

# Commonwealth Bank extends regional commitment to December 2030

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- Commonwealth Bank commits to maintaining Australia's largest network of 281 regional branches with an extension of its regional branch closure moratorium through to at least December 2030.
- \$140 million to improve branches across Australia, reduce wait times and improve access to lenders, specialist and business bankers in branches, including metro locations.
- CommBank will continue to provide widespread access to cash through the largest network of over 1,700 bank-owned ATMs and branches across the country.
- Ongoing investment in Australia's leading personalised digital services, with more than 9.6 million app users.

Commonwealth Bank today committed to keep all its regional bank branches open into the next decade, as part of a comprehensive plan to maintain Australia's largest banking network.

CommBank was the first bank to make a regional branch commitment in February 2023 and now that extends until at least December 2030, providing certainty for regional communities.

CommBank is investing across all banking services, with a commitment to its branch network, Australia's largest cash and ATM network and continued enhancements to personalised digital banking services.

\$140 million will be invested in FY27 to deliver upgrades across Australia's biggest branch network, with a focus on more responsive and more personal branch service and more convenient access to specialist support.

Commonwealth Bank CEO Matt Comyn said the bank will give customers, local businesses and communities long-term certainty that the banking they trust will remain in place.

"We understand how important access to in-person services is for our customers, along with mobile, phone and online banking. We believe this importantly provides certainty for our people and our customers in the near term, while we remain committed to working constructively with the banking industry on a long-term sustainable solution," Mr Comyn said.

"Regional communities are central to the Australian economy and our way of life. We have been part of these communities for generations, and today we are providing certainty that every one of our regional branches will remain open into the next decade.

"Our customers bank with us in different ways, in a branch, on the phone, online or in the app, and we're investing across all channels so customers can continue banking the way it suits them. When customers visit a branch, it's often because the moment matters, whether they're buying a home, growing a business or resolving an issue that needs personal support."

Across regional and metro locations, CommBank has the largest network of more than 600 bank

branches. CommBank also maintains over 1,700 ATMs, more than twice the nearest competitor.

CommBank's 281 regional locations will continue supporting cash deposits and withdrawals, everyday banking and business banking.

"Regional businesses rely on strong local banking relationships. Our branches and bankers remain central to how Commonwealth Bank supports businesses, jobs and economic activity in communities across Australia," Group Executive, Business Banking, Mike Vacy-Lyle said.

Regional and remote communities will also continue to be supported through Bank@Post, mobile and specialist bankers, business bankers, First Nations Reach, Australian-based phone support and digital banking. The partnership with Australia Post is in place to 2032 and gives customers access to 3,300 Bank@Post Australia Post outlets.

## **Investing in better local banking across Australia**

CommBank is currently conducting an industry-leading \$140 million program of branch upgrades to refresh layouts, accessibility, technology, staffing and reduce wait times. Alongside the regional network, the program has also included significant metropolitan investments, including a \$5 million upgrade of Perth's Hay Street flagship branch and a \$6 million investment in Geelong.

Early results from upgraded branches show improved wait times.

"We're continuing to invest in our branches to make banking easier and more convenient for customers, with more modern spaces, extra specialist support and faster service," Group Executive, Retail Banking Services, Angus Sullivan said.

In metropolitan areas, investment is being guided by how and where customers are banking, helping ensure the network has the capacity and services to meet local needs.

"That means investing in popular, well-located branches with the space, technology and specialist capability to support more customers, and offer a superior level of service" Mr Sullivan said.

## **Supporting access to cash and community resilience**

During natural disasters, CommBank will also continue to deploy temporary banking support to affected communities, including mobile ATMs which can be used by customers of any bank.

CommBank will also continue investing in the industry leading First Nations Reach program and will expand the program by an additional 17 remote Indigenous communities by June 2028. The program includes CommBank teams visiting remote communities and providing banking services over several days at a time. In FY26, the team completed 81 visits and has assisted more than 5,200 customers since 2024 with their banking.

- Media release
- Branch and ATM
- Community

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Source: <https://www.commbank.com.au/articles/newsroom/2026/10/commbank-extends-regional-commitment.html>