

Form 603
Corporations Act 2001
Section 671B
Notice of initial substantial holder

To: Company Name/Scheme: Australian Finance Group Ltd

ACN/ARSN: 066 385 822

1. Details of substantial holder

Name Commonwealth Bank of Australia ACN 123 123 124 (CBA) and its related bodies corporate listed in annexure A

The holder became a substantial holder on: 23/02/2026

2. Details of voting power

The total number of votes attached to all the voting shares in the company or voting interests in the scheme that the substantial holder or an associate had a relevant interest in on the date the substantial holder became a substantial holder are as follows:

Class of securities	Number of securities	Person's votes	Voting power (%)
Fully Paid Ordinary Shares	332,230	332,230	0.12%

For the Securities (if any) listed below see NOTE 1 at the end of this form

Class of securities	Number of securities	Person's votes	Voting power (%)
Fully Paid Ordinary Shares	13,385,807	13,385,807	4.93%

Class of securities	Number of securities	Person's votes	Voting power (%)
GRAND TOTAL Fully Paid Ordinary Shares	13,718,037	13,718,037	5.05%

3. Details of relevant interests

The nature of the relevant interest the substantial holder or an associate had in the following voting securities on the date the substantial holder became a substantial holder are as follows:

Holder of relevant interest	Nature of relevant interest	Class and number of securities
CBA and its related bodies corporate listed in Annexure A	Relevant interest under paragraph 608(3)(a) of the Corporations Act 2001 (Cth), being a relevant interest arising as a result of CBA and its related bodies corporate listed in Annexure A having voting power in Avanteos Investments Limited and Colonial First State Investments Limited above 20%, and therefore having the relevant interests in any securities that either of Avanteos or Colonial First State has. As neither CBA nor any of its related bodies corporate are entitled to be registered as the holder of those securities, their ability to vote and dispose of those securities is qualified accordingly.	13,416,807 Fully Paid Ordinary Shares
Avanteos Investments Limited ACN 096 259 979	Relevant interest under paragraph 608(1)(b) and 608(1)(c) of the Corporations Act 2001 (Cth), being a relevant interest arising from having the power to control the exercise of the right to vote attached to securities and/or to control the exercise of the power to dispose of securities in its capacity as a superannuation trustee. In addition, if any OTC derivatives, warrants or other securities (other than ordinary shares or ordinary units (as applicable)) are referred to below in this row, the relevant interest in respect of those securities arises under subsection 608(8) being an accelerated relevant interest held in the same capacity.	31,000 Fully Paid Ordinary Shares
Commonwealth Bank of Australia ACN 123 123 124	Relevant interest under paragraph 608(1)(b) and/or 608(1)(c) of the Corporations Act 2001 (Cth), being a relevant interest arising as a result of having the power to control the exercise of the right to vote attached to securities and/or to control the exercise of the power to dispose of securities in a proprietary capacity.	301,230 Fully Paid Ordinary Shares (including 301,230 borrowed from Merrill Lynch International, see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Relevant interest under paragraph 608(1)(b) and/or 608(1)(c) of the Corporations Act 2001 (Cth), being a relevant interest arising from having the residual power to control the exercise of the right to vote attached to securities and/or to control the exercise of the power to dispose of securities in its capacity as a responsible entity of a managed investment scheme (which managed investment scheme is not managed by either Colonial First State Investments Limited or a related body corporate). In addition, if any OTC derivatives, warrants or other securities (other than ordinary shares or ordinary units (as applicable)) are referred to below in this row, the relevant interest in respect of those securities arises under subsection 608(8) being a residual accelerated relevant interest held in the same capacity. Colonial First State Investments Limited has authorised the manager of each such managed investment scheme to exercise the powers referred to in paragraph 608(1)(b) and/or 608(1)(c) of the Corporations Act 2001 (Cth) in relation to those securities managed by the manager to the exclusion of Colonial First State Investments Limited except for provisions allowing Colonial First State Investments Limited to terminate the agreement with the manager or to exercise those powers where the agreement is terminated.	13,385,807 Fully Paid Ordinary Shares

<p>Colonial First State Investments Limited ACN 002 348 352</p>	<p>Relevant interest under paragraph 608(1)(a) and/or 608(1)(b) and/or 608(1)(c) of the Corporations Act 2001 (Cth), being a relevant interest arising from being either (a) the registered holder of the relevant securities in its capacity as a custodian and/or (b) the registered holder of the relevant securities and in its capacity as administrator of managed accounts and/or (c) the registered holder of the relevant securities, having the power to control the exercise of the right to vote attached to securities and/or to control the exercise of the power to dispose of securities in its capacity as a responsible entity of a managed investment scheme (which managed investment scheme is managed by Colonial First Statement Investments Limited). In addition, if any OTC derivatives, warrants or other securities (other than ordinary shares or ordinary units (as applicable)) are referred to below in this row, the relevant interest in respect of those securities arises under subsection 608(8) being an accelerated relevant interest held in the same capacity.</p>	<p>31,000 Fully Paid Ordinary Shares</p>
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4. Details of present registered holders

The persons registered as holders of the securities referred to in paragraph 3 above are as follows:

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder	Class and number of securities
Avanteos Investments Limited ACN 096 259 979	Citicorp Nominees Pty Limited		31,000 Fully Paid Ordinary Shares
Commonwealth Bank of Australia ACN 123 123 124	The Bank Of New York Mellon, Sydney Branch		301,230 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Citibank N A Hong Kong		11,357,478 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Citicorp Nominees Pty Limited (Australia)		1,824,811 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	UBS Nominees Pty Ltd		203,518 Fully Paid Ordinary Shares

5. Consideration

The consideration paid for each relevant interest referred to in paragraph 3 above, and acquired in the four months prior to the day that the substantial holder became a substantial holder is as follows:

Holder of relevant interest	Date of acquisition	Consideration		Class and number of securities
		Cash	Non-cash	
See annexure B to this notice				

6. Associates

The reasons the persons named in paragraph 3 above are associates of the substantial holder are as follows:

Name and ACN/ARSN (if applicable)	Nature of association
Commonwealth Bank of Australia ACN 123 123 124	Parent Company

7. Addresses

The addresses of persons named in this form are as follows:

Name	Address
Avanteos Investments Limited ACN 096 259 979	Level 15, 400 George Street, Sydney, NSW, 2000, Australia
Commonwealth Bank of Australia ACN 123 123 124	Commonwealth Bank Place South, Level 1, 11 Harbour Street, Sydney NSW 2000, Australia
Colonial First State Investments Limited (Note 1) ACN 002 348 352	Level 15, 400 George Street, Sydney, NSW, 2000, Australia

8. Signature

NOTE 1--(This note is relevant to section 2,3,4 and 5)

The relevant interests in these securities:

are/were held by Colonial First State Investments Limited (CFS) as responsible entity of the specified registered managed investment schemes and relate(d) to holdings in connection with the Colonial First State First Choice product range. Decisions to buy/sell those securities and exercise voting rights in relation to those securities are made by managers to whom CFS has outsourced those functions. By instrument dated 29 October 2001 the Australian Securities and Investments Commission ("ASIC") has granted certain relief to CFS and its related bodies corporate for these holdings from the applicable provisions of Chapter 6 of the Corporations Act in relation to the acquisition of or increase in voting power of such securities (the Manager Relief). These managers are not associates of, other than by virtue of an agreement in accordance with the terms of the Manager Relief, the Commonwealth Bank of Australia group.



Dated the 24 day of February 2026

Vicki Clarkson - Company Secretary

Annexure A

This is Annexure A referred to in Form 603, Notice of initial substantial holder



Vicki Clarkson

Company Secretary

Commonwealth Bank of Australia ACN 123 123 124

Dated the 24/02/2026

SCHEDULE

ASB BANK LIMITED
ASB GROUP INVESTMENTS LIMITED
ASB HOLDINGS LIMITED
ASB NOMINEES LIMITED
ASB SECURITIES LIMITED
ASKLEPIOS PTY LIMITED
BW FINANCIAL ADVICE PTY LIMITED
BWA GROUP SERVICES PTY LTD
BWA INTELLECTUAL PROPERTY HOLDINGS PTY LIMITED
CAPITAL 121 PTY LIMITED
CBA A320 6749 PTY LIMITED
CBA A320 AIRCRAFT NO1 PTY LTD
CBA A330 1561 PTY LTD
CBA AIRCRAFT LEASING 2 PTY LTD
CBA B377 37091 PTY LTD
CBA B738 39822 PTY LIMITED
CBA B773 60333 PTY LIMITED
CBA CAPTIVE INSURANCE PTE. LTD
CBA CORPORATE SERVICES (NSW) PTY LIMITED
CBA CORPORATE SERVICES (VIC) PTY LIMITED
CBA ES BUSINESS SERVICES PTY LTD
CBA EUROPE LIMITED
CBA FUNDING (NZ) LIMITED
CBA GROUP PTY LIMITED
CBA INVESTMENTS (NO.4) LIMITED
CBA NEW DIGITAL BUSINESSES PTY LTD
CBA REGISTERED AGENT PTY LTD
CBA SAF HOLDING PTY LIMITED
CBA SAF UK LIMITED
CBA SERVICES INTERNATIONAL LIMITED
CBA SERVICES PRIVATE LIMITED
CBA SPECIALISED FINANCING PTY LIMITED
CBFC LEASING PTY. LIMITED
CBFC PTY LIMITED
COLONIAL HOLDING COMPANY PTY LIMITED
COLONIAL SERVICES PTY LIMITED
COMMBANK STAFF FOUNDATION LIMITED
COMMONWEALTH AUSTRALIA SECURITIES LLC
COMMONWEALTH BANK OF AUSTRALIA
COMMONWEALTH BANK OF AUSTRALIA (EUROPE) N.V.
COMMONWEALTH BANK OFFICERS SUPERANNUATION CORPORATION PTY LIMITED
COMMONWEALTH FINANCIAL PLANNING LIMITED
COMMONWEALTH INSURANCE HOLDINGS PTY LIMITED
COMMONWEALTH INVESTMENTS PTY LIMITED
COMMONWEALTH PRIVATE LIMITED
COMMONWEALTH SECURITIES LIMITED
COMMSEC CUSTODIAL NOMINEES PTY LIMITED
COMMONWEALTH INTERNATIONAL HOLDINGS PTY LIMITED
COMSEC NOMINEES PTY LIMITED
CPM TRANSFORM HOLDCO PTY LIMITED
CTB AUSTRALIA LIMITED
DOSHII CONNECT PTY LTD
FINANCIAL WISDOM LIMITED
FUNDING NO.1 PTY LIMITED
INVERLOCH LEASING PTY LIMITED
IWL BROKING SOLUTIONS PTY LIMITED
PREMIUM CUSTODY SERVICES PTY LTD
RESIDENTIAL MORTGAGE GROUP PTY LTD
SAF CORPORATE SERVICES PTY LTD
SAFE NO23 PTY LTD

SAFE NO24 PTY LTD
SAFE NO4 PTY LIMITED
SAFE USD HOLDINGS PTY LTD
SECURITISATION ADVISORY SERVICES PTY. LIMITED
SECURITISATION MANAGEMENT SERVICES LIMITED
SHARE DIRECT NOMINEES PTY LIMITED
SHARE INVESTMENTS PTY LIMITED
STATE NOMINEES LTD
STICHTING CBA CARBON CUSTODY SERVICES
Safe No 27 Pty Ltd
T.W. CUSTODIANS LIMITED
THE COLONIAL MUTUAL LIFE ASSURANCE SOCIETY PTY LIMITED
VH-VZF PTY LTD
VH-VZG PTY LTD
VH-VZH PTY LTD
WADDLE (AUSTRALIA) HOLDINGS PTY LIMITED
WADDLE HOLDINGS PTY LTD
WADDLE IP PTY LTD
WADDLE SERVICING PTY LTD
WHITECOAT HOLDINGS PTY LTD
WHITECOAT OPERATING PTY LTD

Annexure B

This is Annexure B referred to in Form 603, Notice of initial substantial holder



Vicki Clarkson

Company Secretary

Commonwealth Bank of Australia ACN 123 123 124

Dated the 24/02/2026

Holder of relevant Interest	Date of Acquisition	Consideration Cash	Consideration non-cash	Class and number of securities affected
Colonial First State Investments Limited (Note 1) ACN 002 348 352	23/10/2025	369,264.88		141,340 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	24/10/2025	N/A		Fully Paid Ordinary Shares (borrowed from Citigroup Global Markets Limited (Agreement 5), see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	28/10/2025	218,014.44		88,523 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	29/10/2025	123,905.35		51,965 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	29/10/2025	189,222.92		79,422 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	29/10/2025	31,429.70		13,257 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	30/10/2025	280,681.47		120,578 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	31/10/2025	313,521.66		133,493 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	04/11/2025	414,757.07		174,275 Fully Paid Ordinary Shares
Commonwealth Bank of Australia ACN 123 123 124	05/11/2025	N/A		Fully Paid Ordinary Shares 2 (borrowed from Merrill Lynch International, see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	05/11/2025	175,605.00		75,000 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	03/11/2025	38,042.75		15,968 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	07/11/2025	34,662.11		15,102 Fully Paid Ordinary Shares
Commonwealth Bank of Australia ACN 123 123 124	07/11/2025	N/A		Fully Paid Ordinary Shares 2 (borrowed from Merrill Lynch International, see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	10/11/2025	48,819.09		21,222 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	10/11/2025	362,510.12		157,203 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	12/11/2025	46,354.71		19,212 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	13/11/2025	468,926.21		197,659 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	14/11/2025	59,347.43		25,471 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	14/11/2025	42,821.29		18,313 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	17/11/2025	168,231.22		71,457 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	17/11/2025	35,826.62		15,213 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	17/11/2025	133,196.78		57,166 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	17/11/2025	20,676.90		8,780 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	17/11/2025	268,560.44		114,902 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	18/11/2025	10,697.36		4,577 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	18/11/2025	42,799.24		18,568 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	18/11/2025	9,068.34		3,880 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	18/11/2025	36,287.62		15,743 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	19/11/2025	38,386.11		16,952 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	20/11/2025	413,180.87		175,240 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	24/11/2025	118,910.00		50,000 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	25/11/2025	314,692.41		133,463 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	25/11/2025	117,790.00		50,000 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	26/11/2025	76,470.92		32,344 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	26/11/2025	21,426.62		9,076 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	27/11/2025	80,971.79		34,102 Fully Paid Ordinary Shares

Colonial First State Investments Limited (Note 1) ACN 002 348 352	28/11/2025	45,664.80	19,027 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	28/11/2025	33,919.46	14,139 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	01/12/2025	71,212.49	30,329 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	02/12/2025	124,624.19	54,013 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	02/12/2025	92,395.40	40,024 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	02/12/2025	19,805.86	8,584 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	03/12/2025	109,449.68	47,303 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	12/12/2025	71,134.11	31,625 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	15/12/2025	102,068.28	44,964 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	18/12/2025	25,159.88	11,477 Fully Paid Ordinary Shares
Commonwealth Bank of Australia ACN 123 123 124	24/12/2025	N/A	Fully Paid Ordinary Shares 344,498 (borrowed from Merrill Lynch International, see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	05/01/2026	150,493.10	69,909 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	07/01/2026	42,156.20	19,787 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	08/01/2026	42,342.04	19,786 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	09/01/2026	109,392.99	50,577 Fully Paid Ordinary Shares
Commonwealth Bank of Australia ACN 123 123 124	09/01/2026	N/A	Fully Paid Ordinary Shares 1 (borrowed from Merrill Lynch International, see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	15/01/2026	4,182.42	1,862 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	15/01/2026	59,866.95	26,687 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	22/01/2026	41,895.84	20,501 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	23/01/2026	183,141.00	90,000 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	23/01/2026	20,348.80	9,868 Fully Paid Ordinary Shares
Commonwealth Bank of Australia ACN 123 123 124	27/01/2026	N/A	Fully Paid Ordinary Shares 299,534 (borrowed from Merrill Lynch International, see Annexure C)
Colonial First State Investments Limited (Note 1) ACN 002 348 352	27/01/2026	86,790.04	40,827 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	27/01/2026	19,763.36	9,244 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	29/01/2026	4,553.90	2,260 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	29/01/2026	5,003.95	2,465 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	30/01/2026	309,475.81	150,927 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	02/02/2026	35,672.69	17,004 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	03/02/2026	38,559.34	18,515 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	03/02/2026	44,184.14	21,162 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	03/02/2026	93,347.04	44,730 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	04/02/2026	19,975.41	9,756 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	09/02/2026	835,950.96	414,864 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	09/02/2026	10,743.55	5,340 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	10/02/2026	17,298.04	8,600 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	10/02/2026	34,109.32	16,958 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	11/02/2026	11,579.54	5,735 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	11/02/2026	22,836.02	11,310 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	12/02/2026	15,073.09	7,549 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	12/02/2026	58,483.34	29,290 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	13/02/2026	22,975.03	11,610 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	13/02/2026	89,149.45	45,050 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	16/02/2026	14,408.56	7,205 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	16/02/2026	22,480.75	11,246 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	16/02/2026	87,228.36	43,636 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	17/02/2026	14,448.34	7,204 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	18/02/2026	26,429.72	11,930 Fully Paid Ordinary Shares
Colonial First State Investments Limited (Note 1) ACN 002 348 352	19/02/2026	206,530.00	100,000 Fully Paid Ordinary Shares

Colonial First State Investments Limited (Note 1) ACN 002 348 352	20/02/2026	201,810.00		100,000 Fully Paid Ordinary Shares
Commonwealth Bank of Australia ACN 123 123 124	20/02/2026	N/A		Fully Paid Ordinary Shares 301,230 (borrowed from Merrill Lynch International, see Annexure C)

Annexure C

This is Annexure C referred to in Form 603, Notice of initial substantial holder



Vicki Clarkson

Company Secretary

Commonwealth Bank of Australia ACN 123 123 124

Dated the 24/02/2026

Commonwealth Bank of Australia will, if requested by the company or responsible entity to whom this form must be given or by the Australian Securities and Investments Commission (ASIC), give a copy of one or more of the following agreements to the company, responsible entity or ASIC (as appropriate).

Citigroup Global Markets Limited (Agreement 5)

Type of agreement:	Australian Master Securities Lending Agreement
Parties to agreement:	(1) Citigroup Global Markets Limited; and (2) Colonial First State Investments Limited
Can the parties exercise voting rights attaching to the securities?	No
If yes, in what circumstances?	N/A
Date on which the securities were (or are) expected to be delivered to the borrower or its nominee (ie borrow date):	The dates indicated in Annexure B on which securities were borrowed.
Scheduled date (if any) when the securities are expected to be returned to the lender or its nominee (ie return date):	Any particular day.
Does the borrower have the right to return the securities early? [Yes/No]	Yes
If yes, in which circumstances?	At any time subject to giving notice.
Does the lender have the right to recall the securities early (ie before the scheduled return date)? [Yes/No]	Yes
If yes, in which circumstances?	At any time subject to giving notice.
Are there circumstances in which the borrower will not be required to return the securities on settlement? [Yes/No]	No
If yes, in which circumstances?	N/A

Merrill Lynch International

Type of agreement:	Global Master Securities Lending Agreement
Parties to agreement:	(1) Commonwealth Bank of Australia and (2) Merrill Lynch International
Can the parties exercise voting rights attaching to the securities?	No
If yes, in what circumstances?	N/A
Date on which the securities were (or are) expected to be delivered to the borrower or its nominee (ie borrow date):	The dates indicated in Annexure B on which securities were borrowed.
Scheduled date (if any) when the securities are expected to be returned to the lender or its nominee (ie return date):	Any particular day.
Does the borrower have the right to return the securities early? [Yes/No]	Yes
If yes, in which circumstances?	At any time subject to giving notice.
Does the lender have the right to recall the securities early (ie before the scheduled return date)? [Yes/No]	Yes
If yes, in which circumstances?	At any time subject to giving notice.
Are there circumstances in which the borrower will not be required to return the securities on settlement? [Yes/No]	No
If yes, in which circumstances?	N/A