

11 February 2026

Letter to shareholders



Dear shareholder

Our half-year results reflect the consistent execution of our strategy. Our long-term focus on strengthening the franchise has created a strong and resilient bank that supports our customers and communities, and delivers for you, our shareholders. By maintaining strong performance, we can continue investing in our people, technology and branches to support our customers. Our prudent management of the Bank also supports paying sustainable dividends that we know are important to you.

Supporting our customers and helping businesses grow

We are proud one in three Australians and one in four Australian businesses call us their main financial institution. This trust allows us to extend more credit to Australians to buy homes and grow their businesses. This half, we helped customers buy more than 79,000 homes and lent \$25 billion to help businesses grow.

Advocating for a strong financial system and economy

A strong and resilient financial system matters to Australia's long-term prosperity, economic growth and trust. This is supported by getting the regulatory balance right, so banks can compete on a level playing field and continue to serve all customers and communities. We will continue to work with government and industry to support the National Scam Prevention Framework, helping to keep Australians safer from scams and fraud. We are also advocating for a safe, efficient and innovative payments system that enables domestic institutions to better meet our customers' needs.

Delivering sustainable returns

Our financial results for the half-year ended 31 December 2025 reflect our strong balance sheet settings and disciplined strategic execution. For the half, we reported a cash NPAT of \$5,445 million and declared a fully franked interim dividend of \$2.35 per share, an increase of 10 cents on 1H25, representing a payout ratio of 72% of cash NPAT. We maintain conservative financial settings so we can remain resilient through a range of scenarios. This resilience supports ongoing investment and delivery of safe banking services for our customers, communities and the Australian economy.

Thank you for your ongoing support.

Paul O'Malley, Chair

Matt Comyn, CEO

2026 half year highlights¹

\$5,412m

Statutory net profit after tax (NPAT)

↑ 5% on 1H25

\$5,445m

Cash NPAT

↑ 6% on 1H25

12.3%

CET1 Capital ratio (APRA, Level 2)

↑ 10bpts on Dec 24

\$1,930

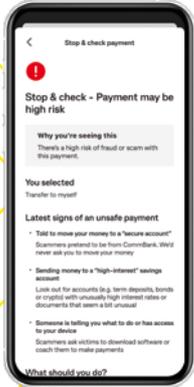
Average retail shareholder dividend paid in 1H26

\$2.35

Interim dividend per share, fully franked

¹ For the six months ended 31 December 2025. Financials are presented on a continuing operations basis except Common Equity Tier 1 (CET1) and dividend per share which includes discontinued operations.

Accelerating our efforts to build a brighter future for all



Using technology to improve customer and community outcomes

We continue to make long-term choices to strengthen our franchise. We are investing in our people, branches and technology to deliver simpler, safer and more personalised banking experiences. This multi-decade investment continues to improve customer experiences across our channels, with more than 9.4 million customers logging into Australia's most popular banking app more than 14 million times each day. We understand that Australians expect AI to be used responsibly, transparently and safely, and support the use of AI to help protect them from scams and fraud.

As a result, we remain focused on applying these technologies in ways that can benefit our customers and communities. We aim to use AI where it can help our people deliver better outcomes for customers than we could otherwise achieve. We use technology to complement our people and branch network, helping our customers receive the right support when and where they need it.

Supporting small business capability

Our bank has an important role to play in helping build Australia's future economy. In December 2025, we announced a national skills initiative to help our 1 million Australian small business customers build AI, cybersecurity and digital capabilities to lift productivity and drive growth. Through practical learning and masterclasses, developed in collaboration with OpenAI, we are investing in tools and skills that can help business owners improve productivity, strengthen cybersecurity and grow their business. Whether saving time on everyday tasks or gaining better insights, the initiative is designed to help small businesses build confidence and capability in the digital economy.

Evolution of AI technology at CBA

AI supports many of the CommBank app's most valued features, helping create personalised, streamlined experiences at every interaction.

2015



Customer Engagement Engine

Launched in 2015, the Engine now runs over 2,000 real-time machine learning models supporting next best conversations across all banking channels.

2020



Bill Sense

An app feature that predicts future bills to help customers, especially those new to budgeting, stay on top of their finances.

2024



Dispute management

Our GenAI model provides customers with a tailored conversation to collect all required information and speed up non-fraud dispute resolution.

2025



Disrupt the scammers

AI-bots engineered to engage scammers, gather critical intelligence and disrupt scam operations.

CBA Investor Centre

Our Investor Centre provides more information on the Bank's strategic, financial and operating performance.



Find out more
[commbank.com.au/
shareholders](https://commbank.com.au/shareholders)



Key dates ¹

30 March 2026

Interim dividend payment date

12 August 2026

Full year results

29 September 2026

Final dividend payment

14 October 2026

Annual General Meeting (Sydney)



Keep your details up-to-date

To keep your account secure and ensure our share registry, MUFG Corporate Markets (MUFG), can reach you with information about your shareholding, it is important that your contact and banking details are up-to-date. To view and update your details, log in to the MUFG Investor Centre or contact:

Login: au.investorcentre.mpms.mufg.com

Email: cba@cm.mpms.mufg.com

Phone: (+61) 1800 022 440



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To change your communication preferences, please visit the MUFG Investor Centre. Log in securely by selecting 'Login', then hover over the 'User Icon' and select 'Communication Preferences' in the top right corner. Alternatively, you can contact MUFG by email or phone to assist you.

¹ Dates and the location of the AGM may be altered should circumstances require. Visit CBA's Investor Centre at commbank.com.au/shareholders.