Inner East Community Finance Limited
2027 Share Buy–Back Program

Shareholders of Inner East Community Finance Limited ("the Company") approved a Share Buy-Back Program ("the Program") on 10 November 2026 for the 2027 calendar year. The Board sees this as a positive development to assist the ongoing liquidity of the market for the Company's shares and to restructure the capital of the Company over the longer term to place the Company in a strong position.

Frequently Asked Questions

Question	Answer
When does the Program operate?	The Program commences 1 January 2027 and will close on 31 December 2027. The Company reserves the right to cancel or suspend the Program at any time.
How will shares be purchased by the Company?	This is an on-market Program, so the Company would purchase shares pursuant to the Program on the National Stock Exchange (NSX).
Who will buy the shares?	The Company has appointed Pritchard Partners Pty Ltd as its share broker for the purpose of acquiring these shares.
How many shares will be purchased?	The Program has no minimum number of shares that may be purchased by the Company under the Program. The maximum number of shares that can be purchased through this Program is 10% of the Company's overall shares.
How much will the Company pay?	The shares will be purchased at the market price available from time to time.
Do I have to sell my shares?	No. Shareholders can choose to keep their shares or sell them on the market.
How can I sell my shares?	If you want to sell your shares, you will need to appoint an NSX share broker to sell them on the market for you. Details of NSX brokers can be found at www.nsx.com.au/investing/broker-directory Once you have appointed a broker, they can guide you through the selling process, including how you will be paid.
How many shares do I own?	If you have any questions about your shareholding, such as how many shares you own, you should contact our share registry, BoardRoom Pty Limited.

	Telephone: 1300 737 760 or Email: enquiries@boardroomlimited.com.au
What happens to the shares after the Company purchases them?	Once the Company purchases shares under the Program, the shares must be cancelled. The Company cannot sell them back to the market again.
If I sell shares, will I still get a dividend?	For any dividend that the Company pays in the future, the shareholders that own shares at the "Record Date" shall be entitled to that dividend. If you sell your shares before any Record Date, you will not be entitled to a dividend.
How will I know if the Company has purchased any shares?	The Company is required to advise ASIC when it has cancelled any shares and will also make a formal announcement on the NSX. Our NSX code is IEC. More details can be found at: https://www.nsx.com.au/

The Company remains committed to all of its stakeholders, including shareholders and the local Community. This Program is not expected to impact the Community Investment Program that we have conducted over many years and forms the foundation of our commitment to better banking service with a positive local impact.

More details of our Community Investment Program can be found at
https://www.iecf.com.au

or by obtaining a copy of our most recent Annual Report at
https://www.iecf.com.au/investor-relations