Results Presentation and Investor Discussion Pack

For the half year ended 31 December 2024

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, 12 February 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. Information in this presentation 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 with respect to the financial condition, capital adequacy, operations and business of the Group and certain plans and objectives of the management of the Group. 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, but undue reliance should not be placed upon such statements. 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, geopolitical events, and regulatory, government and central bank responses to instability in the banking system.

Forward-looking statements can generally be identified by the use of forward-looking words such as “may”, “will”, “would”, “could”, “expect”, “intend”, “plan”, “aim”, “estimate”, “target”, “anticipate”, “believe”, “continue”, “objectives”, “outlook”, “guidance” 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. 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. Forward-looking statements may also be made – verbally and in writing – by members of the Group’s management in connection to this presentation. Such statements 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.

Contents

Results presentation

Matt Comyn, Chief Executive Officer

Supporting our customers and communities

Delivering better outcomes

Supporting customers

- Focus on supporting our customers with cost of living pressures
- Provided more than 65,000 tailored payment arrangements for customers most in need of support[1]
- More than 3 million customers using digital money management tools monthly to manage their finances[2]
- Maintained commitment to regional branch footprint supporting regional jobs and communities[3]

Protecting communities

- Invested $450 million to protect our customers against fraud, scams, and financial and cyber crime[4]
- Reduced customer scam losses by more than 70% over two years[5]
- Identified and alerted customers of suspicious transactions, leveraging AI; 18k alerts sent per day, up 6x[6]
- NameCheck used more than 80 million times, preventing $650 million mistaken and scam payments[7]

Strengthening Australia

- Lent $21 billion[8] to businesses to help them grow; helped more than 70,000 households buy a home[9]
- Paid over $11 billion in interest to Australian savers[9]
- Further strengthened our balance sheet to help support customers & financial stability
- Returned $4 billion to shareholders, benefitting over 13 million Australians[10,11]

1. Payment arrangements in 1H25, defined at account level. 2. Average monthly unique customers who engaged with one of our money management features in the CommBank app in 1H25. Money management features include Money Plan, Bill Sense, Category Budgets, Cash Flow View, Goal Tracker, Credit Score and Smart Savings. 3. Previous commitment to keep all regional branches open until at least the end of 2026, recently extended to mid-2027. 4. Includes expenditure on operational processes and upgrading functionalities in 1H25. 5. 1H25 vs 1H23. 6. Reflects the monthly average suspicious card transaction alerts to customers through two-way push notifications sent during 1H25 vs 1H24. 7. Via NetBank and CommBank app from July 2023 to December 2024. 8. Business Bank business lending, new funding and drawdowns in 1H25. 9. 1H25. 10. Includes 2H24 dividend and 1H25 buy-back. 11. Refer to sources, glossary and notes at the back of this presentation for further details.

How we contribute to Australia

Supporting our customers, the community and the economy

Customers	Our people	Suppliers	Shareholders	Government
~16m Australian customers[1]	**35,000+** Australian employees[3]	**3,700+** of which over 2,000 are Australian small businesses[5]	**13m+** Australians benefitting including through their superannuation[6]	**Contributing** as one of Australia's largest corporate tax payers
$11bn interest paid to Australian savers[2]	**$3bn** in salaries and superannuation paid to Australian employees[4]	**$2bn** paid to suppliers and third parties to enable us to serve our customers[4]	**$4bn** paid in dividends to shareholders[6]	**$2bn** in Government payments[7]

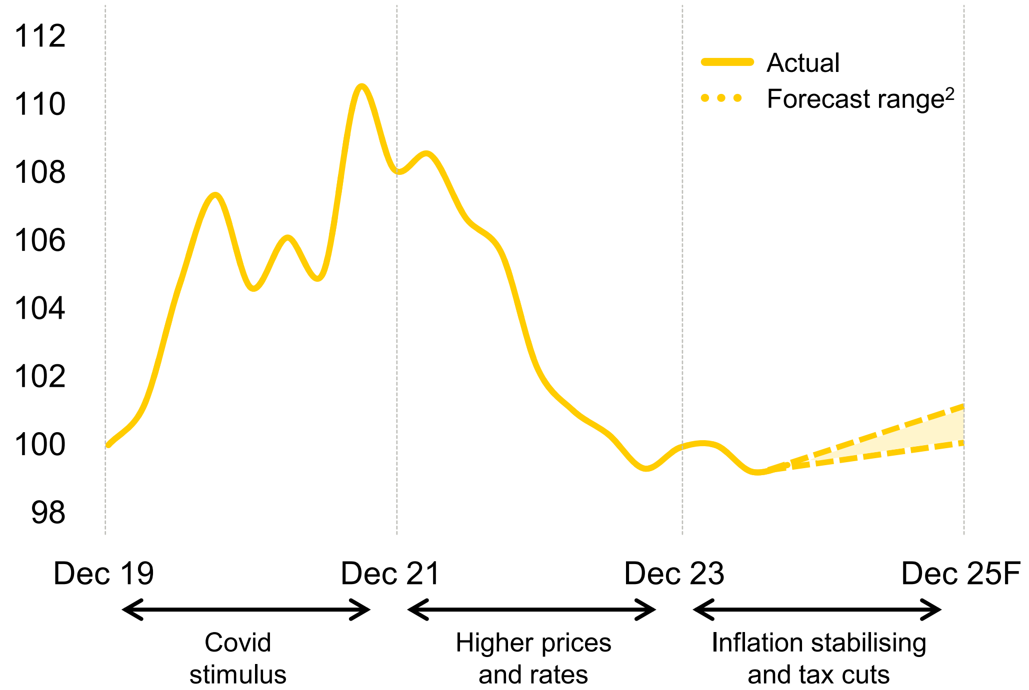
1. CBA and Bankwest customers as at 31 December 2024. 2. Includes interest paid on deposits in 1H25. 3. Australian employees (FTE) as at 31 December 2024. 4. 1H25. 5. CBA registered suppliers as at January 2025. Australian small business per Payment Times Regulator Small Business Identification (SBI) Tool. 6. CBA paid 2H24 dividends to over 825,000 direct shareholders as at record date and indirectly to over 13 million Australians through their superannuation; 75% Australian, 25% offshore based on issued share capital as at 31 December 2024. 7. Includes payment of Australian corporate tax, employee related taxes and Major Bank Levy in 1H25.

Some relief for stretched households

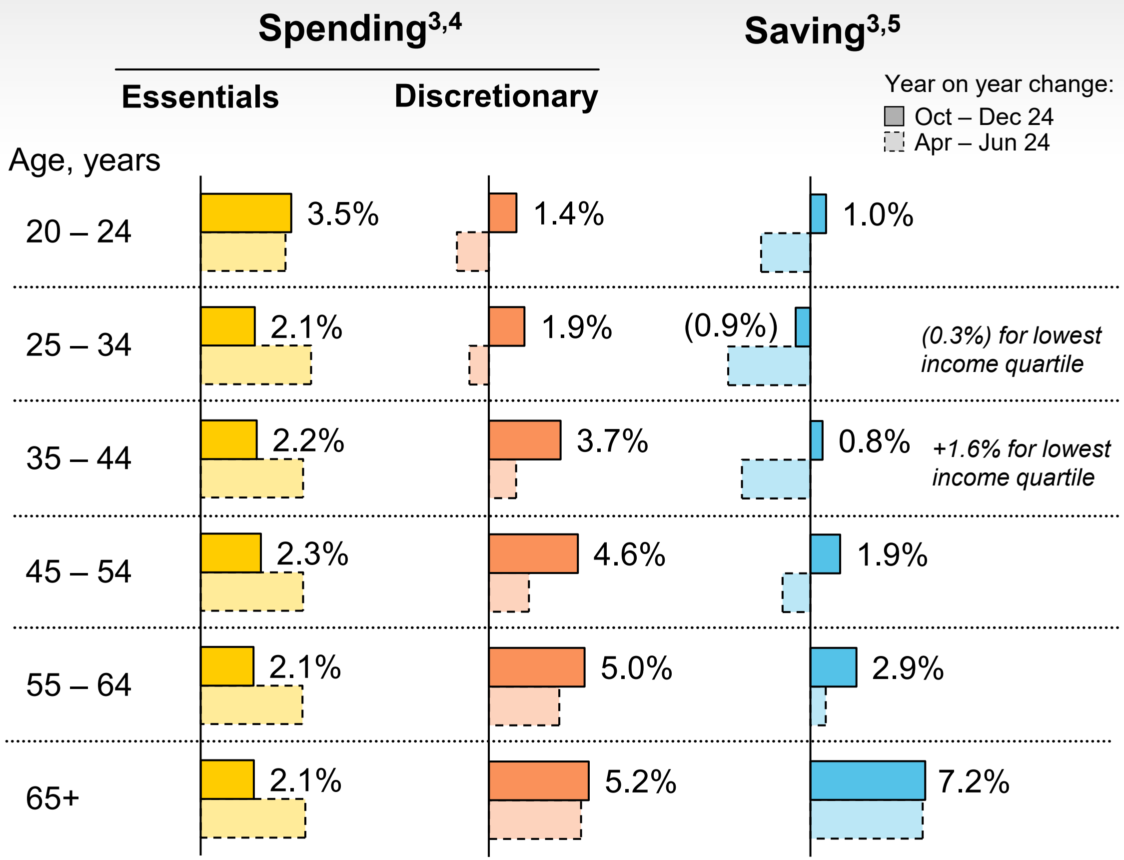
Disposable income stabilised – consumption more evenly distributed

Disposable income

Real household disposable income[1]
Per capita – indexed to Dec 19



Spending[3,4] / Saving[3,5]



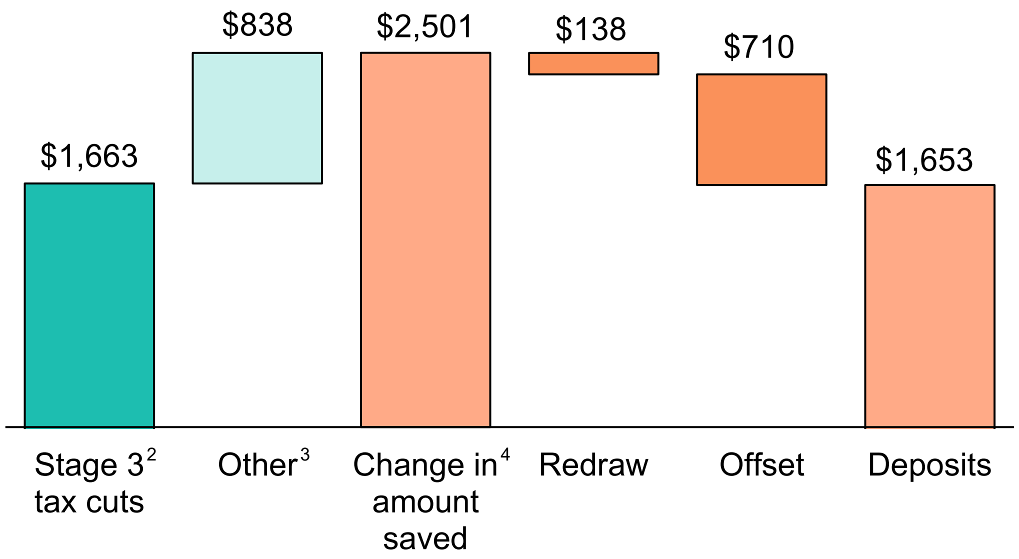
1. Sources: ABS and RBA. 2. Forecast based on RBA total real household disposable income growth projection and estimates for population growth. 3. Per customer. For spending 13 weeks to end of quarter, for saving the average balance as at end of quarter. Consistently active card customers and CBA branded products only. 4. Spending based on consumer debit and credit card transactions data (excluding StepPay). 5. 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. Income quartile calculated across all ages based on customers with income payments to CBA accounts in the 13 weeks to 29 December 2024, considering salary, wages and government benefits.

Income growth, tax cuts and rebates providing support

Increase in savings flowing to offsets and deposits

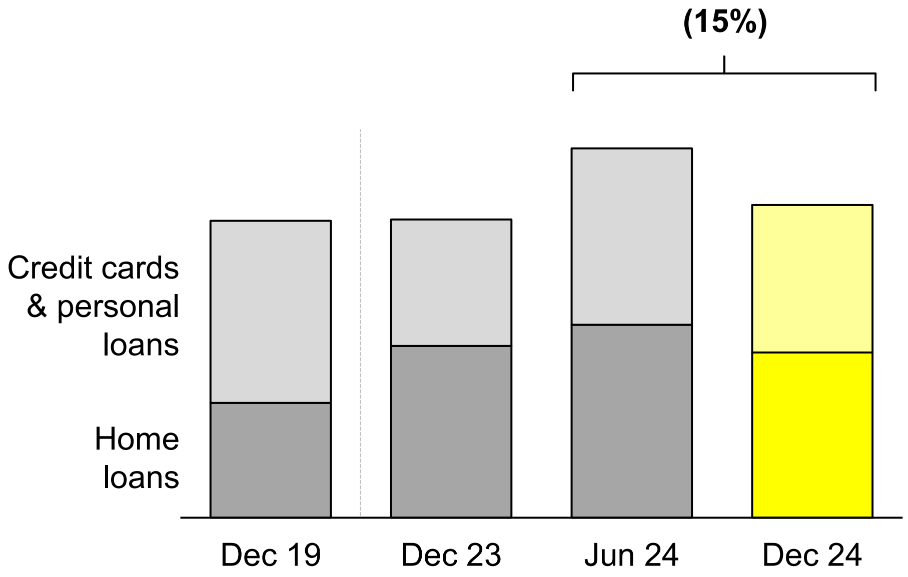
Change in amount saved[1]

Salary and wage earners, annualised



Hardship

Number of cases



1. Per customer. Consistently active card customers and CBA branded products only. Salary and wage earners based on customers with payments identified as salaries and wages into CBA accounts. 2. Average post-tax impact of stage 3 tax cuts on CBA customers' salaries and wages. 3. Changes in salaries and wages, other income, spending, and deposit market share. 4. Increase in savings balance in 1H25 compared to increase in savings balance in 1H24.

Building a brighter future for all

Consistent, disciplined execution of our strategy

Our strategy	**Leadership in Australia's recovery and transition**	**Reimagined products and services**	**Global best digital experiences and technology**	**Simpler, better foundations**
How we deliver on our purpose	**Grow the economy and standards of living**	**Help customers achieve their life goals**	**Deliver superior customer experiences**	**Be safe, strong, and there when most needed**
Examples of what we have delivered	• Grew business lending 1.3x system[1] and institutional sustainable lending +44%[2] • Reduced customer scam losses by >70%[3] • Supported regional Australia and those most impacted by cost of living pressures	• Helped >70,000 households buy a home[4] • Strong MFI share in growth segments[5] • Launched CommBank Yello for Business, opened CommBank app features to more Australians to experience Australia's best digital experiences and services[6]	• Maintained leadership in consumer digital, consumer mobile app and business digital NPS[5] • Accelerated tech investment to refresh infrastructure & develop AI capability, launched Australia's first GenAI powered messaging service for bank customers • Transforming disputes, simplify and automate CommBiz customer experience	• Invested $450 million to protect customers from fraud, scams, cyber and financial crime[7] • Maintained strong balance sheet settings • Launched Generative Responsible Toolkits for safer implementation of GenAI • Completed partial divestment of VIB in Vietnam[8]

Highly engaged team with strong culture – focus on attracting, developing and retaining talent

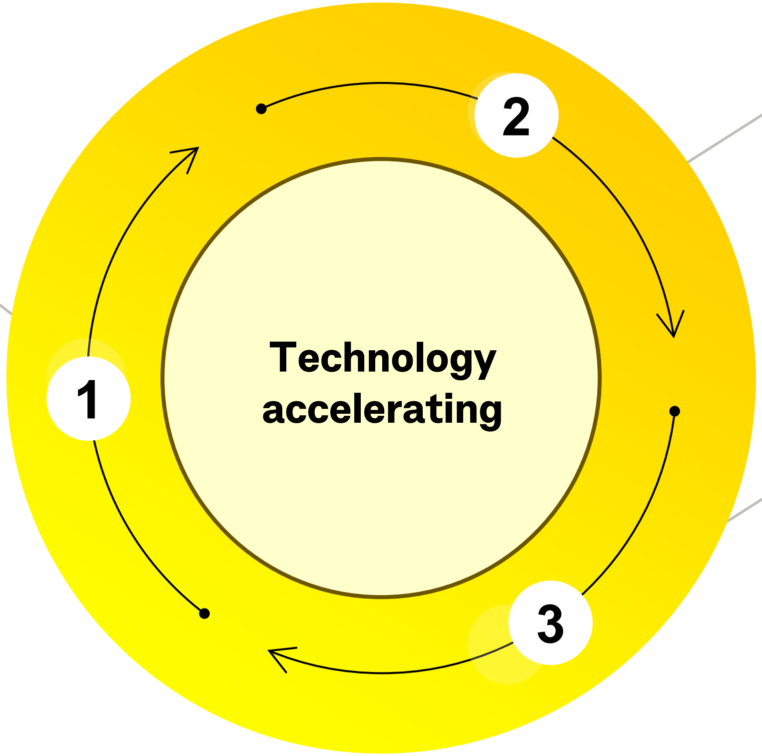
1, 2, 3, 4, 5, 6, 7, 8. Refer to sources, glossary and notes at the back of this presentation for further details.

Core franchise

Building stronger, deeper customer relationships

1 Stronger customer relationships and frequency of engagement

- Australia's most valuable brand[1]
- Leading MFI share[2]
- Superior deposits and data franchise
- Focus on NPS[2] improvement



2 Better understanding of customer needs and risk

- Technology leader, history of innovation
- Leading decisioning technology
- Higher quality, lower risk lending
- Personalisation and machine learning at scale

3 Superior customer experience

- Disciplined operational execution
- Leading physical and digital distribution
- Distinctive products and services
- More rewarding loyalty proposition

Value creation

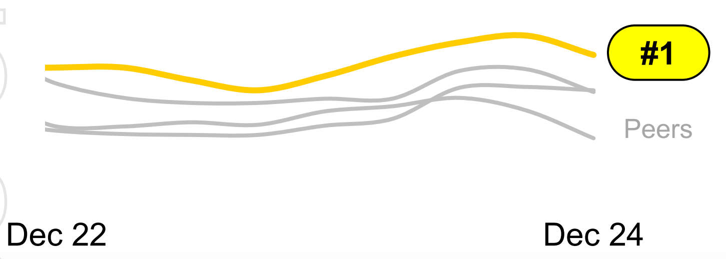
Favourable business mix + Sector leading ROE, organic capital generation + Strong balance sheet and risk management

1. Source: Kantar's BrandZ Top 100 Most Valuable Global Brands 2024, June 2024. 2. Refer to glossary at the back of this presentation for further details.

Customer engagement

Strong Net Promoter Scores[1] across key segments

Consumer



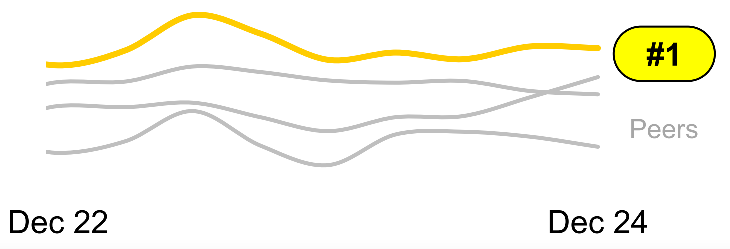
Business[2]

Institutional[3]

Consumer mobile app

Consumer digital

Business digital



1. Refer to glossary at the back of this presentation for further details. 2. CBA is co-lead in Business NPS at December 2024. 3. Turnover +$300 million per annum.

Engaged customers

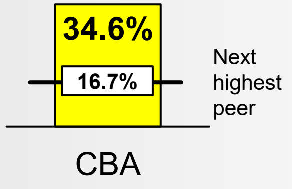
Building stronger, deeper customer relationships – strengthening long-term franchise

Retail

More than 1 in 3 Australians

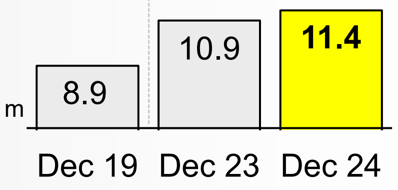
Retail MFI share[1]

#1



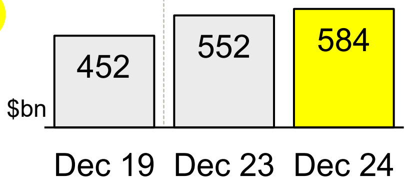
Retail transaction accounts[2]

vs Dec 23 **+4%**

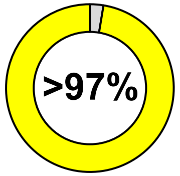


Home lending[3]

vs Dec 23 **+6%**



Home loans linked to a transaction account

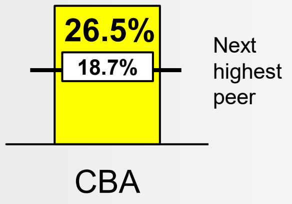


Business

More than 1 in 4 Australian businesses

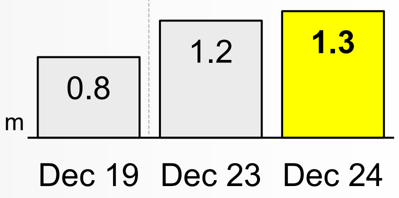
Business MFI share[1]

#1



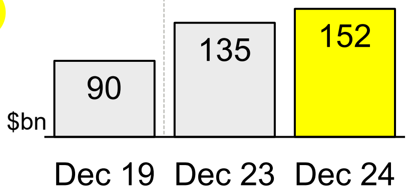
Business transaction accounts

vs Dec 23 **+8%**

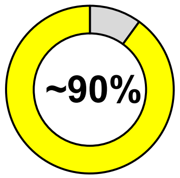


Business lending[4]

vs Dec 23 **+12%**



Business loans linked to a transaction account



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: RBA Lending and Credit Aggregates.
4. Represents Business Banking divisional business loan balances on a spot basis.

Performance summary

Consistent, disciplined execution

Customer performance

- Leading NPS[1] in Retail and Business[2], achieved record consumer NPS[1] for any major bank
- NPS[1] leadership across consumer mobile app, consumer and business digital
- Increased total number of transaction accounts by ~100k in business & ~460k in retail[3]
- Deepening digital engagement – more app users (8.8 million, +600k)[4], logging in more often (43x per month)[5]

Operational performance

- Disciplined approach to volume/margin – increased share of NII, gained 11bpts of home loan market share[6]
- GenAI powered customer messaging, improved contact centre wait times, faster business loan decisioning
- Launched AI based digital dispute resolution process, alerting customers of suspicious transactions
- Intense focus on capital – strong organic capital generation

Strategic differentiation

- Maintained primacy of relationships – strong retail MFI[1] share of 34.6%, business MFI[1] share of 26.5%
- CBA now accounts for more than 45% of total market share of proprietary home lending flow[7]
- Leveraged technology, data & AI to provide superior, differentiated customer experiences
- Launched CommBank Yello for Business[8], Travel Booking, Car Buying, opened CommBank app to more Australians[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.

This result[1]

Customer focus, consistent and disciplined execution

- ↑ **6%** Statutory NPAT
- ↑ **2%** Cash NPAT
- ↑ **7c** Cash EPS
- ↑ **10c** DPS

MFI share

34.6% Retail MFI[2]

26.5% Business MFI[2]

Dec 24

Transaction accounts

~ +460k retail accounts[3]

~ +100k business accounts

Dec 24 vs Dec 23

Deposit funding

77%

% of total funding[4]

CET1
Level 2

12.2%

>11% target operating range[5]

Dividend per share

$2.25

+10c vs 1H24

Shareholder returns

~$4bn[6]

Benefitting >13m Australians[7]

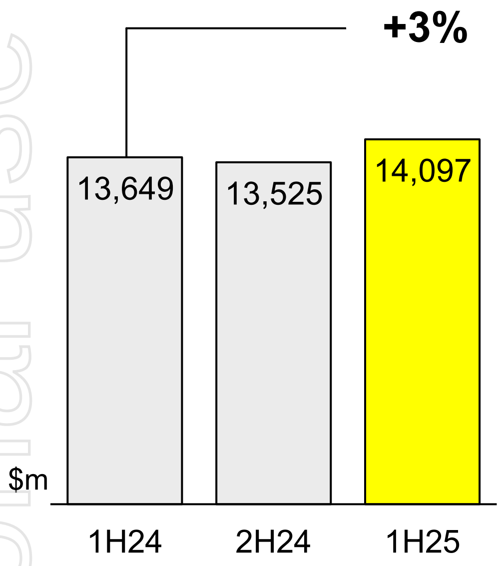
1, 2, 3, 4, 5, 6, 7. Refer to sources, glossary and notes at the back of this presentation for further details.

Financials[1]

Cash NPAT up 2% - disciplined approach, underlying margin stable - higher expenses

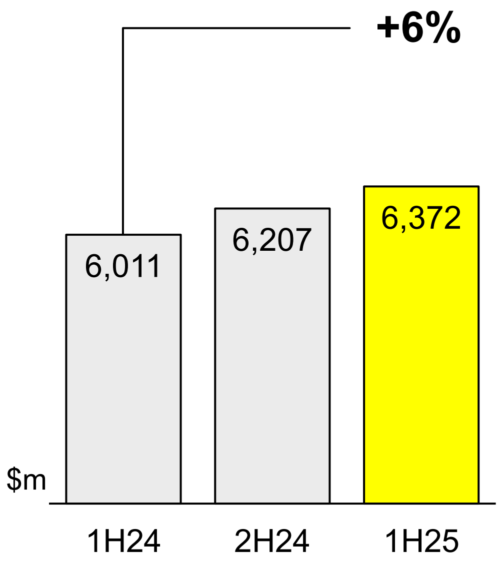
Operating income

Disciplined approach to volume growth with stable underlying margin



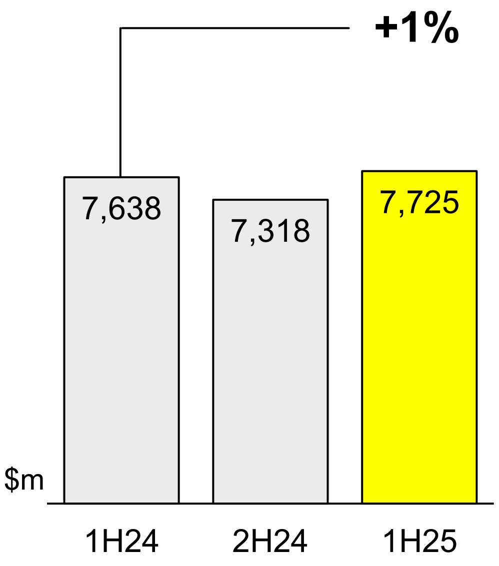
Operating expenses

Inflation and increased investment in technology and frontline



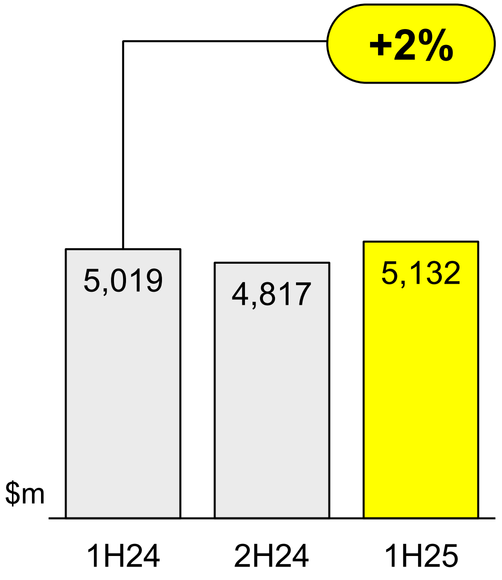
Pre-provision profit

Higher operating income and growth in operating expenses



Cash NPAT

Lower loan impairment expense



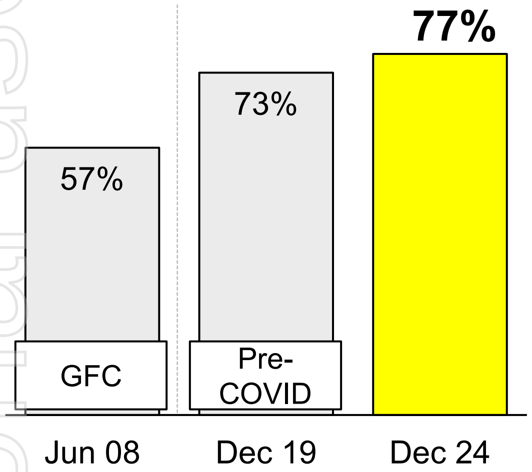
1. Presented on a continuing operations basis.

Balance sheet strength maintained

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

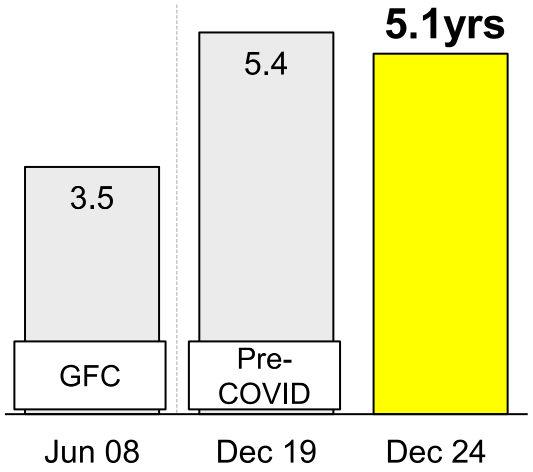
Deposit funding[1]

% of total funding



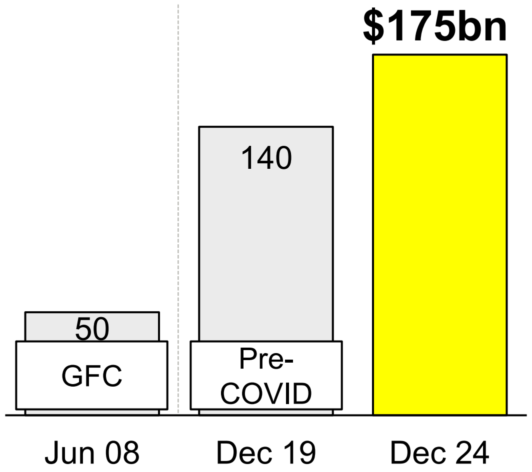
Long-term funding

Weighted average maturity, yrs



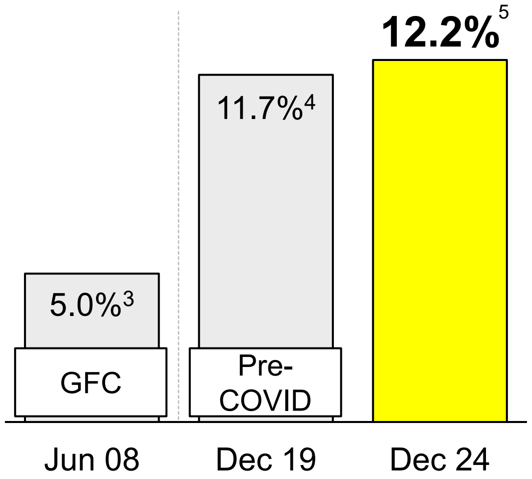
Liquid assets

Average[2], $bn



Capital

CET1 ratio, Level 2



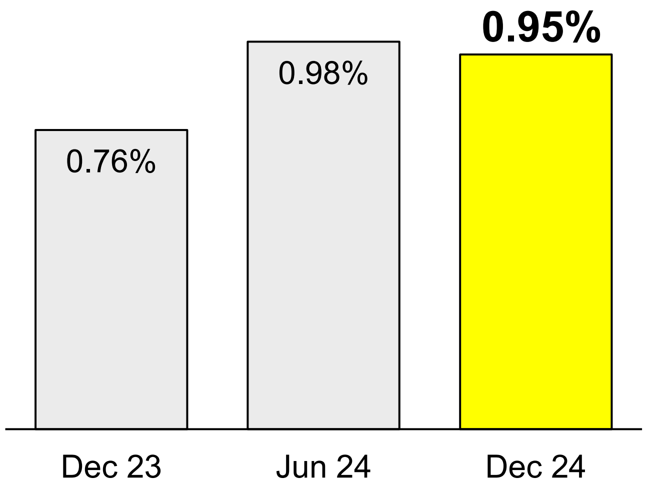
1. Deposit funding includes central bank and interbank deposits (31 December 2024: $17.7 billion, 31 December 2019: $19.0 billion and 30 June 2008: $5.4 billion) previously classified as short-term wholesale funding. Comparative information has been restated to conform to presentation in the current period. 2. Six month average balance as at 30 June 2008, quarterly average balance as at 31 December 2019 and 31 December 2024. 3. Pro-forma CET1 under the capital framework effective until 31 December 2022. 4. Capital framework effective until 31 December 2022. 5. APRA's revised capital framework effective from 1 January 2023.

Credit quality

Arrears and TNPE stable – credit quality sound, well provisioned

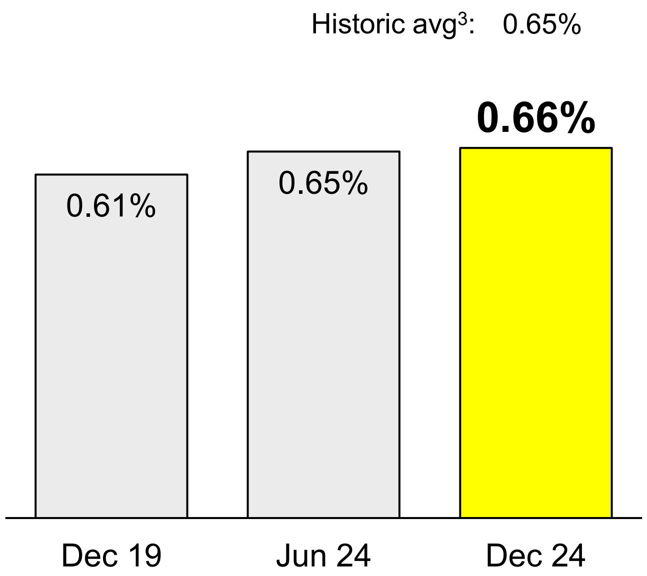
Troublesome & non-performing exposures[1]

% of TCE



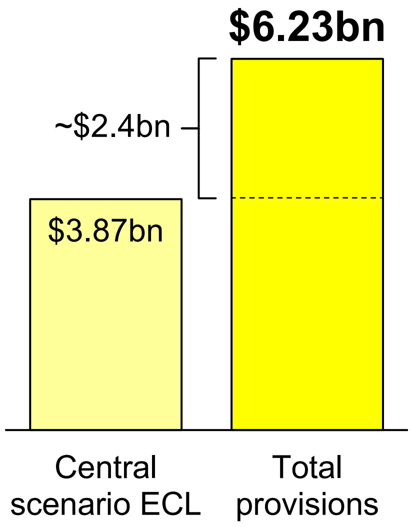
Home loan arrears[2]

90+ days, %



Provisioning[4]

Total provisions vs Central ECL[5]
Dec 24



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

Disciplined growth

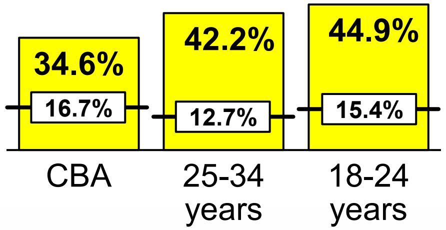
Disciplined volume growth across all core business segments

RBS

Retail MFI share[1]

Dec 24

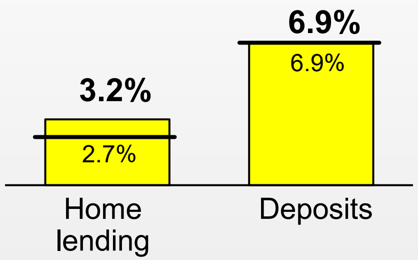
Next highest peer



Volume growth[2]

6 months to Dec 24

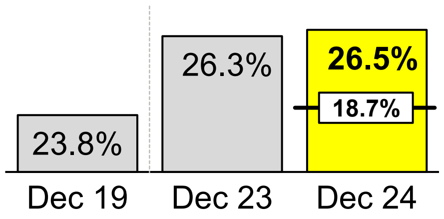
System



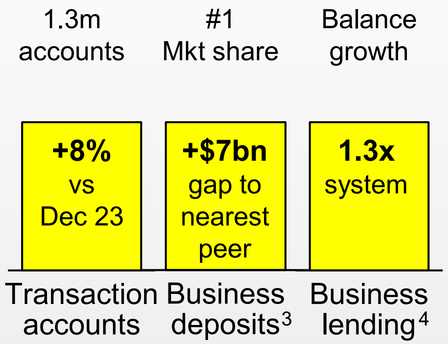
BB

Business MFI share[1]

Next highest peer



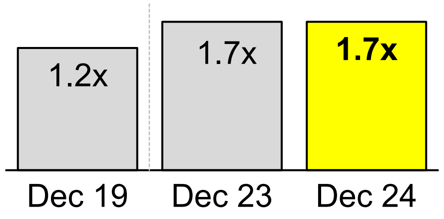
Volumes



IB&M

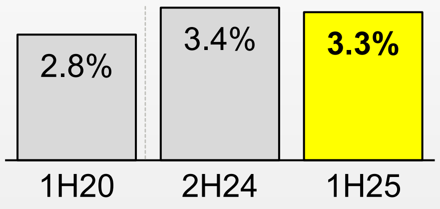
Deposit funding ratio[5]

Net deposit funding contribution Dec 24 (spot) **+$61bn**



Revenue/Total RWA[6]

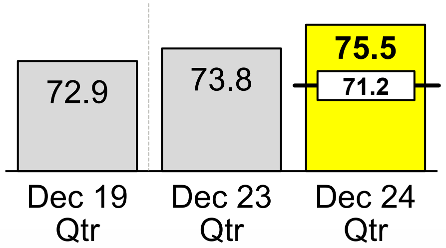
Reduction in total RWA over 8 years[7] **-$36bn**



ASB

Reputation score[8]

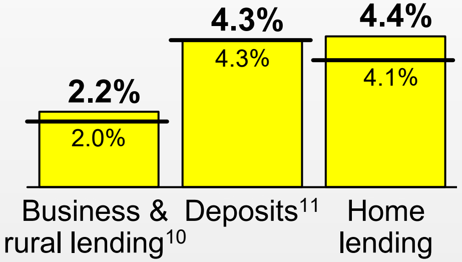
Avg of major NZ banks **#1**



Volume growth[9]

12 months to Dec 24

System

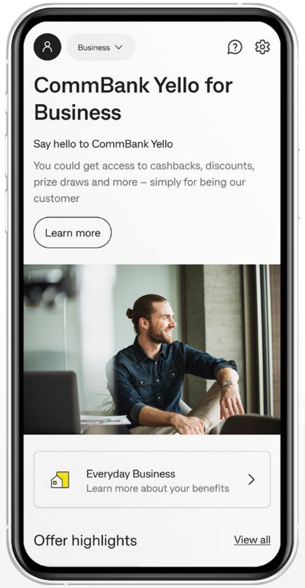


1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11. Refer to sources, glossary and notes at the back of this presentation for further details.

Business Banking

Continued progress in Business Banking

CommBank Yello for Business

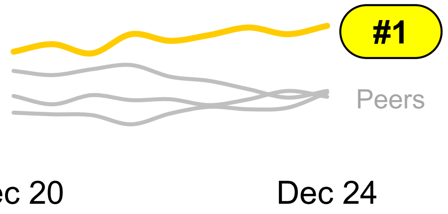


Launched

November 2024[1]

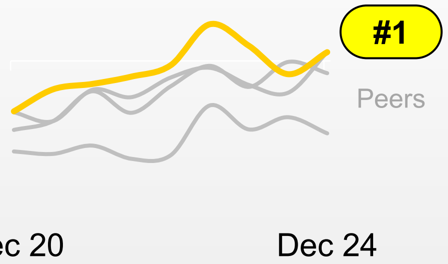
MFI Share[2]

Business MFI share

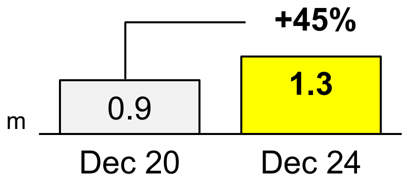


Net Promoter Score[2,3]

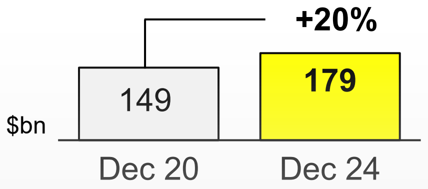
Business



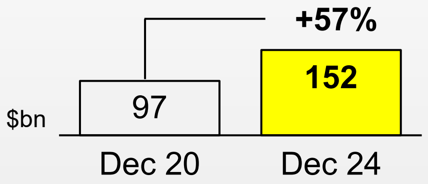
Business transaction accounts



Business deposits[4,5]



Business lending[5,6]



More than 1 in 4
Australian businesses

#1
Business deposit market share

~1.3m
Business transaction accounts

1.3x system
business lending growth[7]

+32%
increase in new CommSec Aus. equities accounts[8]

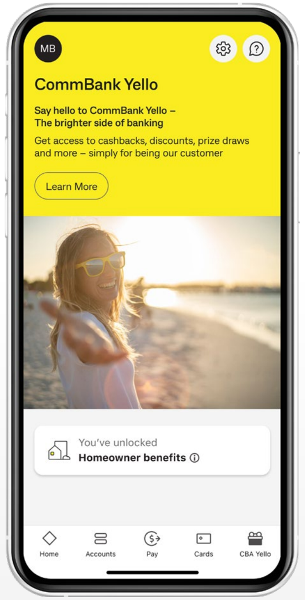
39%
contribution to Group NPAT[9]

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

Global best digital experiences

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

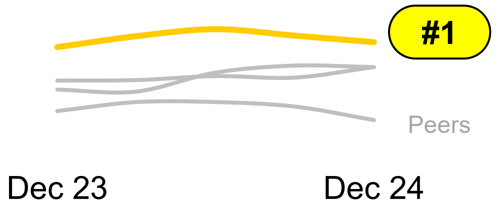
CommBank app
CommBank Yello



Australia's best banking app[1]

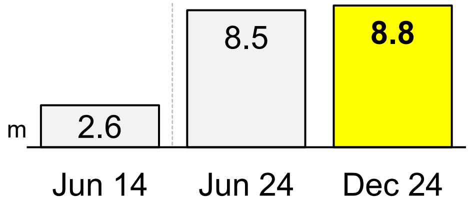
Net Promoter Score[2]

Consumer mobile app



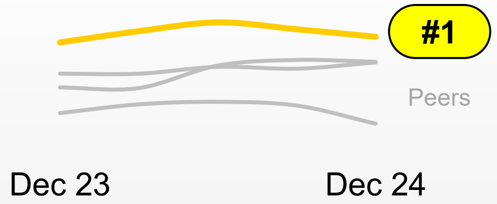
CommBank app

active customers[3]



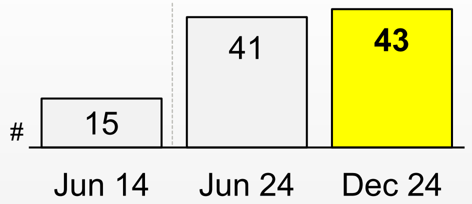
Net Promoter Score[2]

Consumer digital



Monthly app logins

per active customers[4]



Bank of the Year Digital Banking (15 years in a row)[1]

Best Digital Consumer Bank (Major) (6 years in a row)[5]

Most Innovative Major Consumer Bank (6 years in a row)[5]

8.8 million active app users[3]

>12.3 million daily logins to the CommBank app[6]

3x increase in CommBank app engagement since 2014

>6.4 million customers engaging with CommBank Yello[7]

~2x more app logins by CommBank Yello engaged customers[8]

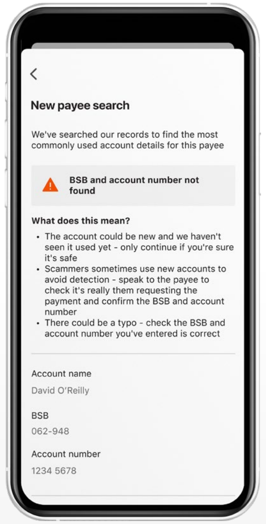
37% CommSec accounts opened via app[9]

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

Supporting our customers

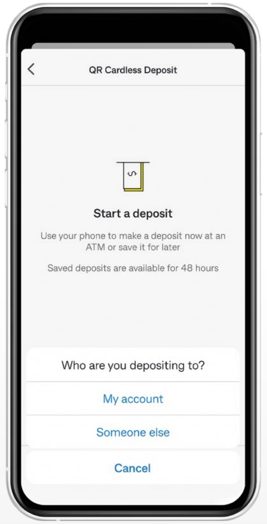
Helping our customers to keep safe and secure

NameCheck



$650 million
payments prevented[1]

QR Cardless



>800,000
cardless transactions[2]

- Invested $450m in 1H25 to protect against fraud, scams, and financial and cyber crime[3]
- >70% reduction in customer scam losses over two years[4]
- Joined global first inter-bank real time behavioural intelligence sharing (BioCatch)
- Launched QR Cardless via CommBank app for safe, fast & secure access to cash
- Launched Digital Wallet review feature in CommBank app, Australian major bank first
- Launched intelligent friction (e.g. intelligent warnings, transaction holds)
- Expanded Scam Indicator to telephone landlines to protect elderly from phone scams
- NameCheck used over 80m times & prevented $650m mistaken payments & scams[1]
- Telstra, Optus, Vodafone partnerships – e.g. SMS blocking & scam call interception
- Proactively contacted 8.7m customers to build scams awareness[5]
- More than 4,000 staff dedicated to fighting financial crime
- Over 500 phishing sites taken down that directly impersonate Group branding[6]

1. Via NetBank and CommBank app from July 2023 to December 2024. 2. Total QR Cardless withdrawal and deposit transactions since launch in October 2024. 3. Includes expenditure on operational processes and upgrading functionalities. 4. 1H25 vs 1H23. 5. Unique reach for the scams awareness communications undertaken in 1H25. 6. CBA and Bankwest in 1H25.

Results presentation

Alan Docherty, Chief Financial Officer

Results overview

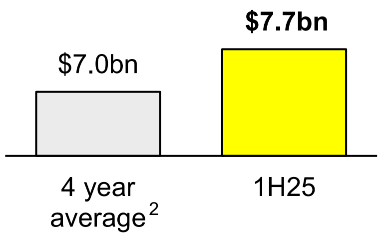
Supporting our customers, investing in our franchise, delivering for our shareholders

Operating context	Management response	Long-term franchise implications
• Some relief for stretched households (↓ tax, rebates)	• Support for customers, restructures (↓ hardship)	• Focus on customer advocacy in core segments
• Inflation moderating, real incomes improving	• Consistent disciplined approach: volume/rate; capital	• Leading Retail & Business MFI[1] share, volume growth
• Ongoing advances in AI, large language models	• Accelerating investment in tech infrastructure & AI	• Peer leading organic capital generation & ROE
• Macro & geopolitical uncertainty, Australia well-placed	• Conservative balance sheet settings	• Strong and sustainable dividends

1H25 financial outcomes

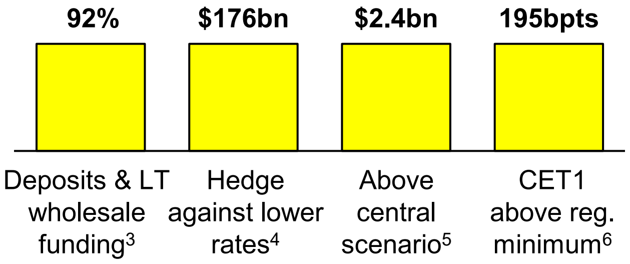
Growth in pre-provision profit

Current half vs 4 year average



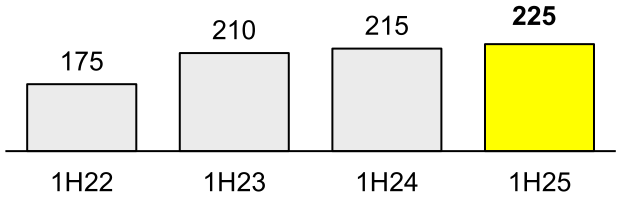
Maintained strong balance sheet settings

Funding | Interest rate risk | Provisioning | Capital



Superior shareholder returns

Dividend per share (cents)



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

Statutory vs cash NPAT[1]

Statutory NPAT of $5.1 billion - in line with cash NPAT

$m	1H24	2H24	**1H25**
Statutory NPAT – continuing operations	4,837	4,644	**5,142**
Non-cash items:			
- Transaction costs and losses on disposals[2]	(210)	(162)	**9**
- Hedging and IFRS volatility[3]	28	(11)	**1**
Cash NPAT – continuing operations	5,019	4,817	**5,132**

1. Presented on a continuing operations basis. 2. Includes losses net of transaction costs associated with the disposal of previously announced divestments. 3. Includes unrealised accounting gains and losses arising from the application of *"AASB 139 Financial Instruments: Recognition and Measurement"*.

1H25 result[1]

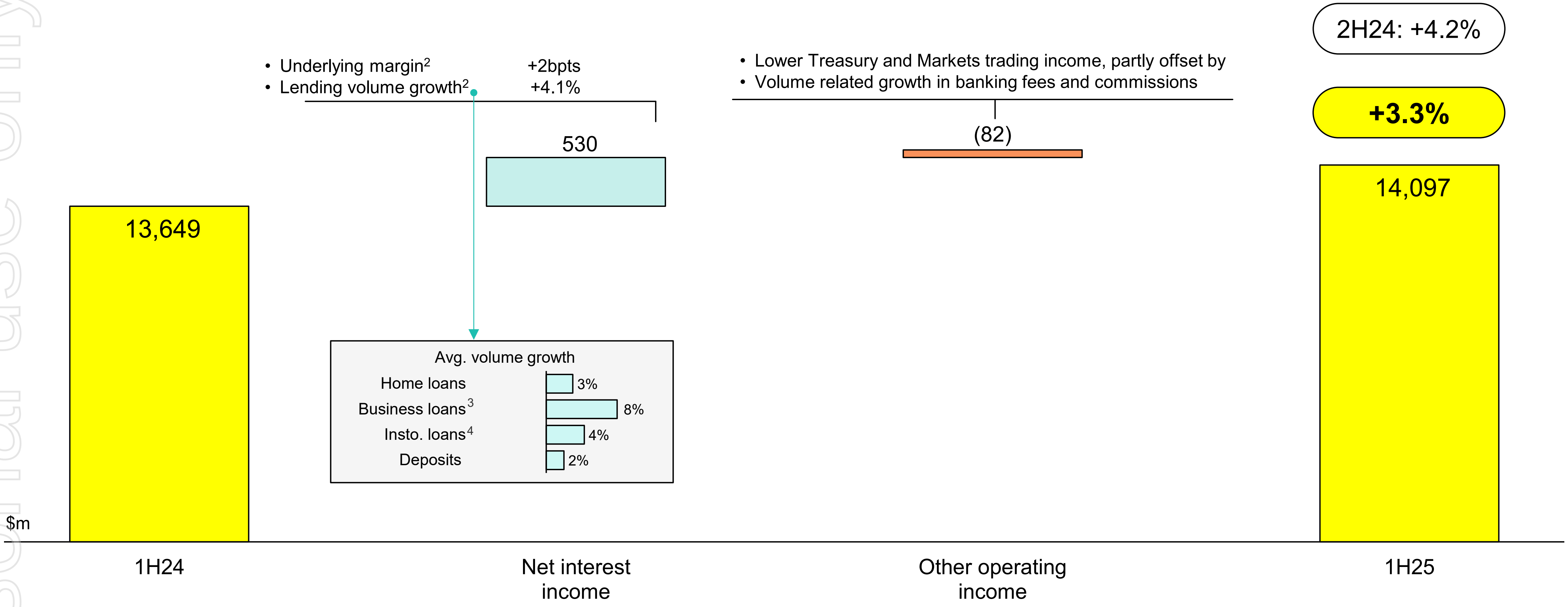
Cash NPAT up 2.3% vs 1H24

$m	1H25	1H25 vs 1H24	1H25 vs 2H24
Operating income	**14,097**	3.3%	4.2%
Operating expenses	**6,372**	6.0%	2.7%
Operating performance	**7,725**	1.1%	5.6%
Loan impairment expense	**320**	(22.9%)	(17.3%)
Cash NPAT	**5,132**	2.3%	6.5%

1. Presented on a continuing operations basis.

Operating income[1]

Higher net interest income achieved through disciplined franchise growth – underlying margin stable



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

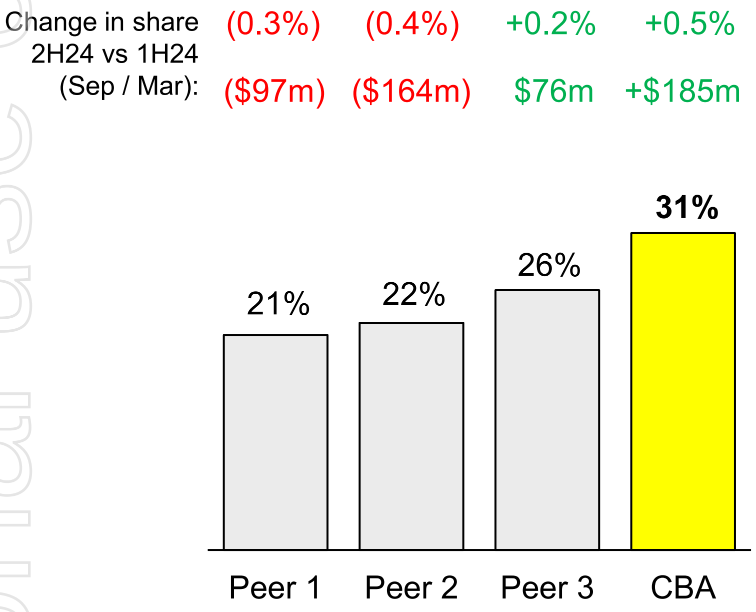
Disciplined volume growth for sustainable returns

CBA gained share of NII – targeted, disciplined approach to growth

Share of total NII[1]

Four largest banks[2]

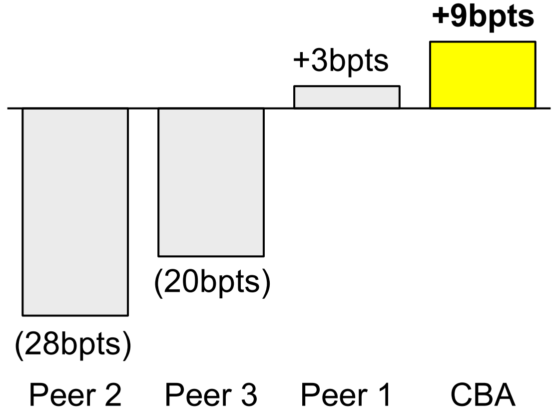
2H24 (Sep)



Change in home loan market share

Four largest banks[2,3]

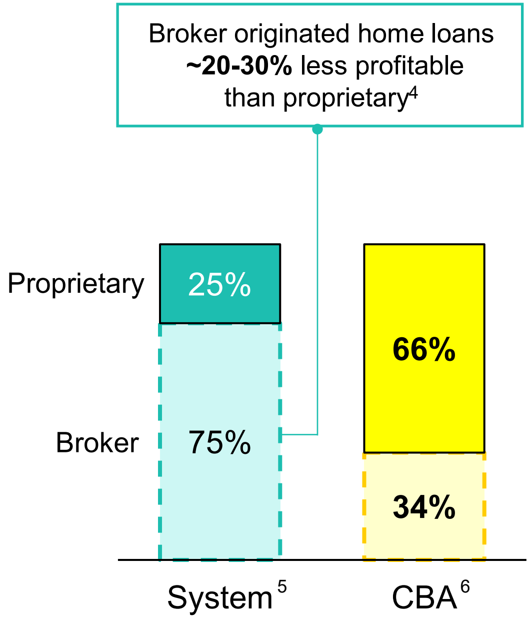
Sep 24 vs Mar 24



Home loan funding

By channel

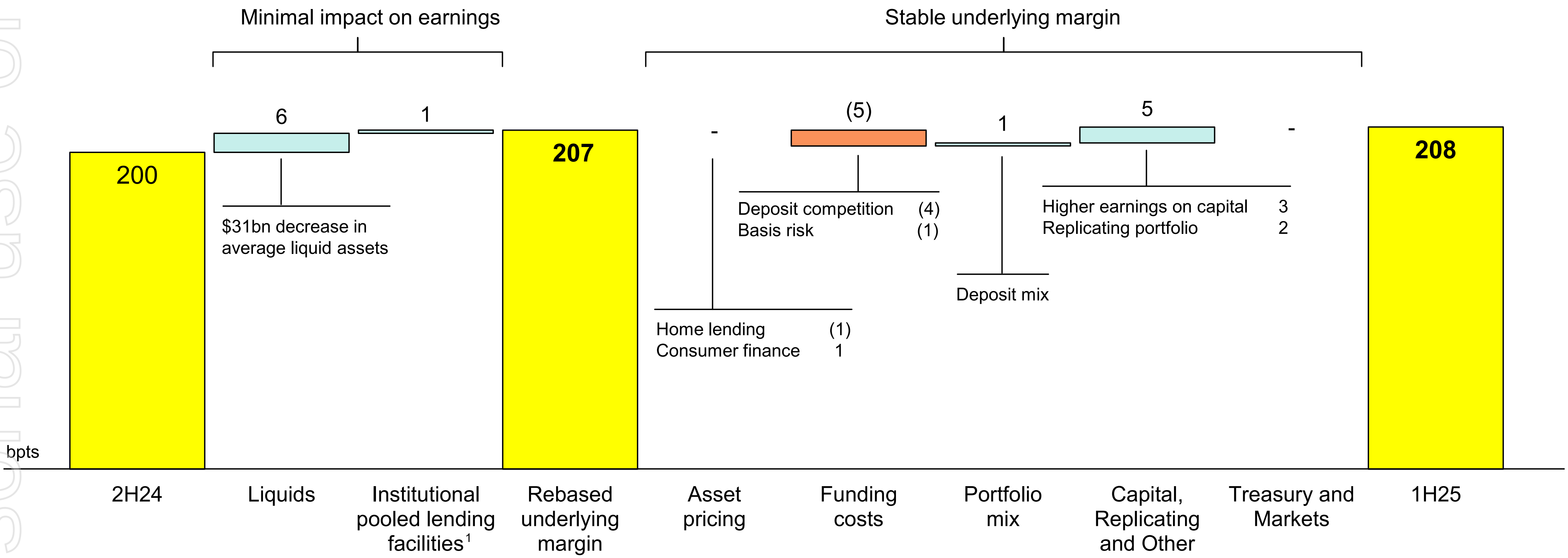
1H25



1. Defined as net interest income excluding notable items as reported. Peer data as derived from publicly available disclosures. Represents six months ending 30 September 2024. 2. Four largest Australian banks based on market capitalisation as at 30 September 2024. 3. Represents the six months from March 2024 to September 2024. 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. Source: Mortgage & Finance Association of Australia quarterly release for new home loans originated through mortgage brokers for the period July 2024 to September 2024. 1H25 broker share of ~75% is estimated based on the release of the first quarter of the financial year. 6. Excludes Bankwest and Residential Mortgage Group.

Group margin

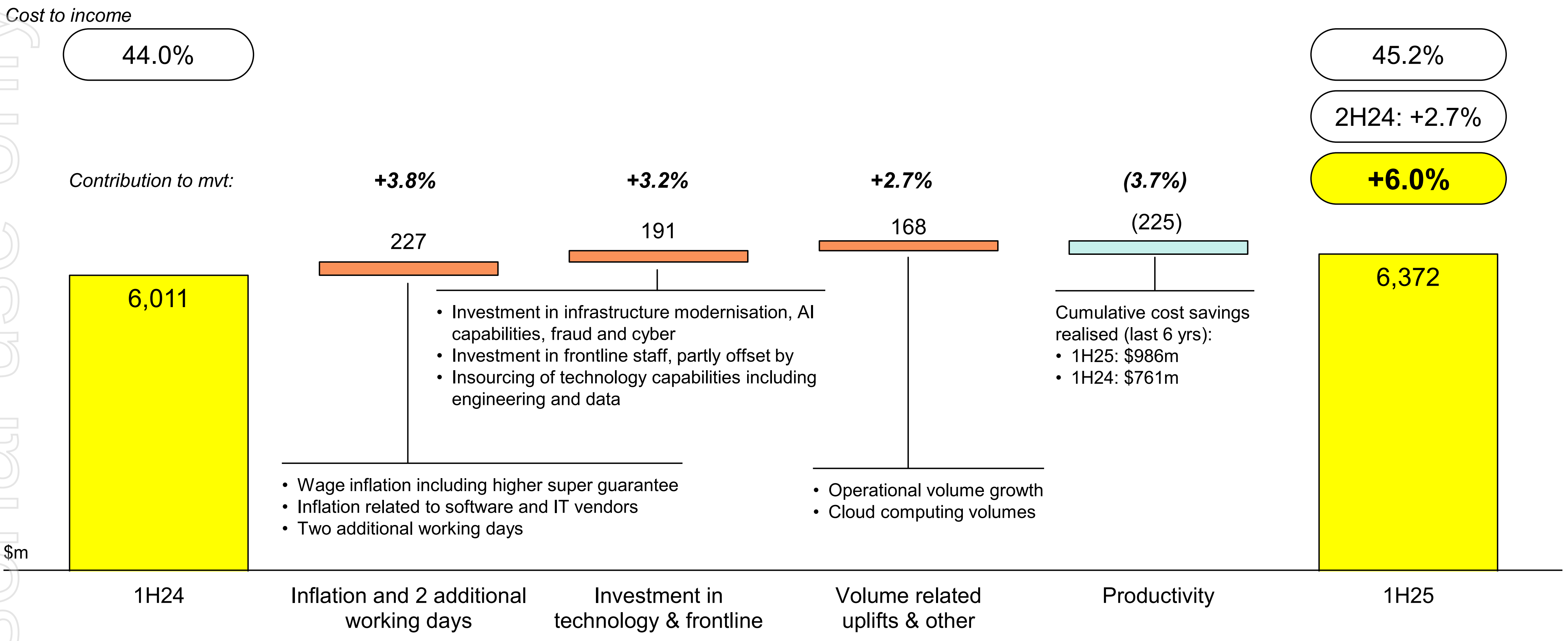
Underlying margin stable – competition effects offset by hedging activities



1. Impact of institutional pooled lending facilities net presentation.

Operating expenses[1]

Inflation and investment in technology & frontline driving cost growth, partly funded by ongoing productivity



1. Presented on a continuing operations basis.

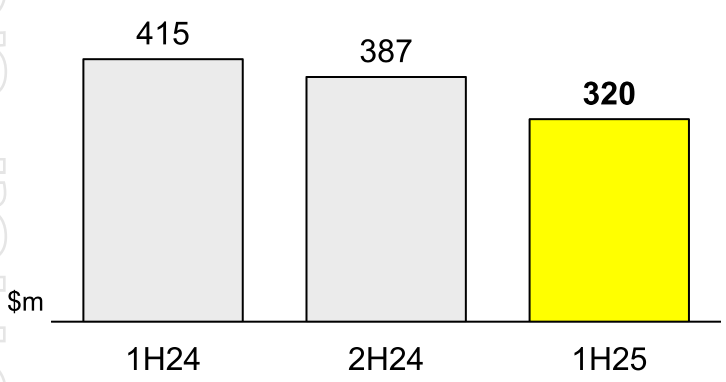
Credit risk

Low impairment expense - arrears broadly stable, lower corporate TNPE – sound credit quality

Loan impairment expense

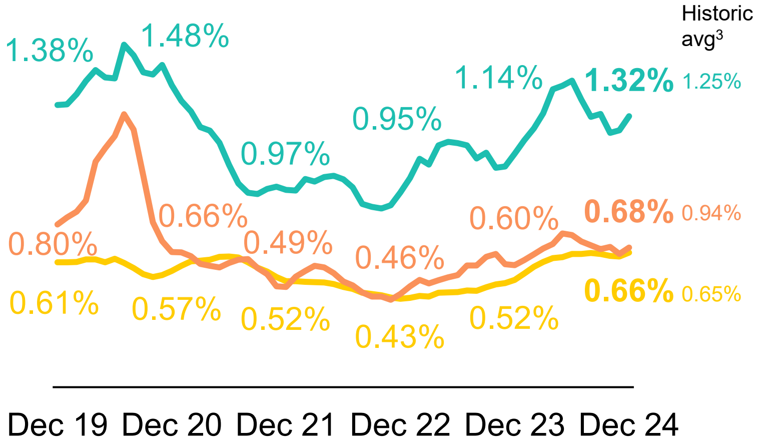
Loan loss rate, bpts[1]

	1H24	2H24	1H25
Consumer	7	4	3
Corporate	13	19	16
Total	**9**	**8**	**7**



Arrears[2]

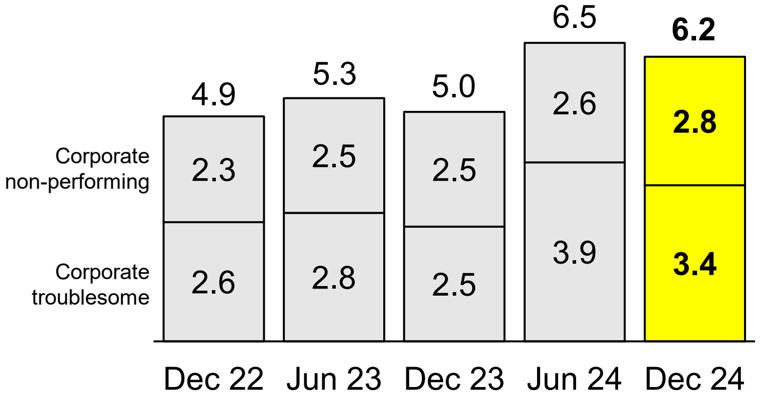
90+ days



Troublesome & non-performing exposures[4]

Corporate, $bn

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



1. Loan impairment expense as a percentage of average Gross loans and acceptances (bpts) annualised. 2. Group consumer arrears including New Zealand. 3. Historic average from August 2008 to June 2023. 4. 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.

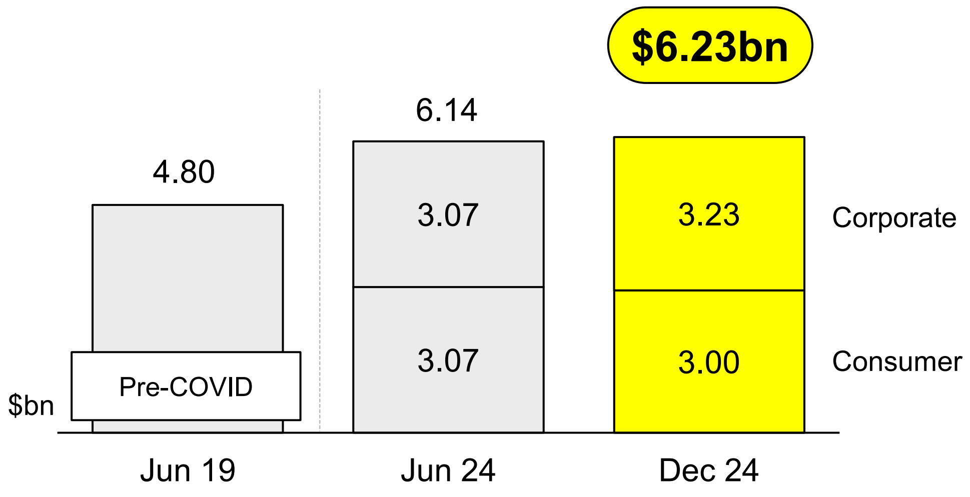
Provisioning[1]

Strong provision coverage retained – loan loss provisions broadly stable

Total credit provisions

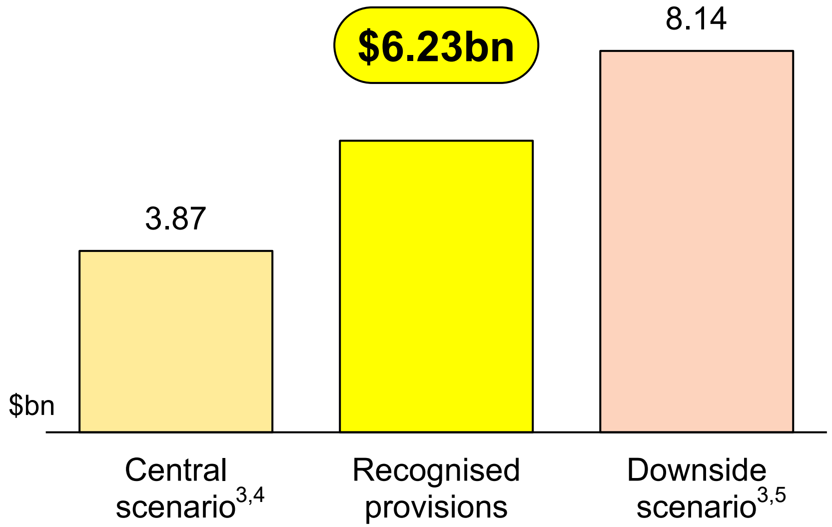
$bn

TP/CRWA:	1.29%	1.66%[2]	**1.62%[2]**



Provisions and scenarios

Dec 24



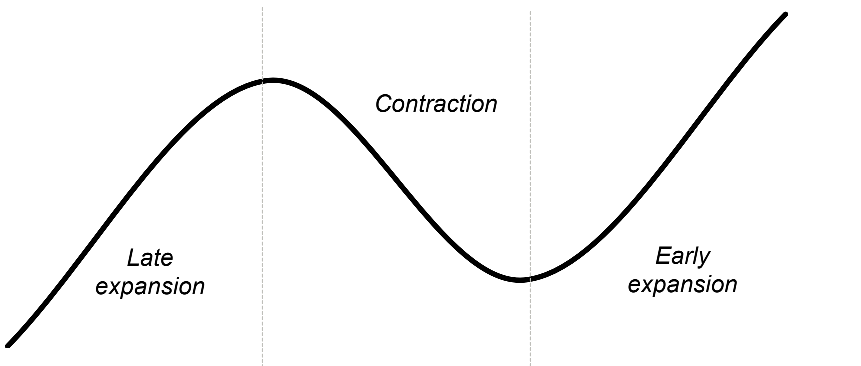
1. The Group uses four alternative macroeconomic scenarios to reflect a range of possible future outcomes in estimating the Expected Credit Loss (ECL) for significant portfolios, scenarios are updated based on changes in both the macroeconomic and geopolitical environment. 2. Revised APRA capital framework 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. The scenario also reflects the potential macroeconomic impacts of climate risk from a severe drought in Australia, through a decline in house prices, higher unemployment as well as weaker growth.

Provisioning through the cycle

Forward-looking approach – customer, macroeconomic and sectoral considerations

Economic cycle

GDP



	Lower	CP – Base	Higher
Forward-looking components	Higher	CP – FLAs	Lower
	Higher	CP – MES	Likely lower[1]
	Lower	IAPs[2]	Higher
	Higher	**Total provisions[3]**	Likely lower

- AASB 9 requires a forward-looking approach to loan loss provisioning to dampen pro-cyclical provisioning behaviour through forward-looking adjustments (FLAs) and multiple economic scenarios (MES) in determining collective provisions (CP).
- Total provisions will likely be lower following an economic contraction (despite higher base provisions) as we adopt a forward-looking view of an economic expansion.
- Sectoral considerations (last 6 months):
  - **Consumer:** slight reduction in modelled provisions due to continued house price growth and lower expected losses on unsecured consumer finance, partly offset by increased FLA for customers under the greatest debt servicing pressures.
  - **Construction:** further reduction in FLAs as parts of the portfolio benefit from stable infrastructure spend and strong pipelines. Input and labour costs, along with commencements in residential and commercial construction continue to be a concern.
  - **Retail Trade:** increase in overall provision coverage. Discretionary consumption, on a per capita basis continues to be weak.
  - **Entertainment, Leisure and Tourism:** increase in FLAs from impacts of higher cost of living and higher-for-longer interest rates. Maintaining caution, though real household disposable incomes are starting to show some improvement on a per capita basis.
  - **Commercial Property:** slight reduction in overall provision coverage as credit quality starts to improve. Office vacancy rates continue to be elevated but there are signs that valuation declines may be moderating.
  - **Agriculture:** non-material change in provision coverage. Sector remains well placed to navigate headwinds following a period of favourable commodity prices and good seasonal conditions.
  - **Healthcare:** non-material change in provision coverage. Sectors more discretionary in nature have been impacted by weaker household disposable incomes. Private hospitals are facing significant cost pressures from inflation and rising labour costs not fully reflected in insurers reimbursement structures, resulting in disputes with insurers.
  - **Manufacturing:** reduction in non-discretionary FLAs due to reduced concern of higher energy costs and relatively stable credit performance. Weakened consumer demand, input and labour costs continue to be a challenge.

1. If economic conditions are expected to recover following a recession, then the MES overlay would reduce as economic variables improve and/or the probability weighting towards more benign scenarios increases. This may not be the case where further deterioration in economic conditions is expected (e.g. a double-dip recession). 2. Individually assessed provisions (IAPs) are raised for non-performing exposures. 3. This refers to expectations before and after an economic slowdown. How total provisions change during a contraction is uncertain: if FLAs and MES under-predict actual losses, then total provisions will increase. If they over-predict losses (as was the case during the early stages of the COVID-19 pandemic) then total provisions will decrease.

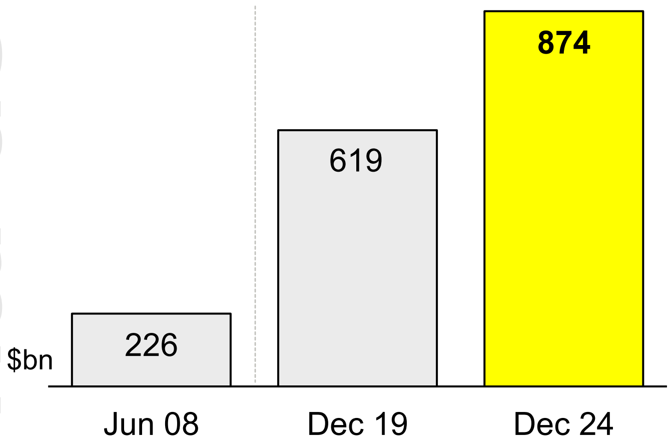
Funding

Long-term conservative settings maintained

Deposit funding[1]

$bn

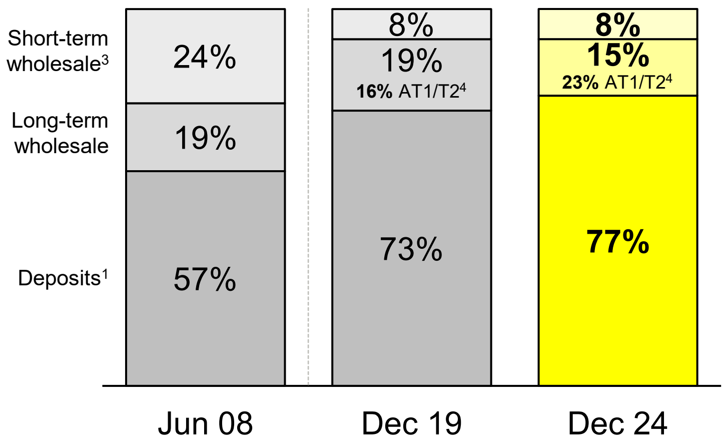
% of total funding		
57%	73%	**77%**



Funding composition

% of total funding

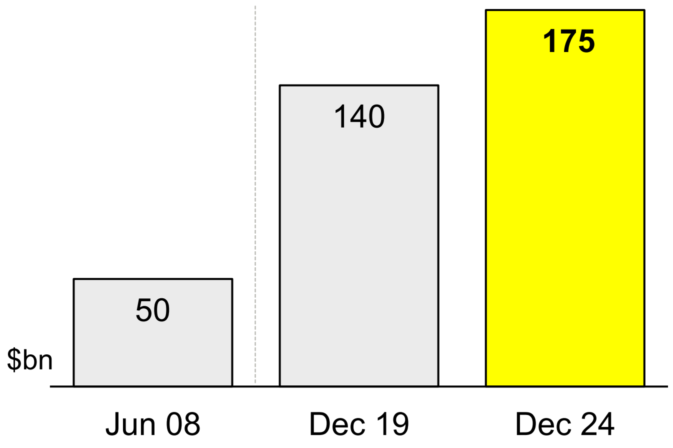
WAM[2]		
3.5yrs	5.4yrs	**5.1yrs**



Liquid assets

Average[5], $bn

Liquids as a % of total assets		
10%	14%	**13%**

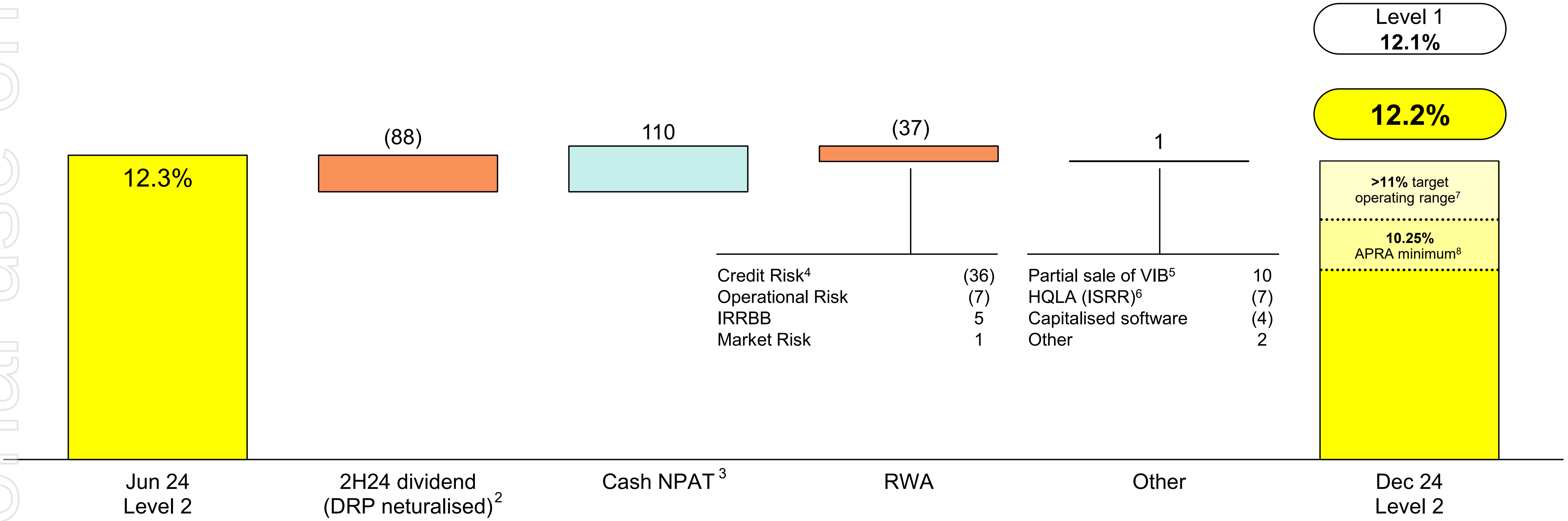


1. Deposit funding includes central bank and interbank deposits (31 December 2024: $17.7 billion; 31 December 2019: $19.0 billion; 30 June 2008: $5.4 billion) previously classified as short-term wholesale funding. Comparative information has been restated to conform to presentation in the current period. 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 including RBNZ term lending facilities (TFLP) drawdowns where applicable. 3. Includes other short-term liabilities. 4. Additional Tier 1 and Tier 2 Capital excluding IFRS MTM and derivative FX revaluations as a proportion of long-term wholesale funding. 5. Six month average balance as at 30 June 2008, quarterly average balance as at 31 December 2019 and 31 December 2024.

Capital[1]

Strong capital position maintained

Movements in bpts



1. Due to rounding, numbers presented in this section may not sum precisely to the totals provided. 2. Includes the on-market purchase of shares in respect of the DRP. 3. Excludes equity accounted profits/losses and impairments from investments, which are neutral from a regulatory capital perspective due to the offsetting increase in capital deductions. 4. Excludes impact of foreign exchange movements on Credit RWA, which is included in 'Other'. 5. 15.4% of the issued capital of VIB sold on-market during 1H25. 6. Investment securities revaluation reserve (ISRR). 7. CBA expects to operate with a post-dividend CET1 ratio of greater than 11.0%, except in circumstances of unexpected capital volatility. 8. Inclusive of 1% default countercyclical capital buffer which may be varied by APRA in the range of 0% to 3.5%.

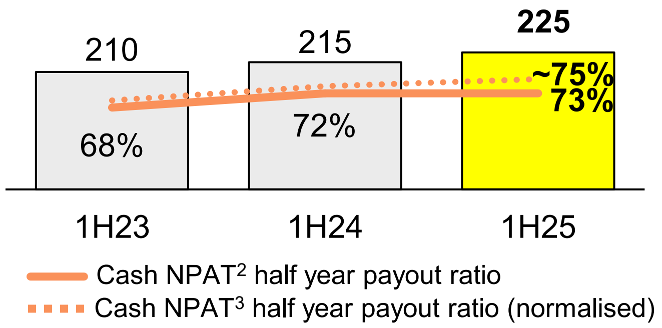
Dividends

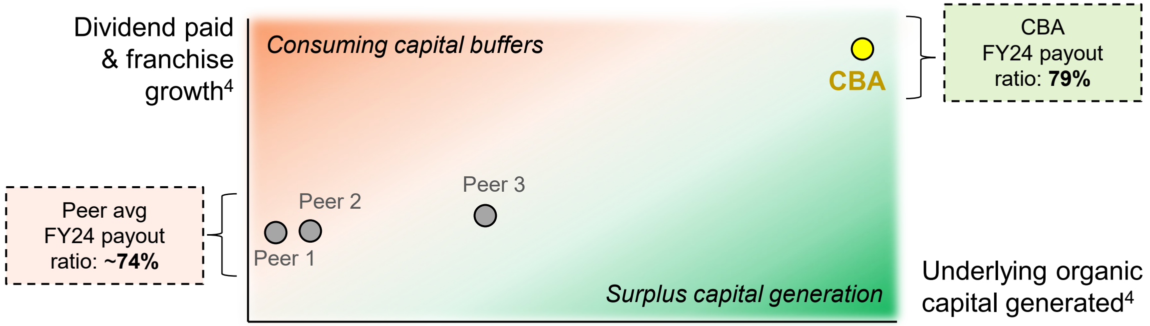
Long-term sustainable returns

- Interim dividend of $2.25, a 5% increase on 1H24 dividend
- DRP with no discount and expected to be fully neutralised
- Half year payout ratio of ~75% on a normalised basis, reflecting our aim to pay strong and sustainable, fully franked dividends
- The Bank will continue to target a full year payout ratio of 70-80% Cash NPAT
- Franking neutral payout ratio remains ~80%
- Cumulative share buy-backs completed to date have enabled the distribution of an additional ~77 cents dividend per share to shareholders since FY22[1]

Sustainable returns

Dividend per share (cents)





1. Impact of lower share count from the $6 billion off-market share buy-back completed in October 2021, the $3 billion on-market share buy-backs completed as at June 2023 and $300 million of the $1 billion on-market buy-back announced in August 2023 completed as at 31 December 2024. 2. Cash NPAT inclusive of discontinued operations. 3. Cash NPAT and dividend payout ratio normalised to reflect a long run loan loss rate. 4. CBA and peer banks for the 6 months ended 30 September 2024. Underlying organic capital generated represents Cash NPAT less movement in capitalised expenses, deferred fees and other intangibles which primarily includes capitalised software. Dividend paid represents the announced dividend for the most recent period, CBA represents the average of 2H24 and 1H25 determined dividends. Franchise growth reflects credit RWA volume growth and quality converted to capital equivalent using a CET1 ratio of 11.5%. Excludes non-recurring RWA benefit achieved through “Data & Methodology” changes to IRB models and non-credit RWA movements.

Capital management

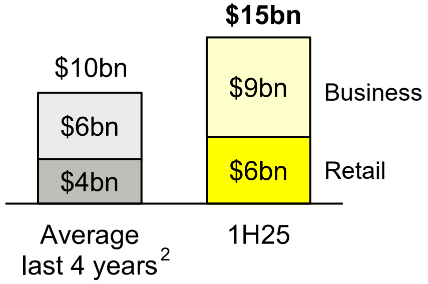
Disciplined & balanced approach to optimise growth, reinvestment, shareholder returns & flexibility

Capital generation | Capital flexibility

Reinvested in the Group

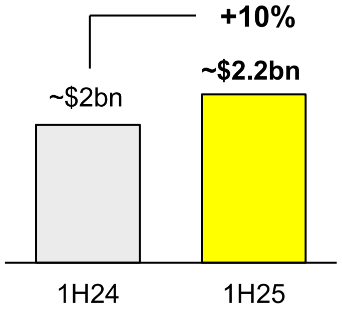
Franchise growth

Credit RWA volume growth[1]



Franchise investment

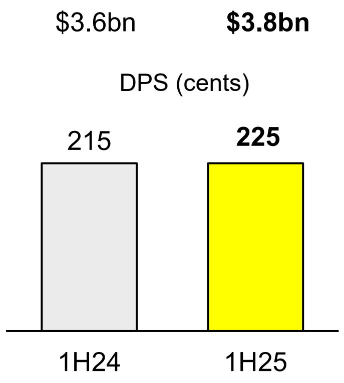
Annualised investment spend



Distributed to shareholders

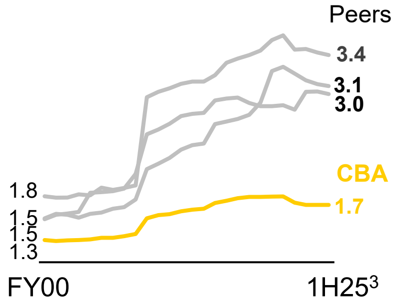
Dividends

Dividends ($bn)



Capital return

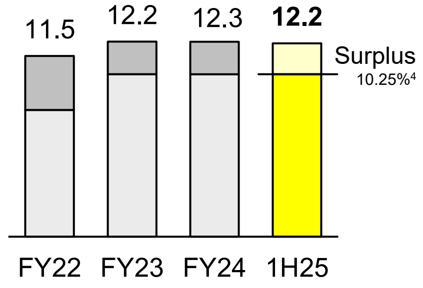
Number of shares (bn)



Retained

Surplus retained

CET1 Level 2 (%)



CBA target

Reinvest up to 20-30% NPAT in accretive growth	Invest behind our strategic priorities	Sustainable dividends	Lower share count to support ROE & DPS	Disciplined capital management while retaining flexibility

1. Excludes SACCR. 2. Represents the average of the half year periods between 1H21 to 2H24. 3. CBA and peers shares on issue as at 31 December 2024. 4. APRA regulatory minimum of 8% under the previous framework up until 31 December 2022 and 10.25% under the revised framework effective from 1 January 2023 (inclusive of 1% default countercyclical capital buffer which may be varied by APRA in the range of 0% to 3.5%).

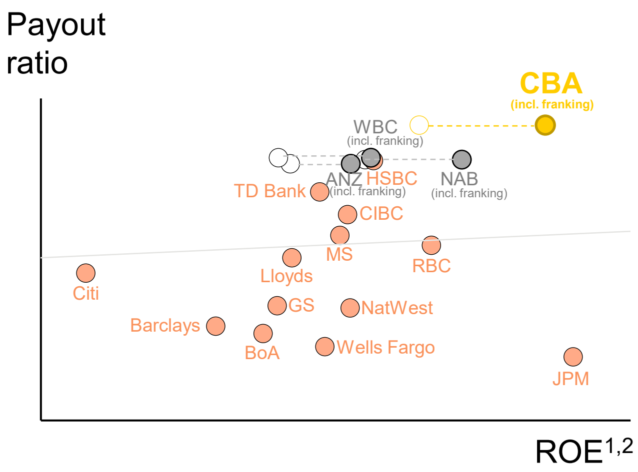
Supporting sustainable returns

Our long-term approach supports strong, sustainable shareholder returns

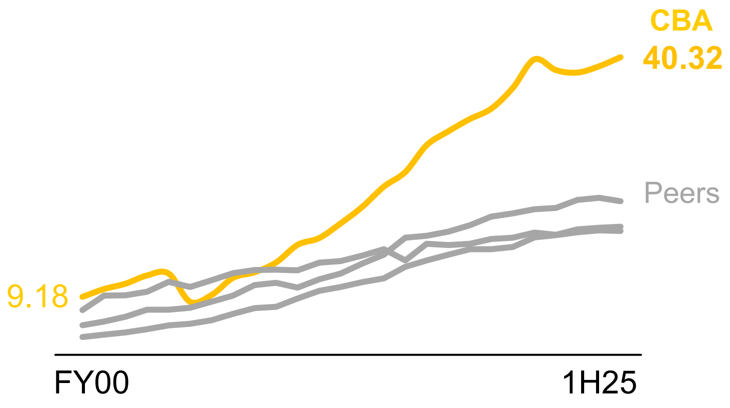
Superior shareholder returns

Strong return on equity and generation of organic capital to fund dividends	+	Disciplined capital management and continued investment generating growth and scale	+	Delivering superior and sustainable shareholder returns over the long-term

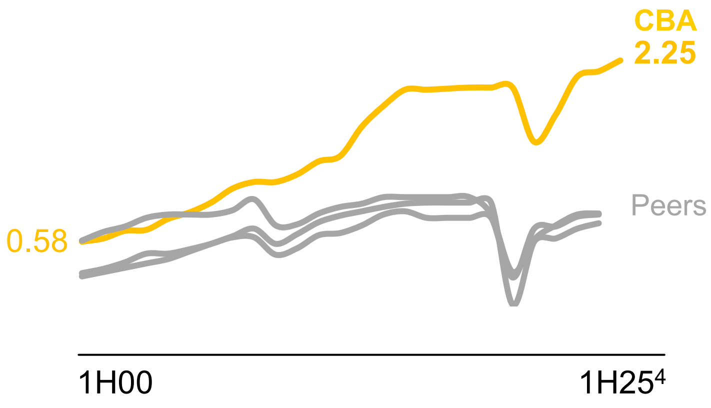
ROE vs dividend payout ratio
Average last 2 years



Net tangible assets per share[3]
$



Dividend per share
$



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

Economic outlook

Inflation moderating, Australian economy remains resilient

- Economic growth has been below trend
  - Underlying inflation has taken time to moderate but is returning to the target band
  - Higher interest rates have weighed on consumer demand and remain restrictive
  - Immigration is moderating from recent highs
- Risks remain around the outlook
  - Housing affordability issues persist
  - Productivity growth is yet to pick up
  - Geopolitical and global macro uncertainties remain
- Some optimism for the Australian economy
  - Labour market is robust and unemployment is low
  - Public sector infrastructure spend is strong and federal budget position is favourable
  - Real household incomes now increasing

Summary

Delivering for all through customer focus disciplined execution – strengthening long-term franchise

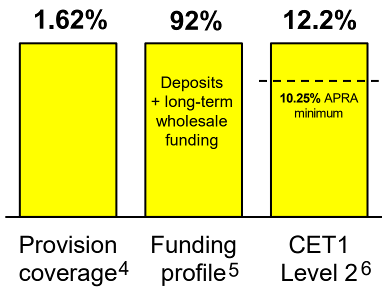
- Supporting and protecting our customers
- Providing strength and stability for the broader economy
- Consistent and disciplined strategic execution
- Customer focus, building stronger relationships
- Investing to strengthen long-term franchise

Customers

Net Promoter Score[1]	Rank
Consumer	#1
Business	#1
Consumer digital	#1
Business digital	#1

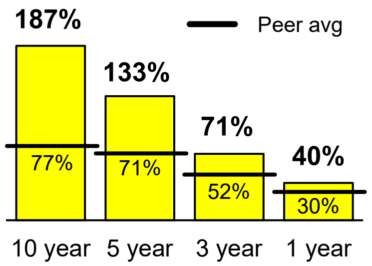
Market share	Rank
Household deposits[2]	#1
Home lending[3]	#1
Business deposits[2]	#1
Business lending[2]	#2

Balance sheet



Shareholders

Total shareholder return[7]



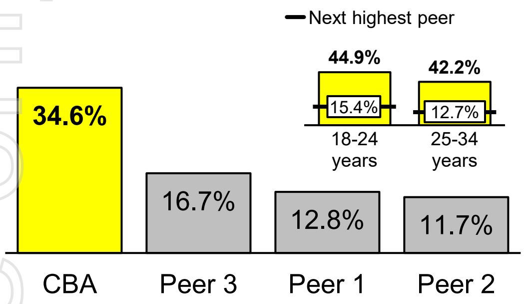
1. Refer to glossary at the back of this presentation for further details. CBA is co-lead in Business NPS at December 2024. 2. Household deposits & Non-Financial Business Deposits and Lending source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS). 3. CBA source: RBA Lending and 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. 4. Total provisions divided by credit risk weighted assets. 5. Deposit funding includes central bank and interbank deposits (December 2024: $17.7 billion) previously classified as short-term wholesale funding. 6. CBA expects to operate with a post-dividend CET1 ratio of greater than 11.0%, except in circumstances of unexpected capital volatility. 7. Source: Bloomberg. Total shareholder return as at 31 December 2024, compared to the average of the major peer banks.

Overview & strategy

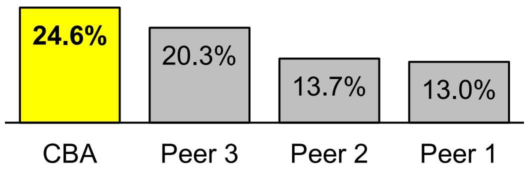
Why CBA?

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

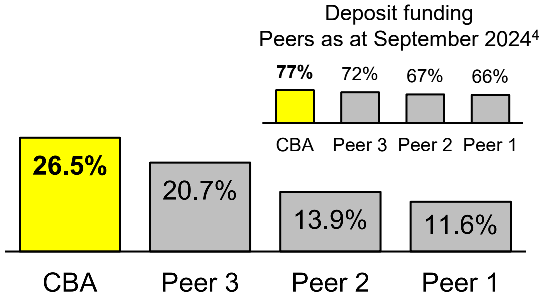
Retail MFI share[1]



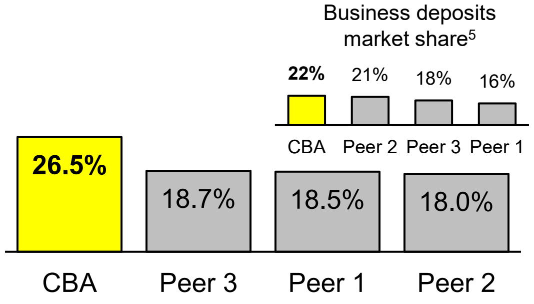
Home lending share[2]



Household deposits share[3]

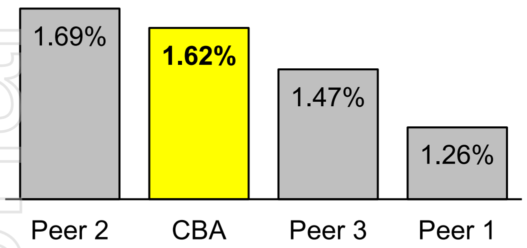


Business MFI share[1]



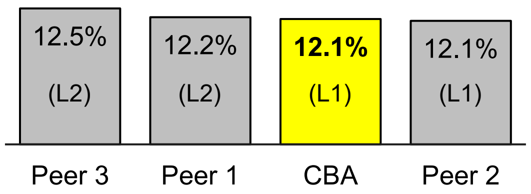
Provisioning

Total provision coverage to Credit RWA[6]
Peers as at September 2024



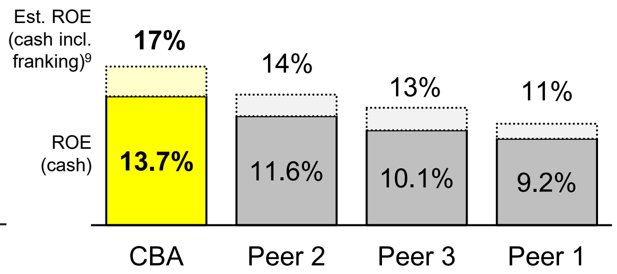
CET1 capital

Capital binding constraint[7]
Peers as at September 2024



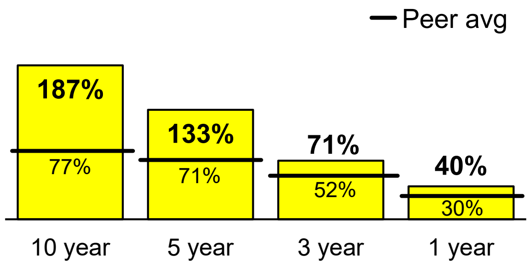
ROE (cash)[8]

Peers as at September 2024



Shareholder returns

Total shareholder return[10]



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. Includes central bank and interbank deposits (31 December 2024: $17.7 billion) previously classified as short-term wholesale funding. Peer data as derived from publicly available disclosures. 5. Source: APRA Deposits to non-financial businesses. 6. Total provisions divided by credit risk weighted assets. 7. Binding constraint is the lower of Level 1 and Level 2 CET1 capital ratio. 8. Return on equity (ROE) on a cash or cash equivalent continuing operations basis over average ordinary equity. Peer ROE are for the six months to September 2024 and CBA ROE is for the six months to December 2024. 9. 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 2H24 and 1H25 for CBA. 10. Source: Bloomberg. Total shareholder return as at 31 December 2024, compared to average of major peer banks.

How we contribute to Australia[1]

Supporting our customers, the community and the economy

Customers & domestic debt investors[2]

>25%
Leading retail bank share of market[3]

$11.1bn
Interest paid to Australian savers

Government[4]

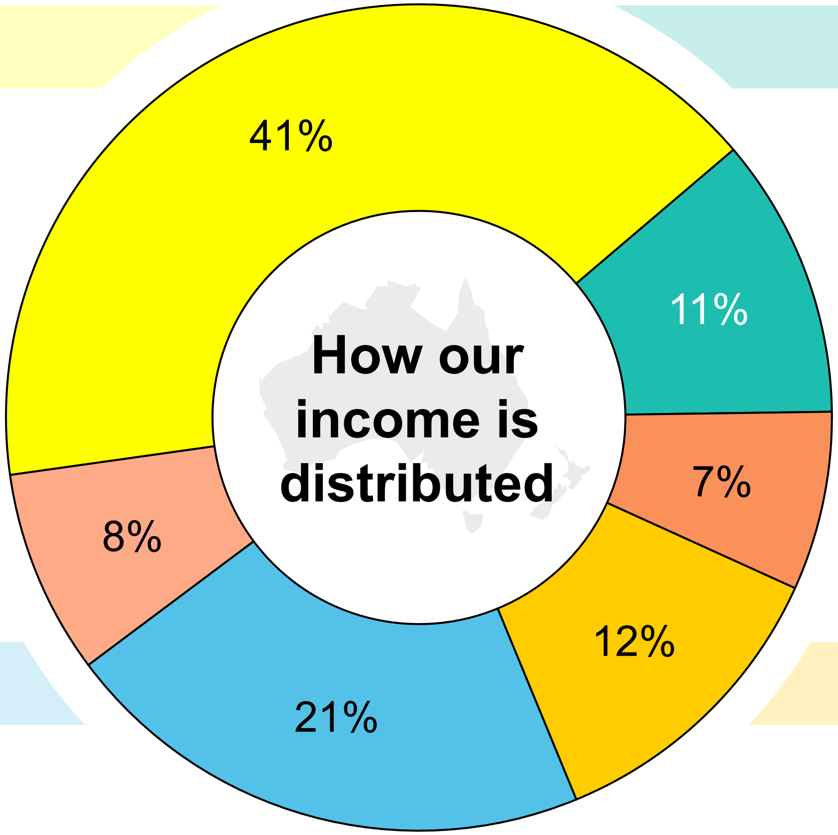
$2.2bn
in Australian government payments

Contributing
as one of Australia's largest corporate tax payers

Offshore investors[5]

$5.4bn
of interest paid to offshore investors

Accessing
offshore wholesale funding and investment to help support economic growth



Our people

$3.3bn
paid in salaries and superannuation paid to Australian employees

$19.0m
invested in upskilling our people

Partners and suppliers[6]

$1.8bn
paid to suppliers and third parties

Supporting
domestic small and medium sized businesses

Shareholders

$4.2bn
in dividends paid to shareholders[7]

~$1,700
average retail shareholder dividend in 1H25[8]

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

Our strategy

Building tomorrow's bank today for our customers

Our purpose

Building a brighter future for all

Our priorities

Leadership in Australia's recovery and transition	Reimagined products and services	Global best digital experiences and technology	Simpler, better foundations
Extend retail and business banking leadership	Reimagine priority customer journeys	Deliver the best integrated digital experiences	Fix customer breakpoints
Help build Australia's future economy	Differentiate our customer proposition	Build world-class engineering capability	Deliver better customer outcomes through leading risk management
Lead in the support we provide to customers and communities	Connect to external services and build new ventures	Modernise systems and digitise end-to-end	Reduce operating costs and manage capital with discipline

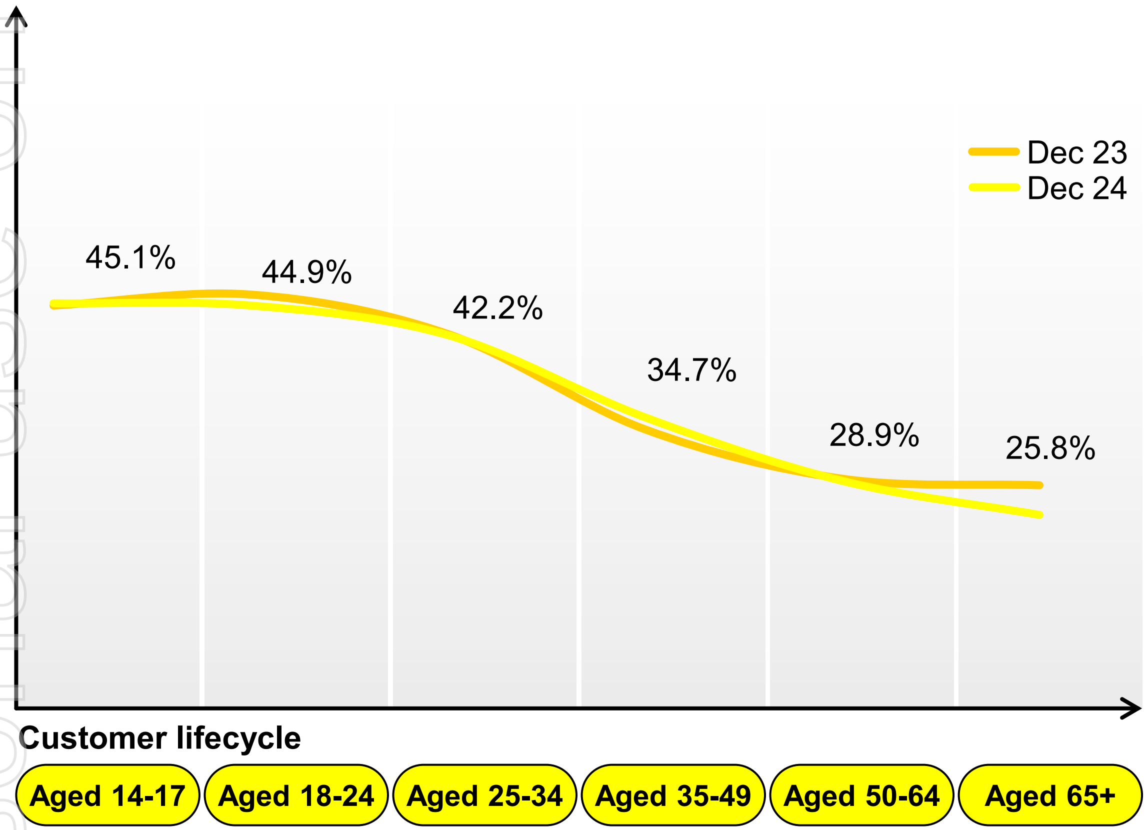
Our values

Care	Courage	Commitment
We care about our customers and each other – we serve with humility and transparency	We have the courage to step in, speak up and lead by example	We are unwavering in our commitment – we do what's right and we work together to get things done

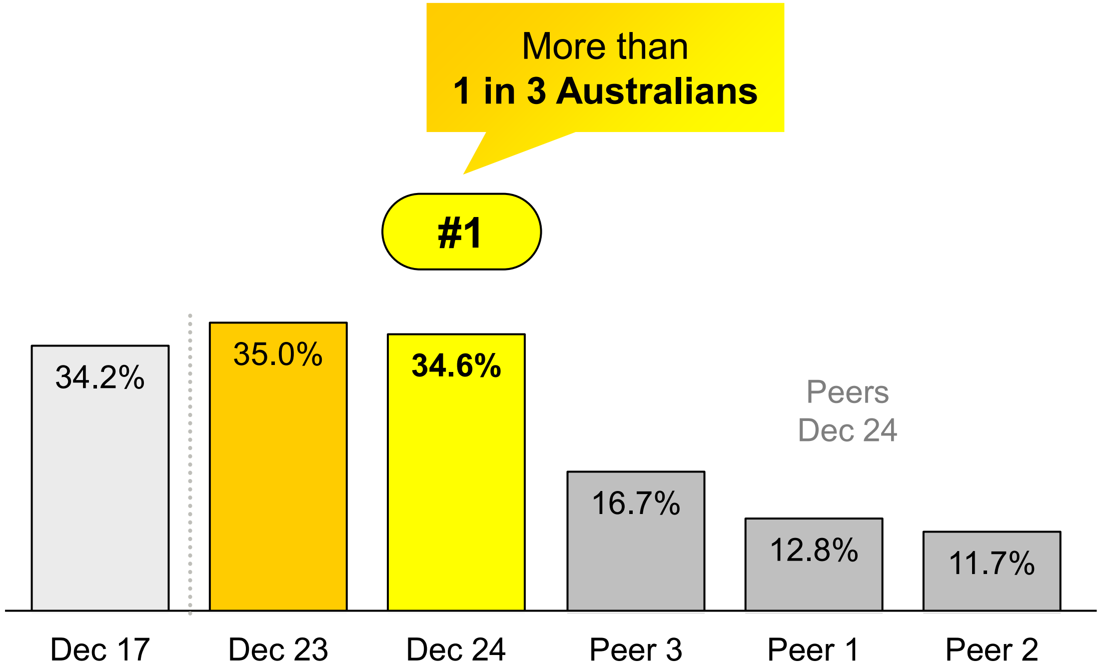
Reimagining banking

Franchise strength – supporting our customers across their lifecycle

CBA Retail MFI share[1]



Retail MFI share[1]

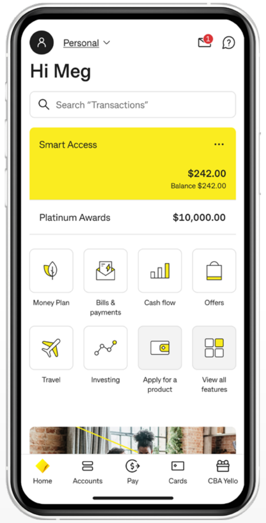


1. Refer to glossary at the back of this presentation for further details.

Reimagining banking

Our market leading digital ecosystem - building deeper, stronger customer relationships

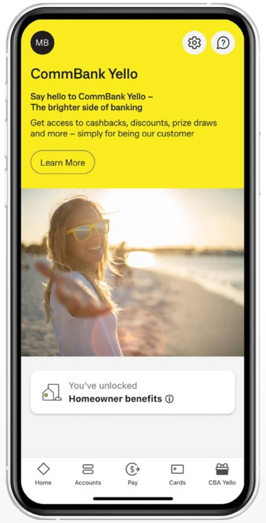
CommBank app



Australia's best banking app[1]
Simpler, better, easier to use
Features open to more Australians

8.8 million
active app users[2]

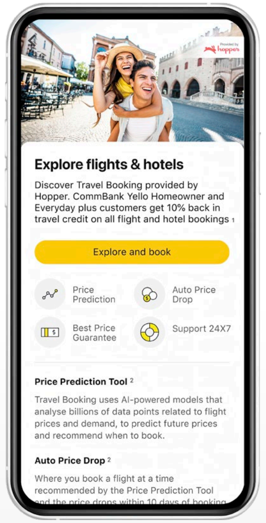
CommBank Yello



Customer rewards & recognition, personalised benefits & offers[3]

>6.4 million
engaged customers[4]

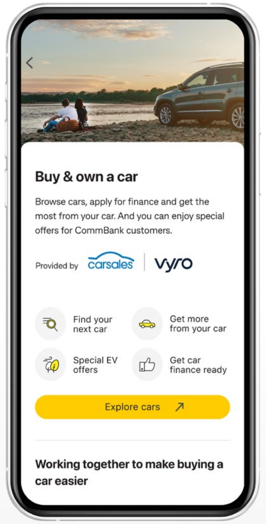
Travel Booking



Search, book & pay via the app
Exclusive benefits & offers
AI powered for best price, 24/7 support

~$6 million
travel bookings[5]

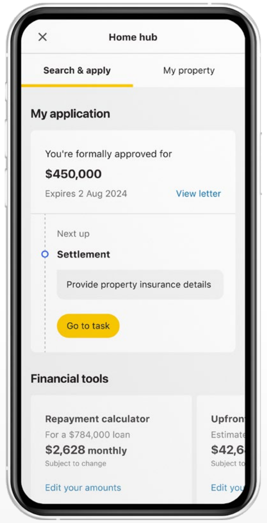
Car buying



Find, finance & manage your car[6]
Exclusive discounts & benefits for EVs[7]

~110,000
unique users to date[8]

Home Hub



Manage each step of the home buying and ownership process via the CommBank app

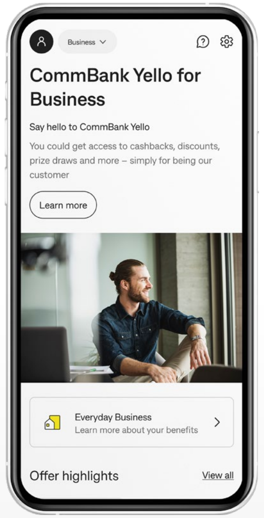
>1 million
customers using Home Hub[9]

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

Continuous innovation - leveraging technology to deliver superior, differentiated experiences

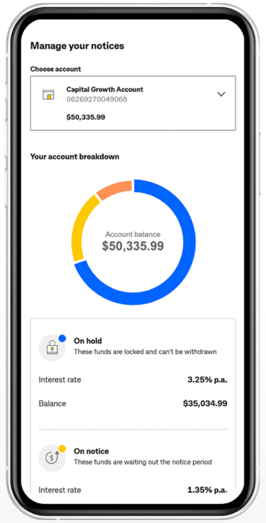
CommBank Yello for Business



Launched CommBank Yello for Business, for rewards, benefits and offers

Launched
November 2024[1]

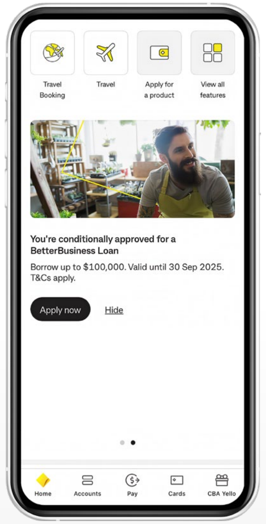
Capital Growth Account



Flexibility to manage your savings with access to withdraw by providing notice

1 in 2 customers
utilising notice capability[2]

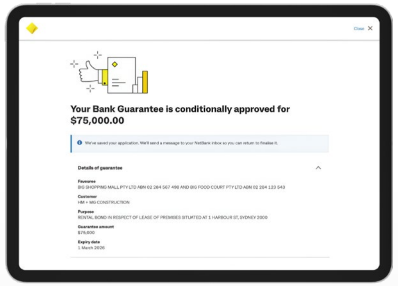
Auto-decisioned lending



Faster loan decisioning through BizExpress with funding as fast as 10 mins, leveraging AI

62% increase
in auto-decisioned lending[3]

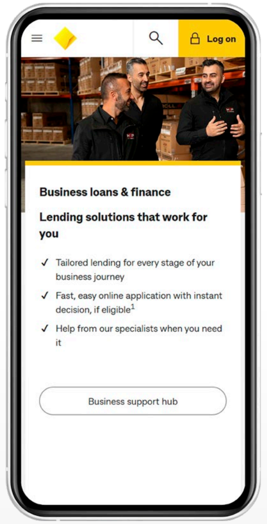
Fast online bank guarantees



Fast, easy digital origination of cash-backed bank guarantees

~20 mins
to issue[4]

Simple annual reviews



Automating annual risk assessments reducing both customer and banker time

85% reduction
in time per annual review[5]

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

Global best digital experiences

Building on a history of innovation to reimagine banking

Strong foundations
1997–2009

NetBank
Full functionality 24-hour online banking service

Core banking
24/7
Real-time banking and settlement

CommSee
Proprietary customer relationship system

Establishing leadership
2010–2019

Customer Engagement Engine
Learns from customer interactions to drive relevant personalised banking services

CommBank app 4.0
Simple, smart and secure

CommBank app
#1 mobile banking app (Net Promoter Score)

CommSec Pocket
Make investing affordable and approachable for more Australians

Reimagining banking
2020 & beyond

Market first offerings
First major bank to offer:
- Open Banking data sharing
- PayTo

CommBank app 5.0
Making Australia's best banking app even better[1]

Launch of x15ventures
Building a pipeline of new digital businesses

x15

unloan, Home-in, doshii, creditsavvy, Kit

Partnering with industry leaders
Providing more value in banking and beyond

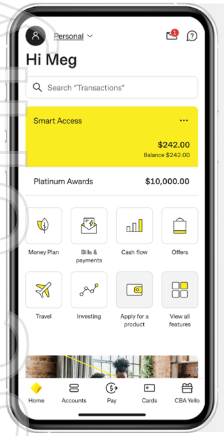
Klarna, CommBank iQ (Powered by quantium), H2O.ai, more, Xpansiv, amber

CommBank Yello
One of Australia's largest customer recognition programs, launched to Business customers

1. Awarded Canstar's Bank of the Year – Digital Banking award for 2024.

Global best digital experiences

Our market leading digital ecosystem - CommBank app 5.0 and CommBank Yello



CommBank app

Simpler, more personalised app experience

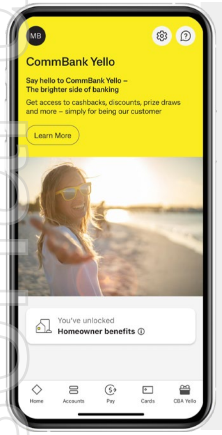
- Personalised, dynamic navigation
- Enhanced search functionality, easy to find features
- Access to share trading via CommSec integration
- Easy switching to business profile
- Personalised content discovery
- Faster login experience

Australia's best banking app[2]

8.8 million
active app users
+7% vs Dec 23[3]

>12.3 million
Daily logins to the CommBank app[6]

37%
CommSec accounts opened via the CommBank app[7]



CommBank Yello

Rewarding our customers, highly personalised

- Australian banking first
- Recognises and rewards breadth of customer relationship
- Combines customer insights and leading AI capability
- Highly personalised offers and rewards
- Creating value for retail and merchant customers
- Launched CommBank Yello for Business[1]

>6.4 million
customers engaging with CommBank Yello[4]

2x more
logins to CommBank app by CommBank Yello engaged customers[5]

>1,600
unique offers shared with customers[8]

>$80 million
in benefits delivered to customers through CommBank Yello[9]

CANSTAR
Bank of the Year Digital Banking 2010 – 2024

Bank of the Year – Digital Banking
15 years in a row[2]

WINNER RFi Global

Best Digital Consumer Bank (Major)
6 years in a row[10]

WINNER RFi Global

Most Innovative Major Consumer Bank
6 years in a row[10]

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.

Global best digital experiences

Reimagining banking using our world-class data, AI and analytics platform

Personalised experiences

Delivering more personalised customer experiences

- Customer Engagement Engine (CEE) launched in 2015
- CEE supports Next Best Conversations with our customers across all channels
- **2,000+** machine learning models processing over 3.1 trillion data points[1,2]
- **80m** transactions screened per day to identify and alert potential fraud & scams[2]
- **18k** daily alerts to notify customers of suspicious transactions, up 6x[3]
- **>$80m** in personalised benefits delivered to customers through CommBank Yello[4]
- **Launched** Australian first GenAI powered messaging service (retail & business)

+

Making things easier

Making things easier for our people

- **60+** identified GenAI use cases simplify operations and support staff[2]
- **~100x** reduction in time to generate complaint acknowledge letters via GenAI[2]
- **85%** reduction in time taken to complete annual reviews for business customers
- Provided staff with access to leading AI products
- **'AI for All'** series available to all, 92% of participants improving their understanding of AI[5]
- **Microsoft, AWS, Anthropic, NVIDIA & H20.ai** partnerships enabling GenAI transformation
- Enterprise scaling and democratisation of engineering and analytic GenAI products

The evolution of AI at CBA

2015 – 2020

- CEE launched
- Centre of Excellence established
- 300 machine learning models in CEE
- AI and analytics platform built: 500 users
- Piloted Australian government Ethical AI principles

2021 – 2022

- CommBank.ai established
- H2O.ai investment and partnership
- 100% improvement in CEE performance
- 1,000 machine learning models in CEE[1]

2023

- Established Gen.ai Studio to bring 100+ LLMs into a controlled environment
- First Generative AI use case deployed
- #1 APAC bank, #6 globally in AI maturity[6]
- AI policy (incl. Responsible AI principles)

2024

- GenAI powered messaging service
- Generative Responsible AI Toolkit and GenAI playbook launched
- AI Factory launched with AWS
- CommBank Centre for Foundational AI
- #1 APAC bank, #5 globally in AI maturity[7]

2025+

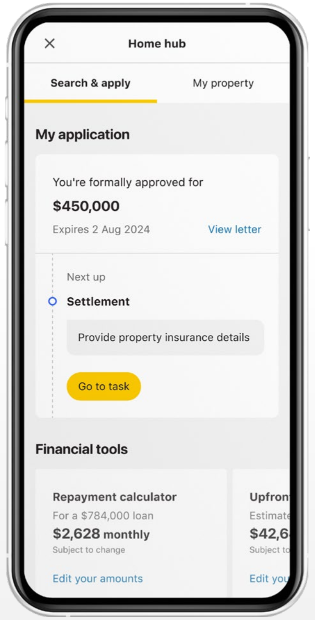
- AI powered Insights supported by AI driven Data ecosystem
- Accelerate AI upskilling through AI associates program
- Lead in Responsible AI frameworks

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

Home loans – experience[1]

Simple, fast & digital home buying and ownership experience

CommBank Home Hub



Simple and seamless application experience

- Application – simple online application, fast initial approval, incl. first home buyer schemes
- Pre-populated inputs – easier for customers and lenders to progress at first attempt
- Status tracking – digital application status tracking through CBA Home Hub & CommBroker
- Channel choice – largest home lending network, digital option, broker supported experience

Fast verification and credit assessment

- Digital ID verification – identifying customers digitally using multiple forms of ID
- Income & liability verification – using GenAI & other tools to verify income & financial situation
- Automated title & valuations – digitally verify property valuation, auto order title information
- Auto credit decisioning – simplified process for speed to decision, incl. for self-employed

Digital settlement and self-service tools

- Digital loan documents – simplified digital documents including digital signatures
- Digital settlements – fast & on-time settlements
- In-life activities – digital self-service (including via Home Hub), phone or in branch support
- Mortgage release – streamlined discharge process, digital discharge directly via Netbank[2]

~70%
Applications auto decisioned same day[3] (proprietary)

< 3 days
Time to first decision (proprietary & broker[4])

~90%
Digital loan document usage[5] (proprietary & broker)

~96%
Applications settled digitally[6] (proprietary & broker)

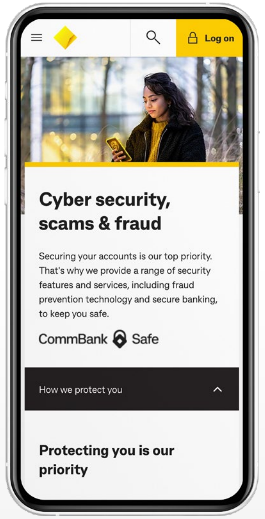
>1 million
Customers using app to manage their home loan[7]

1. Information relates to new home loan applications unless noted otherwise. 2. Eligible customers able to discharge mortgage digitally via Netbank. 3. Proprietary home loan applications auto approved using an automated credit rules engine in 1H25. 4. 'Days' relates to business days. Application times relate to average time to first decision for applications not auto decisioned for 1H25 (simple and complex applications excluding home seeker). 5. Home loan digital document and signing utilisation for eligible customers in 1H25. 6. Retail home loans settled digitally via PEXA and Sympli in 1H25.
7. Number of unique customers using home loan features in the CommBank app in 1H25.

Supporting our customers

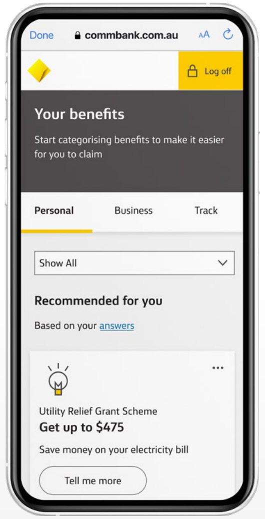
Helping our customers today

CommBank Safe



8.7 million
customers contacted[1]

Benefits finder



~$1.2 billion
benefits identified[2]

- Expanded and easier access to hardship support
- Proactively identifying and supporting customers sooner
- Supporting home loan customers in hardship with tailored solutions
- Flexible payment plans, repayment pauses, deferrals & interest only
- Dedicated specialist team for our most vulnerable customers
- Increased hardship training and development for staff to better support customers
- ~$1.2 billion in benefits identified[2] through Benefits finder
- Benefits finder & other features made available to more Australians via CommBank app[3]
- Money management tools, >3 million customers engaging monthly[4]

1. Unique reach for the scams awareness communications undertaken in 1H25. 2. Estimated value of retail and business benefits connected to customers since inception (2019) to 31 December 2024. 3. CommBank app features now available to customers without a product, providing access to CommBank app features including Benefits finder, QR Cardless Cash Deposit, Credit Score hub and Home Hub. CommBank app access is subject to successful ID verification and on-boarding. 4. Average monthly unique customers who engaged with one of our money management features in the CommBank app between July 2024 to December 2024. Money management features include Money Plan, Bill Sense, Category Budgets, Cash Flow View, Goal Tracker, Credit Score and Smart Savings.

Financial overview

Overview – 1H25 result[1]

Key outcomes summary

Financial

Statutory NPAT ($m)	**5,142**	+6.3%
Cash NPAT ($m)	**5,132**	+2.3%
ROE (cash)	**13.7%**	(10bpts)
EPS cents (cash)	**307**	+7c
DPS[2] ($)	**2.25**	+10c
Cost to income	**45.2%**	+120bpts
NIM	**2.08%**	+9bpts
Operating income ($m)	**14,097**	+3.3%
Operating expenses ($m)	**6,372**	+6.0%
Profit after capital charge (PACC)[3] ($m)	**2,928**	Flat
LIE to GLAA[4] (bpts)	**7**	(2bpts)

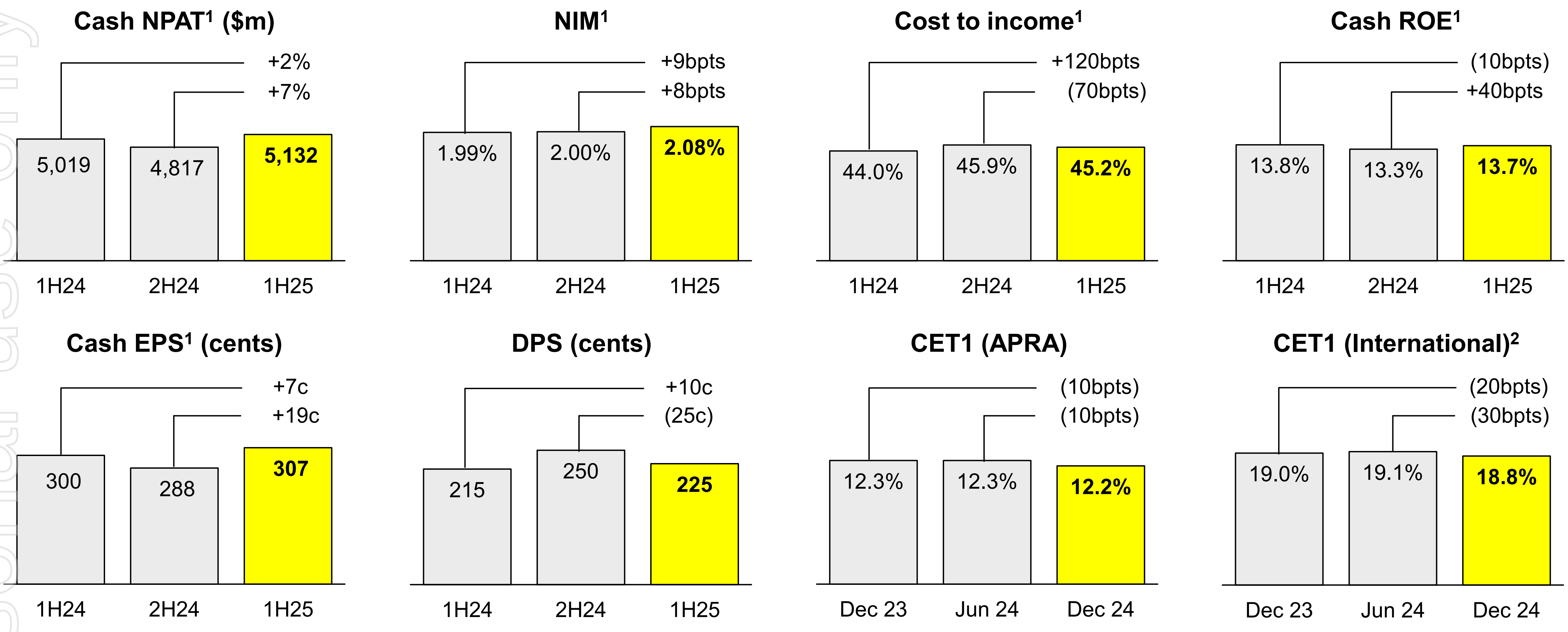
Balance sheet, capital & funding

Capital – CET1[2,5] (Int'l)	**18.8%**	(20bpts)
Capital – CET1[2] (APRA)	**12.2%**	(10bpts)
Total assets ($bn)	**1,309**	+2.6%
Total liabilities ($bn)	**1,233**	+2.5%
Deposit funding[6]	**77%**	Flat
LT wholesale funding WAM[7]	**5.1yrs**	(0.1yrs)
Liquidity coverage ratio[8]	**127%**	(900bpts)
Leverage ratio (APRA)[2]	**4.9%**	(10bpts)
Net stable funding ratio	**116%**	(500bpts)
Credit ratings[9]	**AA-/Aa2/AA-**	Refer footnote 9

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. Deposit funding includes central bank and interbank deposits (31 December 2024: $17.7 billion) previously classified as short-term wholesale funding. Comparative information has been restated to conform to presentation in the current period. 7. As at 31 December 2024. 31 December 2023 Weighted Average Maturity (WAM) included RBA TFF and RBNZ term lending facilities drawdowns (WAM excluding TFF: 5.3 years). 8. Quarterly average. 9. S&P, Moody's and Fitch. S&P last published on CBA's unchanged ratings and stable outlook on 28 July 2024. Moody's upgraded CBA's ratings and stable outlook on 27 May 2024. Fitch upgraded CBA's ratings and stable outlook on 26 May 2024.

Overview – 1H25 result

Key financial outcomes



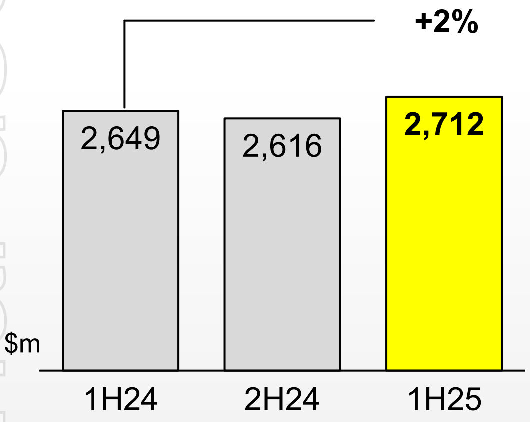
1. Presented on a continuing operations basis. 2. International capital, refer to glossary for definition.

Cash NPAT

By division[1]

RBS

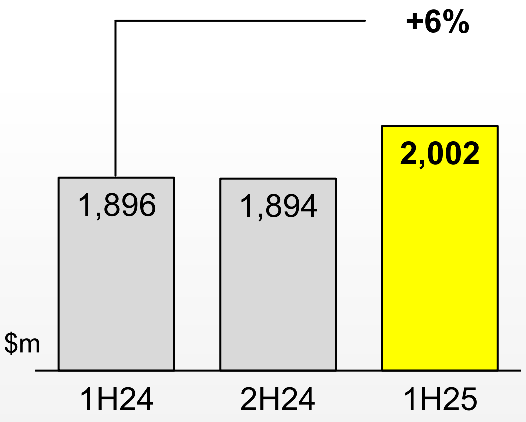
	vs 1H24
• Income	+2%
• Expenses	+6%
• Impairment expense	($135m)



Cost to income	37.9%	39.1%	**39.5%**

BB

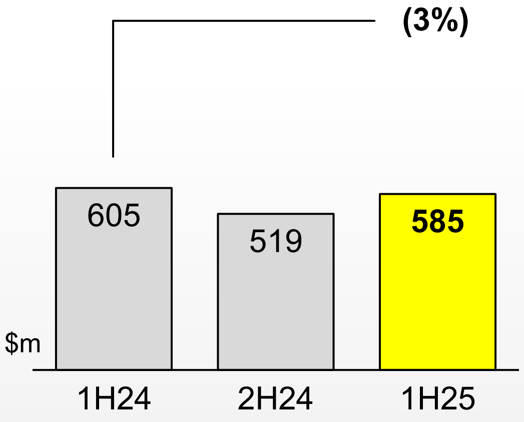
	vs 1H24
• Income	+6%
• Expenses	+8%
• Impairment expense	+$10m



Cost to income	31.5%	31.7%	**31.9%**

IB&M

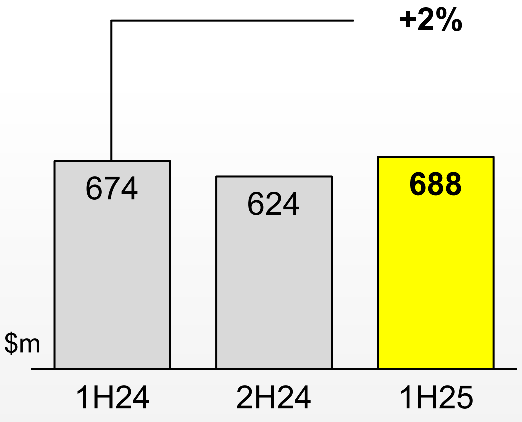
	vs 1H24
• Income	+4%
• Expenses	+6%
• Impairment expense	+$46m



Cost to income	41.0%	44.0%	**41.9%**

NZ (NZD)[2]

	vs 1H24
• Income	+5%
• Expenses	+8%
• Impairment expense	+$7m

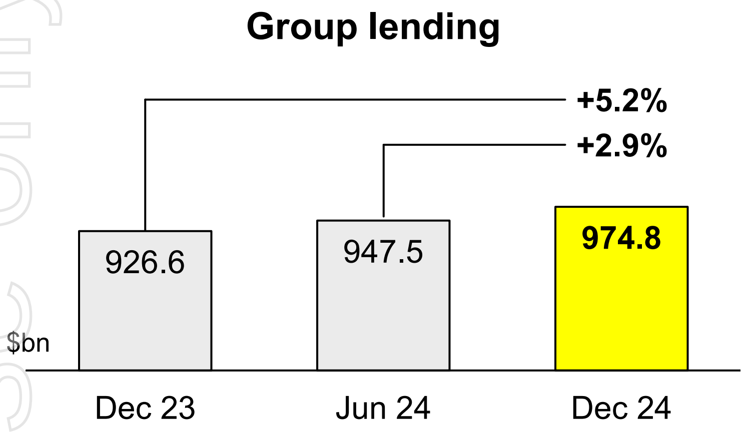


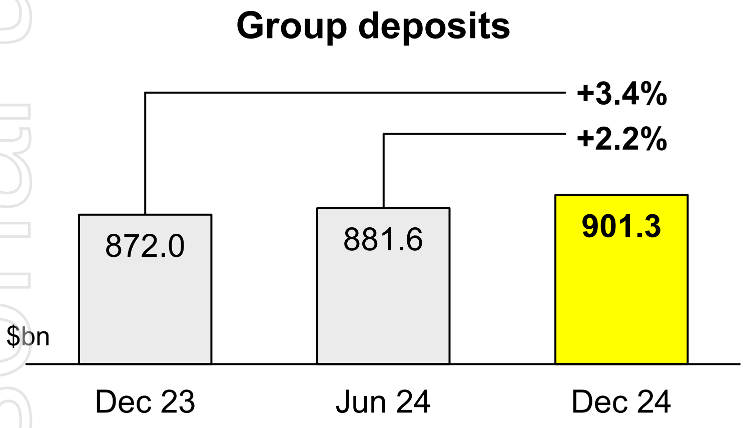
Cost to income	40.6%	41.1%	**41.7%**

1. Presented on a continuing operations basis. Comparative information has been restated to conform to presentation in the current period. 2. New Zealand result incorporates ASB, and CBA cost allocations including capital charges and funding costs. The CBA Branch results relating to the Institutional Banking and Markets business in New Zealand are not included.

Balance sheet[1]

Disciplined approach to growth - non-interest bearing deposit balances relatively stable





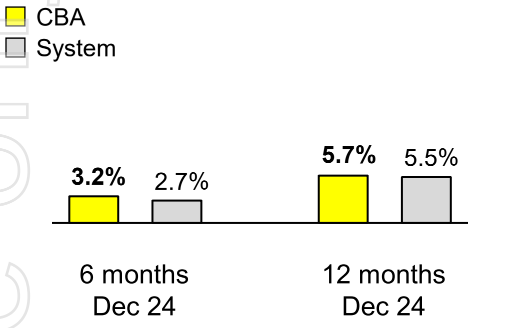
$bn	Dec 23	Jun 24	**Dec 24**	Dec 24 vs Jun 24	Dec 24 vs Dec 23
Home loans	650.5	664.7	685.3	3.1%	5.4%
Consumer finance	17.5	16.8	16.9	0.6%	(3.5%)
Business loans[2,3]	168.7	177.9	185.3	4.2%	9.8%
Institutional loans[3]	89.9	88.2	87.4	(0.9%)	(2.9%)
Total Group lending	**926.6**	**947.5**	**974.8**	**2.9%**	**5.2%**
Non-lending interest earning assets	289.3	261.6	262.7	0.4%	(9.2%)
Other assets (incl. held for sale)	60.1	45.0	71.0	57.8%	18.2%
Total assets	**1,276.0**	**1,254.1**	**1,308.6**	**4.3%**	**2.6%**
Total interest bearing deposits	761.1	772.2	791.0	2.4%	3.9%
Non-interest bearing trans. deposits	110.8	109.4	110.3	0.8%	(0.4%)
Total Group deposits	**872.0**	**881.6**	**901.3**	**2.2%**	**3.4%**
Debt issues	139.3	144.5	167.1	15.6%	20.0%
Term funding from central banks	36.6	4.2	3.2	(23.2%)	(91.1%)
Other interest bearing liabilities (incl. loan capital)	102.0	110.3	106.6	(3.4%)	4.4%
Other liabilities (incl. held for sale)	53.3	40.3	55.1	36.7%	3.4%
Total liabilities	**1,203.1**	**1,181.0**	**1,233.3**	**4.4%**	**2.5%**

1. Due to rounding, numbers presented in this section may not sum precisely to the totals provided. 2. Business loans growth of +4.2% (vs June 2024) driven by Business Banking growth of +4.7%, partly offset by NZ business and rural lending growth of -0.3% (excluding FX, NZ business and rural lending growth of +0.8%). 3. Comparative information has been restated to conform to presentation in the current period.

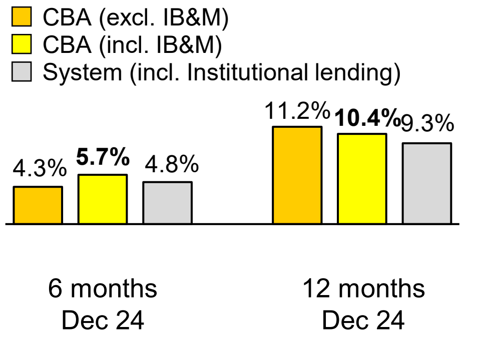
Volume growth

Disciplined approach – focus on generating sustainable returns

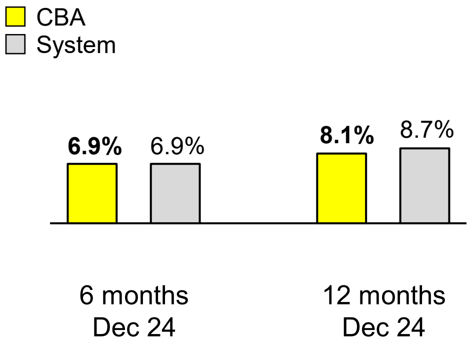
Home lending[1,2]



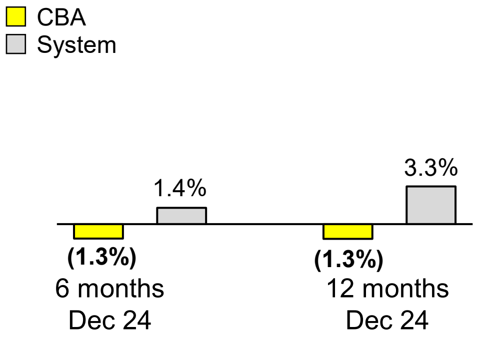
Business lending[1,2,3]



Household deposits[1,4]

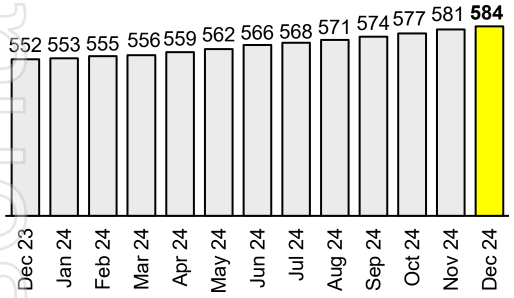


Business deposits[1,5]



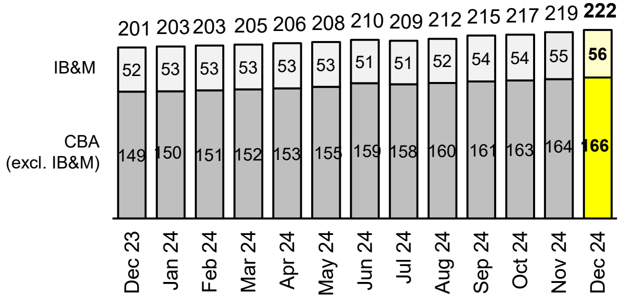
Balances by month[6]

$bn



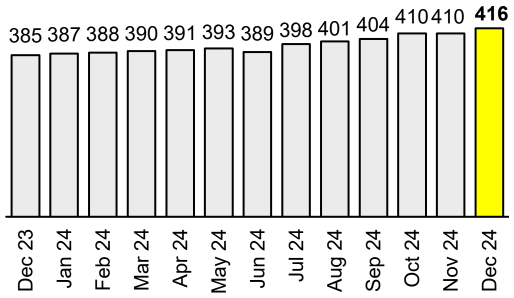
Balances by month[6]

$bn



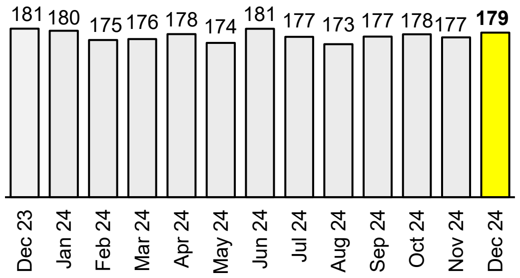
Balances by month[6]

$bn



Balances by month[6]

$bn



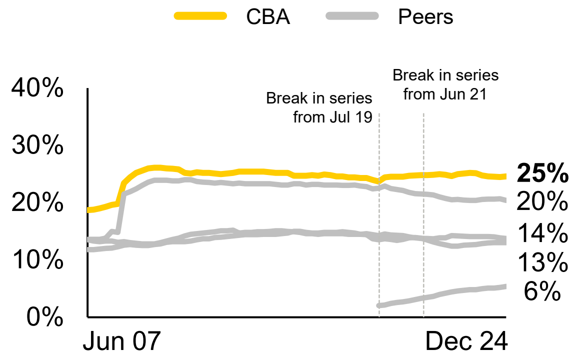
1, 2, 3, 4, 5, 6. Refer to sources, glossary and notes at the back of this presentation for further details.

Market share[1]

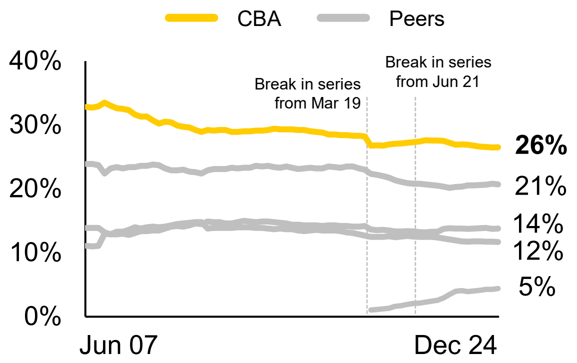
Disciplined approach to growth – strong market share

%	Dec 23	Jun 24	**Dec 24**
Home loans – RBA[2]	24.6	24.5	**24.6**
Home loans – APRA[3]	25.2	25.2	**25.4**
Credit cards – APRA[3]	29.0	27.4	**27.7**
Other household lending – APRA[3,4]	22.0	22.3	**22.9**
Household deposits – APRA[3]	26.6	26.5	**26.5**
Business lending – RBA[5]	17.0	17.0	**17.2**
Business lending – APRA[3,6]	18.3	18.4	**18.7**
Business deposits – APRA[3,6]	22.8	22.4	**21.8**
Equities trading[7]	3.3	3.3	**3.3**
NZ home loans[8]	21.0	20.9	**21.1**
NZ customer deposits[8]	18.6	18.7	**18.6**
NZ business and rural lending[8]	17.1	17.1	**17.2**

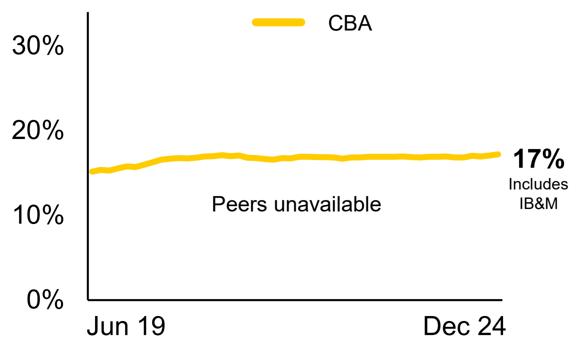
Home lending[2,9]



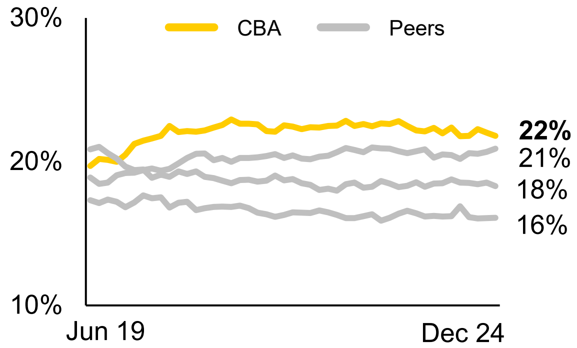
Household deposits[3,9]



Business lending[5]



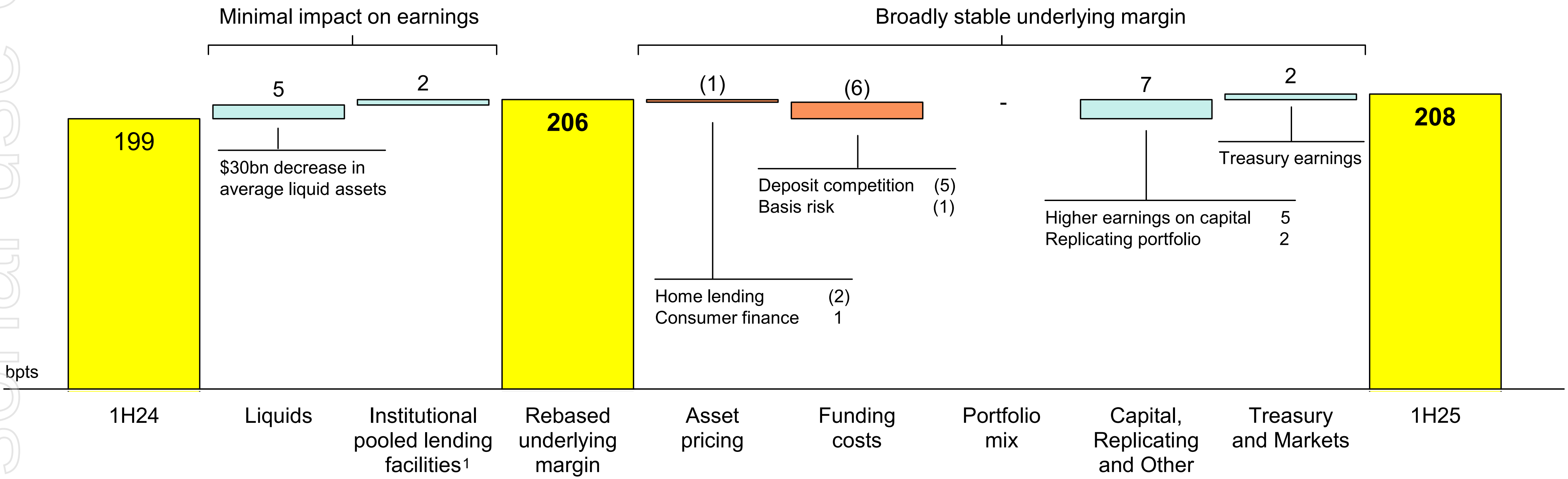
Business deposits[3,6]



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

Group margin – 12 months

Underlying margin stable – competition effects offset by hedging activities and treasury earnings



1. Impact of institutional pooled lending facilities net presentation.

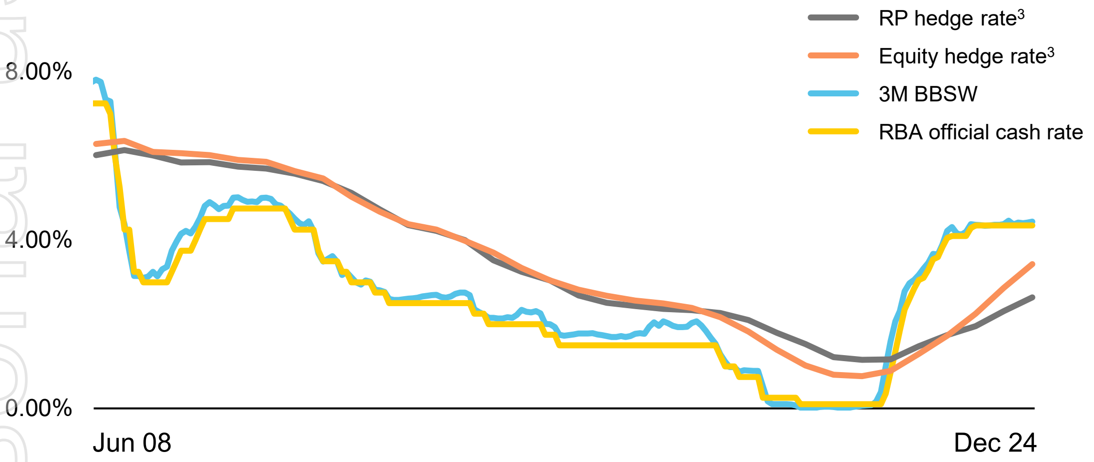
Group margin

Hedge earnings continue to increase due to higher interest rates

Replicated portfolio (RP) & equity hedge[1]

- In 1H25, RP and equity hedge earnings benefitted from higher rates
- Earnings outlook continues to improve with higher exit tractor rates

	1H25 Avg balance	1H25 Avg tractor[2]	Exit tractor[2] rate	Investment term
Domestic equity hedge	$52bn	3.43%	3.63%	3 years
Deposit hedge	$124bn	2.64%	2.78%	5 years



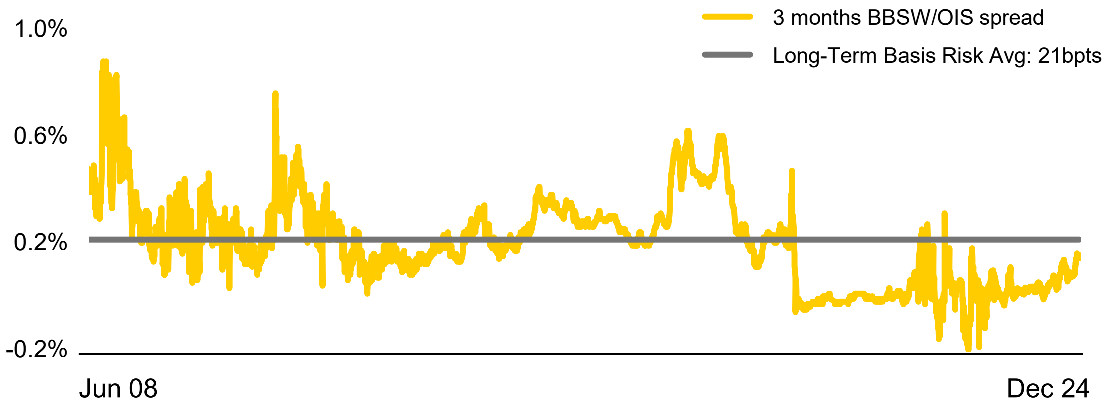
Liquidity & basis risk

Liquidity

- Every additional $10bn of liquid assets is expected to reduce Group NIM by ~2bpts

Basis risk

- Increased sensitivity to basis risk in 1H25 with mix reversion back to variable rate home loans driving higher exposure to basis risk
- Dec 24 average BBSW/OIS spread = 13bpts
- As at Dec 24[4], every 7bpts = ~1bpt of Group NIM, this ratio will reduce as exposure to basis risk increases

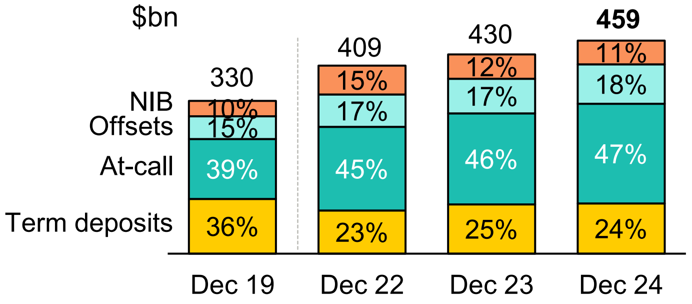


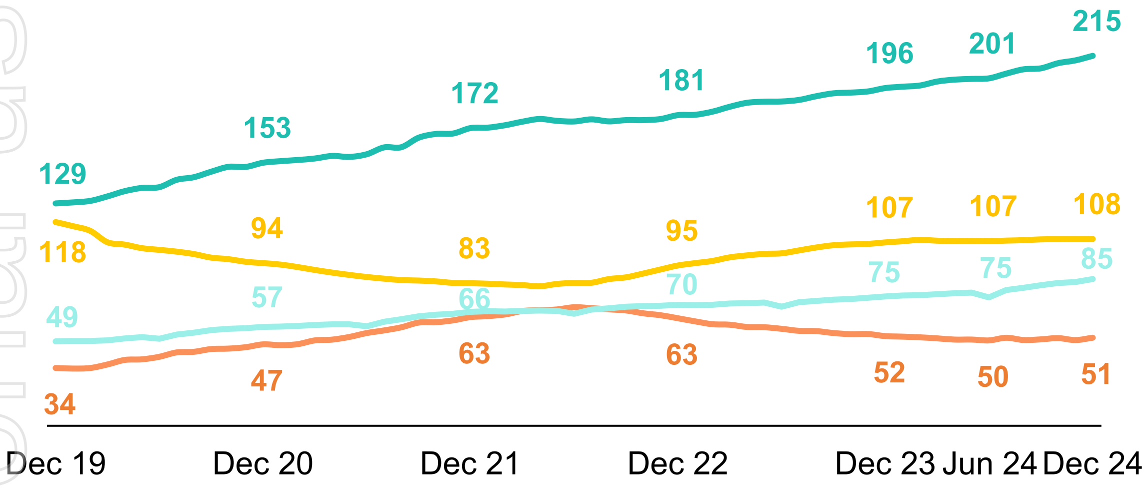
1. Represents domestic AUD equity and deposit hedges. 2. Tractor is the moving average hedge rate on equity and rate insensitive deposits. Exit tractor rate represents average rate for December 2024. 3. Represents the 6 month rolling average of the equity and deposit tractor rates. 4. Based on average exposure to basis risk in December 2024.

Deposit switching

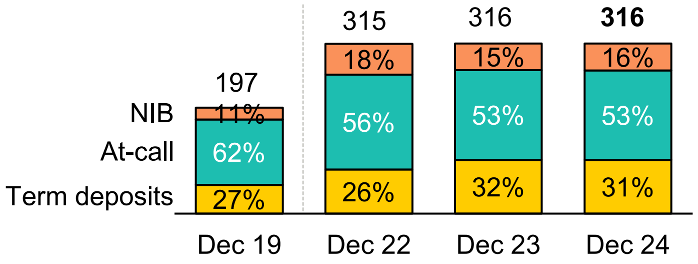
Non-interest bearing deposit balances relatively stable

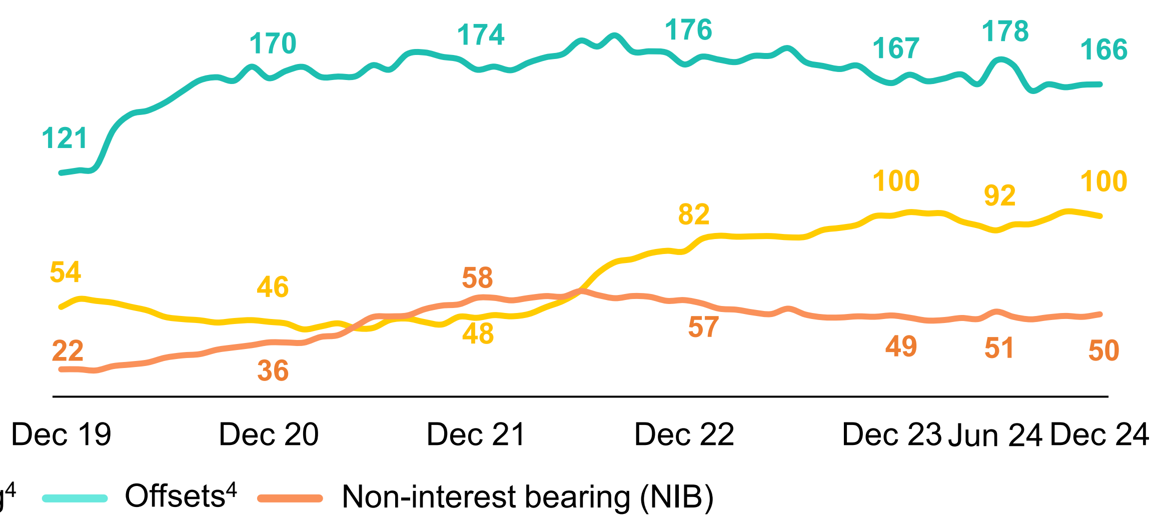
Retail deposits[1,2]





Business deposits[1,2,3]





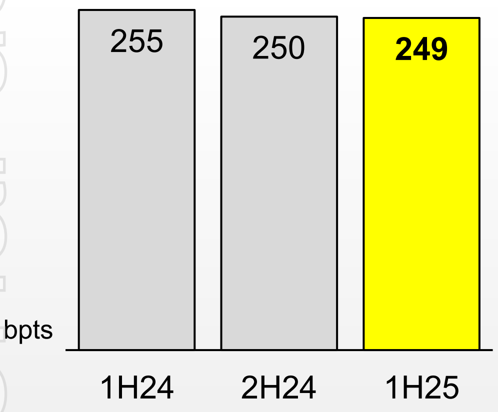
1. CBA Group, excludes ASB. Reflects retail and business deposits distributed to Retail Banking Services, Business Banking and Institutional Banking & Markets customers. 2. Excludes other demand deposits. 3. Includes Institutional Banking & Markets. 4. At-call interest bearing deposits excluding offsets. Offsets are included in at-call interest bearing deposits on the balance sheet.

Margins by division[1]

Margins impacted by continuing competitive pressure, deposit mix and funding costs

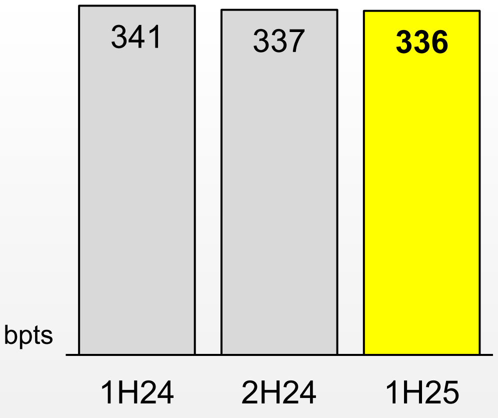
RBS

Lower margins due to increased competition and unfavourable deposit mix as customers switch to higher yielding deposits and higher funding costs, partly offset by higher earnings on equity and the replicating portfolio



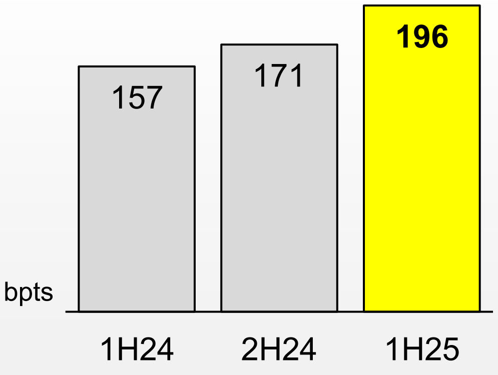
BB

Lower lending margins reflecting unfavourable portfolio mix, increased competition and funding costs, partly offset by higher deposit margins, earnings on equity and the replicating portfolio



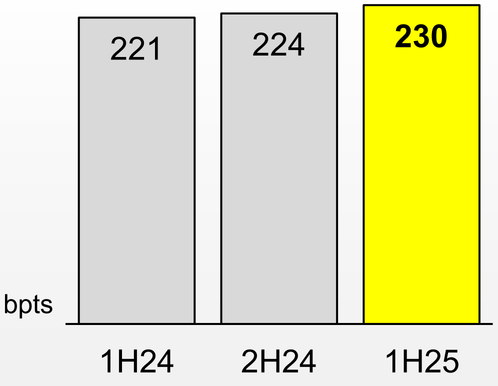
IB&M (ex Markets)[2]

Higher deposit and equity earnings and favourable asset mix from growth in the lending portfolio, partly offset by lower structured and institutional lending margins due to higher funding costs



NZ (ASB)[3]

Higher earnings on equity, Treasury earnings, and higher home lending margins offset by lower deposit margins

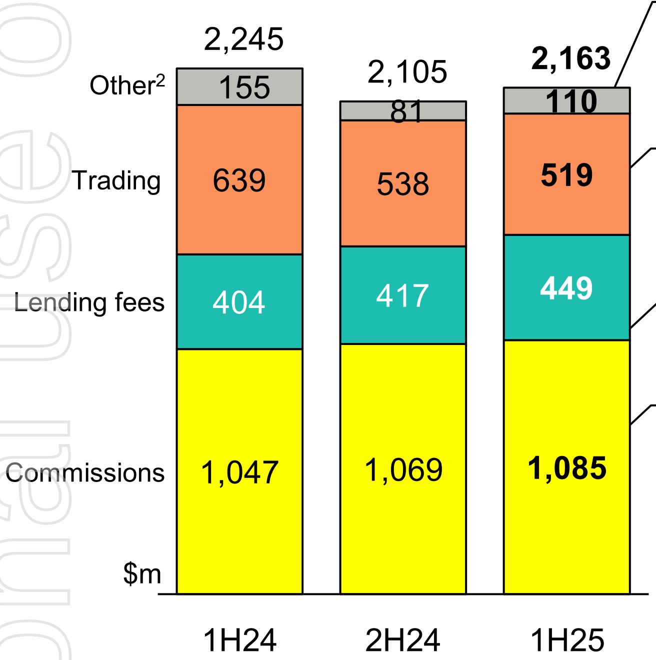


1. Comparative information has been restated to conform to presentation in the current period. 2. Institutional Banking & Markets NIM including Markets - 1H24: 84bpts, 2H24: 87bpts and 1H25: 93bpts.
3. NIM is ASB Bank only and calculated in NZD.

Other operating income[1]

Lower trading income and impacts of minority investments, partly offset by volume driven fees

Other operating income



1H25 vs 1H24

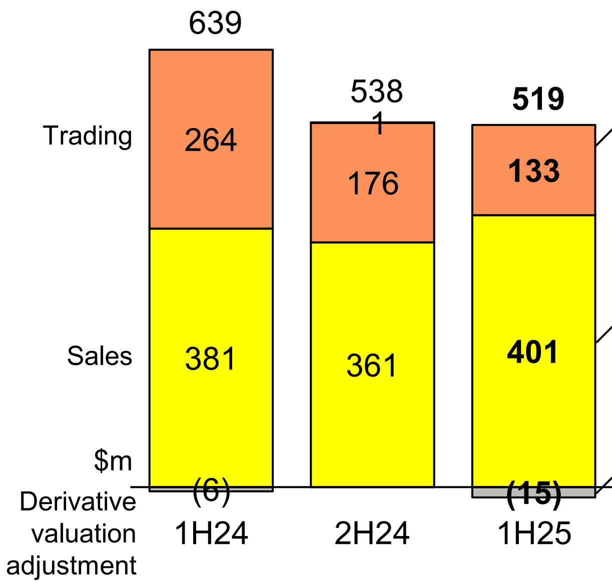
- Impacts from minority investments partly offset by
- Higher rental income from aircraft lease portfolio

- Lower Treasury income from liquid asset sales and risk positioning
- Lower trading gains in Markets
- Unfavourable XVA

- Higher volume driven retail and business lending fees

- Increased volume driven FX and cards income
- Higher CommSec equities income
- Higher institutional fees, partly offset by
- Lower merchants income

Trading income



1H25 vs 1H24

- Lower Treasury income from liquid asset sales and risk positioning
- Lower Markets trading gains in the Commodities and Carbon portfolio

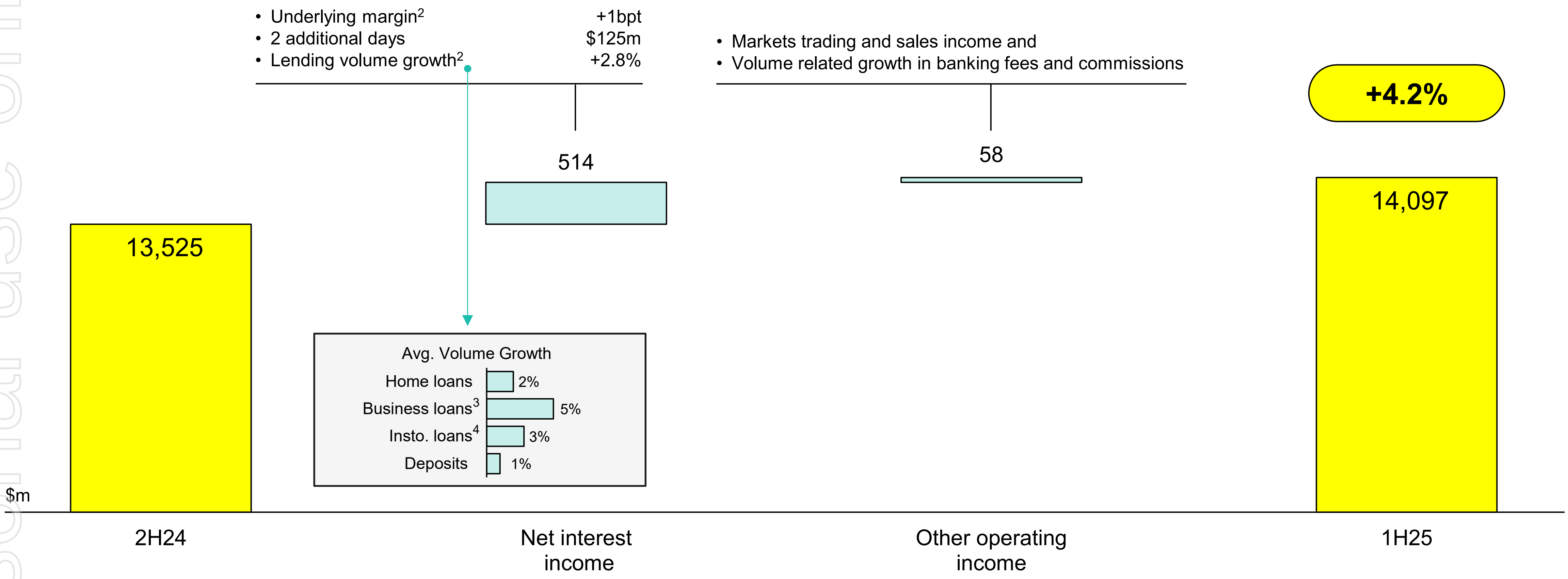
- Higher Fixed Income volumes

- Unfavourable XVA

1. Presented on a continuing operations basis. Comparative information has been restated to conform to presentation in the current period. 2. Includes funds management income.

Sequential half operating income[1]

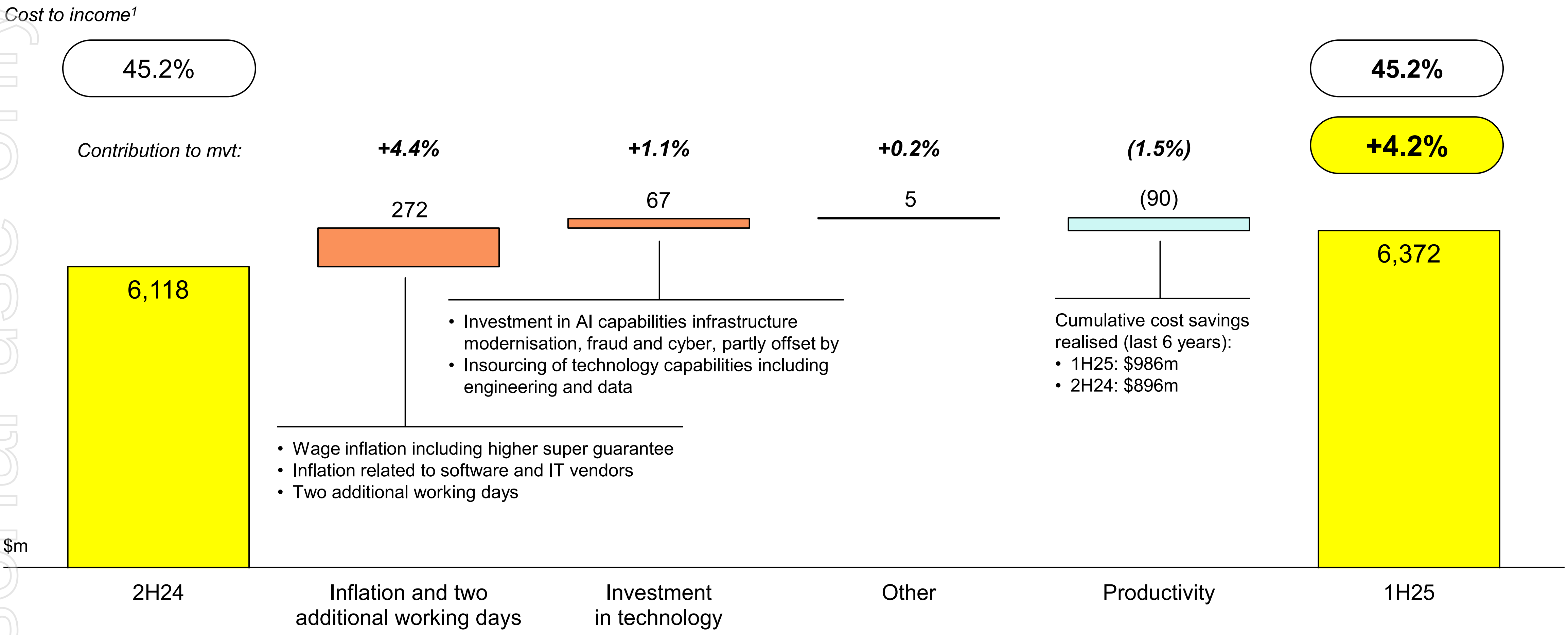
Higher net interest income achieved through disciplined franchise growth – underlying margin stable



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

Sequential half operating expenses[1]

Inflation and increased investment in technology, partly funded by ongoing productivity



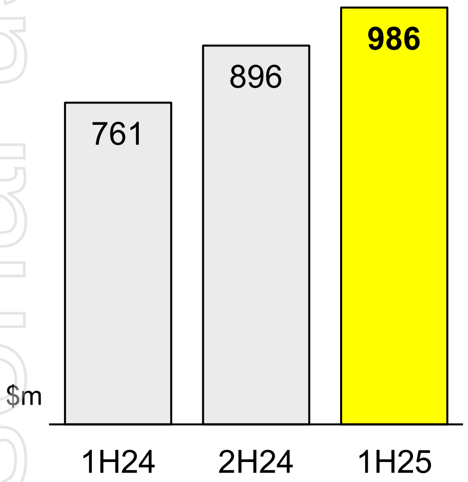
1. Presented on a continuing operations basis excluding $89m relating to restructuring in 2H24. Headline operating expenses +2.7% including this item.

Cost approach

Increased investment spend – primarily on infrastructure refresh

Cost reduction

Cumulative savings[1]

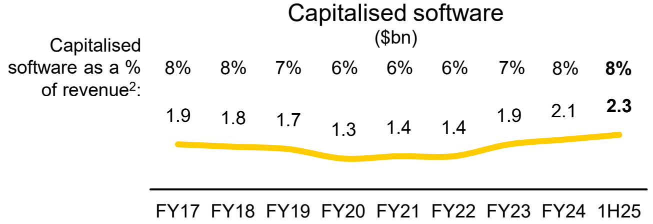


Examples

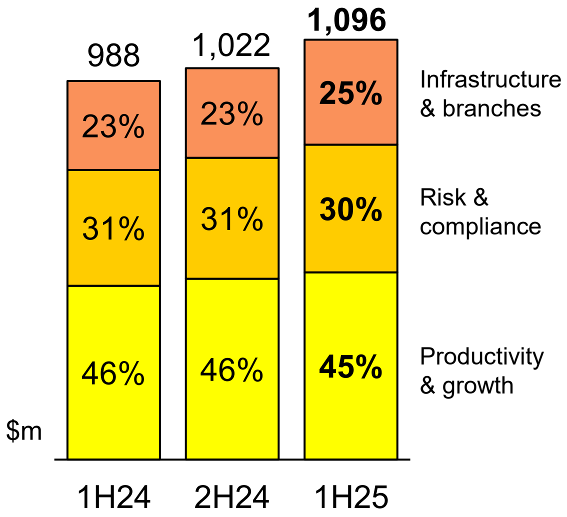
- Enhanced **self-service capability** for fully digital customer transaction disputes
- **Digitisation** of customer identification and verification
- Ongoing technology **modernisation** and **simplification**
- **Digitisation** of personal loan application process
- **Reduced reliance on external vendors** through insourcing, while building world-class capability

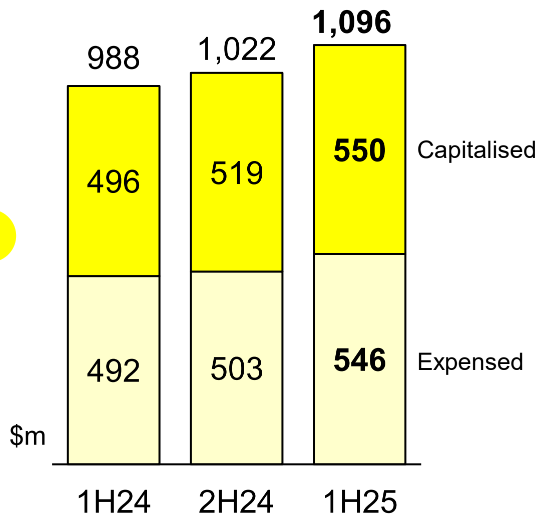
Investment spend

Increase in infrastructure spend – accelerated technology refresh



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



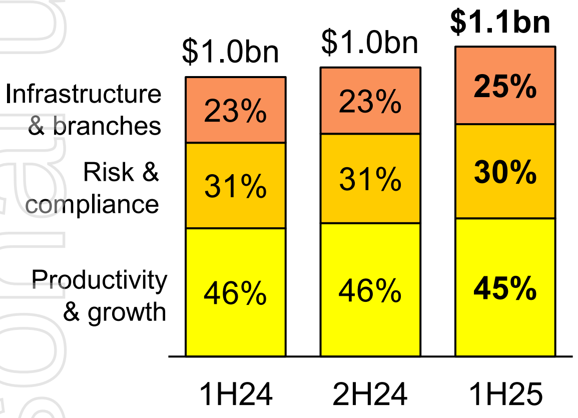


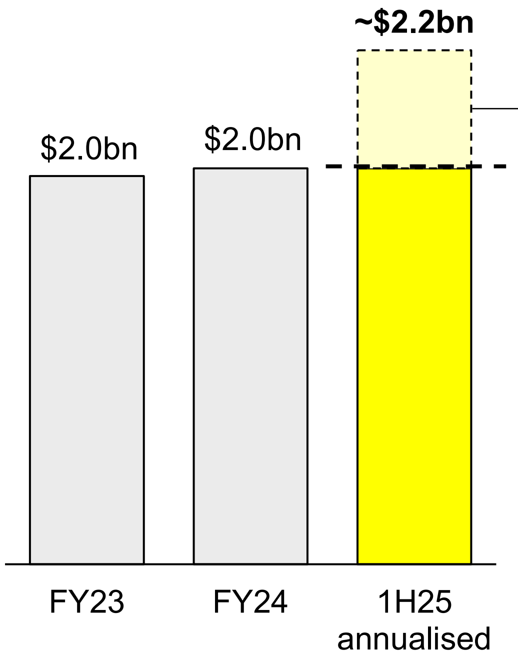
1. Cumulative cost savings over 6 years. 2. 1H25 annualised revenue.

Investment spend

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

Investment spend





Additional investment spend focused on:

1. Accelerating the refresh of our technology infrastructure

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

2. Enhancing our GenAI capability

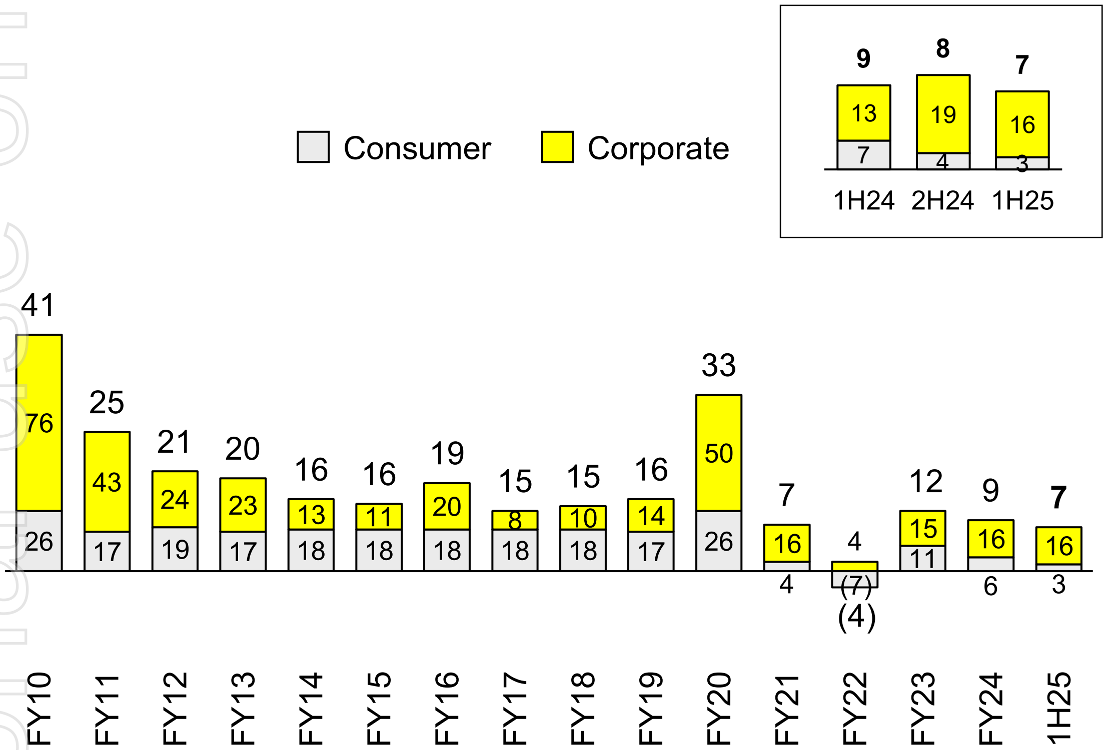
- Scale AI and GenAI toolkits, use cases & LLMs
- AI-ready infrastructure transformation
- Accelerate cloud migration to support GenAI model ingestion & use cases

Loan losses

Loan impairment expense remains low

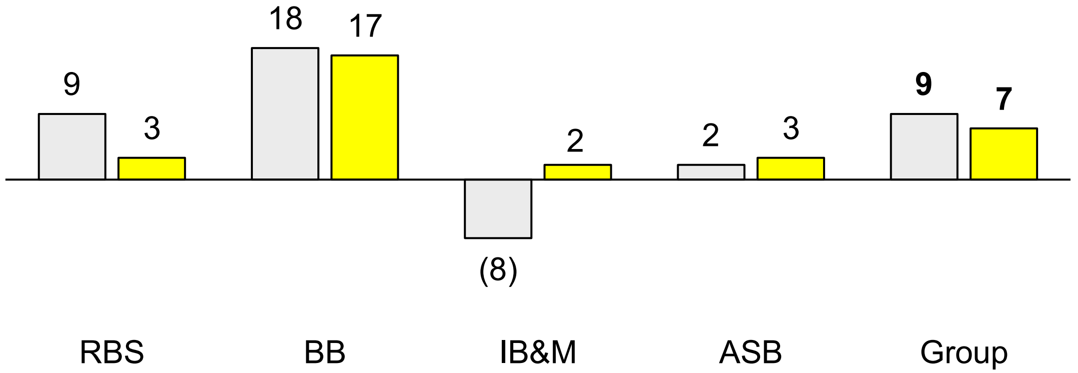
Loan loss rate[1]

bpts



Loan loss rate by business unit[1,2]

bpts

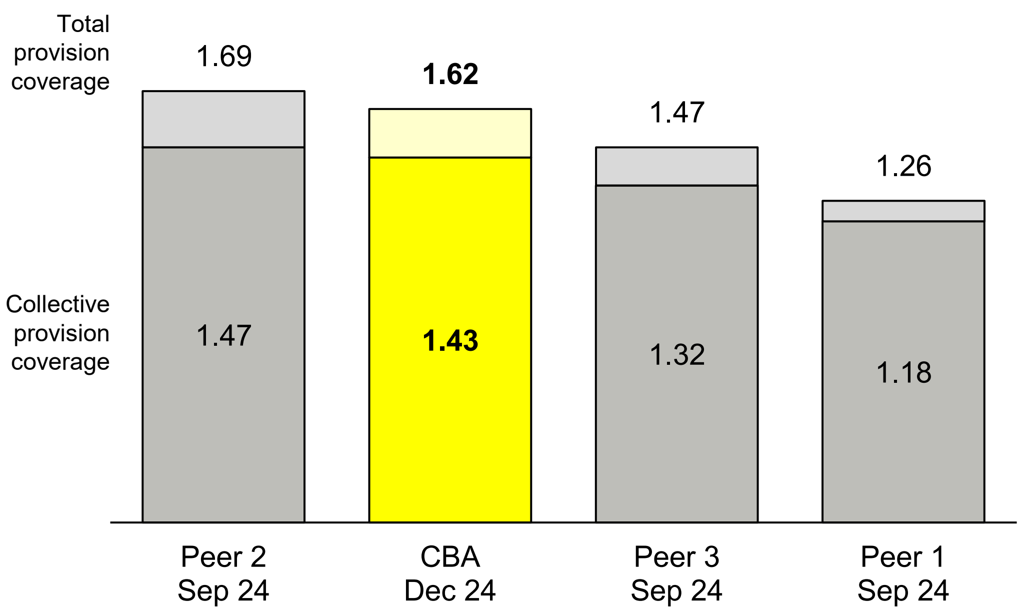


1. Loan impairment expense as a percentage of average gross loans and acceptances annualised. 2. Comparative information has been restated to conform to presentation in the current period.

Provisions[1]

Maintained strong provision coverage

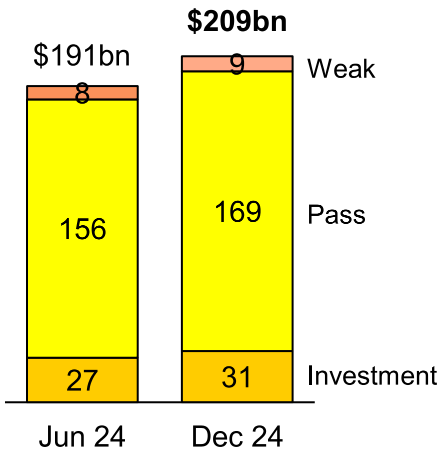
Provision coverage/CRWA



Provisions by stage

	$m	Credit exposures Jun 24	Credit exposures Dec 24	Credit provisions Jun 24	Credit provisions Dec 24
Collectively assessed	Stage 1	941,150	968,239	1,795	1,805
Collectively assessed	Stage 2[3]	191,460	208,850	2,794	2,933
Collectively assessed	Stage 3	8,088	8,655	834	754
Individually assessed	Stage 3	1,489	1,526	712	735
	Total	1,142,187	**1,187,270**	6,135	**6,227**

Stage 2 exposures by credit grade[2]

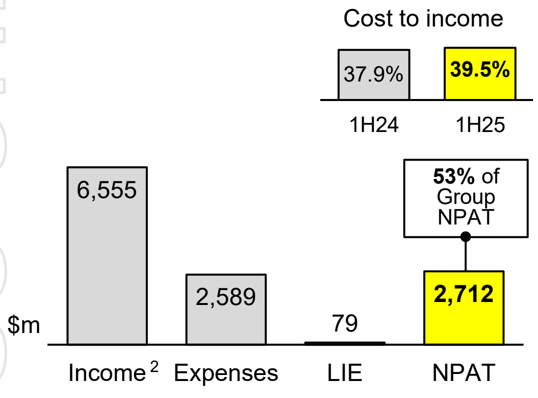


1. AASB 9 classifies loans into stages; Stage 1 – Performing, Stage 2 – Performing but significantly increased credit risk, Stage 3 – Non-performing. Performing relates to Stage 1 and Stage 2. Non-performing relates to Stage 3. Stage 2 is defined based on a significant deterioration in internal credit risk ratings, as well as other indicators such as arrears. Assessment of Stage 2 includes the impact of forward-looking adjustments for emerging risk. 2. Segmentation of loans in retail and risk rated portfolios is based on the mapping of a counterparty's internally assessed PD to S&P Global ratings (refer to Pillar 3), reflecting a counterparty's ability to meet their credit obligations. 3. The assessment of significant increase in credit risk includes the impact of forward looking multiple economic scenarios in addition to adjustments for emerging risks at an industry, geographic location or particular portfolio segment level, which are calculated by stressing an exposure's internal credit rating grade at the reporting date. This accounts for approximately 60% of Stage 2 exposures as at 31 December 2024 (30 June 2024: 64%, 31 December 2023: 62%).

Financial performance[1]

1H25 financial performance by division

RBS



vs 1H24 +2% +6% (63%) **+2%**

Income

NII – Volume growth and lower margins due to competition, unfavourable deposit mix and higher funding costs, partly offset by higher earnings on equity and the replicating portfolio

OOI – Increased volume driven foreign exchange, cards and lending fee income.

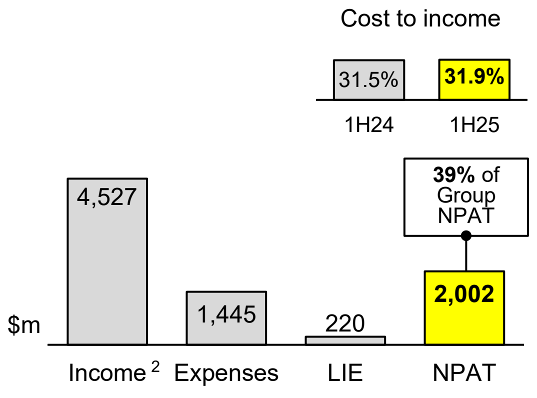
Expenses

Inflation, higher technology spend, amortisation and investment spend, partly offset by productivity and lower losses from fraud and scams.

Loan impairment expense

Lower collective provisions reflecting rising house prices.

BB



+6% +8% +5% **+6%**

Income

NII – Volume growth, higher deposit margins and earnings on equity and the replicating portfolio, partly offset by lower lending margins reflecting unfavourable portfolio mix, increased competition and funding costs

OOI – Increased volume driven lending fees and equities income from higher trading volumes.

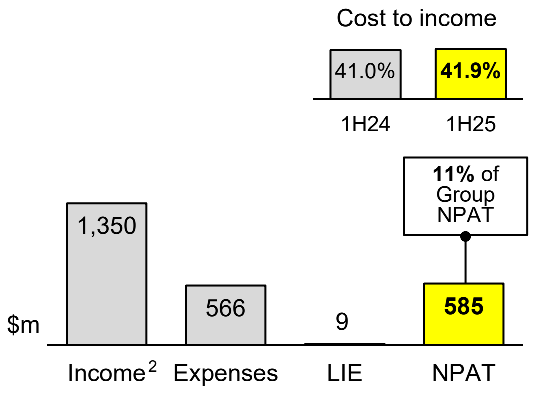
Expenses

Increased technology spend, inflation, additional customer facing staff and product investment.

Loan impairment expense

Higher collective provisions.

IB&M



+4% +6% Lge **(3%)**

Income

NII – Higher deposit and equity earnings, and growth in the lending portfolio, partly offset by higher funding costs.

OOI – Lower trading income, partly offset by higher syndication and trade finance fees, higher markets sales and leasing revenue.

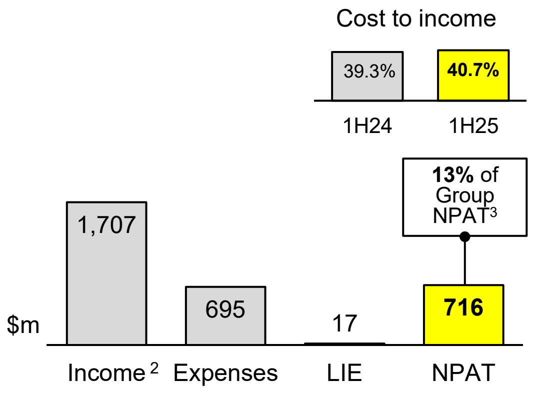
Expenses

Inflation and higher technology, amortisation and volume driven operations costs.

Loan impairment expense

Higher collective provisions and non-recurrence of provision releases.

ASB (NZD)



+4% +8% +70% **+1%**

Income

NII – Higher earnings on equity, Treasury earnings, and higher home lending margins offset by lower deposit margins.

OOI – Lower cards income, fair value losses on liquid assets, partly offset by higher funds management income.

Expenses

Wage inflation, higher FTE, and higher technology costs, partly offset by productivity.

Loan impairment expense

Higher consumer finance write-offs and home lending collective provisions, partly offset by stable quality in the business portfolio.

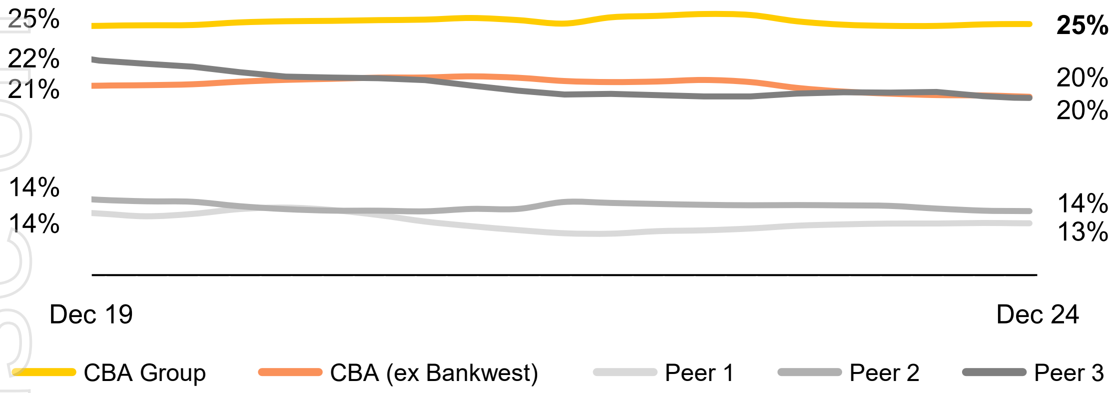
1. Comparative information has been restated to conform to presentation in the current period. Group Cash NPAT includes net loss after tax from the Group Corporate Centre not shown in the business unit contribution. 2. Net interest income (NII) and Other operating income (OOI). 3. ASB Bank only and calculated in Australian dollars.

Home & consumer lending

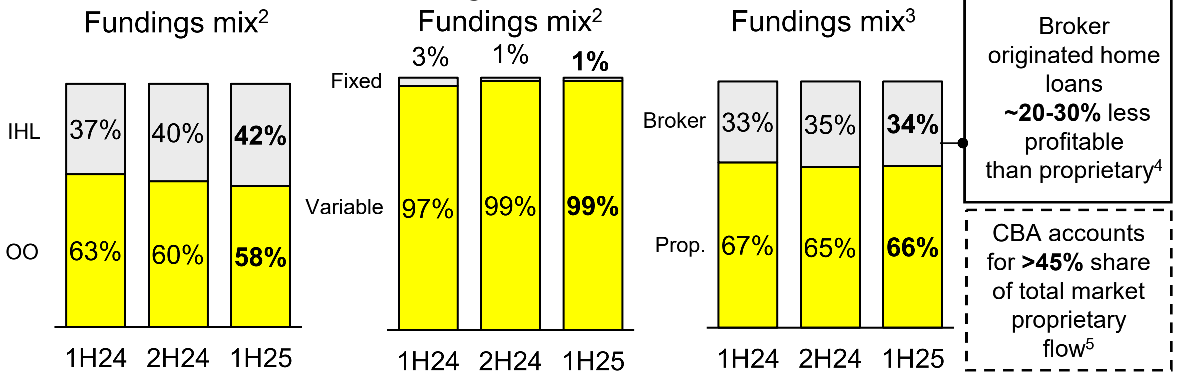
Home loans – overview

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

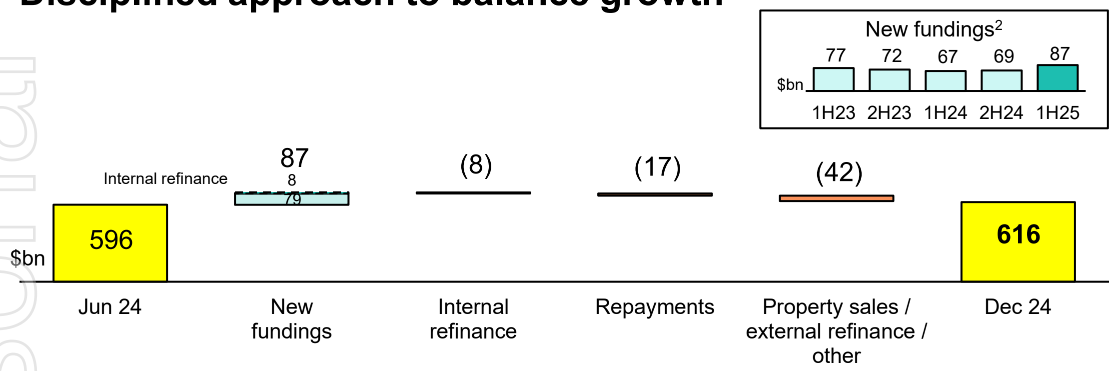
Consistent market share performance[1]



Fundings weighted towards proprietary distribution, with increased investor lending



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 – CBA[1]

A disciplined approach to portfolio quality, growth and sustainable returns

Portfolio[1]	Dec 23	Jun 24	Dec 24
Total balances – spot ($bn)	582	596	**616**
Total balances – average ($bn)	580	587	**605**
Total accounts (m)	1.9	1.9	**1.9**
Variable rate (%)	81	87	**91**
Owner occupied (%)	70	70	**69**
Investment (%)	29	29	**30**
Line of credit (%)	1	1	**1**
Proprietary (%)[2]	54	54	**54**
Broker (%)[2]	46	46	**46**
Interest only (%)[2,3]	10	10	**11**
Lenders' mortgage insurance (%)[2]	16	15	**14**
Mortgagee in possession (bpts)[2]	2	2	**1**
Negative equity (%)[2,4]	1.1	0.8	**0.8**
Annualised loss rate (bpts)[2]	1	0	**0**
Portfolio dynamic LVR (%)[2,5]	45	43	**42**
Customers in advance (%)[2,6]	79	80	**81**
Payments in advance incl. offset[2,7]	30	29	**31**
Offset balances – spot ($bn)[2]	75	75	**85**

New business[1]	Dec 23	Jun 24	Dec 24
Total funding ($bn)[8]	67	69	**87**
Average funding size ($'000)[9]	453	457	**490**
Serviceability buffer (%)[10]	3.0	3.0	**3.0**
Variable rate (%)	97	99	**99**
Owner occupied (%)	63	60	**58**
Investment (%)	37	40	**42**
Line of credit (%)	0	0	**0**
Proprietary (%)[2]	57	54	**54**
Broker (%)[2]	43	46	**46**
Interest only (%)[11]	24	24	**24**
Lenders' mortgage insurance (%)[2]	8	7	**6**

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 December 2023, June 2024 and December 2024. 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.

Home loans – CBA ex BWA[1]

A disciplined approach to portfolio quality, growth and sustainable returns

Portfolio[1]	Dec 23	Jun 24	Dec 24
Total balances – spot ($bn)	491	500	**511**
Total balances – average ($bn)	490	494	**505**
Total accounts (m)	1.6	1.6	**1.6**
Variable rate (%)	79	86	**91**
Owner occupied (%)	70	70	**69**
Investment (%)	29	29	**30**
Line of credit (%)	1	1	**1**
Proprietary (%)[2]	61	61	**62**
Broker (%)[2]	39	39	**38**
Interest only (%)[2,3]	10	10	**10**
Lenders' mortgage insurance (%)[2]	15	14	**13**
First home buyers (%)[2]	9	8	**8**
Mortgagee in possession (bpts)[2]	2	1	**1**
Annualised loss rate (bpts)[2]	1	1	**0**
Portfolio dynamic LVR (%)[2,4]	44	42	**42**
Customers in advance (%)[2,5]	77	78	**80**
Payments in advance incl. offset[2,6]	31	30	**33**
Offset balances – spot ($bn)[2]	63	62	**71**

New business[1]	Dec 23	Jun 24	Dec 24
Total funding ($bn)[7]	55	55	**68**
Average funding size ($'000)[8]	447	451	**487**
Serviceability buffer (%)[9]	3.0	3.0	**3.0**
Variable rate (%)	96	98	**99**
Owner occupied (%)	64	61	**60**
Investment (%)	36	39	**40**
Line of credit (%)	0	0	**0**
Proprietary (%)[2]	67	65	**66**
Broker (%)[2]	33	35	**34**
Interest only (%)[10]	21	22	**22**
Lenders' mortgage insurance (%)[2]	8	7	**6**
First home buyers (%)[2]	11	9	**8**

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 December 2023, June 2024 and December 2024. CBA excluding Bankwest and ASB.
2. Excludes Residential Mortgage Group.
3. Excludes Viridian Line of Credit.
4. Dynamic LVR defined as current balance/current valuation.
5. Any amount ahead of monthly minimum repayment; includes offset facilities.
6. Average number of monthly payments ahead of scheduled repayments.
7. Gross funding includes internal refinancing and top-ups, Viridian Line of Credit and Residential Mortgage Group.
8. Average funding size defined as funded amount/number of funded accounts. Excludes Residential Mortgage Group.
9. Serviceability test based on the higher of the customer rate plus an interest rate buffer or minimum floor rate.
10. Based on the APRA definition of interest only reporting, inclusive of construction loans.

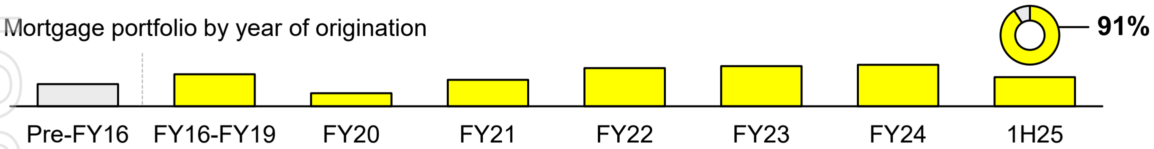
Home loans – serviceability assessment[1]

91% 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
1H25	• Enhanced self-employed income verification for eligible CBA Business Banking customers allowing the use of latest full year financials[5]

Mortgage portfolio by year of origination



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

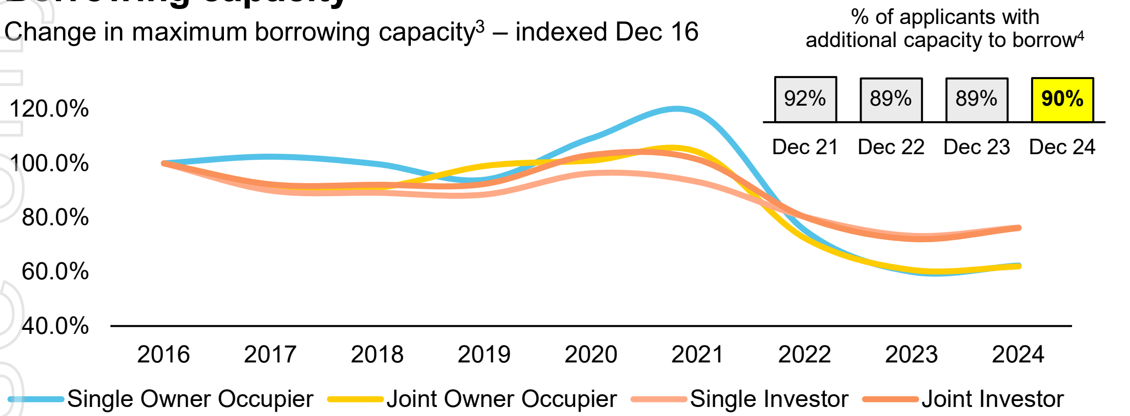
1. CBA excluding Bankwest unless stated otherwise. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loan and Residential Mortgage Group. 2. Serviceability changes are reflective of changes made within the financial year and may have changed since implementation or may not be in currently 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.

Home loans – borrowing capacity[1]

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

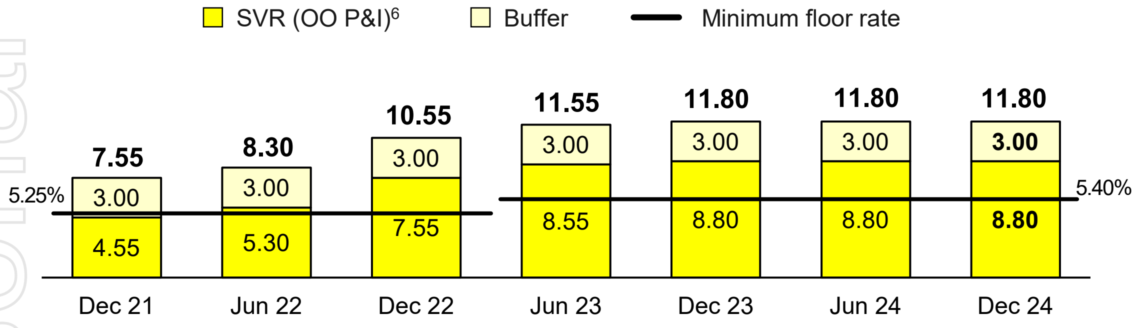
Borrowing capacity[3]

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



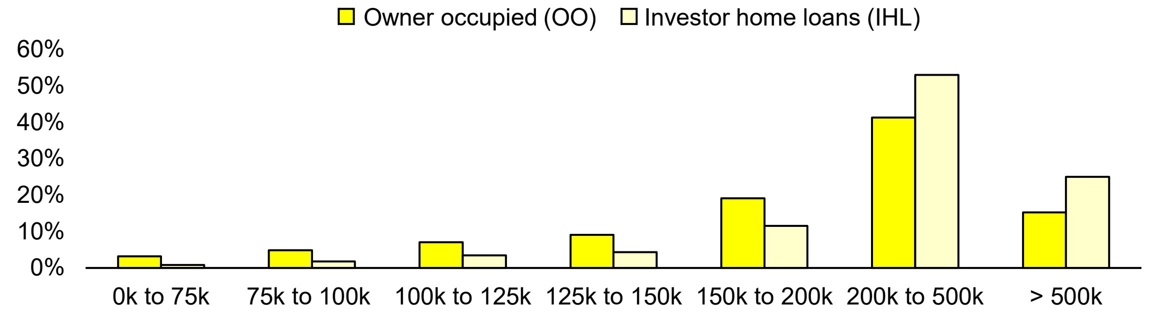
Serviceability buffer and interest rates

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



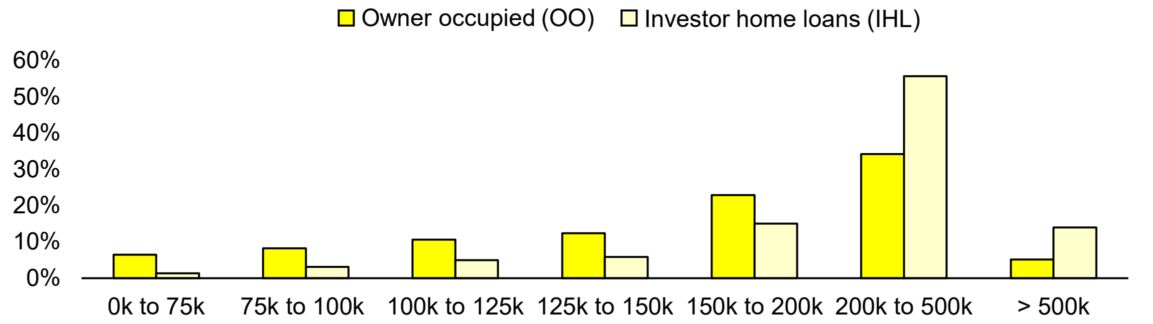
Application gross income band[7]

6 months to Dec 24 – Funding $



Application gross income band[7]

6 months to Dec 24 – Funding #



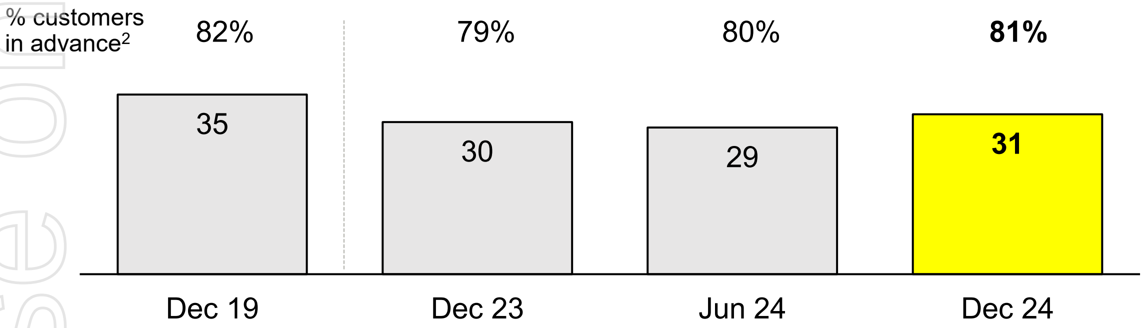
1. CBA excluding Bankwest and Unloan, unless noted otherwise. 2. Reflects changes to individual income tax rates and thresholds effective 1 July 2024. 3. Scenarios based on differing assumptions with respect to family types, number of dependents, loan size, income sources and existing liabilities/commitments. 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 – resilience[1]

Higher savings buffers and improved DLVR from higher house prices – arrears stable

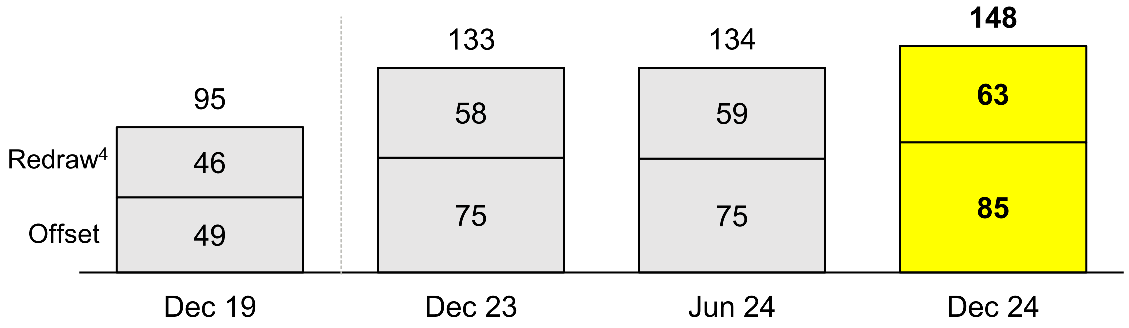
Average payments in advance[2,3]

\# of payments



Offset and redraw balances

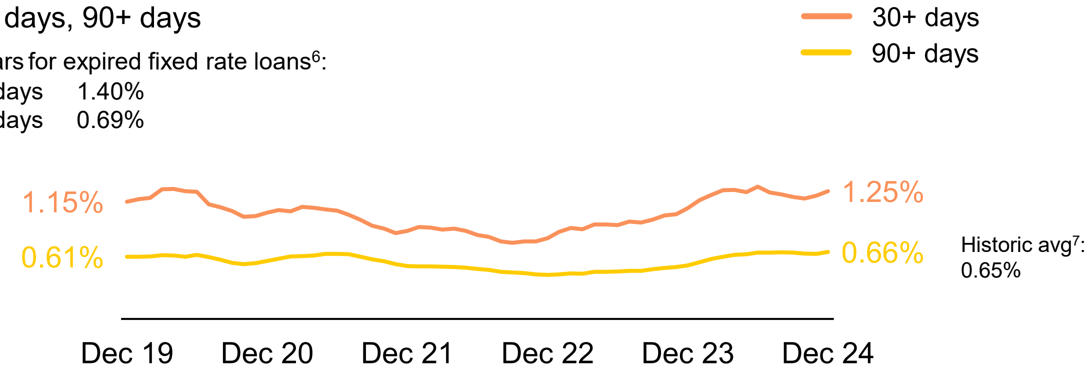
$bn



Home loan arrears[5]

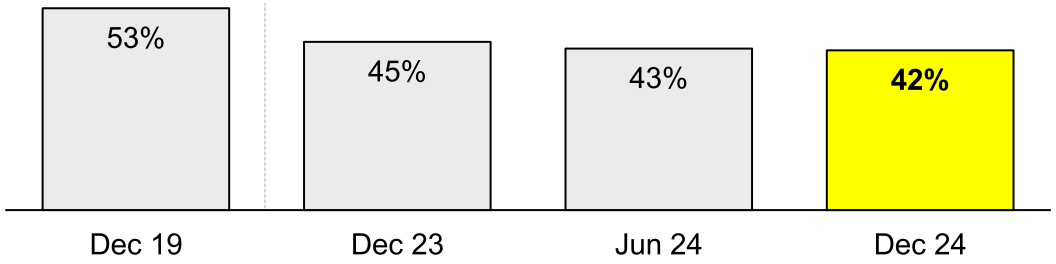
30+ days, 90+ days

Arrears for expired fixed rate loans[6]:
30+ days 1.40%
90+ days 0.69%



Dynamic LVR[8]

Portfolio average



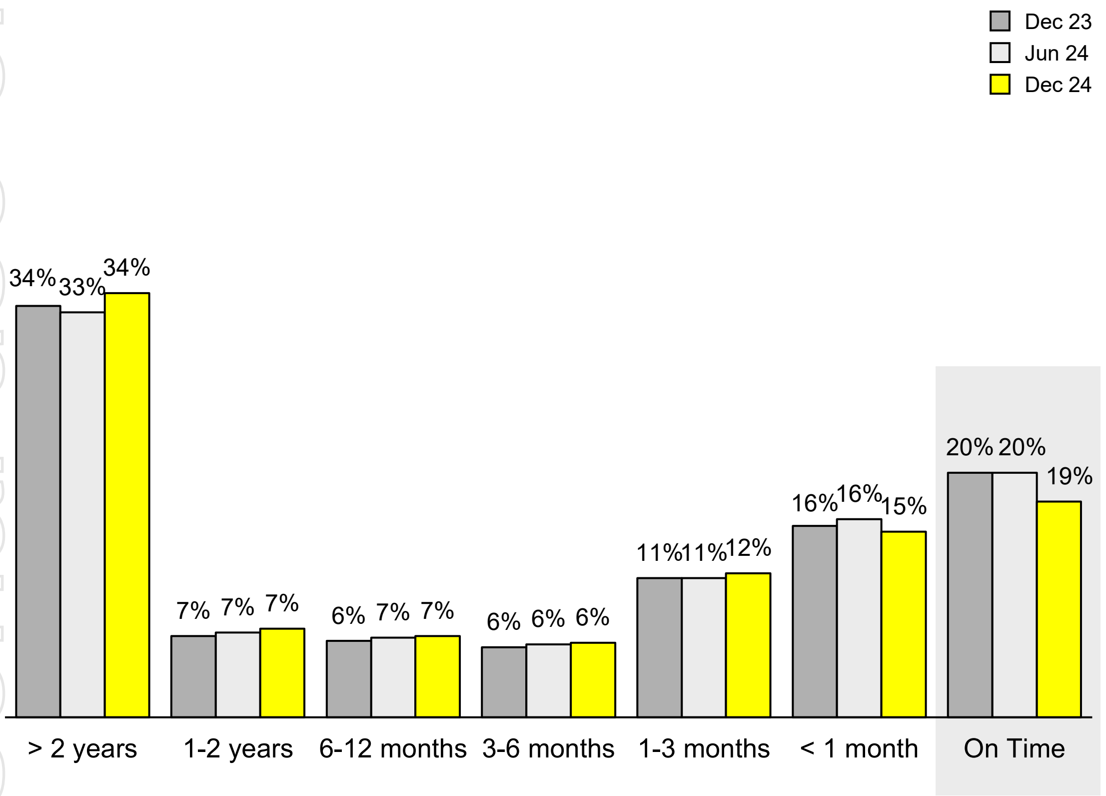
1. CBA including Bankwest. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loans, and Residential Mortgage Group and Unloan, unless otherwise stated. 2. Any amount ahead of monthly minimum repayment; includes offset balances. 3. Average number of monthly payments ahead of scheduled repayments. 4. Redraw balances represent the value of all payments in advance (payments ahead of scheduled repayments), excluding offset facilities. 5. Group including New Zealand. 6. Represents arrears for fixed rate loans which expired in the period 1 January 2023 to 31 December 2024. 7. Historic average from August 2008 to June 2023. 8. Taking into account cross-collateralisation. Offset balances not considered.

Home loans – savings and repayment buffers

Higher savings and repayment buffers

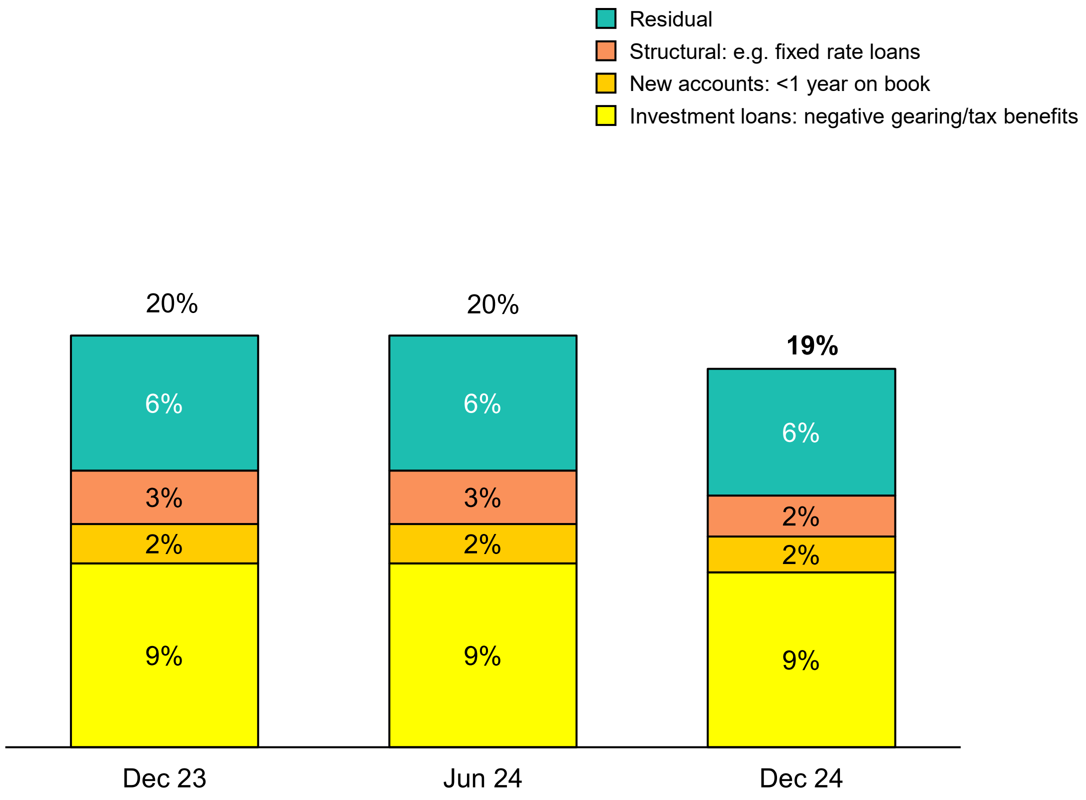
Repayment buffers

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.

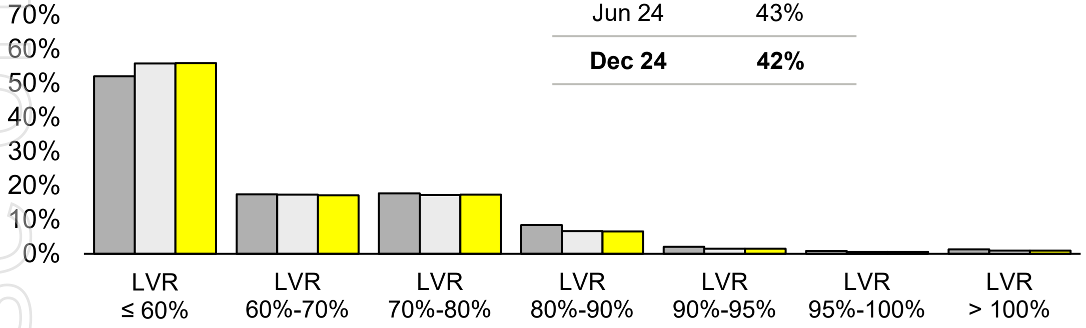
Home loans – portfolio DLVR[1]

Strong portfolio DLVR of 42% – supported by growth in house prices

Dynamic LVR bands[2]

% of total portfolio balances

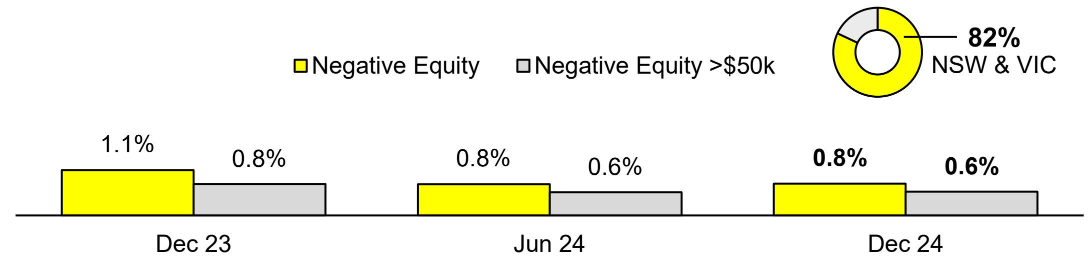
Average dynamic LVR[3]	
Dec 23	45%
Jun 24	43%
Dec 24	**42%**



Negative equity[4]

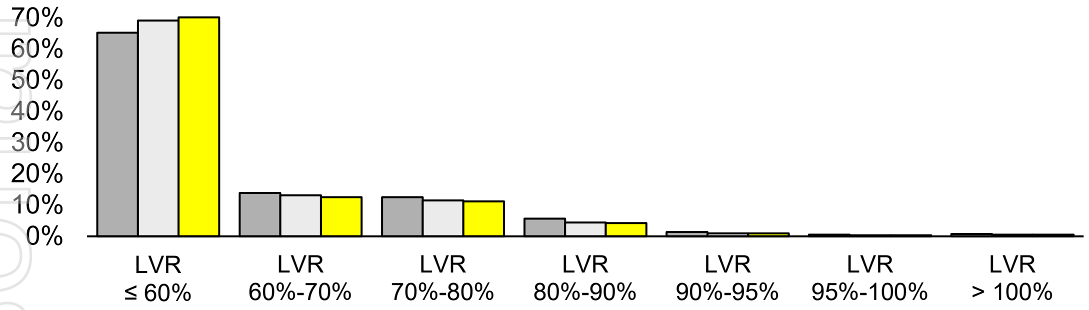
Proportion of balances in negative equity

- 65% of customers ahead of repayments
- 15% of home loans in negative equity have Lenders Mortgage Insurance

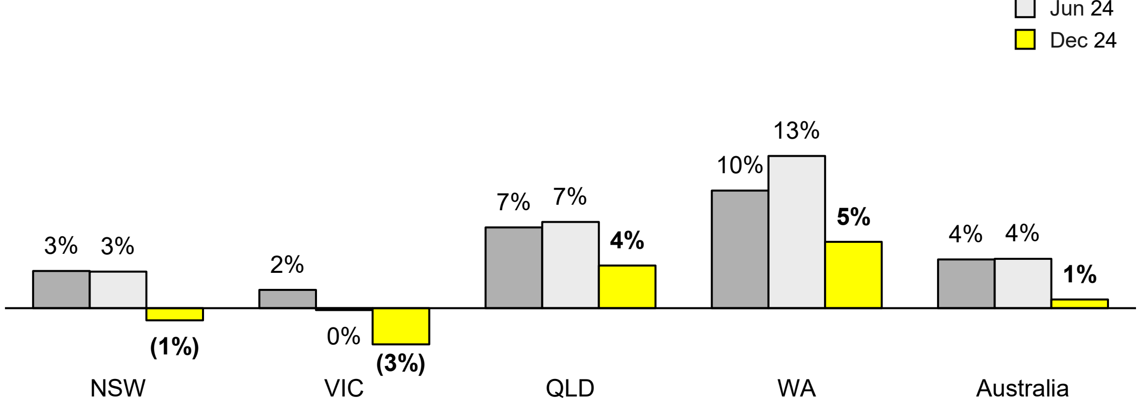


Dynamic LVR bands[2]

% of total portfolio accounts



House price movements by state[5]



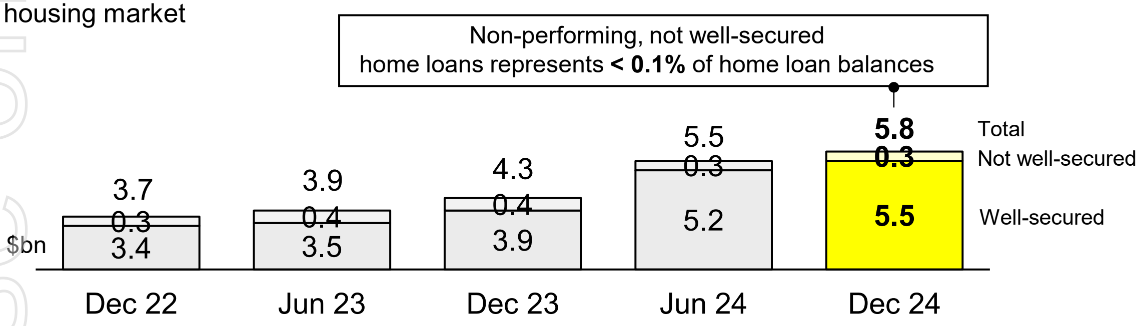
1. CBA including Bankwest. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan. 2. Taking into account cross-collateralisation. Offset balances not considered. 3. CBA including Bankwest, Line of Credit & Reverse Mortgages. Excludes Commonwealth 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 CoreLogic Home Value Index released 2 January 2025.

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

Stable non-performing, not well-secured home loans – portfolio losses remain low

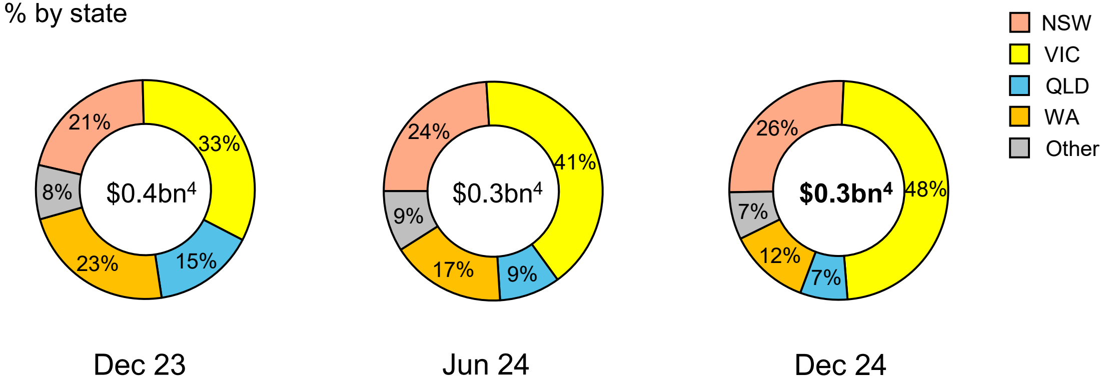
Australian non-performing home loans[2]

Moderate increase in non-performing home loans driven by 90+ arrears and well-secured restructures. Stable non-performing not well-secured home loans underpinned by resilient housing market

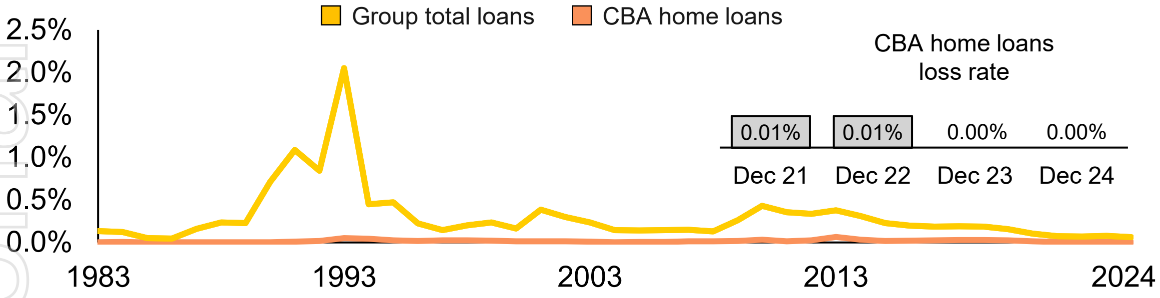


Australian non-performing, not well-secured home loans[2,3]

% by state

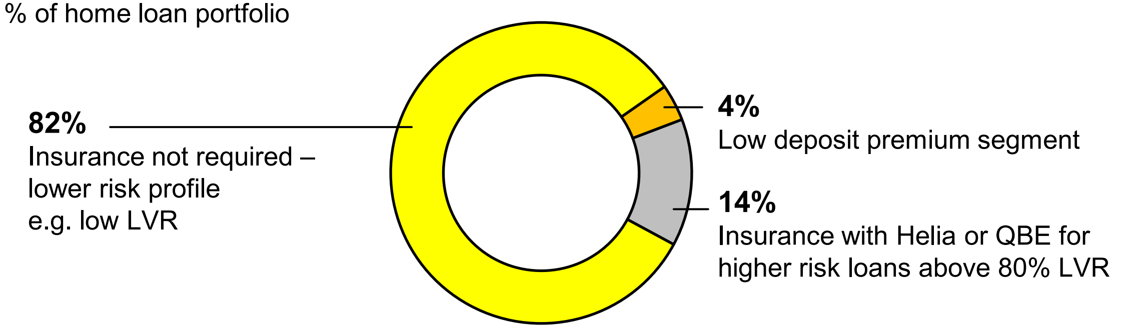


Losses to average gross loans and acceptances (GLAA)[5]



Portfolio insurance profile[3]

% of home loan portfolio

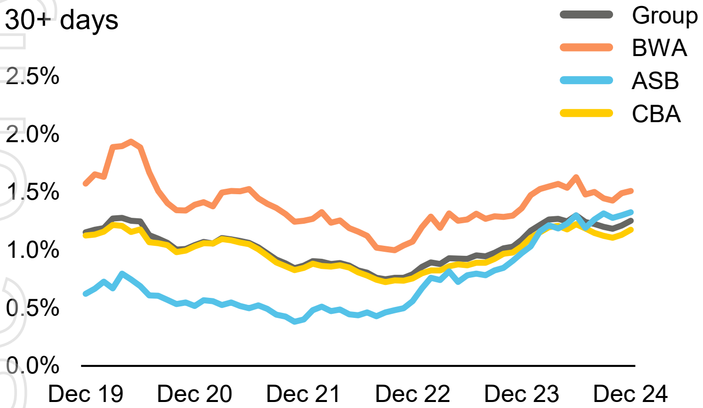


1. CBA including Bankwest. 2. Non-performing exposures are exposures in default as defined in regulatory standard *APS220 Credit Risk Management*. Well-secured home loans are defined as those with LMI or where the fair value of collateral after applying a conservative haircut to the most recent valuation 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.

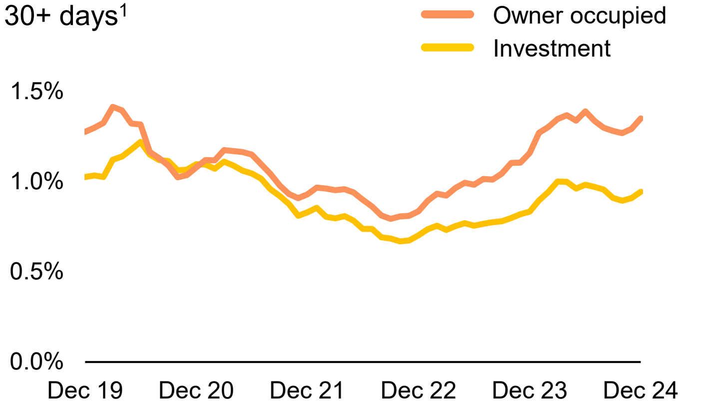
Home loans – arrears (30+ days)

Higher cost of living continuing to impact some borrowers - arrears broadly stable

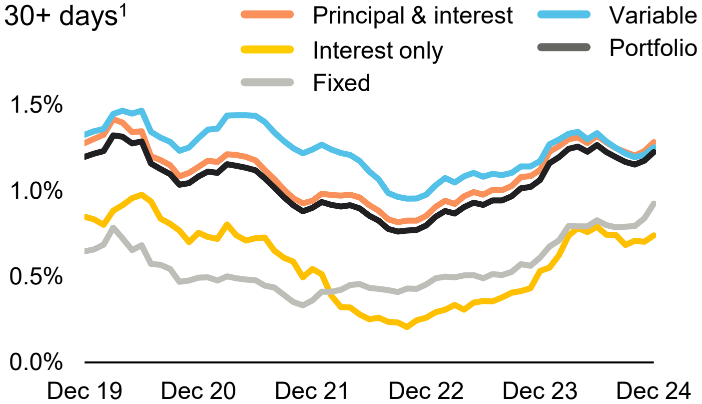
Portfolio



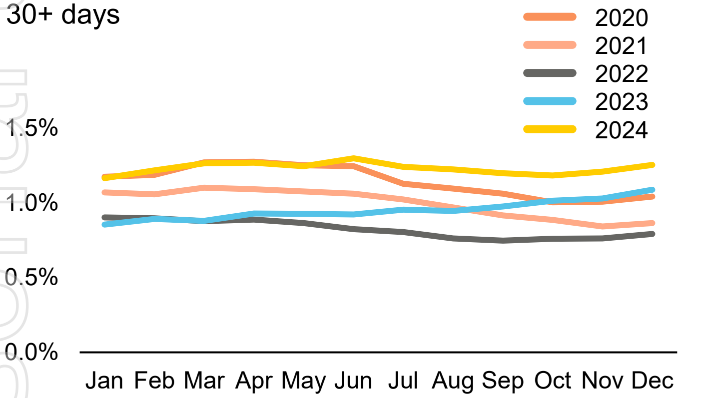
Product



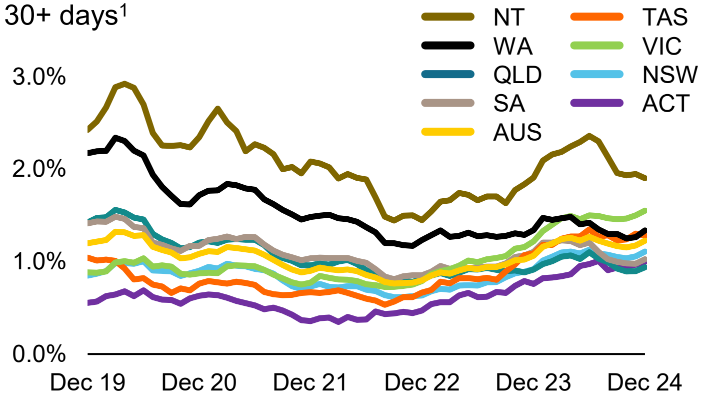
Repayment and interest type



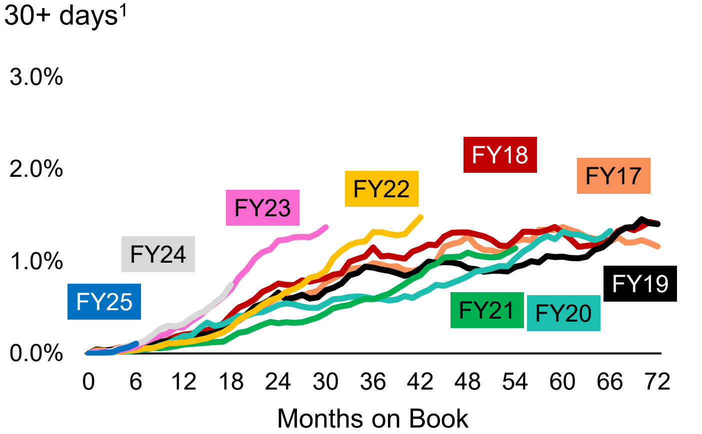
Year



State



Vintage

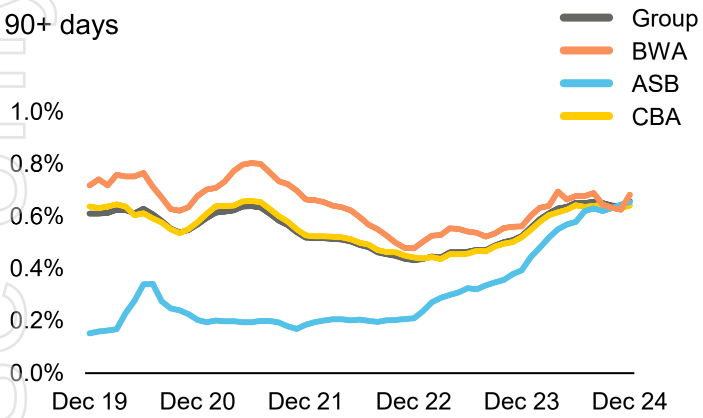


1. CBA including Bankwest. Excludes ASB, Line of Credit, Reverse Mortgages, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan.

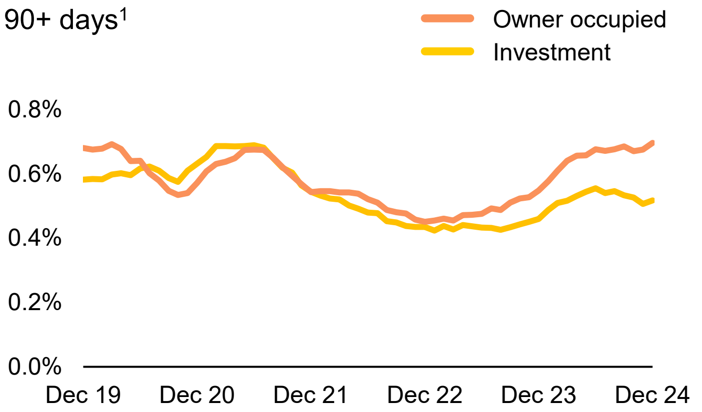
Home loans – arrears (90+ days)

Higher cost of living continuing to impact some borrowers - arrears broadly stable

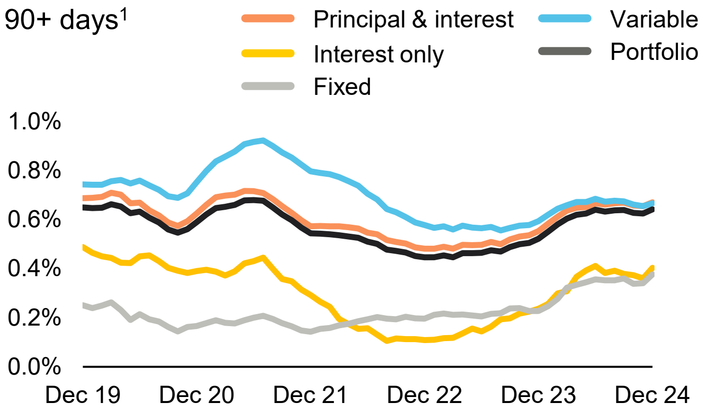
Portfolio



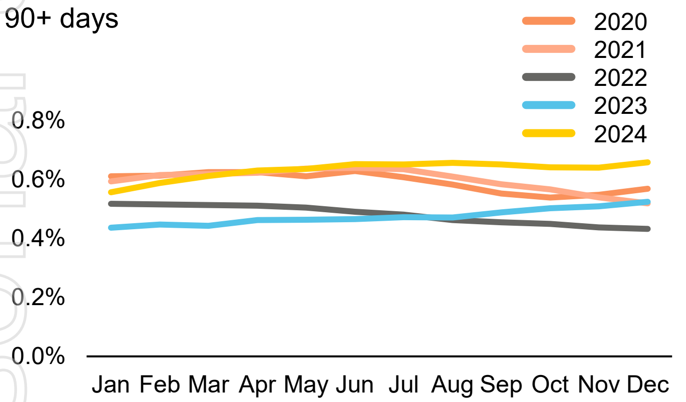
Product



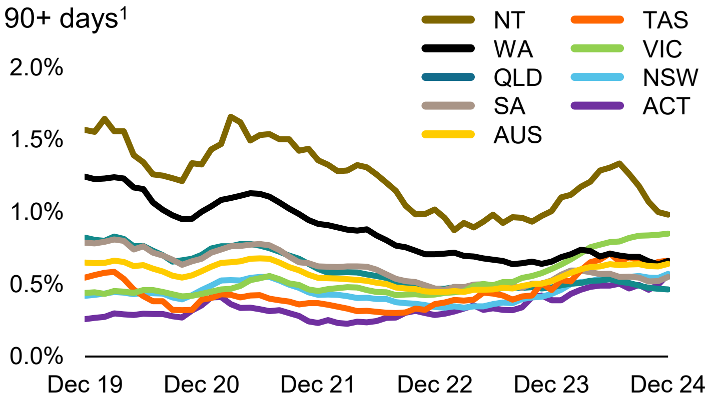
Repayment and interest type



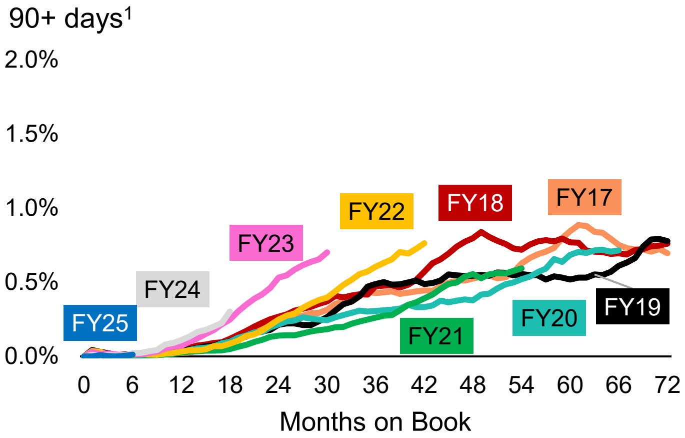
Year



State



Vintage



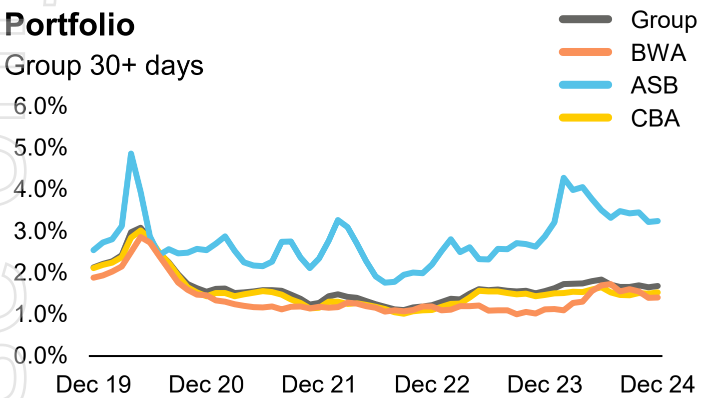
1. CBA including Bankwest. Excludes ASB, Line of Credit, Reverse Mortgages, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan.

Consumer finance – arrears[1]

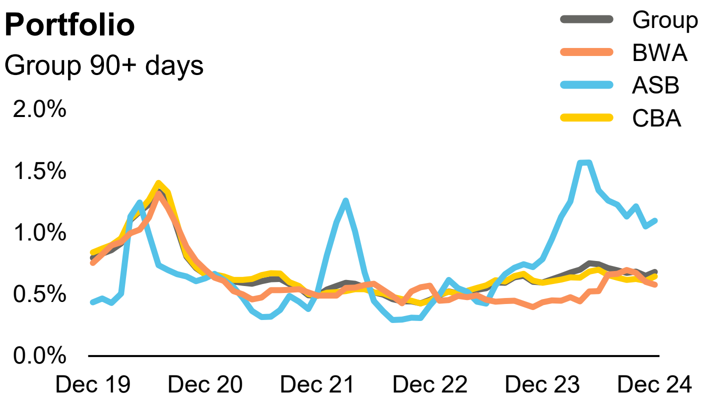
Arrears favourably impacted by seasonality and changes to income tax rates and thresholds

Credit cards

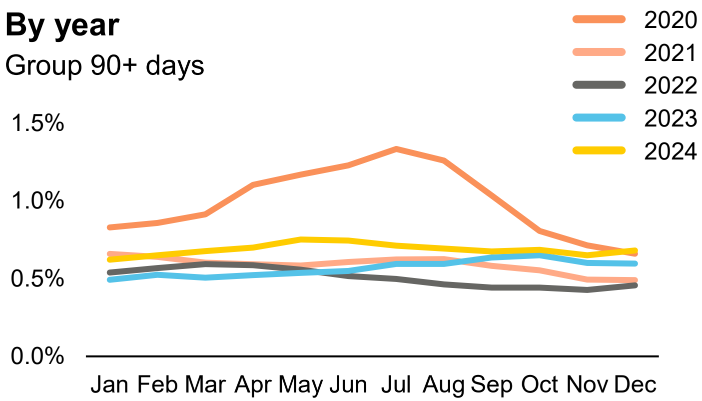
Portfolio
Group 30+ days



Portfolio
Group 90+ days

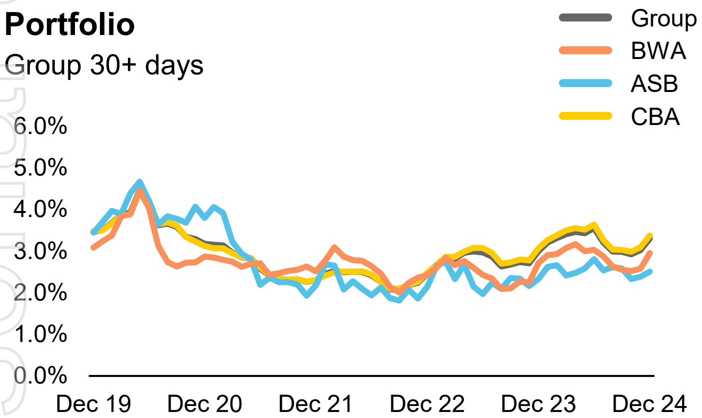


By year
Group 90+ days

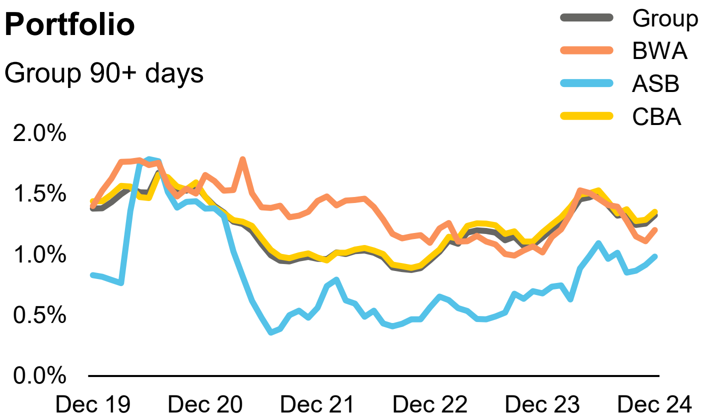


Personal loans

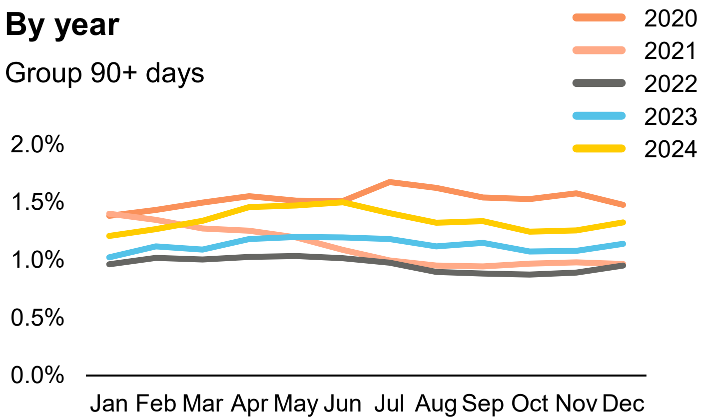
Portfolio
Group 30+ days



Portfolio
Group 90+ days



By year
Group 90+ days



1. Group consumer arrears including New Zealand.

Business & corporate lending

Portfolio quality[1]

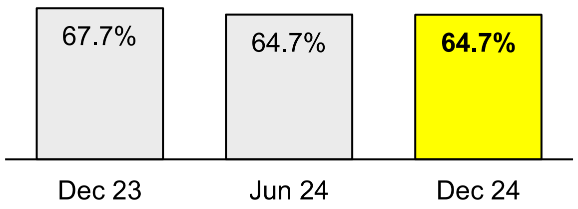
Lower corporate TNPE – portfolio credit quality remains sound

Exposures by industry[1]

TCE $bn	AAA to AA-	A+ to A-	BBB+ to BBB-	Other	Dec 24
Gov. Admin & Defence	161.7	13.4	0.5	0.0	**175.6**
Finance & Insurance	56.9	44.7	6.2	3.4	**111.2**
Com. Property	1.4	8.8	26.0	62.2	**98.4**
Agriculture & Forestry	-	0.3	5.4	27.9	**33.6**
Transport & Storage	0.6	2.9	13.7	10.2	**27.4**
Manufacturing	0.0	1.2	8.0	12.4	**21.6**
Ent. Leisure & Tourism	0.0	0.0	1.0	19.1	**20.1**
Wholesale Trade	0.1	0.0	5.5	13.2	**18.8**
Elec. Gas & Water	0.4	3.1	10.8	4.4	**18.7**
Business Services	0.1	0.4	4.8	12.8	**18.1**
Health & Community Services	0.1	0.4	2.9	12.9	**16.3**
Retail Trade	0.0	0.8	2.6	12.8	**16.2**
Construction	0.0	0.0	1.9	11.7	**13.6**
Mining, Oil & Gas	0.1	0.6	4.4	2.1	**7.2**
Media & Communications	1.7	1.4	1.3	1.7	**6.1**
All other ex Consumer	0.4	1.4	1.1	10.7	**13.6**
Total	**223.5**	**79.4**	**96.1**	**217.5**	**616.5**

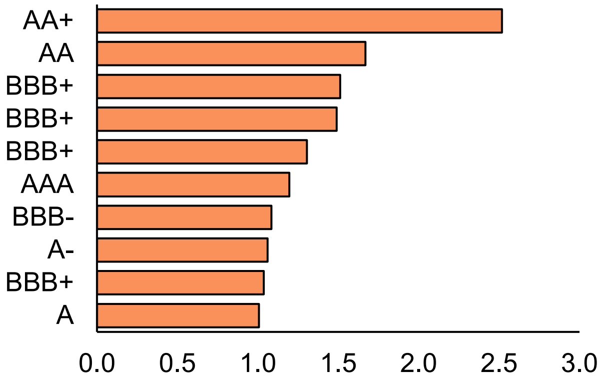
Corporate portfolio quality

Investment grade



Top 10 commercial exposures

TCE, $bn

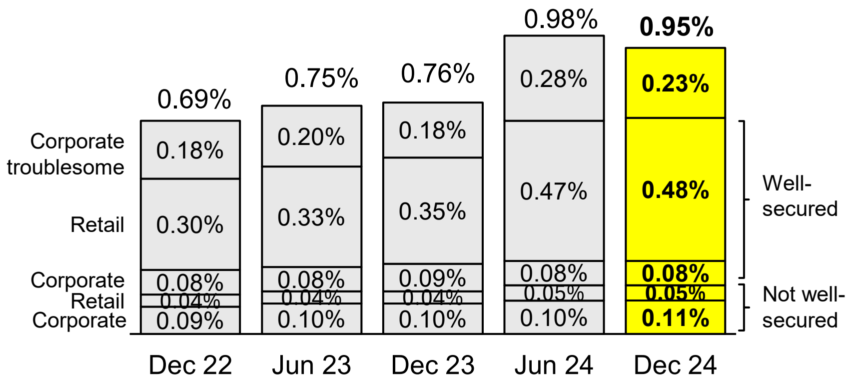


Total Group TCE by geography

	Dec 23	Jun 24	Dec 24
Australia	80.6%	81.5%	**81.8%**
New Zealand	9.8%	9.9%	**9.6%**
Americas	3.4%	3.8%	**3.8%**
Europe	3.2%	2.4%	**2.6%**
Asia	3.0%	2.4%	**2.2%**

Troublesome & non-performing exposures[2,3]

% of Group TCE



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

Total committed exposure[1,2]

Close monitoring of key sectors

	TCE ($bn)			TNPE ($bn)			TNPE % of TCE			Provisions % of TCE		
	Dec 23	Jun 24	Dec 24	Dec 23	Jun 24	Dec 24	Dec 23	Jun 24	Dec 24	Dec 23	Jun 24	Dec 24
Government Administration & Defence	206.9	174.5	**175.6**	0.0	0.0	**0.0**	0.0%	0.0%	**0.0%**	0.0%	0.0%	**0.0%**
Finance & Insurance	113.3	98.9	**111.2**	0.1	0.1	**0.0**	0.1%	0.1%	**0.0%**	0.1%	0.1%	**0.1%**
Commercial Property	94.0	94.9	**98.4**	0.6	1.2	**0.7**	0.7%	1.3%	**0.7%**	0.5%	0.5%	**0.4%**
Agriculture & Forestry	31.2	32.5	**33.6**	0.8	1.0	**1.1**	2.5%	3.0%	**3.3%**	0.7%	0.6%	**0.5%**
Transport & Storage	26.1	27.8	**27.4**	0.3	0.4	**0.5**	1.3%	1.6%	**1.8%**	0.6%	0.6%	**0.8%**
Manufacturing	20.4	19.5	**21.6**	0.4	0.6	**0.6**	2.0%	2.9%	**2.8%**	1.4%	1.5%	**1.2%**
Entertainment, Leisure & Tourism	16.6	18.2	**20.1**	0.4	0.4	**0.4**	2.2%	2.2%	**2.1%**	1.5%	1.6%	**1.9%**
Wholesale Trade	17.0	16.8	**18.8**	0.4	0.8	**0.7**	2.3%	4.6%	**3.7%**	1.8%	2.3%	**2.1%**
Electricity, Gas & Water	15.9	15.9	**18.7**	0.0	0.0	**-**	0.1%	0.1%	**0.0%**	0.3%	0.4%	**0.4%**
Business Services	15.4	16.4	**18.1**	0.2	0.3	**0.3**	1.5%	1.8%	**1.8%**	0.8%	1.0%	**1.0%**
Health & Community Services	15.4	15.4	**16.3**	0.4	0.5	**0.3**	2.5%	3.0%	**2.1%**	1.2%	1.5%	**1.5%**
Retail Trade	16.1	15.7	**16.2**	0.3	0.3	**0.5**	1.9%	1.9%	**3.2%**	1.2%	1.2%	**1.4%**
Construction	12.5	13.1	**13.6**	0.7	0.6	**0.6**	5.9%	4.9%	**4.2%**	3.4%	3.0%	**2.8%**
Mining, Oil & Gas	6.8	7.1	**7.2**	0.0	0.0	**0.0**	0.5%	0.5%	**0.3%**	0.8%	0.7%	**0.6%**
Media & Communications	5.5	5.3	**6.1**	0.1	0.1	**0.0**	1.3%	1.4%	**0.7%**	0.5%	0.6%	**0.4%**
Personal & Other Services	3.3	3.5	**4.0**	0.1	0.0	**0.1**	2.0%	1.3%	**1.8%**	0.8%	0.7%	**0.8%**
Education	3.6	3.8	**4.0**	0.0	0.1	**0.1**	1.3%	1.7%	**2.4%**	0.3%	0.4%	**0.5%**
Other	5.4	5.7	**5.6**	0.1	0.1	**0.1**	2.3%	2.2%	**2.3%**	n/a	n/a	n/a
Total	625.4	585.0	**616.5**	5.0	6.5	**6.2**	0.8%	1.1%	**1.0%**	0.5%	0.5%	**0.5%**

Refer separate slides following

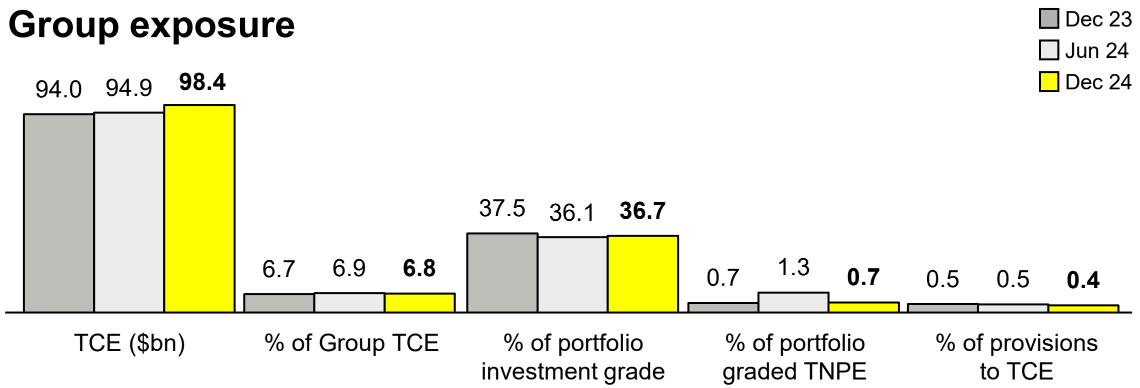
1. Refer to glossary at the back of this presentation for further details. 2. Due to rounding, the numbers presented may not sum precisely to the totals provided.

Commercial Property

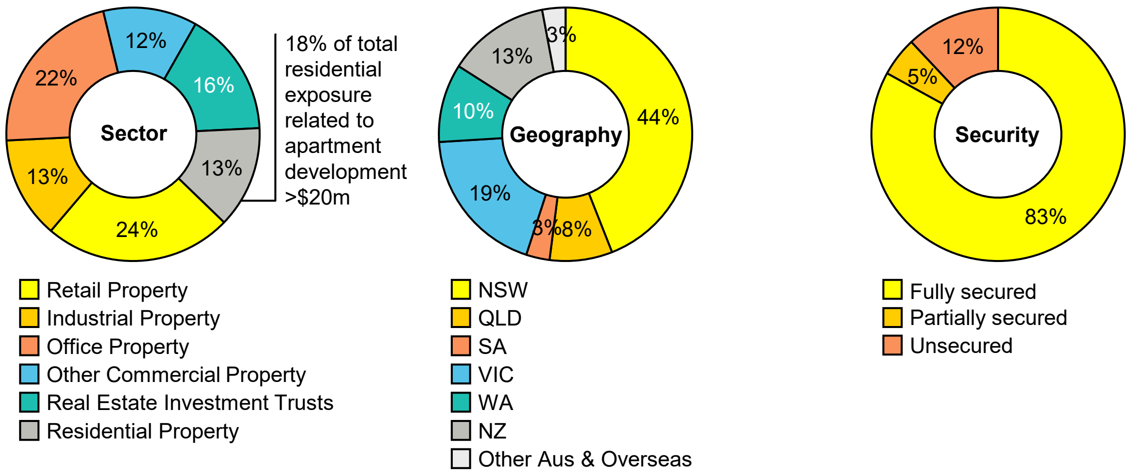
Diversified growth, improved trading conditions

- Commercial property trading activity has started to increase as institutions and offshore buyers have weighed back into property markets.
- Increased trading activity over the half contributed to exposure growth of ~4% which was diversified across sectors and counterparties.
- The portfolio remains well-secured. Leverage for the individually risk-rated property investment portfolio, which represents the majority of the exposure to the sector, remains moderate with an average Loan to Valuation Ratio (LVR) of 46%[1].
- Of the unsecured exposure, 90% is to investment grade customers.
- TNPE decrease over the half is driven by repayments of exposures to a small number of single names and improved performance resulting in upgrades to performing for a number of customers. No material losses expected.
- Modest improvements in Prime and Secondary CBD Office values over the last six months after having declined from peak valuations in 2022.
- Office exposures are weighted toward Premium/A Grade property with tighter origination LVRs in place for markets with persistently high vacancy levels.
- Cost of living pressures and potential impacts for retailers considered through retail originations with tighter criteria for assets with predominantly discretionary retailers as tenants.
- 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



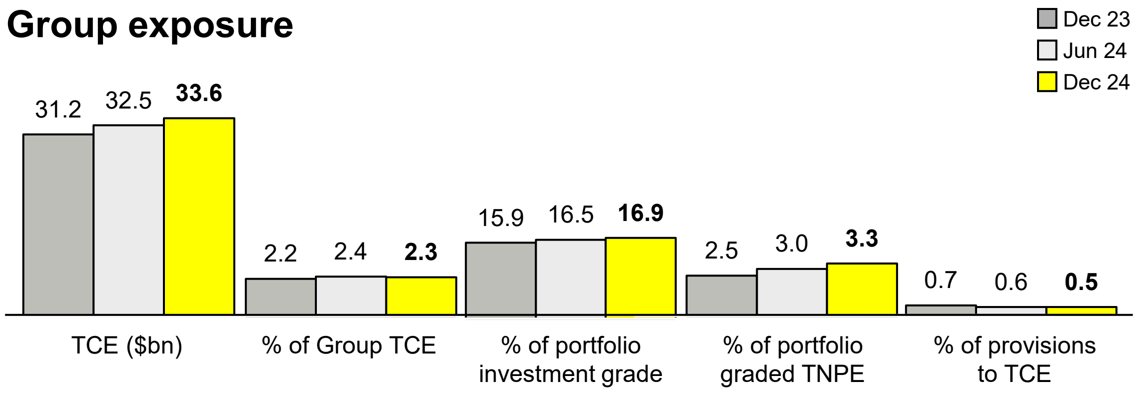
1. The remaining exposure primarily relates to statistically managed exposures where LVR is not available, and property development.

Agriculture & Forestry

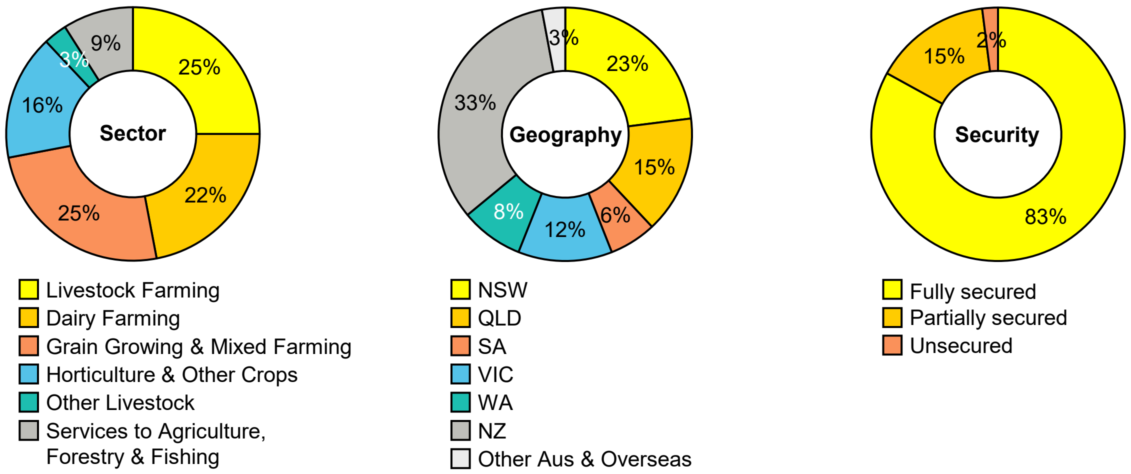
Moderate growth, well-secured - market conditions sound

- Portfolio growth of ~3% in the half, mostly in Livestock Farming, Grain Growing and Mixed Farming.
- Weather conditions have been generally favourable, with good subsoil moisture profiles in most regions. There were drier conditions in SA and central/southern VIC, with some impact to cropping yields and available feed for livestock.
- Winter crop harvesting is now complete with production expected to increase to 55.1m tonnes which is 17% above the 10-year average. Strongest results were in NSW, QLD and WA. South-eastern Australia output had mixed impacts from lower rainfall and some localised frosts.
- Calendar year 2024 saw stability return to the beef cattle market following mixed conditions and completion of the national herd build in 2023. Australian cattle prices finished the year at 610c/kg, up from a low of 340c/kg in October 2023. Increased export demand from China and USA has seen further increases in early 2025.
- Australian lamb prices progressively improved over the last 9 months of the year from 766c/kg to recent highs of 946c/kg. Prices appear to be moderating at around 800c/kg at present.
- Avian Bird Flu remains a watch with some customers impacted and strong physical controls and exclusions implemented by growers and State authorities.
- TNPE has increased largely due to higher-for-longer interest rates and input costs. The agriculture portfolio remains well-secured.

Group exposure



Profile

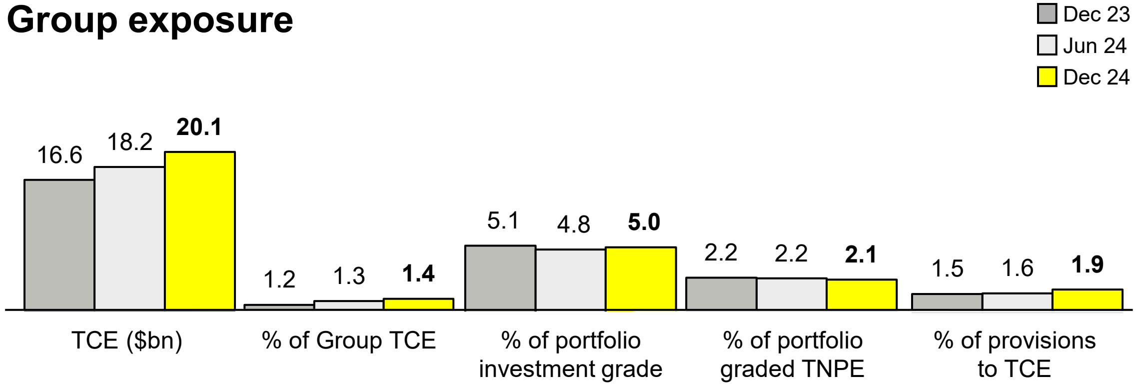


Entertainment, Leisure & Tourism

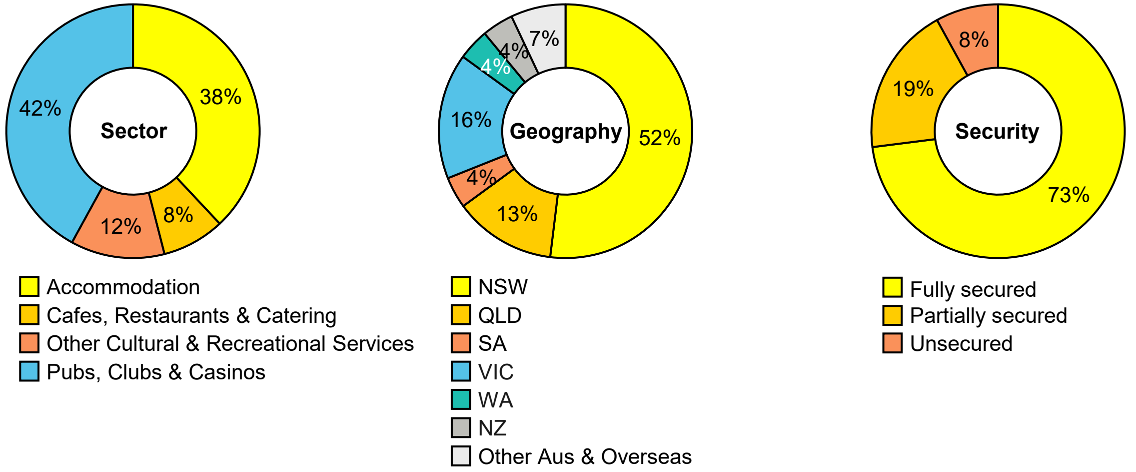
Sector performance remains steady

- Portfolio growth of ~10% in the half weighted to Accommodation, with the sub-sector increasingly attracting largely offshore institutional capital flows.
- LVRs are typically lower than 55%, with minimum ICR requirements a key constraint on gearing.
- Spend across Pubs & Clubs continues to be healthy with higher patronage more than offsetting lower spend per patron.
- Increase in provisions in the half reflects cautious outlook for Cafes and Restaurants sub-sector given cost of living pressures impacting discretionary spend. The portfolio is well-provisioned given the cautious outlook for the sector.

Group exposure



Profile



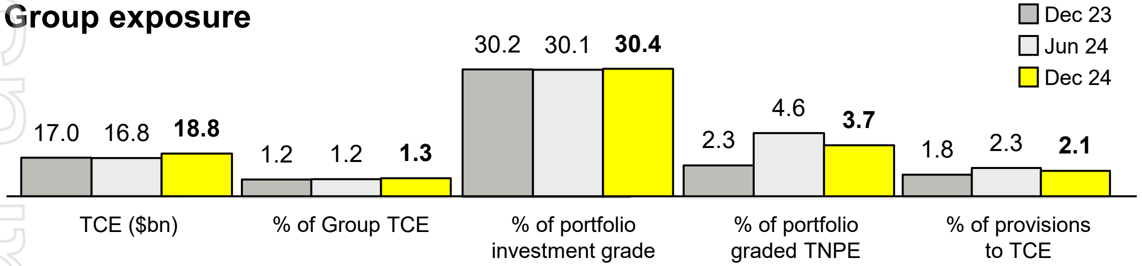
Wholesale & Retail Trade

Strong inventory management essential for Wholesale Trade, Retail Trade outlook remains challenging

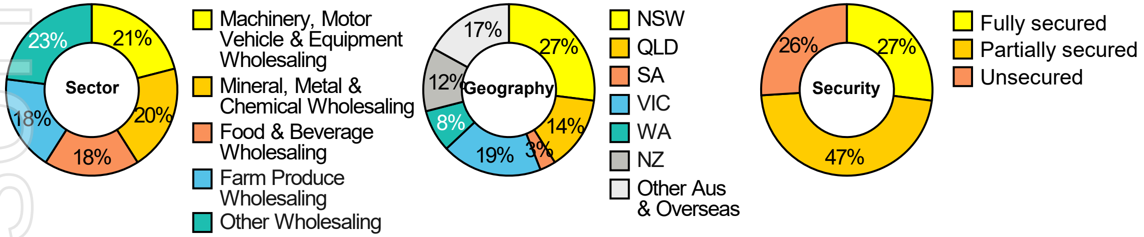
Wholesale Trade

- Portfolio growth of ~12% in the half, focused on higher quality and diversified operators within the sector across Farm Produce, Food & Beverage and Mineral, Metal & Chemicals sub-sectors.
- Operators continue to implement strong inventory management systems to control obsolete stock and over ordering.
- Supply chain issues remain evident, particularly with ongoing Red Sea tensions impacting maritime shipping timelines and increasing costs.
- Percentage of portfolio graded TNPE impacted by a large single name exposure downgraded in the prior period; the exposure continues to be managed down via a mix of proceeds from inventory unwind and non-core asset sales.

Group exposure



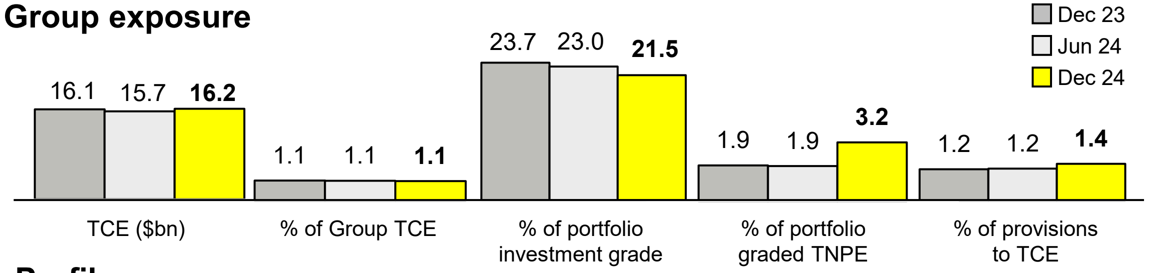
Profile



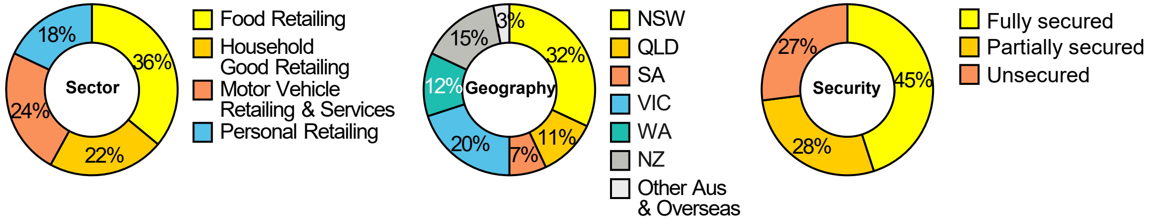
Retail Trade

- Portfolio growth of ~3% in the half reflecting cautious credit settings given sector headwinds. Growth weighted to discretionary retail, primarily to larger, diversified operators and well-secured.
- Cost of living challenges and higher interest rates have pressured retail spend levels, particularly in discretionary sub-sectors, where the outlook remains challenging.
- The portfolio is weighted to non-discretionary segments.
- Percentage of the portfolio graded TNPE increased due to a small number of single name exposures.

Group exposure



Profile

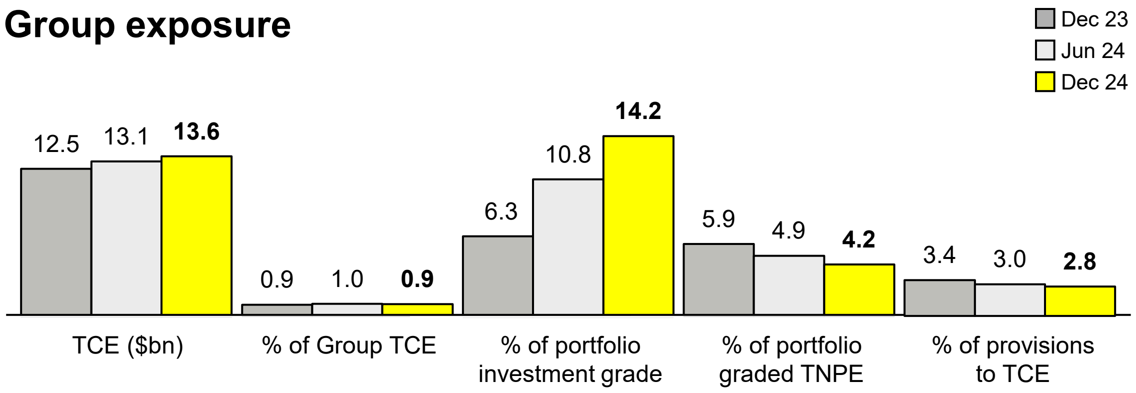


Construction

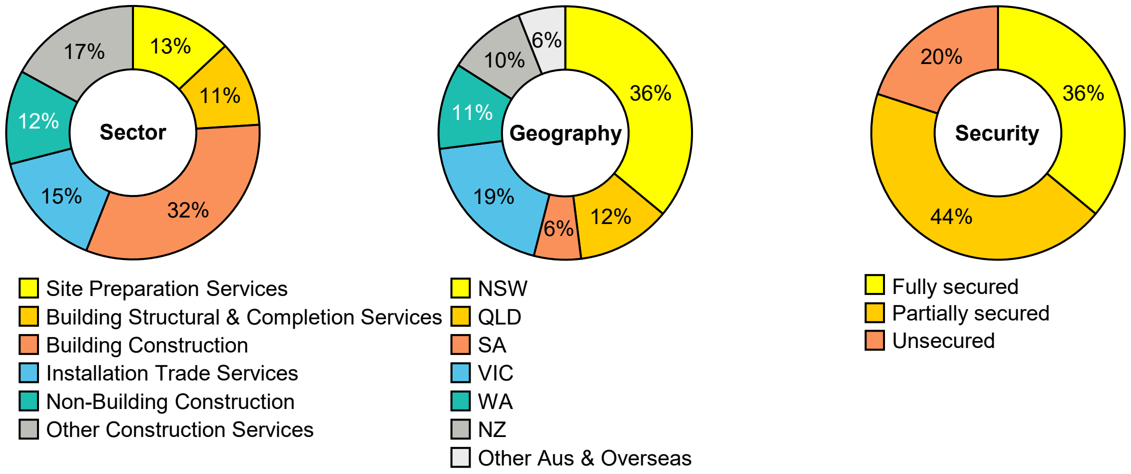
Sector is improving while challenges remain

- Portfolio growth of ~4% in the half focused on established Civil & Non-Building Contractors, and smaller trade services which are in high demand.
- Home builders have worked through long-dated, loss-making contracts and are now delivering strong profits.
- Civil and Non-Building Contractors are generally presenting with healthy work in hand and tender pipelines, supported by ongoing government spend on infrastructure, particularly in relation to defence and the energy transition.
- While we generally see the sector as improving, the cost of construction is high and labour constraints remain a key challenge; and sector insolvencies remain elevated.
- Percentage of the portfolio graded TNPE has reduced due to the upgrade of a number of large single names following a return to profitability.

Group exposure



Profile



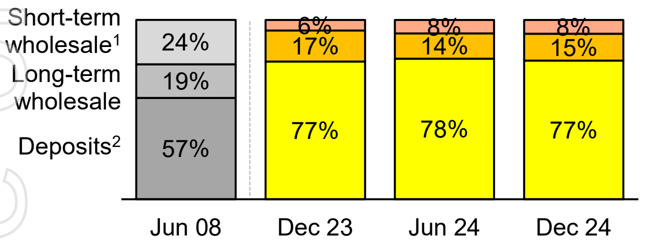
Funding, liquidity & capital

Funding overview

Long-term conservative funding settings maintained

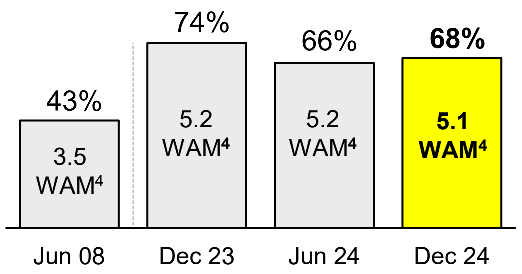
Funding composition

% of total funding



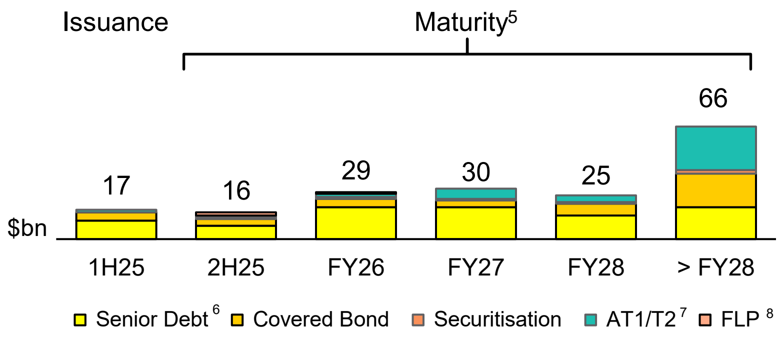
Wholesale funding[2,3]

Long-term as % of total wholesale funding

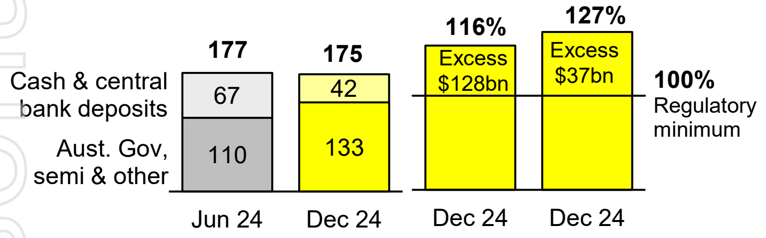


Funding profile

$bn

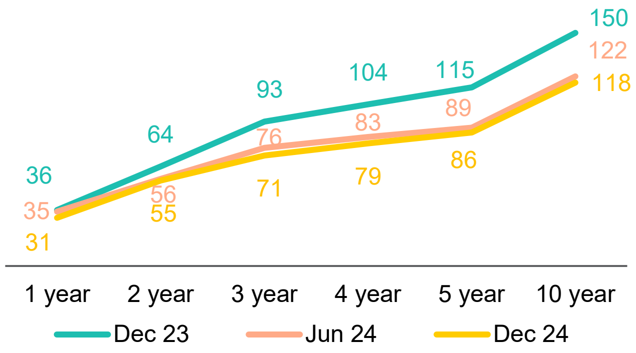


Liquidity metrics



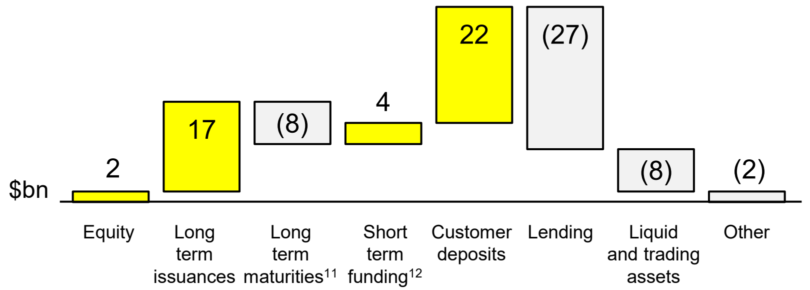
Indicative wholesale funding costs[10]

bpts



Sources and uses of funds

6 months to December 24



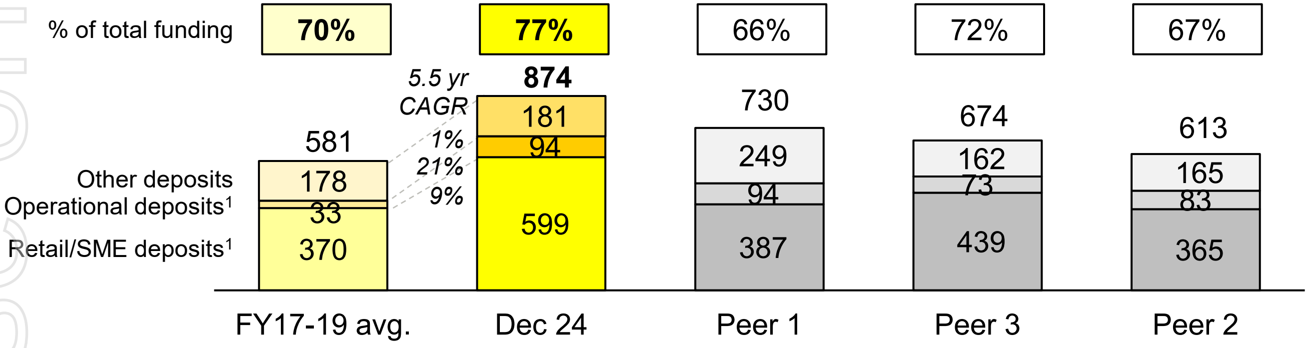
1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12. Refer to sources, glossary and notes at the back of this presentation for further details.

Deposit funding

Highest share of stable customer deposits in Australia – 77% deposit funded

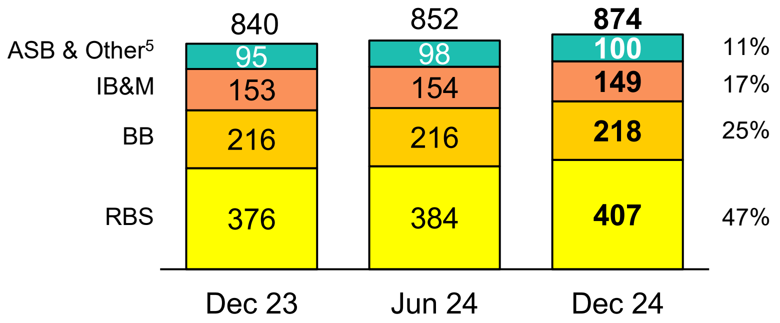
Customer deposits vs peers[1]

$bn



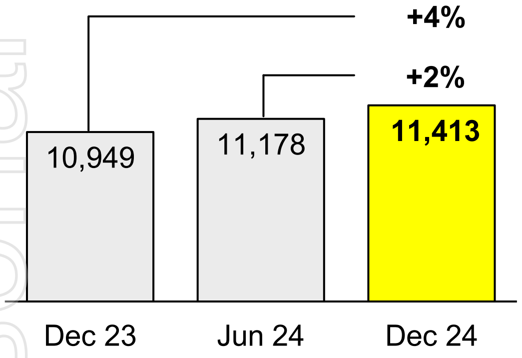
Customer deposits by segment[4,5]

$bn



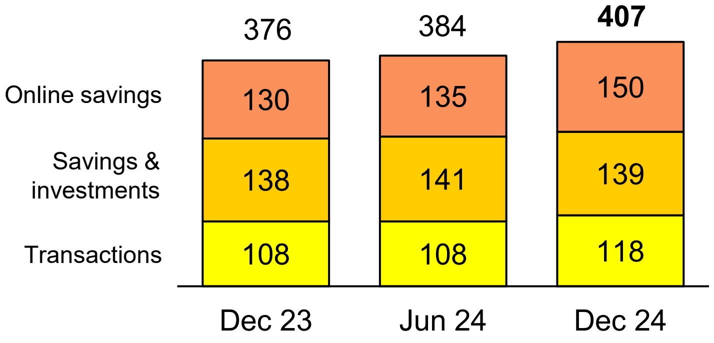
Retail transaction accounts[2]

Total accounts #, '000



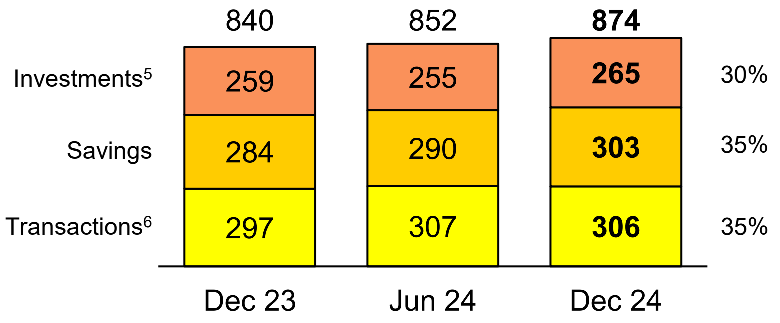
Retail deposit mix[3]

($bn)



Customer deposits by product[4,5]

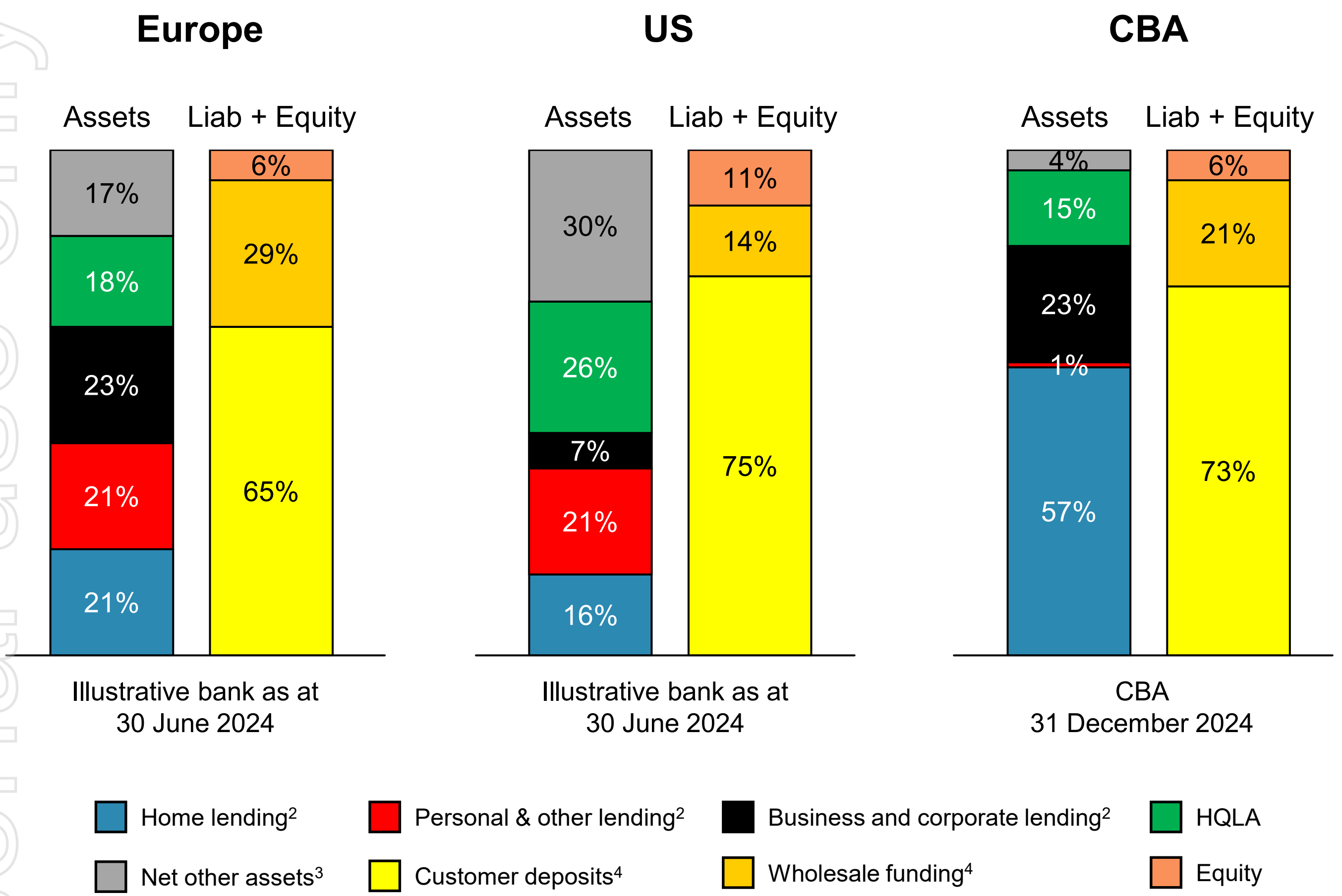
$bn



1, 2, 3, 4, 5, 6. 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:

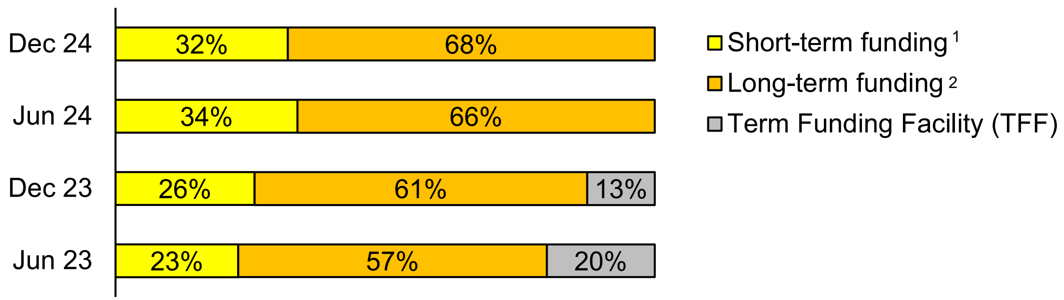
- Low proportion of short-term funding which provides flexibility through tighter financial conditions
- Long-term wholesale funding has a weighted average maturity of 5.1 years and is diversified by product and currency; track record of good access to global funding markets
- Large proportion of customer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

1. Based on published peer 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 Pillar 3 disclosures. 2. Lending includes gross loans and advances. 3. Includes unencumbered marketable securities that do not qualify as HQLA, pledged securities and other assets net of trading and other liabilities. 4. CBA deposit funding includes central bank and interbank deposits previously classified as short-term wholesale funding (December 2024: $17.7 billion).

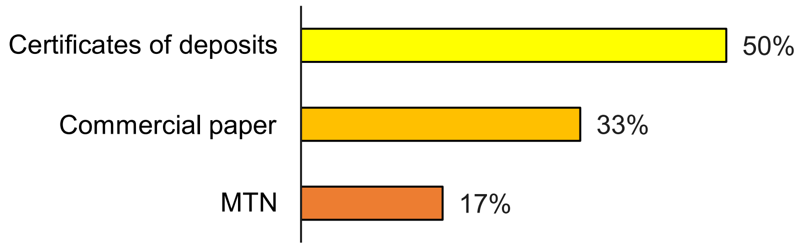
Wholesale funding

Wholesale funding diversified across differing products, currencies and tenor

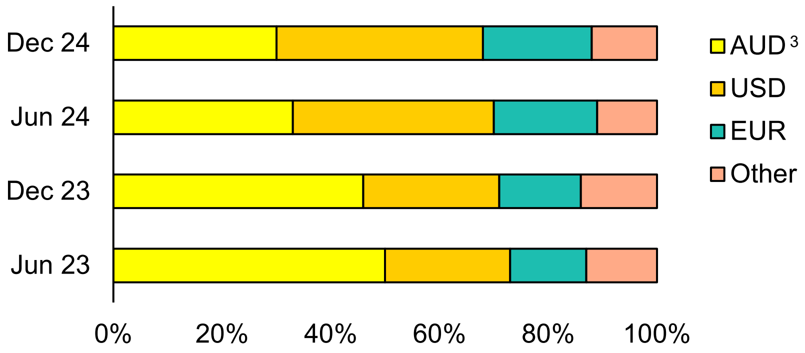
Portfolio mix



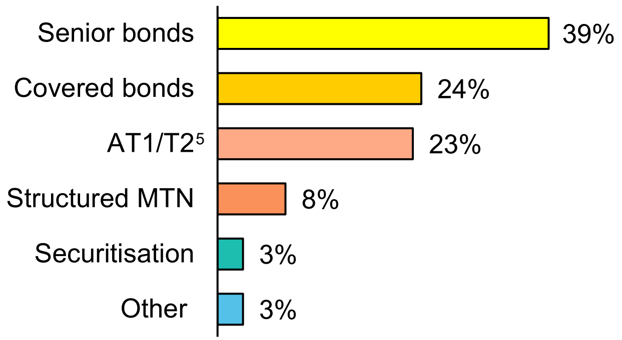
Short-term funding by product[4]



Long-term funding by currency



Long-term funding by product[4]



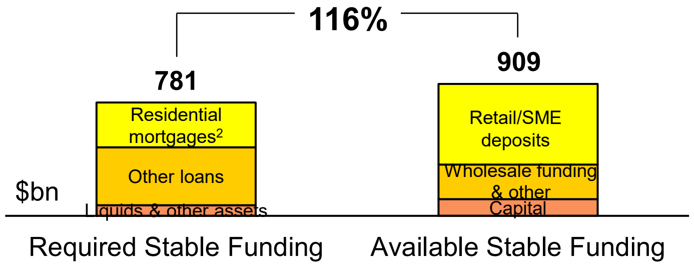
1. Excludes short-term collateral deposits, and central bank and interbank deposits (December 2024 $17.7 billion; June 2024: $17.4 billion; December 2023: $15.2 billion; June 2023: $13.4 billion) now classified as deposit funding. Comparative information has been restated to conform to presentation in the current period. 2. Represents the carrying value of long-term funding inclusive of hedges. 3. Prior to June 2024 data includes TFF drawdowns. 4. As at 31 December 2024. Excludes Other short-term wholesale funding. 5. Additional Tier 1 and Tier 2 Capital.

Funding and liquidity metrics[1]

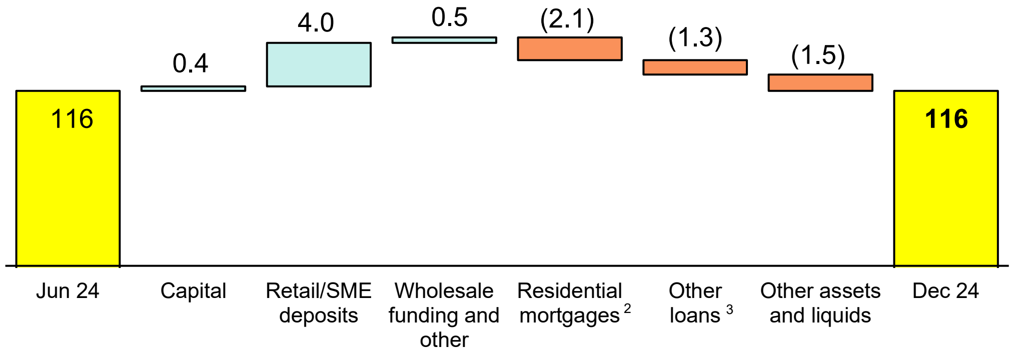
Funding and liquidity metrics remain well above regulatory minimums

NSFR
Dec 24

NSFR requirements specify banks must maintain a sufficient profile of stable funding to meet their assets and off-balance sheet activities

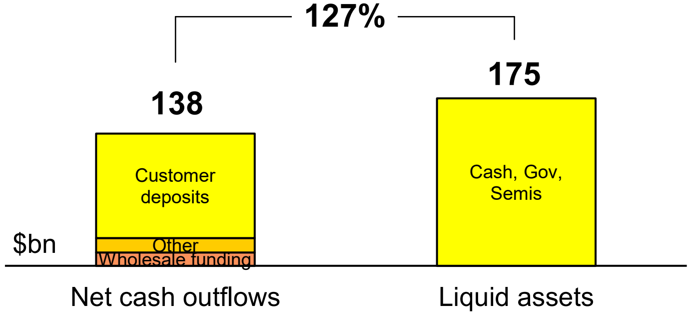


NSFR (%)

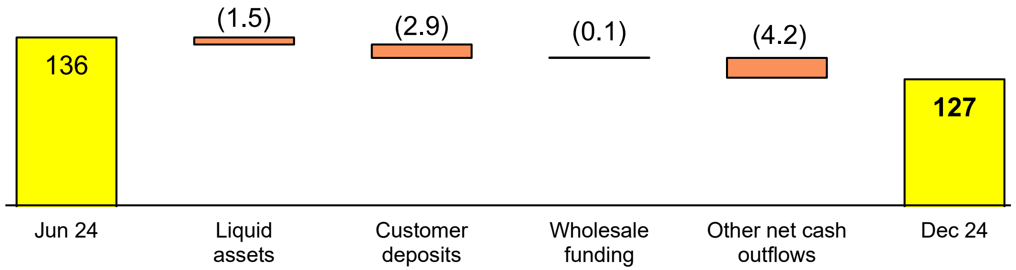


LCR[4]
Dec 24

LCR requirements specify banks must hold sufficient liquidity (HQLA) to meet the projected outflows over a 30 day period during a stress scenario



LCR (%)[4,5,6]

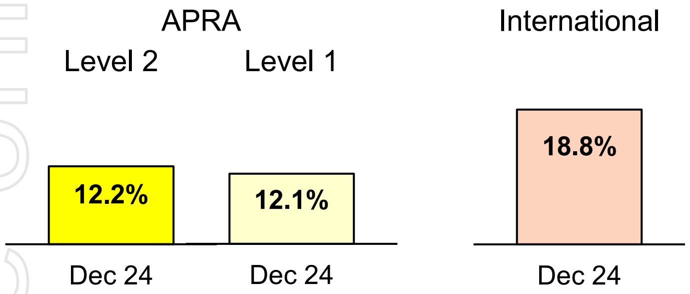


1. All figures shown on a Level 2 basis. 2. Primarily relates to residential mortgages that are subject to application of the 65% RSF factor when calculating NSFR. 3. Other Loans includes off-balance sheet items, net derivatives and other assets. 4. Quarterly average. 5. Calculation reflects movements in both the numerator and denominator. 6. Liquid assets includes High Quality Liquid Assets (HQLA) of $174.2 billion (June 2024: $176.0 billion) and RBNZ eligible securities of $1.1 billion (June 2024: $1.3 billion).

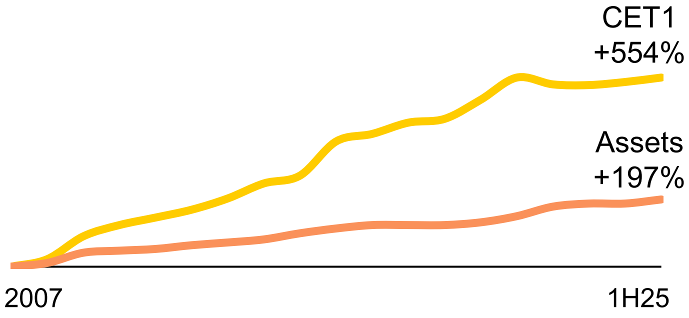
Capital overview

Strong capital position maintained

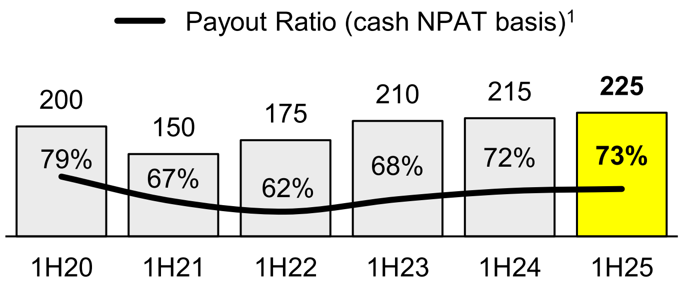
CET1



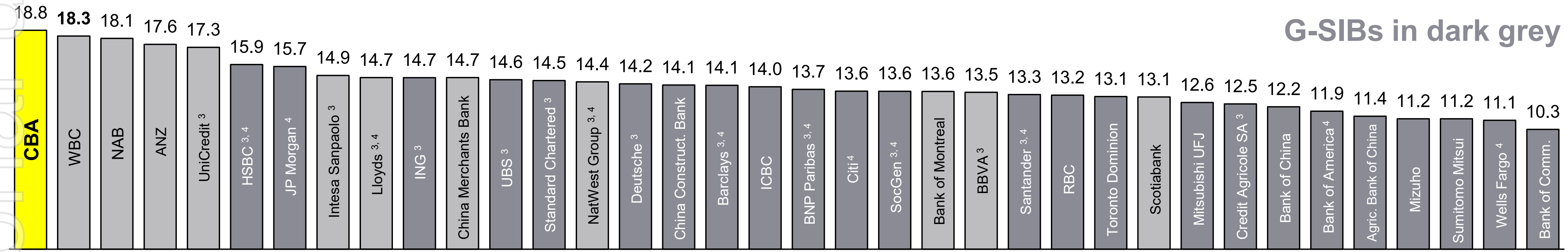
CET1



Dividend per share (cents)



International CET1 ratios[2]

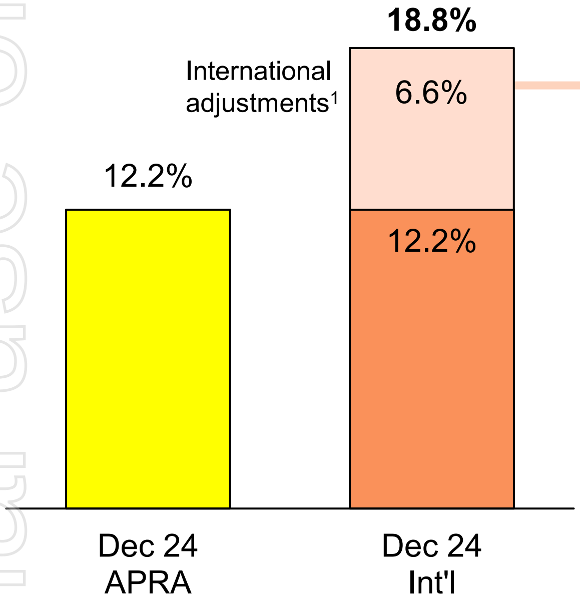


1. Cash NPAT inclusive of discontinued operations. Comparative information has been restated to conform to presentation in the current period. 2. Source: Morgan Stanley and CBA. CBA as at 31 December 2024. Peers based on last reported CET1 ratios up to 5 February 2025. Peer group comprises: (i) Domestic peers: disclosed September 2024 International CET1 ratios based on Australian Banking Association publication ‘Basel 3.1 Capital Comparison Study’ (March 2023); and (ii) listed commercial banks with total assets in excess of A$1,200 billion which have disclosed fully implemented Basel III ratios or provided sufficient disclosure for a Morgan Stanley estimate. 3. Deduction for accrued expected future dividends added back for comparability. 4. CET1 includes benefit of COVID-19 transitional arrangements for expected credit loss provisioning to be phased-out over 3 years to 2024.

CET1 – International

APRA's capital framework is more conservative than Basel framework

CET1
Level 2



International adjustments[1]		
1.6%	Definition of capital	Risk weighting equity investments, deferred tax assets, capitalised expenses which are fully deducted from CET1 under APRA rules
1.5%	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
6.6%		

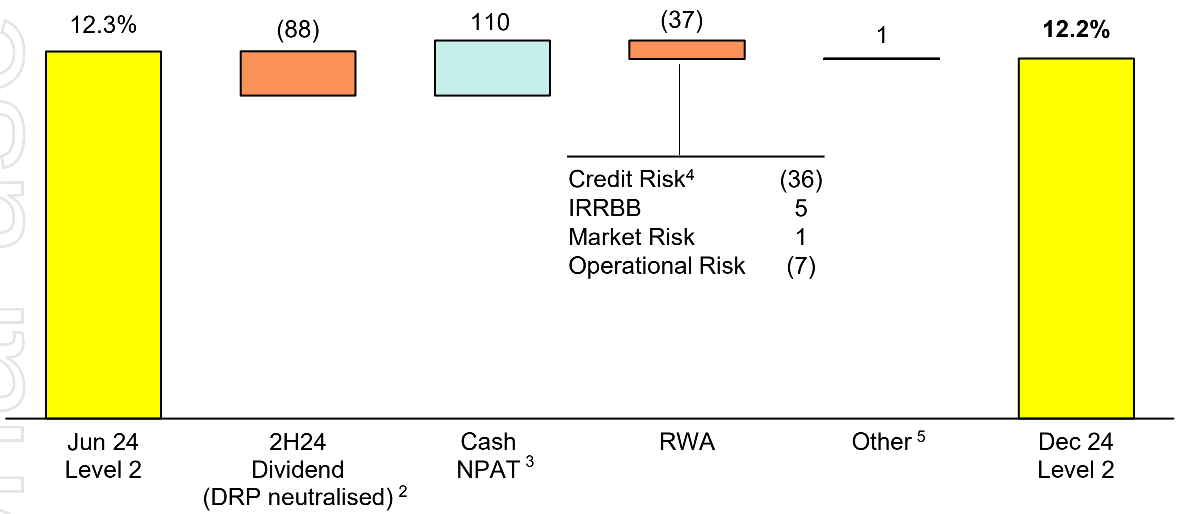
1. Methodology based on the Australian Banking Association publication 'Basel 3.1 Capital Comparison Study' (March 2023), which compares APRA's capital framework, including RBNZ prudential requirements, with the finalised post-crisis Basel III reforms. 2. Except in respect of the overall scaling factor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

Capital – summary

Strong capital position maintained

- Level 2 CET1 capital ratio of 12.2%
- 2024 final dividend – DRP neutralised
- Strong organic capital generation

CET1 capital ratio movements[1]



Key capital ratios (%)	Dec 23	Jun 24	**Dec 24**
CET1 capital ratio	12.3	12.3	**12.2**
Additional Tier 1 capital	2.4	2.0	**1.9**
Tier 1 capital ratio	14.7	14.3	**14.1**
Tier 2 capital	5.8	6.6	**6.6**
Total capital ratio	20.5	20.9	**20.7**
Risk weighted assets ($bn)	464	468	**482**
Leverage ratio	5.0	5.0	**4.9**
Level 1 CET1 ratio	12.5	12.4	**12.1**
International ratios			
Leverage ratio	5.6	5.6	**5.5**
CET1 capital ratio	19.0	19.1	**18.8**

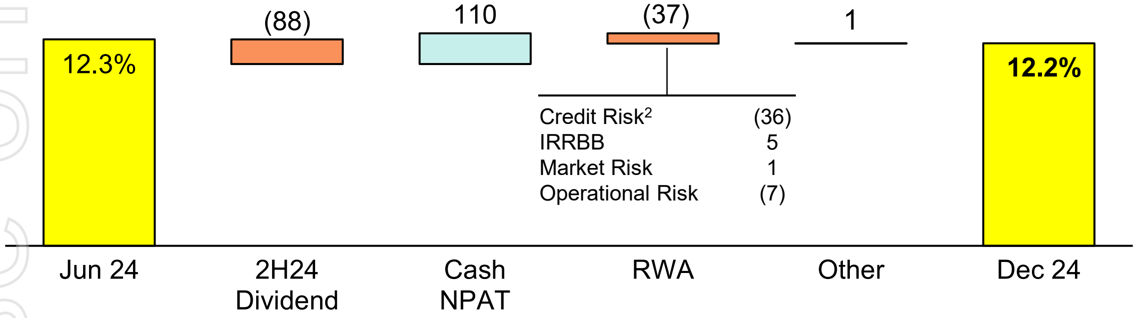
1. Due to rounding, numbers presented in this section may not sum precisely to the totals provided. 2. The 2024 final dividend included the on-market purchase of $758 million of shares (CET1 impact of -16 bpts) in respect of the Dividend Reinvestment Plan. 3. Excludes equity accounted profits/losses and impairments from associates as they are capital neutral with offsetting changes in capital deductions. 4. Excludes impact of foreign exchange movements which is included in 'Other'. 5. Includes the benefit from the partial divestment of CBA's shareholding in Vietnam International Commercial Joint Stock Bank (VIB), increase in capitalised software, impact of revaluation losses on the HQLA portfolio, FX impact on Credit RWA, equity accounted profits/losses from associates, other regulatory adjustments and progress on the on-market share buy-back. As at 31 December 2024, the Group has completed $300 million of the $1 billion on-market share buy-back previously announced on 9 August 2023 (2,706,964 ordinary shares bought back at an average price of $110.72). $18 million of this was completed in 1H25 (118,000 ordinary shares bought back at an average price of $151.98).

RWA drivers[1]

Higher RWA driven by Credit RWA volume growth

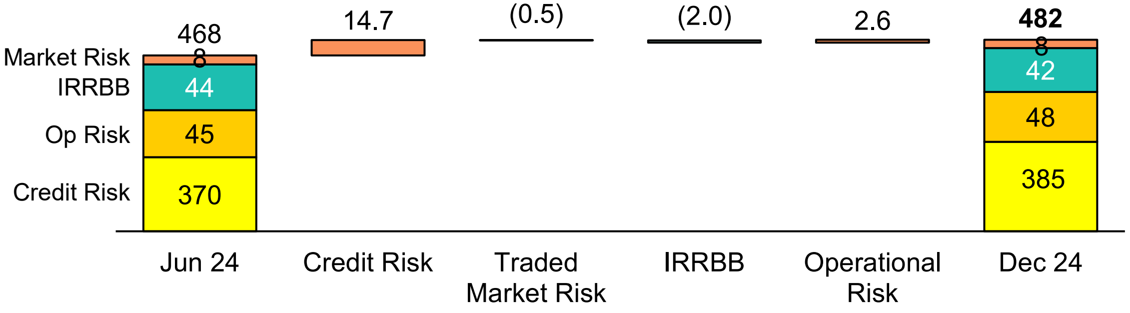
CET1 (Level 2)

bpts



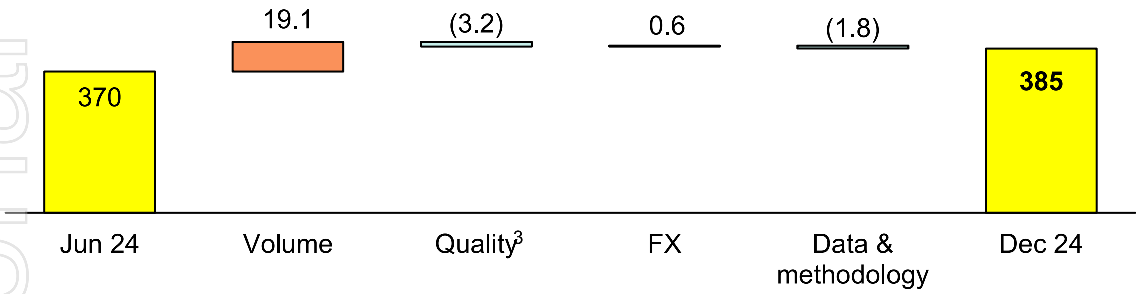
Total Risk Weighted Assets (RWA)

$bn



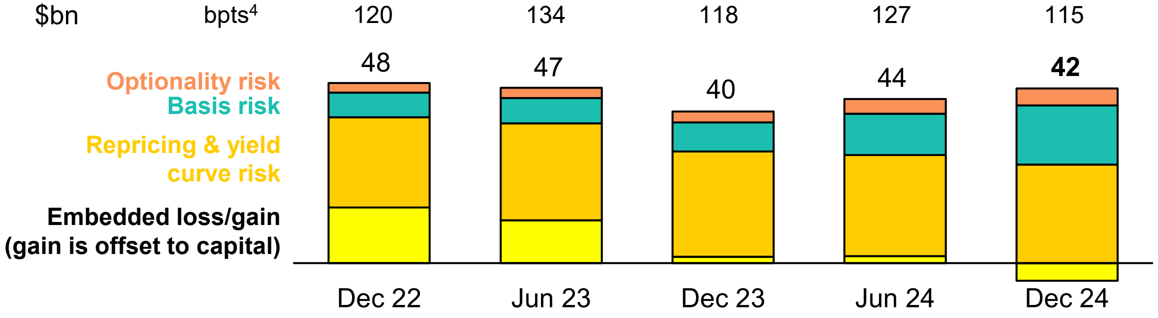
Credit RWA

$bn



Interest Rate Risk in Banking Book (IRRBB)

$bn



APRA requires ADIs to hold capital for the risk of loss due to adverse movements in interest rates, including those from liquidity and capital management activities

1. Due to rounding, numbers presented may not sum precisely to the totals provided. 2. Excludes impact of foreign exchange movements on Credit RWA, which is included in 'Other'. 3. Credit quality includes portfolio mix. 4. Basis points impact on CET1 ratio.

Our long-term approach

Long-term approach to key settings, strengthened over time

Long-term approach to key settings

Funding
MFI led deposit growth and conservative funding profile

+

Structural hedges
Net interest earnings supported by reinvestment of ~$3.5bn each month at higher long-term rates

+

Investment
Ongoing investment in strategic priorities supporting core franchise growth

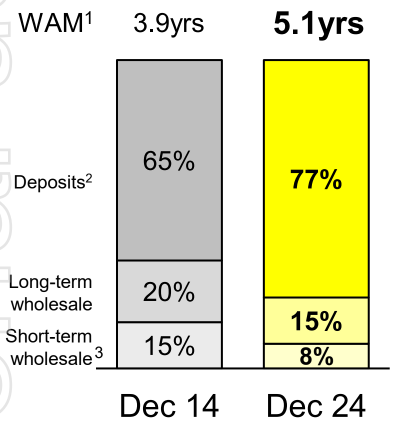
+

Franking
Maintain healthy franking surplus and efficient distribution via fully franked ordinary dividends

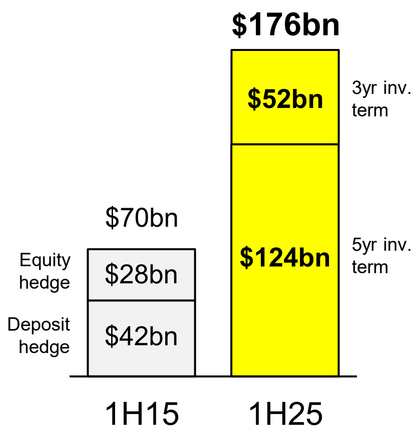
+

Capital management
Tightly manage share count; loan loss provisions; and M&A discipline

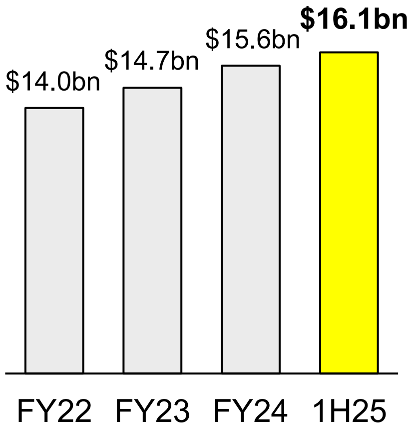
Funding composition
% of total funding



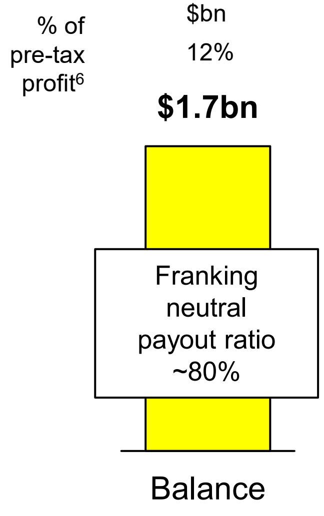
Deposit & equity hedges
$bn



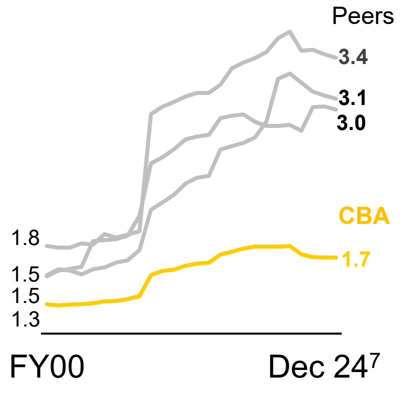
Investment spend[4]
Cumulative (rolling 10 years)



Franking account[5]
$bn



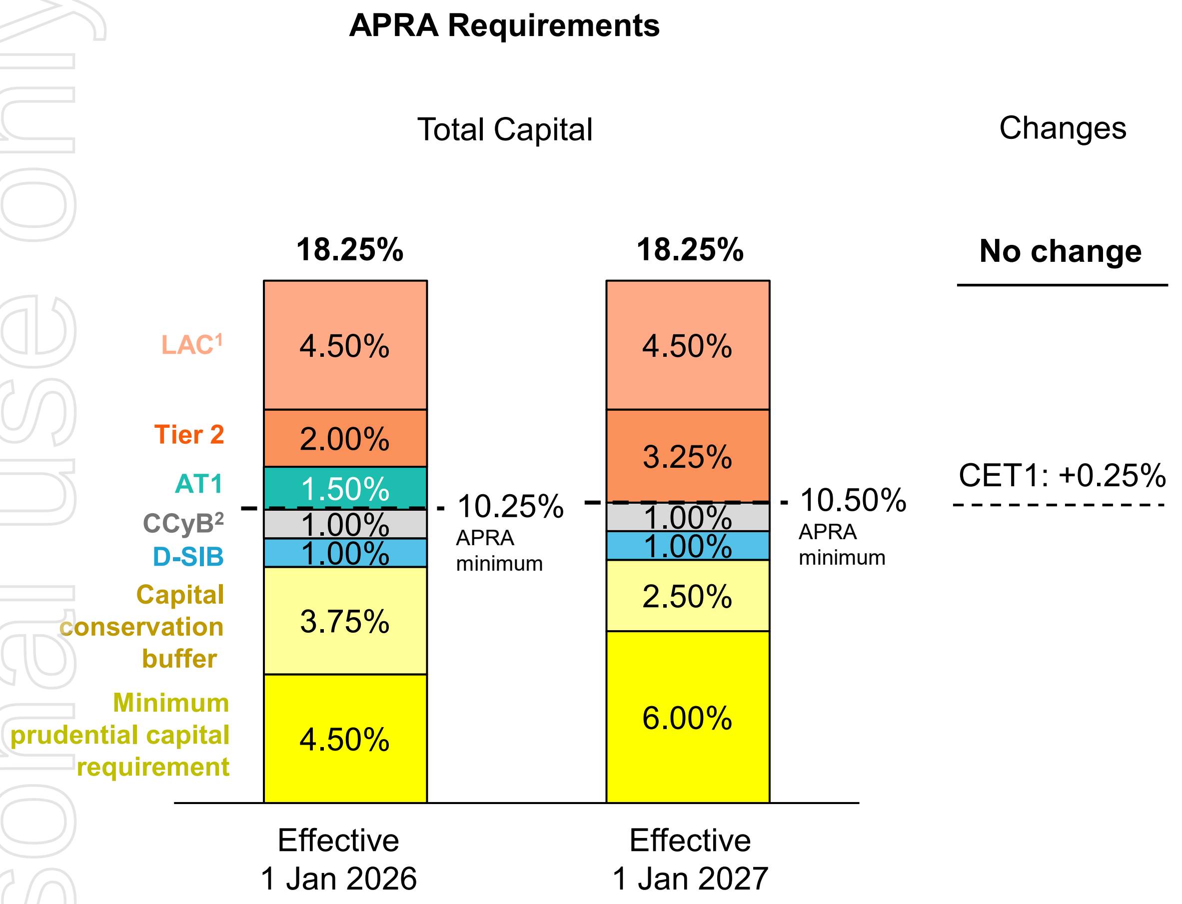
Number of shares
bn



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

Additional Tier 1 Capital

APRA proposal to phase out AT1 Capital effective 1 Jan 2027



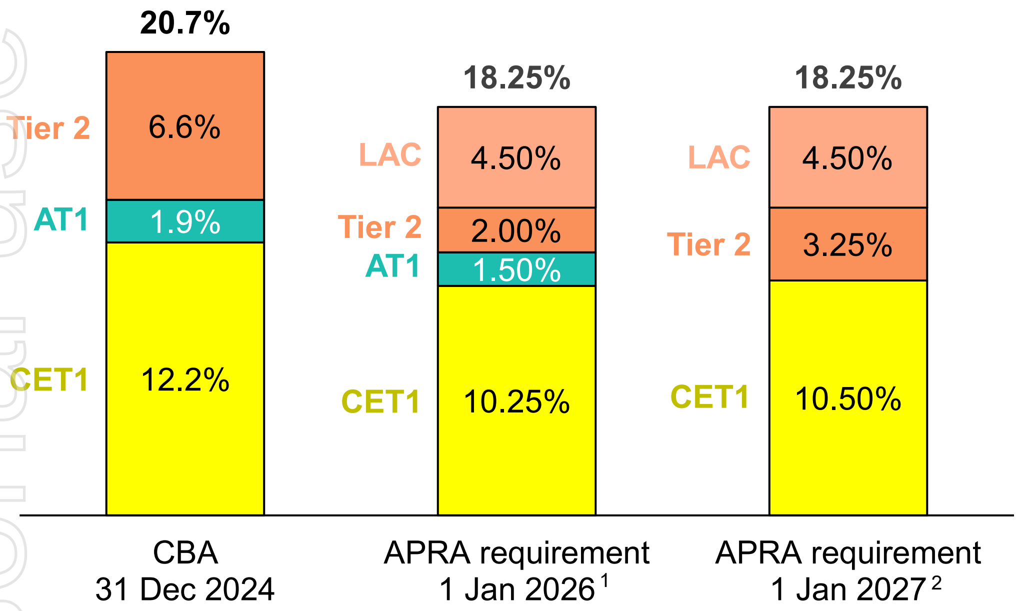
- APRA discussion paper released 10 Sep 24 with a proposal to increase the effectiveness of the capital framework in stress by removing Additional Tier 1 Capital (AT1)
- Subsequently on 9 Dec 24, APRA released a letter confirming that it is proceeding with its proposal to phase out AT1 Capital from the capital 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 (incl. LAC) to 7.75%
- Total Capital requirement remains unchanged
- Revised capital requirement will come into effect from 1 January 2027, with outstanding AT1 instruments from this date included as Tier 2 until their first scheduled call date[3]. Additionally, banks are unable to increase AT1 from current levels or extend calls beyond 2032
- APRA expects to undertake a formal consultation process in mid 2025, with finalisation expected in late 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 31 December 2024, CBA has a total of $9.3 billion in AT1 outstanding.

Total Capital

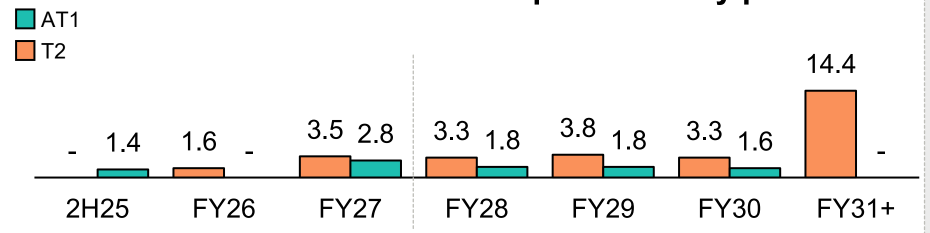
Well placed to meet APRA requirements for loss-absorbing capacity (LAC)

- Total capital ratio of 20.7% as at 31 Dec 24, $11.7bn above 1 Jan 26 requirement of 18.25%.
- With 6.6% of Tier 2 as at 31 Dec 24, CBA is well positioned to meet the upcoming increases to the LAC requirement.

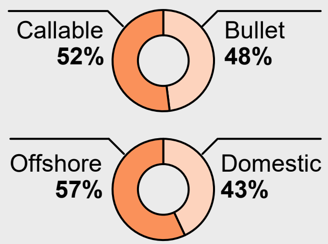


$bn	31 Dec 2024	1 Jan 2026 Req. of 6.5%	1 Jan 2027 Req. of 7.75%
Risk Weighted Assets at 31 December 2024	482	482	482
Tier 2 requirement	24.1	31.3	37.4
Existing Tier 2 net of maturities[3]	31.6	30.0	28.3
Existing Additional Tier 1 net of maturities[3]	9.3	7.9	6.7
Excess / (shortfall) (excluding Tier 1 capital excess)[4]	7.5	(1.3)	(9.1)

AT1 and T2 capital maturity profile[4,5]



Tier 2 profile

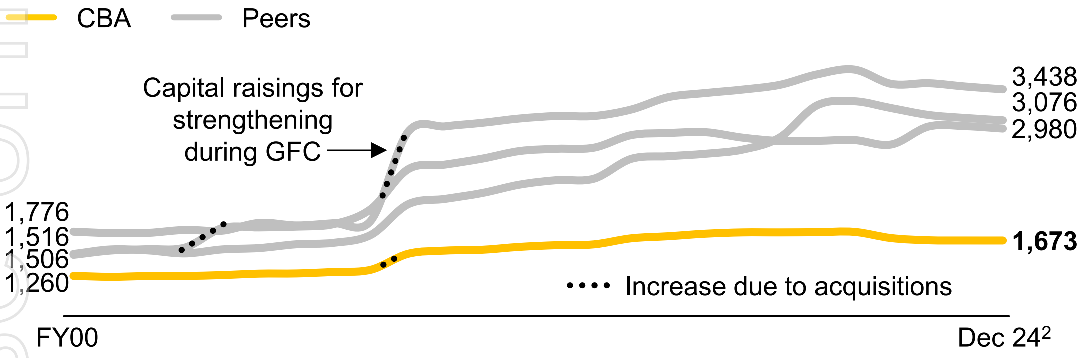


1. Under APRA's LAC requirements, the minimum Total Capital ratio requirement for D-SIBs has increased to 16.75% effective from 1 Jan 2024. This will increase to 18.25% from 1 Jan 2026. 2. On 9 December 2024, APRA released a letter entitled "A more effective capital framework for a crisis: Update" confirming that it is proceeding with its proposal to remove AT1 to be replaced with 0.25% of CET1 and 1.25% of Tier 2. 3. Tier 2 and AT1 balance as at 31 Dec 2024, net of maturities. 4. Represents AUD equivalent notional amount using spot FX translation at date of issue for issuance and spot FX translation at 31 December 2024 for maturities. 5. Securities in callable format profiled to first call date. Securities in bullet format profiled based on capital treatment (including amortisation period).

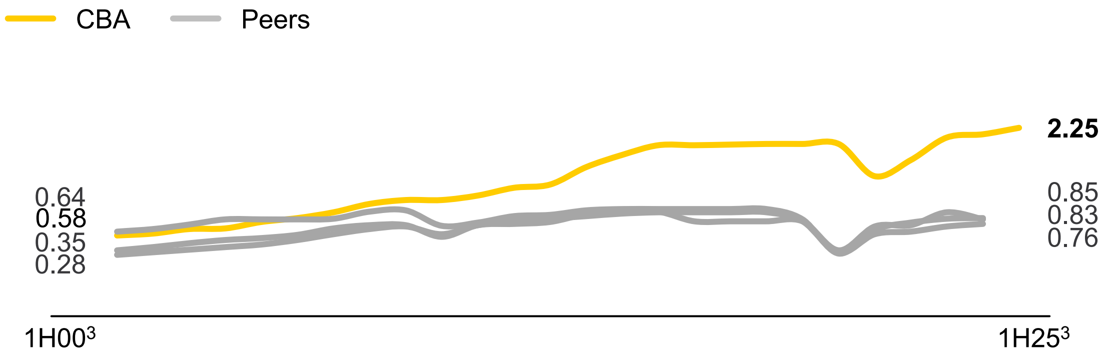
Share count

Lower share count supports higher shareholder returns and dividends

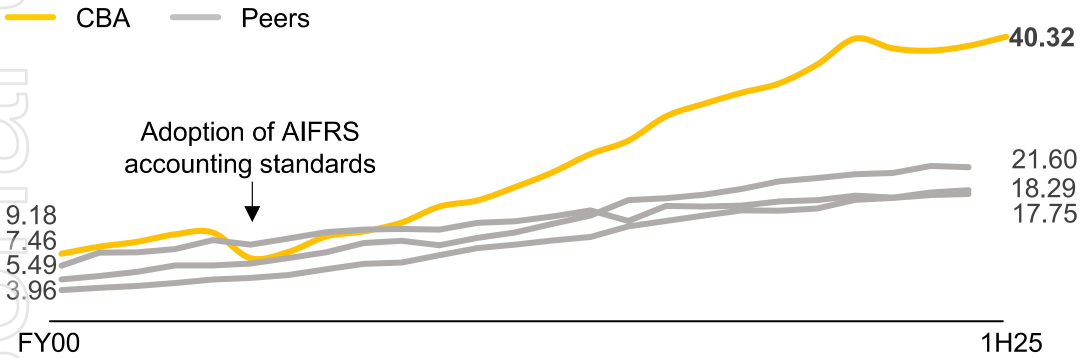
Number of shares (m)[1]



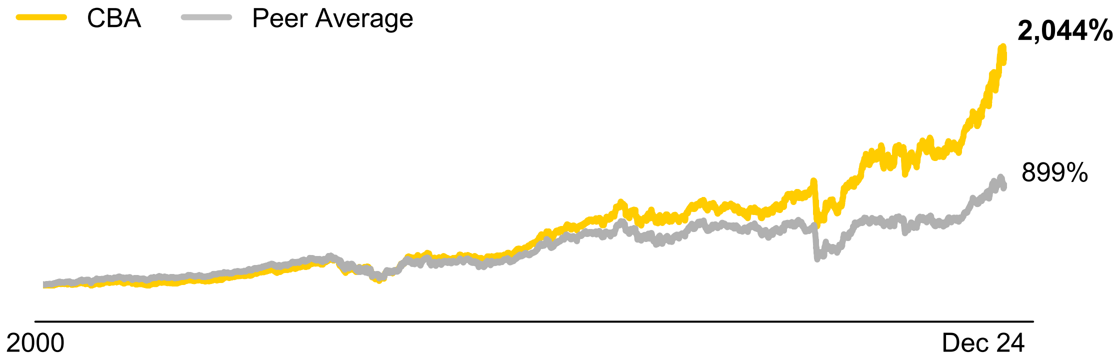
Dividend per share ($)



Net tangible assets per share ($)[4]



Total shareholder return (%)[5]



1. Historical share count data sourced from Bloomberg, using the last trading day in September of each year. 2. CBA and peers shares on issue as at 31 December 2024. 3. Reflects disclosed interim dividends for CBA and final dividends for peers. 4. Net tangible assets per share as at 31 December 2024 for CBA and as reported as at 30 September 2024 for peers. 5. Source: Bloomberg, 1 January 2000 to 31 December 2024. Peer average is the average of major bank peers.

Capital management – share buy-back

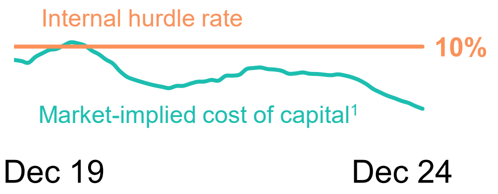
$9.3bn buy-backs completed to date

- $300 million of current $1 billion on-market share buy-back completed to date
- Completion of remaining $700 million on-market share buy-back expected to reduce CET1 capital ratio by ~15bpts. Timing and actual number of shares purchased will depend on market conditions and other considerations
- $9.3 billion of capital returned to shareholders via share buy-backs completed since FY22 with a reduction of 100.6 million shares at an average price of $92.41
- Supports long-term value creation for shareholders, enabled the distribution of an additional ~77 cents in dividend per share since FY22 as a result of the reduction in share count
- Equity remains the most expensive form of funding

CBA capital management activities

FY22 to 1H25

Cost of capital

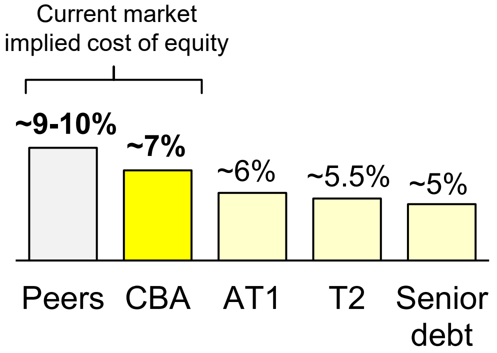


Dividend impact[2]

Higher dividends / DPS equivalent	Franking credits
~$1.4bn / ~77 cents *(1H25: ~$0.2bn / ~12 cents)*	~$0.6bn

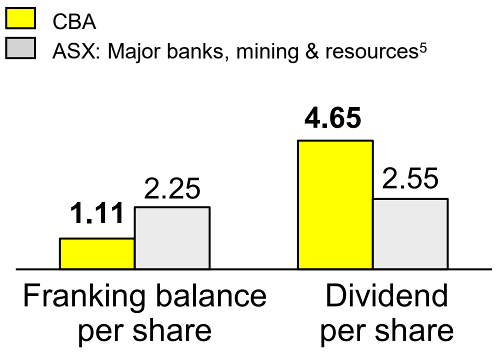
Illustrative cost of equity[1] vs shareholders' cost of debt[3]

Dec 24



Franking credit balance per share vs DPS[4]

$



1. Average market implied rate of return over 24 weeks assuming consensus dividend distributions, including franking credits (discounted at 70%). Note: internal cost of capital performance hurdles remain unchanged at 10%. 2. Higher dividends distributed as a result of total shares bought back to date. 3. Indicative cost of term funding (5 to 10 years) including the impact of tax and franking credits distribution or utilisation (discounted at 70%). 4. Franking balance for the last reported full year period divided by the number of ordinary shares outstanding for the same period. Last reported full year dividend per share.
5. Represents the three major peer banks and large mining and resource companies listed on the ASX (Rio Tinto Limited, BHP Group Limited, Fortescue Limited and Woodside Energy Group Ltd).

Capital – divestments/buy-backs

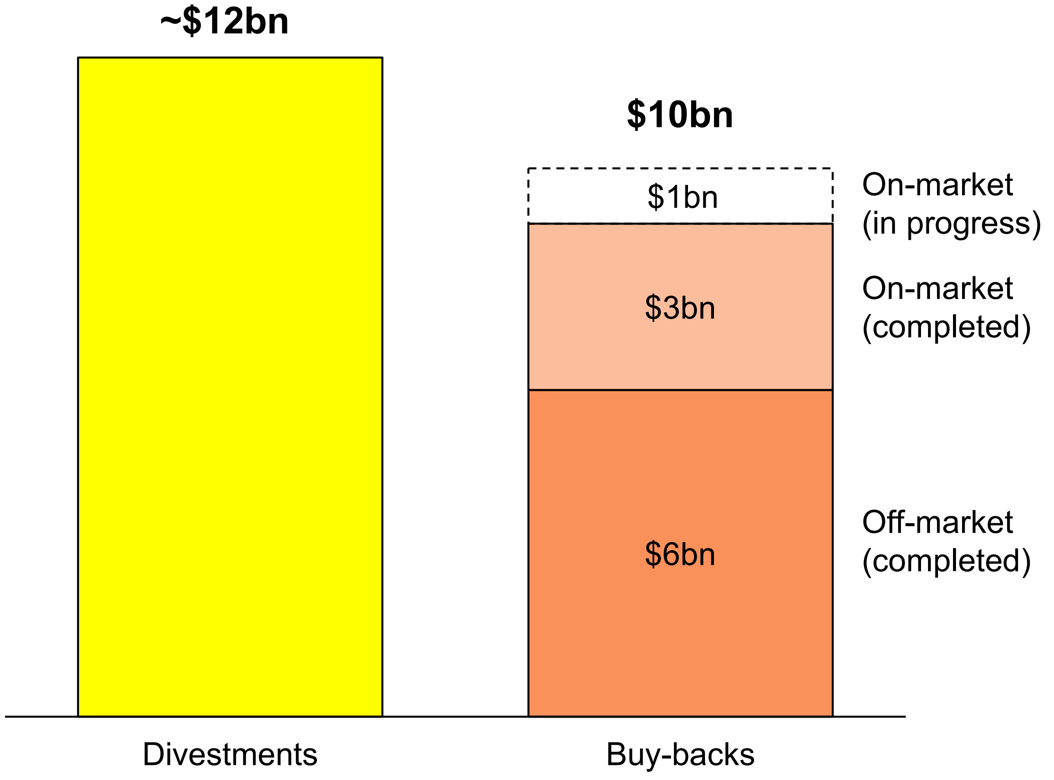
Announced divestment program – $9.3bn returned to shareholders to date

Divestments

	Completed	Associated buy-back
Bank of Hangzhou (HZB)[1]	Mid CY25	**Completed:** $3bn on-market buy-back and $6bn off-market buy-back. **In progress:** $1bn on-market buy-back announced Aug 23, $300m completed as at Dec 24.
Commonwealth Private Advice	Mid CY25	
Vietnam International Commercial Joint Stock Bank (VIB)[2,3]	1H25	
PT Bank Commonwealth	May 24	
General Insurance	Sep 22	
Bank of Hangzhou (HZB)[1,3]	Jun 22	
Colonial First State (CFS)[3]	Dec 21	
Aussie Home Loans (AHL)[3]	May 21	
AUSIEX	May 21	
CommInsure Life	Apr 21	
BoCommLife	Dec 20	
PT Commonwealth Life	Jun 20	
Financial Wisdom	Jun 20	
CFP Pathways	Mar 20	
Count Financial	Oct 19	
CFSGAM	Aug 19	
TymeDigital	Nov 18	
Sovereign	Jul 18	

Completed

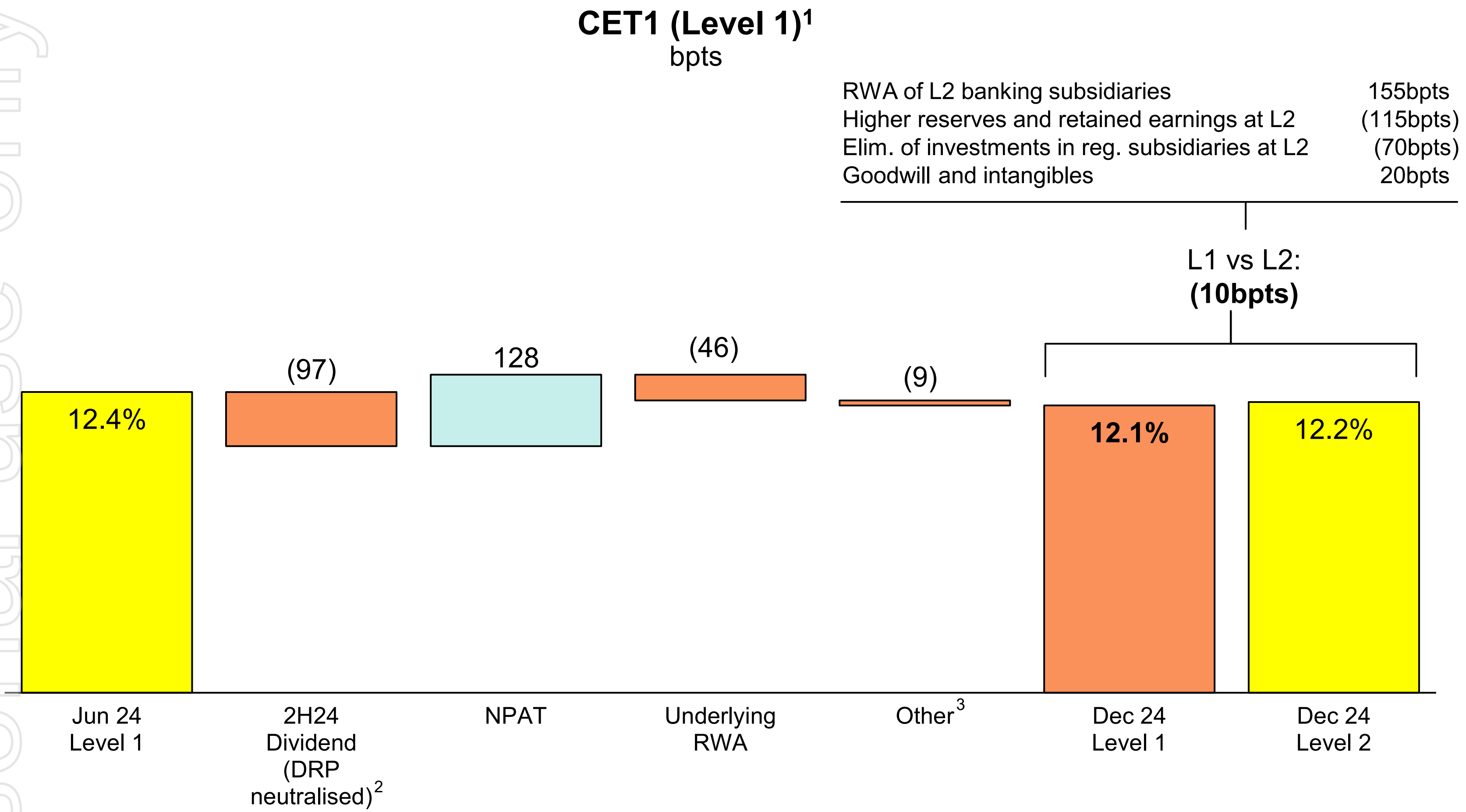
CET1

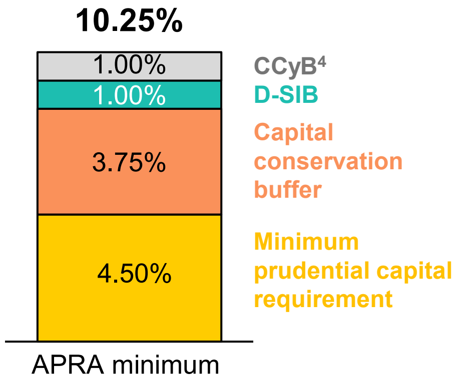


1. CBA completed the sale of a 10% shareholding in HZB in 2022. On 24 January 2025 CBA entered into a binding sale agreement to sell the remaining 5.4% shareholding in HZB, subject to satisfaction of conditions precedent. 2. During 1H25 the Group sold 15.4% of the issued capital of VIB on-market. 3. Represents partial divestments. CBA's retained shareholdings are 4.4% of VIB, 5.4% of HZB, 45.0% of CFS and 41.6% of Lendi (merged with AHL).

CET1 – Level 1

Strong CET1 Level 1 of 12.1% - well above minimum regulatory requirement





1. Due to rounding, numbers presented may not sum precisely to the total provided. 2. Includes the on-market purchase of shares in respect of the DRP. 3. Includes the benefit from the partial divestment of CBA's shareholding in Vietnam International Commercial Joint Stock Bank (VIB), increase in capitalised software, impact of revaluation losses on the HQLA portfolio, FX impact on Credit RWA, equity accounted profits/losses from associates, other regulatory adjustments and progress on the on-market share buy-back. 4. Inclusive of 1% default countercyclical capital buffer which may be varied by APRA in the range of 0% to 3.5%.

Capital – regulatory changes

A number of regulatory changes in progress

Change	Implementation	Details
Revision to capital framework	APS 330 (1 Jan 2025)	• Revised APS 330 on public disclosure requirements which aligns with both APRA's new capital framework and the Basel Committee's internationally agreed minimum requirements effective from 1 Jan 2025, replacing the existing transitional APS 330
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 APS117 will come into effect on 1 October 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 9 Dec 2024, APRA confirmed that it is proceeding with the proposal to phase out AT1 Capital from the bank prudential framework • 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 • APRA expects to undertake a formal consultation in mid-2025, with finalisation expected in late 2025
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

Regulatory expected loss[1]

For non-defaulted exposures, eligible provisions in excess of regulated expected losses added back to Tier 2 Capital

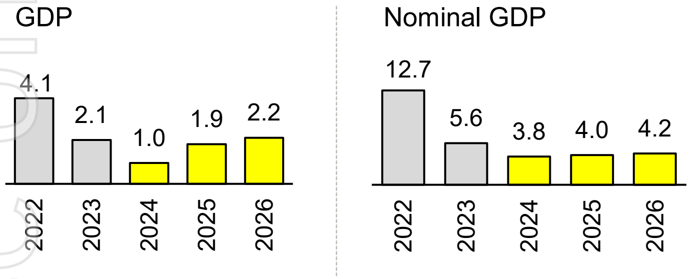
	Dec 23		Jun 24		Dec 24	
$m	**Defaulted**	**Non-defaulted**	**Defaulted**	**Non-defaulted**	**Defaulted**	**Non-defaulted**
Regulatory expected loss (EL)	**1,506**	**2,399**	**1,708**	**2,515**	**1,640**	**2,626**
Eligible provisions (EP)						
Collective and specific provisions[2]	1,623	4,681	1,814	4,589	1,794	4,738
Less: ineligible provisions (standardised portfolio)	(87)	(119)	(70)	(71)	(81)	(81)
Total eligible provisions	**1,536**	**4,563**	**1,744**	**4,518**	**1,714**	**4,657**
Shortfall / (excess) of regulatory EL to EP	(30)	(2,164)	(36)	(2,003)	(73)	(2,030)
Common equity Tier 1 deduction	-	-	-	-	-	-
Tier 2 Capital add-back	**N/A**	**2,043**	**N/A**	**2,003**	**N/A**	**2,030**

1. Represents the shortfall between the calculated Regulatory EL and Eligible Provisions (EP) with respect to credit portfolios which are subject to the AIRB approach. The adjustment is assessed separately for both defaulted and non-defaulted exposures. Where there is an excess of EL over EP in either assessments, the difference must be deducted from CET1. For non-defaulted exposures where the EL is lower than the EP, this may be included in Tier 2 Capital up to a maximum of 0.6% of total Credit RWA. 2. Defaulted provisions comprises of specific provisions, including accounting collective provisions relating to defaulted exposures, and partial write offs.

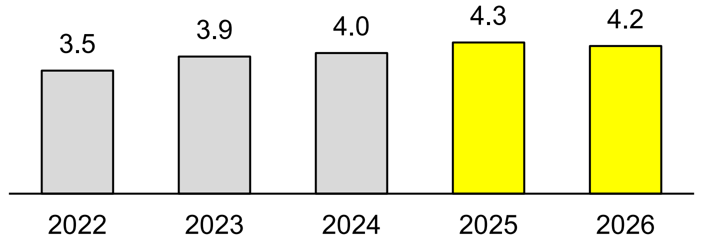
Economic overview

Key Australian economic indicators (December CY)[1]

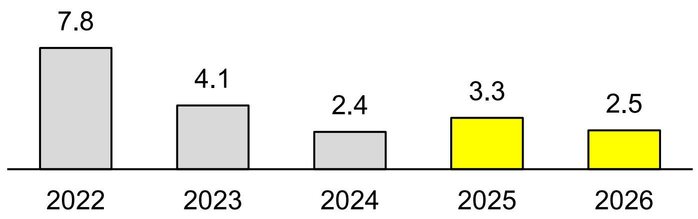
GDP %
Calendar year average



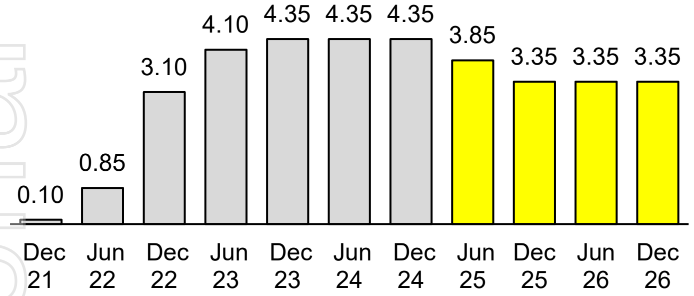
Unemployment rate %
Year on year, December quarter



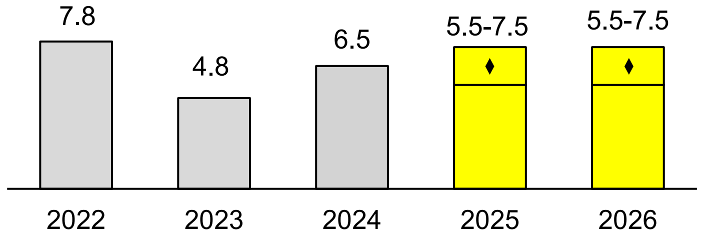
Headline CPI %
December quarter average



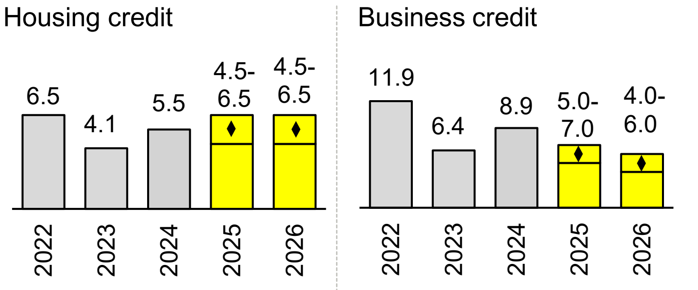
Cash rate %



Total credit growth %
12 months to December



Selected credit growth %
12 months to December



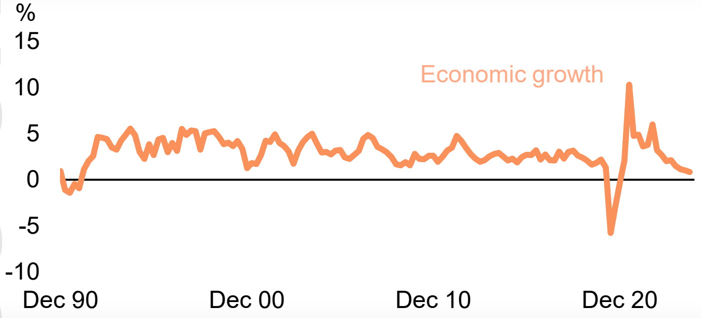
Actual   Forecast, CBA Global Economic & Markets Research

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

The Australian economy

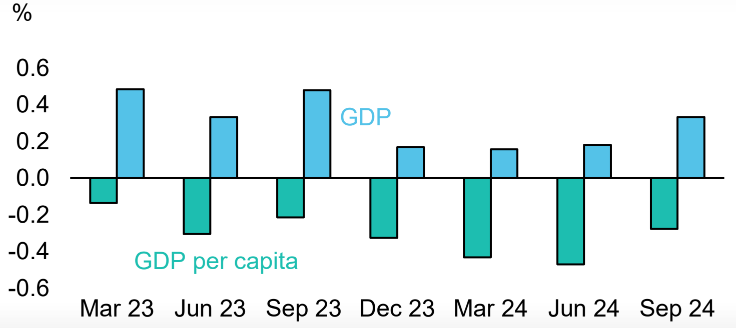
Economic growth below trend but predicted to improve in 2025 as interest rates come down

Annual economic growth slowest in 30 years outside the pandemic period[1]



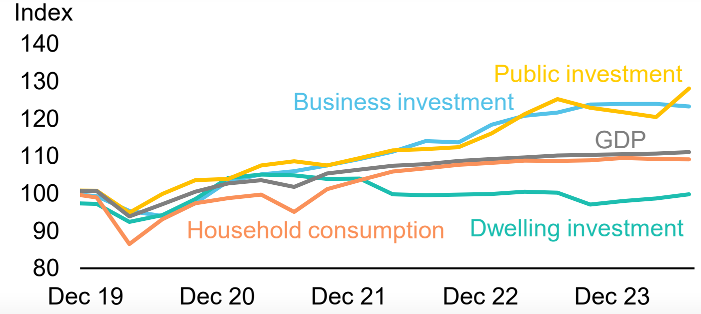
GDP per capita has fallen for seven quarters[1]

Quarterly growth in GDP and GDP per capita



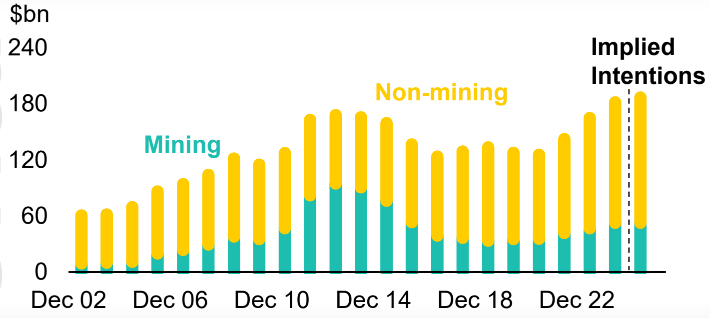
Investment still contributing to growth[1]

GDP drivers, index =100, 2019



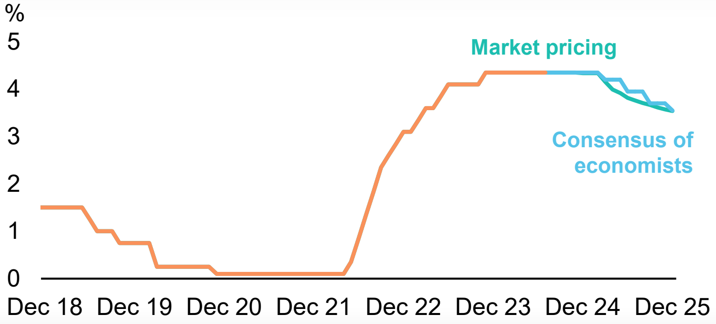
Growth in business investment pipeline slowing[2]

Capex actual spend and intentions



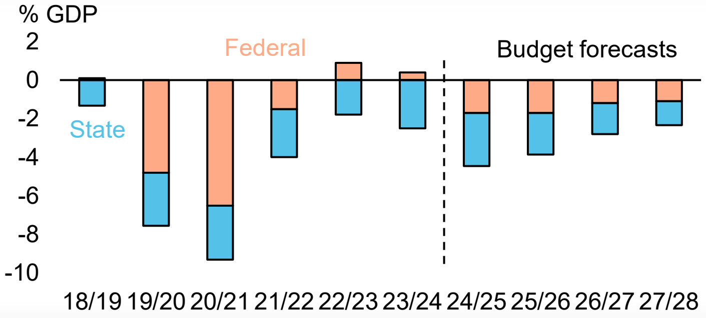
Growth should improve in 2025 on rate cuts[3]

RBA cash rate – consensus forecasts



Fiscal policy supporting economic growth[4]

Federal and state budget balances



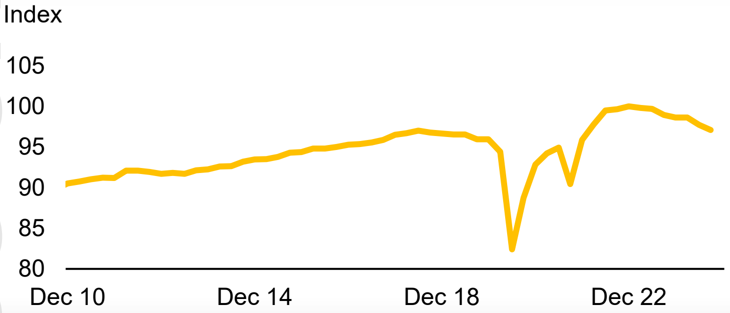
1. Source: ABS. 2. Source: ABS and CBA. 3. Source: CBA and Bloomberg. 4. Source: State and Federal budget papers 2024/25 using NFPS operating balance as % nominal GDP.

The Australian economy

Consumer spending growth weak in 2024, 2025 estimated be better

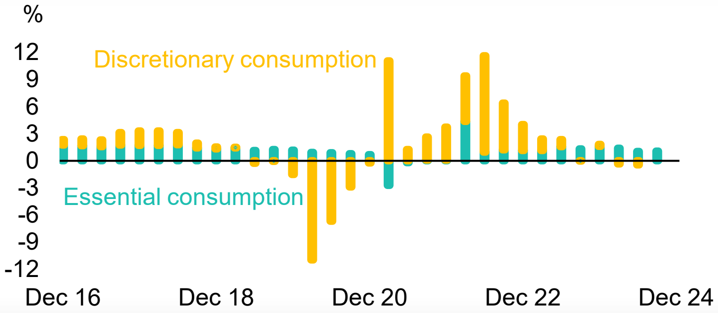
Real per capita consumption has declined[1]

Real household consumption (index = 100, Q4 19)



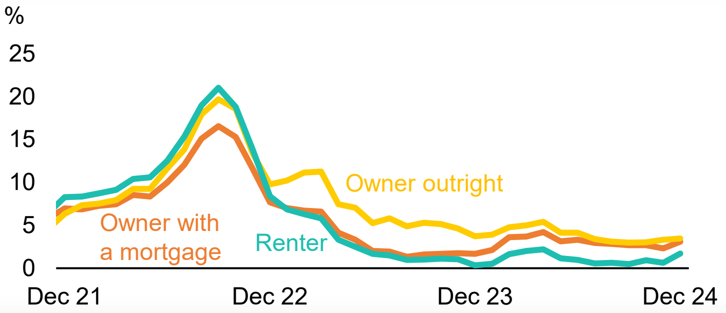
Consumers have wound back discretionary spend[1]

Household consumption (annual growth contribution)



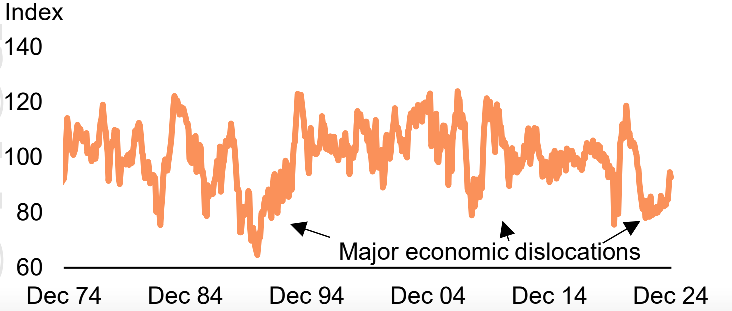
Renters feeling the pain[2]

Per capita household consumption (annual growth smoothed)



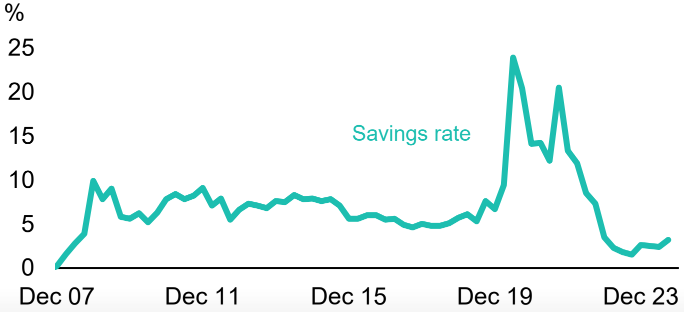
Consumer sentiment has lifted but still weak[3]

Consumer sentiment index



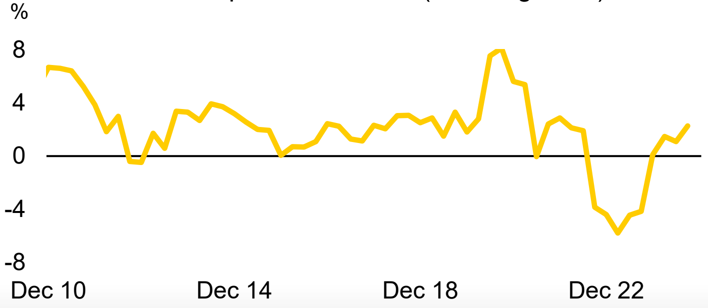
Household savings rate below average but rising[1]

Household savings rate



As real household disposable income growth has improved[1]

Real household disposable income (annual growth)



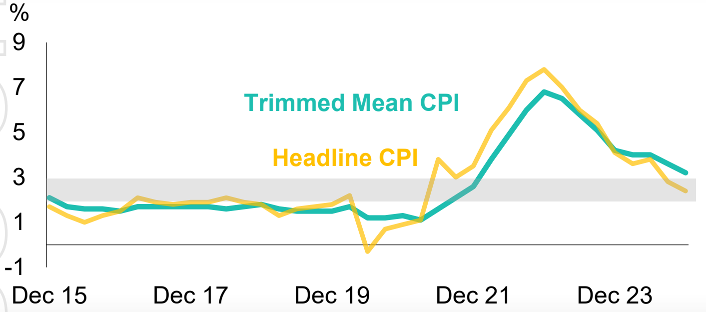
1. Source: ABS. 2. Source: CBA Household Spending Insights. 3. Source: Westpac / Melbourne Institute.

The Australian economy

Underlying inflation moving back towards the target, labour market remains solid

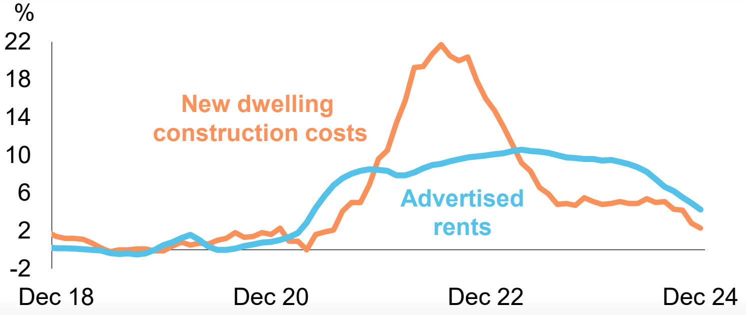
Headline inflation in target[1]

Inflation (annual change)



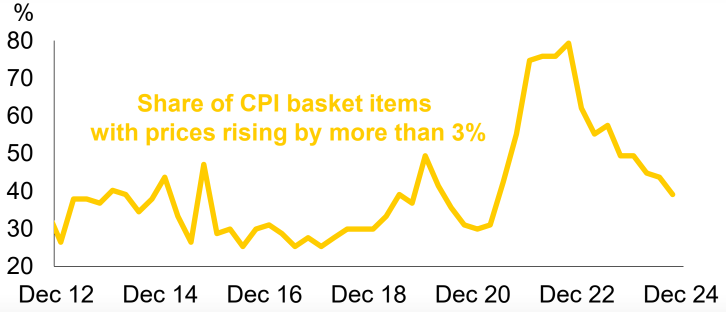
Housing inflation moderating[2]

Inflation (annual change)



Falling share of prices rising by more than 3%[3]

Inflation (annual change)

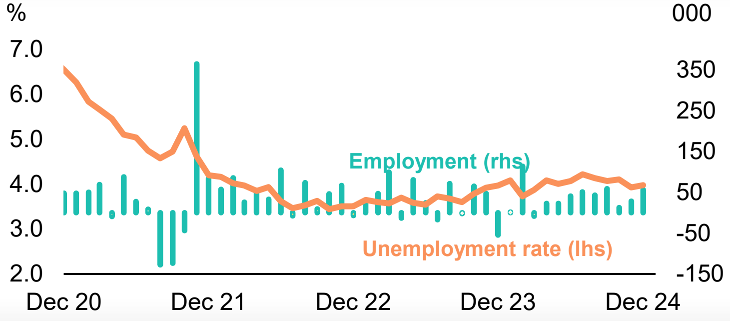


Wages growth moderating[1]

Wage Price Index (annual change)

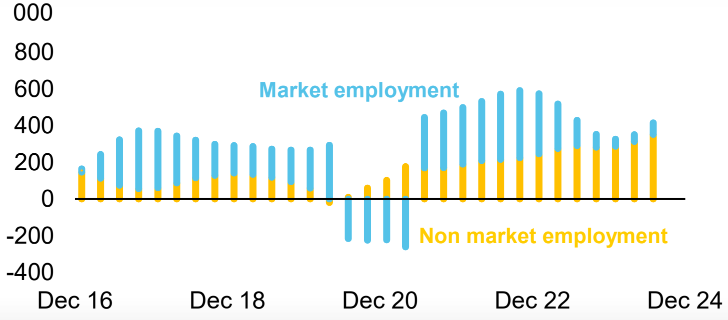
Despite a tight labour market[3]

Employment change and unemployment rate



Underpinned by a large lift in non-market jobs[3]

Employment change by market and non-market sector[4]



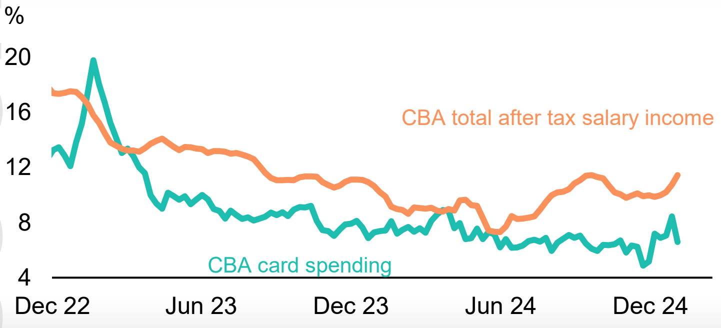
1. Source: ABS. 2. Source: ABS and CoreLogic. 3. Source: ABS and CBA. 4. Non-market sector includes health, education and public administration.

The Australian economy

Risks remain

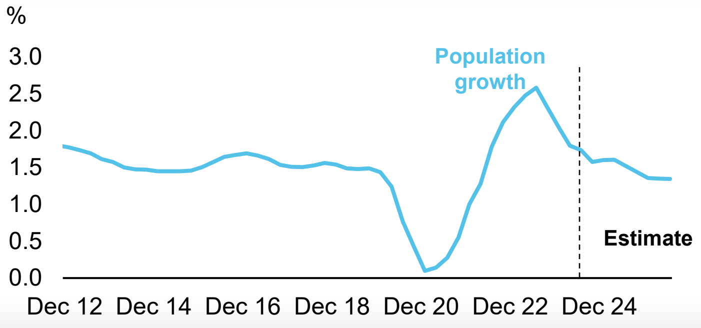
Spending has room to lift given income growth[1]

CBA card spend and income growth (annual change)



Population growth slowing, but still high[2]

Population growth (with CBA forecast)

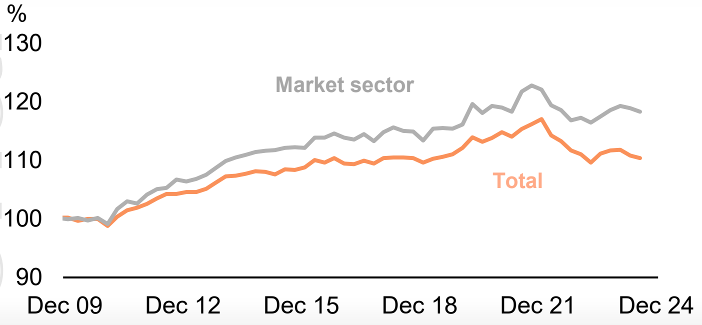


Australian dollar has fallen[3]

AUD vs USD and trade weighted index (TWI)

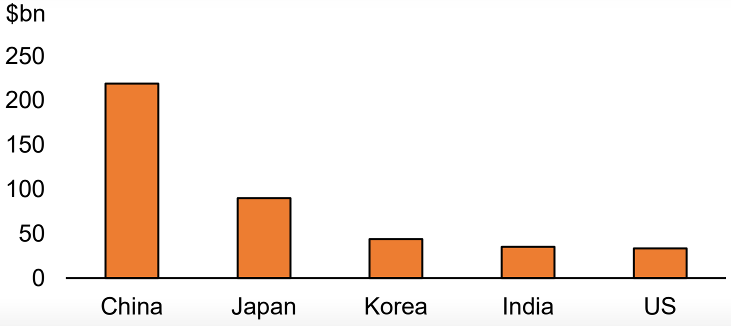
Productivity challenges remain[4]

GDP per hour worked, (2010=100)



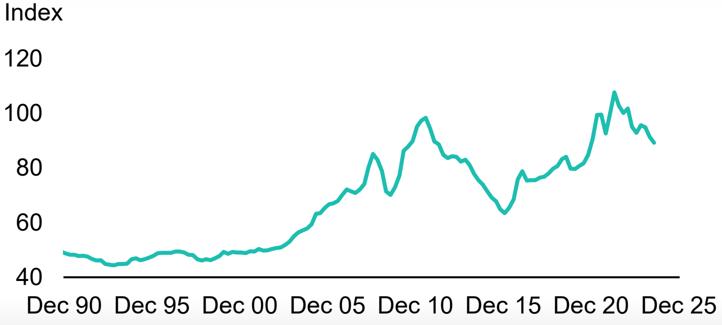
Global trade tensions a key risk[5]

Australia key export markets



Commodity prices staying lower but still elevated[4]

Terms of trade index

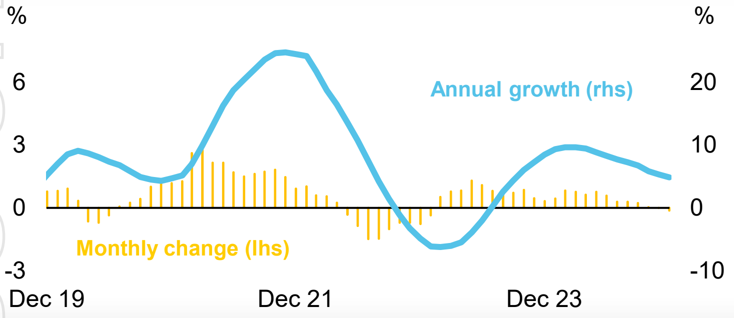


1. Source: CBA. 2. Source: CBA and ABS. 3. Source: Bloomberg. 4. Source: ABS. 5. Source: DFAT.

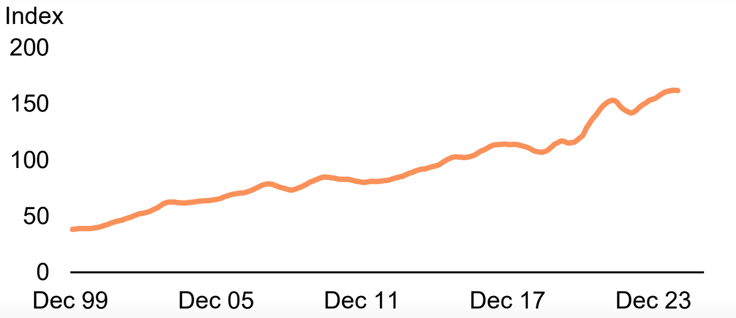
Housing sector

Higher house prices as supply is constrained

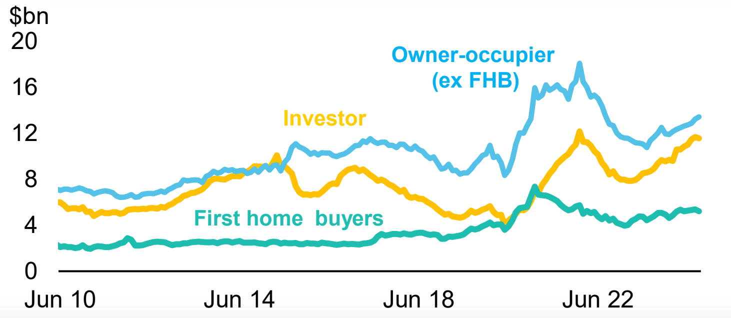
National home price growth has stalled[1]
Dwelling prices (8 capital cities)



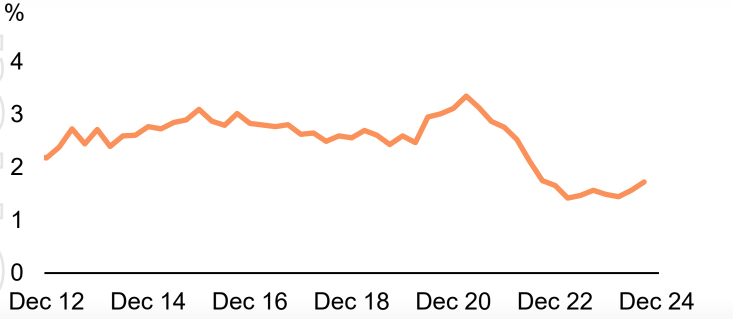
After prices reached fresh record highs[1]
Dwelling prices (8 capital cities)



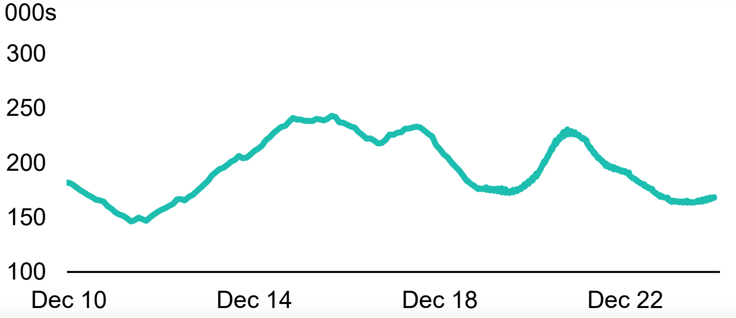
New lending has been robust[2]
Housing loan approvals (excluding refinancing)



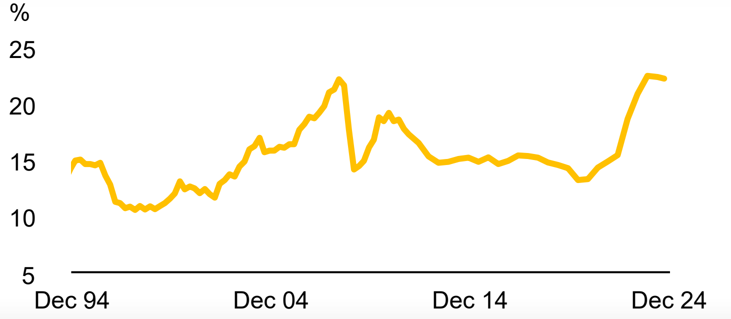
Low (but rising) vacancy rates[3]
Rental vacancy rate (8 capital city average)



Some improvement in supply outlook[2]
Building approvals rolling annual total



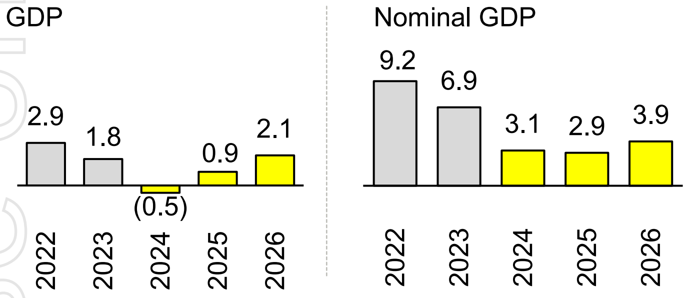
Housing has become less affordable[4]
Percent of pre-tax income directed to mortgages



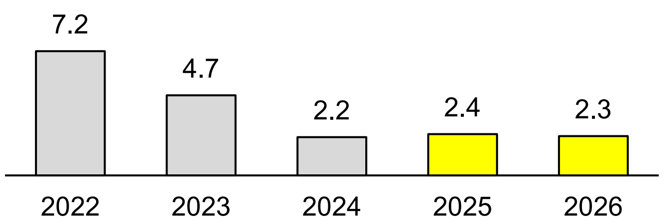
1. Source: CoreLogic. 2. Source: ABS. 3. Source: REIA. 4. Source: RBA, ABS, APRA and CBA. Dual average full-time income household buying median priced dwelling.

Key New Zealand economic indicators (December CY)[1]

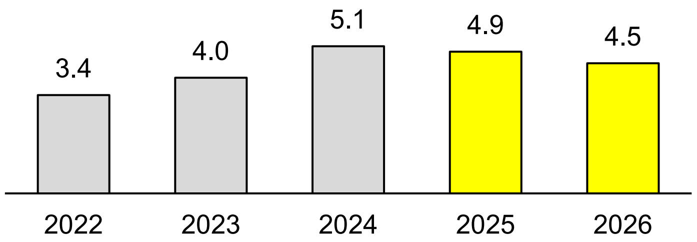
GDP %
Calendar year average



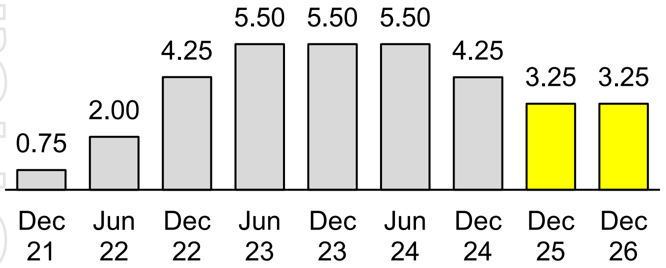
CPI %
Year on year, December quarter



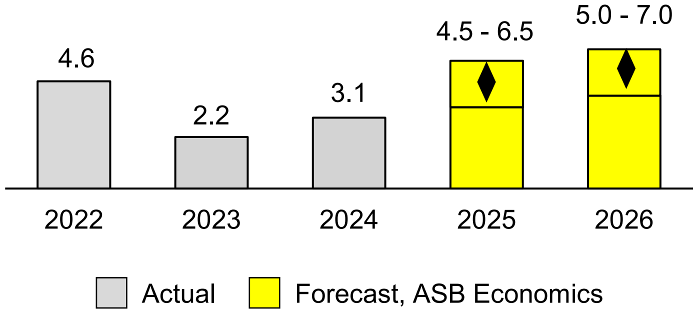
Unemployment rate %
December quarter average



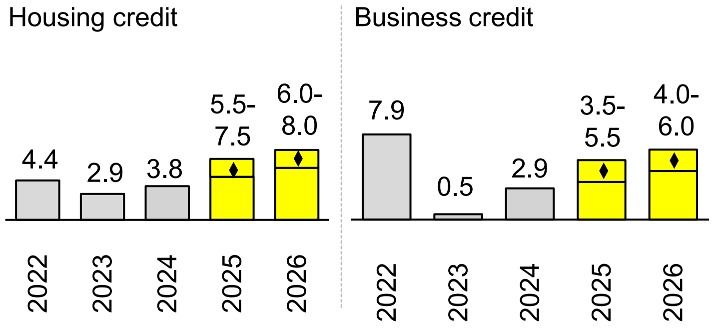
Cash rate %



Total credit growth %
12 months to December



Selected credit growth %
12 months to December



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

Sources, glossary & notes

Sources and notes

Slide 5

11. CBA paid 2H24 dividends as at record date to over 825,000 direct shareholders and indirectly to over 13 million Australians through their superannuation as well as returns through shares bought back on-market in 1H25.

Slide 9

1. 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 December 2024 vs December 2023.
2. Average balance for 1H25 vs 1H24. Includes utilised secured and unsecured financing transactions that are aligned with external market principles such as the Loan Market Association / Loan Syndication and Trading Association / Asia Pacific Loan Market Association Green, Social and Sustainability-Linked Loan Principles.
3. Represents the two year period 1H25 vs 1H23.
4. 1H25.
5. Refer to glossary at the back of this presentation for further details.
6. CommBank app features now available to customers without a product, providing access to CommBank app features including Benefits finder, QR Cardless Cash Deposit, Credit Score hub and Home Hub. CommBank app access is subject to successful ID verification and on-boarding. CBA awarded Canstar 2024 Digital Banking Bank of the Year.
7. Invested $450 million in 1H25, includes expenditure on operational processes and upgrading functionalities.
8. During 1H25, the Group sold 15.4% of the issued capital of VIB on-market.

Slide 13

1. Refer to glossary at the back of this presentation for further details.
2. CBA is co-lead in Business NPS at December 2024.
3. Total retail transaction accounts, excluding offset accounts. Includes Bankwest. December 2024 vs December 2023.
4. The total number of customers that have logged into the CommBank app at least once in the month of December 2024 vs December 2023.
5. The total number of logins to the CommBank app divided by the number of customers who have logged into the CommBank app in the month of December 2024.
6. Source: RBA Lending and Credit Aggregates.
7. Represents the proprietary market share of CBA (excluding Bankwest) for the period July 2024 to September 2024. 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 74.6% share of the mortgage market.
8. Initial rollout to 20,000 small business customers in November 2024.
9. CommBank app features now available to customers without a product, providing access to CommBank app capabilities including Benefits finder, QR Cardless Cash Deposit, Credit Score hub and Home Hub. CommBank app access is subject to successful ID verification and on-boarding.

Slide 14

1. Variances to prior comparative period unless otherwise stated.
2. Refer to glossary at the back of this presentation for further details.
3. Total retail transaction accounts, excluding offset accounts. Includes Bankwest.
4. Deposit funding includes central bank and interbank deposits previously classified as short-term wholesale funding.
5. CBA expects to operate with a post-dividend CET1 ratio of greater than 11.0%, except in circumstances of unexpected capital volatility.
6. Represents 2H24 dividend and on-market share buy-back undertaken during 1H25.
7. CBA paid 2H24 dividends as at record date to over 825,000 direct shareholders and indirectly to over 13 million Australians through their superannuation as well as returns through shares bought back on-market in 1H25.

Sources and notes

Slide 17

1. Troublesome and non-performing exposures (TNPE). 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.
2. Group including New Zealand.
3. Historic average from August 2008 to June 2023.
4. 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.
5. 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. Assumes 100% weighting holding all assumptions including forward-looking adjustments constant and includes individually assessed provisions.

Slide 18

1. Refer to glossary at the back of this presentation for further details.
2. Home lending source: RBA Lending and Credit Aggregates and Household deposits source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS).
3. Source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS) – Non-Financial Business Deposits.
4. 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 December 2024 vs December 2023.
5. As at 31 December 2024, deposit funding ratio reflects spot interest bearing deposits versus interest earning lending assets. As at 31 December 2019, the ratio reflects transaction, savings and investment deposits versus interest earning lending assets, from the latest available disclosures.
6. Total annualised IB&M revenue as a proportion of total Risk Weighted Assets, from the latest available disclosures.
7. Represents the reduction in total Risk Weighted Assets from December 2016 to December 2024.
8. Source: RepTrak Corporate Reputation survey, representative of New Zealanders aged 18+. Reputation scores shown are quarterly. New Zealand bank average includes ANZ, BNZ, Kiwibank and Westpac.
9. Based upon RBNZ lending by purpose and deposits by sector data.
10. Business and rural lending represents aggregated business and agriculture loans per RBNZ classifications.
11. Includes Institutional deposits.

Slide 19

1. Launched CommBank Yello for eligible customers. Initial rollout to 20,000 small business customers from November 2024.
2. Refer to glossary at the back of this presentation for further details.
3. CBA is co-lead in Business NPS at December 2024.
4. Source: APRA NFB Deposits, including IB&M.
5. Totals calculated using unrounded numbers.
6. Represents Business Banking divisional business loan balances on a spot basis.
7. 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 December 2024 vs December 2023.
8. Total CommSec domestic equities, including Pocket accounts opened in 1H25 compared to 1H24.
9. Business Bank 1H25 contribution to Group Cash NPAT (from continuing operations).

Sources and notes

Slide 20
1. CBA won Canstar's Bank of the Year – Digital Banking award for 2024 (for the 15th year in a row). Awarded June 2024.
2. Refer to glossary at the back of this presentation for further details.
3. The total number of customers that have logged into the CommBank app at least once in the month.
4. The total number of logins to the CommBank app divided by the number of customers who have logged into the CommBank app in the month.
5. CBA was awarded the 'Most Innovative Major Consumer Bank' and 'Best Digital Consumer Bank (Major)' for the 6th year in a row by RFI Global's Banking & Finance Awards 2024. Presented June 2024. Award is based on information collected from the RFI Global Atlas research program – feedback from over 80,000 business and/or retail customers from January 2023 to December 2023.
6. The total number of logins to the CommBank app in the month of December 2024 divided by the number of days in the month.
7. Customers who have engaged with a CommBank Yello location since launch in 1H24.
8. Represents the average monthly logins to the CommBank app by CommBank Yello engaged customers, divided by the average logins to the CommBank app by CommBank Yello eligible customers that did not interact with the program. Measured from July 2024 to December 2024.
9. Percentage of CommSec domestic equity, including Pocket accounts opened via the CommBank app as a proportion of total CommSec domestic equity, including Pocket accounts opened in 1H25.

Slide 23
1. Refer to glossary at the back of this presentation for further details.
2. Represents the average operating performance from 1H21 to 2H24.
3. Deposits and long-term wholesale funding as a percentage of total funding (excluding equity). Deposit funding includes central bank and interbank deposits (31 December 2024: $17.7 billion) previously classified as short-term wholesale funding.
4. Represents 1H25 average balance of domestic equity hedge and deposit hedge.
5. Represents the difference between total actual provisions held and the expected credit loss in the central scenario.
6. Surplus CET1 capital ratio above APRA regulatory minimum of 10.25% under the revised capital framework effective from 1 January 2023.

Slide 37
1. Return on equity on a cash (or cash equivalent basis) and continuing operations basis over average ordinary equity for domestic peers. Domestic Peer ROE and dividend payout ratio represents the average for the last two full year results as published, excluding special dividends. CBA reporting period includes the simple average of the last four half year results to December 2024. International banks sourced from Bloomberg and represents the average of the last two full years for US and Canadian banks, and the simple average of the last four half year results for UK banks. TD Bank FY24 results have been normalised to exclude the USD $3bn Global Resolution of US BSA/AML Program payment.
2. Estimated Return on equity (cash) including the benefit from franking credits which is recognised as 70% of the Australian tax generated relative to the average shareholders' equity in the period for CBA and domestic peers.
3. Net tangible assets per share as at 31 December 2024 for CBA and as reported as at 30 September 2024 for peers. FY00 – FY04 net tangible assets have not been normalised for the impact of the transition to AIFRS in 2005.
4. Reflects disclosed interim dividends for CBA and final dividends for peers.

Slide 42
1. Represents an approximated distribution of 1H25 Group gross income (net of loan impairment) to our customers and stakeholders across Australia and New Zealand.
2. Includes interest paid on deposits.
3. Represents share of household deposits as at December 2024. Source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS).
4. Includes payment of corporate tax, employee related taxes and Major Bank Levy.
5. Includes interest paid on offshore deposits and wholesale funding as well as earnings returned to shareholders.
6. Includes underlying costs incurred and payments made to our suppliers and partners.
7. Represents 2H24 dividend paid.
8. Retail shareholder calculation is based on the number of shareholders who hold 10,000 shares or less.

Sources and notes

Slide 45
1. Awarded Canstar's Bank of the Year – Digital Banking award for 2024.
2. The total number of customers that have logged into the CommBank app at least once in the month of December 2024.
3. Launched CommBank Yello for eligible businesses. Initial rollout to 20,000 small business customers from November 2024.
4. Customers who have engaged with a CommBank Yello location since launch in 1H24.
5. Since launch in June 2024.
6. Via the CommBank app.
7. Electric vehicles.
8. Total of monthly unique customers since inception in June 2024.
9. Number of unique customers using home loan features in the CommBank app in 1H25.

Slide 46
1. Launched CommBank Yello for eligible customers. Initial rollout to 20,000 small business customers from November 2024.
2. One in two customers with a Capital Growth Account have used the notice capability as of December 2024 since launch. Notice capability provides the ability to withdraw funds with notice of 48 hours or 7 days.
3. Increase in total small business exposures auto-decisioned via BizExpress as at December 2024 vs December 2023.
4. For eligible customers. Time to apply and issue has decreased from 20 days in FY24.
5. Simple annual reviews applicable to business customer lending of up to $5 million.

Slide 48
1. Initial rollout to 20,000 small business customers from November 2024.
2. CBA won Canstar's Bank of the Year – Digital Banking award for 2024 (for the 15th year in a row). Awarded June 2024.
3. Represents the growth in the total number of customers that have logged into the CommBank app at least once in the month of December 2024 compared to December 2023.
4. Customers who have engaged with a CommBank Yello location since launch in 1H24.
5. Represents the average monthly logins to the CommBank app by CommBank Yello engaged customers, divided by the average logins to the CommBank app by CommBank Yello eligible customers that did not interact with the program. Measured from July 2024 to December 2024.
6. The total number of logins to the CommBank app in the month of December divided by the number of days in the month.
7. Percentage of CommSec domestic equity, including Pocket accounts opened via the CommBank app as a proportion of total CommSec domestic equity, including Pocket accounts opened in 1H25.
8. Number of unique retail offers to customers since launch in 1H24.
9. CommBank Yello has delivered >$80m in cashbacks, discounts and prize draws to customers from November 2023 to December 2024.
10. CBA was awarded both the 'Most Innovative Major Consumer Bank' and 'Best Digital Consumer Bank (Major)' (for the 6th year in a row) by RFI Global's Banking & Finance Awards 2024. Presented June 2024. Award is based on information collected from the RFI Global Atlas research program – feedback from over 80,000 business and/or retail customers January through December 2023.

Slide 49
1. Data source: Customer Engagement Engine Reporting.
2. As at 31 December 2024.
3. Reflects the monthly average suspicious card transaction alerts to customers through two-way push notifications sent during 1H25 vs 1H24.
4. CommBank Yello has delivered >$80m in cashbacks, discounts and prize draws to customers from November 2023 to December 2024.
5. 'AI for All' microseries has been made accessible to all CBA employees, leading to 92% of those undertaking the microseries reporting an increased level of AI understanding.
6. Evident AI Index 2023 published by Evident Insights Index, October 2023
7. Evident AI Index 2024 published by Evident Insights Index, October 2024.

Sources and notes

Slide 57

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. Historic CBA balances restated to reflect resegmentation.
4. Source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS).
5. Source: APRA NFB Deposits, including IB&M.
6. Totals calculated using unrounded numbers.

Slide 58

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 72

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 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.
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 July 2024 to September 2024. 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 74.6% share of the mortgage market.
6. CBA including Bankwest.
7. Proprietary home loan applications auto decisioned using an automated credit rules engine in 1H25.
8. 'Days' relates to business days. Application times relate to average time to first decision for applications not auto decisioned for 1H25 (simple and complex applications excluding home seeker).
9. Home loan digital document and signing utilisation for eligible customers in 1H25.
10. Retail home loans settled digitally via PEXA and Sympli in 1H25.

Slide 85

1. CBA grades in S&P equivalents.
2. 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. 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. Represents troublesome and non-performing exposures as a proportion of Group total committed exposures.

Sources and notes

Slide 93
1. Includes other short-term liabilities.
2. Deposit funding includes central bank and interbank deposits (31 December 2024: $17.7 billion, 30 June 2024 $17.4 billion, 31 December 2023: $15.2 billion and 30 June 2008: $5.4 billion) previously classified as short-term wholesale funding. Comparative information has been restated to conform to presentation in the current period.
3. Represents long-term wholesale funding as a proportion of total wholesale funding.
4. Represents the Weighted Average Maturity of outstanding long-term wholesale debt with a residual maturity greater than 12 months as at reporting date. WAM and long-term % includes TFF and RBNZ term lending facilities (TFLP) drawdowns where applicable.
5. Maturities may vary quarter to quarter due to FX revaluation.
6. Includes Senior Bonds and Structured MTN.
7. Additional Tier 1 and Tier 2 Capital.
8. Includes RBNZ Term Funding for Lending Programmes.
9. Quarterly average.
10. 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.
11. Includes debt buy-backs and reported at historical FX rates.
12. Short term wholesale funding and other short-term collateral deposits including net collateral received and Vostro balances.

Slide 94
1. CBA data as at 31 December 2024. Peer data based on Regulatory Disclosures as at 30 September 2024. Deposit funding includes central bank and interbank deposits (31 December 2024: $17.7 billion) previously classified as short-term wholesale funding. Comparative information has been restated to conform to presentation in the current period.
2. Total retail transaction accounts, excluding offset accounts, includes Bankwest.
3. 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. Presented on a net basis after value attribution to other business units. Prior periods have been restated.
4. Includes at-call interest bearing deposits, term deposits and non-interest bearing deposits. Comparative information has been restated to conform to presentation in the current period.
5. Includes central bank and interbank deposits (December 2024: $17.7 billion, June 24: $17.4 billion and December 2023: $15.2 billion) previously classified as short-term wholesale funding. Comparative information has been restated to conform to presentation in the current period.
6. Includes non-interest bearing deposits and other customer funding.

Slide 102
1. Represents the Weighted Average Maturity of outstanding long-term wholesale debt with a residual maturity greater than 12 months as at reporting date. WAM and the percentage of long-term wholesale funding includes RBNZ term lending facilities (TFLP) drawdowns where applicable.
2. Deposit funding includes central bank and interbank deposits (31 December 2024: $17.7 billion; 31 December 2014: $14.4 billion) previously classified as short-term wholesale funding. Comparative information has been restated to conform to presentation in the current period.
3. Includes short-term collateral deposits.
4. Represents cumulative gross investment spend over a rolling ten year period. 1H25 rolling 10 years investment spend represents the 10 year period from 2H15 to 1H25.
5. Represents franking account balance as at 31 December 2024.
6. Franking account balance at 31 December 2024 divided by annualised 1H25 pre-tax cash profit on a continuing operations basis.
7. CBA and peers shares on issue as at 31 December 2024.

Images

Glossary

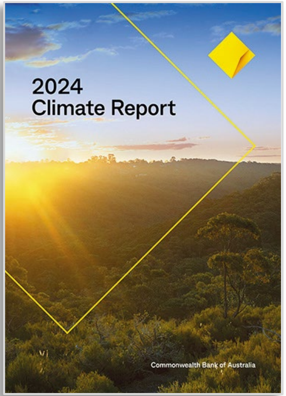
Term	Description
Cash Profit	The Profit Announcement (PA) discloses the net profit after tax on both a statutory and cash basis. The statutory basis is prepared in accordance with the Corporations Act 2001 (Cth) and the Australian Accounting Standards, which comply with International Financial Reporting 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 31 December 2024 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 December 2024), 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



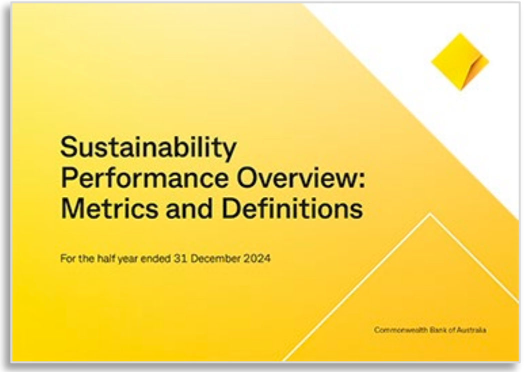
Climate Report

Corporate Governance Statement

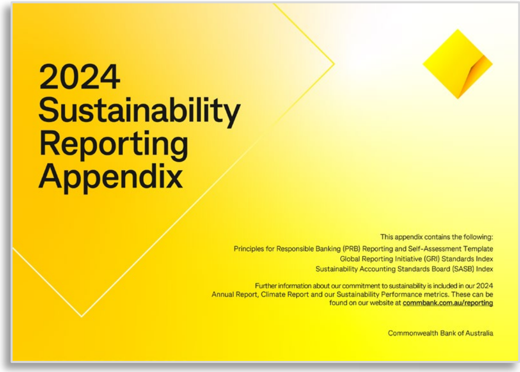
Profit Announcement

Pillar 3 Report

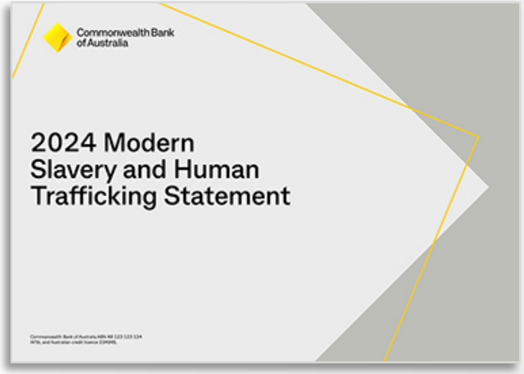
Investor Discussion Pack



Sustainability Performance Metrics



UN PRB, GRI and SASB reporting



Modern Slavery and Human Trafficking Statement

Contact us

Investor Relations

Melanie Kirk
Investor Relations

+61 2 9118 7113
CBAInvestorRelations@cba.com.au

Media Relations

Danny John
Media Relations

+61 2 9595 3219
Media@cba.com.au

Investor Centre

For more information
commbank.com.au/investors