity across the region.

With Hume Bank's support, Albury Wodonga FoodShare distributed 90,000 meals to local families in June 2026. In addition to a financial donation and donation boxes in Hume Bank branches, our employees volunteered 86 hours to FoodShare in 2026, including supporting their general operations, their winter appeal, fundraising efforts and the bushfire recovery evacuation centre.

FoodShare CEO Katrina Pawley said volunteers are at the heart of everything FoodShare does.

"Volunteers are the backbone of FoodShare. It means a lot to us to have the support of Hume Bank employees, and it makes it possible for us to support thousands of local people every year," Katrina said.

We are excited to partner with FoodShare to deliver OzHarvest's NEST (Nutrition Education Skills Training) program in the Albury Wodonga community.

Beyond being a fun, practical way to build healthy eating habits, the program can have a huge impact. 68% of past participants increased their nutrition knowledge and 57% increased their vegetable intake.

Katrina said the NEST program is designed to make nutrition learning simple, engaging, and accessible.

"Participants will enjoy a mix of interactive activities, hands-on cooking classes, and shared meals prepared together," she said. "Thank you to Hume Bank for helping us bring vital food education programs to the local community."

86
Volunteer hours

$5K
Donated

350KG
Donated

CREATING POSITIVE IMPACT, TOGETHER

47 years and counting

Geelong Bank celebrated 47 years supporting grassroots football and is on track to achieve a 49-year partnership with the Geelong Football Umpires League (GFUL) at the end of the current sponsorship agreement.

From 1980 to 2005, Geelong Bank (formerly Ford Co-operative Credit Society) was the major sponsor of the GFUL, helping them provide umpires with coaching and development pathways as well as subsidised uniforms and meals.

In recent times, this support has extended across local men's, women's, junior football and All Abilities football leagues. It includes access to welfare officers and safe spaces for female umpires.

"Women's and girls' football competitions are huge in Geelong compared to 15 years ago," said the Geelong Football Umpires League Chair David Chaston. "It's also been great to see women's participation in local umpiring continue to grow."

Today, the GFUL has more than 300 registered umpires across the Greater Geelong region, with games officiated across four local government areas: the City of Greater Geelong, Colac Otway Shire, Borough of Queenscliffe and Wyndham City Council.

Geelong Bank funds also went towards a system to improve on-field communication.



CREATING POSITIVE IMPACT, TOGETHER

Mental health lifeline for rural families

As drought and floods affect farmers across our communities, Hume Bank has expanded its financial counselling program with AgBiz Assist to incorporate crisis support and mental health advice.

AgBiz Assist provides relief to rural families who are experiencing financial difficulties. Their core service is to help farmers and regional business owners develop solutions, manage change and prosper.

While providing financial support, Wellbeing Coordinator Jarryd Williams learned firsthand that farmers' mental health is at a historic low.

"In many cases, we are working alongside people experiencing significant hardship and emotional distress," Jarryd said. "While listening, supporting and staying connected with clients is critical, it is difficult to help when no immediate practical pathways are available."

After identifying the need for greater mental health support, Hume Bank stepped in to fund specialised mental health training and direct clinical assessment.

The specialised training has strengthened Jarryd's capacity to identify clients experiencing mental health risk, respond to people presenting in distress, and support timely referrals for assessment and further care.

"The Hume Bank funding has bridged a gap by giving AgBiz Assist a tangible way to help clients access professional support," he explained.

"One client presented to me in an extremely vulnerable state and I was immediately concerned for their wellbeing," he said. "Because the Hume Bank funding was available, I was able to respond quickly and connect the client with appropriate support at a critical time."

Through the program, clients have accessed clinical assessment sessions, a family mediation session, and a parenting after separation course.



TAKING A STAND

At Hume Bank, we believe that everyone has a role to play in creating a safer, more supportive community. Building safer communities is not only the right thing to do, it's core to our purpose.

We're committed to taking a stand on issues facing our region and we know the rates of domestic and family violence are far too high. Research shows women in regional, rural and remote areas are more likely to experience violence from an intimate partner than women living in capital cities. In Albury alone, reported domestic violence-related assaults have increased by 7.6% over the past five years.

Behind those figures are real people - our neighbours, our customers, our colleagues, and their families. That is why we must take a stand. In 2026, we increased our commitment to educating our community and supporting those affected by domestic and family abuse.

In branches, we continued to collect mobile phones for distribution to domestic violence survivors via the DV Safe Phone program. This resulted in over 80 phones deployed in our local region. We also used our platforms to raise awareness, support local events and share meaningful ways we can show up for those in our community.

Easing stress on studying survivors

Delivered in partnership with Charles Sturt University, we provided three $5,000 scholarships to help ease the financial pressure on students who recently left a domestic violence situation.

One of this year's Hume Bank Community Support Scholarship recipients was a single mum and hairdresser studying to advocate for women in situations she's lived through herself. "I would like to be that strong, resilient voice if they cannot speak up," she said.

She described the scholarship as making "an astronomical difference" to her life and her child's life.

No excuse – Stop the abuse

We helped promote Albury Wodonga Health's *No Excuse. Stop the Abuse. Program* to create wider public education on the issue of occupational violence and aggression. From July 2024 to June 2025, Albury Wodonga Health recorded over 1,100 incidents of occupational violence and aggression, ranging from verbal abuse and threats to physical assaults. With 3,500 staff at Albury Wodonga Health, this issue touches our entire community.

Taking a stand with Rotary

For the first time, all 10 Albury Wodonga Rotary Clubs as well as the Rotary Clubs of Holbrook, Corryong and Tallangatta combined forces on an issue: family and domestic violence. They created the Border Rotary Group and their collective focus was on awareness and education, particularly in the youth sector. As a founding partner of their program, we were proud to support three events in late 2025 and committed to events in late 2026. Events included:

- *The Wodonga Says No to Domestic and Family Violence Forum* featuring Phil Cleary, Gateway Health, and Yes Unlimited alongside NSW and Victorian police.
- A morning tea at The Scots School Albury with Phil Cleary presenting to Year 11 representatives from 15 local high schools.
- A Purple Picnic in QE2 Square where all club members wore purple shirts.

A hand up for frontline services

Our relationship banking team helped Yes Unlimited purchase housing for victim survivors of domestic violence, and enabled Women's Life Centre Inc (Escenia Counselling) to provide counselling to more participants.



A YEAR OF MAKING A DIFFERENCE



Together, we have a proud heritage of making an impact in our communities and leading with purpose. This shared tradition of generosity spans sport, health, fundraising and volunteering. Over the past year, we directed this passion to help the following organisations:

All abilities support

For decades, local sport has played a life-changing role in building inclusive and connected communities. This year we backed participation and inclusion through season sponsorship and Indigenous Round jumpers for the North Albury All Abilities Football Club. We supported the club's needs throughout the year and our team was proud to present the guernseys on the jumper presentation night.

Bushfire crisis support

We pitched in to provide emergency operational support when bushfires threatened the region in January 2026. During this time, 48 volunteers from our local region contributed a combined 315 hours of service at the Wodonga Showgrounds. Bushfire evacuees received groceries from the Community Pantry and FoodShare distributed more than 10,500 kilograms of emergency food relief.

Ride for cancer

The Hume Bank team raised over $17,000 for the 2026 Sunshine Ride, helping the Albury Wodonga Cancer Centre achieve $170,598 in funds. Over 30 staff participated in the 24-hour ride and many staff supported via donations. Funds raised go to the local cancer centre and to special wishes granted to local families impacted by cancer.

Winter mental health event

The shortest day of the year is often the darkest for those struggling with mental health issues. We supported Survivors of Suicide and Friends Incorporated to deliver the 14th winter solstice event to create awareness of mental health issues and connect friends and survivors of suicide in our region. This year's event was held virtually, to maximise the connection to this message and the theme, *A Gentle Look Back, To Look Forward*, reflected a thoughtful and compassionate approach to community wellbeing.

Improving maternal outcomes

Trust, relationships, and consistent care are critical for pregnant women who are disadvantaged or identify as culturally and linguistically diverse (CALD) or Aboriginal and Torres Strait Islander (ATSI). We helped Gateway Health deliver its Endorsed Midwife Care Program for a further 12 months. The program provides a free, culturally appropriate, trauma-informed continuity of care model for vulnerable and disadvantaged women, including those with high-risk pregnancies who face the greatest risk of poor maternal and infant outcomes.

Evidence-based outcomes show women in the program are more likely to have a normal birth, deliver at term, experience positive labour and successfully breastfeed.

Celebrating diversity in Geelong

We helped the Geelong Gujarati Association showcase India's rich traditions and promote multiculturalism in the Geelong community. Navratri is a vibrant Indian festival that celebrates culture, music, and dance. The event included attendees from diverse backgrounds and was a wonderful opportunity to foster inclusion and community spirit.

Lighting up Geelong

In December, we encouraged healthy competition across Geelong in the Bay FM 93.9 Annual Geelong Christmas Lights Competition. Winners of Geelong's best Christmas lights display walked away with a cash prize supplied by Geelong Bank.

OUR LOOK AHEAD

This year we stand on the threshold of a new future. An exciting future with our communities growing together as one membership. A stronger future where all customers and employees can grow their sense of belonging.
A future with a solid foundation to grow our capability and invest in innovation, service and impact.





A NEW FUTURE TOGETHER

Hume Bank | Geelong Bank

A stronger Hume Bank means safer banking, better products and greater resilience. It also means improved capability, deeper partnerships, protecting the benefits of customer-owned banking and a greater capacity to act on issues that matter to our customers. That is growth with purpose.

A successful merger

Following the successful merger with Geelong Bank on 1 May, we now have the combined strength of over 60,000 active customers, assets exceeding $2.6 billion, 16 branches, and 187 staff.

What we can achieve together

The power of one bank enables us to invest more in products, technology and cyber security. We can expand our product offering, provide more innovative digital tools and deliver more of what customers value.

Growth is more than a destination

With the confidence of greater capability we can continue our vision for a stronger, more connected future and lasting community impact.

THINKING BEYOND TODAY

Both Hume Bank and Geelong Bank were formed to help regional people achieve their goals. Although those stories began in different places at different times, they were grounded in the same belief: that banking should serve the interests of customers and communities.

Although the world around us has changed considerably, that belief is as relevant today as it was when both banks were first established.

With the combined power of 122 years of supporting local communities, we are building a shared future where we can provide more value, protection and impact. To do this we will invest in digital services without losing the human touch, build greater capability without becoming distant, and create community impact that is meaningful, focused and lasting.

Our bank is your bank. Owned by you, for you. Thank you for guiding our journey and helping us grow. You will continue to inspire us as we move forward with shared purpose.

The Power of Us means:

More financial wellbeing

Great rates, fair fees and service from real people.

More community impact

Deeper partnerships where we can make a difference and continue to take a stand.

More innovation

More investment into innovative products and smart digital solutions.

More protection

Evolving technology and processes to make sure your finances are safe with us.

YOUR VOICE AS AN OWNER

As we move forward, our promise remains the same: to be a bank that listens, leads with purpose, and grows with its people.

Your voice matters

We want to hear about the experiences you have banking with us. These valuable insights help us better understand pain points, see what we're doing well and identify how we can improve.

Share your feedback any time

Provide feedback or ask questions at any time by calling 1300 004 863
or emailing: memberquestions@humebank.com.au





Hume Bank

The Power of Us







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