

Inner East Community Finance Limited

1 September 2025

Market Announcement
National Stock Exchange (NSX)

BY ELECTRONIC LODGEMENT

Dear Sir/Madam

2025 PRELIMINARY FINAL REPORT

Inner East Community Finance Limited (NSX: IEC) attaches its Preliminary Final Report for the year ended 30 June 2025.

Yours sincerely

Steven Miller
Company Secretary
Inner East Community Finance Limited

For further information contact:

Bob Stensholt
Chair
+61 428 131 634

Steven Miller
Company Secretary
+61 400 825397

FORM: Preliminary final report

Name of *issuer*

Inner East Community Finance Limited

ACN or ARBN

96 099 590 593

Half yearly
(tick)

Preliminary
final (tick)

X

Half year/financial year ended
('Current period')

30 June 2025

For announcement to the market

Extracts from this statement for announcement to the market (see note 1).

Extracts from this statement for announcement to the market (see note 7).				\$A,000
Revenue (item 1.1)	down	6%	to	7,785
Profit (loss) for the period (item 1.9)	down	16%	to	461
Profit (loss) for the period attributable to members of the parent (item 1.11)	down	16%	to	461
Dividends		Current period	Previous corresponding period	
Franking rate applicable:				
Final dividend (preliminary final report only)(item 10.13-10.14)				
Amount per security		12 cents	12 cents	
Franked amount per security		12 cents	12 cents	
Interim dividend (Half yearly report only) (item 10.11 – 10.12)		NIL	NIL	
Amount per security				
Franked amount per security				
Short details of any bonus or cash issue or other item(s) of importance not previously released to the market:				

Consolidated income statement *(The figures are not equity accounted)**(see note 3)**(as per paragraphs 81-85 and 88-94 of AASB 101: Presentation of Financial Statements)*

	Current period - \$A'000	Previous corresponding period - \$A'000
1.1 Revenues <i>(item 7.1)</i>	7,785	8,272
1.2 Expenses, excluding finance costs <i>(item 7.2)</i>	(6,966)	(7,325)
1.3 Finance costs)
1.4 Share of net profits (losses) of associates and joint ventures <i>(item 15.7)</i>		
1.5 Profit (loss) before income tax	820	947
1.6 Income tax expense <i>(see note 4)</i>	(359)	(397)
1.7 Profit (loss) from continuing operations	461	551
1.8 Profit (loss) from discontinued operations <i>(item 13.3)</i>		
1.9 Profit (loss) for the period	461	551
1.10 Profit (loss) attributable to minority interests		
1.11 Profit (loss) attributable to members of the parent	461	551
1.12 Basic earnings per <i>security</i> <i>(item 9.1)</i>	17.52c	20.76
1.13 Diluted earnings per <i>security</i> <i>(item 9.1)</i>	17.52c	20.76
1.14 Dividends per <i>security</i> <i>(item 9.1)</i>	12.0	10.0

Comparison of half-year profits*(Preliminary final statement only)*

	Current period - \$A'000	Previous corresponding period - \$A'000
2.1 Consolidated profit (loss) after tax attributable to members reported for the 1st half year <i>(item 1.11 in the half yearly statement)</i>	365	573
2.2 Consolidated profit (loss) after tax attributable to members for the 2nd half year	96	14

Consolidated balance sheet

(See note 5)

(as per paragraphs 68-69 of AASB 101: Financial Statement Presentation)

Current assets		Current period - \$A'000	Previous corresponding period - \$A'000
3.1	Cash and cash equivalents	2,425	1,859
3.2	Trade and other receivables	649	724
3.3	Inventories		
3.4	Other current assets (provide details if material)		
	- Term deposits	2,000	2,600
	- Other	190	183
3.5	Total current assets	5,264	5,366
Non-current assets			
3.6	Available for sale investments		
3.7	Other financial assets		
3.8	Investments in associates		
3.9	Deferred tax assets	-	99
3.10	Exploration and evaluation expenditure capitalised (see para. 71 of AASB 1022 – new standard not yet finalised)		
3.11	Development properties (mining entities)		
3.12	Property, plant and equipment (net)	992	1,147
3.13	Investment properties		
3.14	Goodwill	525	1,089
3.15	Other intangible assets	176	229
3.16	Other – right-of-use assets	2,594	2,793
3.17	Total non-current assets	4,288	5,356
3.18	Total assets	9,551	10,722
Current liabilities			
3.19	Trade and other payables	720	1,225
3.20	Short term borrowings		
3.21	Current tax payable		628
3.22	Short term provisions	385	359
3.23	Current portion of long term borrowings		
3.24	Other current liabilities – Lease liabilities	306	290
	- Accrued franchise fees		
		1,410	2,503
3.25	Liabilities directly associated with non-current assets classified as held for sale (para 38 of		

AASB 5)			
3.26	Total current liabilities	1,410	2,503
Non-current liabilities			
		Current period - \$A'000	Previous corresponding period - \$A'000
3.27	Long-term borrowings		
3.28	Deferred tax liabilities	9	
3.29	Long term provisions	10	43
3.30	Other – Lease liabilities	2,563	2,709
	- Accrued franchise fees	52	79
3.31	Total non-current liabilities	2,634	2,831
3.32	Total liabilities	4,044	5,334
3.33	Net assets	5,507	5,388
Equity			
3.34	Share capital	1,108	1,134
3.35	Other reserves		
3.36	Retained earnings	4,399	4,254
Amounts recognised directly in equity relating to non-current assets classified as held for sale			
3.37	Parent interest		
3.38	Minority interest		
3.39	Total equity	5,507	5,388

Consolidated statement of changes in equity

(as per paragraphs 96-97 of AASB 101: Presentation of Financial Statements)

	Current period – A\$'000	Previous corresponding period – A\$'000
Revenues recognised directly in equity:		
Expenses recognised directly in equity:		
4.1 Net income recognised directly in equity		
4.2 Profit for the period	461	551
4.3 Total recognised income and expense for the period		
Attributable to:		
4.4 Members of the parent	461	551
4.5 Minority interest		
Effect of changes in accounting policy (as per AASB 108: Accounting Policies, Changes in Accounting Estimates and Errors):		
4.6 Members of the parent entity		
4.7 Minority interest		

Consolidated statement of cash flows

(See note 6)

(as per AASB 107: Cash Flow Statements)

	Current period - \$A'000	Previous corresponding period - \$A'000
Cash flows related to operating activities		
5.1 Receipts from customers	8,290	8,609
5.2 Payments to suppliers and employees	(6,818)	(5,645)
5.3 Interest and other costs of finance paid	(123)	(101)
5.4 Income taxes refund (paid)	(899)	(755)
5.5 Other (provide details if material)		
5.6 Net cash used in operating activities	449	2,108
Cash flows related to investing activities		
5.7 Payments for purchases of property, plant and equipment	(6)	(259)
5.8 Proceeds from sale of property, plant and equipment		
5.9 Payment for purchases of equity investments		
5.10 Proceeds from sale of equity investments		
5.11 Loans to other entities	600	(500)
5.12 Loans repaid by other entities		
5.13 Interest and other items of similar nature received	164	172
5.14 Dividends received		
5.15 Other – Purchase of intangible assets	(14)	(79)
5.16 Net cash used in investing activities	744	(666)
Cash flows related to financing activities		
5.17 Proceeds from issues of securities (shares, options, etc.)		
5.18 Proceeds from borrowings		
5.19 Repayment of borrowings		
5.20 Dividends paid	(316)	(268)
5.21 Other – Share buy back	(26)	(75)
- Repayment of leases	(286)	(297)
5.22 Net cash used in financing activities	(627)	(641)
Net increase (decrease) in cash and cash equivalents	566	800
5.23 Cash at beginning of period (see <i>Reconciliations of cash</i>)	1,859	1,060
5.24 Exchange rate adjustments to item 5.23		
5.25 Cash at end of period (see <i>Reconciliation of cash</i>)	2,425	1,859

Reconciliation of cash provided by operating activities to profit or loss

(as per paragraph Aus20.1 of AASB 107: Cash Flow Statements)

	Current period \$A'000	Previous corresponding period \$A'000
6.1 Profit <i>(item 1.9)</i>	461	551
Adjustments for:		
6.2 Depreciation	513	463
6.3 Amortisation	617	615
6.4		
6.5 (Increase)/decrease in receivables	76	159
6.6 Increase/(decrease) in payables	(1,166)	632
6.7 Increase in provisions	(6)	148
6.8 Increase/(decrease) in income tax payable	107	(231)
6.9 Increase/(decrease) in other assets	12	(57)
6.10 Net cash from operating activities <i>(item 5.6)</i>	613	2,279

Notes to the financial statements

Details of revenues and expenses

(see note 16)

(Where items of income and expense are material, disclose nature and amount below in accordance with paragraphs 86-87 of AASB 101: Presentation of Financial Statements)

		Current period - \$A'000	Previous corresponding period - \$A'000
	Revenue		
	Service fees and commission	7,590	8,071
	Interest	164	172
	Other income	32	29
7.1	Total Revenue	7,785	8,272
	Expenses		
	Employee benefits	3,638	3,633
	Depreciation and amortisation	1,130	1,078
	Occupancy	275	225
7.2	Community grants and sponsorships	1,294	1,649
	Other	628	739
	Total Expenses	6,895	7,325
	Profit (loss) before tax	820	947

Ratios

		Current period	Previous corresponding period
	Profit before tax / revenue		
8.1	Consolidated profit (loss) before tax (item 1.5) as a percentage of revenue (item 1.1)	10.6%	11.4%
	Profit after tax / equity interests		
8.2	Consolidated profit (loss) after tax attributable to members (item 1.11) as a percentage of equity (similarly attributable) at the end of the period (item 3.37)	8.4%	10.2%

Earnings per Security

- 9.1 Provide details of basic and fully diluted EPS in accordance with paragraph 70 and Aus 70.1 of AASB 133: Earnings per Share below:

Basic earnings per share are calculated by dividing profit (loss) after income tax by the weighted average number of ordinary shares outstanding during the half year.

Diluted earnings per share amounts are calculated by dividing profit after income tax by the weighted average number of ordinary shares outstanding during the half year, adjusted for the effects of any dilutive options or preference shares.

The following reflects the income and share data used in the basic and diluted earnings per share computations

	2025	2024
Profit after income tax	460,552	550,834
Weighted average number of ordinary shares		
For basic and diluted earnings per share	2,628,574	2,653,791

Dividends

- 10.1 Date the dividend is payable

6 October 2025

- 10.2 Record date to determine entitlements to the dividend (i.e. on the basis of registrable transfers received up to 5.00 pm if paper based, or by 'End of Day' if a proper ASTC/CHESS transfer)

10 September 2025

- 10.3 If it is a final dividend, has it been declared?

Yes

- 10.4 The *dividend or distribution plans* shown below are in operation.

Not applicable

The last date(s) for receipt of election notices to the *dividend or distribution plans*

- 10.5 Any other disclosures in relation to *dividends or distributions*

Not applicable

Dividends paid or provided for on all securities*(as per paragraph Aus126.4 AASB 101: Presentation of Financial Statements)*

	Current period - \$A'000	Previous corresponding period - \$A'000	Franking rate applicable
Dividends paid or provided for during the reporting period			
10.6 Current year interim			
10.7 Franked dividends			
10.8 Previous year final	316	268	100%
10.9 Franked dividends	316	268	100%
Dividends proposed and not recognised as a liability			
10.10 Franked dividends			

Dividends per security*(as per paragraph Aus126.4 of AASB 101: Presentation of Financial Statements)*

	Current year	Previous year	Franking rate applicable
Dividends paid or provided for during the reporting period			
10.11 Current year interim			
10.12 Franked dividends – cents per share			
10.13 Previous year final	12.0 cents	12.0 cents	100%
10.14 Franked dividends – cents per share	12	12	100%
Dividends proposed and not recognised as a liability			
10.15 Franked dividends – cents per share			

Exploration and evaluation expenditure capitalised

To be completed only by issuers with mining interests if amounts are material. Include all expenditure incurred regardless of whether written off directly against profit

	Current period \$A'000	Previous corresponding period \$A'000
11.1 Opening balance		
11.2 Expenditure incurred during current period		
11.3 Expenditure written off during current period		
11.4 Acquisitions, disposals, revaluation increments, etc.		
11.5 Expenditure transferred to Development Properties		
11.6 Closing balance as shown in the consolidated balance sheet (item 3.10)		

Development properties

(To be completed only by issuers with mining interests if amounts are material)

	Current period \$A'000	Previous corresponding period \$A'000
12.1 Opening balance		
12.2 Expenditure incurred during current period		
12.3 Expenditure transferred from exploration and evaluation		
12.4 Expenditure written off during current period		
12.5 Acquisitions, disposals, revaluation increments, etc.		
12.6 Expenditure transferred to mine properties		
12.7 Closing balance as shown in the consolidated balance sheet (item 3.11)		

Discontinued Operations

(see note 18)

(as per paragraph 33 of AASB 5: Non-current Assets Held for Sale and Discontinued Operations)

	Current period – A\$'000	Previous corresponding period – A\$'000
13.1 Revenue		
13.2 Expense		
13.3 Profit (loss) from discontinued operations before income tax		
13.4 Income tax expense <i>(as per para 81 (h) of AASB 112)</i>		
13.5 Gain (loss) on sale/disposal of discontinued operations		
13.6 Income tax expense <i>(as per paragraph 81(h) of AASB 112)</i>		

Movements in Equity

(as per paragraph 97 of AASB 101: Financial Statement Presentation)

		Number issued	Number listed	Paid-up value (cents)	Current period – A\$'000	Previous corresponding period – A\$'000
14.1	Preference securities <i>(description)</i>					
14.2	Balance at start of period					
14.3	a) Increases through issues					
14.4	a) Decreases through returns of capital, buybacks etc.					
14.5	Balance at end of period					
14.6	Ordinary securities <i>(description)</i>					
14.7	Balance at start of period	2,630,407	2,630,407		1,134	1,209
14.8	a) Increases through issues					
14.9	b) Decreases through returns of capital, buybacks etc.	(20,860)	(20,860)		(26)	(75)
14.10	Balance at end of period	2,609,547	2,609,547		1,108	1,134
14.11	Convertible Debt Securities <i>(description & conversion factor)</i>					
14.12	Balance at start of period					
14.13	a) Increases through issues					
14.14	b) Decreases through maturity, converted.					
14.15	Balance at end of period					
		Number	Number	Paid-up value	Current period –	Previous corresponding

		issued	listed	(cents)	A\$'000	period – A\$'000
14.16	Options <i>(description & conversion factor)</i>					
14.17	Balance at start of period					
14.18	Issued during period					
14.19	Exercised during period					
14.20	Expired during period					
14.21	Balance at end of period					
14.22	Debentures <i>(description)</i>					
14.23	Balance at start of period					
14.24	a) Increases through issues					
14.25	b) Decreases through maturity, converted					
14.26	Balance at end of period					
14.27	Unsecured Notes <i>(description)</i>					
14.28	Balance at start of period					
14.29	a) Increases through issues					
14.30	b) Decreases through maturity, converted					
14.31	Balance at end of period					
14.32	Total Securities					

		Current period – A\$'000	Previous corresponding period – A\$'000
Reserves			
14.33	Balance at start of period		
14.34	Transfers to/from reserves		
14.35	Total for the period		
14.36	Balance at end of period		
14.37	Total reserves		
Retained earnings			
14.38	Balance at start of period	4,254	3,972
14.39	Changes in accounting policy		
14.40	Restated balance		
14.41	Profit for the balance	461	551
14.42	Total for the period	461	551
14.43	Dividends	(316)	(268)
14.44	Balance at end of period	4,399	4,254

Details of aggregate share of profits (losses) of associates and joint venture entities*(equity method)**(as per paragraph Aus 37.1 of AASB 128: Investments in Associates and paragraph Aus 57.3 of AASB 131: Interests in Joint Ventures)*

Name of associate or joint venture entity

Reporting entities percentage holding

	Current period - \$A'000	Previous corresponding period - \$A'000
15.1 Profit (loss) before income tax		
15.2 Income tax		
15.3 Profit (loss) after tax		
15.4 Impairment losses		
15.5 Reversals of impairment losses		
15.6 Share of non-capital expenditure contracted for (excluding the supply of inventories)		
15.7 Share of net profit (loss) of associates and joint venture entities		

Control gained over entities having material effect*(See note 8)*16.1 Name of *issuer* (or *group*)

	\$A'000
16.2 Consolidated profit (loss) after tax of the <i>issuer</i> (or <i>group</i>) since the date in the current period on which control was acquired	
16.3 Date from which profit (loss) in <i>item 16.2</i> has been calculated	
16.4 Profit (loss) after tax of the <i>issuer</i> (or <i>group</i>) for the whole of the previous corresponding period	

Loss of control of entities having material effect
(See note 8)

17.1 Name of *issuer* (or *group*)

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		\$A'000
17.2	Consolidated profit (loss) after tax of the entity (or <i>group</i>) for the current period to the date of loss of control	
17.3	Date from which the profit (loss) in <i>item 17.2</i> has been calculated	
17.4	Consolidated profit (loss) after tax of the entity (or <i>group</i>) while controlled during the whole of the previous corresponding period	
17.5	Contribution to consolidated profit (loss) from sale of interest leading to loss of control	

Material interests in entities which are not controlled entities

The economic entity has an interest (that is material to it) in the following entities.

		Percentage of ownership interest (ordinary securities, units etc) held at end of period or date of disposal		Contribution to profit (loss) (<i>item 1.9</i>)	
18.1	Equity accounted associated entities	Current period	Previous corresponding period	Current period \$A'000	Previous corresponding period \$A'000
				<i>Equity accounted</i>	
18.2	Total				
18.3	Other material interests			Non equity accounted (i.e. part of <i>item 1.9</i>)	
18.4	Total				

Reports for industry and geographical segments

Information on the industry and geographical segments of the entity must be reported for the current period in accordance with AASB 114: Segment Reporting. Because of the different structures employed by entities, a pro forma is not provided. Segment information should be completed separately and attached to this statement. However, the following is the personation adopted in the Appendices to AASB 114 and indicates which amount should agree with items included elsewhere in this statement.

	Current period - \$A'000	Previous corresponding period - \$A'000
Segments		
Revenue:		
19.1 External sales		
19.2 Inter-segment sales		
19.3 Total (consolidated total equal to <i>item 1.1</i>)		
19.4 Segment result		
19.5 Unallocated expenses		
19.6 Operating profit (equal to <i>item 1.5</i>)		
19.7 Interest expense		
19.8 Interest income		
19.9 Share of profits of associates		
19.10 Income tax expense		
19.11 Net profit (consolidated total equal to <i>item 1.9</i>)		
Other information		
19.12 Segment assets		
19.13 Investments in equity method associates		
19.14 Unallocated assets		
19.15 Total assets (equal to <i>item 3.18</i>)		
19.16 Segment liabilities		
19.17 Unallocated liabilities		
19.18 Total liabilities (equal to <i>item 3.32</i>)		
19.19 Capital expenditure		
19.20 Depreciation		
19.21 Other non-cash expenses		

NTA Backing

(see note 7)

20.1	Current period	Previous corresponding period
Net tangible asset backing per ordinary security	\$2.11	\$2.05

Non-cash financing and investing activities

Details of financing and investing transactions which have had a material effect on consolidated assets and liabilities but did not involve cash flows are as follows. If an amount is quantified, show comparative amount.

21.1	Not applicable
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International Financial Reporting Standards

Under paragraph 39 of AASB 1: First –time Adoption of Australian Equivalents to International Financial Reporting Standards, an entity's first Australian-equivalents-to-IFRS's financial report shall include reconciliations of its equity and profit or loss under previous GAAP to its equity and profit or loss under Australian equivalents to IFRS's. See IG63 in the appendix to AASB 1 for guidance.

22.1	Not applicable
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Under paragraph 4.2 of AASB 1047: Disclosing the Impacts of Adopting Australian Equivalents to International Financial Reporting Standards, an entity must disclose any known or reliably estimable information about the impacts on the financial report had it been prepared using the Australian equivalents to IFRSs or if the aforementioned impacts are not known or reliably estimable, a statement to that effect.

22.2	Not applicable
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Comments by directors

Comments on the following matters are required by the Exchange or, in relation to the half yearly statement, by AASB 134: Interim Financial Reporting. The comments do not take the place of the directors' report and statement (as required by the Corporations Act) but may be incorporated into the directors' report and statement. For both half yearly and preliminary final statements, if there are no comments in a section, state NIL. If there is insufficient space in comment, attach notes to this statement.

Basis of accounts preparation

If this statement is a half yearly statement, it is a general purpose financial report prepared in accordance with the listing rules and AASB 134: Interim Financial Reporting. It should be read in conjunction with the last annual report and any announcements to the market made by the issuer during the period. This report does not include all notes of the type normally included in an annual financial report [Delete if inapplicable.]

A description of each event since the end of the current period which has had a material effect and is not related to matters already reported, with financial effect quantified (if possible). In a half yearly report, provide explanatory comments about any seasonal or irregular factors affecting operations (*as per paragraphs 16(b), 16(b) and Aus 16.1 of AASB 134: Interim Financial Reporting*)

Nil

Any other factors which have affected the results in the period, or which are likely to affect results in the future, including those where the effect could not be quantified.

Franking credits available and prospects for paying fully or partly franked dividends for at least the next year

The Company had a franking credit balance as at 30 June 2025 of \$2,029,203

The Company is likely to be able to pay fully franked dividends into the foreseeable future

Changes in accounting policies, estimation methods and measurement bases since the last annual report are disclosed as follows.

(*Disclose changes in the half yearly statement in accordance with paragraph 16(a) of AASB 134: Interim Financial Reporting. Disclose changes in the preliminary final statement in accordance with paragraphs 28-29 of 108: Accounting Policies, Changes in Accounting Estimates and Errors.*)

Nil

An *issuer* shall explain how the transition from previous GAAP to Australian equivalents to IFRS¹ affected its reported financial position, financial performance and cash flows. (*as per paragraph 38 of AASB 1: First-time Adoption of Australian Equivalents to International Financial Reporting Standards*)

Not applicable

Revisions in estimates of amounts reported in previous periods. For half yearly reports the nature and amount of revisions in estimates of amounts reported in previous annual reports if those revisions have a material effect in this half year *(as per paragraph 16(d) of AASB 134: Interim Financial Reporting)*

Nil

Changes in contingent liabilities or assets. For half yearly reports, changes in contingent liabilities and contingent assets since the last annual report *(as per paragraph 16(j) of AASB 134: Interim Financial Reporting)*

Nil

The nature and amount of items affecting assets, liabilities, equity, profit or loss, or cash flows that are unusual because of their nature, size or incidence *(as per paragraph 16(c) of AASB 134: Interim Financial Reporting)*

Nil

Effect of changes in the composition of the entity during the interim period, including business combinations, acquisition or disposal of subsidiaries and long-term investments, restructurings and discontinued operations *(as per paragraph 16(i) of AASB 134: Interim Financial Reporting)*

Nil

Annual meeting*(Preliminary final statement only)*

The annual meeting will be held as follows:

Place	Box Hill Golf Club
Date	11 November 2025
Time	6:00pm
Approximate date the annual report will be available	1 October 2025

Compliance statement

1. This statement has been prepared under accounting policies which comply with accounting standards as defined in the *Corporations Act* or other standards acceptable to the Exchange (see note 13).

Identify other standards used

Not applicable

2. This statement, and the financial statements under the *Corporations Act* (if separate), use the same accounting policies.
3. This statement does give a true and fair view of the matters disclosed
4. This statement is based on financial statements to which one of the following applies:
- | | |
|--|--|
| <input type="checkbox"/> The financial statements have been audited. | The financial statements have been subject to review by a registered auditor (or overseas equivalent). |
| <input checked="" type="checkbox"/> The financial statements are in the process of being audited or subject to review. | <input type="checkbox"/> The financial statements have <i>not</i> yet been audited or reviewed. |
5. If the accounts have been or are being audited or subject to review and the audit report is not attached, details of any qualifications are attached/will follow immediately they are available* (delete one). (*Half yearly statement only - the audit report must be attached to this statement if the statement is to satisfy the requirements of the Corporations Act.*)
6. The *issuer* has a formally constituted audit committee.

Sign here: Steve Miller
(Director/Company secretary)

Date: 1 September 2025

Print name:Steven Miller.....

