Fixed Income Investor Discussion Pack

For the full year ended 30 June 2025

Commonwealth Bank of Australia

Important information

The material in this presentation is general background information about the Group and its activities current as at the date of this presentation, 13 August 2025. It is information given in summary form and does not purport to be complete. It is intended to be read by a professional analyst audience, is not intended to be relied upon as advice to investors or potential investors and does not take into account the investment objectives, financial situation or needs of any particular investor. Investors should consider these factors, and consult with their own legal, tax, business and/or financial advisors in connection with any investment decision.

This presentation contains certain forward-looking statements regarding the financial condition, capital adequacy, operations and business of the Group and certain plans and objectives of the management of the Group. Forward-looking statements can generally be identified by the use of words such as “may”, “will”, “would”, “could”, “expect”, “intend”, “plan”, “aim”, “estimate”, “target”, “anticipate” or other similar words, and include statements regarding the Group’s intent, belief or current expectations with respect to the Group’s business and operations, market conditions, results of operations and financial condition, capital adequacy and risk management. Such forward-looking statements speak only as at the date of this presentation and are provided to assist investors with their understanding of the Group. Although the Group currently believes the forward-looking statements have a reasonable basis, they are not certain and involve known and unknown risks and assumptions, many of which are beyond the control of the Group, which may cause actual results, conditions or circumstances to differ materially from those expressed or implied in such statements. Readers are cautioned not to place undue reliance on forward-looking statements particularly in light of: current economic conditions, increasingly complex geopolitical setting, competition intensity, and the evolving technological landscape.

To the maximum extent permitted by law, responsibility for the accuracy or completeness of any forward-looking statements, whether as a result of new information, future events or results or otherwise, is disclaimed. The Group is under no obligation to update any of the forward-looking statements contained within this presentation, subject to applicable disclosure requirements. Any forward-looking statements made by members of the Group’s management in connection to this presentation, verbally and in writing, are also subject to the same limitations, uncertainties and assumptions which are set out in this presentation.

The material in this presentation does not constitute an offer to sell, or a solicitation of an offer to buy, any securities in the United States or in any other jurisdiction in which such an offer would be illegal. Any securities of the Group to be offered and sold have not been, and will not be, registered under the *Securities Act of 1933*, as amended (*U.S. Securities Act*), or the securities laws of any state or other jurisdiction of the United States. Accordingly, any securities of the Group may not be offered or sold, directly or indirectly, in the United States unless they have been registered under the *U.S. Securities Act* or are offered and sold pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the *U.S. Securities Act* and any other applicable U.S. state securities laws.

Readers should also be aware that certain financial data in this presentation may be considered “non-Generally Accepted Accounting Principles (non-GAAP) financial measures” under Regulation G of the *Securities and Exchange Act of 1934*, as amended, and “non-International Financial Reporting Standards (non-IFRS) financial measures” under Regulatory Guide 230 ‘disclosing non-IFRS financial information’ published by ASIC, including Net Profit After Tax (“cash basis”), earnings per share (“cash basis”), dividend payout ratio (“cash basis”), and dividend cover (“cash basis”). The disclosure of such “non-GAAP and non-IFRS” financial measures in the manner included in this presentation may not be permissible in a registration statement under the *U.S. Securities Act*. Although the Group believes that these “non-GAAP and non-IFRS” financial measures provide a useful means through which to examine the underlying performance of the business, such “non-GAAP and non-IFRS” financial measures do not have a standardised meaning prescribed by Australian Accounting Standards or IFRS and therefore may not be comparable to similarly titled measures presented by other entities. They should be considered as supplements to the financial statement measures that have been presented in accordance with the Australian Accounting Standards or IFRS and not as a replacement or alternative for them. Readers are cautioned not to place undue reliance on any such measures.

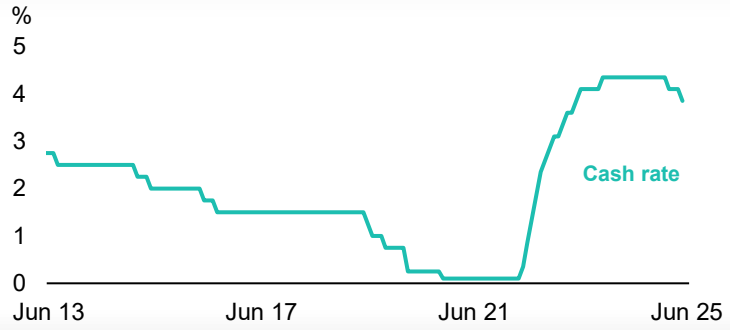
This presentation includes credit ratings and is only for distribution to persons who are entitled to receive such a presentation and anyone who receives this presentation must not distribute it to any person who is not entitled to receive it. A credit rating is not a recommendation to buy, sell or hold any securities and may be changed at any time by the applicable credit ratings agency. Each credit rating should be evaluated independently of any other credit rating. Credit ratings are for distribution only to a person (a) who is not a “retail client” within the meaning of section 761G of the *Corporations Act 2001* (Cth) and is also a sophisticated investor, professional investor or other investor in respect of whom disclosure is not required under Part 6D.2 or 7.9 of the *Corporations Act*, and (b) who is otherwise permitted to receive credit ratings in accordance with applicable law in any jurisdiction in which the person may be located.

The release of this announcement was authorised by the Board.

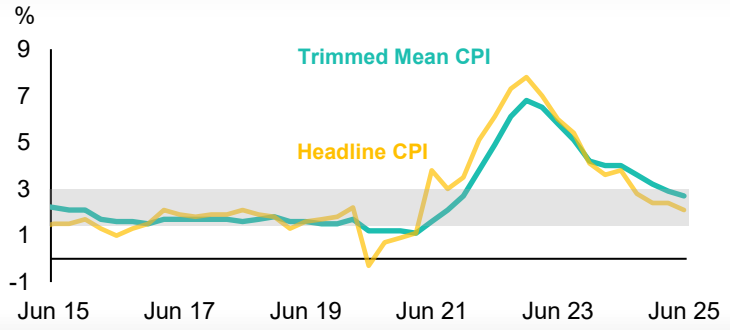
The Australian economy

Interest rate cut cycle occurring as inflation back to target, economic growth lifting slowly

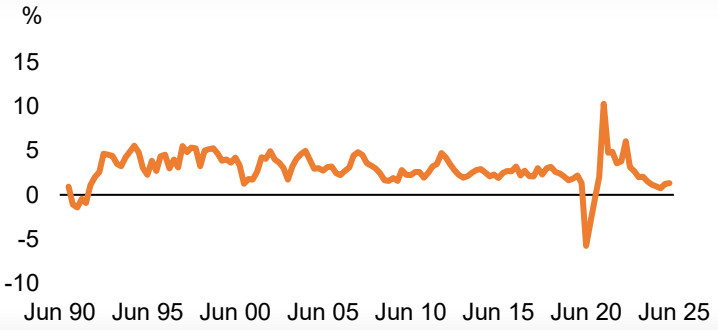
RBA rate cutting cycle in full swing[1]
RBA cash rate



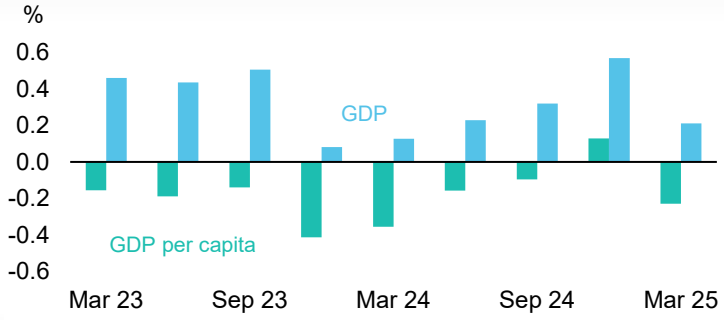
As inflation back within target[1]
Annual growth in inflation



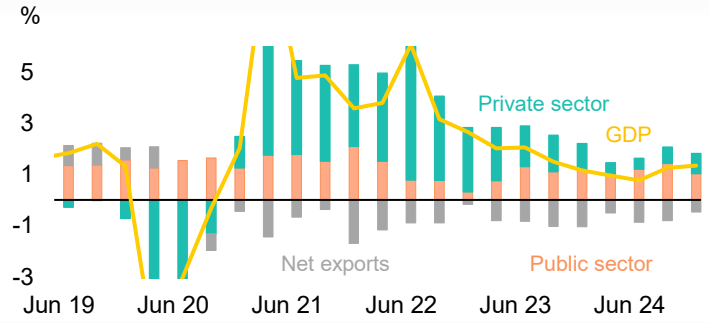
Annual economic growth lifting after weak 2024[2]
Quarterly growth in GDP



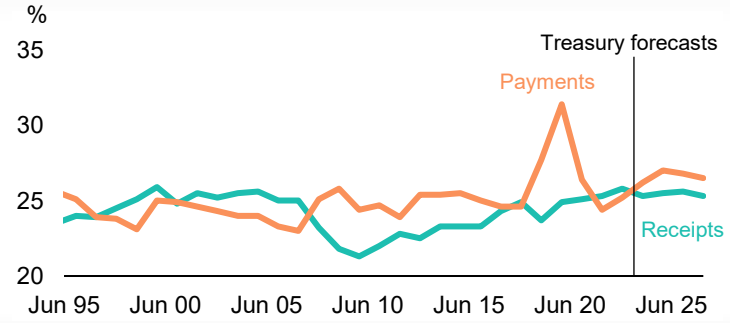
GDP per capita negative in eight out of nine quarters[2]
Quarterly growth in GDP and GDP per capita



Public sector to private sector shift choppy[2]
Quarterly growth in GDP components



But public spending should put floor under growth[3]
Annual growth in Federal government payments and receipts

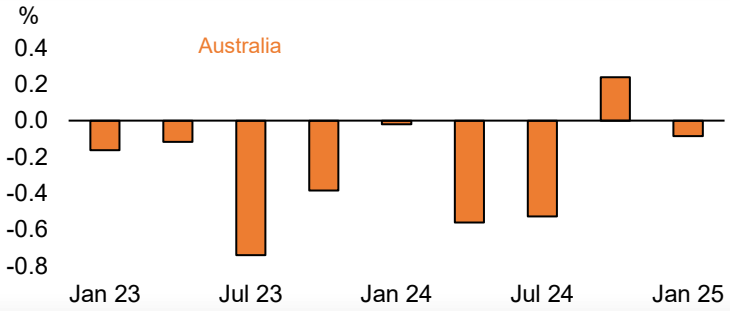


1. Source: RBA. 2. Source: ABS. 3. Source: Federal Treasury.

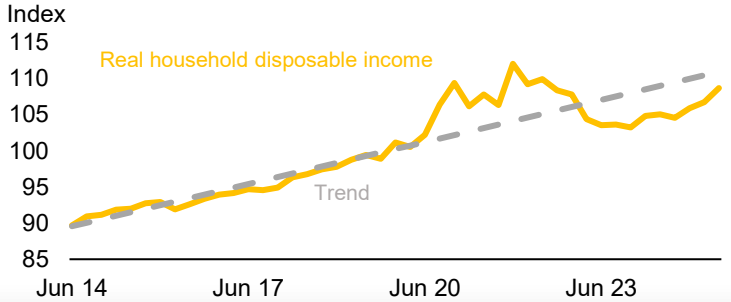
The Australian economy

Consumer recovery taking longer than expected

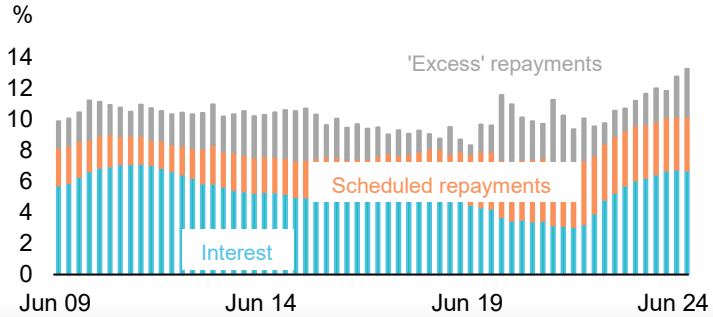
Real per capita consumption weak[1]
Real household consumption quarterly growth per capita



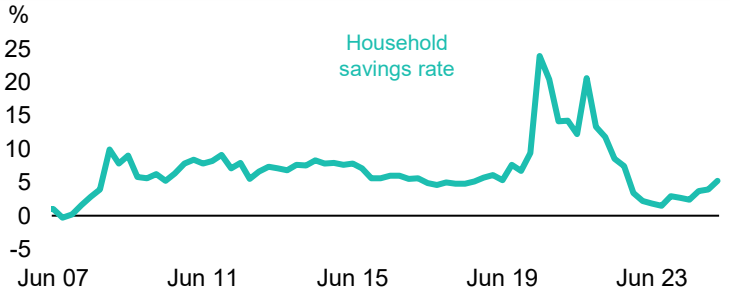
Due to scarring from real household disposable income loss[1]
Real household disposable income index and trend



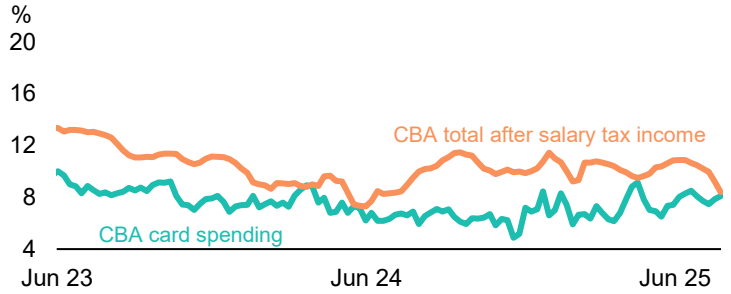
Housing debt servicing costs at highs[2]
Share of household disposable income



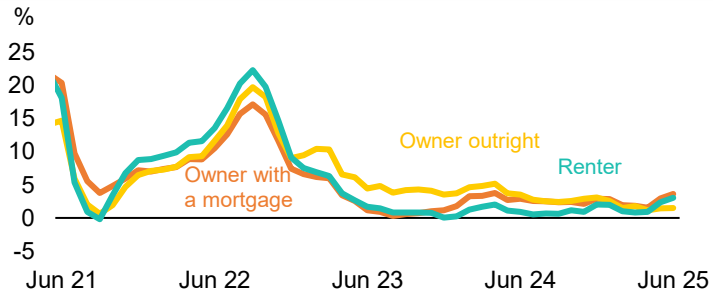
Preference to save and pay down debt[1]
Household saving rate



Choppy spending in recent period[3]
CBA card spend and income growth (annual change)



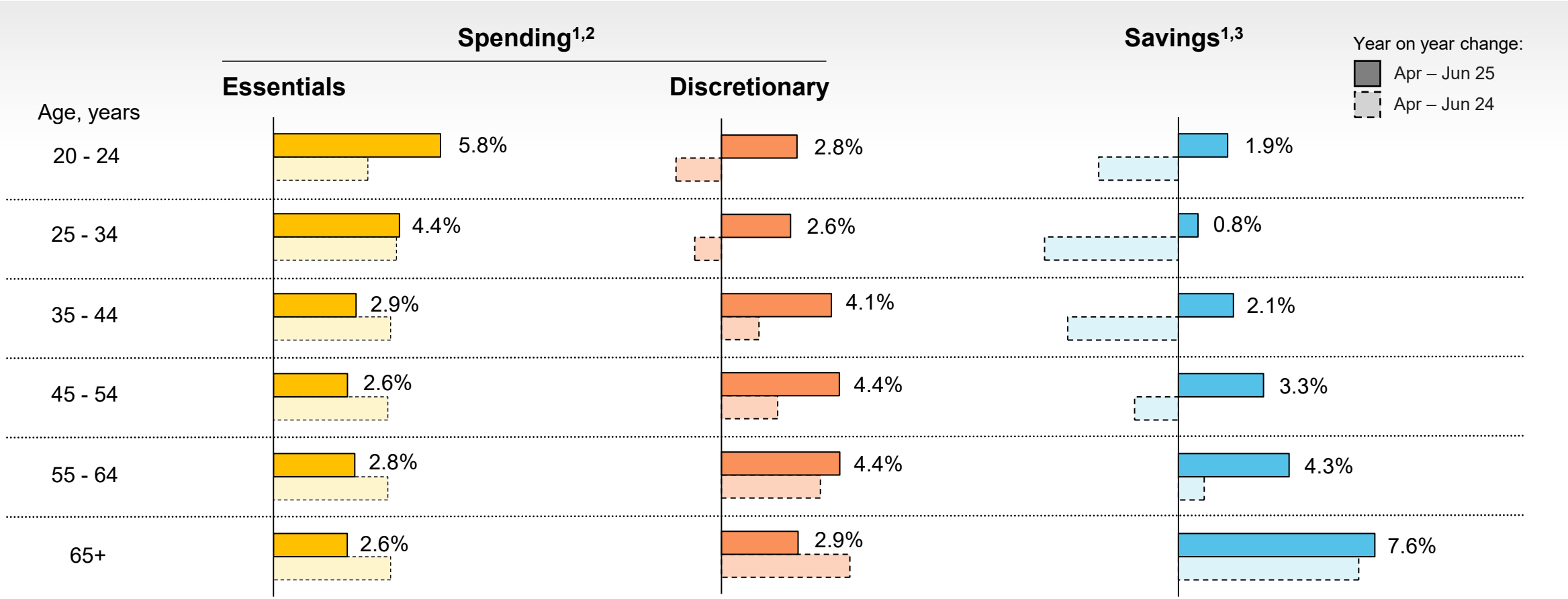
Renters and mortgagees improving[3]
Per capita household consumption (annual growth smoothed)



1. Source: ABS. 2. Source: ABS, RBA, APRA, CBA. 3. Source CBA Household Spending Insights.

Pressures easing but caution remains

Income growth and changes in rate cycle supporting spending and savings increases



1. On a nominal basis. Per customer. For spending 13 weeks to end of June, for savings the average balance as at end of quarter. Consistently active card customers and CBA brand products only.
2. Spending based on consumer debit and credit card transactions data (excluding StepPay). 3. Includes all forms of deposit accounts (transaction, savings and term) and home loan offset and redraw balances. Trimmed mean excluding top and bottom 5% of customers within each age band.

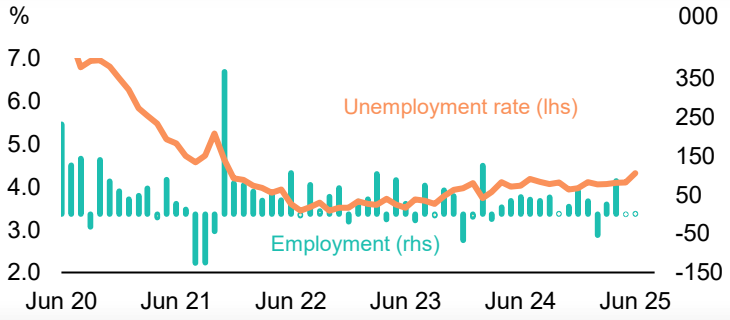
The Australian economy

Labour market and investment pipeline remains robust

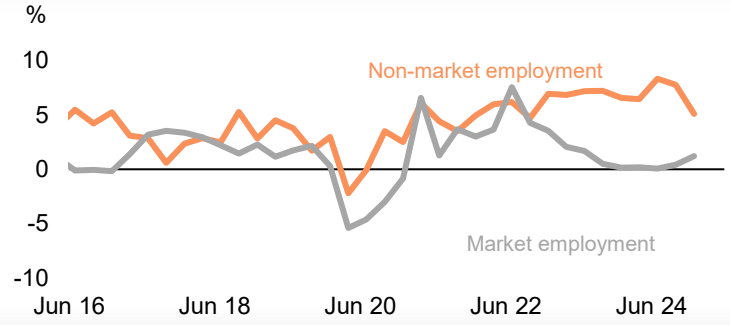
Wages growth moderating[1]
Wage Price Index (annual change)



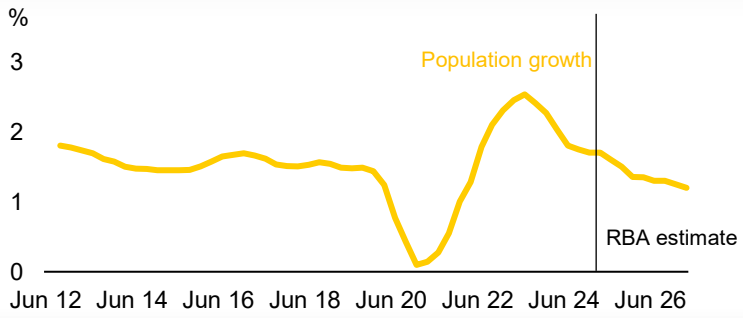
Labour market[1]
Employment change and unemployment rate



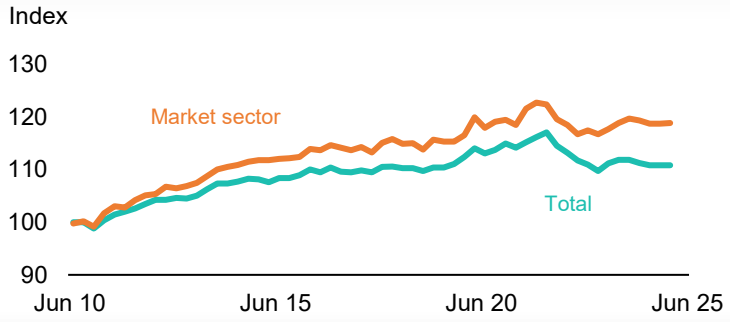
Non-market employment slowing[2]
Annual employment growth by market and non-market sector[3]



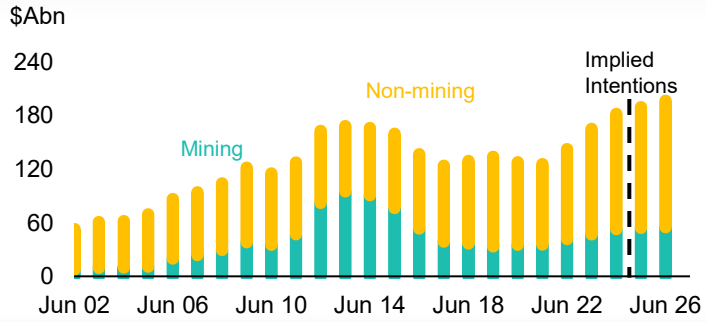
Population growth slowing[4]
Annual change in population



Productivity challenges remain[1]
GDP per hour worked, (2010=100)



Business investment pipeline needs to lift[2]
Capital investment intentions

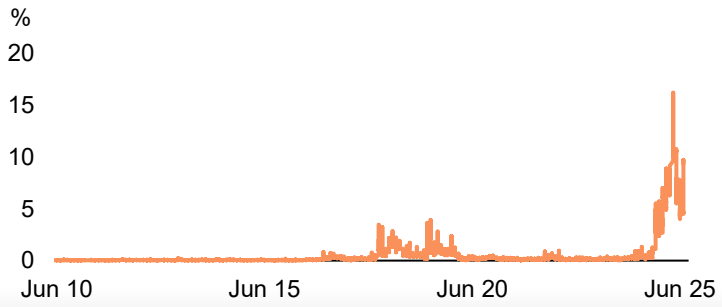


1. Source: ABS. 2. Source: ABS and CBA. 3. Non-market sector includes health, education and public administration. 4. Source: ABS and RBA.

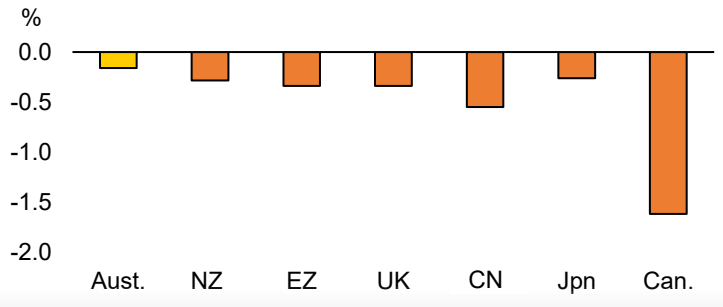
The Australian economy

Risks offshore have lifted

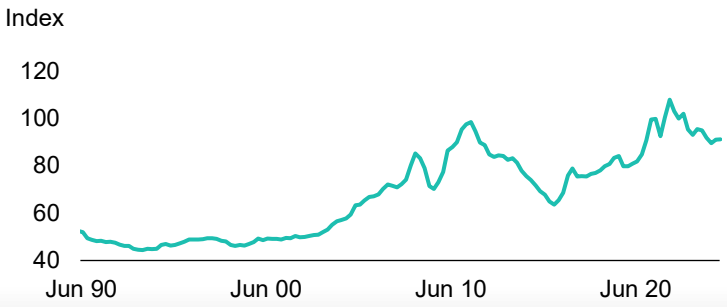
Global trade uncertainty index[1]
Index



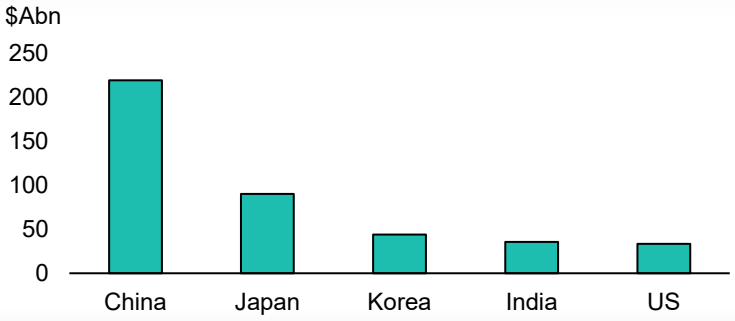
Estimated tariff impact on key economies[2]
GDP impact in 2025 from tariff measures



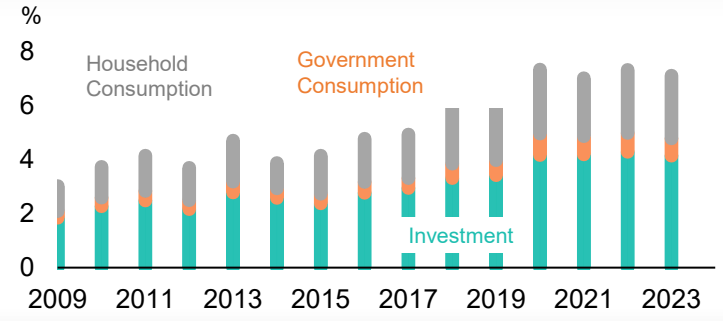
Australia's national income at risk if commodity prices fall[3]
Terms of trade index



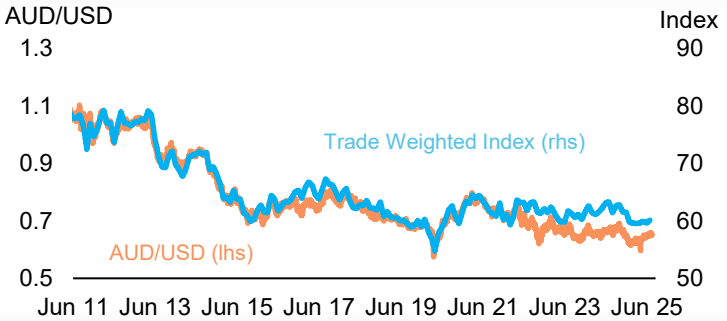
China is Australia's largest export market[4]
Australia key export markets



7% of Australia's economy reliant on China[2]
Share of GDP use of Australian exports in domestic economy



Australian dollar a good buffer amidst volatility[1]
Australian dollar vs USD and Trade Weighted Index



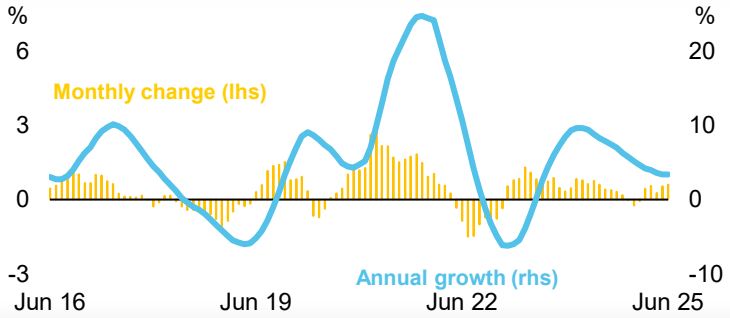
1. Source: Bloomberg. 2. Source: CBA, ADB, VIEES. 3. Source: ABS. 4. Source: DFAT.

Housing sector

Home prices moving higher on rate cut sentiment

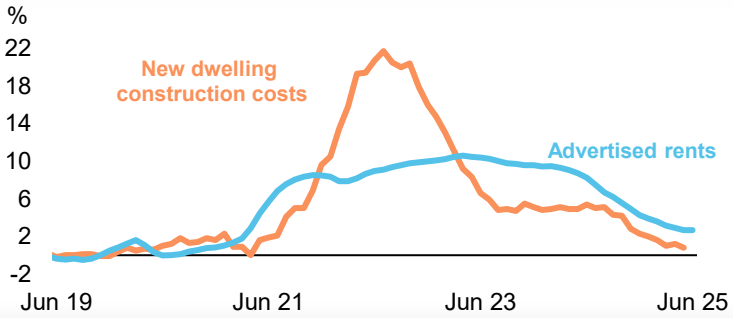
National home price growth rising again[1]

Dwelling prices (8 capital cities)



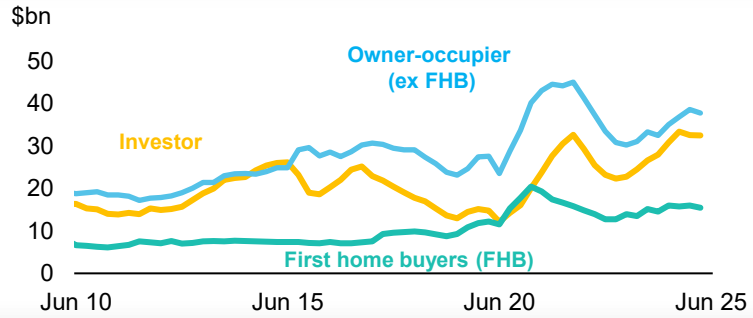
Moderation in construction costs and rents[1]

Annual growth in advertised rents and CPI dwelling costs



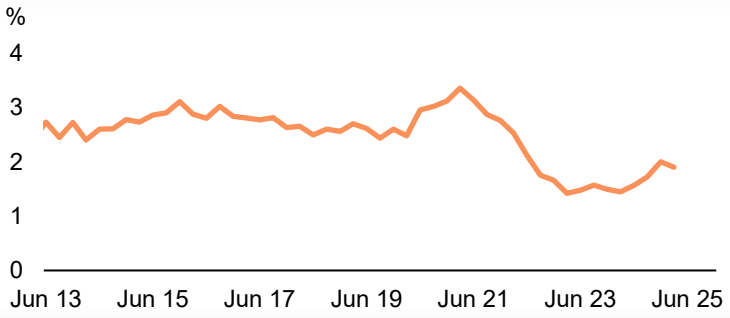
New lending just off its recent highs[2]

Housing loan approvals (excluding refinancing)



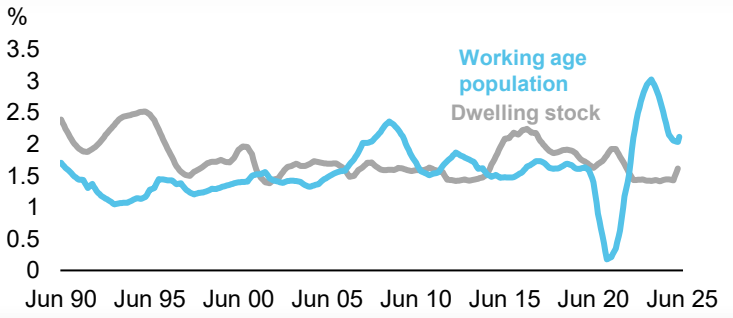
Low (but rising) vacancy rates[3]

Rental vacancy rate (8 capital city average)



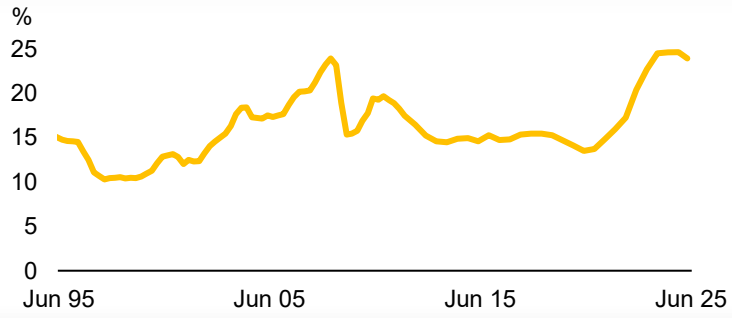
Demand still outstripping supply[2]

Annual growth in dwelling stock and population



Housing affordability challenging[4]

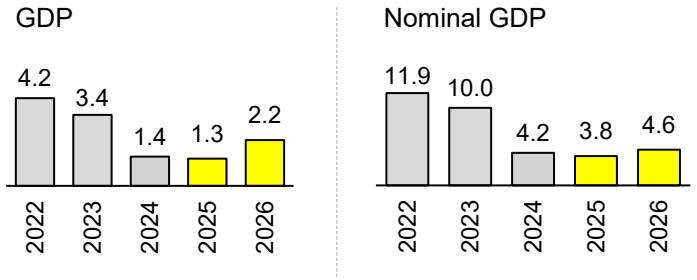
Percent of pre-tax income directed to mortgages



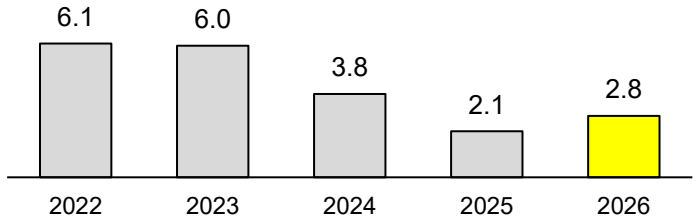
1. Source: Cotality. 2. Source: ABS. 3. Source: REIA. 4. Source: RBA, ABS, APRA and CBA. Dual average full-time income household buying median priced dwelling.

Key Australian economic indicators[1] (June FY)

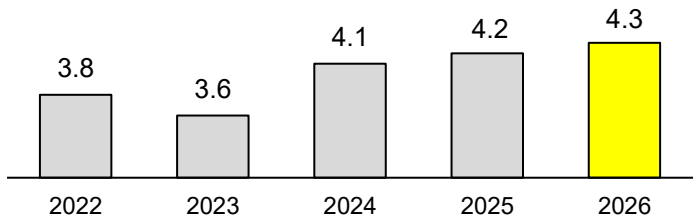
GDP %
Financial year average



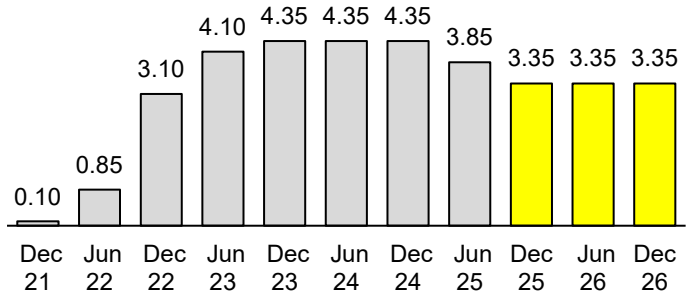
Headline CPI %
Year on year, June quarter



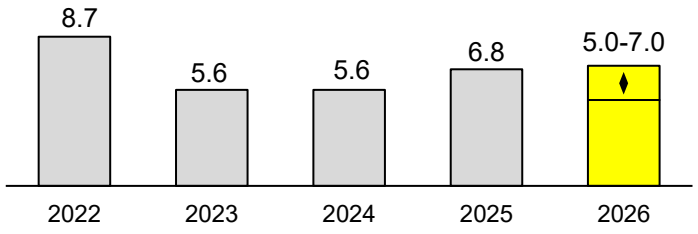
Unemployment rate %
June quarter average



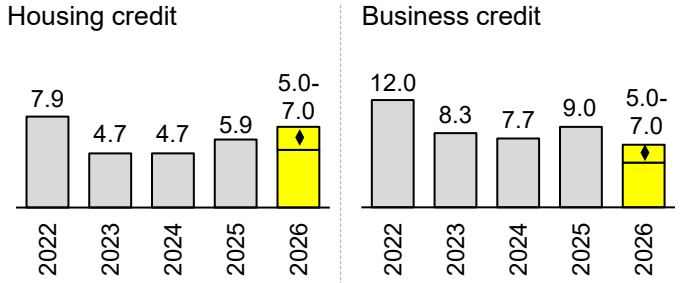
Cash rate %



Total credit growth %
12 months to June



Selected credit growth %
12 months to June

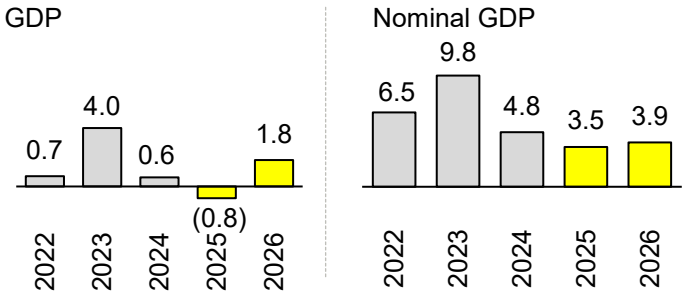


Actual Forecast, CBA Global Economic & Markets Research

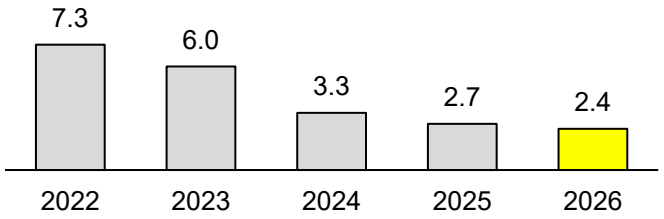
1. Source: ABS, RBA and CBA Global Economic and Markets Research.

Key New Zealand economic indicators (June FY)[1]

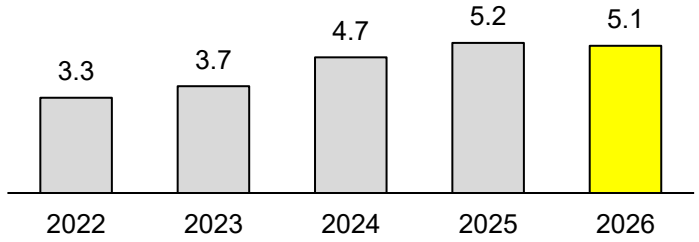
GDP %
June year average



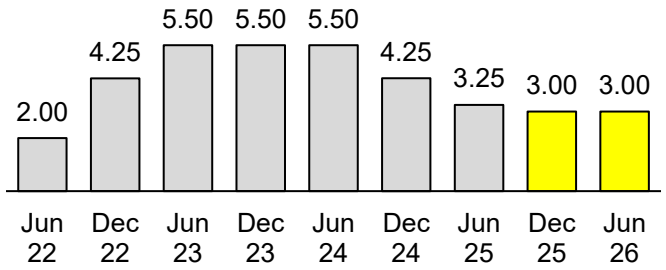
CPI %
Year on year, June quarter



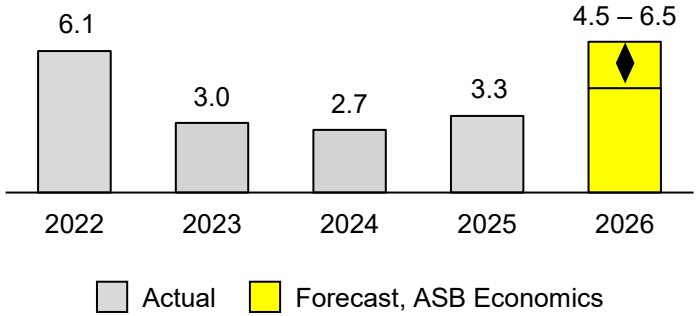
Unemployment rate %
June quarter average



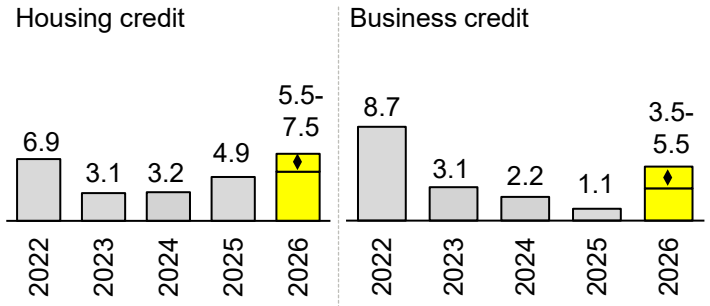
Cash rate %



Total credit growth %
12 months to June



Selected credit growth %
12 months to June



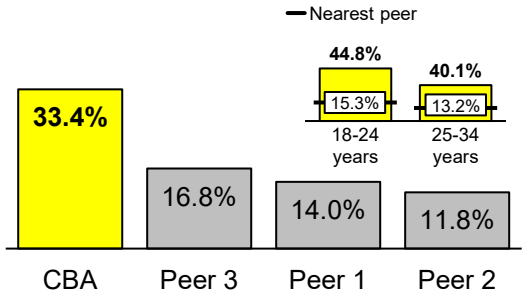
1. Source: Statistics NZ, RBNZ and ASB Economics.

Summary

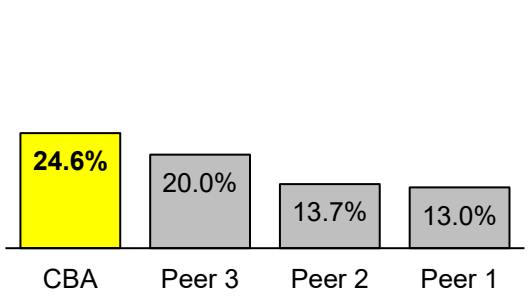
Why CBA?

Leading franchise – strong balance sheet settings – supports sustainable shareholder returns

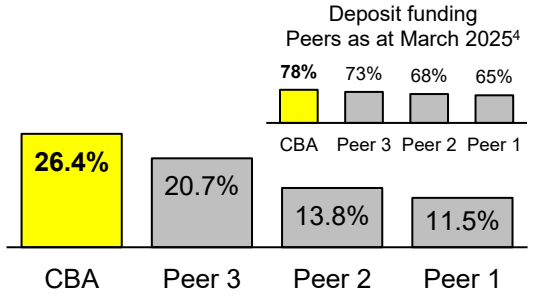
Retail MFI share[1]



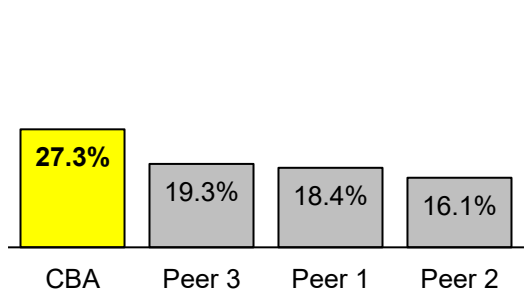
Home lending share[2]



Household deposits share[3]

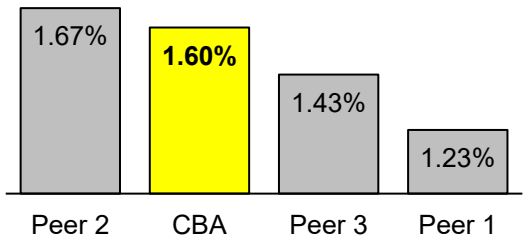


Business MFI share[1]



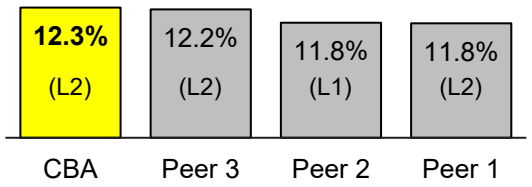
Provisioning

Total provision coverage to Credit RWA[5]
Peers as at March 2025



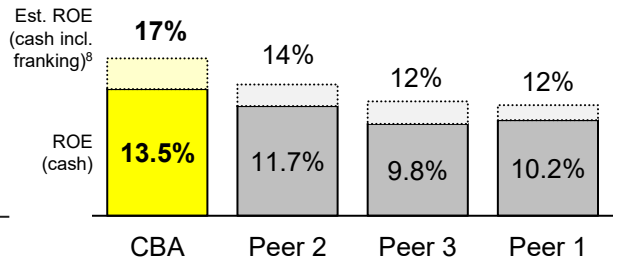
CET1 capital

Capital binding constraint[6]
Peers as at March 2025



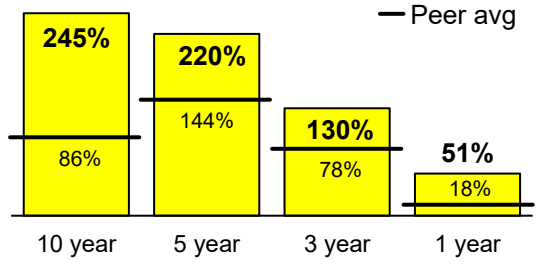
ROE (cash)[7]

Peers as at March 2025



Shareholder returns

Total shareholder return[9]



1. Refer to glossary at the back of this presentation for further details. 2. CBA source: RBA Lending and Credit Aggregates. Peer source: Peer APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS) balance divided by RBA Lending and Credit Aggregates system balance. 3. Source: APRA MADIS. 4. Calculated as total customer deposits divided by total funding excluding equity. Peer data as derived from publicly available disclosures. 5. Total provisions divided by credit risk weighted assets. Excludes provisions on debt securities fair valued through other comprehensive income for comparability. 6. Binding constraint is the lower of Level 1 and Level 2 CET1 capital ratio. 7. Return on equity (ROE) on a cash or cash equivalent continuing operations basis over average ordinary equity. Peer ROE are for the half year to March 2025 and CBA ROE is for the full year to June 2025. 8. Estimated ROE (cash) including the benefit from franking credits which is recognised as 70% of the Australian tax generated in FY24 for peer banks, and in FY25 for CBA. 9. Source: Bloomberg. Total shareholder return as at 30 June 2025, compared to average of major peer banks.

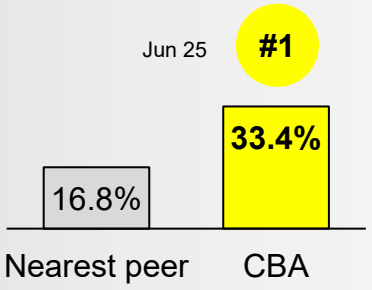
Franchise strength

Building stronger, deeper customer relationships – strengthening long-term franchise

Retail

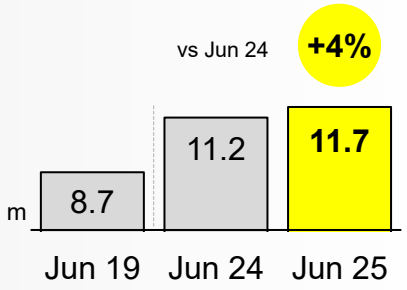
1 in 3
Australians

Retail MFI share[1]



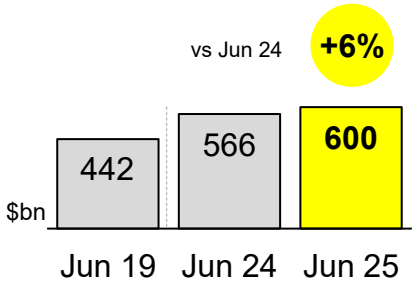
+16.6% gap to nearest peer

Retail transaction accounts[2]



26% household deposit market share[3]

Home lending[4]



66% CBA proprietary origination in FY25[5]

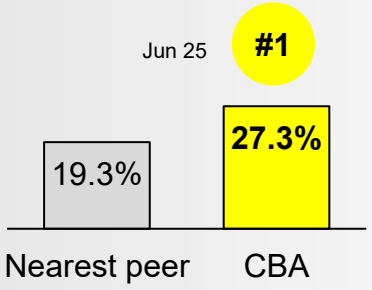
Home loans linked to a transaction account

>97%

Business

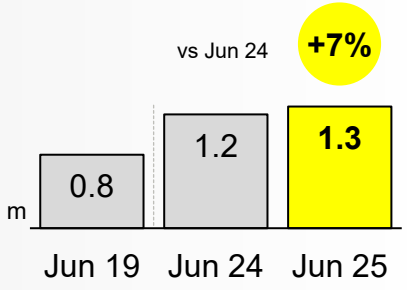
1 in 4
Australian businesses

Business MFI share[1]



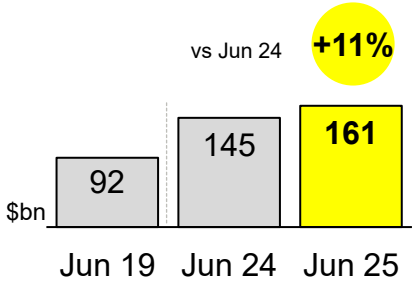
+8.0% gap to nearest peer

Business transaction accounts



22% business deposit market share[6]

Business lending[7]



1.3x system[8] business lending growth

Business loans linked to a transaction account

~90%

1, 2, 3, 4, 5, 6, 7, 8. Refer to sources, glossary and notes at the back of this presentation for further details.

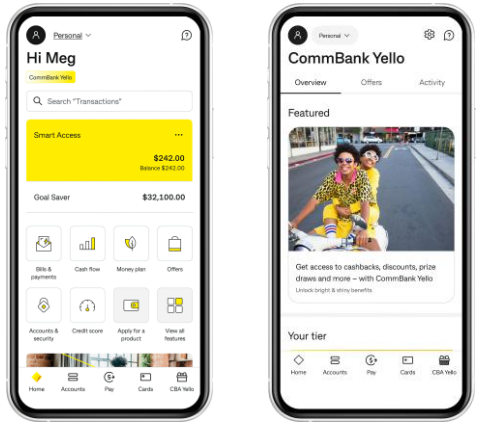
Retail Banking

Extending our market leading digital ecosystem – stronger, deeper customer engagement

CommBank app + CommBank Yello

Simpler & more rewarding

- Relaunched CommBank Yello
- Leading AI capability, highly personalised
- QR Cardless for fast and safer banking
- Enhanced digital experience
- Launched Everyday Investing[1]
- Instant digital card issuance



>9 million
active app users[2]

>12.7 million
daily logins to the CommBank app[3]

3x increase
in CommBank app engagement since 2014

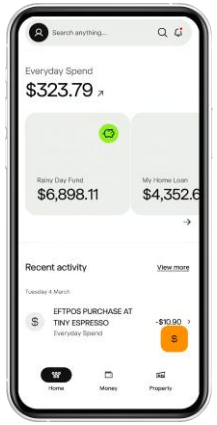
>3 million
customers using digital money management tools monthly[4]

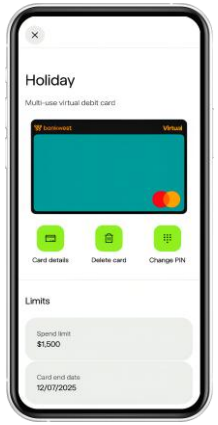
>$135 million
in benefits delivered to customers via CommBank Yello[5]

Bankwest

Transformed into a digital bank

- Reimagined app and website
- Simpler digital banking
- Streamlined products
- Lower cost, broker led
- End-to-end digital onboarding
- 24/7 in-app support





>90,000
new-to-bank customers acquired in FY25

>700,000
customers engaging with new app[6]

>50% increase
in website visits[7]

>40,000
virtual cards created[8]

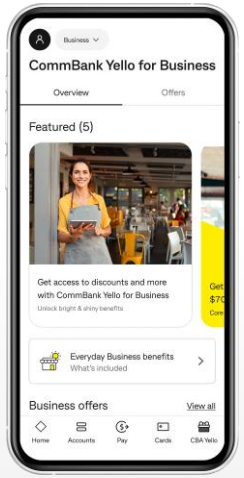
>20%
reduction in operating cost per customer[9]

1, 2, 3, 4, 5, 6, 7, 8, 9. Refer to sources, glossary and notes at the back of this presentation for further details.

Business Banking

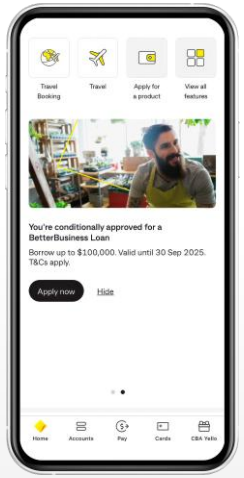
Extending leadership through deep customer relationships and differentiated experiences

CommBank Yello for Business



>360,000
eligible business customers[1]

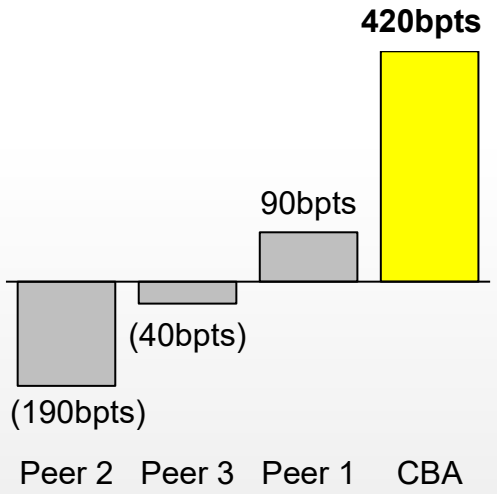
Auto-decisioned lending



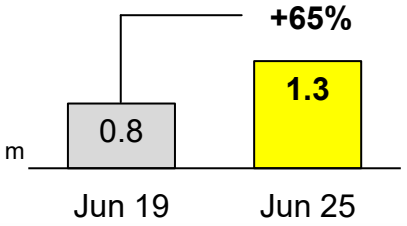
10 mins
time to fund, instant approval[2]

Change in Business MFI share[3]

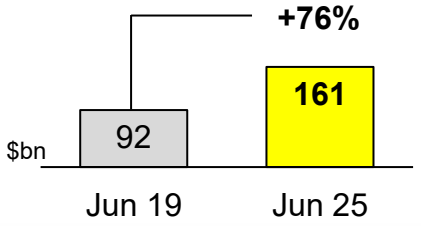
Jun 25 vs Jun 19



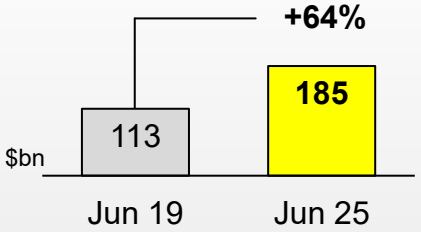
Business transaction accounts



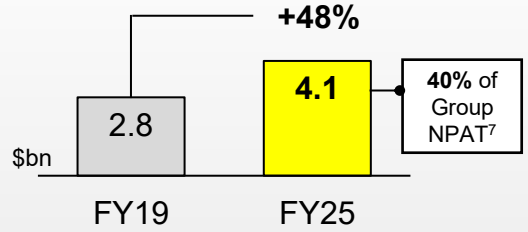
Business lending[4]



Business deposits[5,6]



Cash NPAT



1 in 4
Australian businesses

1.3x system
business lending growth[8]
Jun 25 vs Jun 24

+7%
business transaction accounts
Jun 25 vs Jun 24

85%
reduction in time per annual review[9]

+11%
FX volumes
FY25 vs FY24

1, 2, 3, 4, 5, 6, 7, 8, 9. Refer to sources, glossary and notes at the back of this presentation for further details.

Supporting our customers and communities

Delivering better outcomes



Supporting customers

- Supporting our customers with ongoing cost-of-living pressures
- Provided more than 139,000 tailored payment arrangements for customers most in need of support[1]
- Helped more than 140,000 households to buy a home[2] and provided support for first home buyers
- Extended commitment to regional branch footprint, supporting regional communities[3]



Protecting communities

- Invested over $900 million to help protect our customers against fraud, scams, cyber threats & financial crime[4]
- Reduced customer scam losses by more than 76% since peak[5]
- Identified and alerted customers of suspicious transactions, leveraging AI; up to ~35k alerts sent daily, up 10x[6]
- NameCheck used more than 110 million times, preventing over $880 million mistaken and scam payments[7]



Strengthening Australia

- Lent $42 billion[8] to businesses to help them grow
- Paid over $22 billion in interest to Australian savers[2]
- Further strengthened our balance sheet to help support customers and financial stability
- Returned $8 billion[9] to shareholders, benefitting over 13 million Australians[10]

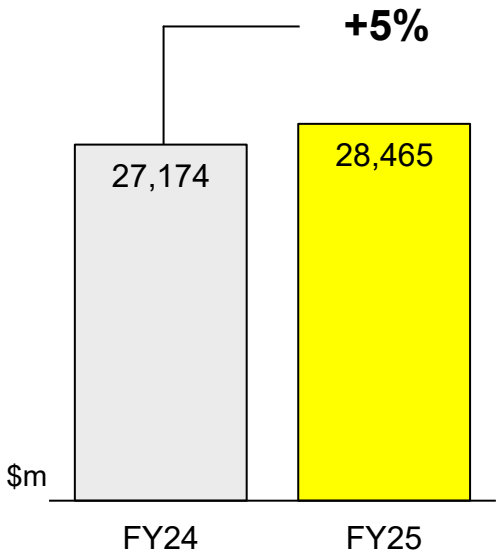
1. Payment arrangements in FY25, defined at account level. 2. FY25. 3. Previous commitment to keep all regional branches open until at least the end of 2026, extended to July 2027. 4. Includes expenditure on operational processes and upgrading functionalities in FY25. 5. 2H25 vs peak in 1H23. 6. Reflects the increase in total number of suspicious card transaction alerts to customers through two-way push notifications in FY25 vs FY24. 7. Via NetBank and CommBank app from July 2023 to June 2025. 8. Business Banking business lending, new funding and drawdowns in FY25. 9. Includes 2H24 dividend, 1H25 dividend and FY25 buy-back. 10. During FY25 CBA paid 2H24 and 1H25 dividends to over 800,000 direct shareholders, indirectly benefitting over 13 million Australians through their superannuation. Shareholders also benefit from shares bought back on-market in FY25, which supports higher earnings per share.

Financials[1]

Cash NPAT up 4% – disciplined growth, margin stable – accelerated investment in franchise

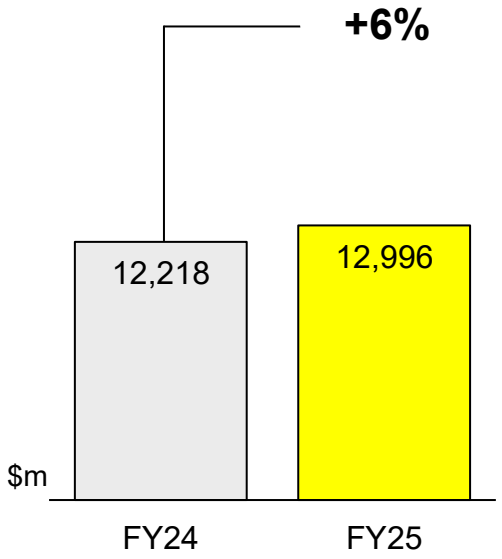
Operating income

Disciplined approach to volume growth with stable underlying margin



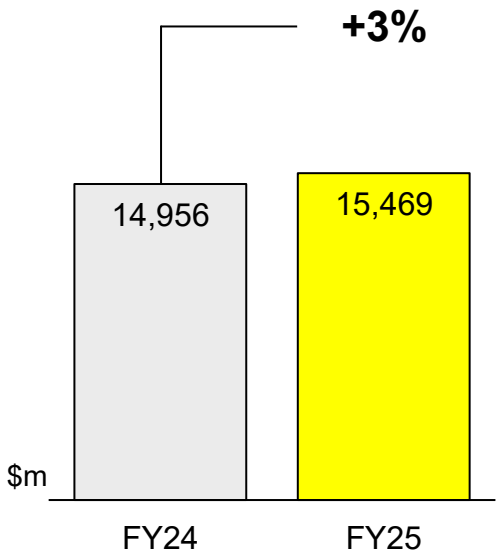
Operating expenses

Inflation and investment in technology and frontline



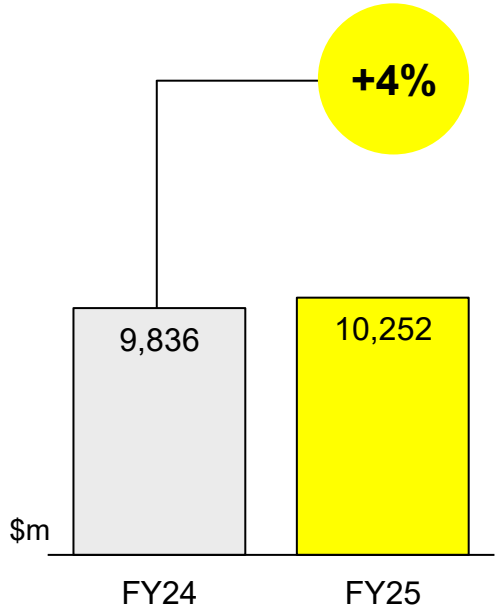
Pre-provision profit

Higher operating income and growth in operating expenses



Cash NPAT

Lower loan impairment expense



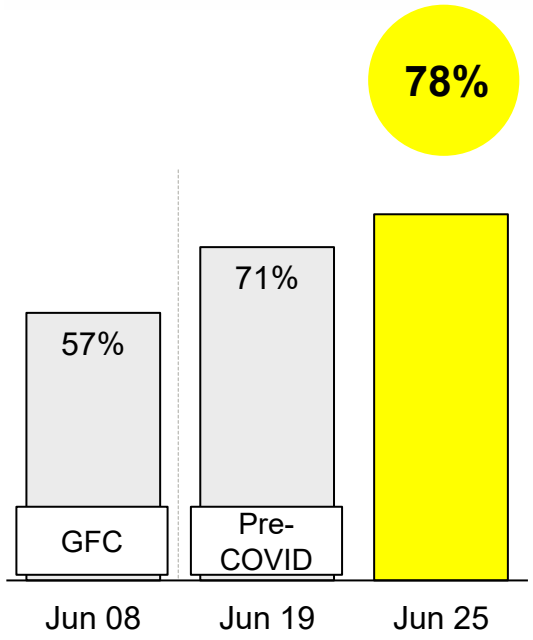
1. Presented on a continuing operations basis.

Balance sheet strength

Long-term, conservative approach – well placed for a range of scenarios

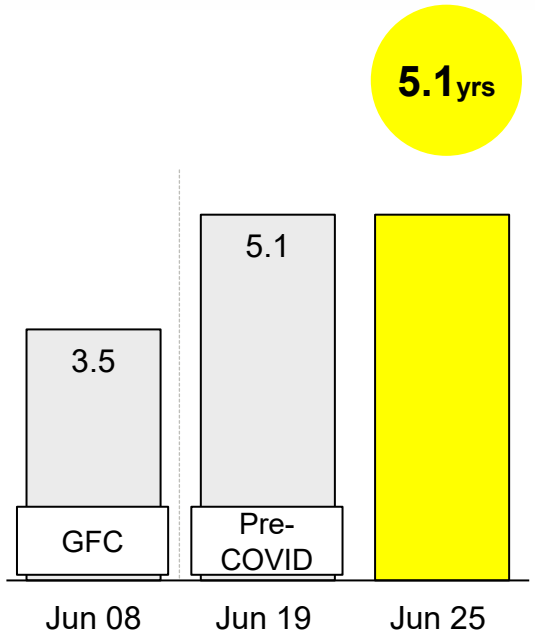
Deposit funding[1]

% of total funding



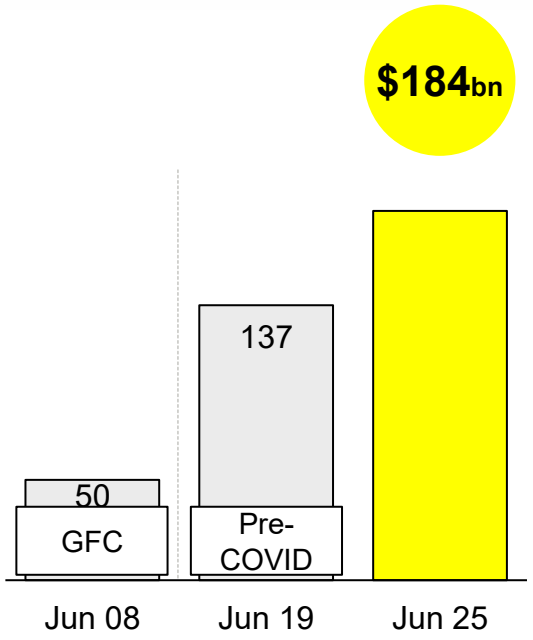
Long-term funding

Weighted average maturity[2], yrs



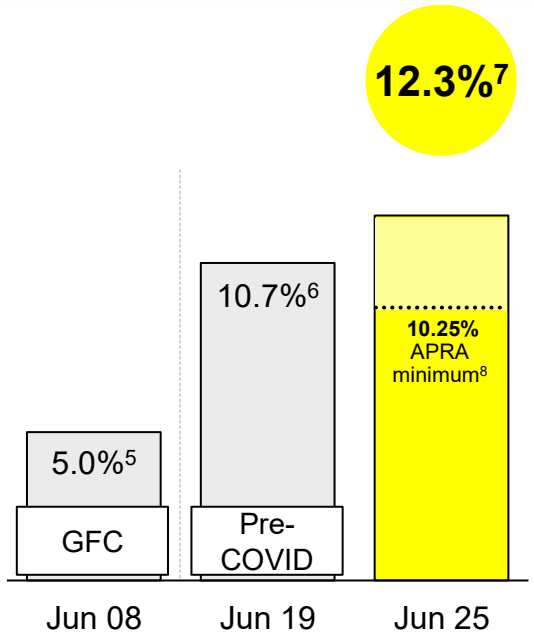
Liquid assets[3]

Average[4], $bn



Capital

CET1 ratio, Level 2



1. June 2019 deposit funding ratio has been restated to include central bank and interbank deposits previously classified as short-term wholesale funding ($15.3 billion) to conform with presentation in the current period. 2. Represents the Weighted Average Maturity (WAM) of outstanding long-term wholesale debt with a residual maturity greater than 12 months as at reporting date. WAM includes RBNZ term lending facilities drawdowns where applicable. 3. Liquid assets include high quality liquid assets as defined by APRA in Australian Prudential Standard *APS210 Liquidity*. Refer to glossary for definition. 4. Six month average balance as at 30 June 2008, quarterly average balance as at 30 June 2019 and 30 June 2025. 5. Pro-forma CET1 under the capital framework effective until 31 December 2022. 6. Capital framework effective until 31 December 2022. 7. APRA's capital framework effective from 1 January 2023. 8. Inclusive of 1% default countercyclical capital buffer which may be varied by APRA in the range of 0% to 3.5%.

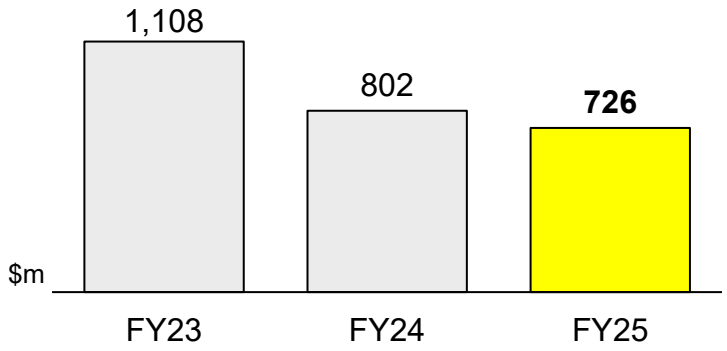
Credit risk

Low impairment expense – arrears and corporate TNPE stabilising – sound credit quality

Loan impairment expense

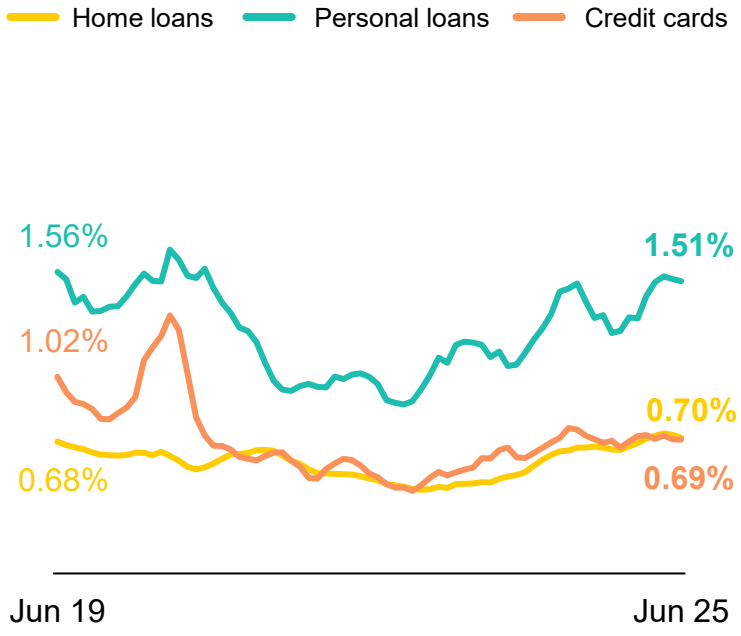
Loan loss rate, bpts[1]

	FY23	FY24	FY25
Consumer	11	6	5
Corporate	15	16	14
Total	**12**	**9**	**7**



Arrears[2]

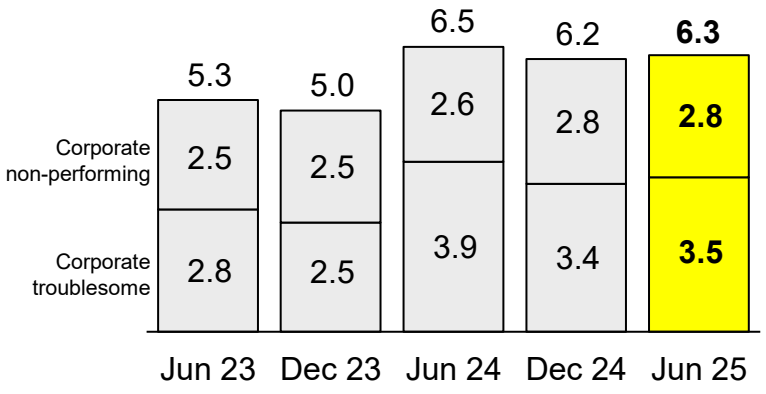
90+ days



Troublesome & non-performing exposures[3]

Corporate, $bn

% of TCE:	0.85%	0.80%	1.11%	1.01%	**0.97%**

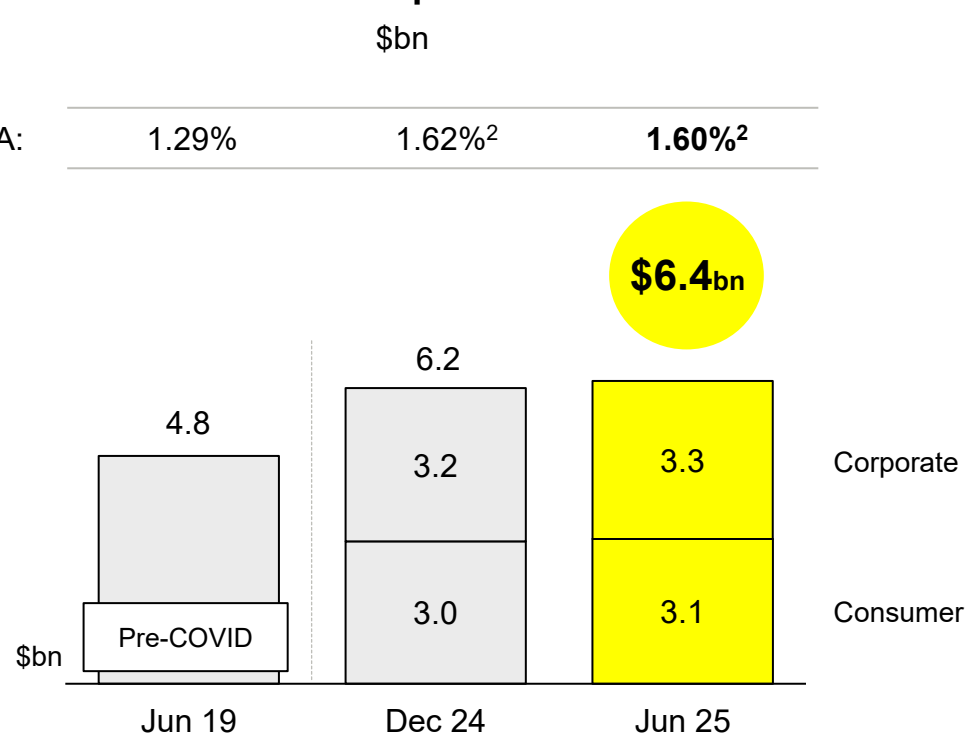


1. Loan impairment expense as a percentage of average Gross loans and acceptances (bpts) annualised. 2. Group consumer arrears including New Zealand. 3. Non-performing exposures are exposures in default as defined in regulatory standard *APS220 Credit Risk Management*. Corporate troublesome exposures are defined as exposures to corporate customers where profitability is weak and the capacity to meet financial commitments is diminished. These customers are at higher risk of default over the next 12 months.

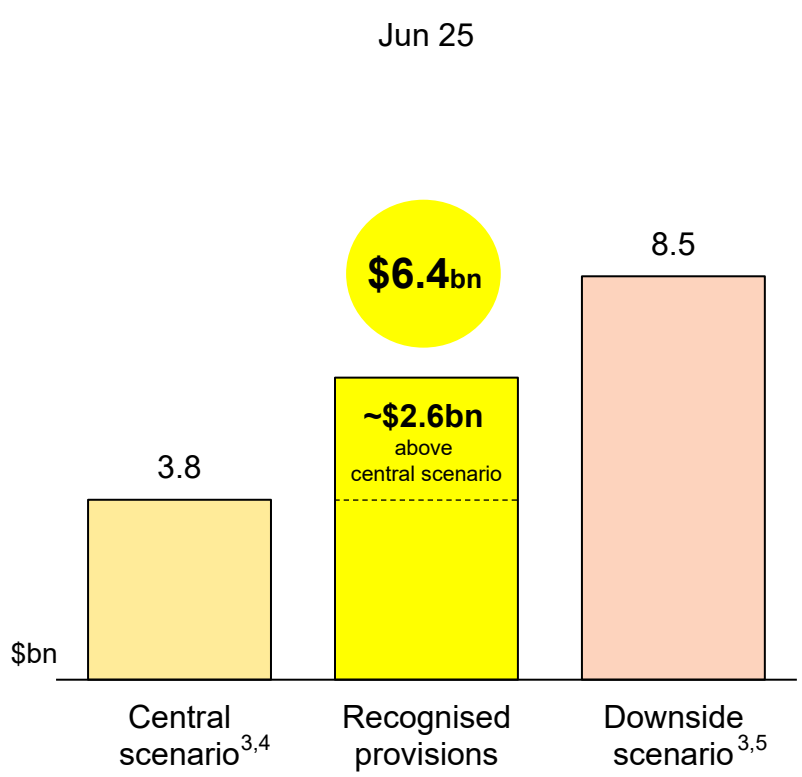
Provisioning[1]

Strong provision coverage maintained

Total credit provisions



Provisions and scenarios



1. The Group uses four alternative macroeconomic scenarios to reflect a range of possible future outcomes in estimating the Expected Credit Loss (ECL) for significant portfolios, scenarios are updated based on changes in both the macroeconomic and geopolitical environment. 2. Revised APRA capital framework effective from 1 January 2023. 3. Assuming 100% weighting holding all assumptions including forward-looking adjustments constant and includes individually assessed provisions. 4. Central scenario is based on the Group's internal economic forecasts and market consensus as well as other assumptions used in business planning and forecasting. 5. The downside scenario contemplates the potential impact of possible, but less likely, adverse macroeconomic conditions, resulting from significant inflationary pressures which leads to disorderly asset price declines, a sharp increase in credit spreads, corporate defaults and high unemployment. This is exacerbated by a breakdown in global trade and compounded by geopolitical risks.

Home loans – CBA[1]

A disciplined approach to portfolio quality, growth and sustainable returns

Portfolio[1]	Jun 24	Dec 24	Jun 25
Total balances – spot ($bn)	596	616	**634**
Total balances – average ($bn)	587	605	**623**
Total accounts (m)	1.9	1.9	**1.9**
Variable rate (%)	87	91	**95**
Owner occupied (%)	70	69	**68**
Investment (%)	29	30	**31**
Line of credit (%)	1	1	**1**
Proprietary (%)[2]	54	54	**54**
Broker (%)[2]	46	46	**46**
Interest only (%)[2,3]	10	11	**11**
Lenders' mortgage insurance (%)[2]	15	14	**12**
Mortgagee in possession (bpts)[2]	2	1	**2**
Negative equity (%)[2,4]	0.8	0.8	**0.8**
Annualised loss rate (bpts)[2]	0	0	**0**
Portfolio dynamic LVR (%)[2,5]	43	42	**42**
Customers in advance (%)[2,6]	80	81	**85**
Payments in advance incl. offset[2,7]	29	31	**32**
Offset balances – spot ($bn)[2]	75	85	**85**

New business[1]	Jun 24	Dec 24	Jun 25
Total funding ($bn)[8]	69	87	**85**
Average funding size ($'000)[9]	457	490	**490**
Serviceability buffer (%)[10]	3.0	3.0	**3.0**
Variable rate (%)	99	99	**99**
Owner occupied (%)	60	58	**59**
Investment (%)	40	42	**41**
Line of credit (%)	0	0	**0**
Proprietary (%)[2]	54	54	**54**
Broker (%)[2]	46	46	**46**
Interest only (%)[11]	24	24	**24**
Lenders' mortgage insurance (%)[2]	7	6	**7**

1. All portfolio and new business metrics are based on balances and funding respectively, unless stated otherwise. All new business metrics are based on 6 months to June 2024, December 2024 and June 2025. CBA including Bankwest. Excludes ASB.
2. Excludes Residential Mortgage Group.
3. Excludes Viridian Line of Credit.
4. Negative equity arises when the outstanding loan balance (less offset balances) exceeds updated house value. Based on outstanding balances, taking into account both cross-collateralisation and offset balances. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loans, Residential Mortgage Group and Unloan.
5. Dynamic LVR defined as current balance/current valuation.
6. Any amount ahead of monthly minimum repayment; includes offset facilities.
7. Average number of monthly payments ahead of scheduled repayments.
8. Gross funding includes internal refinancing and top-ups, Viridian Line of Credit and Residential Mortgage Group.
9. Average funding size defined as funded amount/number of funded accounts. Excludes Residential Mortgage Group.
10. Serviceability test based on the higher of the customer rate plus an interest rate buffer or minimum floor rate.
11. Based on the APRA definition of interest only reporting, inclusive of construction loans.

Total committed exposure[1,2]

Key sectors of interest

	TCE ($bn)			TNPE ($bn)			TNPE % of TCE			Provisions % of TCE		
	Jun 24	Dec 24	Jun 25	Jun 24	Dec 24	Jun 25	Jun 24	Dec 24	Jun 25	Jun 24	Dec 24	Jun 25
Government Administration & Defence	174.5	175.6	**185.4**	0.0	0.0	**0.0**	0.0%	0.0%	**0.0%**	0.0%	0.0%	**0.0%**
Finance & Insurance	98.9	111.2	**115.6**	0.1	0.0	**0.0**	0.1%	0.0%	**0.0%**	0.1%	0.1%	**0.1%**
Commercial Property	94.9	98.4	**105.4**	1.2	0.7	**0.8**	1.3%	0.7%	**0.7%**	0.5%	0.4%	**0.4%**
Agriculture & Forestry	32.5	33.6	**35.0**	1.0	1.1	**1.1**	3.0%	3.3%	**3.1%**	0.6%	0.5%	**0.6%**
Transport & Storage	27.8	27.4	**28.5**	0.4	0.5	**0.5**	1.6%	1.8%	**1.9%**	0.6%	0.8%	**0.8%**
Manufacturing	19.5	21.6	**20.9**	0.6	0.6	**0.5**	2.9%	2.8%	**2.5%**	1.5%	1.2%	**1.3%**
Entertainment, Leisure & Tourism	18.2	20.1	**20.7**	0.4	0.4	**0.4**	2.2%	2.1%	**2.0%**	1.6%	1.9%	**2.0%**
Electricity, Gas & Water	15.9	18.7	**19.5**	0.0	-	**0.1**	0.1%	0.0%	**0.7%**	0.4%	0.4%	**0.8%**
Wholesale Trade	16.8	18.8	**18.7**	0.8	0.7	**0.6**	4.6%	3.7%	**3.3%**	2.3%	2.1%	**2.0%**
Business Services	16.4	18.1	**18.1**	0.3	0.3	**0.4**	1.8%	1.8%	**2.1%**	1.0%	1.0%	**1.2%**
Health & Community Services	15.4	16.3	**17.8**	0.5	0.3	**0.4**	3.0%	2.1%	**2.5%**	1.5%	1.5%	**1.2%**
Retail Trade	15.7	16.2	**17.0**	0.3	0.5	**0.5**	1.9%	3.2%	**2.6%**	1.2%	1.4%	**1.5%**
Construction	13.1	13.6	**14.4**	0.6	0.6	**0.6**	4.9%	4.2%	**3.8%**	3.0%	2.8%	**2.5%**
Mining, Oil & Gas	7.1	7.2	**7.4**	0.0	0.0	**0.0**	0.5%	0.3%	**0.2%**	0.7%	0.6%	**0.6%**
Media & Communications	5.3	6.1	**6.9**	0.1	0.0	**0.0**	1.4%	0.7%	**0.3%**	0.6%	0.4%	**0.5%**
Personal & Other Services	3.5	4.0	**4.3**	0.0	0.1	**0.1**	1.3%	1.8%	**2.1%**	0.7%	0.8%	**0.8%**
Education	3.8	4.0	**4.0**	0.1	0.1	**0.1**	1.7%	2.4%	**1.9%**	0.4%	0.5%	**0.5%**
Other	5.7	5.6	**5.9**	0.1	0.1	**0.1**	2.2%	2.3%	**2.2%**	n/a	n/a	**n/a**
Total Corporate	585.0	616.5	**645.4**	6.5	6.2	**6.3**	1.1%	1.0%	**1.0%**	0.5%	0.5%	**0.5%**
Consumer	793.0	825.7	**851.6**	7.0	7.5	**8.2**	0.9%	0.9%	**1.0%**	0.4%	0.4%	**0.4%**
Total	1,378.1	1,442.3	**1,497.0**	13.5	13.7	**14.5**	1.0%	0.9%	**1.0%**	0.4%	0.4%	**0.4%**

☐ Refer separate slides following

1. Refer to glossary at the back of this presentation for further details. 2. Due to rounding, the numbers presented may not sum precisely to the totals provided.

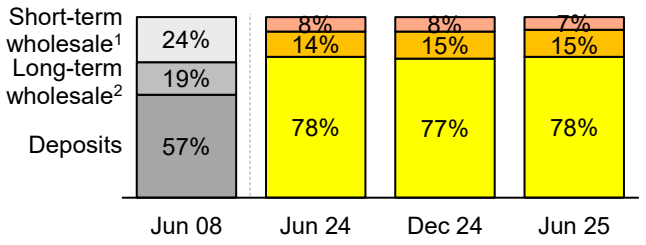
Funding, liquidity & capital

Funding overview

Long-term conservative funding settings maintained

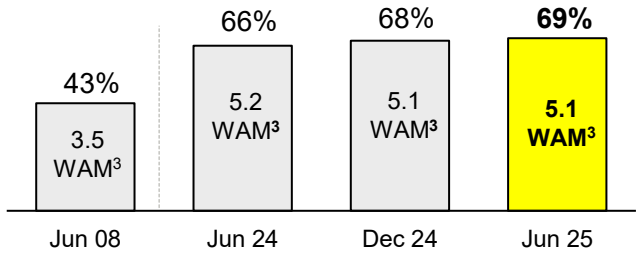
Funding composition

% of total funding



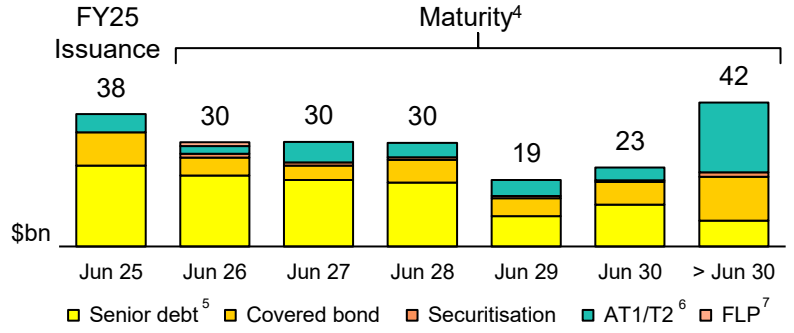
Wholesale funding[2]

Long-term as % of total wholesale funding

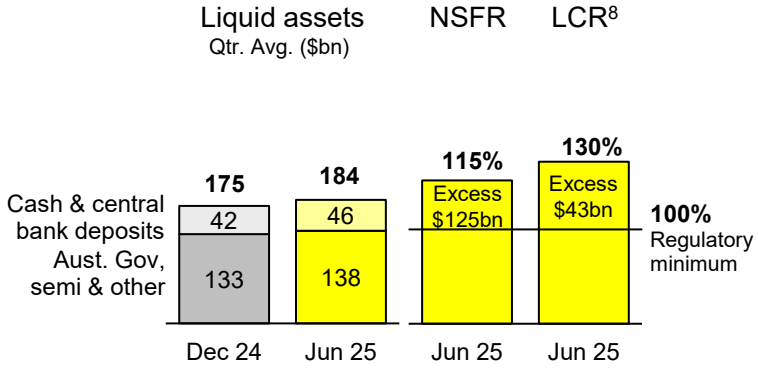


Funding profile

$bn

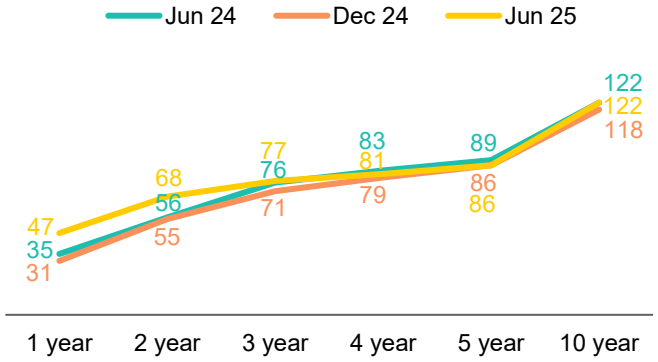


Liquidity metrics



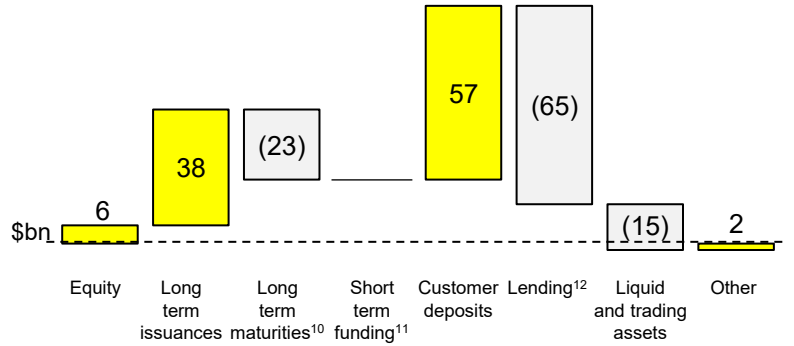
Indicative wholesale funding costs[9]

bpts



Sources and uses of funds

12 months to June 25



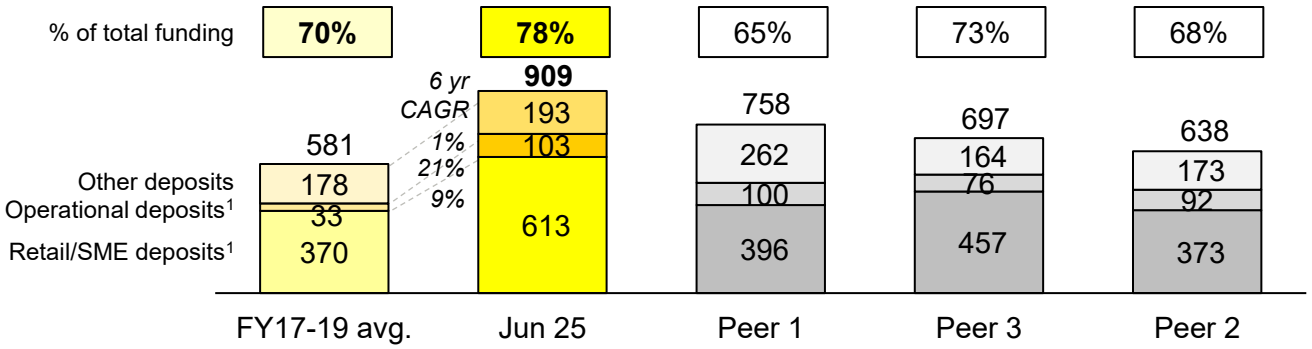
1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12. Refer to sources, glossary and notes at the back of this presentation for further details.

Deposit funding

Highest share of stable customer deposits in Australia – 78% deposit funded

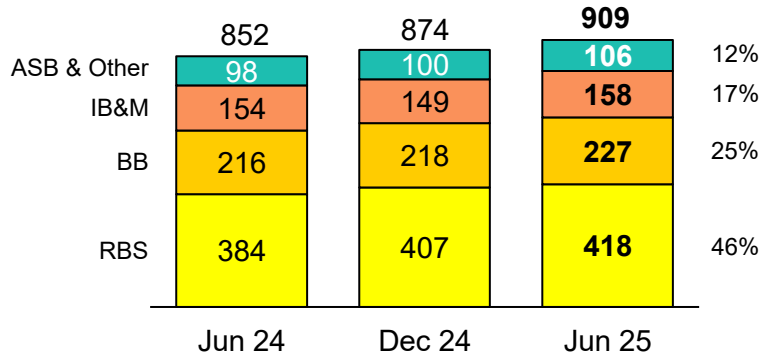
Customer deposits vs peers[1]

$bn



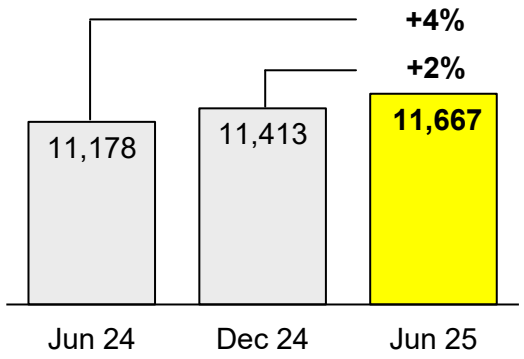
Customer deposits by segment[4]

$bn



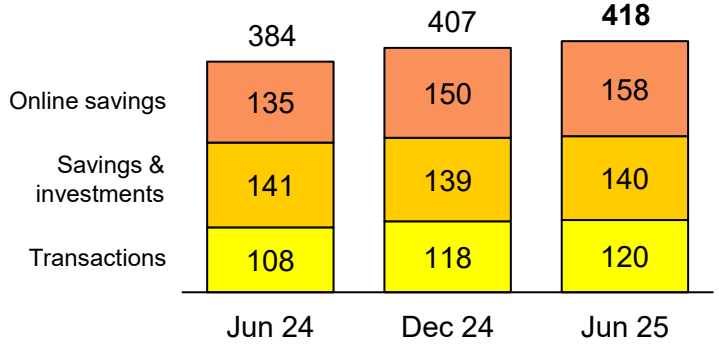
Retail transaction accounts[2]

Total accounts #, '000



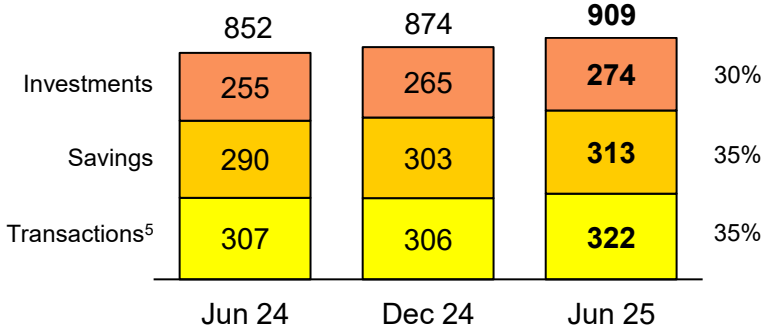
Retail deposit mix[3]

$bn



Customer deposits by product[4]

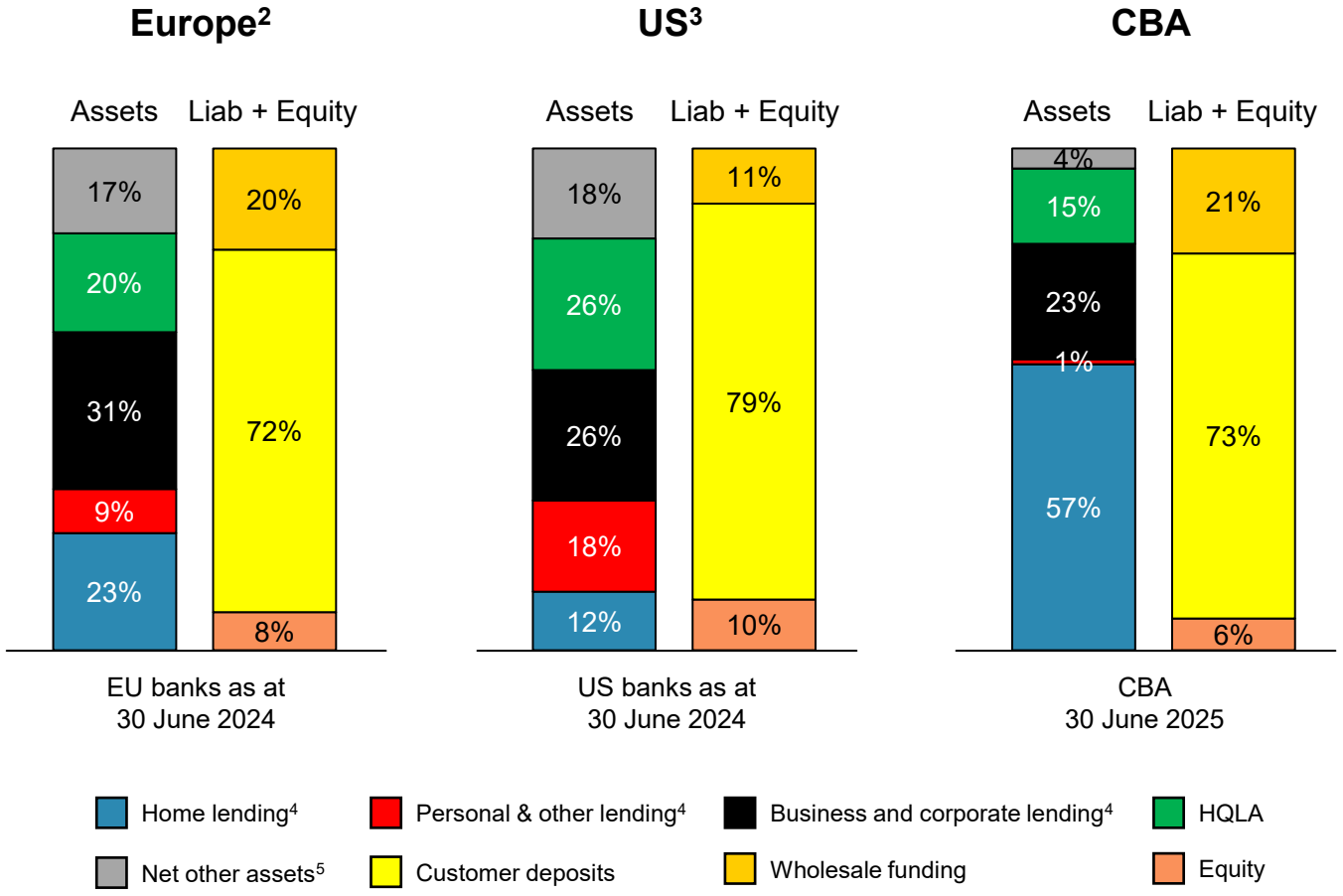
$bn



1, 2, 3, 4, 5. Refer to sources, glossary and notes at the back of this presentation for further details.

Balance sheet composition[1]

CBA has stable, high quality assets and conservative funding settings



Assets – CBA has a stable, high quality asset profile:

- High proportion of well-secured home lending assets
- Very low proportion of higher risk unsecured consumer finance/personal lending
- HQLA primarily consists of cash and deposits with central banks, government and semi-government securities; all bonds held are fully hedged for interest rate risk

Funding – CBA has proactively maintained conservative funding settings:

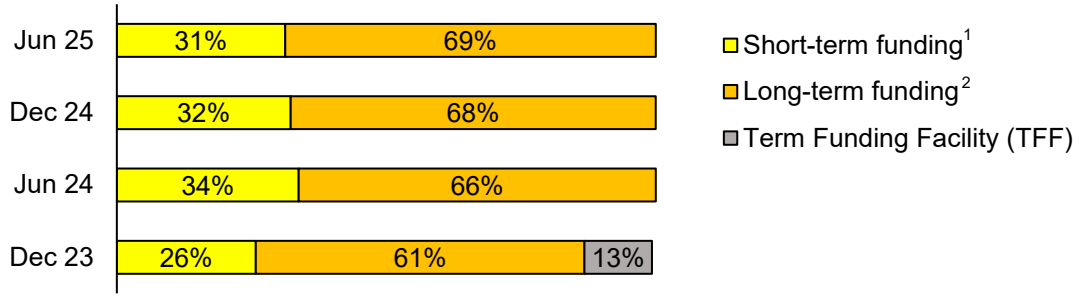
- Low proportion of short-term funding which provides flexibility through tighter financial conditions
- Long-term wholesale funding has a weighted average maturity of 5.1 years and is diversified by product and currency; track record of good access to global funding markets
- Large proportion of customer deposits funding including a high proportion of stable household deposits

1. Based on published consolidated bank balance sheet disclosures, with the exception of other assets, which are presented net of other liabilities, and High Quality Liquid Assets (HQLA) which is based on regulatory disclosures. 2. European Banking Authority data comprising 123 banks. 3. Federal Reserve data comprising commercial banks in the US. 4. Lending includes gross loans and advances.
5. Includes unencumbered marketable securities that do not qualify as HQLA, pledged securities and other assets net of trading and other liabilities.

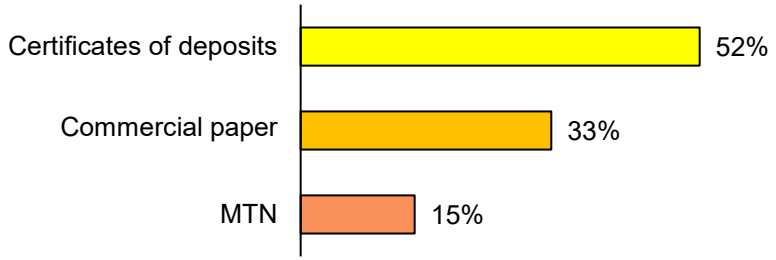
Wholesale funding

Wholesale funding diversified across differing products, currencies and tenor

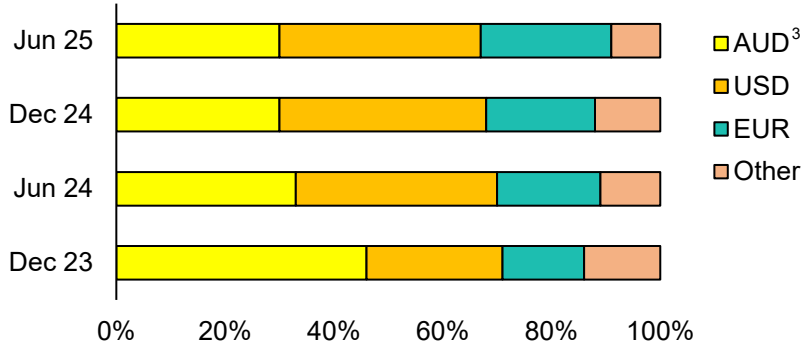
Portfolio mix



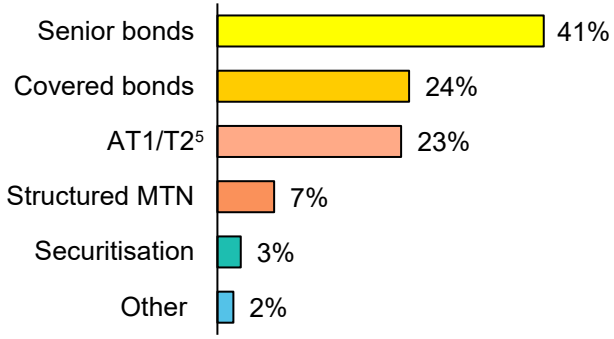
Short-term funding by product[1,4]



Long-term funding by currency



Long-term funding by product[4]

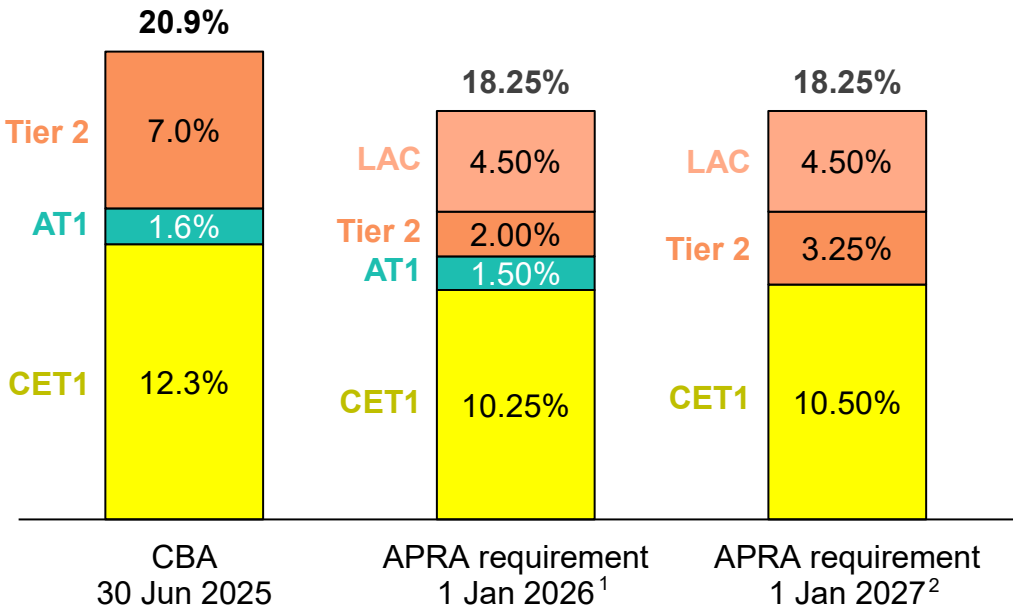


1. Excludes short-term collateral deposits. 2. Represents the carrying value of long-term funding inclusive of hedges. 3. Prior to June 2024 data includes TFF drawdowns. 4. As at 30 June 2025.
5. Additional Tier 1 and Tier 2 Capital.

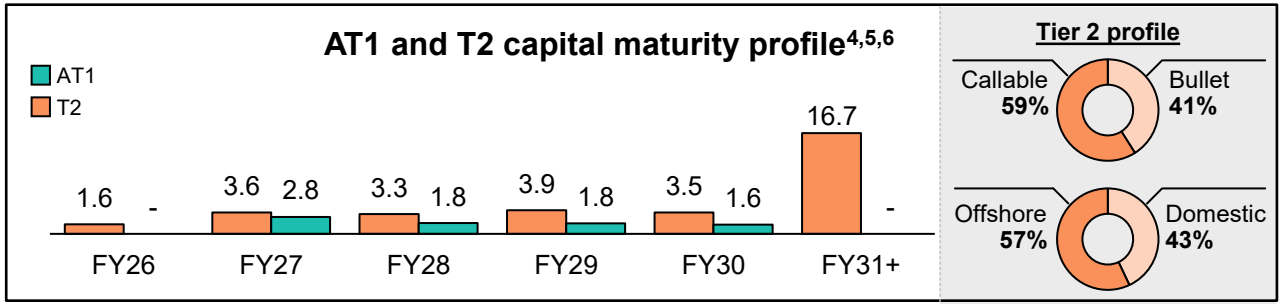
Total Capital

Well placed to meet APRA requirements for loss-absorbing capacity (LAC)

- Total Capital ratio of 20.9% as at 30 Jun 25, $13.2bn above 1 Jan 26 requirement of 18.25%.
- With 7.0% of Tier 2 as at 30 Jun 25, CBA is well positioned to meet the upcoming increases to the LAC requirement.
- Strong Tier 2 credit rating – A-/A2/A- per S&P / Moody's / Fitch at 30 Jun 25.



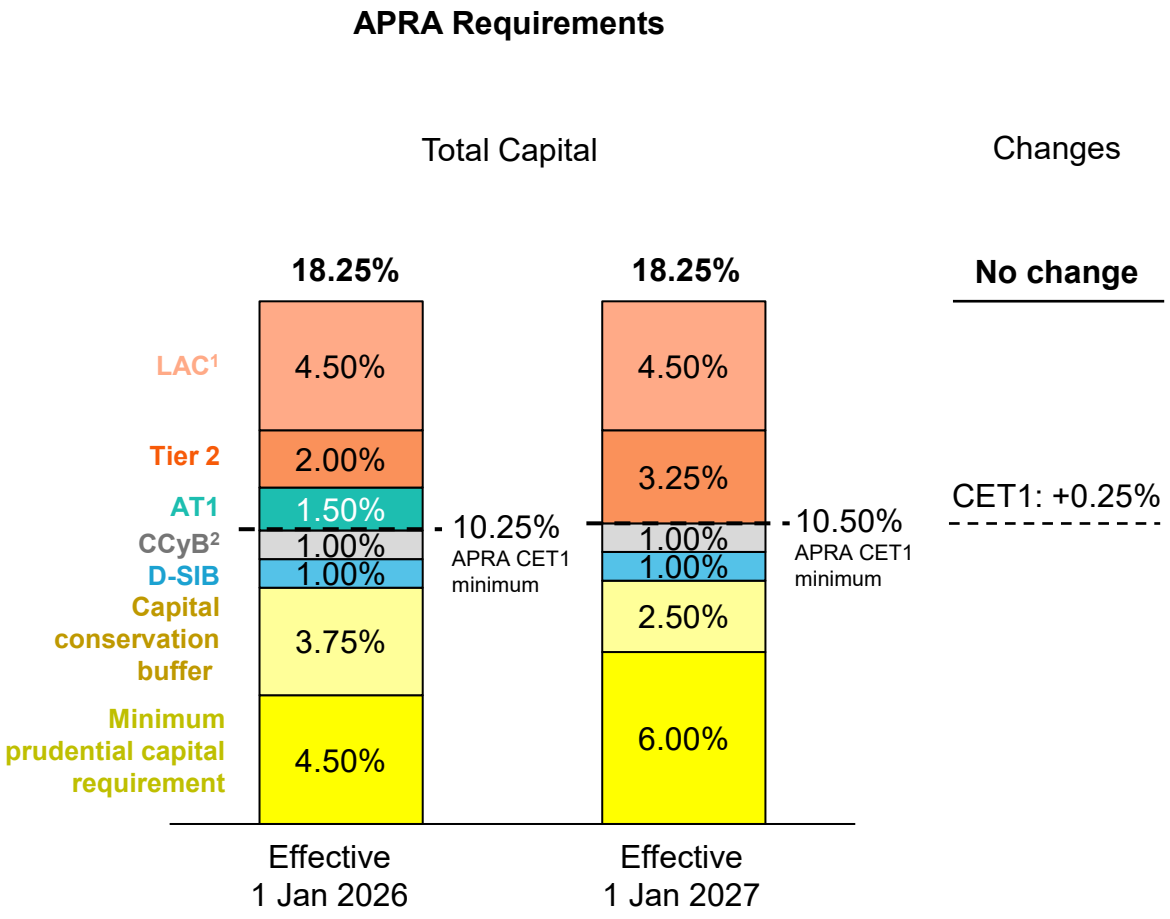
$bn	30 Jun 2025	1 Jan 2026 Req. of 6.5%	1 Jan 2027 Req. of 7.75%
Risk Weighted Assets at 30 June 2025	496	496	496
Tier 2 requirement	24.8	32.2	38.4
Existing Tier 2 net of maturities[3]	34.8	33.2	31.6
Existing Additional Tier 1 net of maturities[3]	7.9	7.9	6.7
Excess / (shortfall) (excluding Tier 1 capital excess)[4]	10.0	1.0	(6.8)



1. Under APRA's LAC requirements, the minimum Total Capital ratio requirement for D-SIBs has increased to 16.75% effective from 1 Jan 2024. This will increase to 18.25% from 1 Jan 2026. 2. As outlined in APRA's 8 July 2025 consultation package entitled "Removing Additional Tier 1 capital from the prudential framework", large internationally active banks such as CBA will be able to replace the current 1.5% of AT1 Capital with 0.25% of CET1 Capital and 1.25% of Tier 2 Capital, with the Total Capital requirement remaining unchanged. 3. Tier 2 and AT1 balance as at 30 Jun 2025, net of maturities. 4. Represents AUD equivalent notional amount using spot FX translation at date of issue for issuance and spot FX translation at 30 June 2025 for maturities. 5. Securities in callable format profiled to first call date. Securities in bullet format profiled based on capital treatment (including amortisation period). 6. Due to rounding, numbers presented may not sum precisely to the total provided.

Additional Tier 1 Capital

APRA proposal to phase out AT1 Capital effective 1 Jan 2027



- APRA released a consultation package on 8 Jul 2025 outlining proposed amendments to prudential and reporting standards to implement and manage the impacts of removing Additional Tier 1 Capital (AT1) from the prudential framework
- For advanced banks, the existing 1.5% of AT1 will be replaced with:
  - 0.25% of CET1, increasing the minimum CET1 requirement to 10.5%
  - 1.25% of Tier 2, increasing the implied Tier 2 requirement (including LAC) to 7.75%
- Total Capital requirement remains unchanged
- Revised capital requirement will come into effect from 1 Jan 2027, with outstanding AT1 instruments from this date included as Tier 2 until their first scheduled call date[3]. During the transition period, the legal terms of AT1 instruments will remain in effect, with AT1 Capital absorbing losses ahead of Tier 2 in a resolution event
- The leverage ratio and large and related party exposure limits are proposed to be maintained at current levels, however calculated on a CET1 basis rather than Tier 1 from 1 January 2027
- APRA expects to finalise amendments to the prudential framework by the end of 2025

1. APRA's loss absorbing capacity (LAC) requirement of 4.5% effective 1 January 2026 (currently 3%). 2. Inclusive of 1% default countercyclical capital buffer which may be varied by APRA in the range of 0% to 3.5%. 3. As at 30 June 2025, CBA had $7.9 billion in AT1 outstanding.

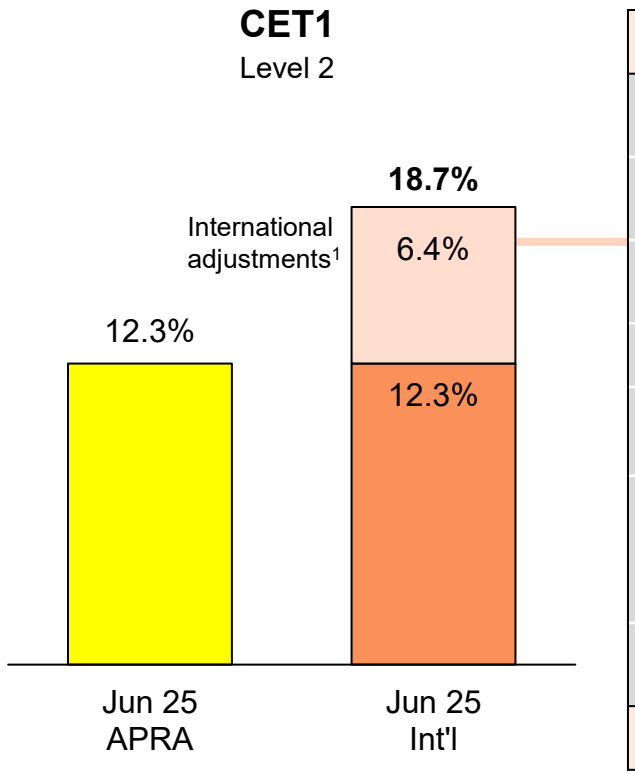
Capital – regulatory changes

A number of regulatory changes in progress

Change	Implementation	Details
ADI Liquidity and Capital Standards	APS 210 and APS 111 (1 Jul 2025)	• Targeted revisions to ensure ADIs have strong crisis preparedness, prudently value their liquid assets and minimise potential contagion risks. • These revisions are not expected to result in any material impact to the Group.
Market Risk	APS 117 (1 Oct 2025) APS 116 (2026)	• Non-traded: The final revised APS 117 aims to standardise aspects of the calculation of IRRBB capital to reduce volatility over time and variations between ADIs. The revised APS 117 will come into effect on 1 Oct 2025. • Traded: APRA is yet to commence consultation on Fundamental Review of the Trading Book.
Loss-absorbing capital (LAC)	1 Jan 2026	• Total Capital requirement increasing by 1.5% to 4.5% by 1 Jan 2026 (currently 3%).
Additional Tier 1 Capital	1 Jan 2027	• On 8 Jul 2025, APRA released a consultation package outlining proposed amendments to prudential and reporting standards to implement and manage the impacts of removing AT1 Capital from the capital framework, with finalisation expected by late 2025. • For advanced banks, the existing 1.5% of AT1 will be replaced with 0.25% of CET1 (Total CET1 minimum requirement increasing to 10.5%) and 1.25% of Tier 2 (total Tier 2 requirements (incl. LAC) increasing to 7.75%). Total Capital requirement is unchanged. • Other prudential metrics based on Tier 1 capital such as the leverage ratio and large and related entities exposure limits will be recalibrated to CET1 from 1 Jan 2027 with no change to minimum requirements.
RBNZ Capital review	Phased implementation from Oct 2021 to 1 Jul 2028	• By the end of the transition period, the minimum Tier 1 and Total Capital requirements for Domestic-Systemically Important Banks (D-SIBs), including ASB, will increase to 16% and 18% of RWA respectively, of which 13.5% must be in the form of CET1 capital. • Tier 2 capital can contribute up to a maximum of 2% of the Total Capital requirement. • In Mar 2025, the RBNZ announced a review of key capital settings for New Zealand deposit takers such as ASB. The scope of review includes an international comparison of capital settings; reassessment of risk appetites; and review of Total Loss Absorbing Capacity requirements including whether AT1 capital should remain within the prudential framework. Recommendations are expected by late 2025.

CET1 – International

APRA's capital framework is more conservative than Basel framework



International adjustments[1]		
1.5%	Definition of capital	Risk weighting equity investments, deferred tax assets, capitalised expenses which are fully deducted from CET1 under APRA rules
1.4%	IRRBB RWA	Removal of IRRBB RWA from APRA's minimum Pillar 1 capital requirements
1.5%	Residential mortgages	Removal of APRA's risk weight floors and multipliers (e.g. 1.4 owner-occupier, 1.7 interest-only)
1.1%	IRB scalar	Removal of APRA's scaling factor of 1.1 for all internal ratings-based (IRB) asset classes
0.5%	RBNZ rules	APRA requires application of RBNZ capital rules for credit exposures in NZ including banking subsidiaries[2]. There are a number of differences between RBNZ and Basel including mortgages, specialised lending and farm lending
0.3%	Income producing real estate multiplier	Removal of APRA's multiplier of 1.5 for IPRE exposure
0.1%	Non-retail LGD	APRA rules are more conservative for certain exposure types under the Foundation and Advanced IRB approaches
6.4%		

1. Methodology based on the Australian Banking Association publication 'Basel 3.1 Capital Comparison Study' (March 2023), which compares APRA's capital framework, including RBNZ prudential requirements, with the finalised post-crisis Basel III reforms. 2. Except in respect of the overall scaling factor and Standardised floor, where APRA's rules must be applied.

Financial overview

Overview – FY25 result[1]

Key outcomes summary

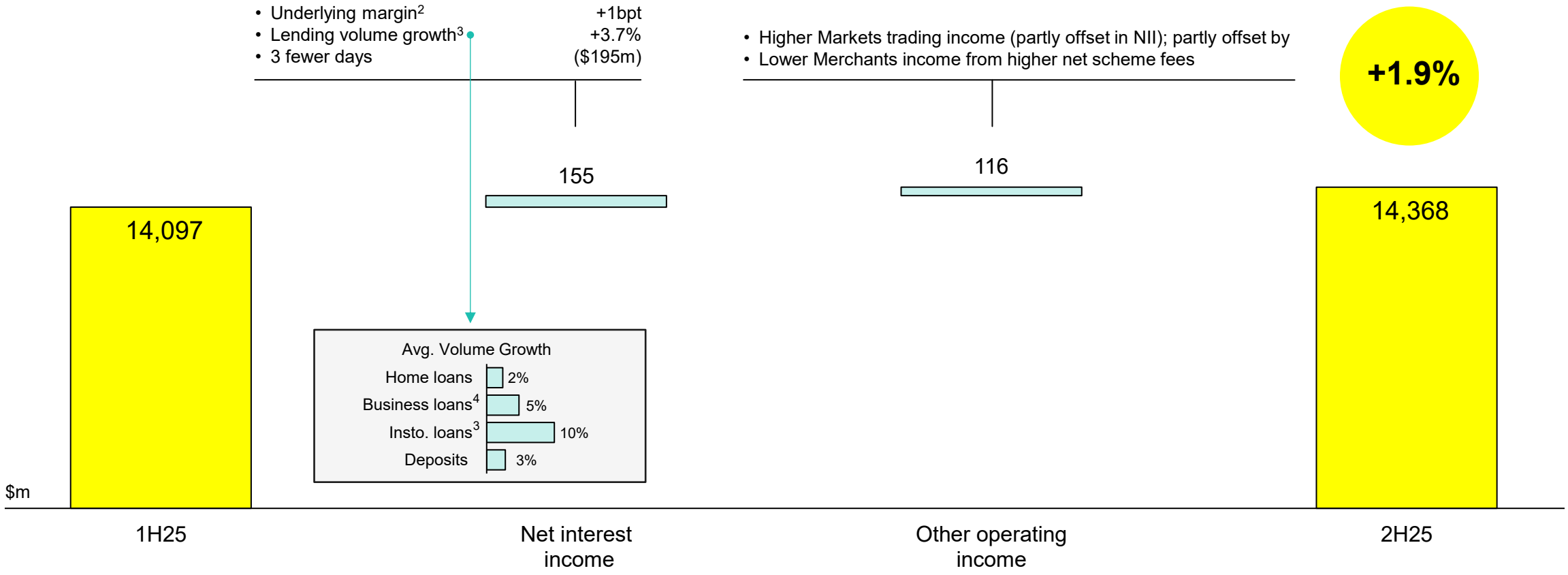
Financial		
Statutory NPAT ($m)	**10,133**	+6.9%
Cash NPAT ($m)	**10,252**	+4.2%
ROE (cash)	**13.5%**	(10bpts)
EPS cents (cash)	**613**	+25c
DPS[2] ($)	**4.85**	+20c
Cost to income	**45.7%**	+70bpts
NIM	**2.08%**	+9bpts
Operating income ($m)	**28,465**	+4.8%
Operating expenses ($m)	**12,996**	+6.4%
Profit after capital charge (PACC)[3] ($m)	**5,839**	+5.3%
LIE to GLAA[4] (bpts)	**7**	(2bpts)

Balance sheet, capital & funding		
Capital – CET1[2,5] (Int'l)	**18.7%**	(40bpts)
Capital – CET1[2] (APRA)	**12.3%**	Flat
Total assets ($bn)	**1,354**	+8.0%
Total liabilities ($bn)	**1,275**	+8.0%
Deposit funding	**78%**	Flat
LT wholesale funding WAM[6]	**5.1yrs**	(0.1yrs)
Liquidity coverage ratio[7]	**130%**	(6%)
Leverage ratio (APRA)[2]	**4.7%**	(0.3%)
Net stable funding ratio	**115%**	(1%)
Credit ratings[8]	**AA-/Aa2/AA-**	Refer footnote 8

1. Presented on a continuing operations basis, all movements on the prior comparative period unless otherwise stated. 2. Includes discontinued operations. 3. The Group uses PACC as a key measure of risk-adjusted profitability. It takes into account the profit achieved, the risk to capital that was taken to achieve it, and other adjustments. 4. Loan impairment expense as a percentage of average Gross Loans and Acceptances (GLAA) annualised. 5. International capital, refer to glossary for definition. 6. Represents the Weighted Average Maturity (WAM) of outstanding long-term wholesale debt with a residual maturity greater than 12 months as at reporting date. WAM includes RBNZ term lending facilities drawdowns where applicable. 7. Quarterly average. 8. S&P, Moody's and Fitch. S&P last published CBA's ratings (unchanged and stable outlook) on 2 June 2025. Moody's last published CBA's ratings (unchanged and stable outlook) on 14 February 2025. Fitch maintained its ratings for CBA but revised outlook to positive from stable on 26 March 2025.

Sequential half operating income[1]

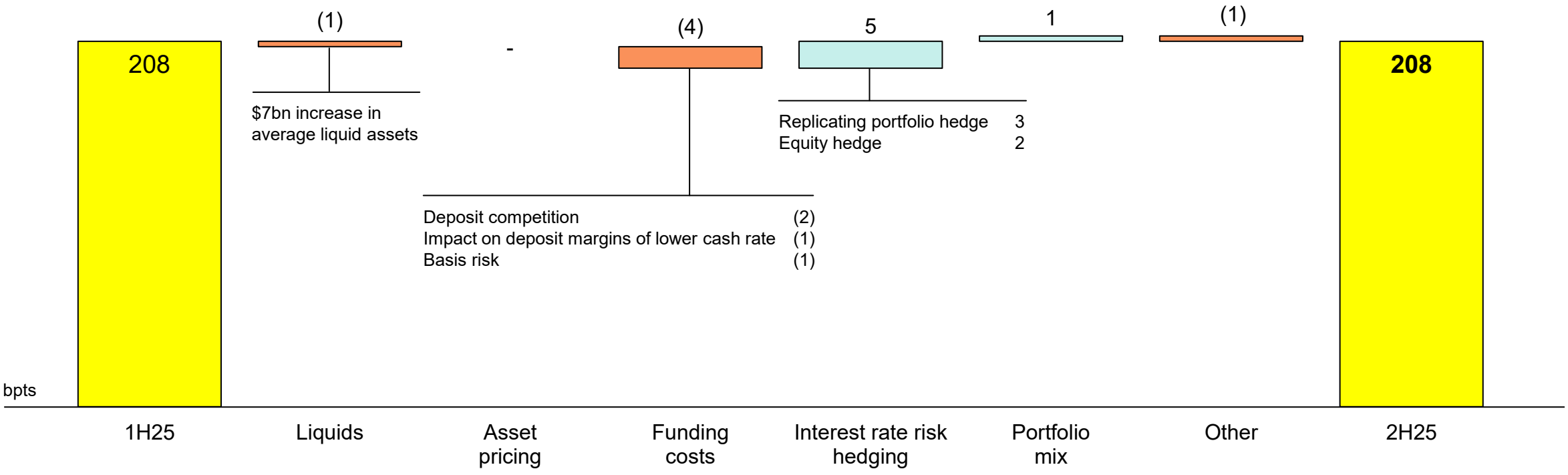
Higher income achieved through disciplined franchise growth – underlying margin broadly stable



1. Presented on a continuing operations basis. 2. Excluding impact from liquids and institutional pooled lending facilities. 3. Excluding institutional pooled lending facilities. 4. Includes New Zealand and other business loans.

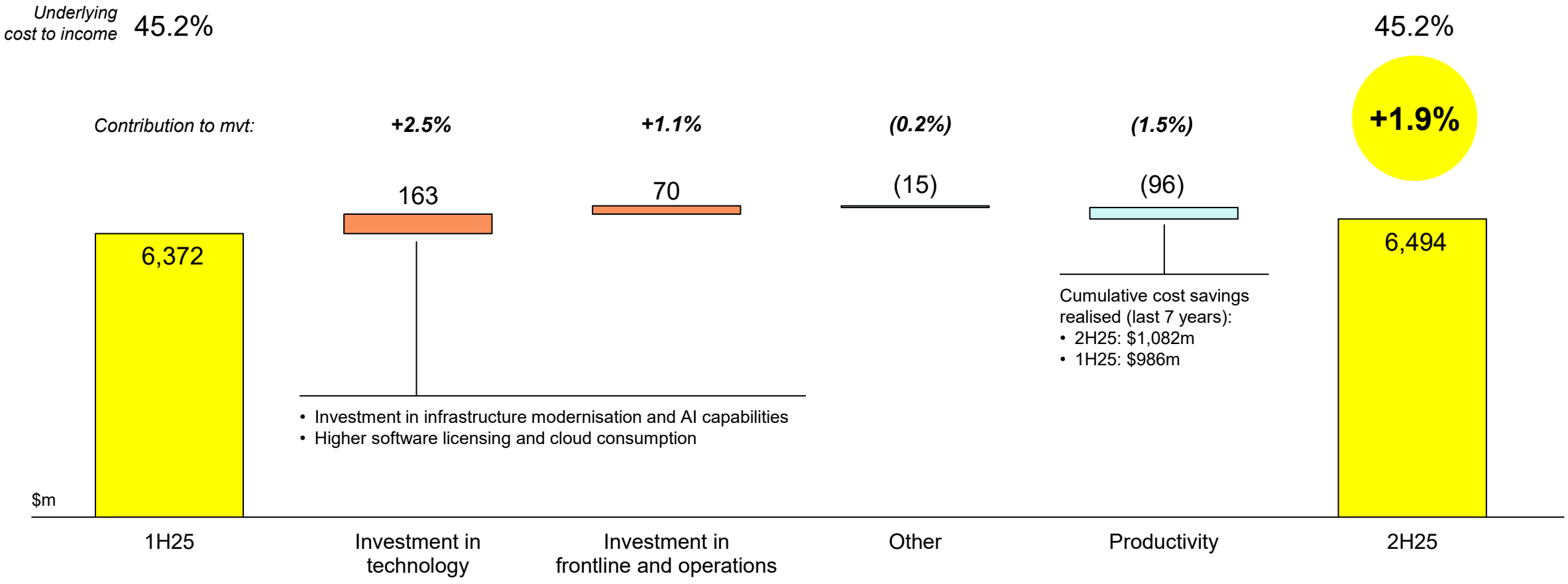
Group margin

Stable margin – competition effects offset by hedging activities



Sequential half operating expenses[1]

Accelerated investment in technology and proprietary distribution



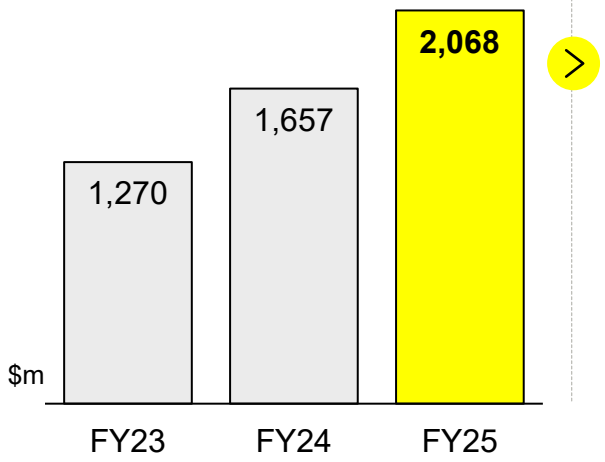
1. Presented on a continuing operations basis excluding remediation provisions for domestic ($52 million) and NZ ($33 million) notable items as well as a Bankwest restructuring provision of $45 million in 2H25. Headline operating expenses +4.0% including these items.

Cost approach

Increased investment spend – primarily on infrastructure refresh

Cost reduction

Cumulative savings[1]



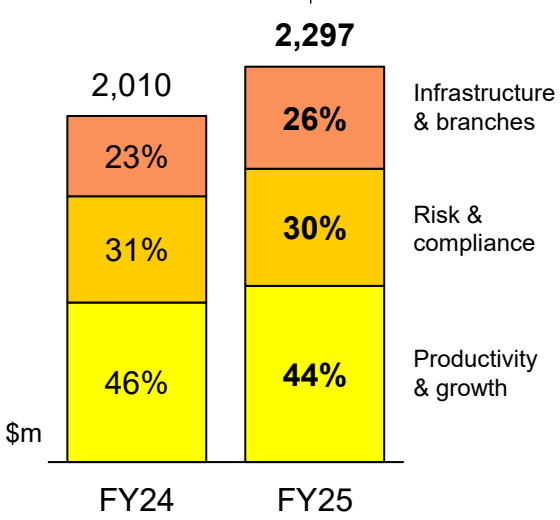
Examples

- **AI-powered** messaging solutions streamlining customer interactions
- **Digitisation** of customer identification and verification
- Enhanced **self-service capability** for digital customer transaction disputes
- **Digitisation** of loan and deposit origination
- **Reduced reliance on external vendors** through insourcing, while building world-class capability

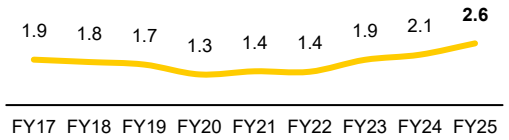
Investment spend

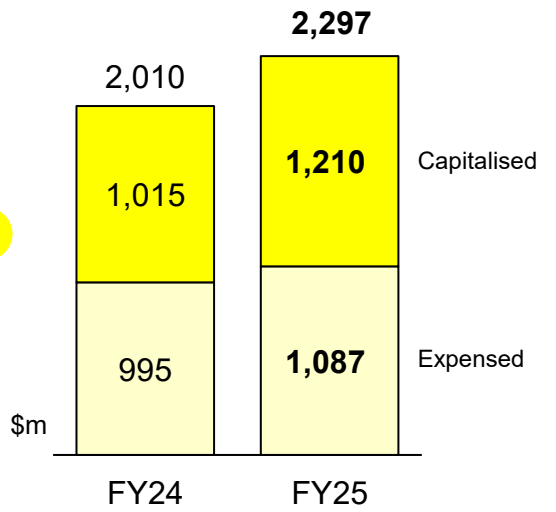
Increase in infrastructure spend – accelerated technology refresh

Additional investment spend to accelerate refresh of technology infrastructure and enhance GenAI capability



Capitalised software ($bn)



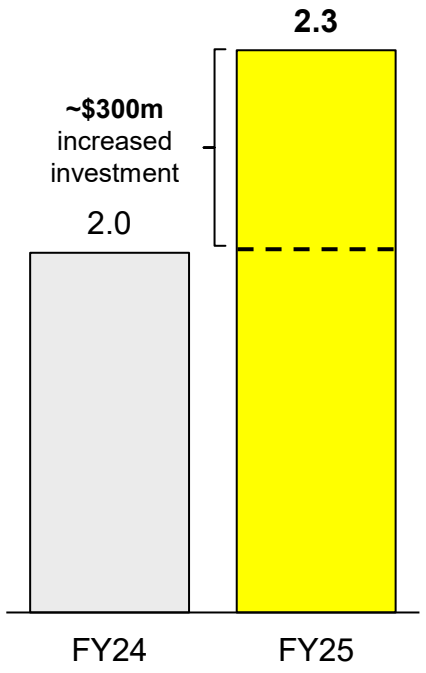


1. Cumulative cost savings over 7 years.

Investment spend

Increased investment in technology to accelerate infrastructure refresh and enhance AI capability

Investment spend
$bn



Focus of increased FY25 investment

Accelerate refresh of tech infrastructure:

- Faster delivery of change
- Improved security and resilience
- Greater uptime of key applications

Enhance our GenAI capability:

- Scale AI and GenAI, use cases & LLMs
- AI-ready infrastructure transformation
- Accelerate cloud migration to support GenAI model ingestion & use cases

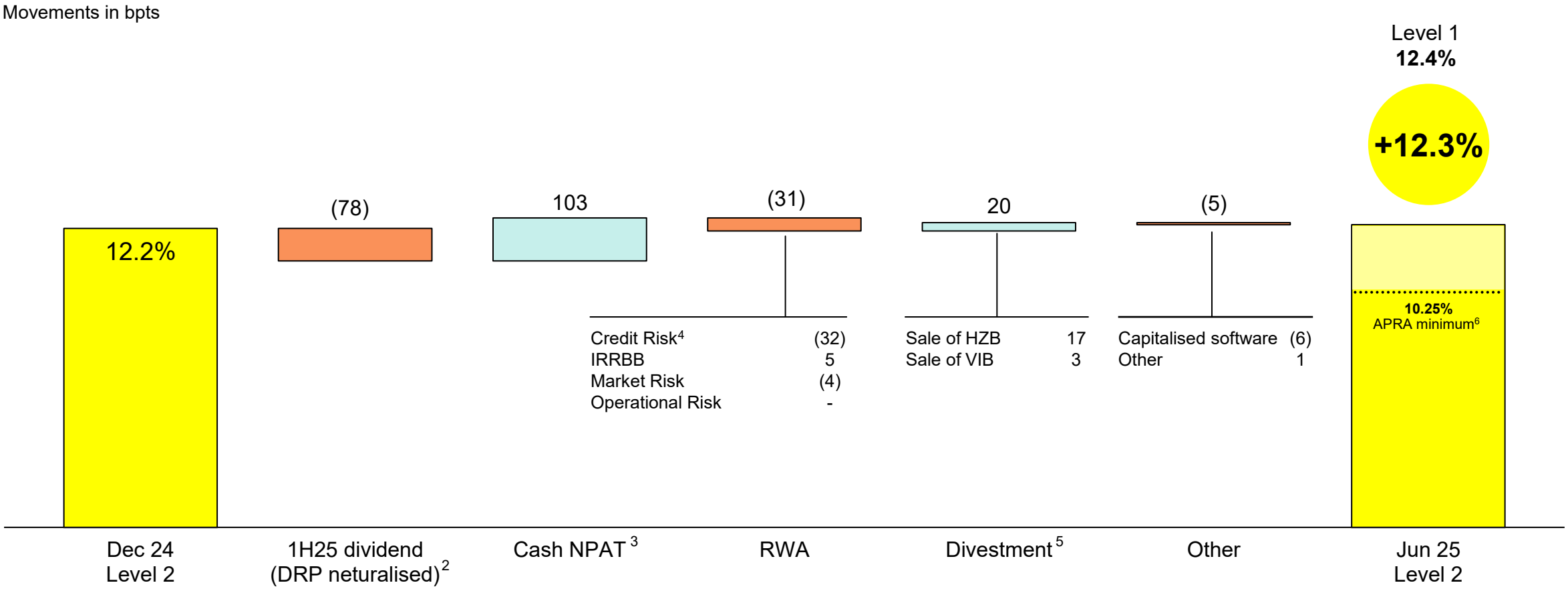
Delivered in FY25

- 35% more tech changes deployed[1]
- 30% reduction in critical incidents with recovery time from critical incidents improving 25%[1,2]
- 2,000+ machine learning models processing over 157 billion data points[3]
- Completed migration of on-premise data to the cloud
- Launched Australian-first GenAI powered messaging service

1. FY25 vs FY24 on a rounded basis. 2. Critical incidents recovery time based on the Mean Time to Recover (MTTR). 3. Data source: Customer Engagement Engine Reporting. July 2024 to June 2025.

Capital[1]

Strong capital position supporting franchise growth and dividends

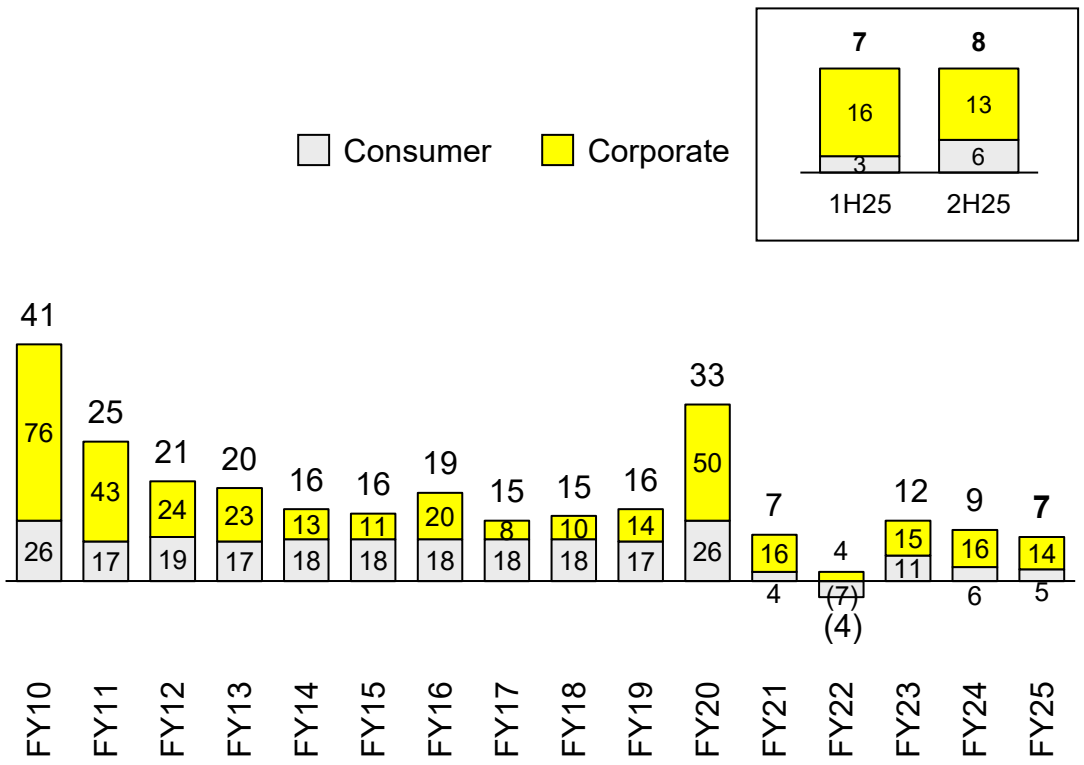


1. Due to rounding, numbers presented in this section may not sum precisely to the totals provided. 2. The 2025 interim dividend included the on-market purchase of $682 million of shares (CET1 impact of -14 bpts) in respect of the Dividend Reinvestment Plan (DRP). 3. Excludes equity accounted profits/losses and impairments from investments, which are neutral from a regulatory capital perspective due to the offsetting changes in capital deductions. 4. Excludes impact of foreign exchange movements on Credit RWA, which is included in 'Other'. 5. Divestment of CBA's shareholding in Bank of Hangzhou (HZB) and shareholding in Vietnam International Commercial Joint Stock Bank (VIB). 6. Inclusive of 1% default countercyclical capital buffer which may be varied by APRA in the range of 0% to 3.5%.

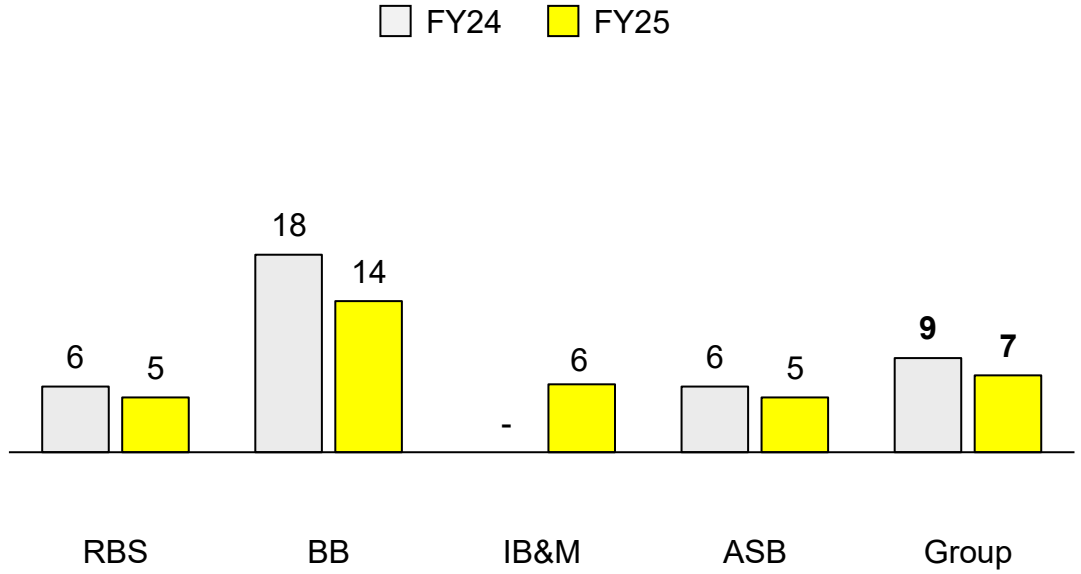
Loan losses

Loan impairment expense remains low

Loan loss rate[1]



Loan loss rate by business unit[1,2]

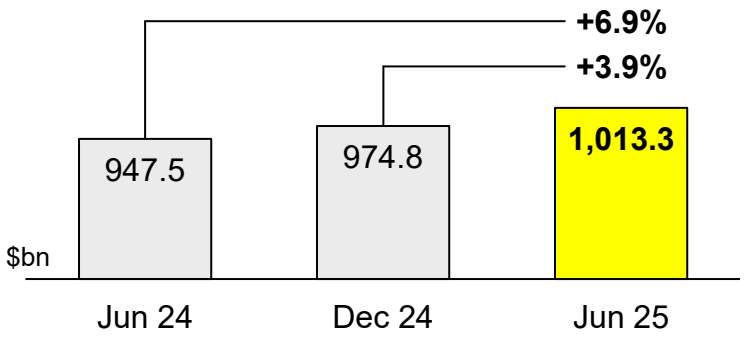


1. Loan impairment expense as a percentage of average Gross loans and acceptances annualised. 2. Comparative information has been restated to conform to presentation in the current period.

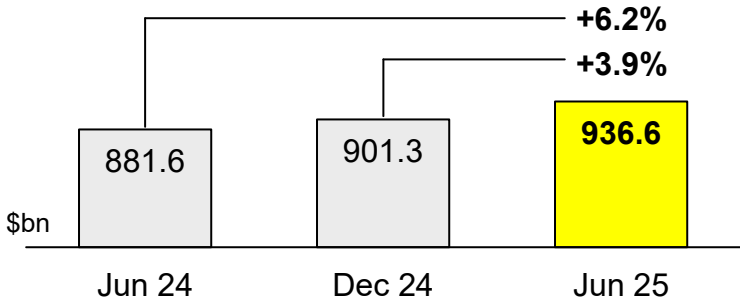
Balance sheet[1]

Disciplined volume growth – non-interest bearing deposit switching stable

Group lending



Group deposits



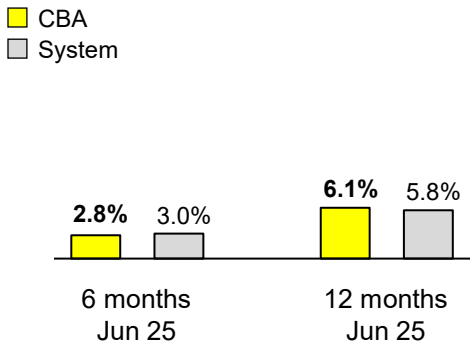
$bn	Jun 24	Dec 24	**Jun 25**	Jun 25 vs Dec 24	Jun 25 vs Jun 24
Home loans	664.7	685.3	**707.9**	3.3%	6.5%
Consumer finance	16.8	16.9	**17.1**	1.3%	1.9%
Business loans[2]	177.9	185.3	**195.8**	5.7%	10.1%
Institutional loans	88.2	87.4	**92.5**	5.9%	4.9%
Total Group lending	**947.5**	**974.8**	**1,013.3**	**3.9%**	**6.9%**
Non-lending interest earning assets	261.6	262.7	**283.1**	7.8%	8.2%
Other assets (incl. held for sale)	45.0	71.0	**57.4**	(19.2%)	27.7%
Total assets	**1,254.1**	**1,308.6**	**1,353.8**	**3.5%**	**8.0%**
Total interest bearing deposits	772.2	791.0	**822.1**	3.9%	6.5%
Non-interest bearing trans. deposits	109.4	110.3	**114.5**	3.8%	4.7%
Total Group deposits	**881.6**	**901.3**	**936.6**	**3.9%**	**6.2%**
Debt issues	144.5	167.1	170.5	2.0%	18.0%
Term funding from central banks	4.2	3.2	1.1	(65.2%)	(73.2%)
Other interest bearing liabilities (incl. loan capital)	110.3	106.6	119.0	11.7%	7.9%
Other liabilities (incl. held for sale)	40.3	55.1	47.7	(13.4%)	18.5%
Total liabilities	**1,181.0**	**1,233.3**	**1,275.0**	**3.4%**	**8.0%**

1. Due to rounding, numbers presented in this section may not sum precisely to the totals provided. 2. Business loans growth of +10.1% (vs June 2024) driven by Business Banking growth of +11.1%, and NZ business and rural lending growth of +3.9% (excluding FX, NZ business and rural lending growth of +2.4%).

Volume growth

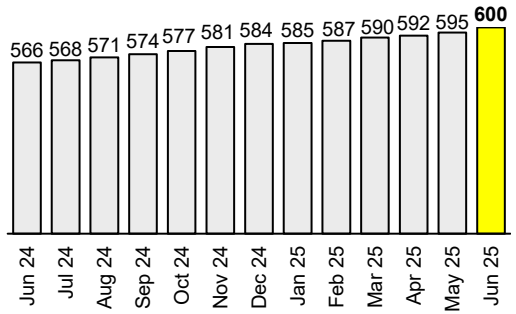
Disciplined approach to growth across core products

Home lending[1,2]

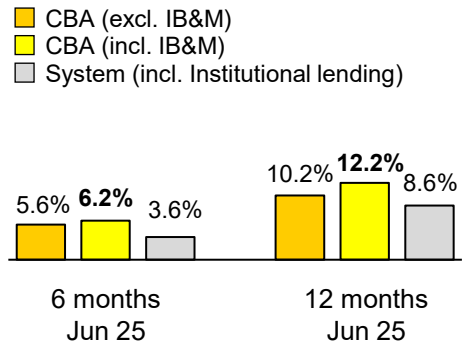


Balances by month[6]

$bn

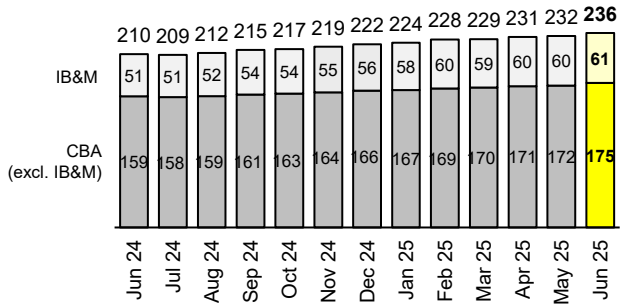


Business lending[1,2,3]

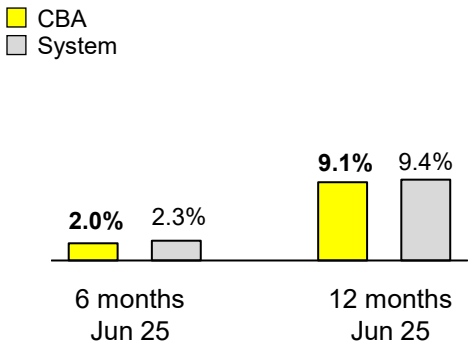


Balances by month[6]

$bn

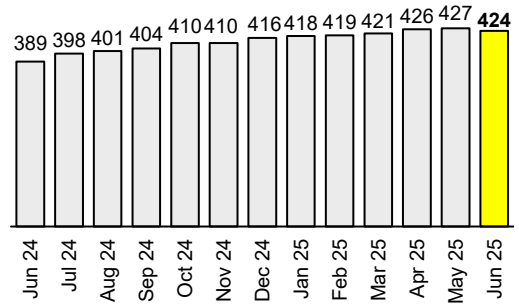


Household deposits[1,4]

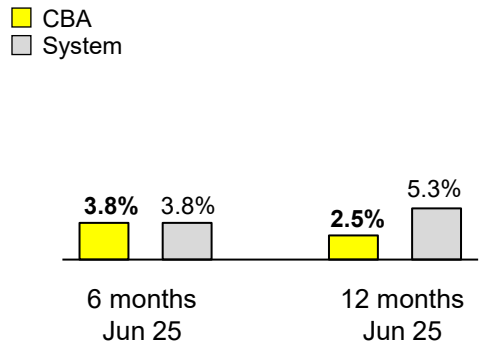


Balances by month[6]

$bn

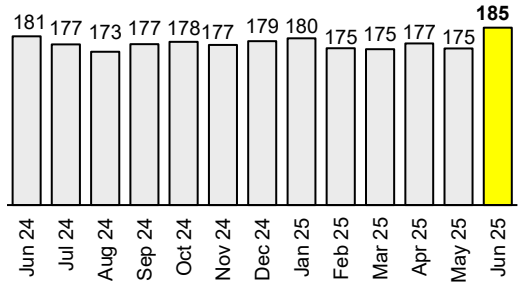


Business deposits[1,5]



Balances by month[6]

$bn



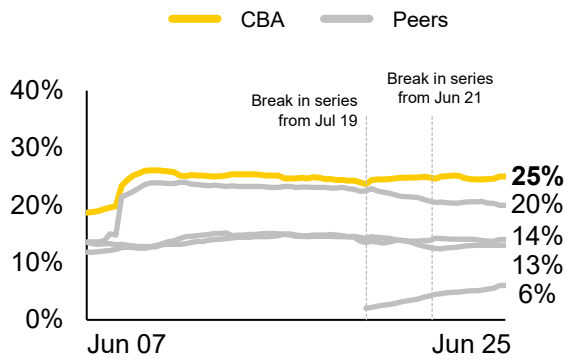
1, 2, 3, 4, 5, 6. Refer to sources, glossary and notes at the back of this presentation for further details.

Market share[1]

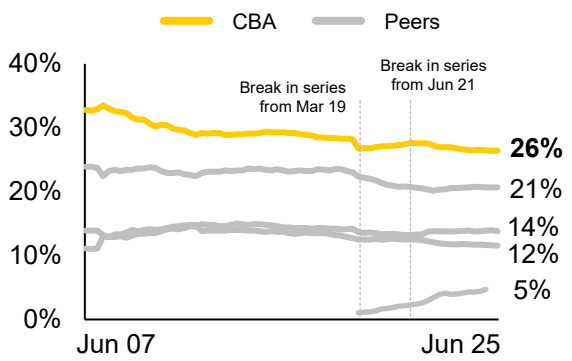
Disciplined approach – strong market share

%	Jun 24	Dec 24	**Jun 25**
Home loans – RBA[2]	24.5	24.6	**24.6**
Home loans – APRA[3]	25.2	25.4	**25.3**
Credit cards – APRA[3]	27.4	27.7	**28.2**
Other household lending – APRA[3,4]	22.3	22.9	**23.7**
Household deposits – APRA[3]	26.5	26.5	**26.4**
Business lending – RBA[5]	17.0	17.2	**17.5**
Business lending – APRA[3,6]	18.4	18.7	**18.9**
Business deposits – APRA[3,6]	22.5	21.9	**21.9**
Equities trading[7]	3.3	3.3	**3.3**
NZ home loans[8]	20.9	21.1	**21.2**
NZ customer deposits[8]	18.7	18.6	**18.8**
NZ business and rural lending[8]	17.1	17.2	**17.4**

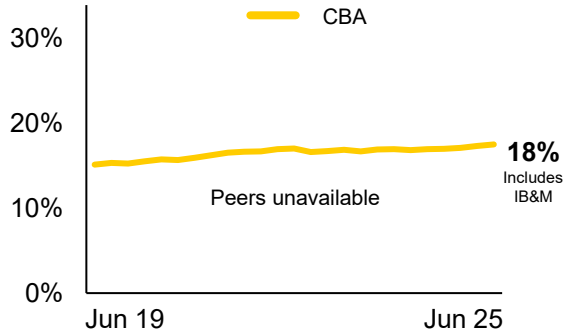
Home lending[2,9]



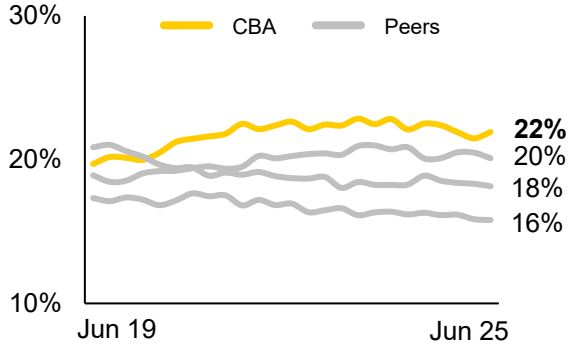
Household deposits[3,9]



Business lending[5]



Business deposits[3,6]



1, 2, 3, 4, 5, 6, 7, 8, 9. Refer to sources, glossary and notes at the back of this presentation for further details.

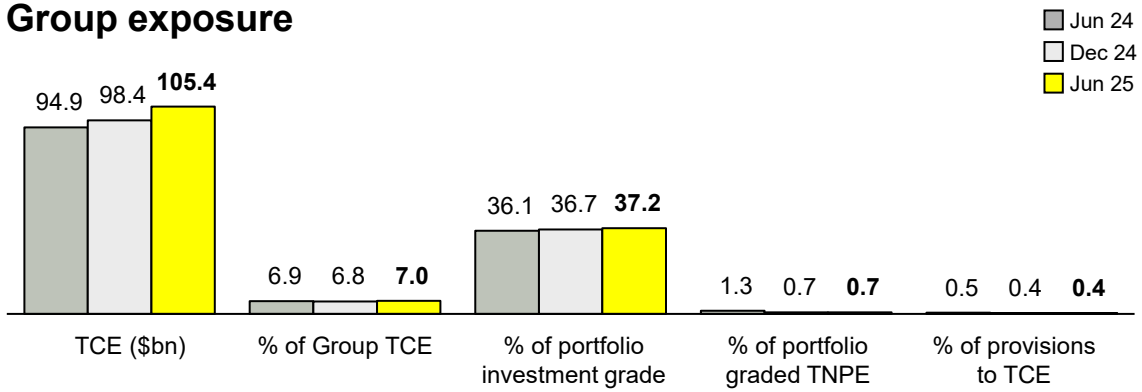
Asset quality

Commercial Property

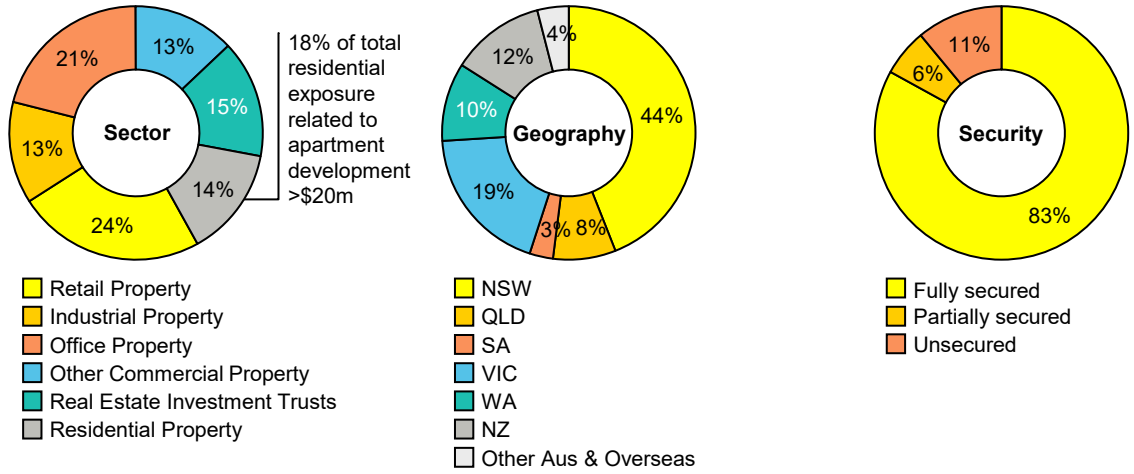
Diversified growth, well-secured portfolio, market conditions improving

- Commercial property market conditions overall have continued to improve generating sales activity at both individual asset and portfolio levels.
- Over the half, exposure grew 7%. Growth was diversified across counterparties and sectors. Modest increase to Residential over the half primarily due to developments, where conditions are conducive to support increases in housing supply.
- The portfolio remains well-secured. Of the unsecured exposure, 94% is to investment grade customers, with the increase over the half due to both lower unsecured exposures and a modest increase in unsecured investment grade exposures.
- Leverage remains moderate for the individually risk-rated property investment portfolio, with the weighted average Loan to Valuation Ratio (LVR) at 47%[1].
- TNPEs remained stable over the half with no material losses expected.
- Office exposures weighted toward Premium/A Grade property. Office asset values have largely stabilised, though pockets of elevated vacancy rates in certain regions persist with tighter origination LVRs in place for these markets.
- Retail vacancy rates are low in major cities as supply of new retail space is limited due to high construction costs. Discretionary retail vacancy remains sensitive to broader economic conditions.
- Maintaining close portfolio oversight with serviceability and Interest Coverage Ratio (ICR) origination thresholds continuing to factor in future cash flows. This combined with active management of LVRs has resulted in the portfolio remaining well buffered against further deterioration in asset values.

Group exposure



Profile



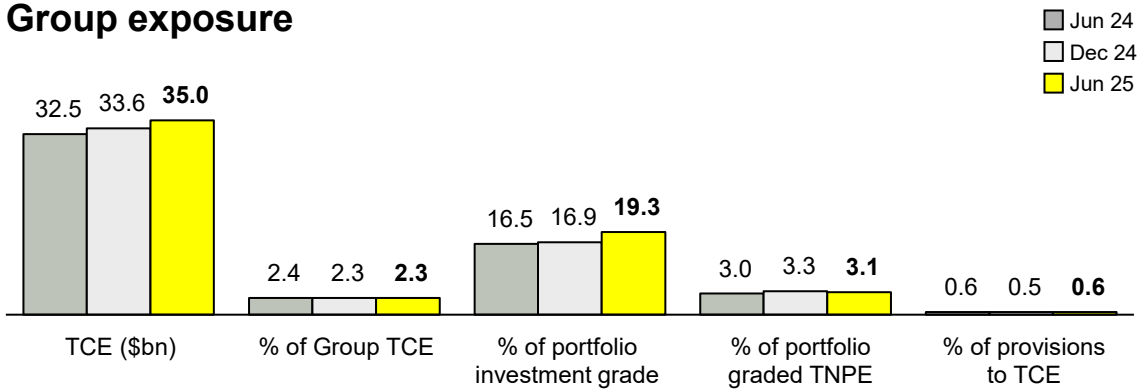
1. The remaining exposure primarily relates to statistically managed exposures where LVR is not available, and property development.

Agriculture & Forestry

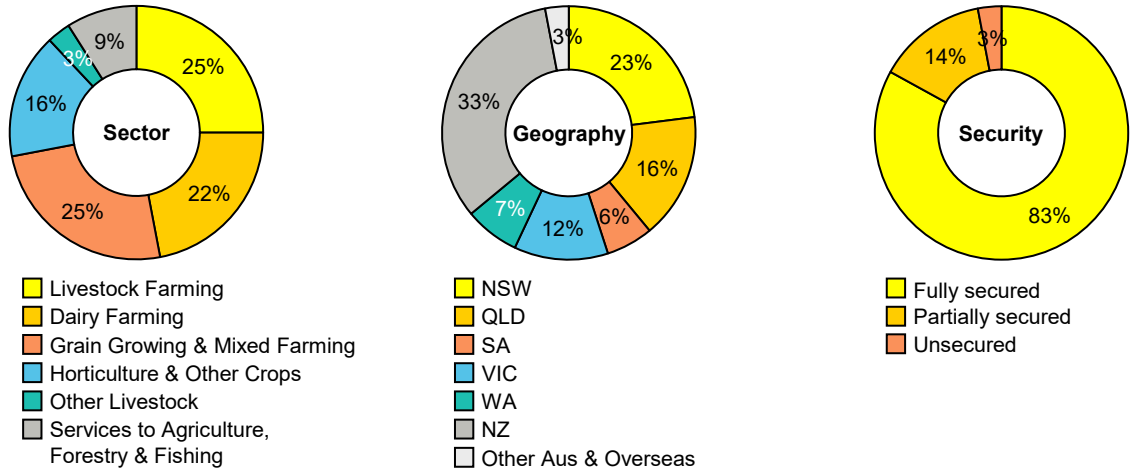
Moderate growth, well-secured, mixed market conditions

- The Agricultural sector remains resilient, supported by strong commodity prices and farm values. Though crop production will likely be down after a strong FY24, it remains above long run averages.
- Seasonal conditions are mixed. Drought persists in South Australia and parts of Victoria despite some rain, while other regions report good soil moisture and a positive outlook.
- Dairy Farming exposure is concentrated to New Zealand where milk price increases and lower interest rates have resulted in improved credit quality.
- The portfolio grew 4.2% in the half mainly driven by Livestock Farming and Grain Growing & Mixed Farming.
- TNPE remained steady representing 3.1% of the portfolio, down from 3.3% in December 2024.
- The agriculture portfolio is well secured.
- FY25 saw herd rebuild and beef cattle sector stabilise with prices at sound levels, while sheep meat experienced record prices. US tariffs are expected to have minimal impact and China granted 12 new beef export licences.

Group exposure



Profile

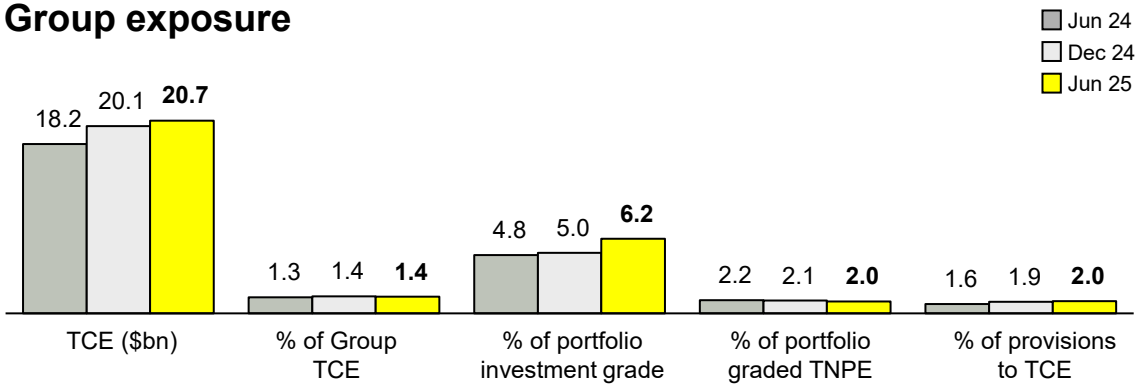


Entertainment, Leisure & Tourism

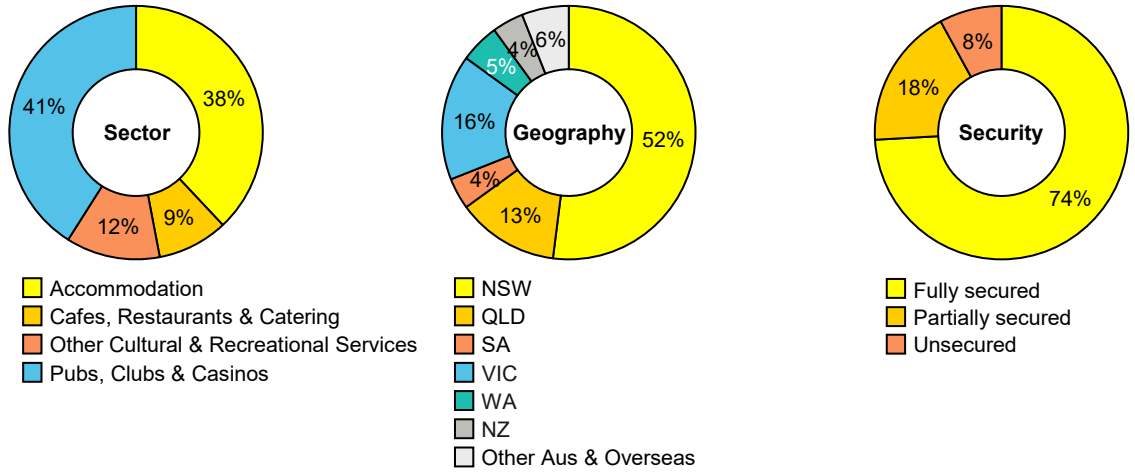
Consumer spend on experiences remains resilient

- CommBank Household Spending Index shows resilience in the sector despite cost-of-living challenges.
- Hospitality spending increased 6.5% over the year, with increased spending on restaurants, pubs, taverns and bars.
- Tourism benefited from a recovery of international arrivals, nearing pre-COVID levels, and strong domestic travel.
- Sector challenges include rising costs, labour availability and consumer cost-of-living pressures. Many operators have responded with affordable menu options.
- The portfolio grew ~3% for the half.
- TNPE was broadly stable in the half.
- Increase in percentage of the portfolio investment grade rated driven by a re-grade and increase of a large single name exposure.

Group exposure



Profile

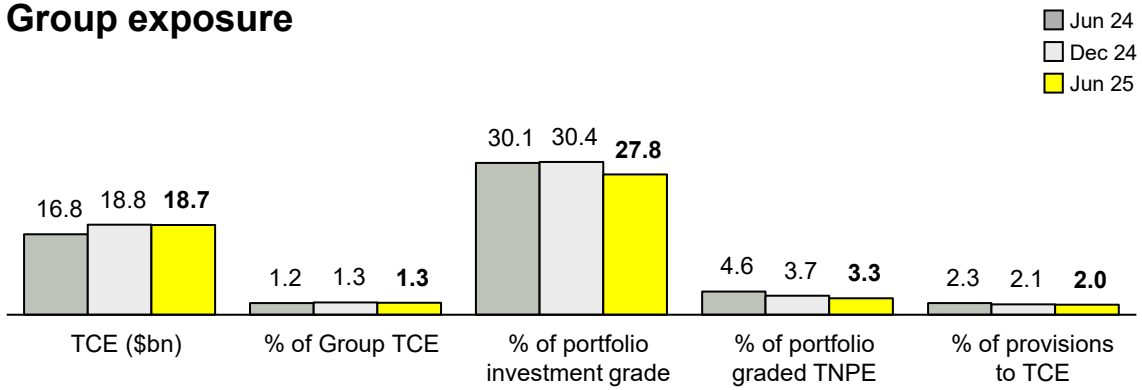


Wholesale Trade

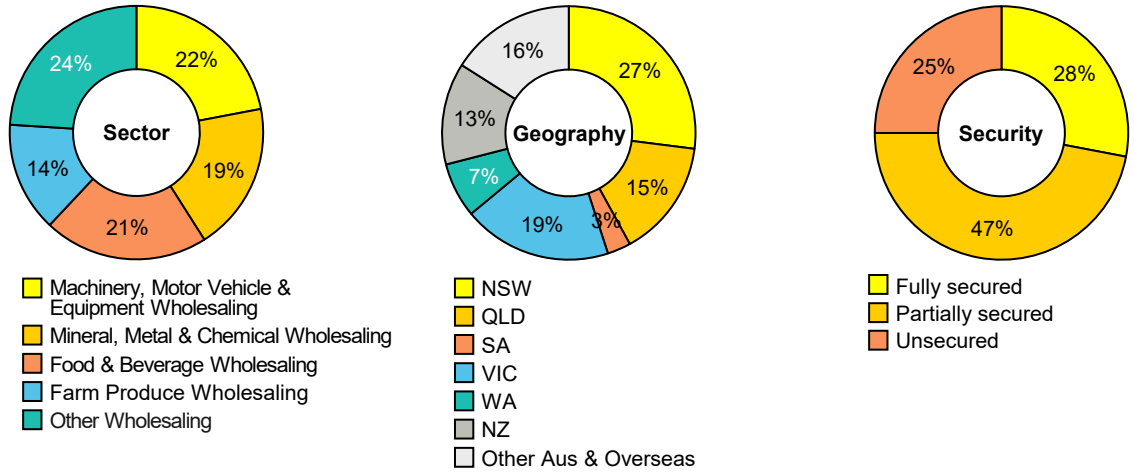
Adaptable inventory management necessary given geopolitical impacts

- Wholesale trade continues to manage risks of supply chain disruption, rising input costs and a challenging retail environment.
- Operators balancing need for stock availability with risks of obsolete stock and over ordering.
- Supply chain issues remain evident with geopolitical disruptions driving up costs. The Red Sea conflict has forced many shipping lines to reroute adding ~$1,000 per container, and port fees and terminal charges are rising.
- Portfolio TCE was flat in the half, following 11.7% of growth in 1H25.
- Percentage of portfolio graded TNPE reduced, though remains elevated due to the downgrade of a large single name exposure in June 2024. The exposure has reduced via a mix of proceeds from inventory unwind and non-core asset sales.

Group exposure



Profile

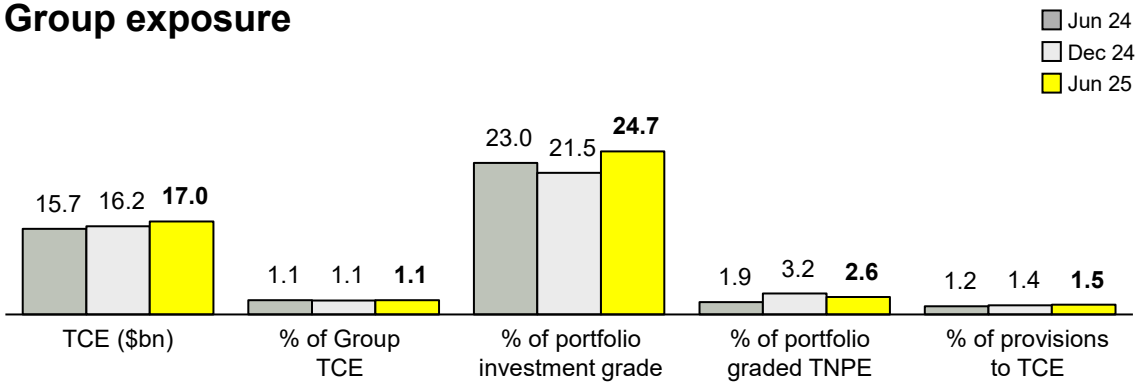


Retail Trade

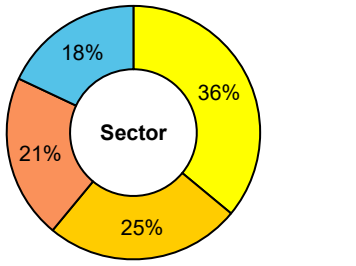
Consumers remain selective on retail spend

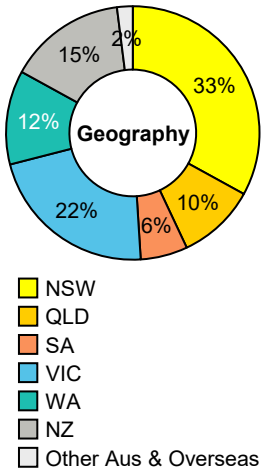
- The Australian consumer has displayed caution in retail spend decisions, prioritising savings and debt repayments given uncertain global conditions.
- Consumers have prioritised retail spend on energy, rent and food, resulting in reduced spend on fashion, clothing, footwear and household goods.
- Recent interest rate relief, tax cuts and moderation of inflation provide some support for the outlook.
- The portfolio grew 5% in the half led by non-discretionary sub-sectors, and the portfolio remains weighted to non-discretionary segments.
- The focus on non-discretionary exposure has helped reduce TNPE, while there was an increase in percentage of portfolio rated investment grade, driven by increases in existing investment grade exposures.

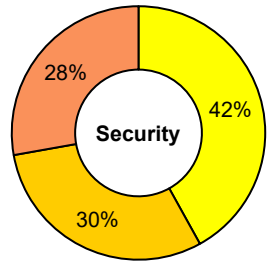
Group exposure



Profile





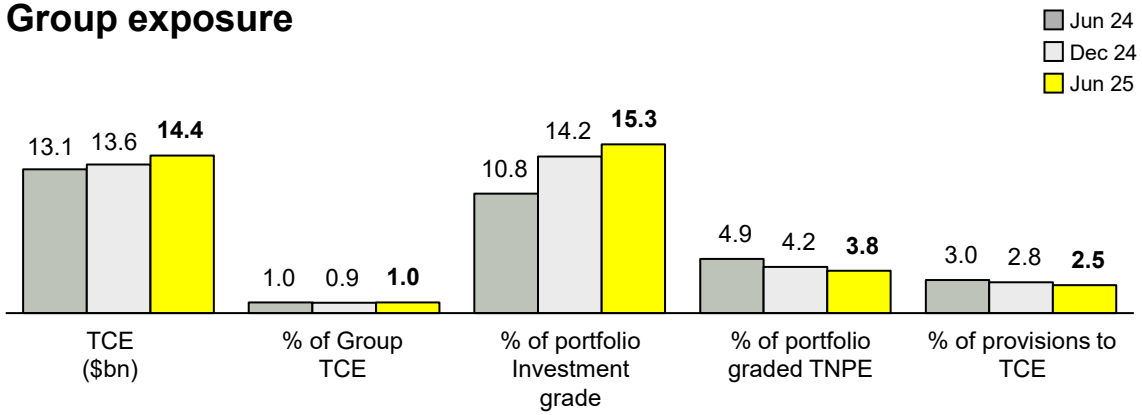


Construction

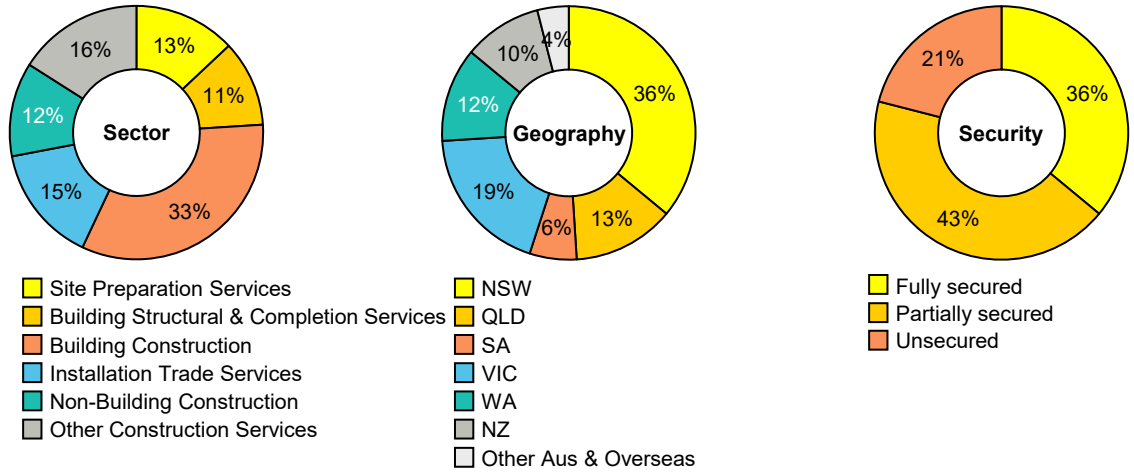
Construction recovering from difficult conditions

- The construction industry is stabilising after a challenging period marked by high costs, labour shortages and insolvencies, particularly among smaller firms.
- A degree of optimism is returning to the sector, with investments in housing, renewable energy and infrastructure, while labour and cost challenges are abating.
- Construction activity pronounced in public infrastructure, while private sector activity has started to recover from modest levels.
- The portfolio grew 6% in the half.
- TNPE broadly stable in the half as clients progressively return to profitability and restore balance sheet liquidity.
- Portfolio performance supports stable and improving sector conditions, with larger builders reporting improved margins and profitability.
- Pockets of risk remain, with more than 3,500 construction sector insolvencies[1] in the 12 months to June 2025.

Group exposure



Profile



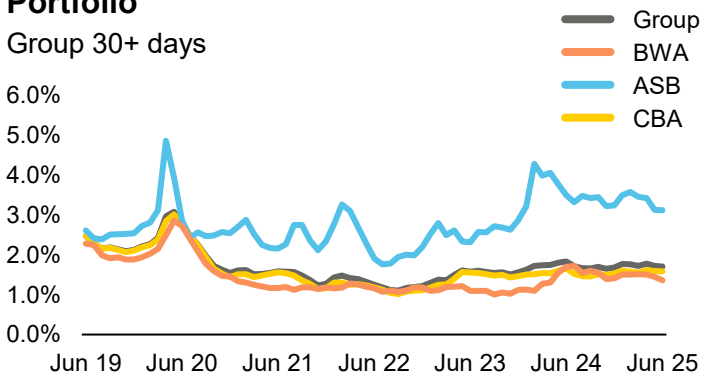
1. Source: ASIC.

Consumer finance – arrears[1]

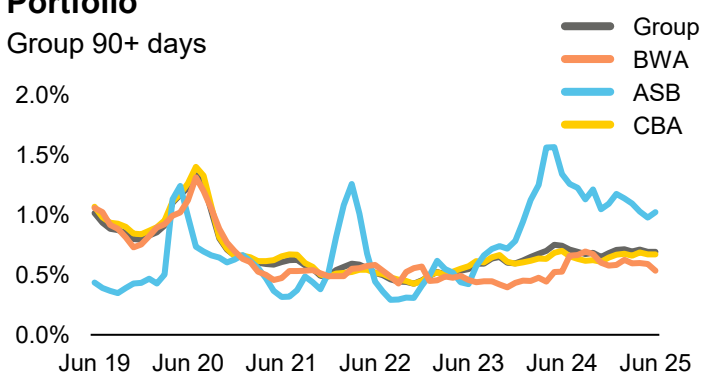
Arrears broadly stable – Bankwest personal loan portfolio in run-off[2]

Credit cards

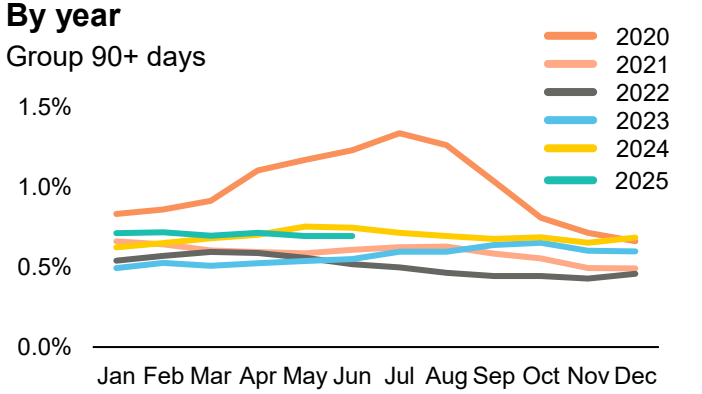
Portfolio
Group 30+ days



Portfolio
Group 90+ days

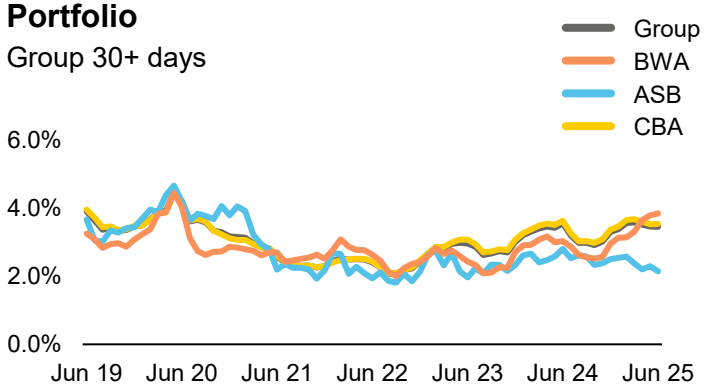


By year
Group 90+ days

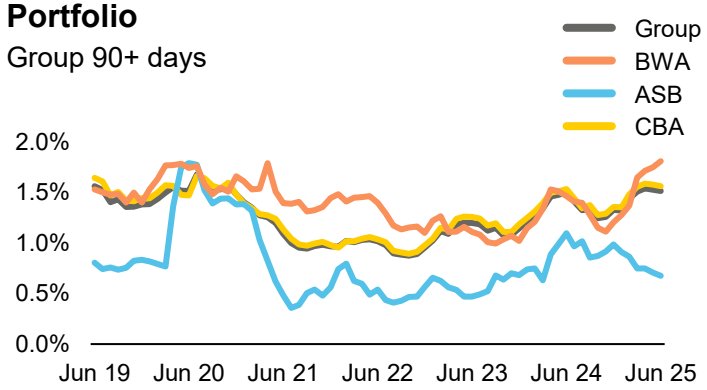


Personal loans

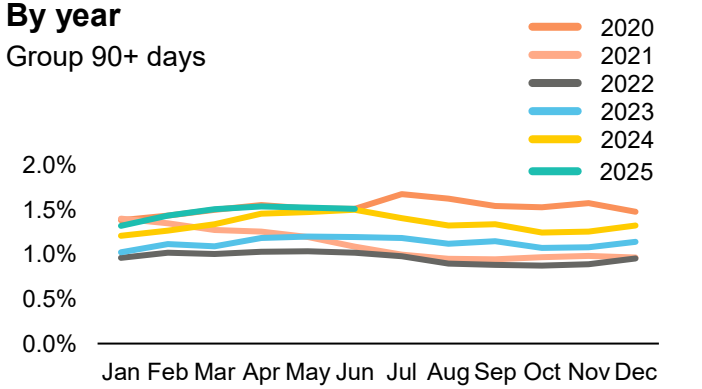
Portfolio
Group 30+ days



Portfolio
Group 90+ days



By year
Group 90+ days



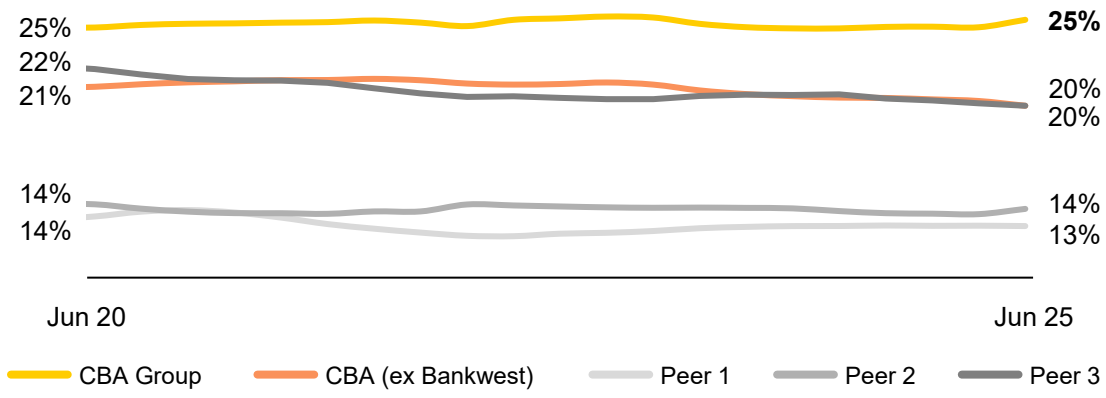
1. Group consumer arrears including New Zealand. 2. Bankwest personal loan applications closed in 1H25 as part of portfolio simplification under new digital bank operating model. Personal loan portfolio in run-off with spot balance $0.2bn as at 30 June 2025.

Home lending

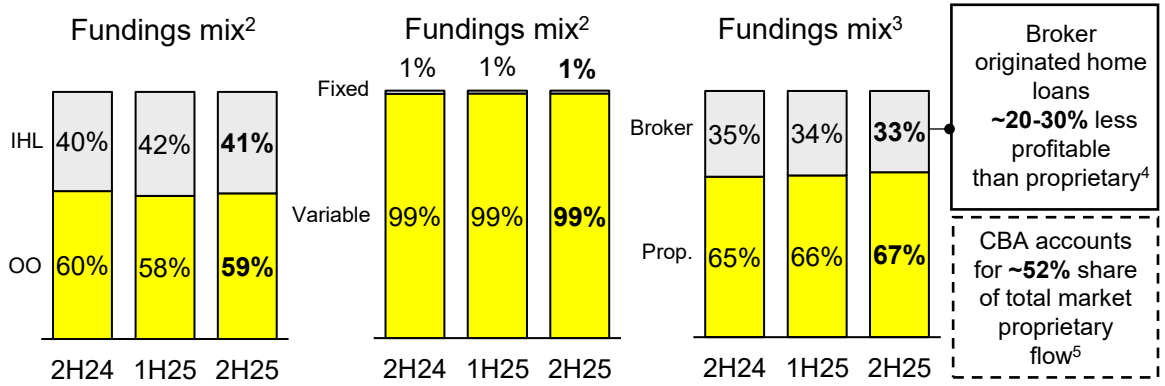
Home loans – overview

Disciplined strategic and operational execution, targeted growth – focus on sustainable returns

Consistent market share performance[1]



Fundings weighted towards proprietary distribution

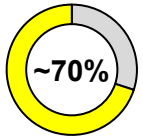


Disciplined approach to balance growth[6]



Operational discipline with fast, efficient processing

Applications auto decisioned same day[7]
(proprietary)



Time to first decision[8]
(proprietary & broker)



Digital loan documents usage[9]
(proprietary & broker)



Applications settled digitally[10]
(proprietary & broker)



1, 2, 3, 4, 5, 6, 7, 8, 9, 10. Refer to sources, glossary and notes at the back of this presentation for further details.

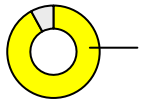
Home loans – serviceability assessment[1]

92% of the book originated under tightened standards since FY16

Key serviceability changes by year[2]

FY16-19	• Increased serviceability buffer and buffers on existing debts • Removed Low doc and EQFS products • Tightened lending requirements for non-residents and use of foreign currency • Tightened lending requirements in high risk areas • Reduced IO maximum term limits
FY20	• Changes to serviceability buffer and floor assessment rate • Removed LMI/LDP waivers for construction, land loans • Temporary COVID-19 tightening on verification
FY21	• Restrictions on family guarantor arrangements • Rental expense capture (net rental income) • Expenses excluded from HEM added to higher of declared expenses or HEM • Increased serviceability floor rate • Reduced max LVR for construction and bridging loans
FY22	• Enhanced self-employed and investment income calculations • Increased serviceability buffer
FY23	• Tightened LVR limits for high value properties • Updated postcode level appetite to current economic cycle • Updated rental income shading and maximum yield to market cycle • Allowed latest year financials for high quality self-employed segments[4] • Increased serviceability floor rate
FY24	• Expanded application of postcode level appetite across higher risk locations
FY25	• Enhanced self-employed income verification for eligible CBA Business Banking customers allowing the use of latest full year financials[5] • Updated treatment for repayment of 'near term' HELP debt[6]

92% of the book originated under tightened standards since FY16



92%

New loan assessment (from FY16)[3]

Income	• All income used in application to assess serviceability is verified • 80% or lower cap on less stable income sources (e.g. bonus, overtime) • Applicants reliant on less stable sources of income manually decisioned • 90% cap on tax free income, including government benefits • Limits on investor income allowances • Rental income net of rental expenses used for servicing
Living expenses	• Living expenses captured for all customers • Servicing calculations use the higher of declared expenses or HEM adjusted by income and household size • Expenses excluded from HEM are added to the higher of the declared expenses or HEM
Interest rates	• Assess customer ability to pay based on the higher of the customer rate plus serviceability buffer or minimum floor rate • Interest only loans assessed on principal and interest basis over the residual term of the loan
Existing debt	• Existing customer commitments are verified through Comprehensive Credit Reporting (CCR) and CBA transaction accounts data where available • CBA transaction accounts and CCR data used to identify undisclosed customer obligations • For repayments on existing debt: – CBA and OFI repayments recalculated using the higher of the actual rate plus a buffer or minimum floor over remaining principal and interest loan term – Credit card repayments calculated at an assessment rate of 3.8% – Other debt repayments calculated based on actual rate + buffer

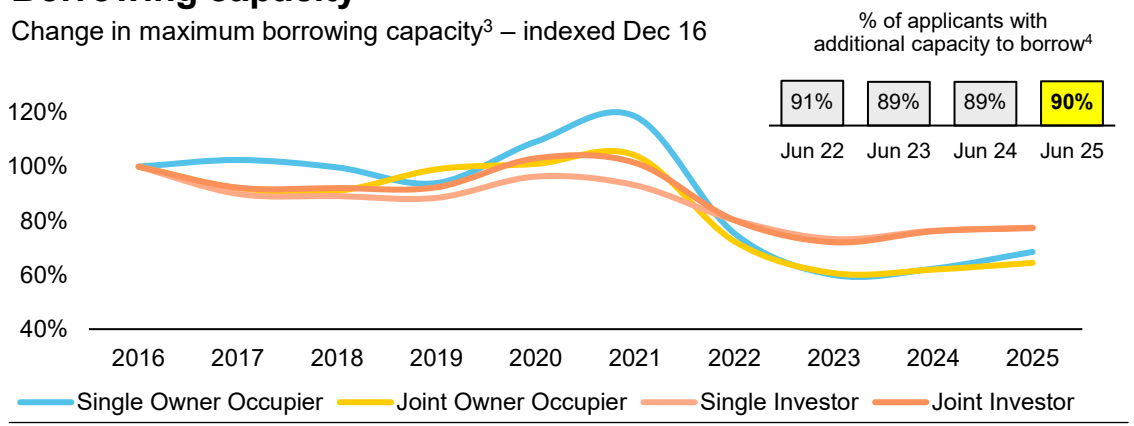
1. CBA excluding Bankwest unless stated otherwise. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loan and Residential Mortgage Group. 2. Serviceability changes are reflective of changes made within the financial year and may have changed since implementation or may not be currently in place. 3. Indicative loan assessment and is subject to change. 4. Self-employed applicants required to present latest full year financials showing two years trading performance. 5. Existing CBA Business Banking customers with at least two years trading history eligible to present latest full year financials with latest year trading performance. 6. HELP debt is excluded from serviceability assessment where repayment is expected within 12 months and assessed at a reduced buffer rate where repayment is expected within 1 to 5 years.

Home loans – borrowing capacity[1]

Improved borrowing capacity from changes to individual income tax rates and thresholds[2]

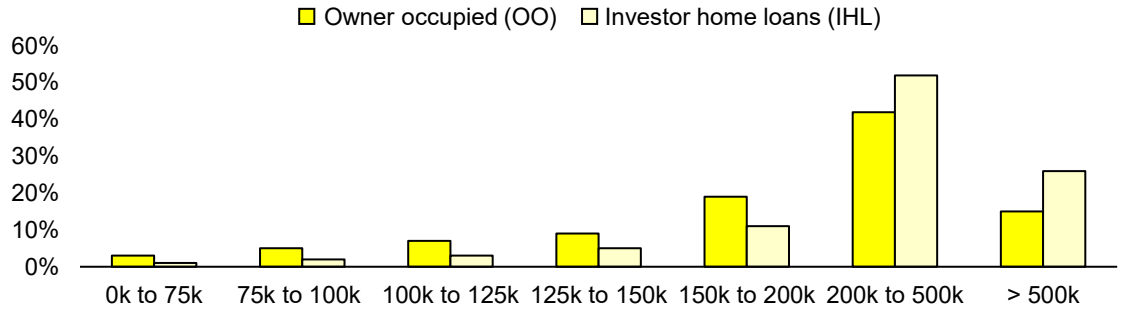
Borrowing capacity[3]

Change in maximum borrowing capacity[3] – indexed Dec 16



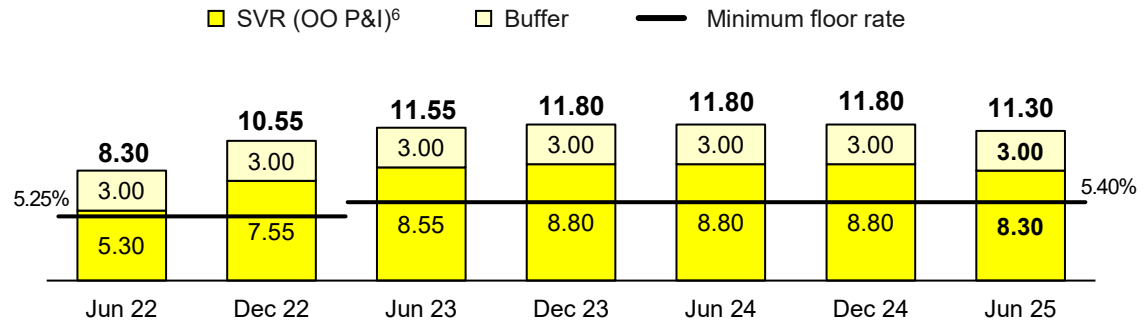
Application gross income band[7]

6 months to Jun 25 – Funding $



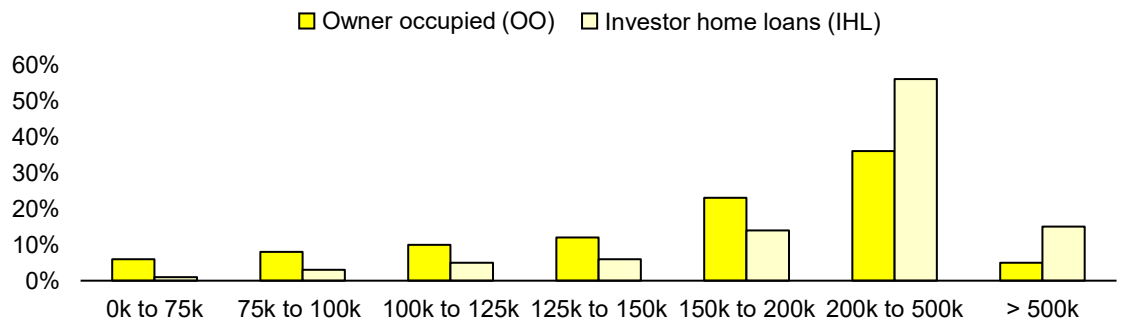
Serviceability buffer and interest rates

Loans assessed based on the higher of the customer rate[5] + buffer, or minimum floor rate



Application gross income band[7]

6 months to Jun 25 – Funding #



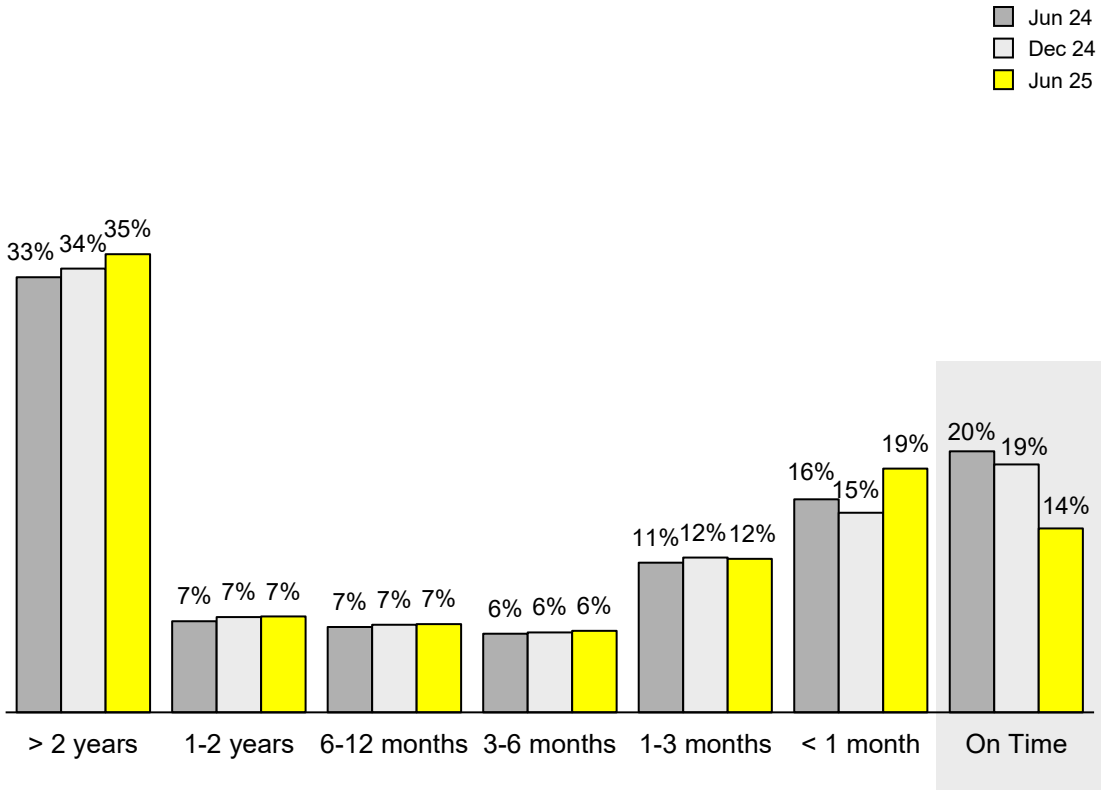
1. CBA excluding Bankwest and Unloan, unless noted otherwise. 2. Reflects changes to individual income tax rates and thresholds effective 1 July 2024. 3. Scenarios based on differing assumptions with respect to family types, number of dependents, loan size, income sources and existing liabilities/commitments. 4. Applications that have passed system serviceability test; borrowed with excess capacity reflects applicants above minimal net income surplus. 5. Customer rate includes any customer discounts that may apply. 6. SVR (OO P&I) reflects the advertised reference rate and does not include any customer pricing concessions. 7. CBA including Bankwest. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan.

Home loans – savings and repayment buffers

Higher savings and repayment buffers

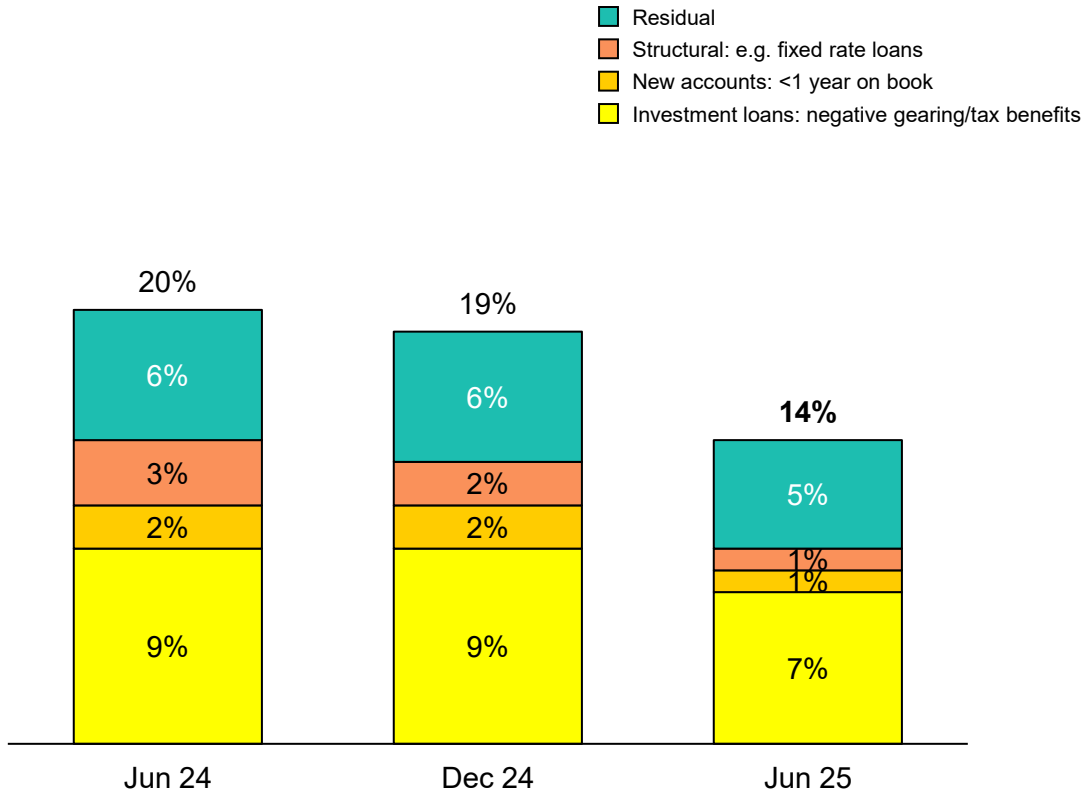
Repayment buffers

Payments in advance[1], % of accounts



Repayment buffers

Payments on time[1], % of accounts



1. CBA including Bankwest. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan. Includes offset facilities, excludes loans in arrears.

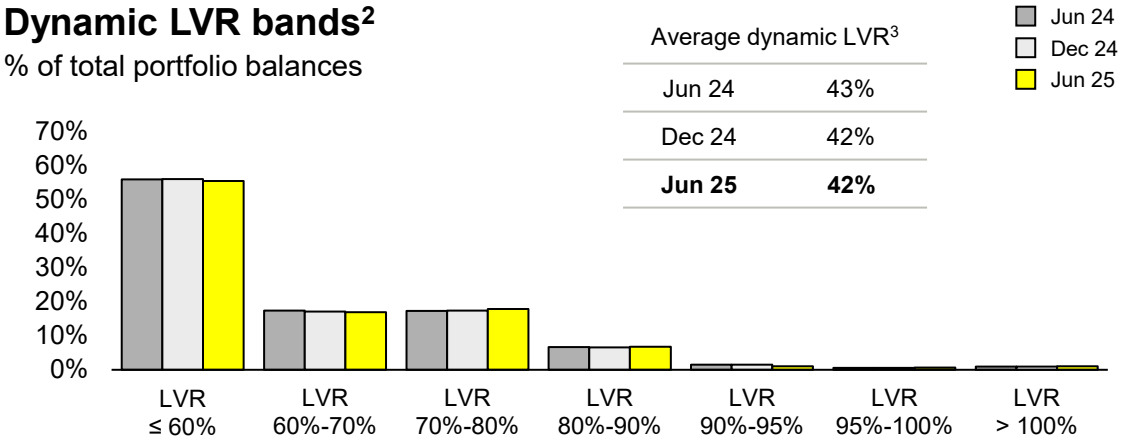
Home loans – portfolio DLVR[1]

Portfolio DLVR of 42% – supported by growth in house prices

Dynamic LVR bands[2]

% of total portfolio balances

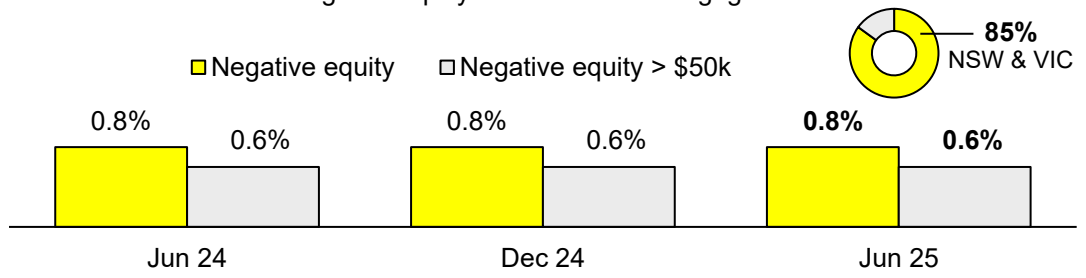
Average dynamic LVR[3]	
Jun 24	43%
Dec 24	42%
Jun 25	**42%**



Negative equity[4]

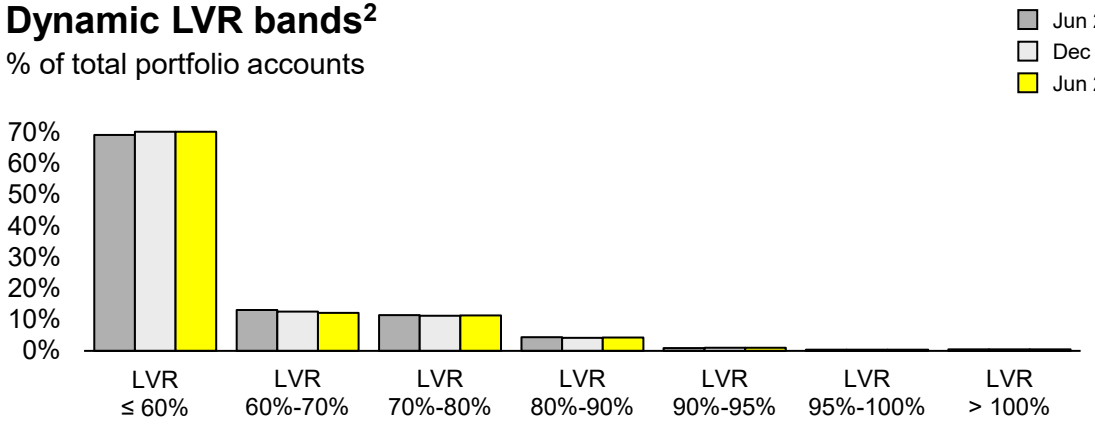
Proportion of balances in negative equity

- 72% of customers ahead of repayments
- 12% of home loans in negative equity have Lenders Mortgage Insurance

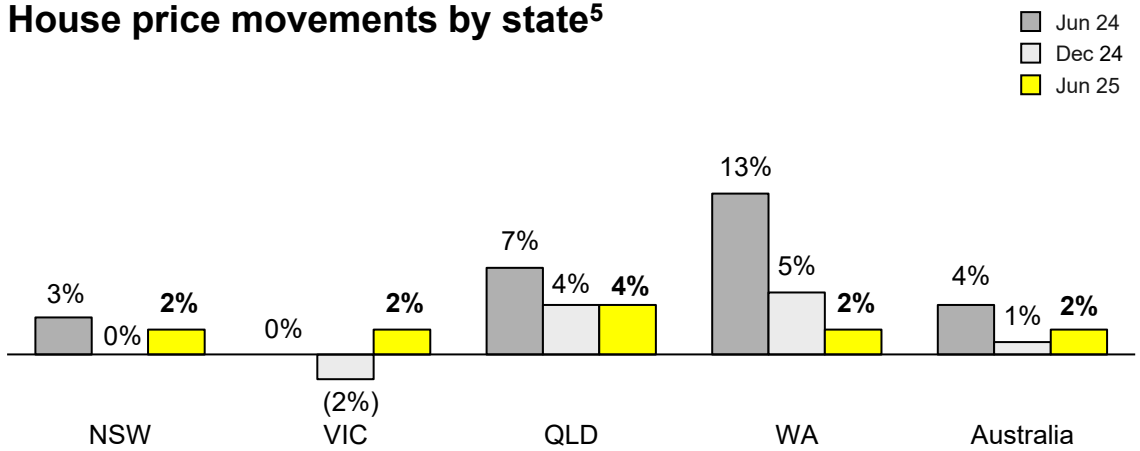


Dynamic LVR bands[2]

% of total portfolio accounts



House price movements by state[5]



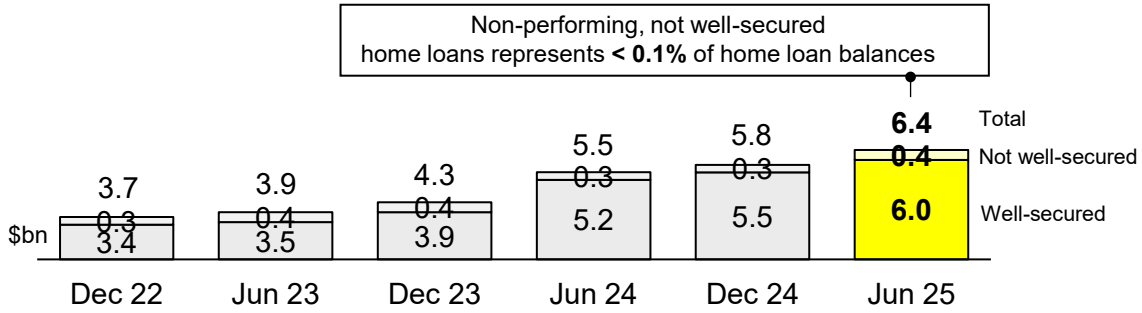
1. CBA including Bankwest. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan. 2. Taking into account cross-collateralisation. Offset balances not considered. 3. CBA including Bankwest, Line of Credit and Reverse Mortgages. Excludes Commonwealth Portfolio Loans and Residential Mortgage Group and Unloan. Average calculations based on collateral grouping. 4. Negative equity arises when the outstanding loan (less offsets) exceeds house value. Based on outstanding balances, taking into account cross-collateralisation and offset balances. CBA updates house prices monthly using internal and external valuation data. 5. Six month change sourced from Cotality Home Value Index released 1 July 2025.

Home loans – non-performing loans, losses & insurance[1]

Increase in non-performing home loans are primarily well-secured – portfolio losses remain low

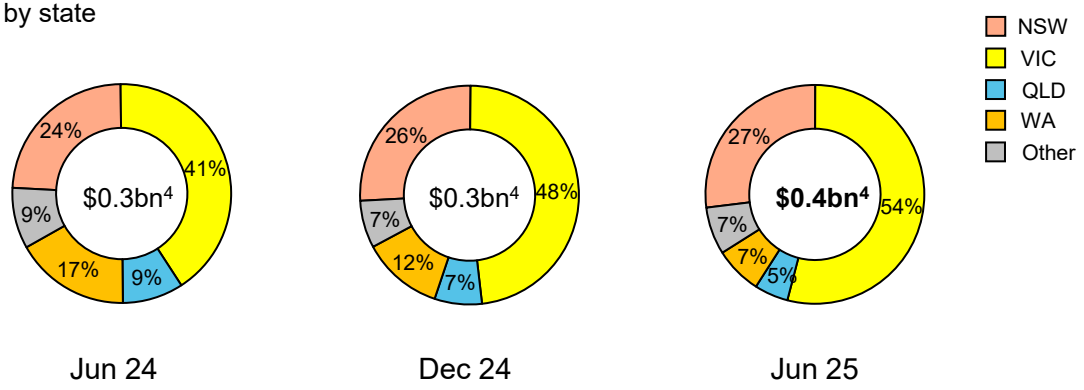
Australian non-performing home loans[2]

Increase in non-performing home loans driven by 90+ arrears and well-secured restructures. Non-performing, not well-secured home loans increased modestly, mainly in Victoria.

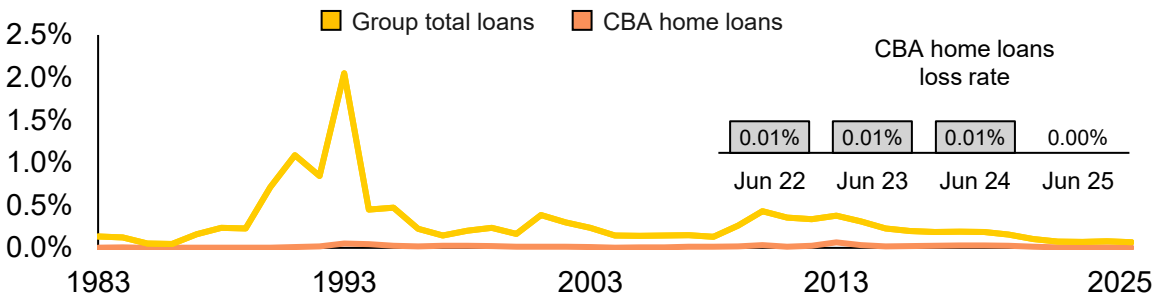


Australian non-performing, not well-secured home loans[2,3]

% by state

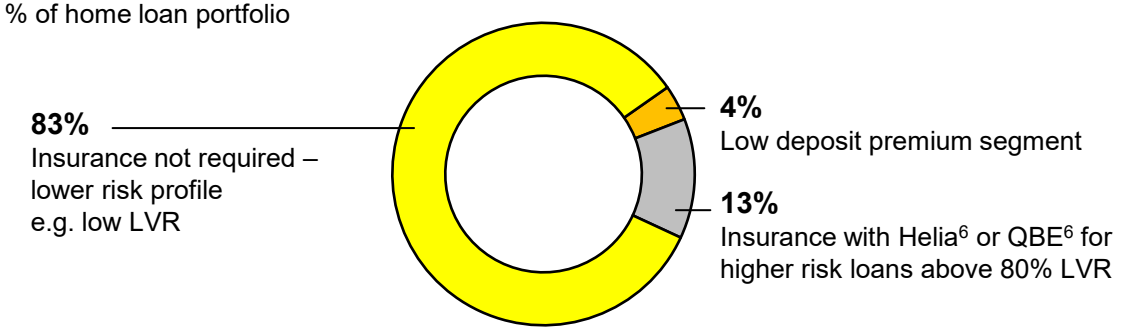


Losses to average gross loans and acceptances (GLAA)[5]



Portfolio insurance profile[3]

% of home loan portfolio

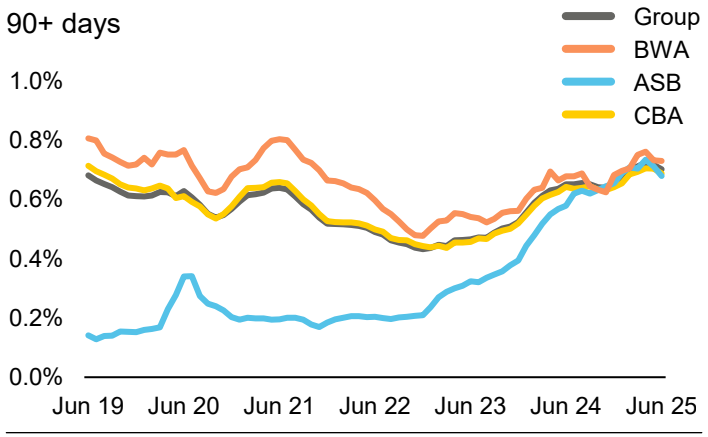


1. CBA including Bankwest. 2. Non-performing exposures are exposures in default as defined in regulatory standard *APS220 Credit Risk Management*. Well-secured home loans are defined as those with LMI or where the fair value of collateral after applying a conservative haircut to the most recent valuation exceeds the estimated future contractual cash flows. Estimated future contractual cash flows includes loan balance, interest and expenses during the resolution period. 3. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan. 4. Reflects total Australian non-performing, not well-secured home loans. 5. Bankwest included from FY09. 6. Helia and QBE are LMI providers to CBA and Bankwest respectively of new high Loan to Value Ratio (LVR) residential mortgages under an existing Supply and Service contract. CBA has concluded on the Request for Proposal (RFP) process and Arch Lenders Mortgage Indemnity Limited has been selected as the next LMI provider for CBA and Bankwest.

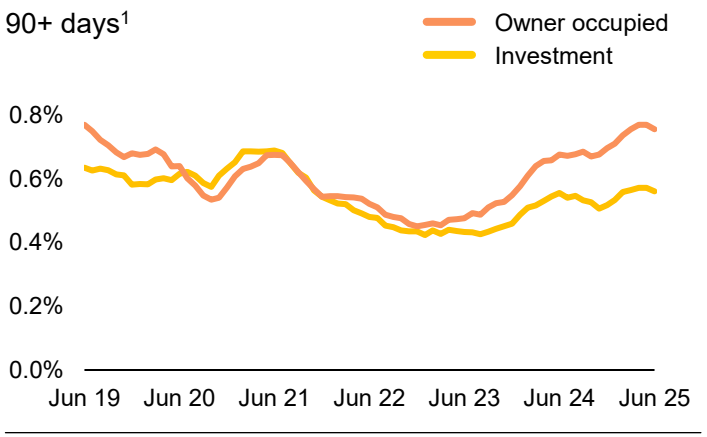
Home loans – arrears (90+ days)

Arrears stabilising as cost-of-living pressures ease

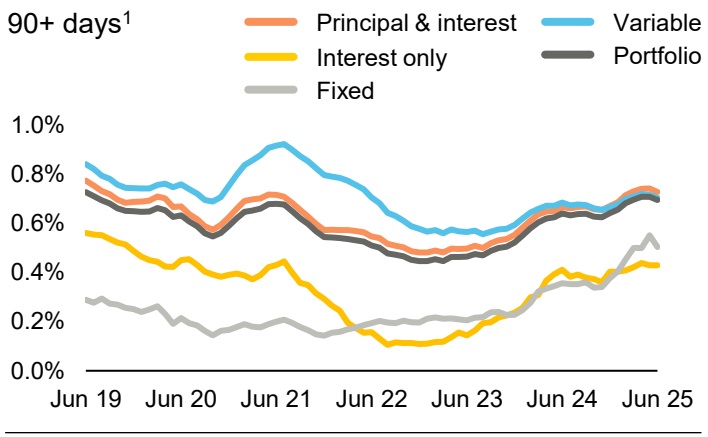
Portfolio



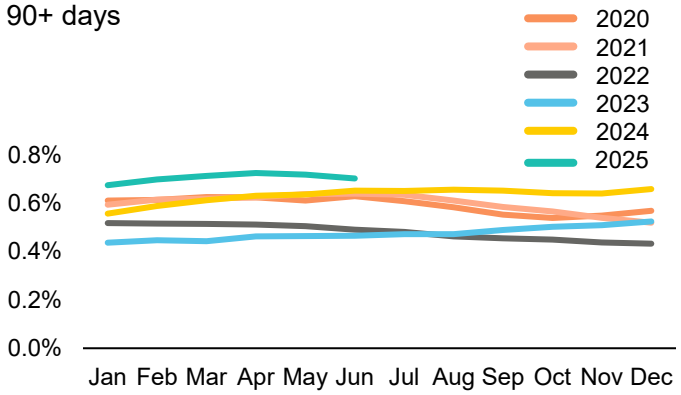
Product



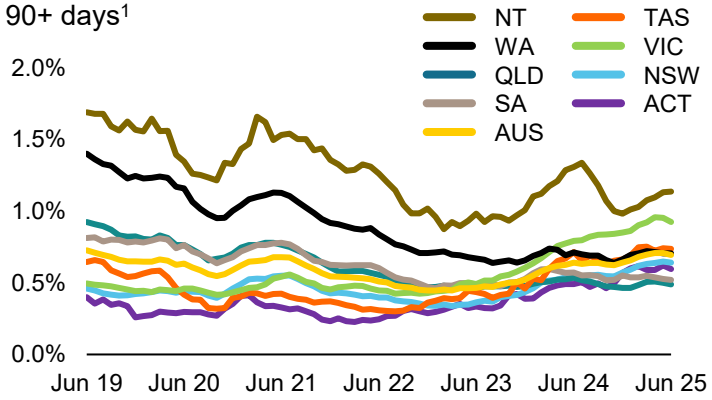
Repayment and interest type



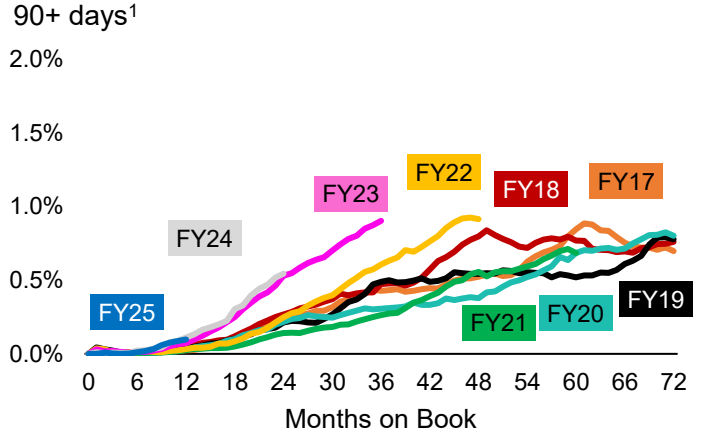
Year



State



Vintage



1. CBA including Bankwest. Excludes ASB, Line of Credit, Reverse Mortgages, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan.

Sources, glossary & notes

Sources and notes

Slide 13
1. Refer to glossary at the back of this presentation for further details.
2. Total retail transaction accounts, excluding offset accounts. Includes Bankwest.
3. Source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS).
4. Source: RBA Lending and Credit Aggregates.
5. Excludes Bankwest and Residential Mortgage Group.
6. Source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS) – Non-financial Business Deposits (including IB&M).
7. Represents Business Banking divisional business loan balances on a spot basis.
8. CBA Business lending multiple is based on Business Banking growth rate (excluding Institutional Banking and Markets) over published APRA and RBA Total Business Lending data (excluding estimated institutional lending balances). Represents growth for the period June 2025 vs June 2024.

Slide 14
1. Launched in June 2025.
2. The total number of customers that have logged into the CommBank app at least once in the month of June 2025.
3. The total number of logins to the CommBank app in the month of June 2025 divided by the number of days in the month.
4. Average monthly unique customers who engaged with one of our money management features in the CommBank app from July 2024 to June 2025. Money management features include Money Plan, Bill Sense, Category Budgets, Cash Flow View, Goal Tracker, Credit Score, Spend Tracker and Smart Savings.
5. CommBank Yello has delivered >$135m in value in the form of cashbacks, discounts and prize draws to customers from November 2023 to June 2025.
6. 25 February 2025 to 30 June 2025.
7. Visits to Bankwest website from 25 February 2025 to 30 June 2025 compared to the prior comparative period.
8. 20 March 2025 to 30 June 2025.
9. Total operating expenses (indexed for inflation) divided by number of customers following migration of business bank, closure of branch network and digital transformation (periods of comparison FY22 to FY25).

Slide 15
1. Total eligible customers for CommBank Yello for Business as at June 2025.
2. For eligible customers.
3. Refer to glossary at the back of this presentation for further details.
4. Represents Business Banking divisional business loan balances on a spot basis.
5. Source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS) – Non-financial Business Deposits (including IB&M).
6. Growth calculated using unrounded numbers.
7. Business Bank contribution to Group Cash NPAT (from continuing operations).
8. CBA Business lending multiple is based on Business Banking growth rate (excluding Institutional Banking and Markets) over published APRA and RBA Total Business Lending data (excluding estimated institutional lending balances). Represents annual growth for the period June 2025 vs June 2024.
9. Simple annual reviews applicable to business customer lending of up to $5 million.

Sources and notes

Slide 24

1. Includes other short-term liabilities.
2. Represents long-term wholesale funding as a percentage of total funding which includes RBNZ term lending facilities drawdowns where applicable.
3. Represents the Weighted Average Maturity of outstanding long-term wholesale debt with a residual maturity greater than 12 months as at reporting date. WAM includes RBNZ term lending facilities drawdowns where applicable.
4. Maturities may vary quarter to quarter due to FX revaluation.
5. Includes Senior Bonds and Structured MTN.
6. Additional Tier 1 and Tier 2 Capital.
7. Includes RBNZ Term Funding for Lending Programmes.
8. Quarterly average.
9. Indicative weighted senior and covered bond funding costs (excluding Tier 2 costs), across major currencies. Represents the spread over BBSW equivalent on a swapped basis.
10. Includes debt buy-backs and reported at historical FX rates.
11. Short-term wholesale funding and other short-term collateral deposits including net collateral received and Vostro balances.
12. Lending excludes collateral loans.

Slide 25

1. CBA data as at 30 June 2025. Peer data based on regulatory disclosures as at 31 March 2025.
2. Total retail transaction accounts, excluding offset accounts, includes Bankwest.
3. Represents Retail Banking Services divisional deposit balances. Transactions include non-interest bearing deposits and transaction offsets. Online includes NetBank Saver, Goal Saver, Business Online Saver, Bankwest Hero Saver, Smart eSaver, and Telenet Saver and Easy Saver. Savings and Investments includes savings offset accounts.
4. Includes at-call interest bearing deposits, term deposits and non-interest bearing deposits.
5. Includes non-interest bearing deposits and other customer funding.

Slide 42

1. Percentage growth calculations are based on actual numbers on a non-annualised basis.
2. Source: RBA Lending and Credit Aggregates.
3. Business including select financial businesses. CBA excludes Cash Management Pooled Lending Facilities.
4. Source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS).
5. Source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS) – Non-financial Business Deposits (including IB&M).
6. Totals calculated using unrounded numbers.

Sources and notes

Slide 43

1. Comparatives have been updated to reflect market restatements.
2. CBA source: RBA Lending and Credit Aggregates. Home lending peer source: Peer APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS) balance divided by RBA Lending and Credit Aggregates system balance.
3. System source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS).
4. Other household lending market share includes personal loans, margin loans and other forms of lending to individuals.
5. Business including select financial businesses and Cash Management Pooled Lending Facilities.
6. Represents business lending to and business deposits by non-financial businesses under APRA definitions.
7. Represents CommSec traded value as a percentage of total Australian equities markets, on a 12 month rolling average basis.
8. System source: Based upon RBNZ lending by purpose and deposits by sector data. Business and rural lending represents aggregated business and agriculture loans per RBNZ classifications.
9. Series break due to new regulatory definitions set by APRA from 1 July 2019. As a result of this change, market share is not comparable to previous reporting periods. Additional series break from June 2021 relating to restatements.

Slide 53

1. CBA source: RBA Lending and Credit Aggregates, Peer source: Peer APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS) balance divided by RBA Lending and Credit Aggregates system balance. Series break from June 2021 relating to restatements.
2. Includes internal refinancing, Unloan, Residential Mortgage Group and Bankwest and excludes Viridian Line of Credit.
3. Excludes Bankwest and Residential Mortgage Group.
4. Average home loan return based on $600,000 loan size. Broker returns adjusted for upfront and trail commissions and lower operating expenses, with upper end of range driven by those banks which continue to offer a standard $2,000 cashback offer.
5. Represents the proprietary market share of CBA (excluding Bankwest) for the period January 2025 to March 2025. This estimate is based on ABS Housing Finance new loan commitments and the Mortgage & Finance Association of Australia's quarterly release for new loan commitments settled by the leading brokers and aggregators, which reported a 76.8% share of the mortgage market for the March 2025 quarter.
6. CBA including Bankwest. Excludes ASB.
7. Proprietary home loan applications auto decisioned using an automated credit rules engine in FY25.
8. 'Days' relates to business days. Application times relate to average time to first decision for applications not auto decisioned for FY25 (simple and complex applications excluding home seeker).
9. Home loan digital document and signing utilisation for eligible customers in FY25.
10. Retail home loans settled digitally via PEXA and Sympli in FY25.

Images

This presentation includes images in relation to Apple. Apple, the Apple logo, iPhone and iPad are trademarks of Apple Inc., registered in the U.S. and other countries and regions. App Store is a service mark of Apple Inc.

Glossary

Term	Description
Cash Profit	The Profit Announcement (PA) discloses the net profit after tax on both a statutory and cash basis. The statutory basis is prepared in accordance with the Corporations Act 2001 (Cth) and the Australian Accounting Standards, which comply with International Financial Reporting Standards (IFRS). The cash basis is used by management to present a clear view of the Bank's operating results. It is not a measure based on cash accounting or cash flows. The items excluded from cash profit, such as hedging and IFRS volatility and losses or gains on acquisition, disposal, closure, capital repatriation and demerger of businesses are calculated consistently with the prior year and prior half disclosures and do not discriminate between positive and negative adjustments. A list of items excluded from cash profit is provided on page 3 of the Group's 30 June 2025 PA, which can be accessed at our website: www.commbank.com.au/results
Level 1	CBA parent bank, offshore branches and extended licensed entities approved by APRA.
Level 2	Consolidated banking group including banking subsidiaries such as ASB Bank and CBA Europe N.V.
Corporate Troublesome	Corporate Troublesome includes exposures to corporate customers where profitability is weak and the capacity to meet financial commitments is diminished. These customers are at higher risk of default over the next 12 months.
Credit Valuation Adjustment (CVA)	The market value of the counterparty credit risk on the derivative portfolio, calculated as the difference between the risk-free portfolio value and the portfolio value that takes into account the possibility of a counterparty's default.
Derivative Valuation Adjustments (XVA)	A number of different valuation adjustments are made to the value of derivative contracts to reflect the additional costs or benefits in holding these contracts. The material valuation adjustments included within the CBA result are CVA and FVA.
Funding Valuation Adjustment (FVA)	The expected funding cost or benefit over the life of the uncollateralised derivative portfolio.
High Quality Liquid Assets (HQLA)	As defined by APRA in Australian Prudential Standard *APS210 Liquidity*. Qualifying HQLA includes cash, government and semi-government securities, and RBNZ eligible securities.
International Capital	The measure is based on the Australian Banking Association publication 'Basel 3.1 Capital Comparison Study' (March 2023), which compares APRA's capital framework, including RBNZ prudential requirements, with the finalised post-crisis Basel III reforms.
Leverage Ratio	Tier 1 Capital divided by Total exposures, expressed as a percentage. Total exposures are the sum of On Balance Sheet items, derivatives, securities financing transactions (SFTs), and Off Balance Sheet items, net of any Tier 1 regulatory deductions that are already included in these items.
Liquidity Coverage Ratio (LCR)	The LCR is the first quantitative liquidity measure that is part of the Basel III reforms. It was implemented by APRA in Australia on 1 January 2015. It requires Australian ADIs to hold sufficient liquid assets to meet 30 day net cash outflows projected under an APRA-prescribed stress scenario.
Main Financial Institution (MFI) share – Retail	MFI share measures the proportion of Banking and Finance MFI Customers that nominated each bank as their MFI. MFI definition: In the Roy Morgan Single Source Survey MFI is a customer determined response where one institution is nominated as the primary financial institution they deal with (when considering all financial products they hold). Peers include ANZ Group (including Suncorp from August 2024), NAB Group and Westpac Group (including St George Group). CBA Group includes Bankwest. Source: Roy Morgan Single Source survey conducted by Roy Morgan, Australian population 14+ (12 month averages to June 2025), excl. unable to identify MFI. Roy Morgan has re-calibrated the results from April 2020 to March 2021 to take into account methodology changes since COVID-19. This has resulted in small differences to some of the previously published figures.
MFI Share – Business	RFI Global Atlas Business MFI Share. Data on a 6 month roll weighted to the Australian business population. MFI Customer Share is the proportion of all businesses with any business banking, that nominate the FI as their main financial institution. Share based on grouped brands as follows: CBA Group includes CBA and Bankwest, ANZ Group includes ANZ and Suncorp from August 2024, NAB Group includes NAB, Westpac Group includes Westpac, St George, BankSA and Bank of Melbourne.

Term	Description
NPS – Consumer	RFI Global Atlas Consumer MFI NPS. Based on Australian population aged 14+ years old rating their likelihood to recommend their MFI. NPS results are shown as a six-month rolling average. NPS is reported for each brand, therefore Commonwealth Bank of Australia excludes Bankwest and ASB Banking Group.
NPS – Business	RFI Global Atlas Business MFI NPS. Based on Australian businesses rating their likelihood to recommend their MFI for Business Banking. NPS results are shown as a six-month rolling average. NPS is reported for each brand, therefore Commonwealth Bank of Australia excludes Bankwest and ASB Banking Group.
NPS – Institutional	RFI Global Atlas Institutional $300 million plus Business MFI NPS: Based on Australian businesses with an annual revenue of $300 million or more for the previous financial year rating their likelihood to recommend their MFI for Business Banking. NPS results are shown as a 12 month rolling average. NPS is reported for each brand, therefore Commonwealth Bank of Australia excludes Bankwest and ASB Banking Group.
NPS – Consumer Mobile App	RFI Global Atlas Consumer MFI Mobile Banking App NPS: Based on MFI customers rating their likelihood to recommend their MFI's Mobile Banking App used in the last 4 weeks. NPS results are shown as a six-month rolling average. NPS is reported for each brand, therefore Commonwealth Bank of Australia excludes Bankwest and ASB Banking Group.
NPS – Consumer Digital Banking	RFI Global Atlas Consumer MFI Digital Banking NPS: Based on MFI customers rating their likelihood to recommend their MFI's Mobile Banking App and/or Online Banking used in the last four weeks. Overall Digital NPS is then calculated by weighting Online Banking: Mobile Banking App by a factor of 25.7:74.3. NPS results are shown as a six-month rolling average. NPS is reported for each brand, therefore Commonwealth Bank of Australia excludes Bankwest and ASB Banking Group.
NPS – Business Digital Banking	RFI Global Atlas Business MFI Digital Banking NPS: Based on MFI customers (turnover below $40m) rating their likelihood to recommend their MFI's Mobile Banking App and/or Online Banking used in the last 4 weeks. Overall Digital NPS is then calculated by weighting Online Banking: Mobile Banking App by a factor of 43:57. NPS results are shown as a six-month rolling average. NPS is reported for each brand, therefore Commonwealth Bank of Australia excludes Bankwest and ASB Banking Group.
NPS & Share Ranks	NPS and MFI Share ranks are based on absolute scores, or simple comparisons of incidences among major banks, not statistically significant differences.
Net Stable Funding Ratio (NSFR)	The NSFR is the second quantitative liquidity measure of the Basel III reforms, in addition to the LCR. It was implemented by APRA in Australia on 1 January 2018. It requires Australian ADIs to fund their assets with sufficient stable funding to reduce funding risk over a one year horizon. APRA prescribed factors are used to determine the stable funding requirement of assets and the stability of funding.
Non-Performing Exposures	An exposure which is in default, meaning it is 90 days or more past-due or it is considered unlikely the borrower will repay the exposure in full without recourse to actions such as realising security.
RepTrak reputation score	RepTrak, The RepTrak Company. Data is collected throughout the quarter and reported at quarter end. The reputation score is a calculation based on four statements measuring esteem, admiration and respect, trust and good feeling towards the organisation; expressed as a score ranging from 0-100 to determine the reputational strength of the company.
Risk Weighted Assets (RWA)	The value of the Group's On and Off Balance Sheet assets are adjusted by risk weights calculated according to various APRA prudential standards. For more information, refer to the APRA website.
Total Committed Exposures (TCE)	Total Committed Exposures is defined as the balance outstanding and undrawn components of committed facility limits. It is calculated post receipt of eligible financial collateral that meets the Group's netting requirements and excludes settlement exposures.
Troublesome & Non-Performing Exposures (TNPE)	Troublesome and non-performing exposures (TNPE) have replaced the Group's previous Troublesome and Impaired assets measures to align with the industry standard measure of Non-Performing. TNPE comprises Non-Performing exposures and Corporate troublesome exposures

Our reporting suite

Committed to transparent reporting



Annual Report



Corporate Governance Statement



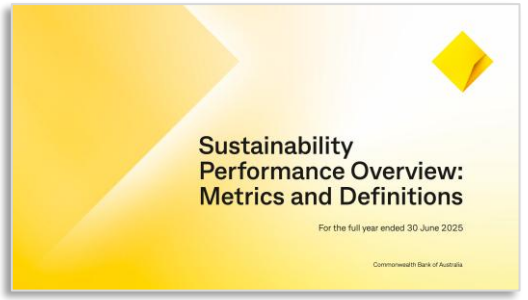
Profit Announcement



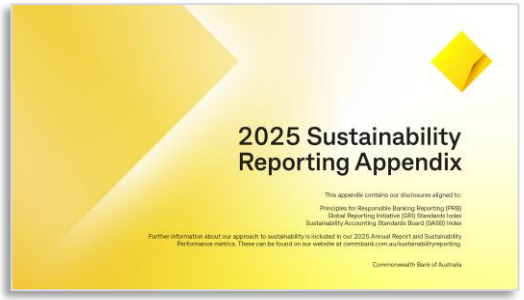
Pillar 3 Report



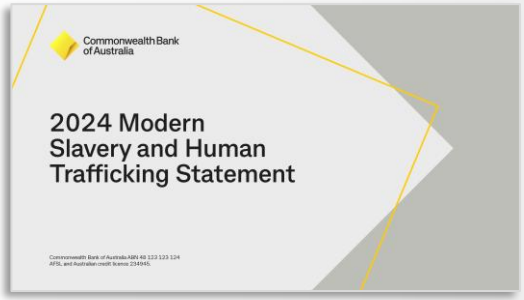
Investor Discussion Pack



Sustainability Performance Metrics



UN PRB, GRI and SASB reporting



Modern Slavery and Human Trafficking Statement