Results Presentation and Investor Discussion Pack

For the full year ended 30 June 2025

Commonwealth Bank of Australia

Important information

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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

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

Protecting communities

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

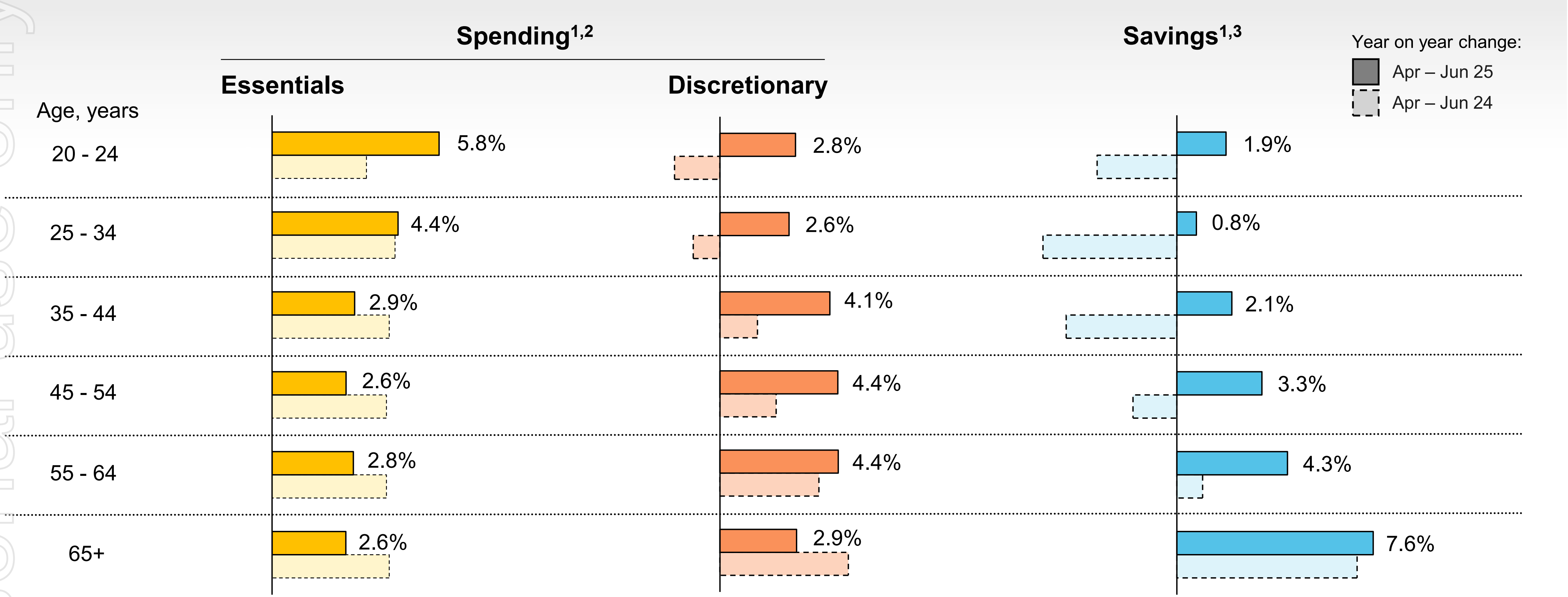
Strengthening Australia

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

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

Pressures easing but caution remains

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



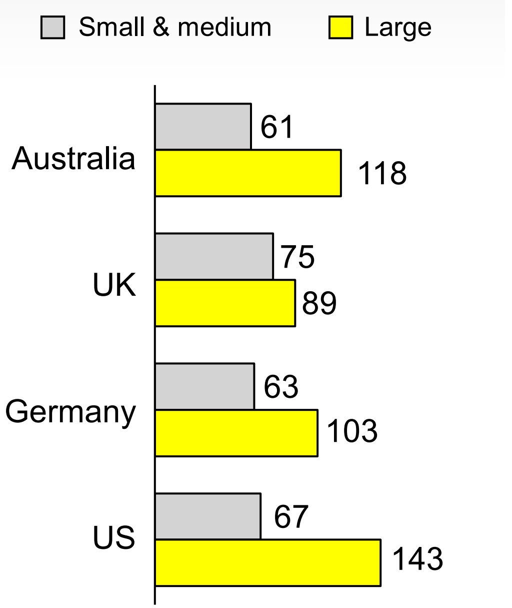
1. On a nominal basis. Per customer. For spending 13 weeks to end of June, for savings the average balance as at end of quarter. Consistently active card customers and CBA brand products only.
2. Spending based on consumer debit and credit card transactions data (excluding StepPay). 3. Includes all forms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

Corporate Australia

Supporting a strong, safe and prosperous Australia

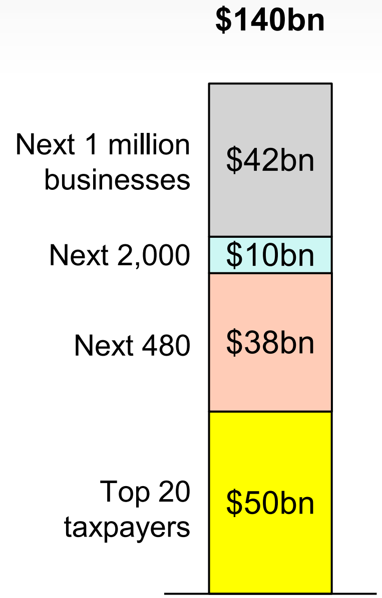
Productivity

GVA per FTE[1]
USD '000's



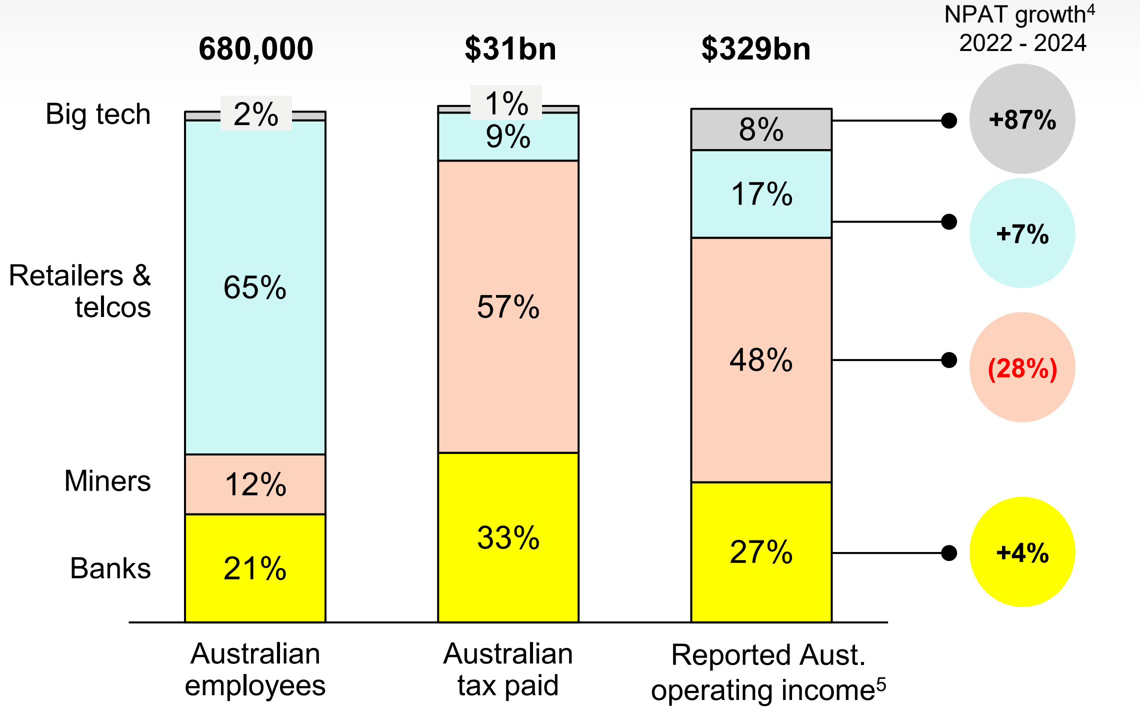
Tax mix

Corporate tax[2]
FY23



Contribution to Australia

Comparison between 16 large businesses operating in Australia[3]
2023



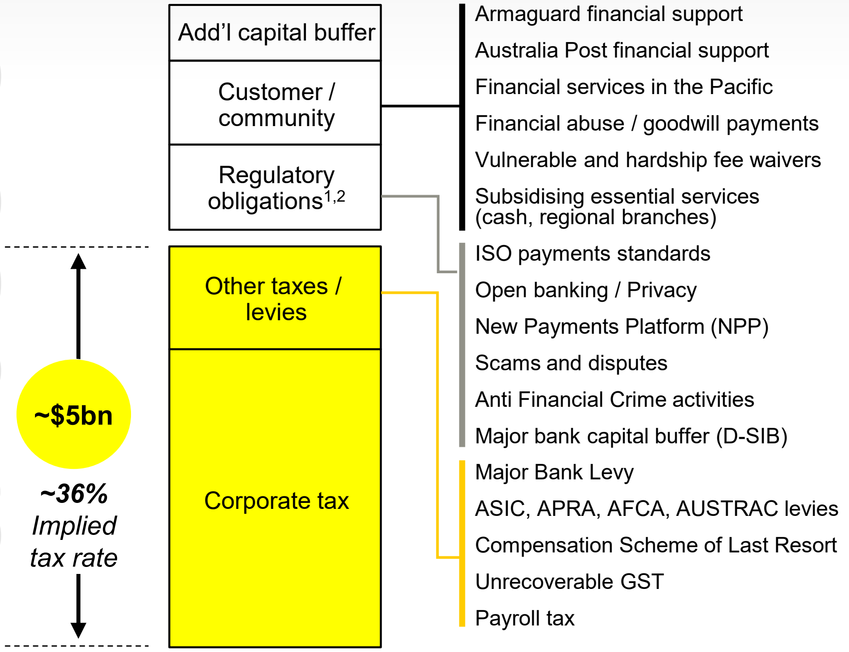
1. Gross Value Added (GVA) - ABS productivity measure. Source: McKinsey Global Institute – small and medium businesses <199 employees, large companies >199 employees. 2. Source: ATO Tax Transparency Report 2023 and ATO 2022-2023 Taxation Statistics. 3. Banks: CBA, WBC, ANZ and NAB, Miners: BHP, Rio, Fortescue and Woodside, Retailers & telcos: Woolworths, Wesfarmers, Coles and Telstra, Big tech: Google, Microsoft, Amazon and Facebook. 4. Underlying profit after tax from global operations sourced from annual reports / 10K filings. NPAT growth excludes significant one-off items.
5. Retail operating income shown as retail sales less cost of goods sold, revenue reported for miners and telcos, banks operating income as reported. Big tech data sourced from Tax Transparency Report 2023 noting that it does not capture revenue booked to foreign domiciled entities.

Australian financial services

A stronger, more efficient banking system

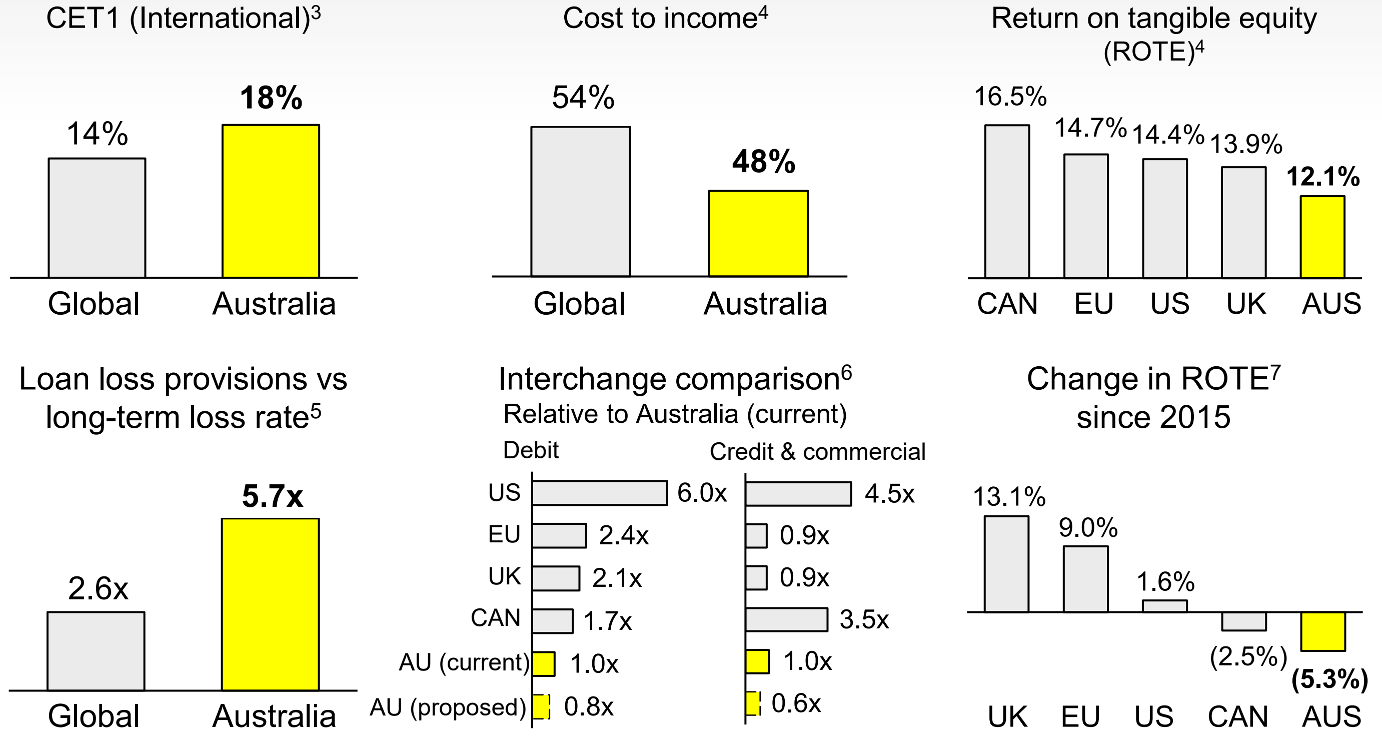
CBA taxes and other contributions[1]

FY25 financial impact



Market benchmarks

Strength | **Efficiency** | **Profitability**



1. Excludes $1.5bn of additional costs of regulatory reporting, cyber, risk and compliance, audit costs. 2. Average annual investment over past 3 years in NPP, Consumer Data Right and ISO 20022 payments compliance, privacy, regulatory obligations. 3. Australia: Average International CET1 ratios of CBA (as at 30 June 2025) and domestic peers (as at March 2025) based on Australian Banking Association publication 'Basel 3.1 Capital Comparison Study' (March 2023). Global: Average CET1 ratios of listed global commercial banks as detailed on slide 100. 4. Source: Bloomberg, global benchmark includes all banks with a market capitalisation >US$40bn in UK, US, Canada and selected European countries (Germany, France, Italy, Spain, Netherlands and Finland). Australia: four major banks. Based on latest filing. 5. Source: APRA, FDIC and ECB. Banking industry data from June 2018 to December 2024. 6. Based on weighted average interchange from applying indicative CBA domestic issuing flows to interchange schedules across jurisdictions, noting definitional differences including the applicability of consumer vs commercial rates. International interchange rates have been sourced from publicly available Mastercard, Visa and domestic scheme publications. France and Germany have been used as a proxy for EU, noting variances across jurisdictions in the EU. 7. ROTE change based on 2015 calendar year and latest filings.

Our strategy

Building tomorrow's bank today for our customers

Our purpose

Building a brighter future for all

Our priorities

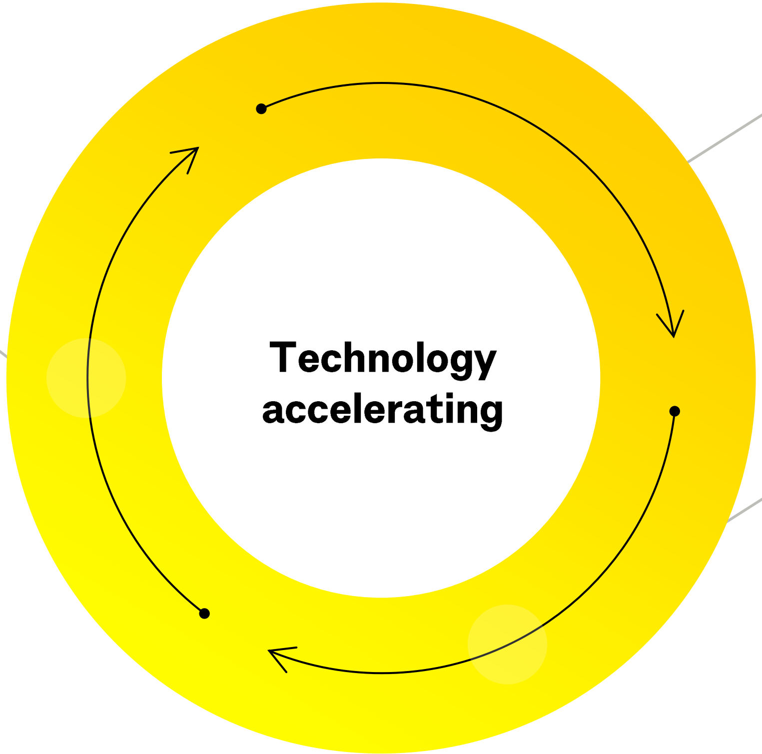
Build Australia's future economy	Reimagine customer experiences	Lead in technology and AI	Deliver simpler, safer and better
Help businesses drive growth	Deep and trusted customer relationships	Modernised technology and data	Protect customers through leading risk management
Leadership for a strong financial system and economy	Digital experiences that customers love	Speed and quality of execution	Security, resilience and reliability
Support for our customers and communities	Distinctive service and product propositions	World-class capability in engineering and AI	Disciplined cost and capital management

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[3]

Value creation

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

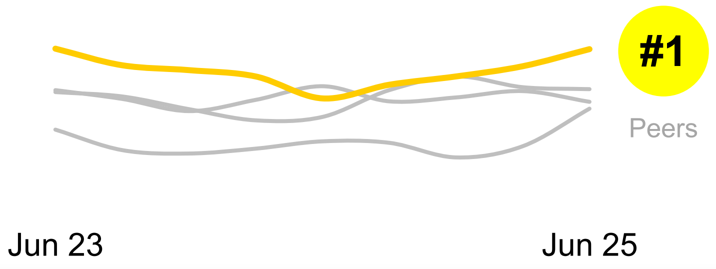
1. Source: Kantar's BrandZ Top 100 Most Valuable Global Brands 2025, June 2025. 2. Refer to glossary at the back of this presentation for further details. 3. Relaunched CommBank Yello in June 2025 in the CommBank app with new eligibility requirements and benefits available to customers.

Customer engagement

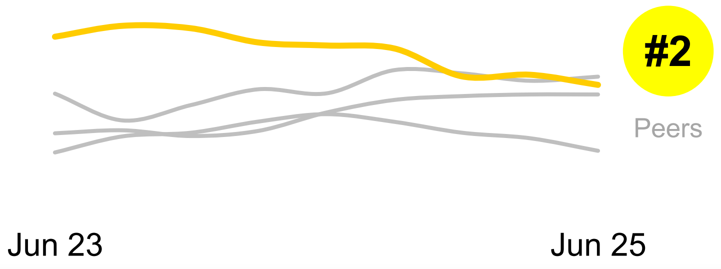
Strong Net Promoter Scores[1] across all segments

Consumer

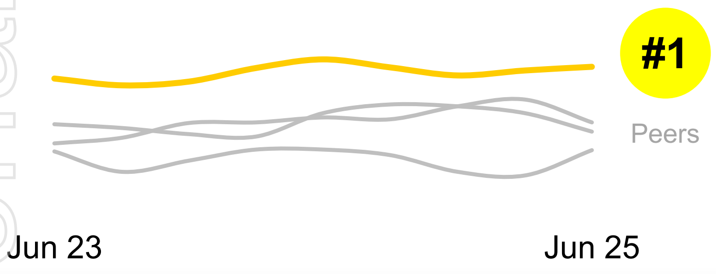
Business



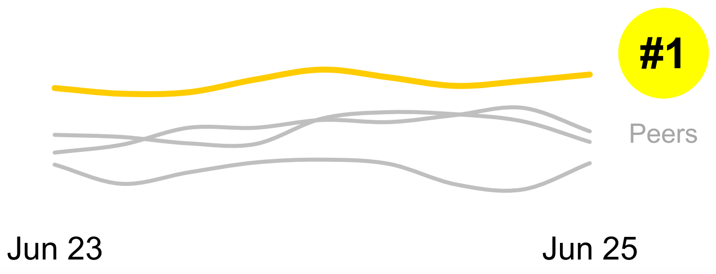
Institutional[2]



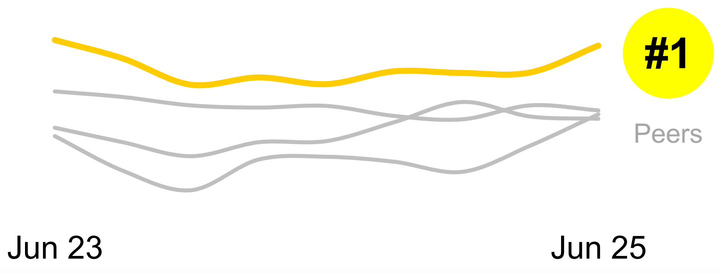
Consumer mobile app



Consumer digital



Business digital



1. Refer to glossary at the back of this presentation for further details. 2. Turnover +$300 million per annum.

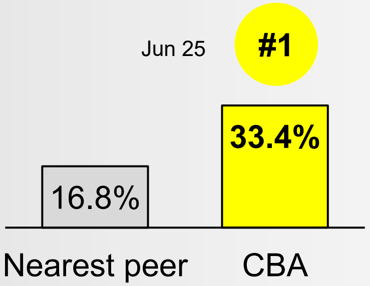
Franchise strength

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

Retail

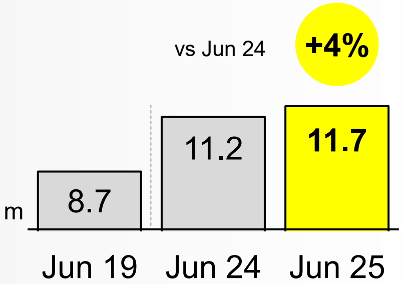
1 in 3
Australians

Retail MFI share[1]



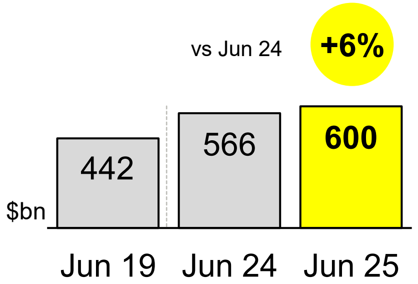
+16.6% gap to nearest peer

Retail transaction accounts[2]



26% household deposit market share[3]

Home lending[4]



66% CBA proprietary origination in FY25[5]

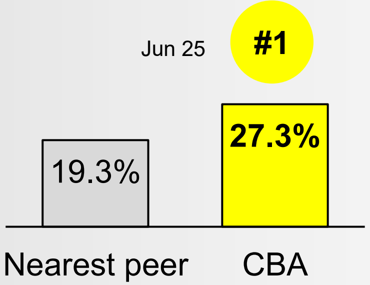
Home loans linked to a transaction account

>97%

Business

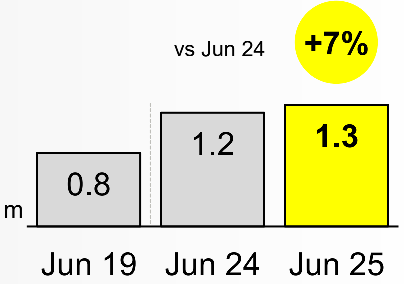
1 in 4
Australian businesses

Business MFI share[1]



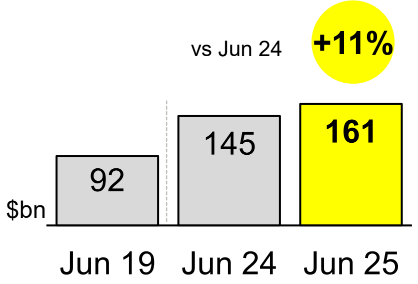
+8.0% gap to nearest peer

Business transaction accounts



22% business deposit market share[6]

Business lending[7]



1.3x system[8] business lending growth

Business loans linked to a transaction account

~90%

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

Performance summary

Consistent, disciplined execution

Customer performance

- Leading NPS[1] in Consumer and Business – #1 in Consumer for 32 consecutive months
- NPS[1] leadership across consumer mobile app, consumer and business digital
- Increased total number of transaction accounts by >85k in business and >485k in retail[2]
- Deepening digital engagement – more app users (>9 million, +500k)[3], logging in more often (12.7m daily logins)[4]

Operational performance

- Disciplined approach to volume/margin – increased share of NII, gained 7bpts of home loan market share[5]
- GenAI powered customer messaging, improved contact centre wait times and faster business loan decisioning
- Bankwest transformed into a digital bank – offering simple banking
- Intense focus on capital – strong capital position supporting franchise growth and dividends

Strategic differentiation

- Maintained primacy of relationships – strong retail MFI[1] share of 33.4%, business MFI[1] share of 27.3%
- CBA proprietary home lending flow mix remained strong at 66% in FY25, accounts for ~52% of market share[6]
- Leveraged technology, data and AI to provide superior, differentiated customer experiences
- CommBank Yello[7] easier to access, more rewarding – scaled CommBank Yello for Business to >360k customers[8]

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

This result[1]

Customer focus, consistent and disciplined execution

- ↑ **7%** Statutory NPAT
- ↑ **4%** Cash NPAT
- ↑ **25c** Cash EPS
- ↑ **20c** DPS

MFI share

33.4% Retail MFI[2]

27.3% Business MFI[2]

Jun 25

Transaction accounts

>485k retail accounts[3]

>85k business accounts

Jun 25 vs Jun 24

Deposit funding

78%

% of total funding

CET1

Level 2

12.3%

>10.25% APRA minimum[4]

Dividend per share

$4.85

+20c vs FY24

Shareholder returns

$8bn[5]

Benefitting >13m Australians[6]

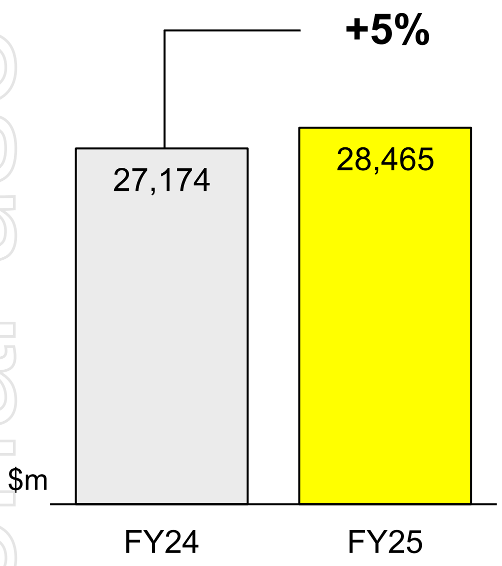
1, 2, 3, 4, 5, 6. Refer to sources, glossary and notes at the back of this presentation for further details.

Financials[1]

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

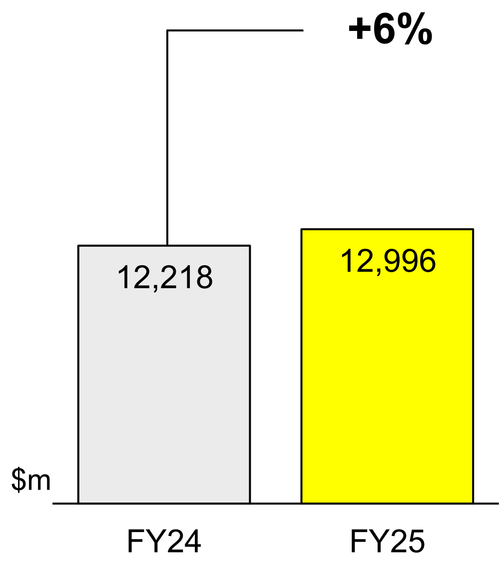
Operating income

Disciplined approach to volume growth with stable underlying margin



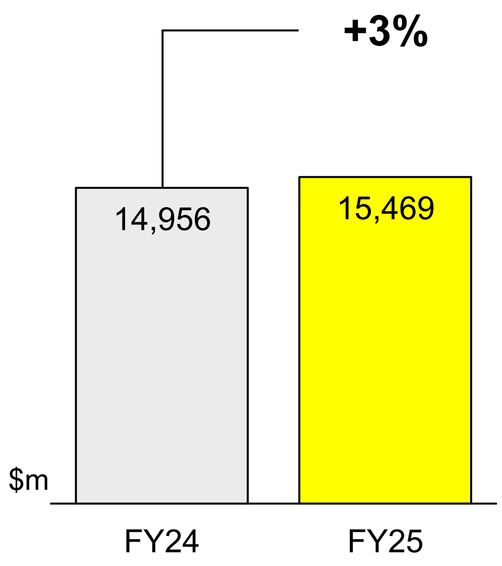
Operating expenses

Inflation and investment in technology and frontline



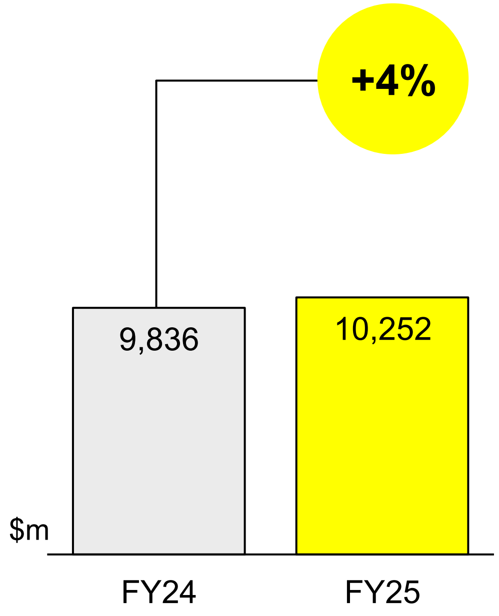
Pre-provision profit

Higher operating income and growth in operating expenses



Cash NPAT

Lower loan impairment expense



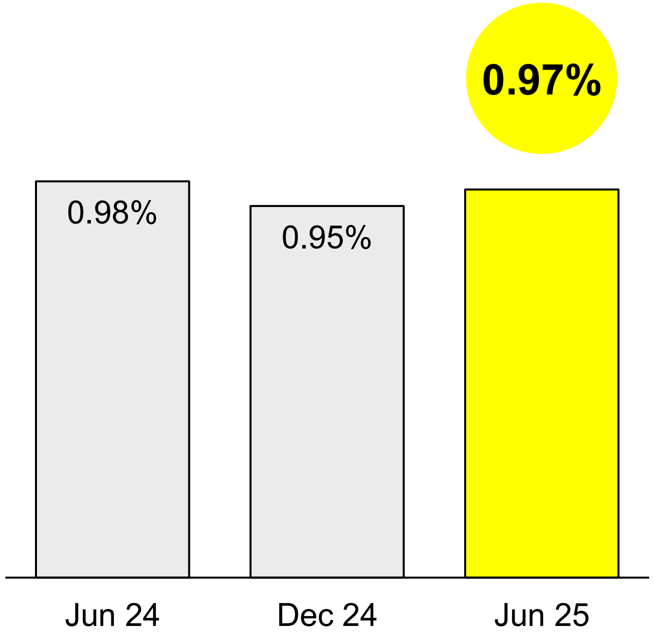
1. Presented on a continuing operations basis.

Credit quality

TNPE stabilising and hardship reducing – credit quality sound, well provisioned

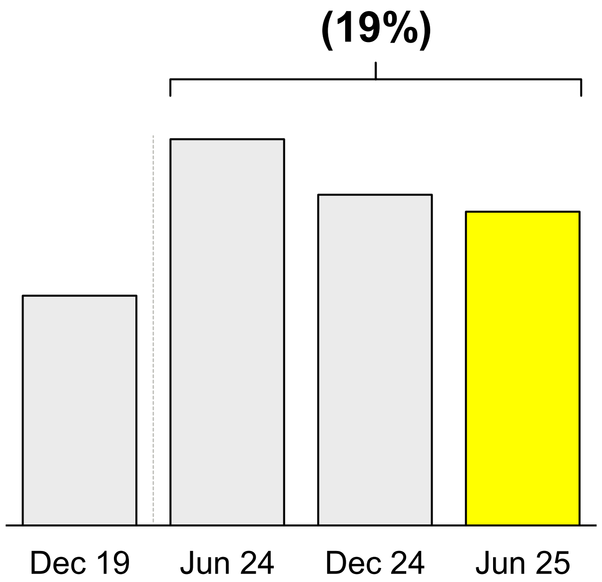
Troublesome & non-performing exposures[1]

% of TCE



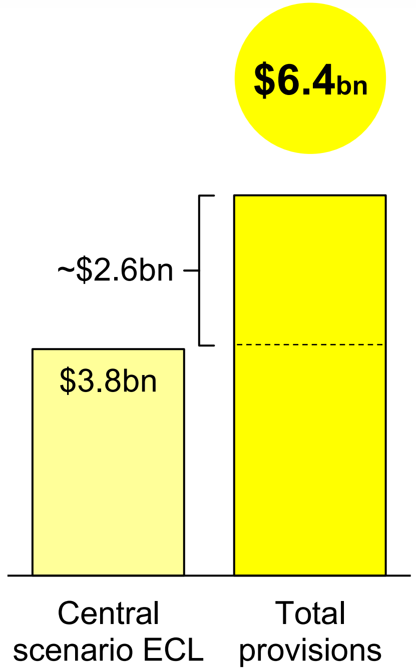
Hardship

Number of home loan cases in hardship



Provisioning[2]

Total provisions vs Central ECL[3]
Jun 25



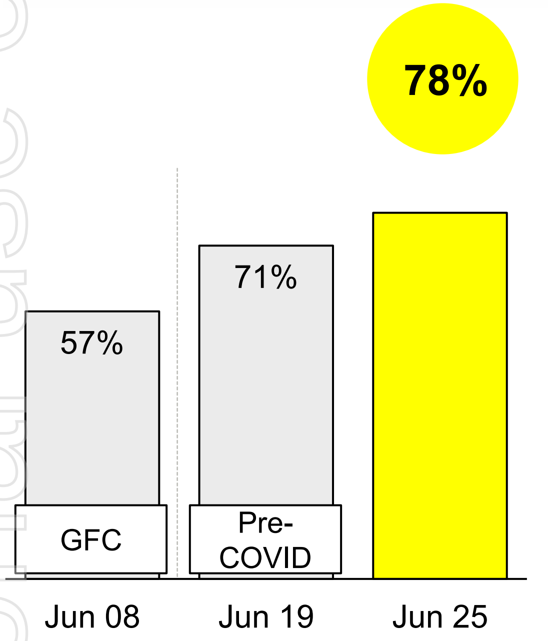
1. Troublesome and non-performing exposures (TNPE). Non-performing exposures are exposures in default as defined in regulatory standard *APS220 Credit Risk Management.* Corporate troublesome exposures are defined as exposures to corporate customers where profitability is weak and the capacity to meet financial commitments is diminished. These customers are at higher risk of default over the next 12 months. 2. 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. 3. 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.

Balance sheet strength

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

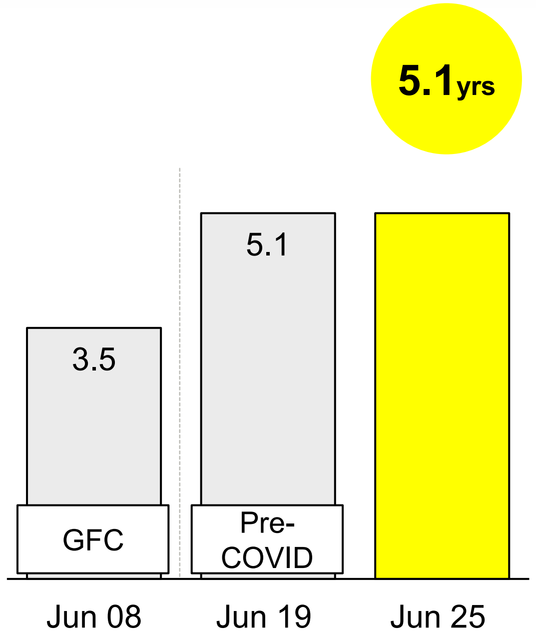
Deposit funding[1]

% of total funding



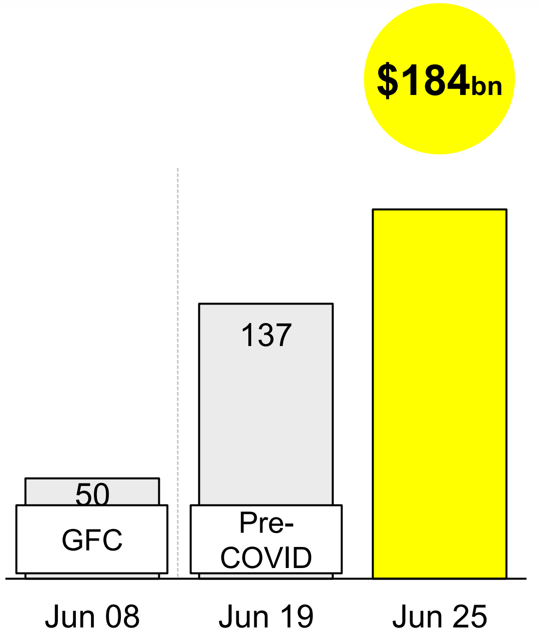
Long-term funding

Weighted average maturity[2], yrs



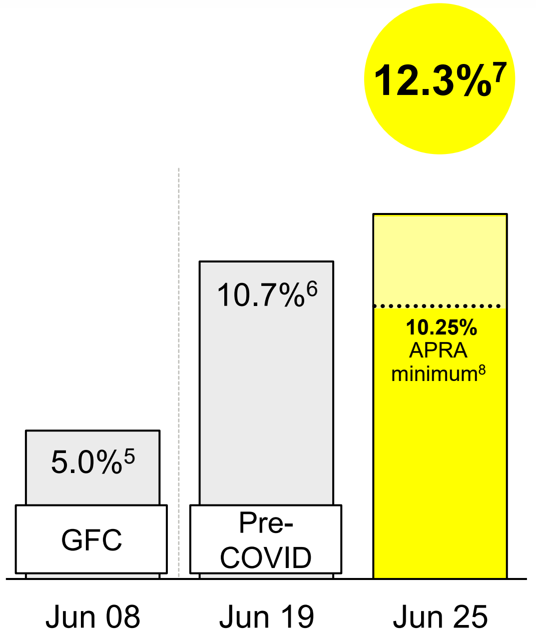
Liquid assets[3]

Average[4], $bn



Capital

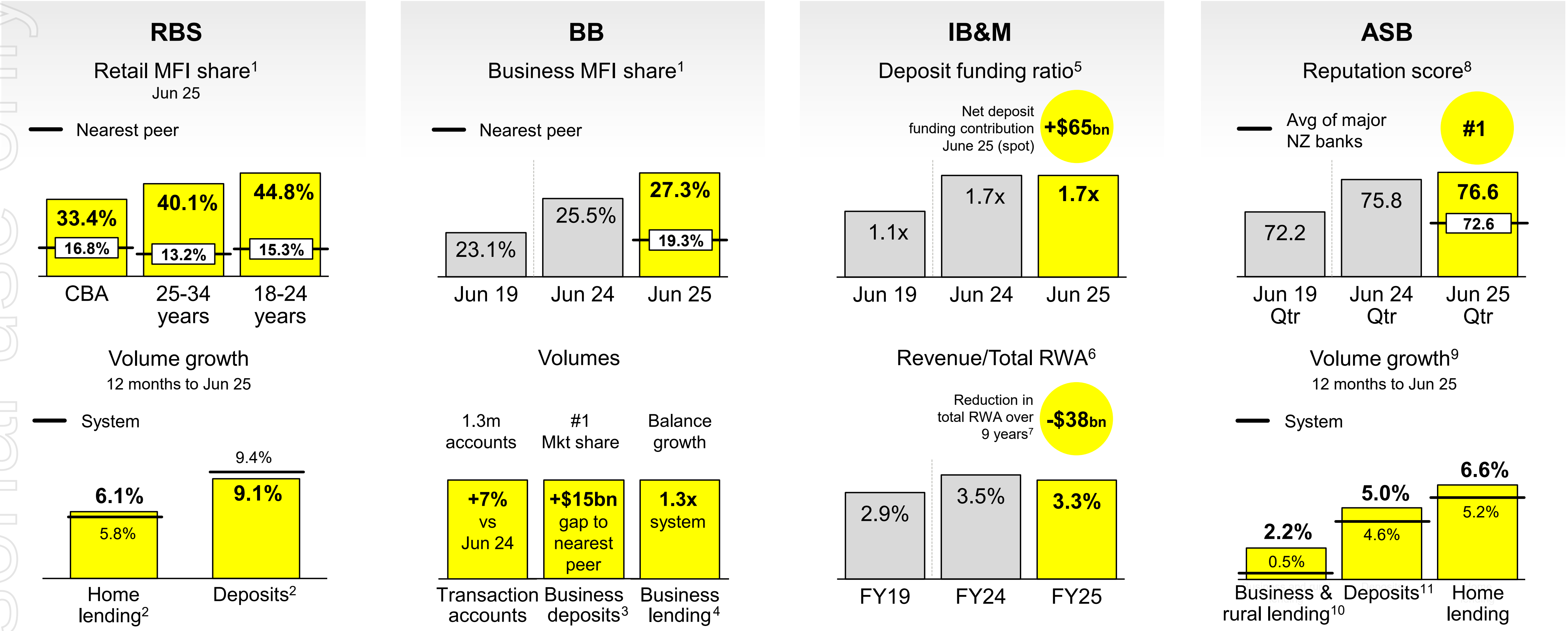
CET1 ratio, Level 2



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

Highlights

Consistent, disciplined execution – delivering across our businesses



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.

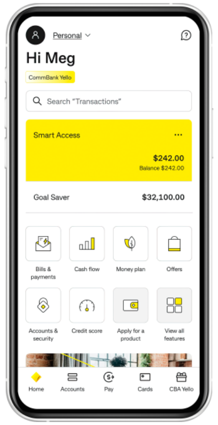
Retail Banking

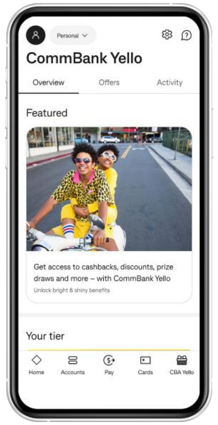
Extending our market leading digital ecosystem – stronger, deeper customer engagement

CommBank app + CommBank Yello

Simpler & more rewarding

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





>9 million
active app users[2]

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

3x increase
in CommBank app engagement since 2014

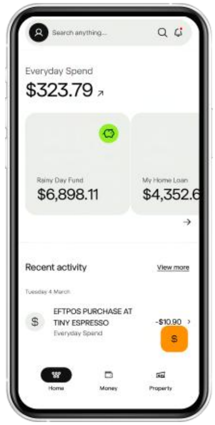
>3 million
customers using digital money management tools monthly[4]

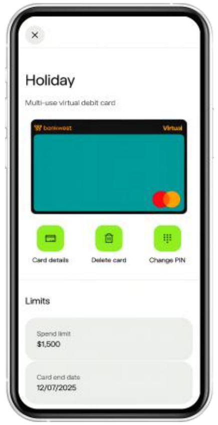
>$135 million
in benefits delivered to customers via CommBank Yello[5]

Bankwest

Transformed into a digital bank

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





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

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

>50% increase
in website visits[7]

>40,000
virtual cards created[8]

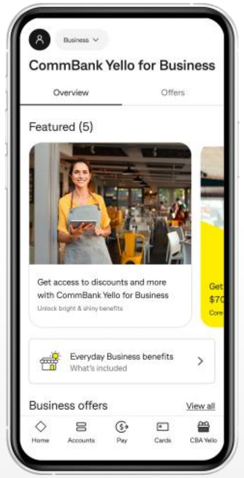
>20%
reduction in operating cost per customer[9]

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

Business Banking

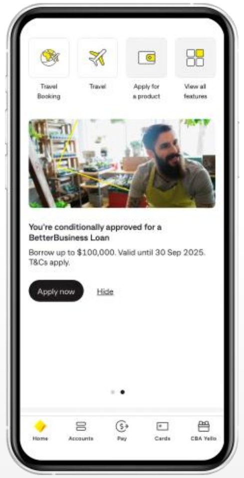
Extending leadership through deep customer relationships and differentiated experiences

CommBank Yello for Business



>360,000
eligible business customers[1]

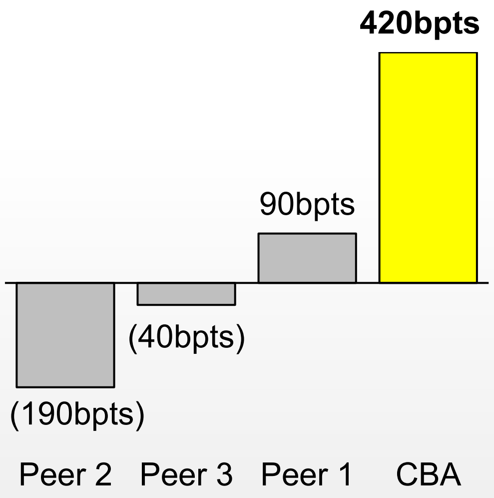
Auto-decisioned lending



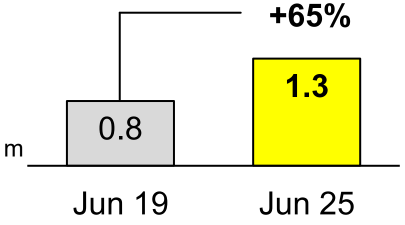
10 mins
time to fund, instant approval[2]

Change in Business MFI share[3]

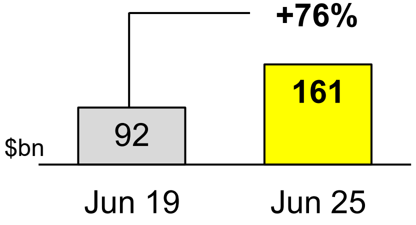
Jun 25 vs Jun 19



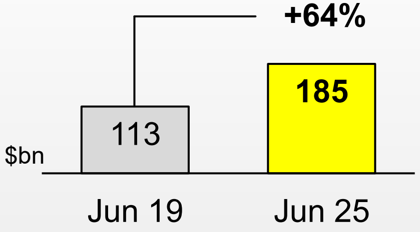
Business transaction accounts



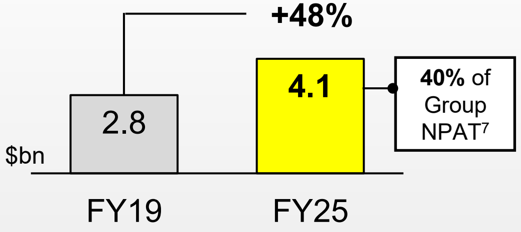
Business lending[4]



Business deposits[5,6]



Cash NPAT



1 in 4
Australian businesses

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

+7%
business transaction accounts
Jun 25 vs Jun 24

85%
reduction in time
per annual review[9]

+11%
FX volumes
FY25 vs FY24

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

Leading in technology and AI

Extending leadership to deliver exceptional, differentiated digital experiences

Investing in AI & delivery

- Launched AI Factory to accelerate adoption of GenAI
- Launched Seattle Tech Hub to accelerate GenAI and agentic AI adoption
- Leveraging leading AI tools for faster delivery
- 35% more tech changes deployed – 30% reduction in critical incidents with recovery time improving 25%[1]

Modernising technology & data

- Data assets migrated to the cloud supporting GenAI model ingestion and use cases
- Launched Australian first GenAI powered messaging service (retail & business)
- Identified and alerted customers of suspicious transactions, up to ~35k alerts sent daily (up 10x)[2]
- 2,000+ machine learning models processing over 157 billion data points[3]

Building world class capability

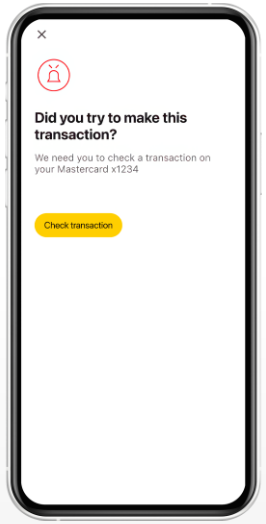
- Building world-class AI and engineering talent – hired over 2,000 engineers in FY25
- Over 70% of our engineers are using AI-powered tools daily to help them produce 30% more code changes
- New strategic partnership with OpenAI, expanded partnership with Anthropic – aim to strengthen AI adoption
- 84 of our people had immersive Seattle Tech Hub experience[4]

1. FY25 vs FY24 on a rounded basis. Critical incidents recovery time based on the Mean Time to Recover (MTTR). 2. Reflects the increase in total number of suspicious card transaction alerts to customers through two-way push notifications in FY25 vs FY24. 3. Source: Customer Engagement Engine Reporting. July 2024 to June 2025. 4. Since opening in March 2025.

Helping to keep safe and secure

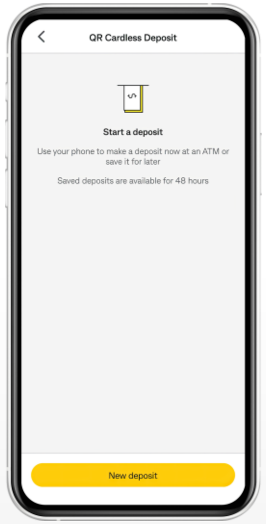
Supporting and helping to protect our customers

Security notifications



10x more
via the CommBank app[1]

QR Cardless



>4.9 million
QR Cardless transactions[2]

- Invested over $900 million to help protect customers against fraud, scams, cyber threats & financial crime[3]
- More than 76% reduction in customer scam losses since peak[4]
- NameCheck used over 110 million times & prevented over $880 million mistaken payments & scams[5]
- Launched Confirmation of Payee (CoP) for industry wide name & account matching capability
- Leading the market in intelligence actively shared via system-wide anti-scam intelligence loop
- CustomerCheck used over 4.7 million times for safer customer identification through CommBank app[6]
- QR Cardless used more than 4.9 million times by ~1.4 million customers for safer cardless transactions[2]
- Up to ~35k instant notifications daily leveraging AI to identify suspicious transactions (up 10x)[1]
- Collaboration with Apate.ai – real-time intelligence using AI-bots to engage & disrupt scammers
- BioCatch Trust behavioural & device-based intelligence sharing network – industry first
- ConnectID integrated in CommBank app to prove identity to merchants digitally

1. Reflects the increase in total number of suspicious card transaction alerts to customers through two-way push notifications in FY25 vs FY24. 2. Total QR Cardless withdrawal and deposit transactions since launch in October 2024 to 30 June 2025. 3. Includes expenditure on operational processes and upgrading functionalities in FY25. 4. 2H25 vs peak in 1H23. 5. Via NetBank and CommBank app from July 2023 to June 2025. 6. July 2024 to June 2025.

Results presentation

Alan Docherty, Chief Financial Officer

Results overview

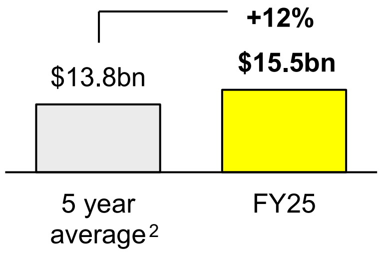
Focusing on the long term – accelerated investment in the franchise – sustainable shareholder returns

Operating context	Management response	Long-term franchise implications
• Cash rate moderating, real incomes improving	• Supporting our customers	• Leading Retail & Business MFI[1] share
• Competitive intensity	• Pricing discipline; further investment in proprietary distribution	• Increased share of industry NII & proprietary lending
• Evolving technology & digital innovation, AI advances	• Accelerating investment in tech infrastructure & AI	• Peer leading capital generation, dividend growth & ROE
• Elevated global uncertainty, Australia well placed	• Strengthened balance sheet settings	• Today's balance sheet underpins future shareholder outcomes

FY25 financial outcomes

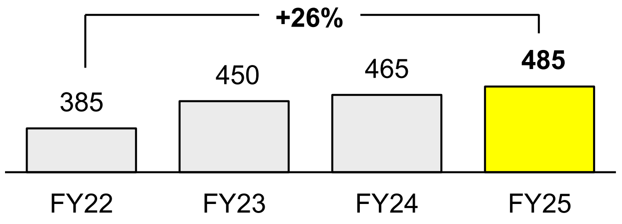
Strong pre-provision profit growth

Current full year period vs 5 year average

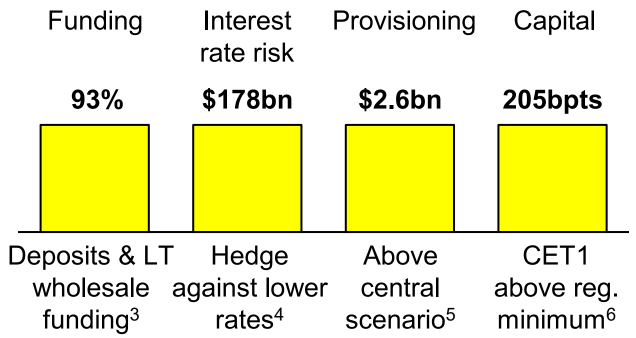


Superior shareholder returns

Dividend per share (cents)



Balance sheet set up for the long term



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 $10.1 billion

$m	FY24	**FY25**
Statutory NPAT – continuing operations	9,481	**10,133**
Non-cash items:		
- Transaction costs and losses on disposals[2]	(372)	**(172)**
- Hedging and IFRS volatility[3]	17	**53**
Cash NPAT – continuing operations	9,836	**10,252**

Includes Bank of Hangzhou, SAF sales, PT Bank Commonwealth, Commonwealth Private, Count Financial and other previously announced divestments and closures

Primarily related to gains and (losses) on economic hedges[3] from interest rate and FX volatility

1. Presented on a continuing operations basis. 2. Includes losses and transaction costs associated with previously announced divestments as well as economic hedges of divestments completed in the current period. 3. Includes unrealised accounting gains and losses arising from the application of *AASB 139 Financial Instruments: Recognition and Measurement.*

FY25 result[1]

Cash NPAT up 4% vs FY24 – disciplined growth, stable margins, accelerated investment

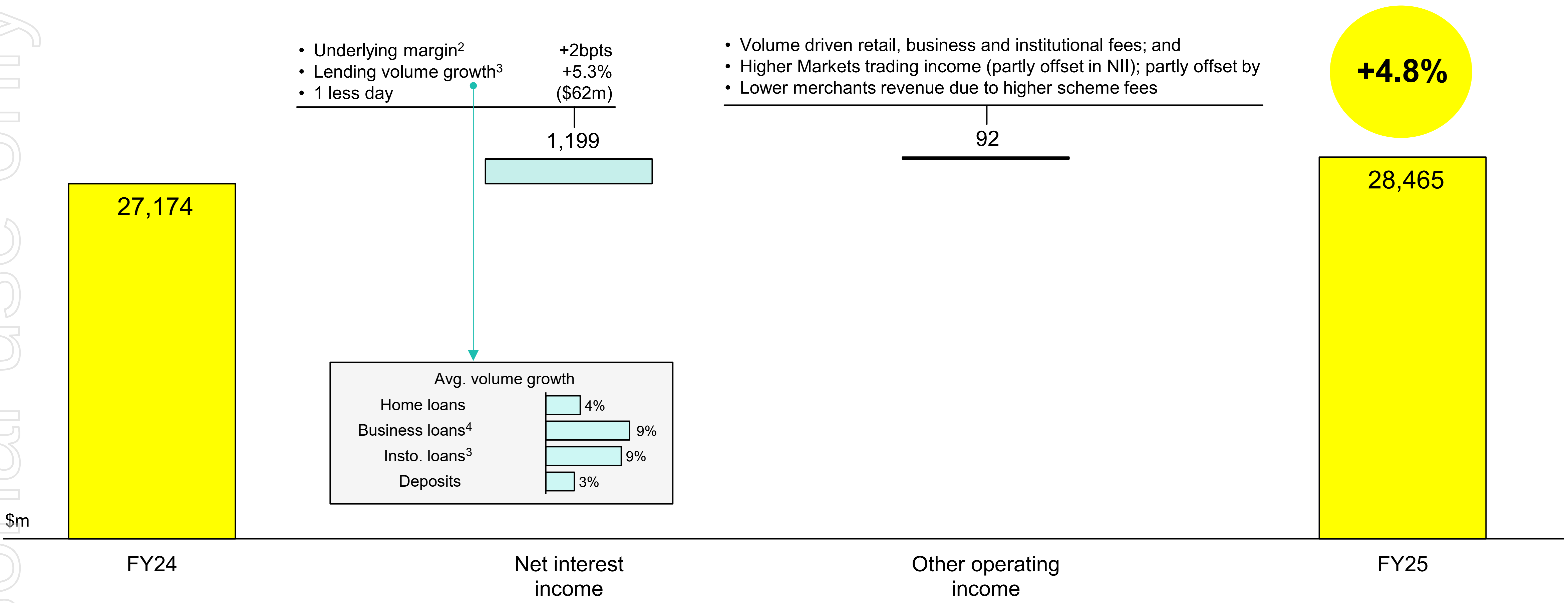
$m	FY25	FY25 vs FY24	2H25 vs 1H25
Operating income	**28,465**	4.8%	1.9%
Underlying operating expenses	**12,866**	6.1%	1.9%
Restructuring and notable items[2]	**130**		
Operating performance	**15,469**	3.4%	0.2%
Loan impairment expense	**726**	(9.5%)	26.9%
Cash NPAT	**10,252**	4.2%	(0.2%)

Underlying operating performance[3] + 2%

1. Presented on a continuing operations basis. 2. Relates to remediation provisions for domestic ($52 million) and NZ ($33 million) notable items as well as a Bankwest restructuring provision of $45 million in 2H25. 3. Underlying operating performance excluding restructuring and notable items.

Operating income[1]

Higher income through disciplined franchise growth – underlying margin stable



1. Presented on a continuing operations basis. 2. Excluding impact from lower yielding liquid assets and institutional pooled lending facilities, which have a broadly neutral impact on net interest income.
3. Excludes institutional pooled lending facilities. 4. Includes New Zealand and other business loans.

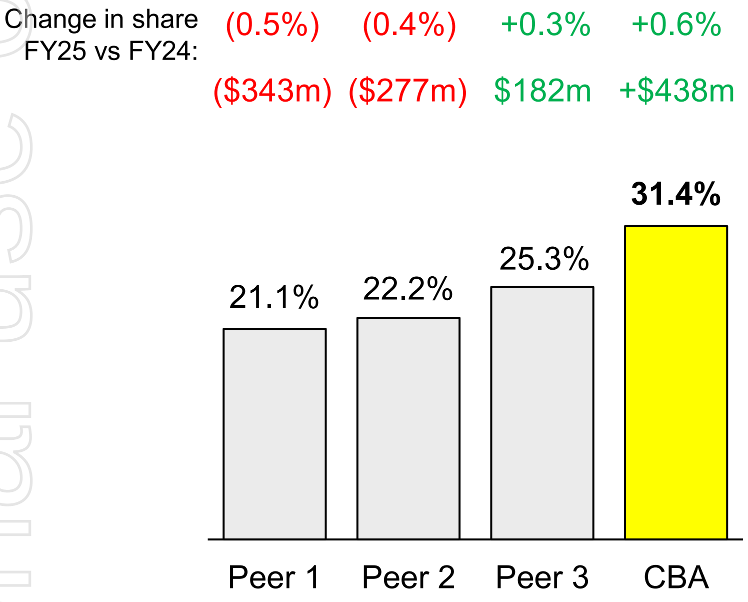
Disciplined approach to volume growth

Increased share of major bank NII

Share of total NII[1]

Four largest banks[2]

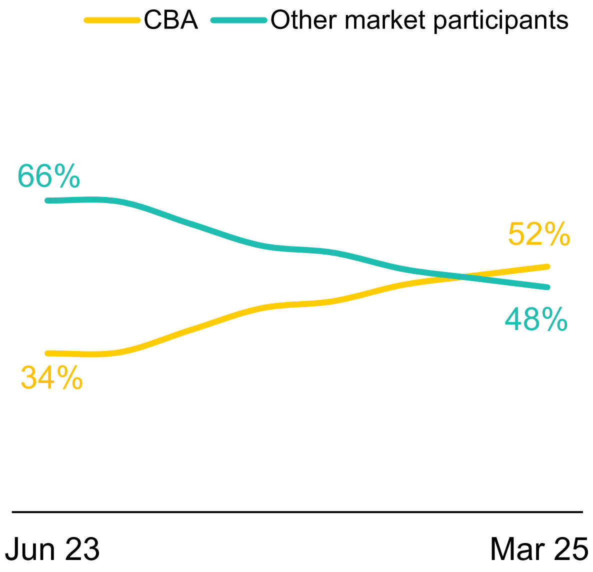
FY Mar 25



Proprietary home loan funding

Share of total market[3]

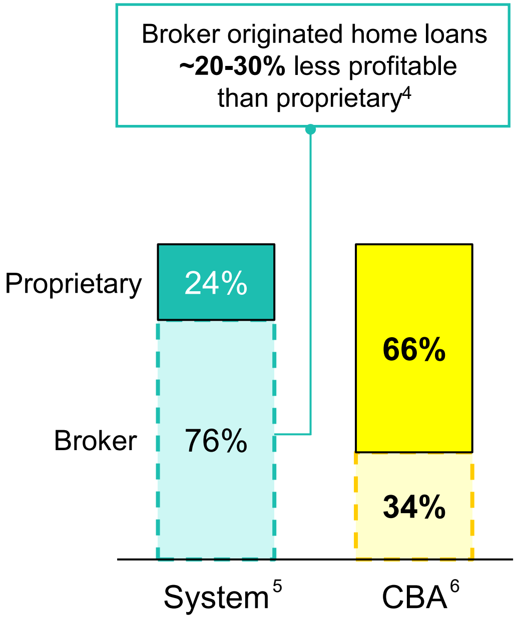
Mar 25 vs Jun 23



Home loan funding

By channel

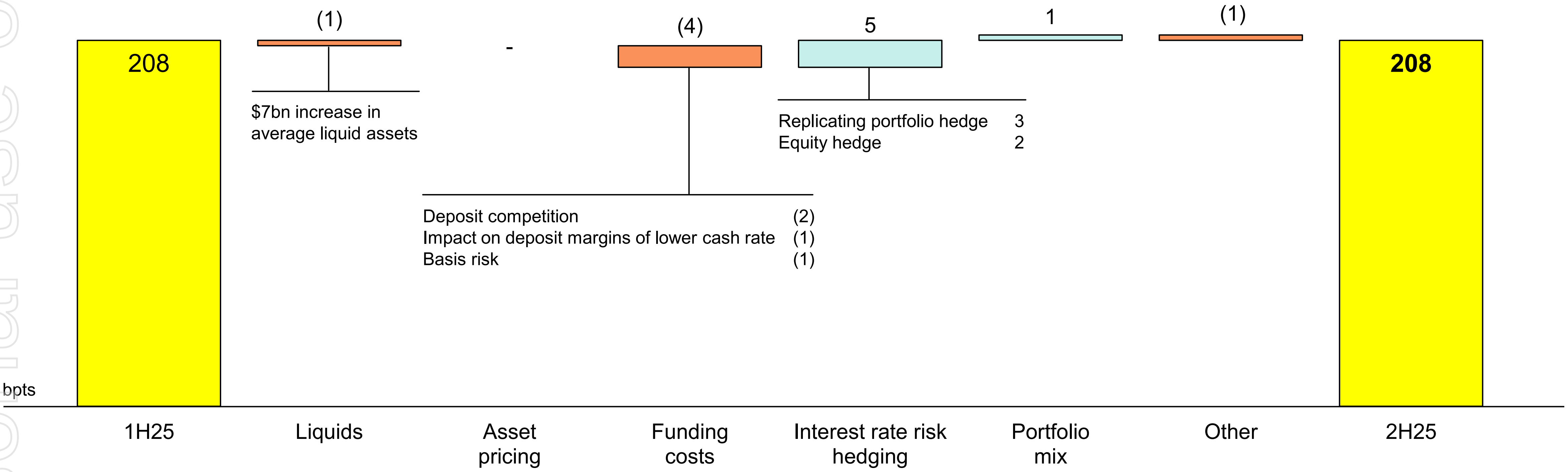
FY25



1. Defined as net interest income excluding notable items as reported. Peer data as derived from publicly available disclosures. Represents twelve months ending 31 March 2025. 2. Four largest Australian banks based on market capitalisation as at 31 March 2025. 3. Represents the proprietary market share of CBA (excluding Bankwest) for the quarters ended June 2023 to March 2025. This estimate is based on ABS Housing Finance new loan commitments and the Mortgage & Finance Association of Australia's quarterly release for new loan commitments settled by the leading brokers and aggregators, which reported a 76.8% share of the mortgage market for the March 2025 quarter. 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 March 2025. FY25 broker share of ~76% is estimated based on the simple average of the first 3 quarters of the financial year. 6. Excludes Bankwest and Residential Mortgage Group.

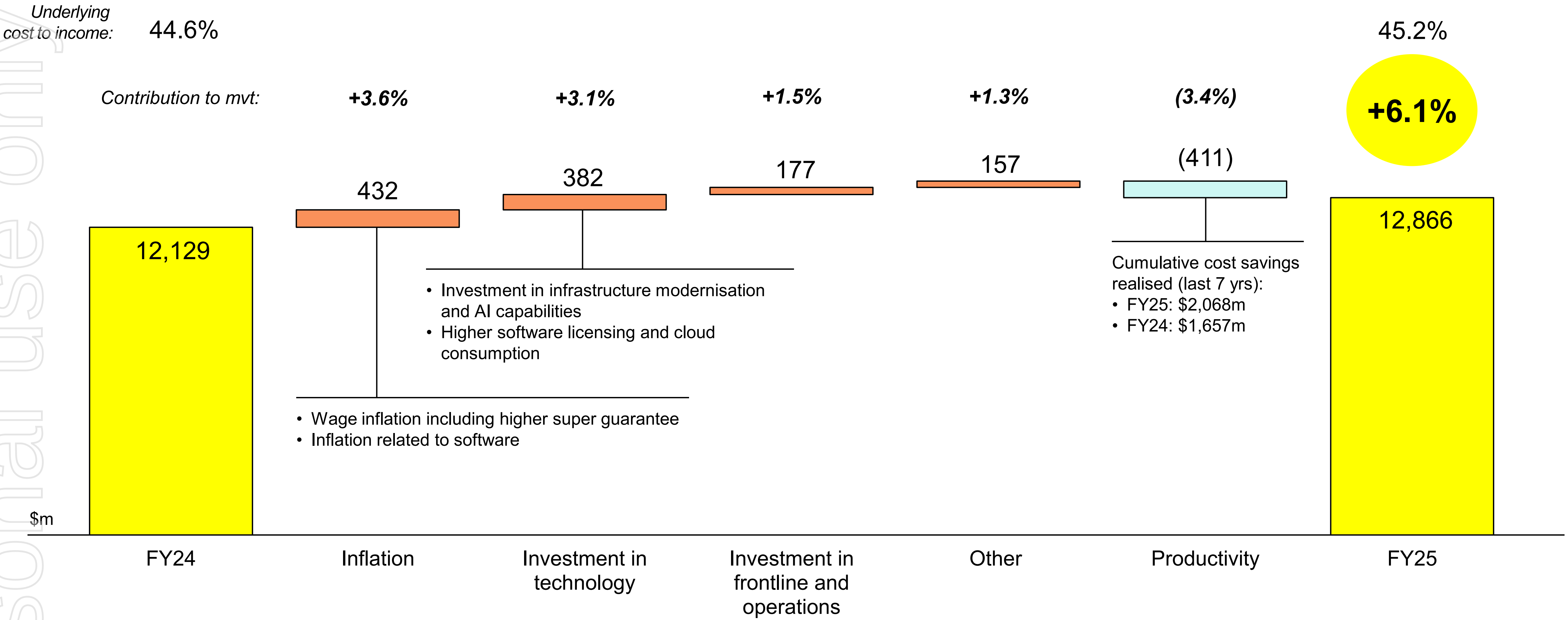
Group margin

Stable margin – competition effects offset by hedging activities



Operating expenses[1]

Inflation, accelerated investment in proprietary distribution and technology driving higher expense growth



1. Presented on a continuing operations basis excluding remediation provisions for domestic ($52 million) and NZ ($33 million) notable items as well as a Bankwest restructuring provision of $45 million in FY25 and $89 million in FY24. Headline operating expenses +6.4% including these items.

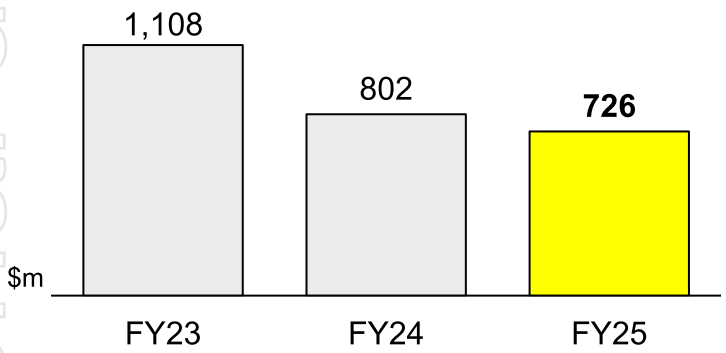
Credit risk

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

Loan impairment expense

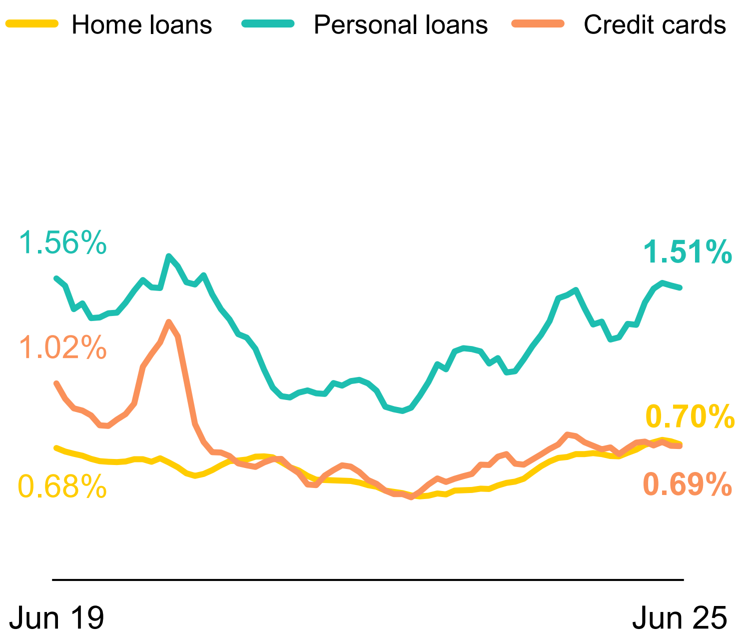
Loan loss rate, bpts[1]

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



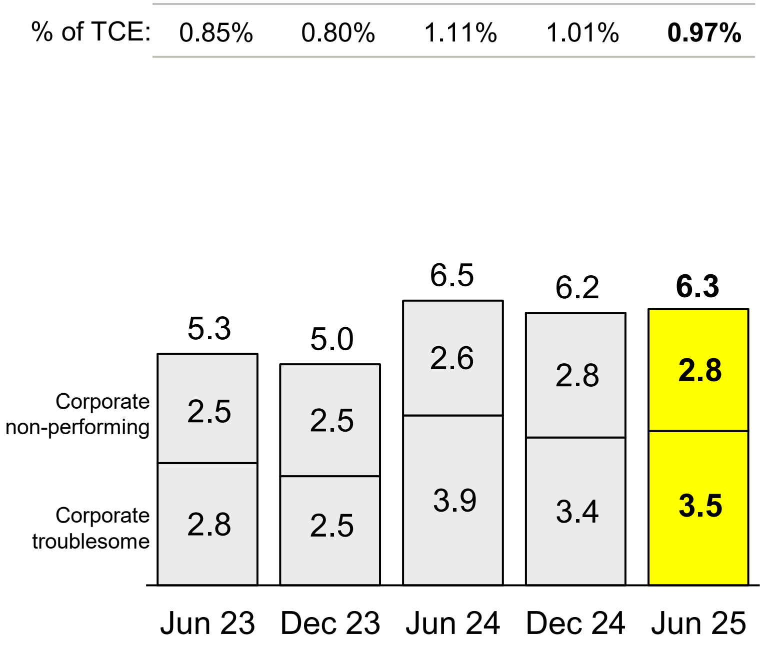
Arrears[2]

90+ days



Troublesome & non-performing exposures[3]

Corporate, $bn



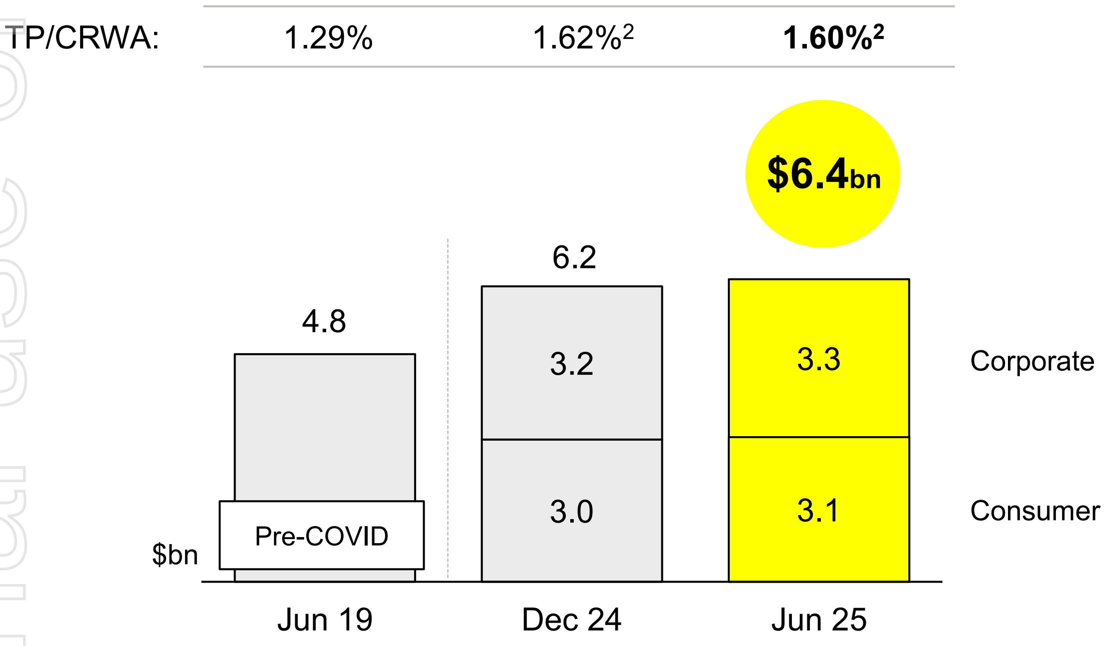
1. Loan impairment expense as a percentage of average Gross loans and acceptances (bpts) annualised. 2. Group consumer arrears including New Zealand. 3. Non-performing exposures are exposures in default as defined in regulatory standard *APS220 Credit Risk Management.* Corporate troublesome exposures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

Provisioning[1]

Strong provision coverage maintained

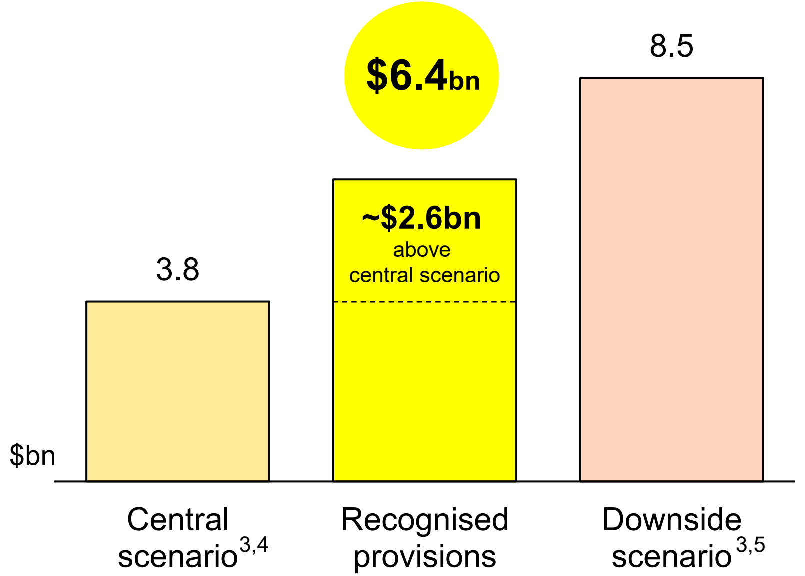
Total credit provisions

$bn



Provisions and scenarios

Jun 25



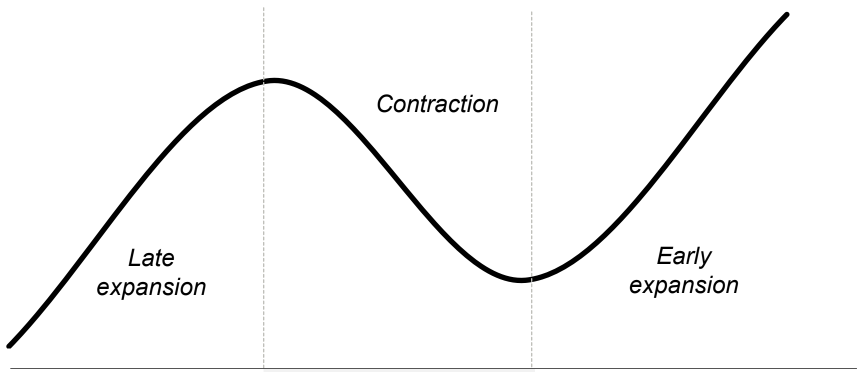
1. The Group uses four alternative macroeconomic scenarios to reflect a range of possible future outcomes in estimating the Expected Credit Loss (ECL) for significant portfolios, scenarios are updated based on changes in both the macroeconomic and geopolitical environment. 2. Revised APRA capital framework 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.

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.
- Amid heightened global trade and geopolitical tensions, the weighting to the Downside scenario has been increased with a commensurate decrease in the Central scenario.
- Sectoral considerations (last 6 months):
  - **Consumer:** non-material change in provision coverage. Slight increase in modelled provisions to reflect increased global macro uncertainty, partly offset by reduced FLAs for those customers most susceptible to higher interest rates.
  - **Construction:** reduction in provision coverage with stable outlook for the sector supported by improving new housing commencements and approvals, and lower interest rates. Pipeline of infrastructure projects, both in progress and planned, remain strong. Shortage of skilled labour and high input costs continue to be a concern.
  - **Retail Trade:** non-material change in provision coverage. Cost-of-living and interest rate impacts remain a concern with added uncertainty of flow-on impacts from global trade and geopolitical tensions.
  - **Entertainment, Leisure and Tourism:** slight increase in provision coverage as sector continues to adjust to cost-of-living pressures. Real discretionary spending, on a per capita basis, remains soft.
  - **Commercial Property:** reduction in provision coverage from release of FLAs on better performing segments as credit quality continues to improve. Market conditions remain positive and premium office vacancies are reducing off a high national base.
  - **Agriculture:** slight increase in provision coverage. Sector has been resilient following a period of favourable commodity prices and good seasonal conditions.
  - **Healthcare:** reduction in provision coverage from release of FLAs with outlook starting to improve in the medical and pharmacy space. There are also early signs of stabilisation for private hospital operators, while sectors more discretionary in nature are likely to continue to see weaker demand until household disposable incomes recover.
  - **Manufacturing:** non-material change in provision coverage. Weakened consumer demand for discretionary goods, higher input and labour costs, and declining productivity continue to be a challenge for the sector.

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.

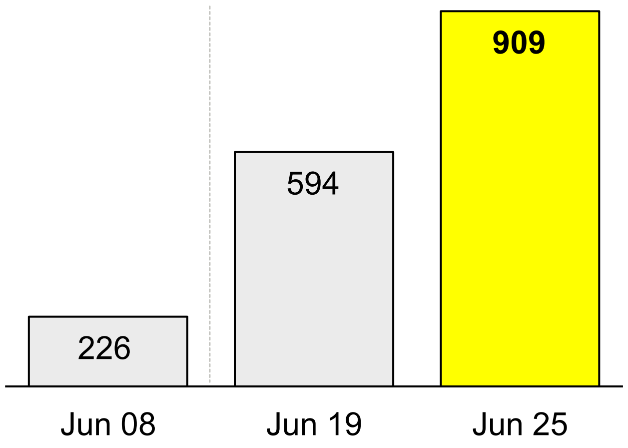
Funding

Long-term conservative settings maintained

Deposit funding[1]

$bn

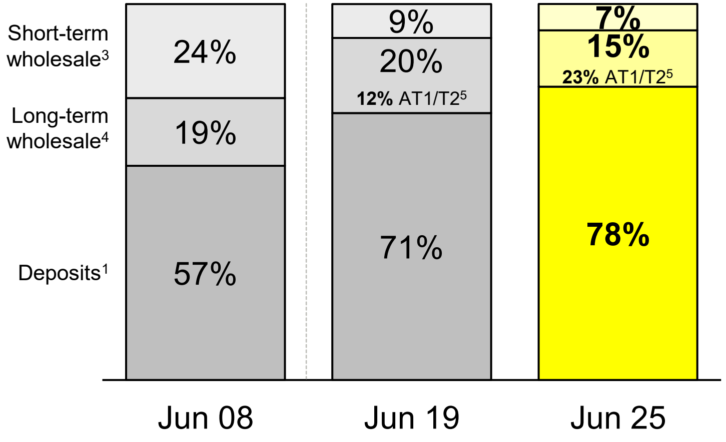
% of total funding		
57%	71%	**78%**



Funding composition

% of total funding

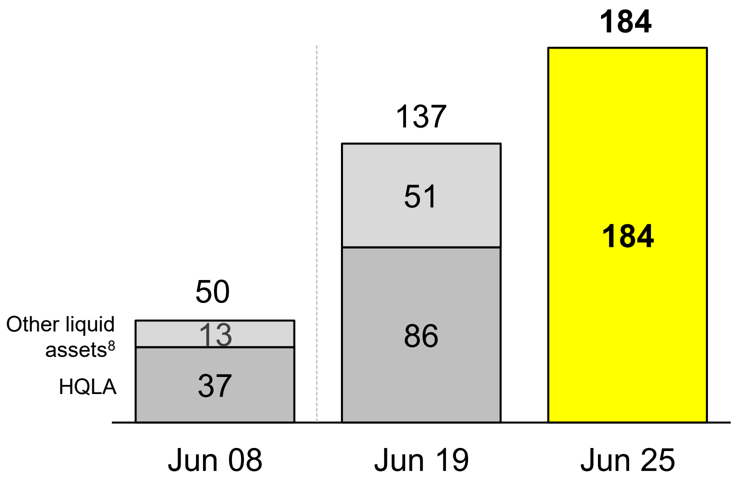
WAM[2]		
3.5yrs	5.1yrs	**5.1yrs**



Liquid assets[6]

Average[7], $bn

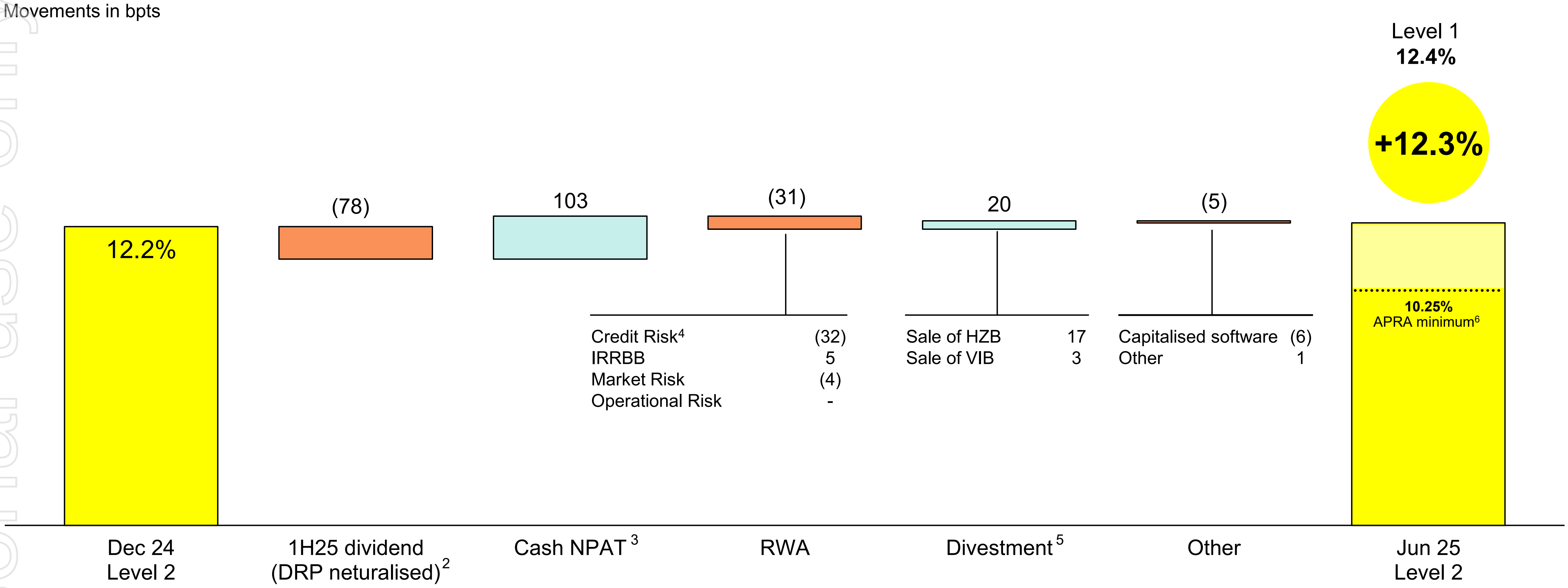
Liquids as a % of total assets		
10%	14%	**14%**



1. June 2019 deposit funding ratio has been restated to include central bank and interbank deposits previously classified as short-term wholesale funding ($15.3 billion) to conform with presentation in the current period. 2. Represents the Weighted Average Maturity (WAM) of outstanding long-term wholesale debt with a residual maturity greater than 12 months as at reporting date. WAM includes RBNZ term lending facilities drawdowns where applicable. 3. Includes other short-term liabilities. 4. Represents long-term wholesale funding as a percentage of total funding which includes RBNZ term lending facilities drawdowns where applicable. 5. Additional Tier 1 and Tier 2 Capital excluding IFRS MTM and derivative FX revaluations as a proportion of long-term wholesale funding. 6. Liquid assets include high quality liquid assets as defined by APRA in Australian Prudential Standard *APS210 Liquidity*. Refer to glossary for definition. 7. Six month average balance as at 30 June 2008, quarterly average balance as at 30 June 2019 and 30 June 2025. 8. Other liquid assets include holdings of Medallion RMBS as at June 2008 and Committed Liquidity Facility as at June 2019.

Capital[1]

Strong capital position supporting franchise growth and dividends



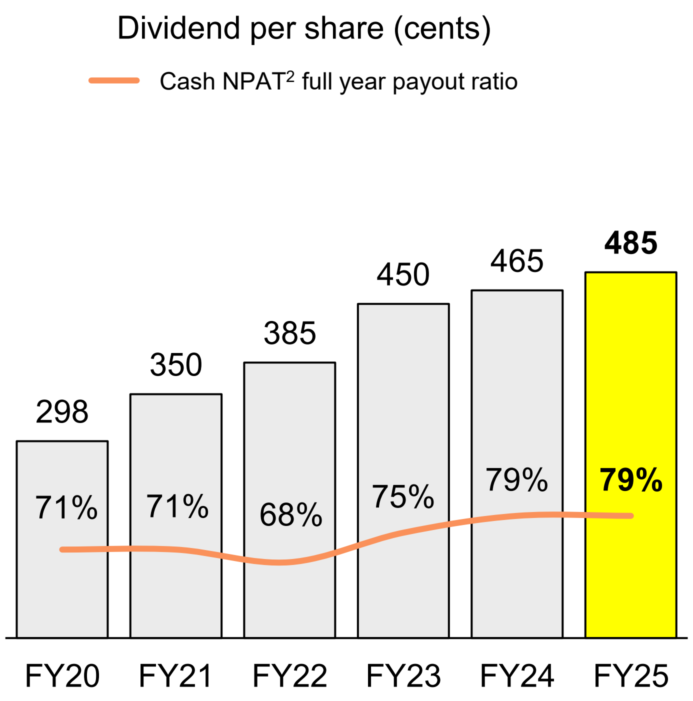
1. Due to rounding, numbers presented in this section may not sum precisely to the totals provided. 2. The 2025 interim dividend included the on-market purchase of $682 million of shares (CET1 impact of -14 bpts) in respect of the Dividend Reinvestment Plan (DRP). 3. Excludes equity accounted profits/losses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

Dividends

Long-term sustainable returns

- Final dividend of $2.60, a 4% increase on 2H24 dividend
- DRP with no discount and expected to be fully neutralised
- Full year payout ratio of 79% towards the upper end of target payout range, 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 is ~81%
- Buy-back period extended by 12 months to allow for flexibility in execution, subject to market conditions and other considerations including the relative cost of equity vs after-tax cost of debt
- Cumulative share buy-backs completed since FY22 have enabled the distribution of an additional 93 cents dividend per share to shareholders[1]

Sustainable returns



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 30 June 2025. 2. Cash NPAT inclusive of discontinued operations.

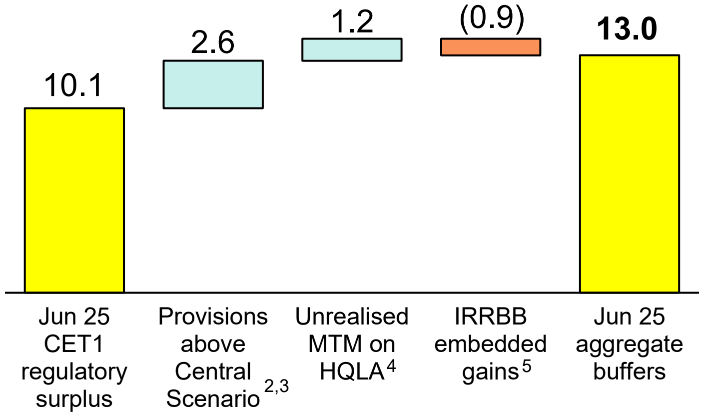
Balance sheet settings underpin long-term franchise value

Current and future considerations

Capital buffers

$13 billion of capital buffers to fund growth and absorb losses

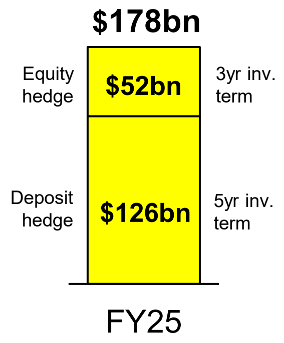
Capital buffers[1]
$bn



Earnings hedges

$178 billion of structural hedges to protect earnings from downside shocks

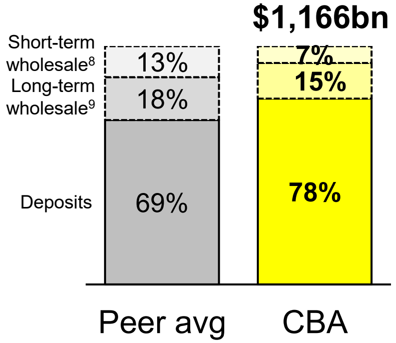
Deposit & equity hedge[6]
AUD



Funding mix

Predominantly deposit funded, low mix of short-term funding

Funding composition[7]
% of total funding



Future considerations

Composition of aggregate capital buffers will change as market conditions evolve – cannot simply “set and forget” CET1 targets

APS 117 requires trade-offs be made between earnings and capital volatility

Funding settings expected to remain broadly stable

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

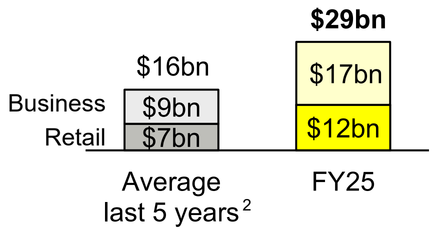
Disciplined approach, supporting sustainable returns

Our long-term approach supports strong, sustainable shareholder returns

Franchise growth, investment and superior returns

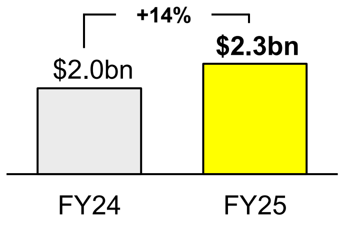
Franchise growth
Reinvest up to 20-30% NPAT in accretive growth

Credit RWA volume growth[1]



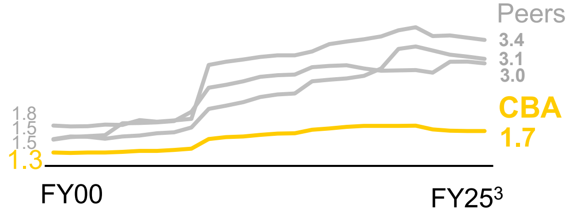
Franchise investment
Invest behind our strategic priorities

Investment spend



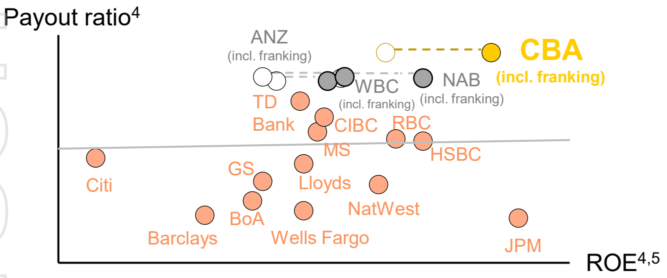
Capital return
Tightly manage share count and M&A discipline

Number of shares (bn)



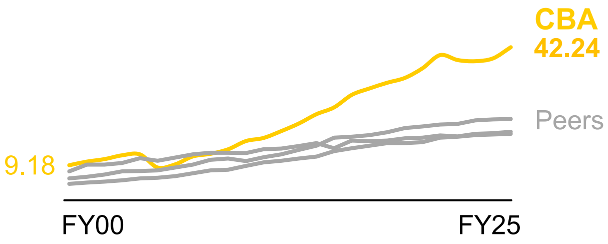
Shareholder value
Strong return on equity and generation of organic capital to fund dividends

ROE vs dividend payout ratio (avg last 2 years)



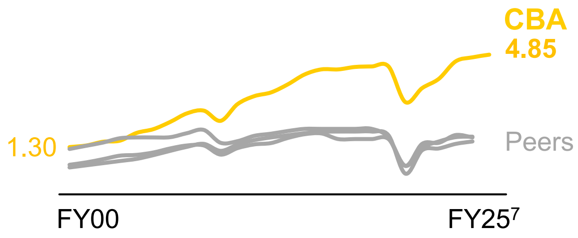
Disciplined approach
Disciplined capital management, ongoing investment generating growth and scale

Net tangible assets per share ($)[6]



Sustainable dividends
Delivering superior and sustainable shareholder returns over the long term

Dividend per share ($)



1, 2, 3, 4, 5, 6, 7. 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 recovering, but remains below trend
  - Inflation back within target band, modest rate-cutting cycle underway
  - Improving confidence but households still stretched
  - Recovery in discretionary consumer spend

- Complex and uncertain global environment
  - Trade and tariff disruption not yet felt
  - Geopolitical risks raise importance of economic and operational resilience
  - Global focus on supply chains and sovereign capability

- Reasons for optimism in the Australian economy
  - Real disposable incomes growing again
  - Robust labour market with historically low unemployment
  - Australia structurally advantaged – resources, land, stability, immigration

Summary

Growth through consistent, disciplined execution focused on the long term

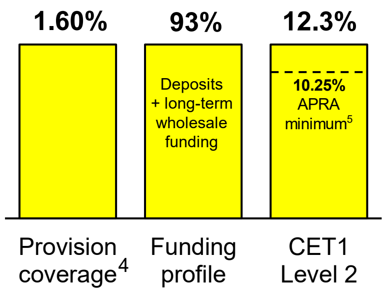
- Supporting and protecting our customers
- Reimaging customer experiences by investing in technology & AI
- Providing strength and stability for the Australian economy
- Delivering sustainable returns

Customers

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

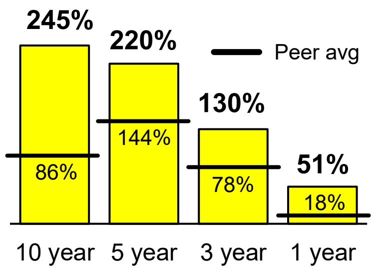
Market share	Rank
Household deposits[2]	#1
Home lending[3]	#1
Business deposits[2]	#1
Business lending[2]	#2

Balance sheet



Shareholders

Total shareholder return[6]



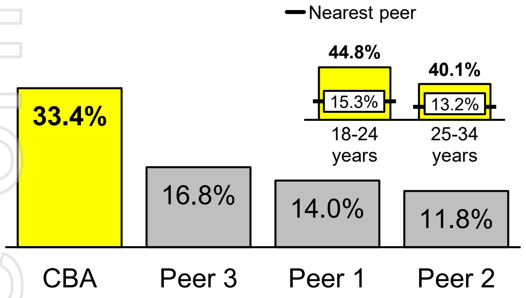
1. Refer to glossary at the back of this presentation for further details. 2. Household deposits and Non-Financial Business Deposits & Lending source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS). 3. CBA source: RBA Lending and Credit Aggregates. Home lending peer source: Peer 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. Inclusive of 1% default countercyclical capital buffer which may be varied by APRA in the range of 0% to 3.5%. 6. Source: Bloomberg. Total shareholder return as at 30 June 2025, compared to the average of the major peer banks.

Overview & strategy

Why CBA?

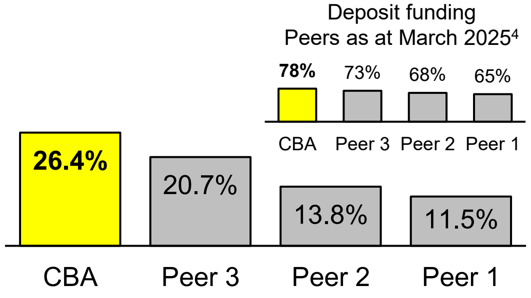
Leading franchise – strong balance sheet settings – supports sustainable shareholder returns

Retail MFI share[1]



Home lending share[2]

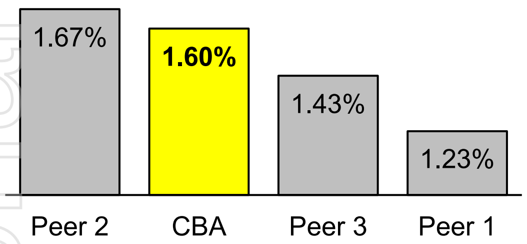
Household deposits share[3]



Business MFI share[1]

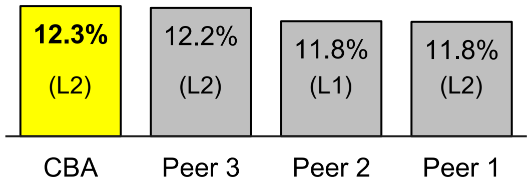
Provisioning

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



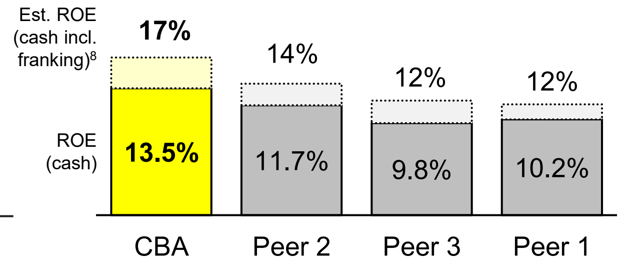
CET1 capital

Capital binding constraint[6]
Peers as at March 2025



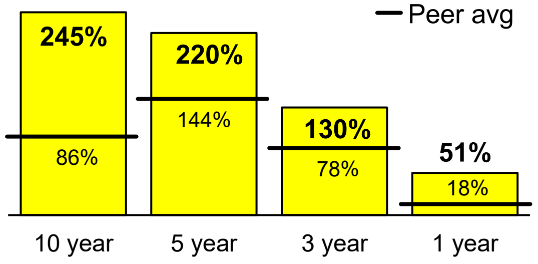
ROE (cash)[7]

Peers as at March 2025



Shareholder returns

Total shareholder return[9]



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

How we contribute to Australia[1]

Supporting our customers, the community and the economy

Customers & domestic debt investors[2]

>26%
leading retail bank share of market[3]

$22.2bn
interest paid to Australian savers

Government[4]

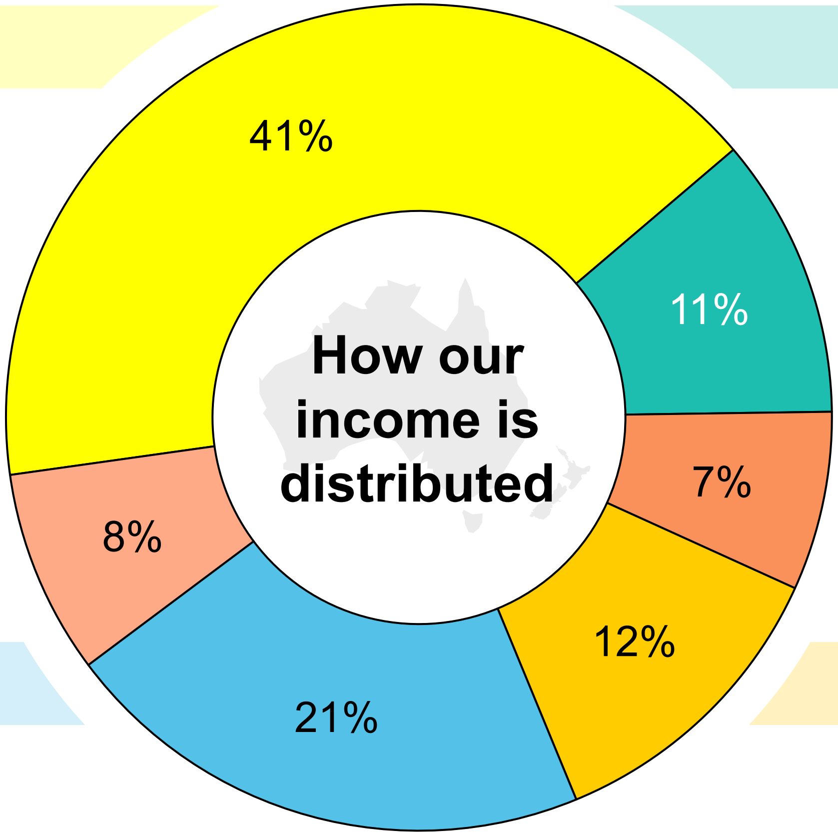
$4.7bn
in Australian government payments

Contributing
as one of Australia's largest corporate tax payers

Offshore investors[5]

$12.0bn
of interest paid to offshore investors

Accessing
offshore wholesale funding and investment to help support economic growth



Our people

$6.6bn
paid in salaries and superannuation to Australian employees

$36.1m
invested in upskilling our people

Partners and suppliers

$4.6bn
paid to our suppliers[6]

Supporting
domestic small and medium sized businesses

Shareholders

$7.9bn
in dividends paid to shareholders[7]

$3,640
average retail shareholder dividend in FY25[8]

1, 2, 3, 4, 5, 6, 7, 8. Refer to sources, glossary and notes at the back of this presentation for further details. For further sustainability reporting, refer to 2025 Annual Report.

Building a brighter future for all

By executing our strategy we deliver on our purpose

Our strategy	Build Australia's future economy	Reimagine customer experiences	Lead in technology and AI	Deliver simpler, safer and better
How we deliver on our purpose	**Grow the economy and standards of living**	**Help customers achieve their life goals**	**Empower our customers and people with superior tech**	**Be safe, strong, and there when most needed**
Examples of what we have delivered	• Helped over 140,000 households buy a home[1] • Grew business lending 1.3x system[2] & institutional sustainable lending +26%[3] • Extended commitment to support regional Australia[4] • Supported home loan customers through easier access to financing for prefabricated homes for scalable, sustainable housing[5] • Invested >$900m to help protect customers from fraud, scams, cyber threats & financial crime[6]	• Strong MFI share in core segments[7] • Maintained leadership in consumer digital, consumer mobile app & business digital NPS[7] • Relaunched CommBank Yello & scaled CommBank Yello for Business, easier access to more benefits and rewards[8] • Bankwest digital transformation including new app, website and simplified banking offering[9]	• Accelerated tech investment in infrastructure & developing AI capability • Migration of data to Amazon Web Services cloud, one of the largest & fastest data migration of its kind in the Southern Hemisphere • Launched Seattle Tech Hub to accelerate adoption of AI & GenAI • New strategic partnership with OpenAI, expanded partnership with Anthropic	• Strengthened balance sheet settings • 35% more tech changes deployed, 30% reduction in critical incidents with recovery time improving 25%[10] • Identified and alerted customers of suspicious transactions, leveraging AI; up to ~35k alerts sent daily, up 10x[11] • Completed sale of HZB in China and VIB in Vietnam

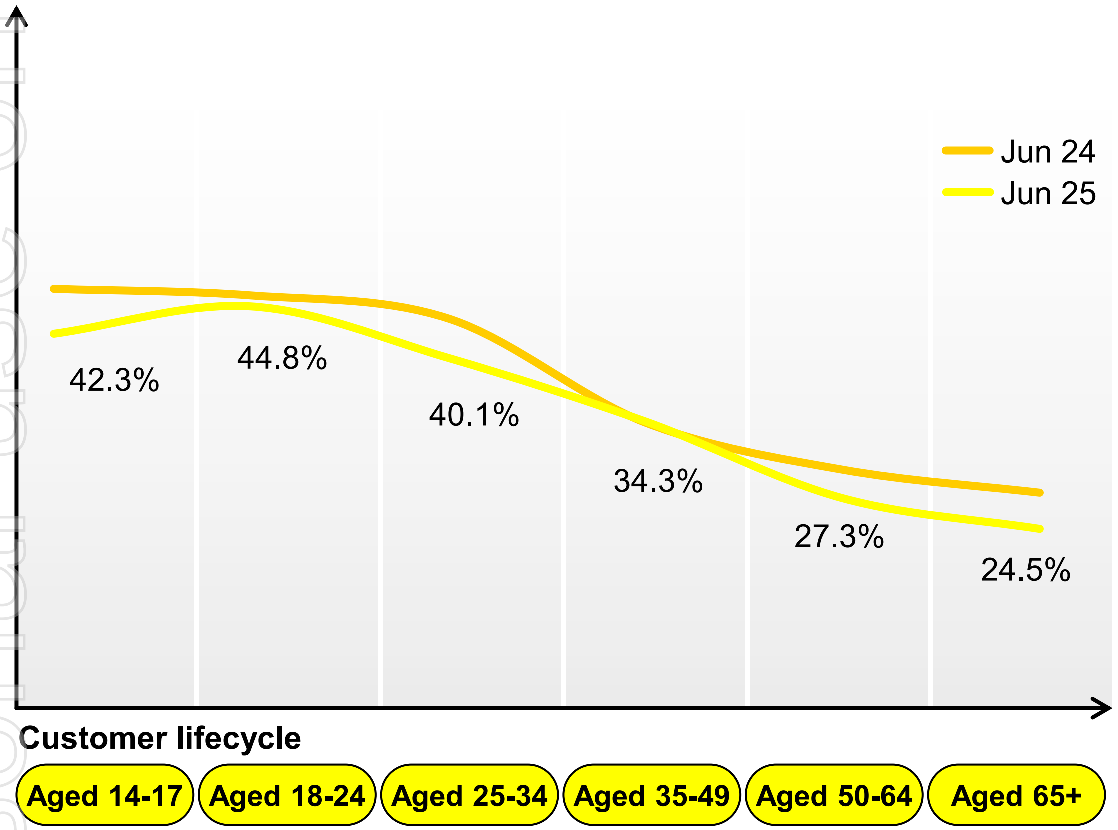
← **Highly engaged team with strong culture – focus on attracting, developing and retaining talent** →

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.

Reimagining banking

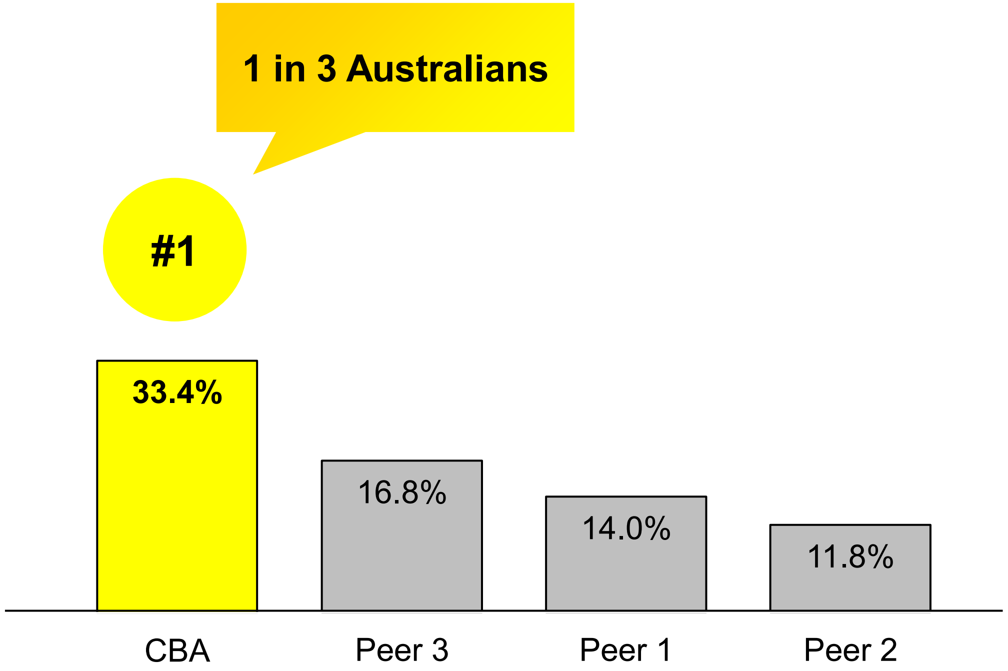
Franchise strength – supporting our customers across their lifecycle

CBA Retail MFI share[1]



Retail MFI share[1]

Jun 25

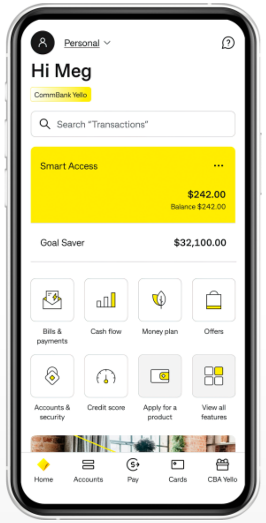


1. Refer to glossary at the back of this presentation for further details.

Reimagining customer experiences

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

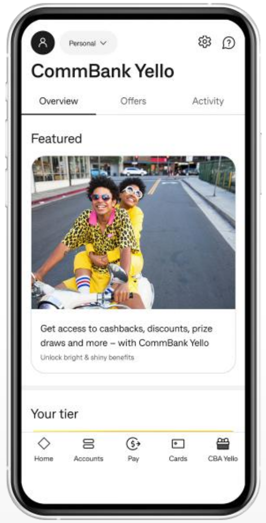
CommBank app



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

>9 million
active app users[2]

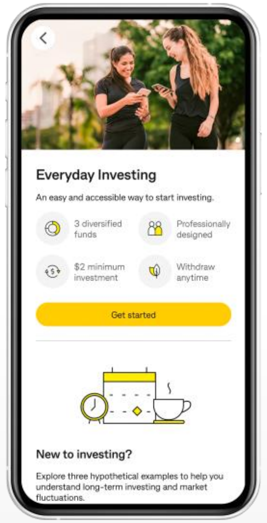
CommBank Yello



Customer rewards & recognition[3], scaled to over 360k eligible business customers

>$135 million
in benefits delivered[4]

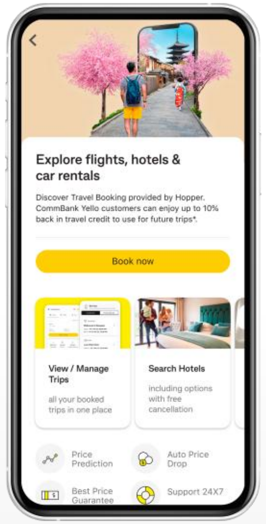
Everyday Investing



An easy & accessible way to start investing with as little as $2 – major-bank first

Launched
June 2025

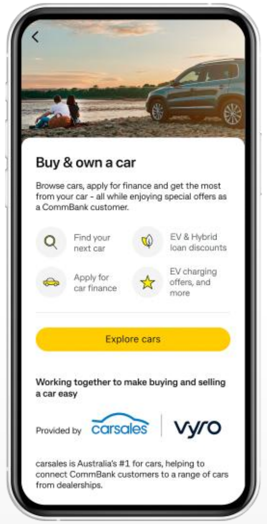
Travel Booking



Explore & book via the app
Exclusive benefits & offers on flights, hotels & car rentals worldwide

~$20 million
travel bookings[5]

Car buying



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

~390,000
customers engaging[8]

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

Reimagining banking

Building on a history of innovation to reimagine banking

Klarna | CommBank iQ Powered by quantium | H2O.ai | MORE | Xpansiv | amber

24/7

NetBank
Full functionality 24-hour online banking service

Core banking
Real-time banking and settlement

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

CommBank app 4.0
Simple, smart and secure

Partnering with industry leaders
Providing more value in banking and beyond

CommBank Yello
CommBank Yello relaunched, expanded benefits and improved digital experience. CommBank Yello for Business scaled to >360k business customers

Strong foundations
1997–2009

Establishing leadership
2010–2019

Reimagining banking
2020 & beyond

CommSee
Proprietary customer relationship system

CommBank app
#1 consumer mobile app (Net Promoter Score[1])

CommSec Pocket
Make investing affordable and accessible for more Australians

Launch of x15ventures
Building a pipeline of new digital businesses

CommBank app 5.0
Making Australia's most popular banking app even better[2]

x15

unloan. | truyu | Home-in | doshii | Kit

1. Refer to glossary at the back of this presentation for further details. 2. Based on most active app users as at 31 March 2025 compared to major peer banks.

Reimagining customer experiences

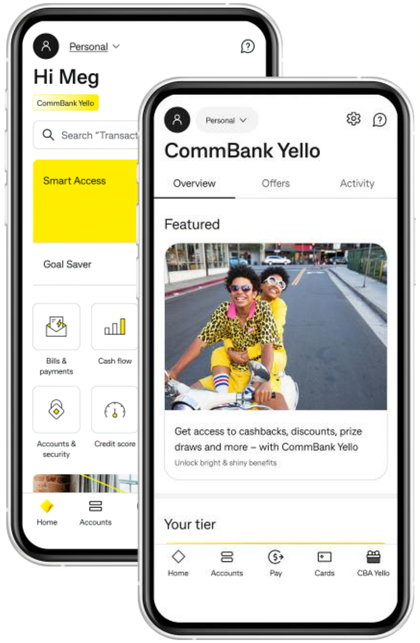
Australia’s most popular banking app – building stronger, deeper customer engagement

Australia’s most popular banking app[1]

QR Cardless
- Cardless ATM transactions
- More secure and convenient

Interactive and intelligent warnings
- Anti-scam warnings for payments
- Enhanced scam protections

Digital CommBank cards
- View digital card in CommBank app
- Instant digital card issuance



CommBank Yello & CommBank Yello for Business
delivering more value

Integrated shopping experiences
- Search, book and pay for travel
- Car buying and selling, EV deals

Personalised messaging
- GenAI powered messaging
- More personalised and intuitive

Digital wallet review
- Review digital wallet feature
- Remove unrecognised digital cards

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

Most Innovative Major Consumer Bank
7 years in a row[3]

Best Digital Consumer Bank (Major)
7 years in a row[3]

Australian Loyalty Association

Best Overall Program – Financial Services[4]

>9 million
active app users[5]

>12.7 million
daily logins to the CommBank app[6]

3x increase
in CommBank app engagement since 2014

>$135 million
in benefits delivered to customers via CommBank Yello[7]

~60%
CommBank Yello partners are CBA customers[8]

>360,000
business customers eligible for CommBank Yello for Business[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.

Leading in technology and AI

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

The evolution of AI at CBA

2015–2020

- CEE launched
- Centre of Excellence established
- 300 machine learning models in CEE[1]
- 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[2]
- AI policy (including 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[3]

2025

- Accelerated investment to enhance GenAI capability
- New strategic partnership with OpenAI, expanded partnership in Anthropic to enhance AI adoption
- Established Seattle Tech Hub to accelerate AI adoption
- Expanded collaboration with AWS to deliver global best cloud and AI capabilities
- Launched AI Risk Navigator guidance tool to help identify and manage risks early in the Delivery Lifecycle

2026+

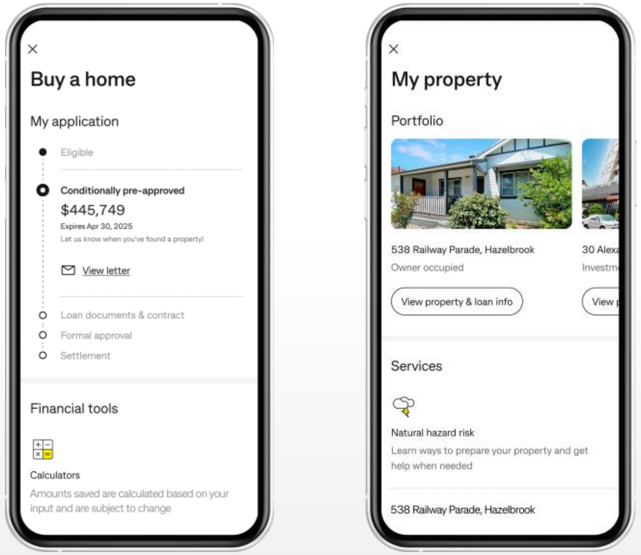
- Grow AI capability across Australia through investment in foundational research
- Expand Distinguished AI scientists and Distinguished Engineers to deepen internal research and accelerate safe deployment of emerging AI technologies
- Scale AI training and capability, safely integrating AI

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

Reimagine customer experiences – home loans[1]

Simpler, smarter and faster home buying and ownership experience

CommBank app



Simple & seamless applications – easier, more intuitive

- Application – simple, intuitive digital applications with fast initial approval – includes first home buyer schemes
- Documentation – digital documents available in CommBank app once conditionally approved – for easy access
- Status tracking – enhanced digital application tracking with interactive steps & personalised navigation
- Channel choice – largest home lending network, digital option, broker supported experience

Intelligent credit decisioning – faster & smarter

- Digital ID verification – identifying customers digitally using multiple forms of ID
- Income & liability verification – extraction & assisted verification of financials using GenAI
- Insurance verification – extraction & verification of building insurance using AI
- Auto credit decisioning – simplified process for speed to decision, including for self employed

Digital settlement & servicing – straight-through processing, self-serve

- Simple set up – simplified, fully digital loan account set-up and onboarding
- Digital settlements – fast & on-time settlements
- Self service – expanded suite of digital self-service, alongside phone or in branch support
- Mortgage release – streamlined discharge process, digital discharge directly via NetBank[2]

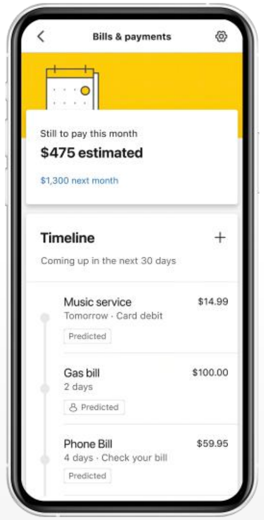
~70% applications auto decisioned same day[3] (proprietary)	**<3 days** time to first decision[4] (proprietary & broker)	**~90%** digital loan document usage[5] (proprietary & broker)	**~96%** applications settled digitally[6] (proprietary & broker)	**>1 million** customers managing home loan via CommBank app[7]	**3 out of 4** property valuations validated automatically[8]

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 FY25. 4. 'Days' relates to business days. Application times relate to average time to first decision for applications not auto decisioned for FY25 (simple and complex applications excluding home seeker). 5. Home loan digital document and signing utilisation for eligible customers in FY25. 6. Retail home loans settled digitally via PEXA and Sympli in FY25. 7. Number of unique customers using home loan features in the CommBank app in FY25. 8. Share of property valuations validated by CBA's Automated Valuation Model during FY25.

Supporting our customers

Helping our customers today

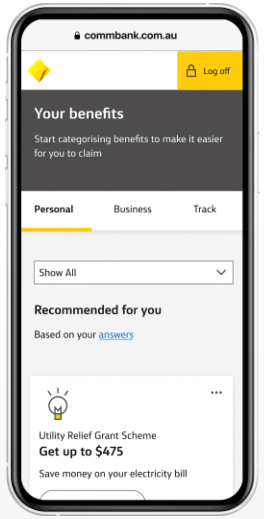
Bill Sense



1.5 million

Customers engaging monthly[1]

Benefits finder



~$1.3 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, payment deferrals and interest only
- Interest-free and low-rate credit options (e.g. StepPay)
- Real-time alerts via app to avoid late fees and accounts overdrawing
- Access to temporary payment relief and other emergency support when needed
- Dedicated Cost of Living Hub for tips, tools and guidance
- >$135m in cashbacks and partner offers delivered to customers via CommBank Yello[3]
- ~$1.3 billion in benefits identified[2] through Benefits finder
- QR Cardless and Credit Score hub made available to more Australians via the app[4]
- Money management tools – over 3 million customers engaging monthly[5]

1. Average monthly unique customers who visited the Bill Sense feature in their CommBank app between July 2024 and June 2025. 2. Estimated value of retail and business benefits connected to customers since inception (2019) to 30 June 2025. 3. From November 2023 to June 2025. 4. CommBank app features now available to customers without a product, providing access to CommBank app features including, QR Cardless and Credit Score hub. CommBank app access is subject to successful ID verification and on-boarding. 5. Average monthly unique customers who engaged with one of our money management features in the CommBank app from July 2024 to June 2025. Money management features include Money Plan, Bill Sense, Category Budgets, Cash Flow View, Goal Tracker, Credit Score, Spend Tracker and Smart Savings.

Financial overview

Overview – FY25 result[1]

Key outcomes summary

Financial

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

Balance sheet, capital & funding

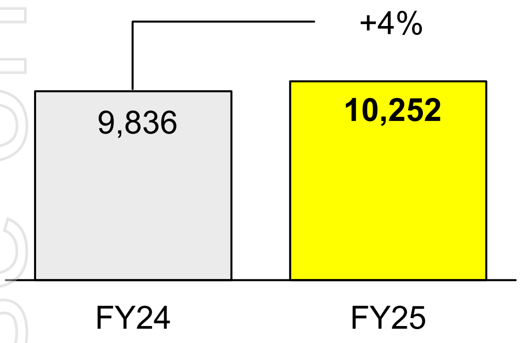
Capital – CET1[2,5] (Int'l)	**18.7%**	(40bpts)
Capital – CET1[2] (APRA)	**12.3%**	Flat
Total assets ($bn)	**1,354**	+8.0%
Total liabilities ($bn)	**1,275**	+8.0%
Deposit funding	**78%**	Flat
LT wholesale funding WAM[6]	**5.1yrs**	(0.1yrs)
Liquidity coverage ratio[7]	**130%**	(6%)
Leverage ratio (APRA)[2]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

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

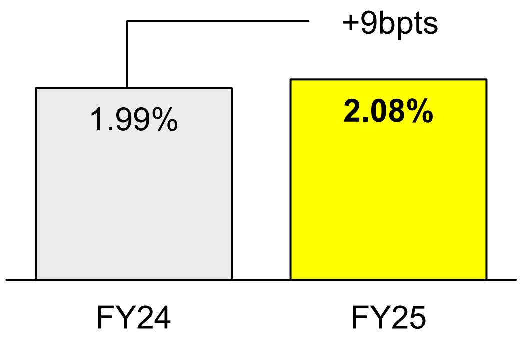
Overview – FY25 result

Key financial outcomes

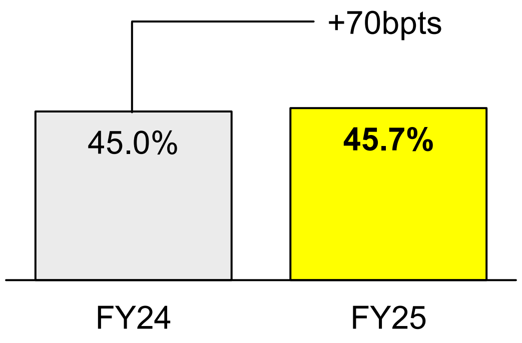
Cash NPAT[1] ($m)



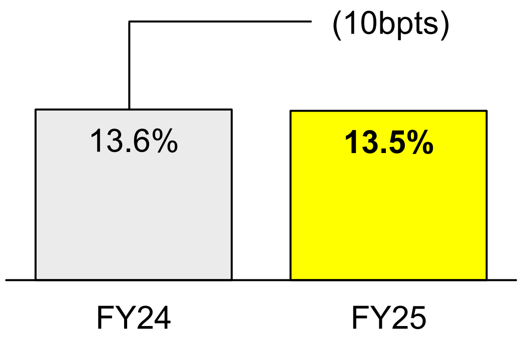
NIM[1]



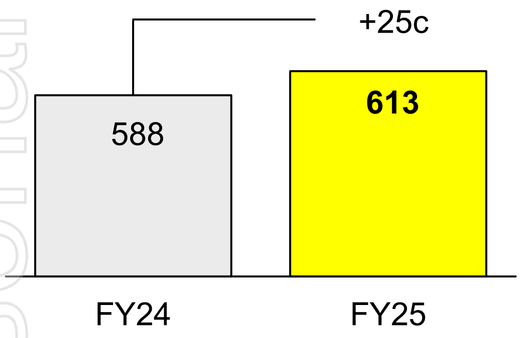
Cost to income[1]



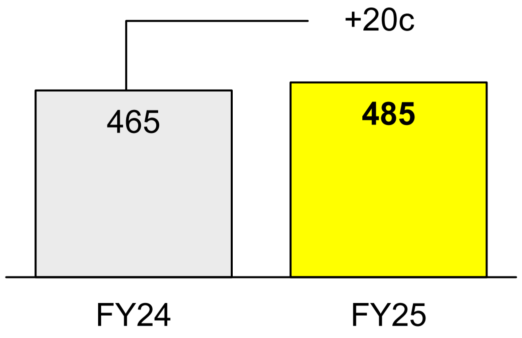
Cash ROE[1]



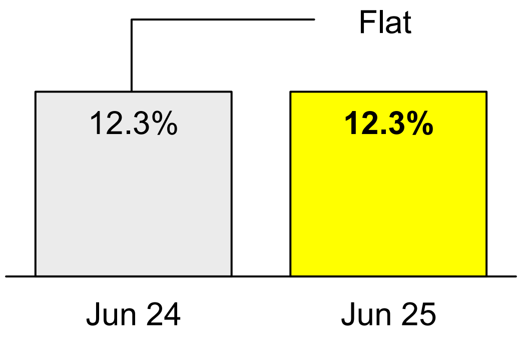
Cash EPS[1] (cents)



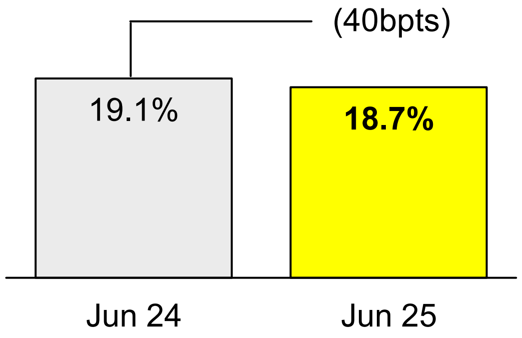
DPS (cents)



CET1 (APRA)



CET1 (International)[2]



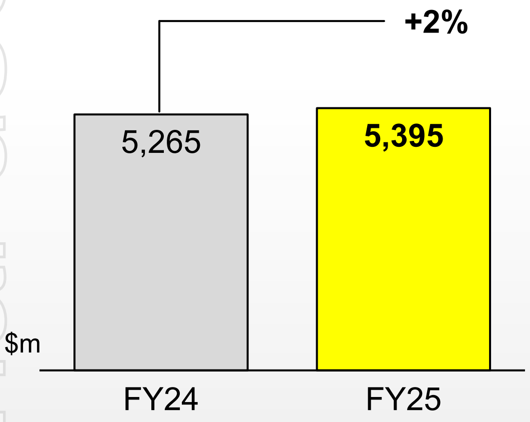
1. Presented on a continuing operations basis. 2. International capital, refer to glossary for definition.

Cash NPAT

By division[1]

RBS

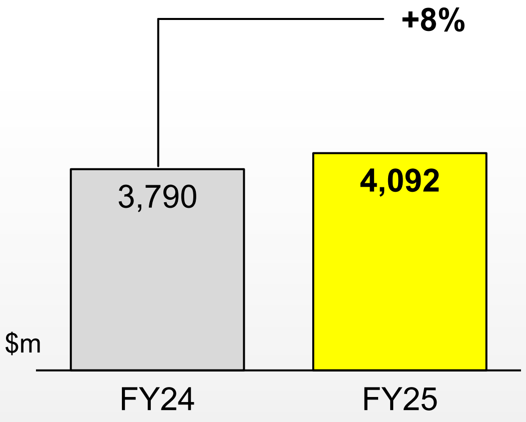
	vs FY24
• Income	+3%
• Expenses	+4%
• Impairment expense	($45m)



	FY24	FY25
Cost to income	38.5%	**39.1%**

BB

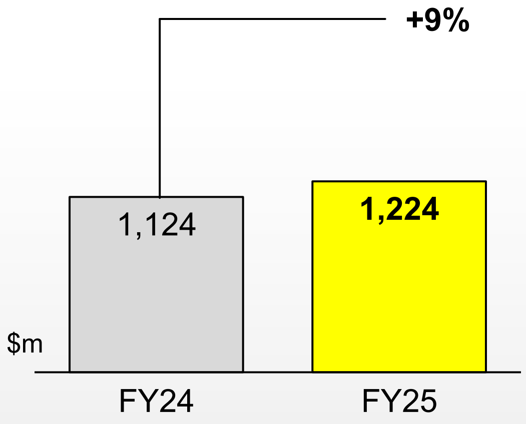
	vs FY24
• Income	+6%
• Expenses	+7%
• Impairment expense	($84m)



	FY24	FY25
Cost to income	31.6%	**31.9%**

IB&M

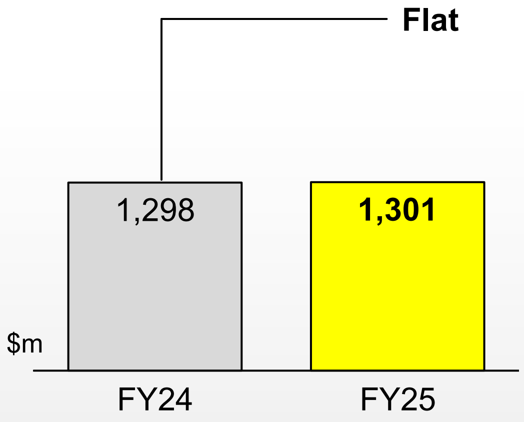
	vs FY24
• Income	+11%
• Expenses	+7%
• Impairment expense	+$52m



	FY24	FY25
Cost to income	42.5%	**40.9%**

NZ (NZD)[2]

	vs FY24
• Income	+4%
• Expenses	+10%
• Impairment expense	($10m)



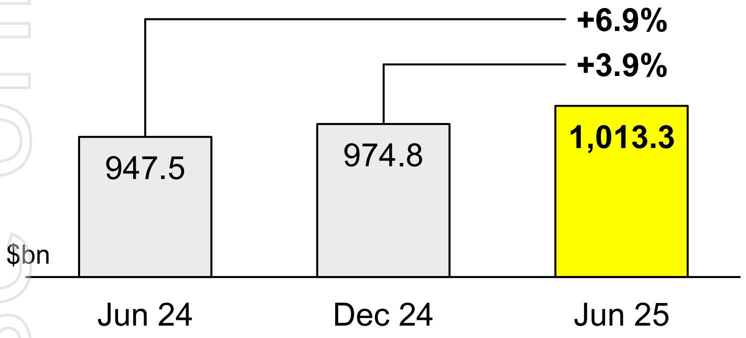
	FY24	FY25
Cost to income	40.8%	**43.3%**

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 IB&M business in New Zealand are not included.

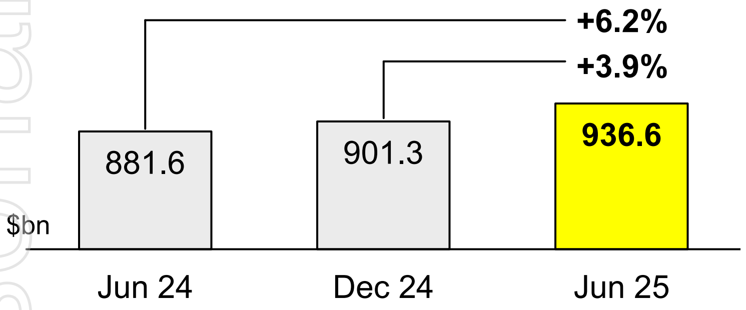
Balance sheet[1]

Disciplined volume growth – non-interest bearing deposit switching stable

Group lending



Group deposits



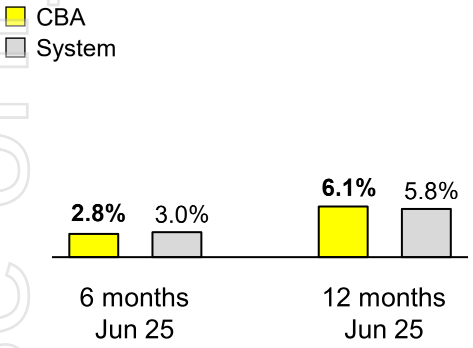
$bn	Jun 24	Dec 24	Jun 25	Jun 25 vs Dec 24	Jun 25 vs Jun 24
Home loans	664.7	685.3	**707.9**	3.3%	6.5%
Consumer finance	16.8	16.9	**17.1**	1.3%	1.9%
Business loans[2]	177.9	185.3	**195.8**	5.7%	10.1%
Institutional loans	88.2	87.4	**92.5**	5.9%	4.9%
Total Group lending	**947.5**	**974.8**	**1,013.3**	**3.9%**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

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

Volume growth

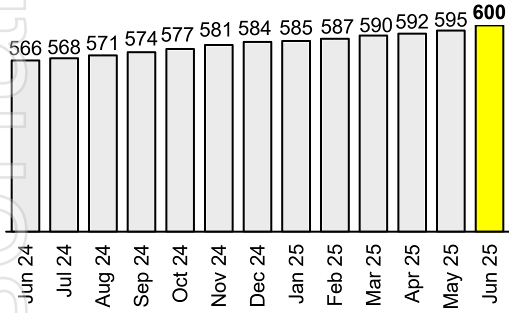
Disciplined approach to growth across core products

Home lending[1,2]

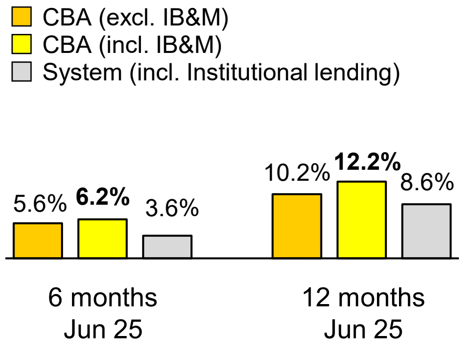


Balances by month[6]

$bn

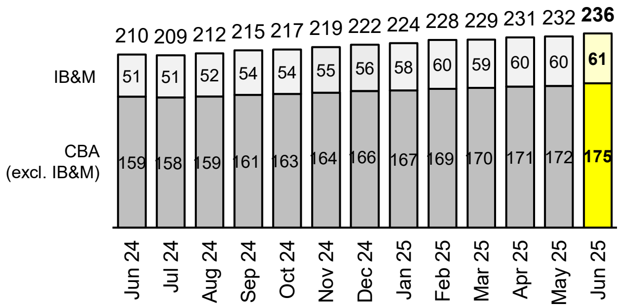


Business lending[1,2,3]

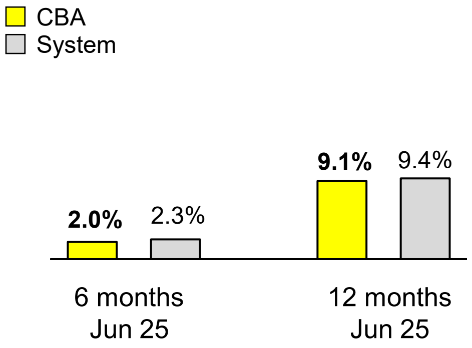


Balances by month[6]

$bn

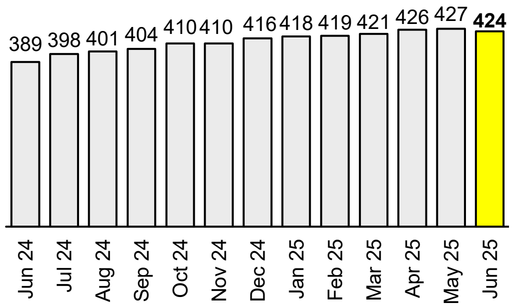


Household deposits[1,4]

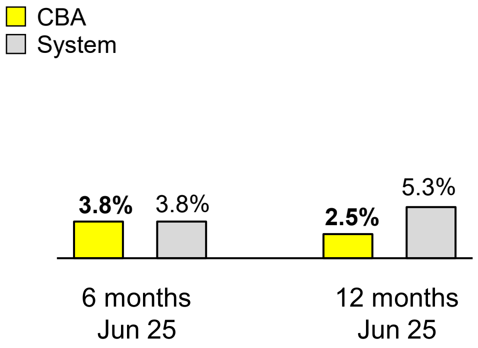


Balances by month[6]

$bn

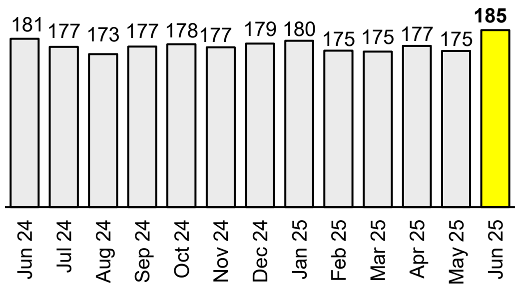


Business deposits[1,5]



Balances by month[6]

$bn



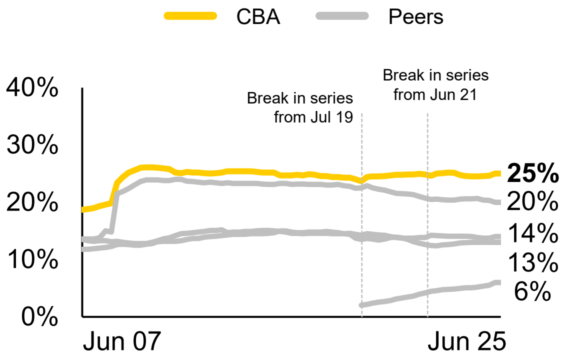
1, 2, 3, 4, 5, 6. Refer to sources, glossary and notes at the back of this presentation for further details.

Market share[1]

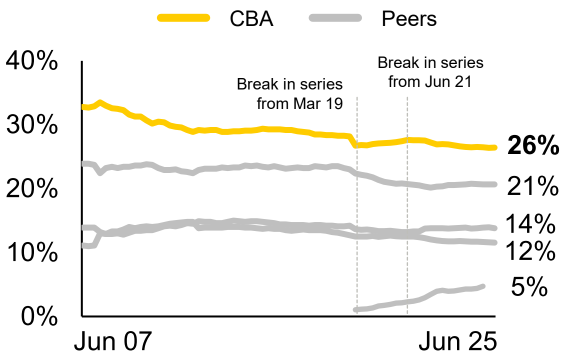
Disciplined approach – strong market share

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

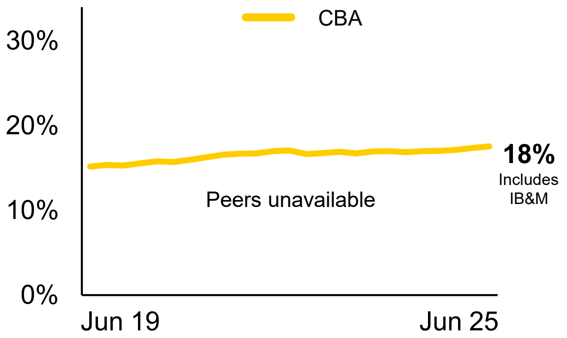
Home lending[2,9]



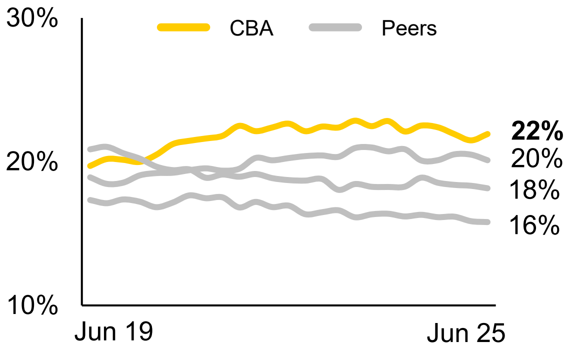
Household deposits[3,9]



Business lending[5]



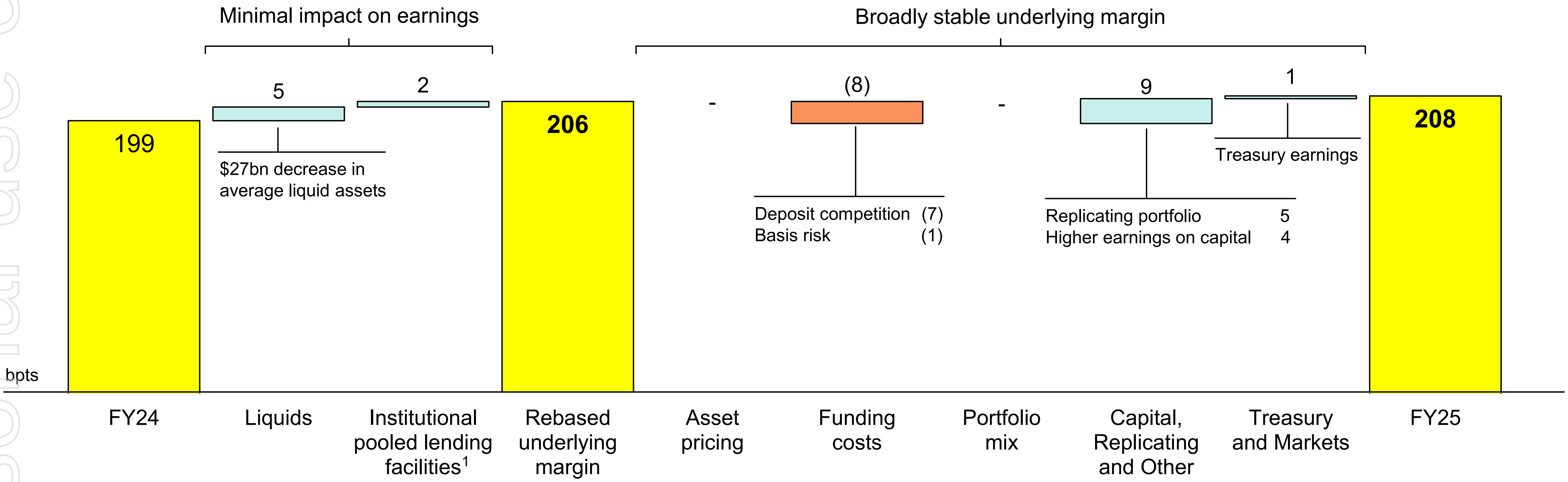
Business deposits[3,6]



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

Group margin – 12 months

Underlying margin broadly stable – competition effects more than offset by hedging activities and Treasury earnings



1. Impact of institutional pooled lending facilities.

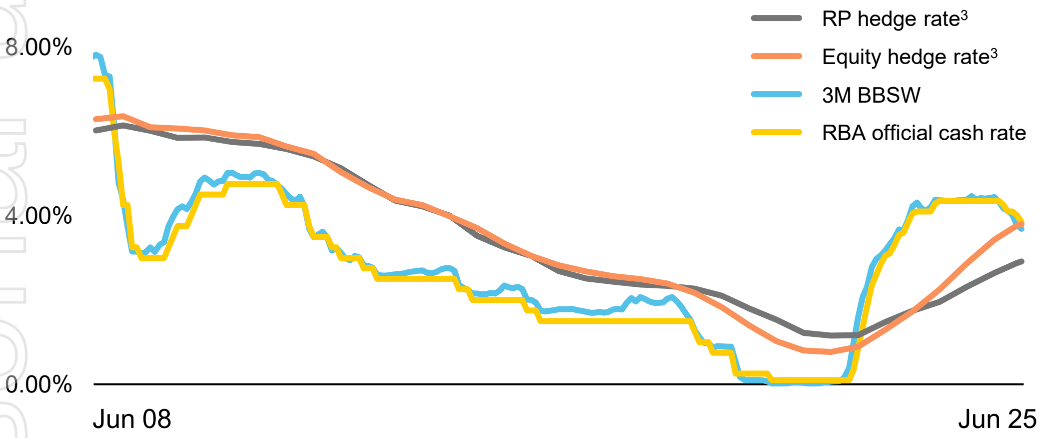
Group margin

Hedge earnings higher – however returns sensitive to swap rates which have fallen in 2H25

Replicated portfolio (RP) & equity hedge[1]

- In FY25, RP and equity hedge earnings benefitted from higher average rates
- Returns from the replicating portfolio and equity hedge are sensitive to 3 year and 5 year swap rates which have fallen in 2H25

	FY25 Avg balance	FY25 Avg. tractor[2]	Exit tractor[2] rate	Investment term
Domestic equity hedge	$52bn	3.61%	3.83%	3 years
Deposit hedge	$126bn	2.77%	3.01%	5 years



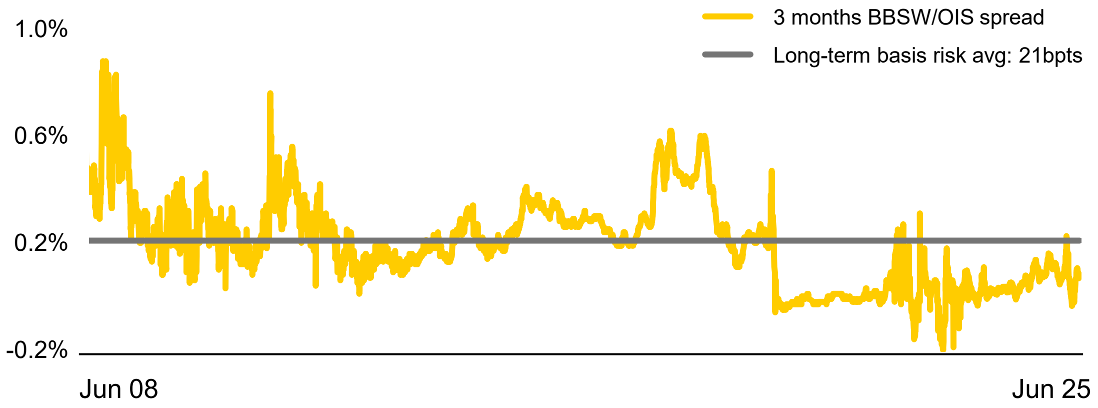
Liquidity & basis risk

Liquidity

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

Basis risk

- Increased sensitivity to basis risk in FY25 with mix reversion back to variable rate home loans driving higher exposure to basis risk
- Jun 25 average BBSW/OIS spread = 8bpts
- As at Jun 25[4], every 6bpts = ~1bpt of Group NIM, this ratio will reduce as exposure to basis risk increases

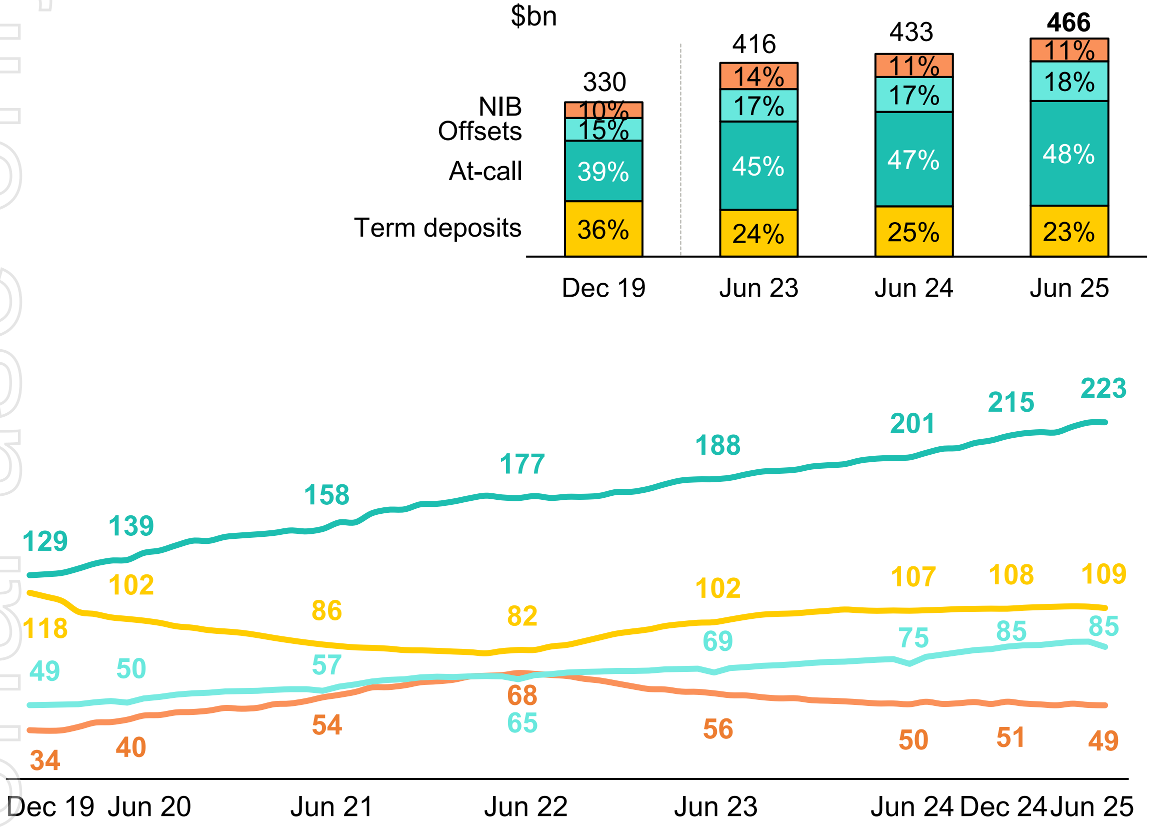


1. Represents domestic AUD equity and deposit hedges. 2. Tractor is the moving average hedge rate on equity and rate insensitive deposits. Exit tractor rate represents average rate for June 2025. 3. Represents the 6 month moving average of the equity and deposit tractor rates. 4. Based on average exposure to basis risk in June 2025.

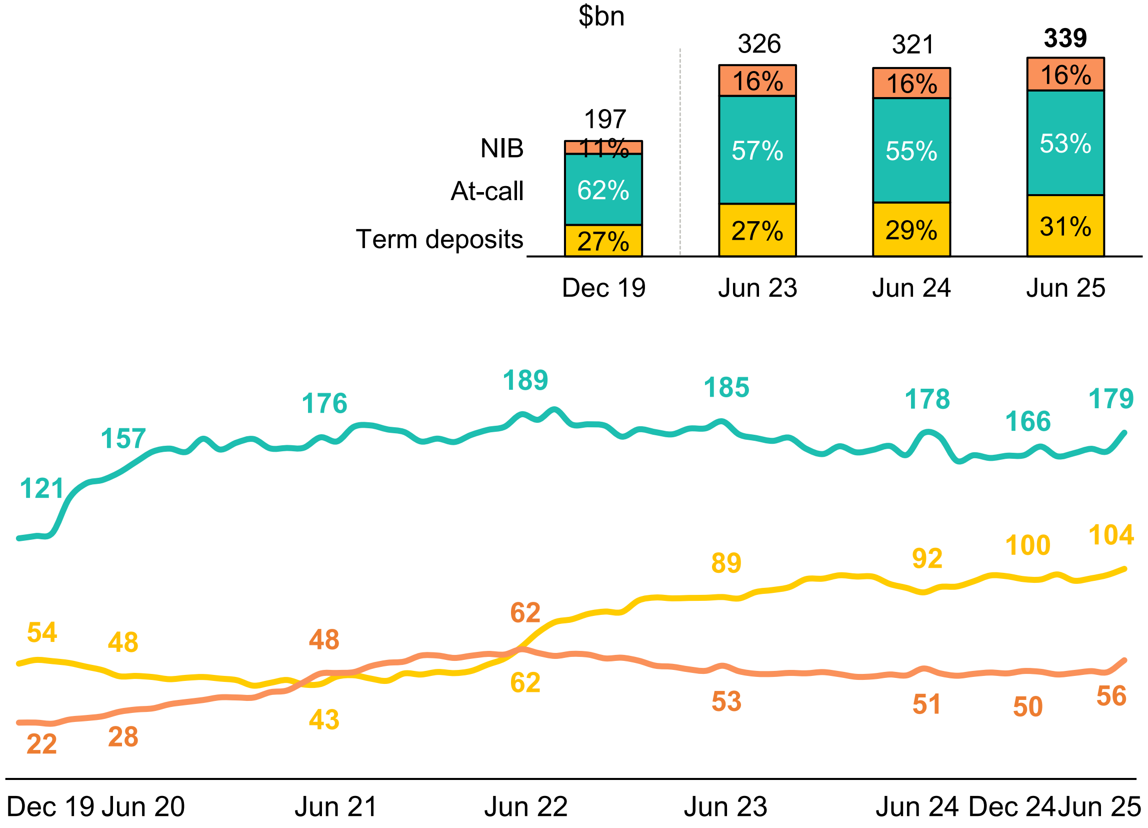
Deposit switching

Non-interest bearing deposit mix stable

Retail deposits[1,2]



Business deposits[1,2,3]



Term deposits — At-call interest bearing[4] — Offsets[4] — Non-interest bearing (NIB)

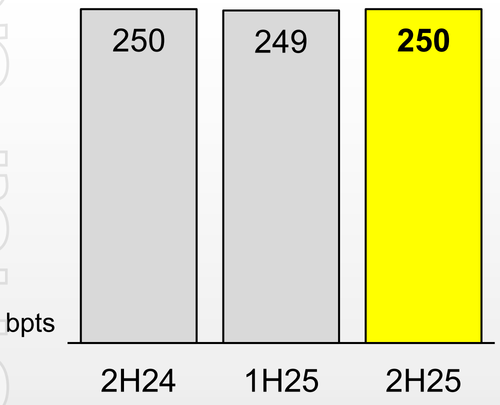
1. CBA Group, excludes ASB. Reflects retail and business deposits distributed to Retail Banking Services, Business Banking and Institutional Banking & Markets customers. 2. Excludes other demand deposits. 3. Includes Institutional Banking & Markets. 4. At-call interest bearing deposits excluding offsets.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

Margins by division

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

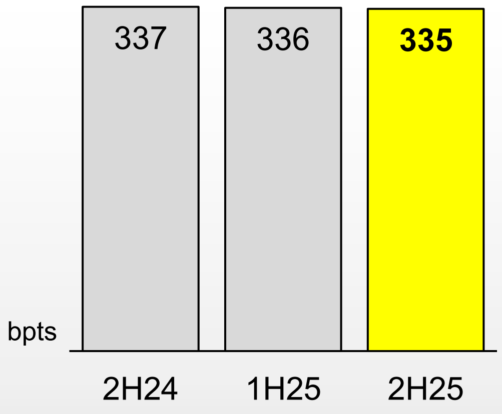
RBS

Higher earnings on replicating portfolio and equity, and favourable portfolio mix, partly offset by increased deposit competition and unfavourable deposit mix as customers switch to higher yielding deposits



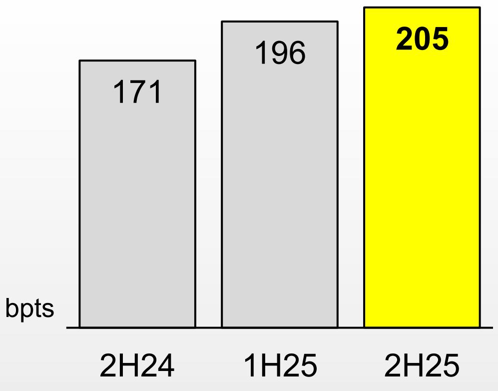
BB

Unfavourable portfolio mix, lower lending margins reflecting increased competition and funding costs, lower deposit margins as customers switch to higher yielding deposits, partly offset by higher earnings on equity and the replicating portfolio



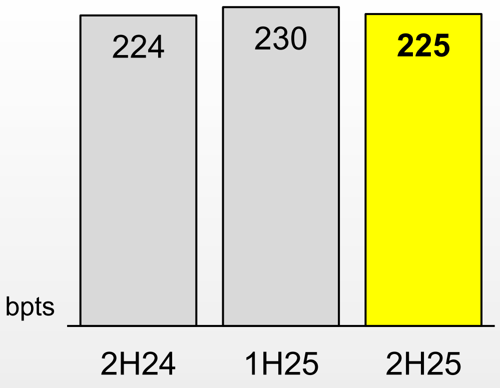
IB&M (ex Markets)[1]

Higher earnings on equity and favourable portfolio mix following the sale of the operating lease portfolio, partly offset by lower lending margins from competition



NZ (ASB)[2]

Lower Treasury & other earnings and lower deposit margins, partly offset by higher home loan margins

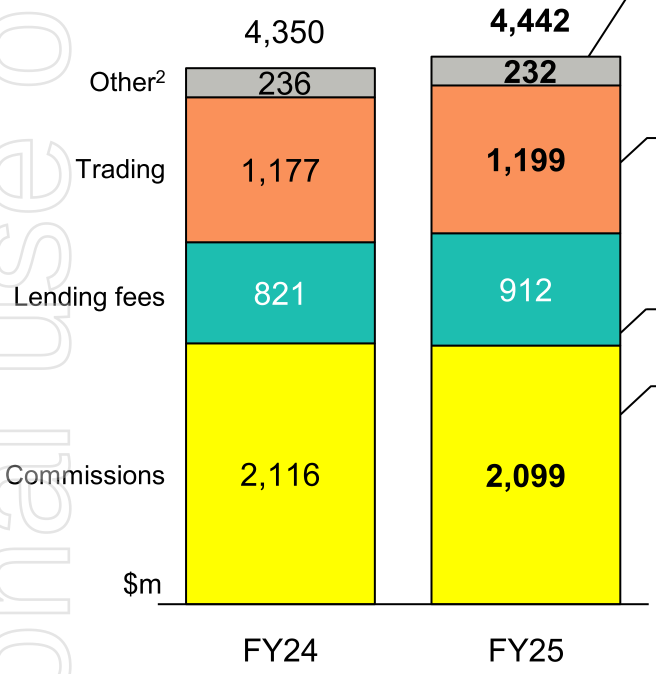


1. Institutional Banking & Markets NIM including Markets – 2H24: 87bpts, 1H25: 93bpts and 2H25: 91bpts. 2. NIM is ASB Bank only and calculated in NZD.

Other operating income[1]

Higher volume driven lending fees and sales volumes in Markets

Other operating income



FY25 vs FY24

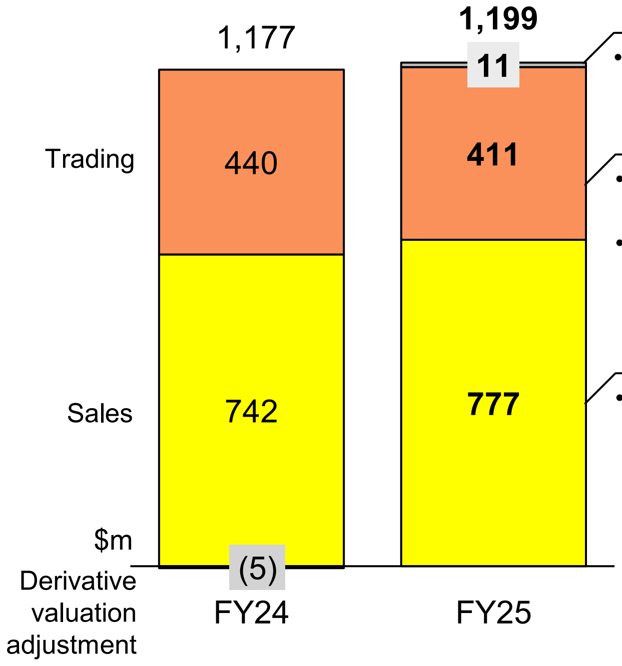
- Lower rental income from Structured Asset Finance portfolio, partly offset by
- Impacts from minority investments
- Increased funds management income from New Zealand

- Higher trading gains and sales volumes in Markets
- Favourable XVA, partly offset by
- Lower Treasury income from liquid asset sales

- Higher volume driven retail, business and institutional lending fees

- Lower merchants income, partly offset by
- Higher equities income from growth in trading volumes

Trading income



FY25 vs FY24

- Favourable XVA

- Lower Treasury income from liquid asset sales, partly offset by
- Higher trading gains in Markets (partly offset in NII)

- Higher sales volumes

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.

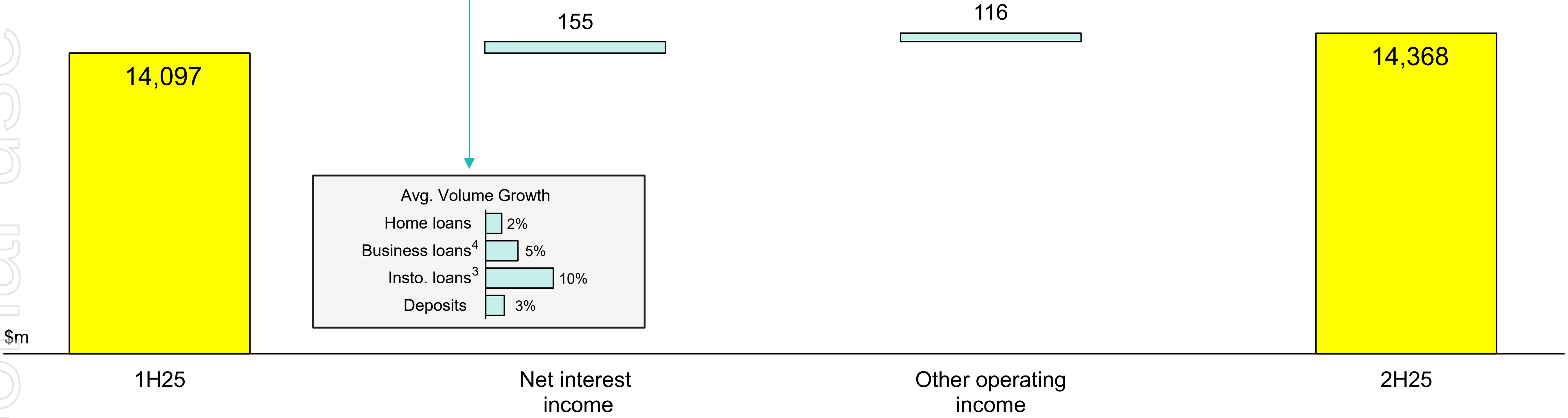
Sequential half operating income[1]

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

- Underlying margin[2] +1bpt
- Lending volume growth[3] +3.7%
- 3 fewer days ($195m)

- Higher Markets trading income (partly offset in NII); partly offset by
- Lower Merchants income from higher net scheme fees

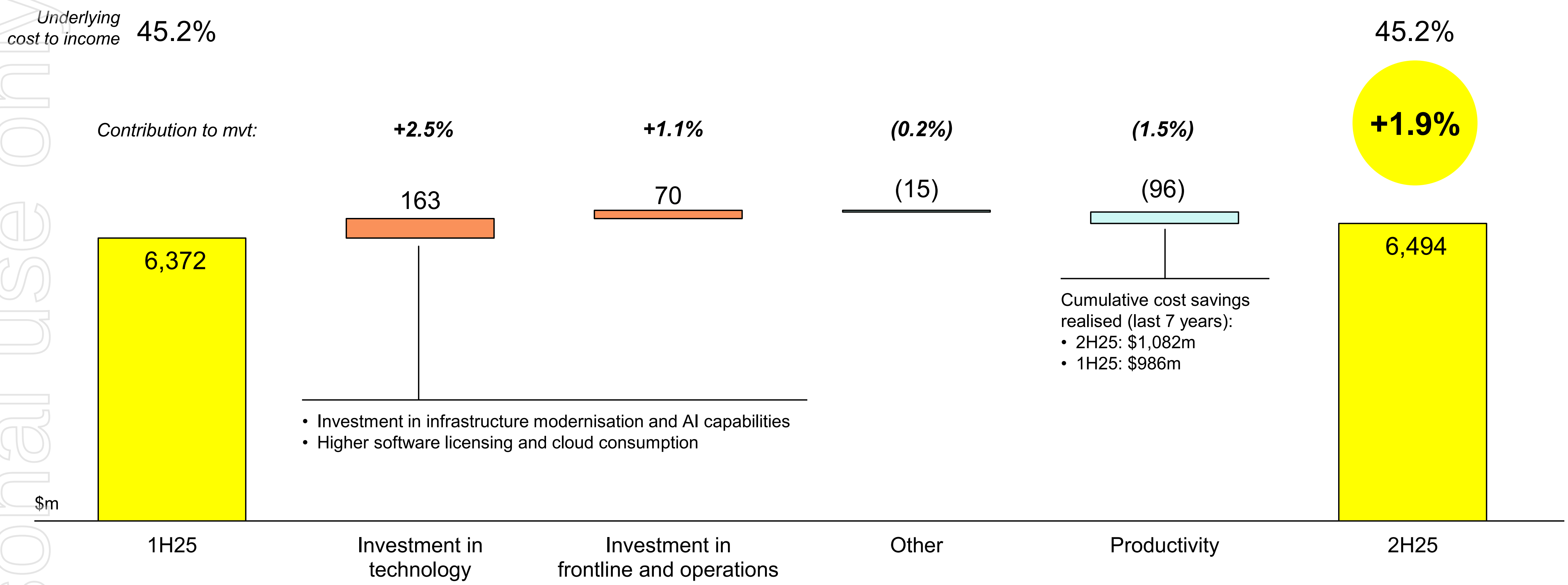
+1.9%



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

Sequential half operating expenses[1]

Accelerated investment in technology and proprietary distribution



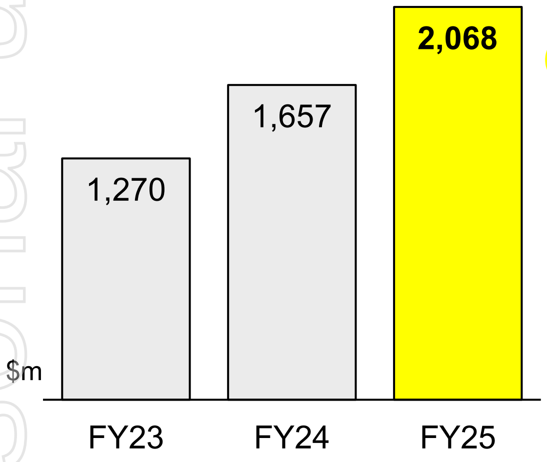
1. Presented on a continuing operations basis excluding remediation provisions for domestic ($52 million) and NZ ($33 million) notable items as well as a Bankwest restructuring provision of $45 million in 2H25. Headline operating expenses +4.0% including these items.

Cost approach

Increased investment spend – primarily on infrastructure refresh

Cost reduction

Cumulative savings[1]



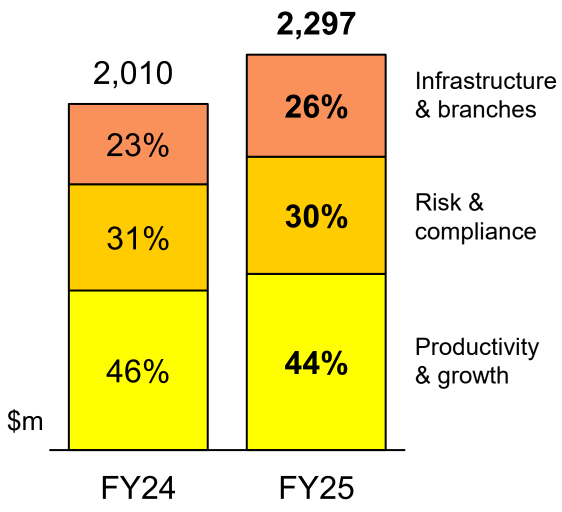
Examples

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

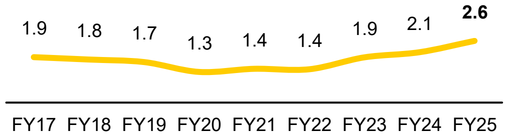
Investment spend

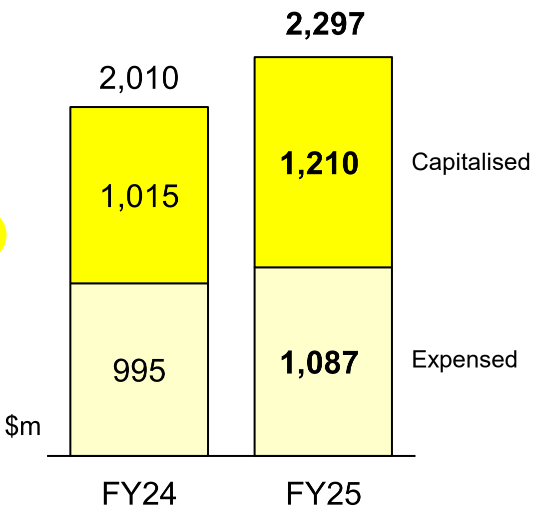
Increase in infrastructure spend – accelerated technology refresh

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



Capitalised software
($bn)



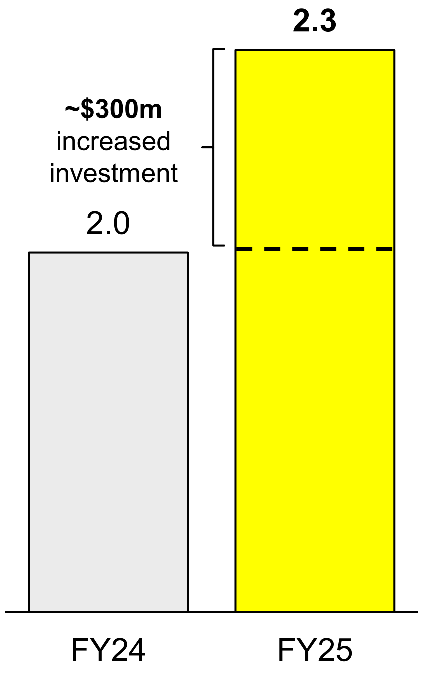


1. Cumulative cost savings over 7 years.

Investment spend

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

Investment spend
$bn



Focus of increased FY25 investment

Accelerate refresh of tech infrastructure:

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

Enhance our GenAI capability:

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

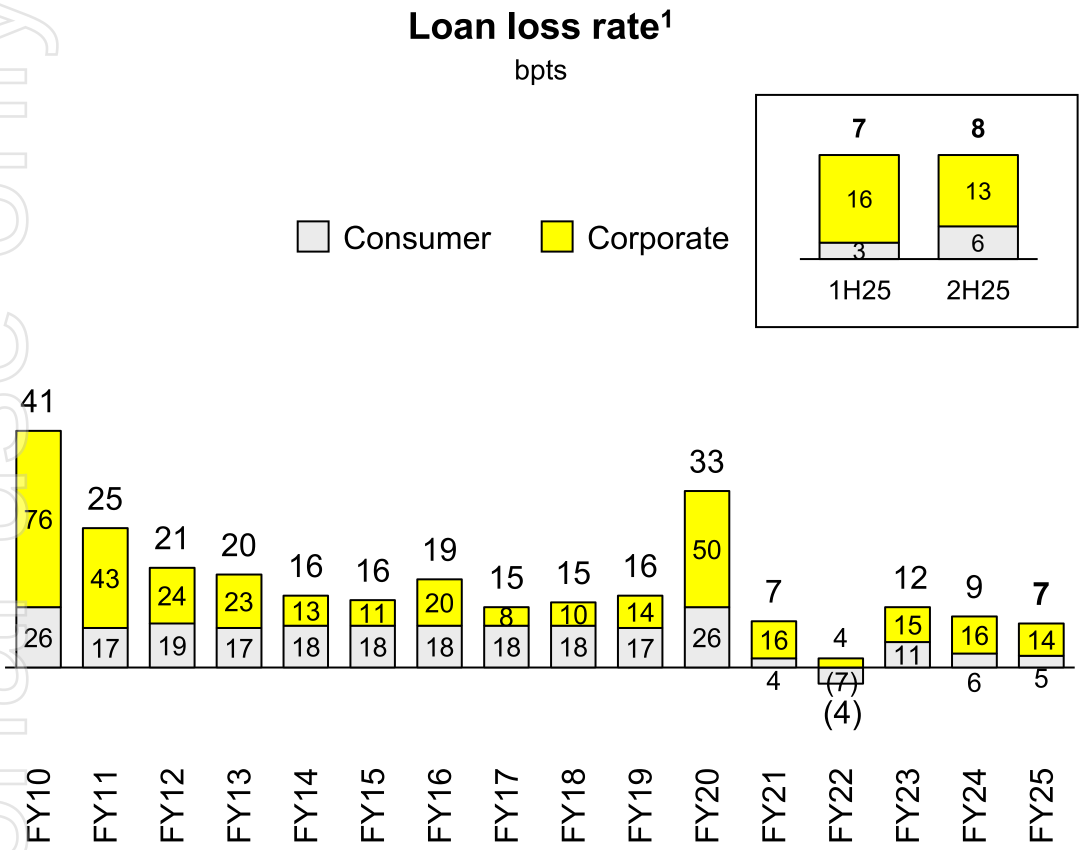
Delivered in FY25

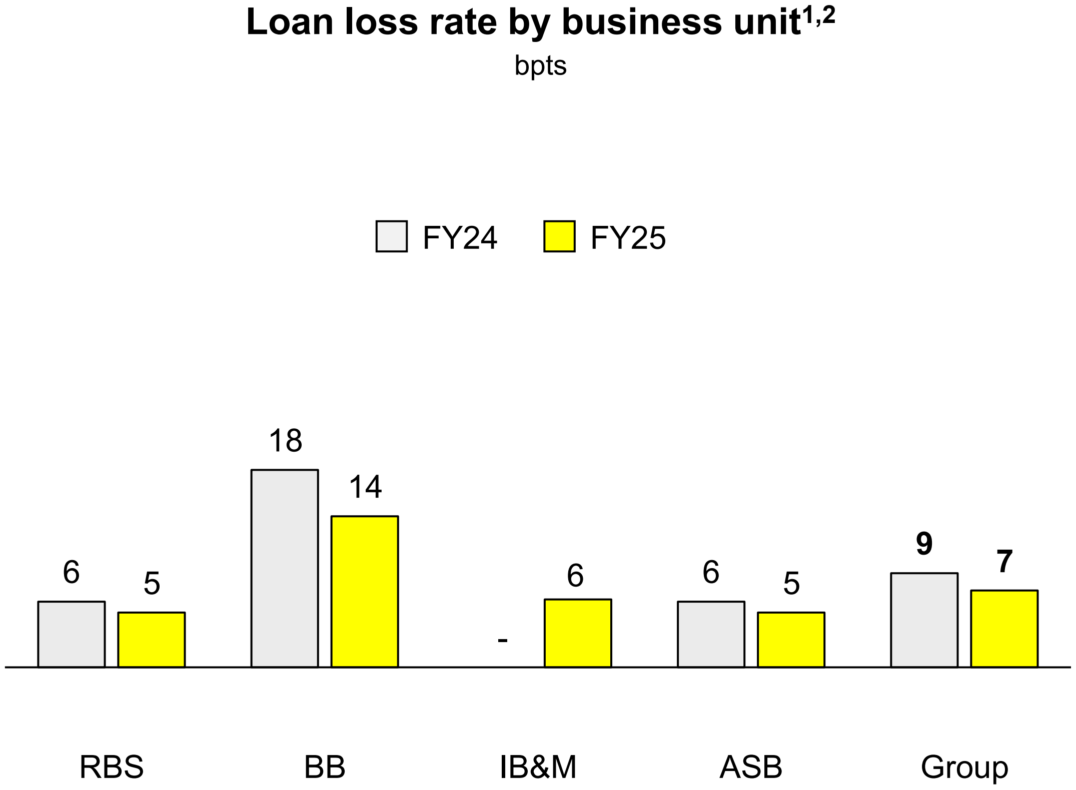
- 35% more tech changes deployed[1]
- 30% reduction in critical incidents with recovery time from critical incidents improving 25%[1,2]
- 2,000+ machine learning models processing over 157 billion data points[3]
- Completed migration of on-premise data to the cloud
- Launched Australian-first GenAI powered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

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

Loan losses

Loan impairment expense remains low





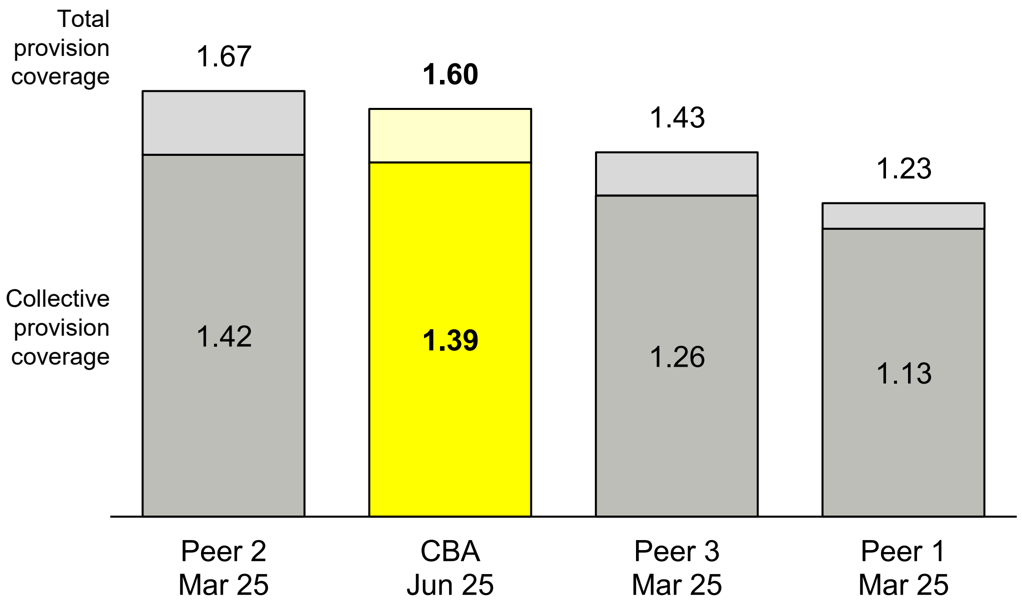
1. Loan impairment expense as a percentage of average Gross loans and acceptances annualised. 2. Comparative information has been restated to conform to presentation in the current period.

Provisions[1]

Strong provision coverage maintained

Provision coverage[2]/CRWA

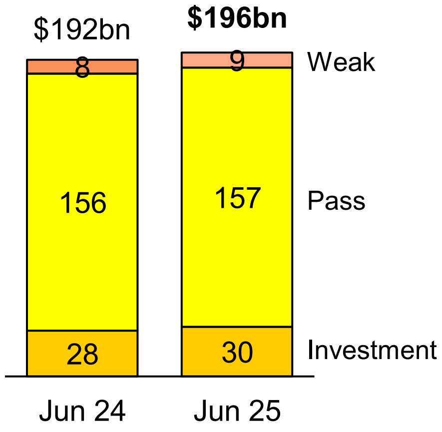
%



Provisions by stage

	$m	Credit exposures[4] Jun 24	Credit exposures[4] Jun 25	Credit provisions Jun 24	Credit provisions Jun 25
Collectively assessed	Stage 1	946,258	1,023,199	1,795	1,824
	Stage 2[5]	191,729	196,058	2,794	3,036
	Stage 3	8,095	9,148	834	701
Individually assessed	Stage 3	1,489	1,854	712	816
	Total	1,147,571	**1,230,259**	6,135	**6,377**

Stage 2 exposures by credit grade[3,4]

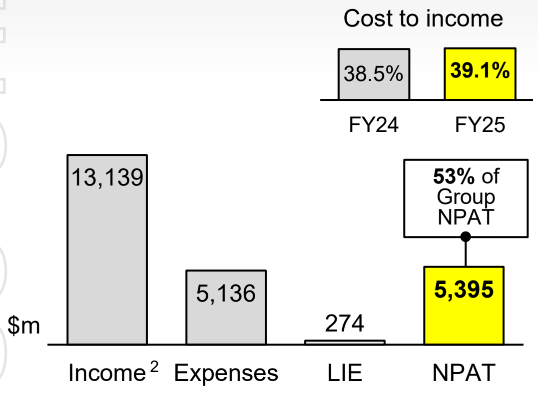


1. AASB 9 classifies loans into stages; Stage 1 – Performing, Stage 2 – Performing but significantly increased credit risk, Stage 3 – Non-performing. Performing relates to Stage 1 and Stage 2. Non-performing relates to Stage 3. Stage 2 is defined based on a significant deterioration in internal credit 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. Excludes provisions on debt securities fair valued through other comprehensive income for comparability. 3. 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. 4. Comparative information has been restated to conform to the presentation in the current period. 5. 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 58% of Stage 2 exposures as at 30 June 2025 (31 December 2024: 60%, 30 June 2024: 64%).

Financial performance[1]

FY25 financial performance by division

RBS



vs FY24 +3% +4% (14%) **+2%**

Income

NII – Volume growth, earnings on replicating portfolio and equity, and portfolio mix, partly offset by elevated competition and unfavourable deposit mix.

OOI – Volume driven FX and lending fee income, partly offset by lower cards income.

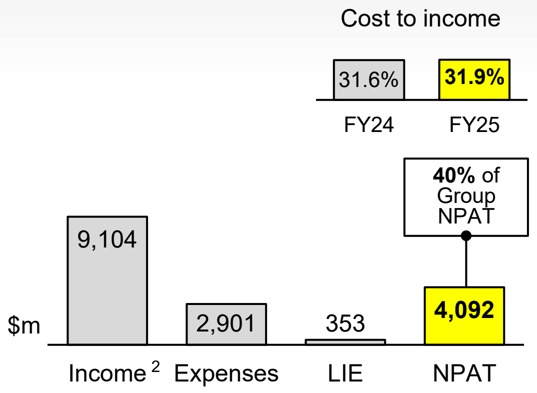
Expenses

Inflation, resources to support proprietary lending, amortisation, higher investment and technology spend, partly offset by productivity.

LIE

Lower collective provisions reflecting declining interest rates and an improved outlook for serviceability.

BB



+6% +7% (19%) **+8%**

Income

NII – Driven by above system lending growth and higher earnings on replicating portfolio and equity, partly offset by margin compression.

OOI – Higher volume of equities, business lending facilities, FX payments and interest rate hedges.

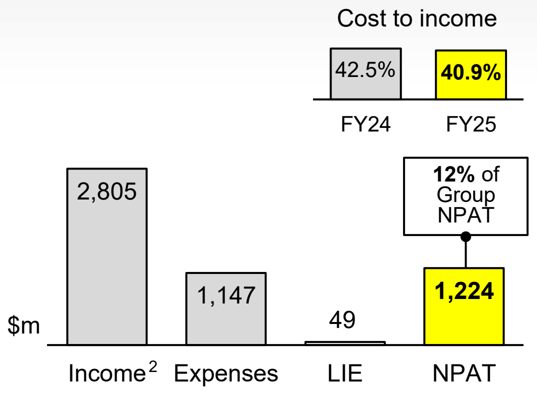
Expenses

Inflation, higher technology spend and investment in product offerings.

LIE

Reflecting lower individual and collective provision charges.

IB&M



+11% +7% Lge +9%

Income

NII – Higher earnings on deposits, equity and lending volumes, partly offset by lower lending margins due to higher funding costs.

OOI – Higher trading, sales and lending fee income, partly offset by lower operating rental income following the sale of the aircraft lease portfolio.

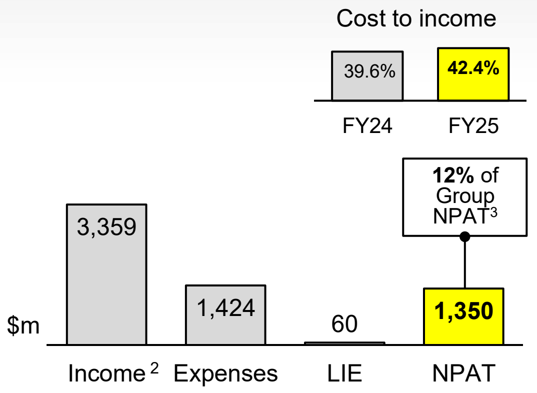
Expenses

Inflation, investment in frontline resources, and higher technology and software costs.

LIE

Higher individually assessed provisions, partly offset by lower collective provisions due to reduction in forward-looking adjustments.

ASB (NZD)



+3% +10% (14%) **(1%)**

Income

NII – Volume growth, higher earnings on equity and replicating portfolio, and higher home loan margins, partly offset by lower deposit margins.

OOI – Lower cards income primarily from higher scheme fee costs and lower lending fee income, partly offset by higher funds management income.

Expenses

Inflation, higher FTE, customer remediation and higher technology costs, partly offset by productivity.

LIE

Lower collective provisions reflecting declining interest rates, partly offset by higher consumer finance write-offs and individual provisions.

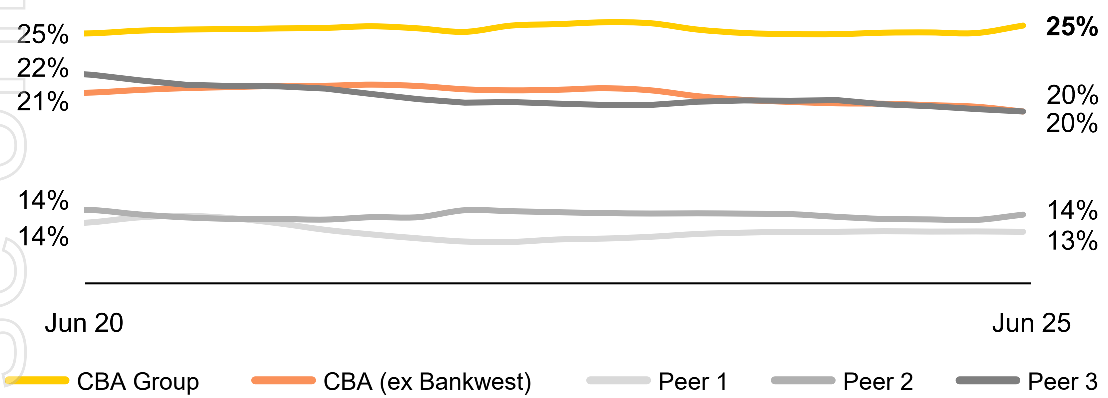
1. Comparative information has been restated to conform to presentation in the current period. Group Cash NPAT includes net loss after tax from the Group Corporate Centre not shown in the business unit contribution. 2. Net interest income (NII) and Other operating income (OOI). 3. ASB Bank only and calculated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

Home & consumer lending

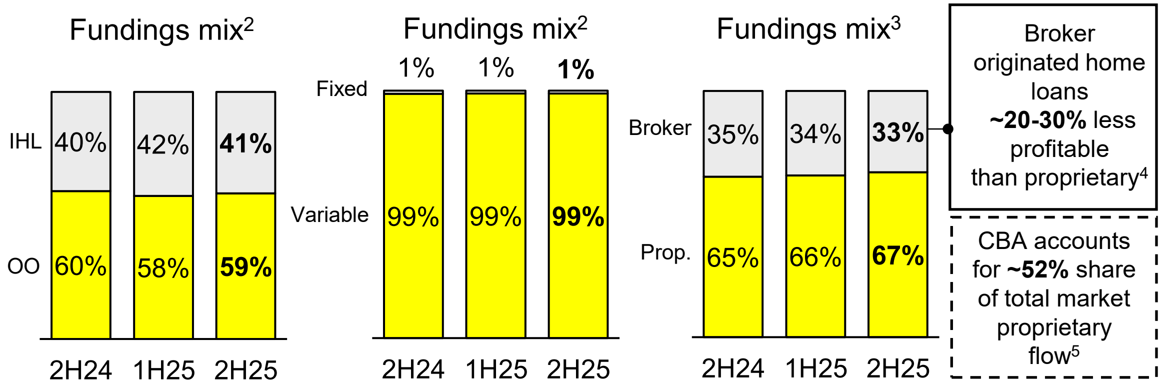
Home loans – overview

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

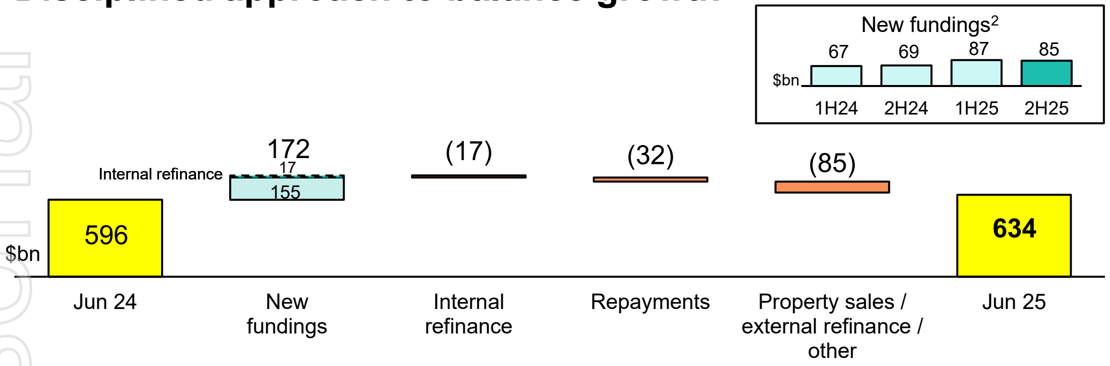
Consistent market share performance[1]



Fundings weighted towards proprietary distribution



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

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

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

Home loans – CBA ex BWA[1]

A disciplined approach to portfolio quality, growth and sustainable returns

Portfolio[1]	Jun 24	Dec 24	Jun 25
Total balances – spot ($bn)	500	511	**523**
Total balances – average ($bn)	494	505	**515**
Total accounts (m)	1.6	1.6	**1.6**
Variable rate (%)	86	91	**95**
Owner occupied (%)	70	69	**69**
Investment (%)	29	30	**30**
Line of credit (%)	1	1	**1**
Proprietary (%)[2]	61	62	**63**
Broker (%)[2]	39	38	**37**
Interest only (%)[2,3]	10	10	**10**
Lenders' mortgage insurance (%)[2]	14	13	**12**
First home buyers (%)[2]	8	8	**7**
Mortgagee in possession (bpts)[2]	1	1	**2**
Annualised loss rate (bpts)[2]	1	0	**1**
Portfolio dynamic LVR (%)[2,4]	42	42	**42**
Customers in advance (%)[2,5]	78	80	**84**
Payments in advance incl. offset[2,6]	30	33	**33**
Offset balances – spot ($bn)[2]	62	71	**71**

New business[1]	Jun 24	Dec 24	Jun 25
Total funding ($bn)[7]	55	68	**67**
Average funding size ($'000)[8]	451	487	**491**
Serviceability buffer (%)[9]	3.0	3.0	**3.0**
Variable rate (%)	98	99	**99**
Owner occupied (%)	61	60	**62**
Investment (%)	39	40	**38**
Line of credit (%)	0	0	**0**
Proprietary (%)[2]	65	66	**67**
Broker (%)[2]	35	34	**33**
Interest only (%)[10]	22	22	**21**
Lenders' mortgage insurance (%)[2]	7	6	**7**
First home buyers (%)[2]	9	8	**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 June 2024, December 2024 and June 2025. 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]

92% of the book originated under tightened standards since FY16

Key serviceability changes by year[2]

FY16-19
- Increased serviceability buffer and buffers on existing debts
- Removed Low doc and EQFS products
- Tightened lending requirements for non-residents and use of foreign currency
- Tightened lending requirements in high risk areas
- Reduced IO maximum term limits

FY20
- Changes to serviceability buffer and floor assessment rate
- Removed LMI/LDP waivers for construction, land loans
- Temporary COVID-19 tightening on verification

FY21
- Restrictions on family guarantor arrangements
- Rental expense capture (net rental income)
- Expenses excluded from HEM added to higher of declared expenses or HEM
- Increased serviceability floor rate
- Reduced max LVR for construction and bridging loans

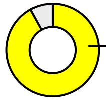
FY22
- Enhanced self-employed and investment income calculations
- Increased serviceability buffer

FY23
- Tightened LVR limits for high value properties
- Updated postcode level appetite to current economic cycle
- Updated rental income shading and maximum yield to market cycle
- Allowed latest year financials for high quality self-employed segments[4]
- Increased serviceability floor rate

FY24
- Expanded application of postcode level appetite across higher risk locations

FY25
- Enhanced self-employed income verification for eligible CBA Business Banking customers allowing the use of latest full year financials[5]
- Updated treatment for repayment of 'near term' HELP debt[6]

92% of the book originated under tightened standards since FY16



92%

New loan assessment (from FY16)[3]

Income
- All income used in application to assess serviceability is verified
- 80% or lower cap on less stable income sources (e.g. bonus, overtime)
- Applicants reliant on less stable sources of income manually decisioned
- 90% cap on tax free income, including government benefits
- Limits on investor income allowances
- Rental income net of rental expenses used for servicing

Living expenses
- Living expenses captured for all customers
- Servicing calculations use the higher of declared expenses or HEM adjusted by income and household size
- Expenses excluded from HEM are added to the higher of the declared expenses or HEM

Interest rates
- Assess customer ability to pay based on the higher of the customer rate plus serviceability buffer or minimum floor rate
- Interest only loans assessed on principal and interest basis over the residual term of the loan

Existing debt
- Existing customer commitments are verified through Comprehensive Credit Reporting (CCR) and CBA transaction accounts data where available
- CBA transaction accounts and CCR data used to identify undisclosed customer obligations
- For repayments on existing debt:
  - CBA and OFI repayments recalculated using the higher of the actual rate plus a buffer or minimum floor over remaining principal and interest loan term
  - Credit card repayments calculated at an assessment rate of 3.8%
  - Other debt repayments calculated based on actual rate + buffer

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

Home loans – borrowing capacity[1]

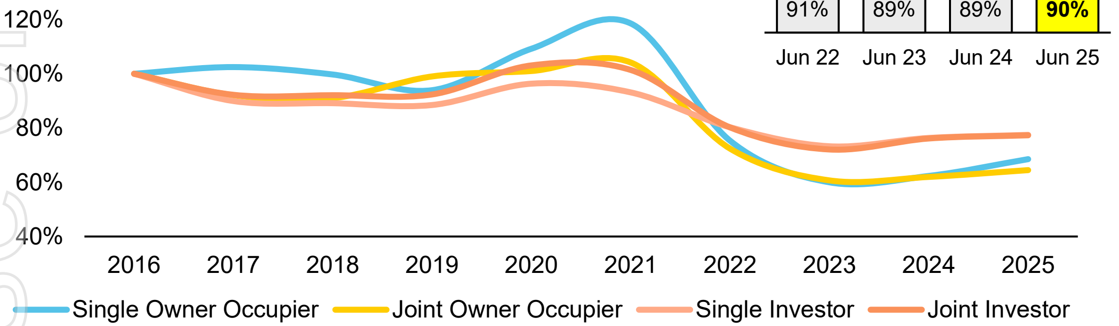
Improved borrowing capacity from changes to individual income tax rates and thresholds[2]

Borrowing capacity[3]

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

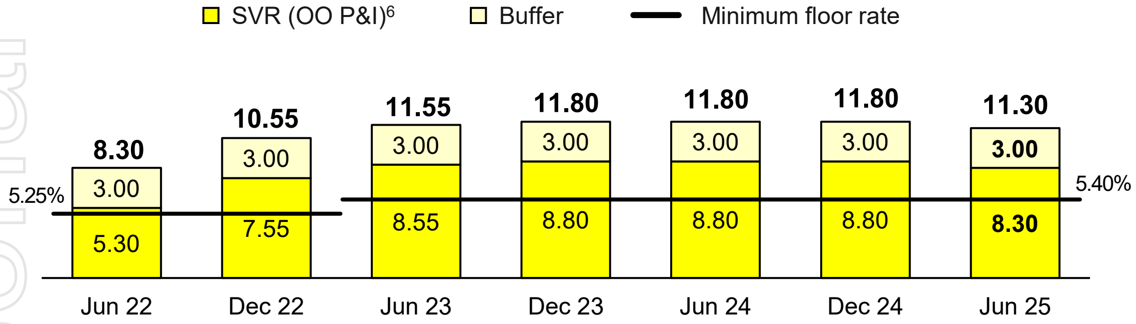
% of applicants with additional capacity to borrow[4]

Jun 22	Jun 23	Jun 24	Jun 25
91%	89%	89%	90%



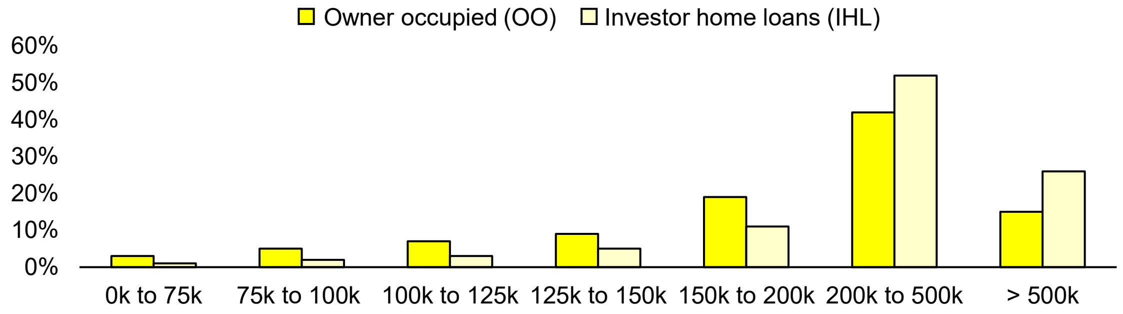
Serviceability buffer and interest rates

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



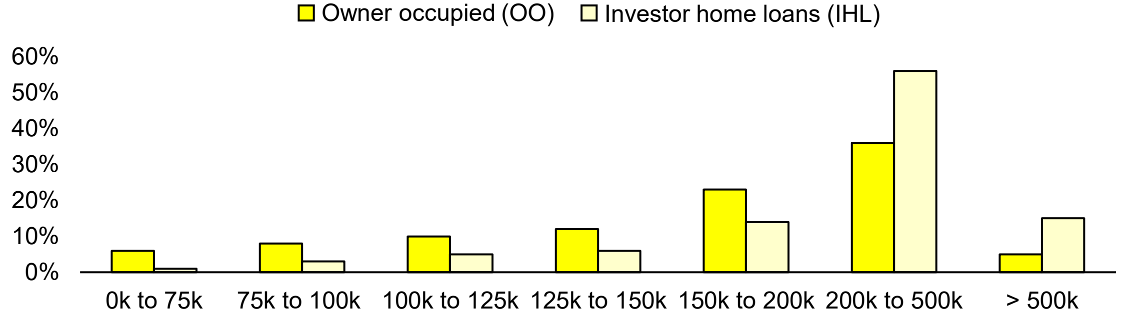
Application gross income band[7]

6 months to Jun 25 – Funding $



Application gross income band[7]

6 months to Jun 25 – Funding #



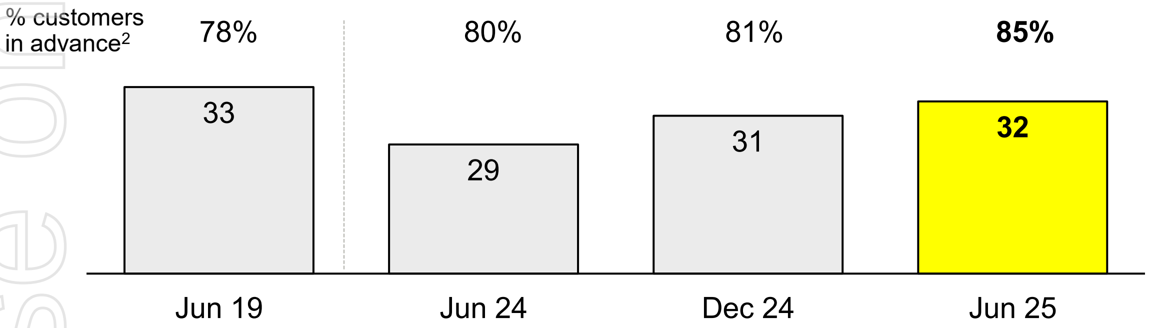
1. CBA excluding Bankwest and Unloan, unless noted otherwise. 2. Reflects changes to individual income tax rates and thresholds effective 1 July 2024. 3. Scenarios based on differing assumptions with respect to family types, number of dependents, loan size, income sources and existing liabilities/commitments.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

Home loans – resilience[1]

Higher savings buffers and strong DLVR – arrears stabilising

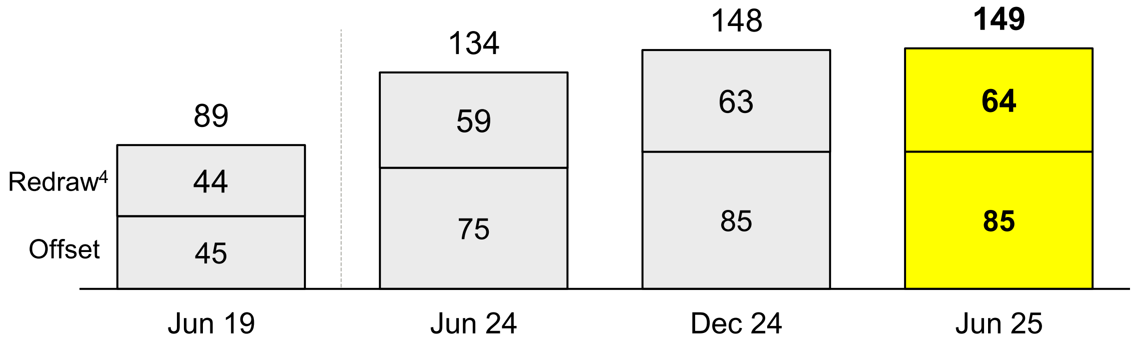
Average payments in advance[2,3]

of payments



Offset and redraw balances

$bn



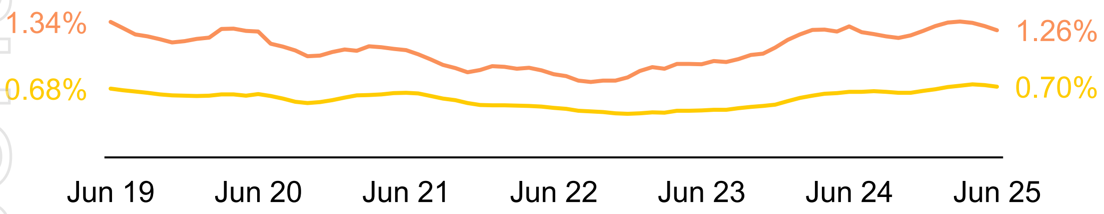
Home loan arrears[5]

30+ days, 90+ days

Arrears for expired fixed rate loans[6]:

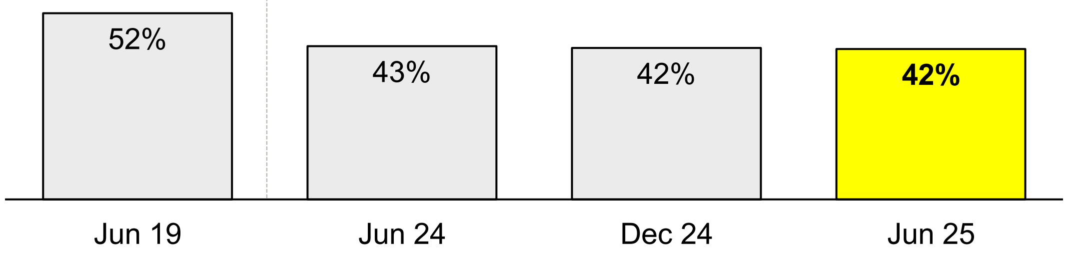
30+ days 1.41%

90+ days 0.77%



Dynamic LVR[7]

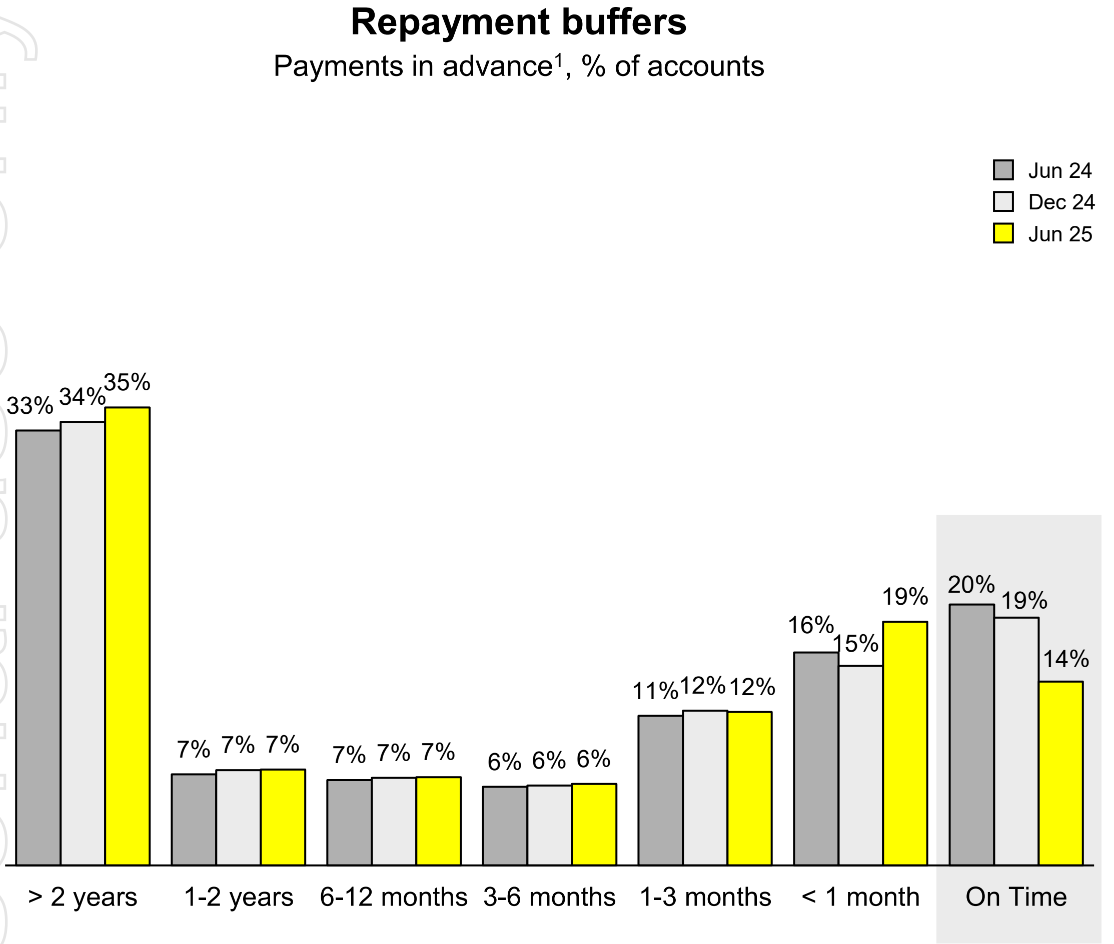
Portfolio average

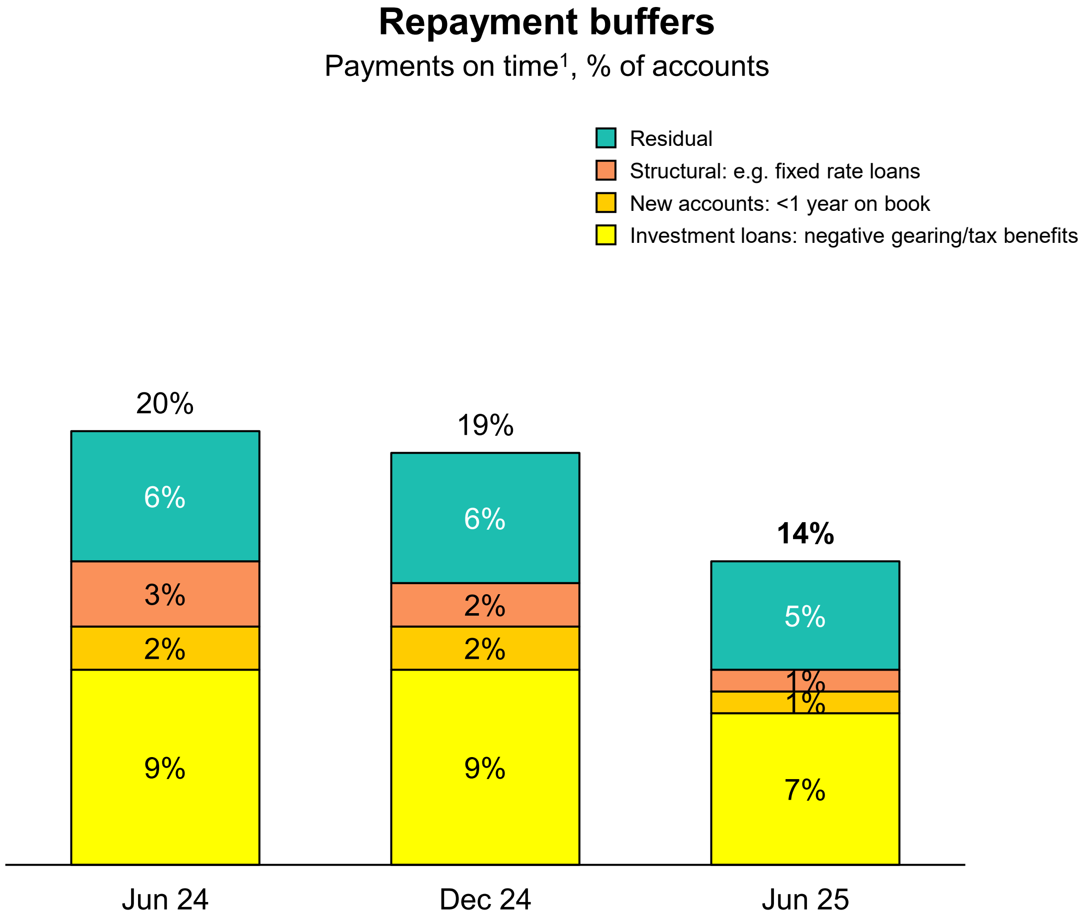


1. CBA including Bankwest. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loans, and Residential Mortgage Group and Unloan, unless otherwise stated. 2. Any amount ahead of monthly minimum repayment; includes offset balances. 3. Average number of monthly payments ahead of scheduled 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 30 June 2025. 7. Taking into account cross-collateralisation. Offset balances not considered.

Home loans – savings and repayment buffers

Higher savings and repayment buffers





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

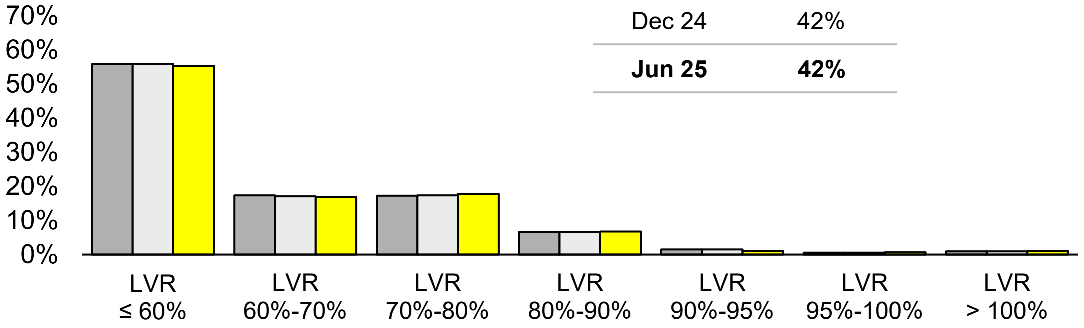
Home loans – portfolio DLVR[1]

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

Dynamic LVR bands[2]

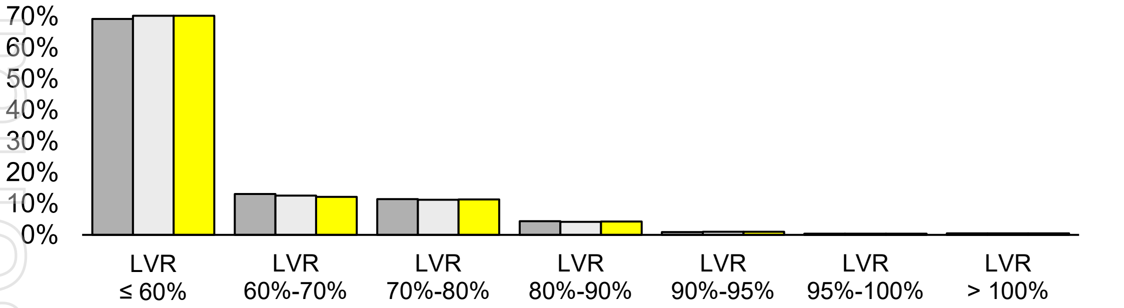
% of total portfolio balances

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



Dynamic LVR bands[2]

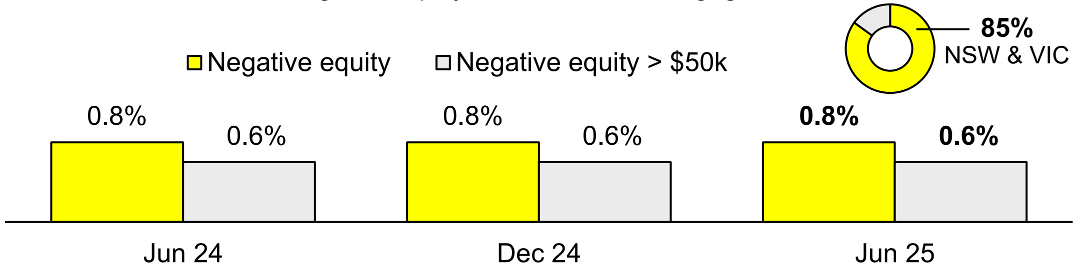
% of total portfolio accounts



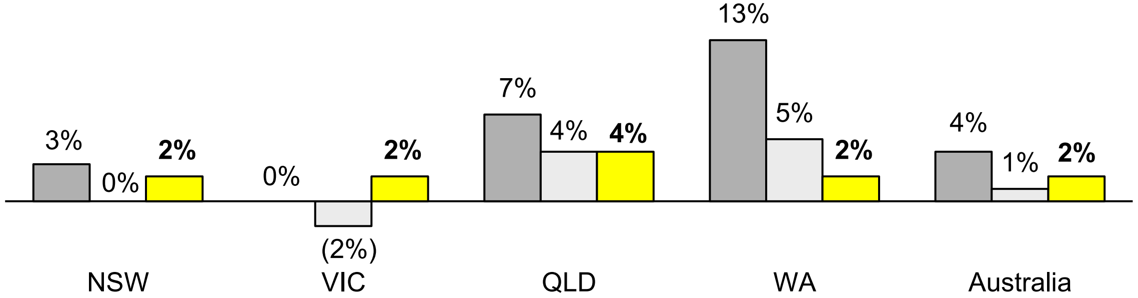
Negative equity[4]

Proportion of balances in negative equity

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



House price movements by state[5]



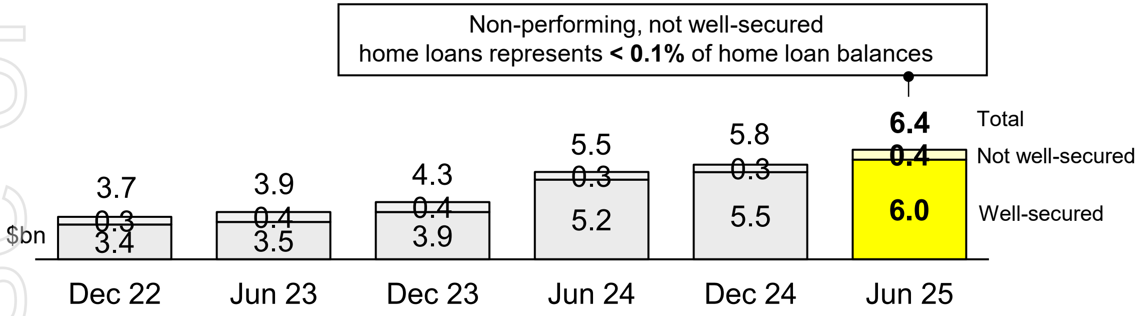
1. CBA including Bankwest. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan. 2. Taking into account cross-collateralisation. Offset balances not considered. 3. CBA including Bankwest, Line of Credit and Reverse Mortgages. Excludes Commonwealth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

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

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

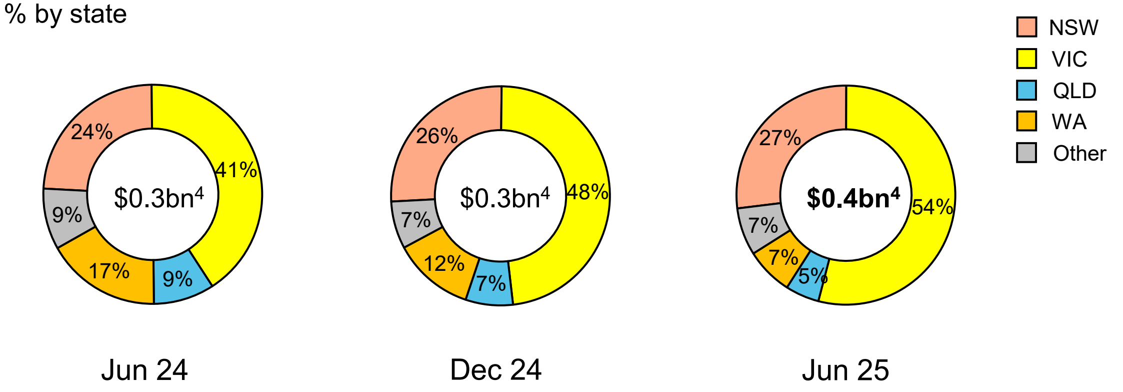
Australian non-performing home loans[2]

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

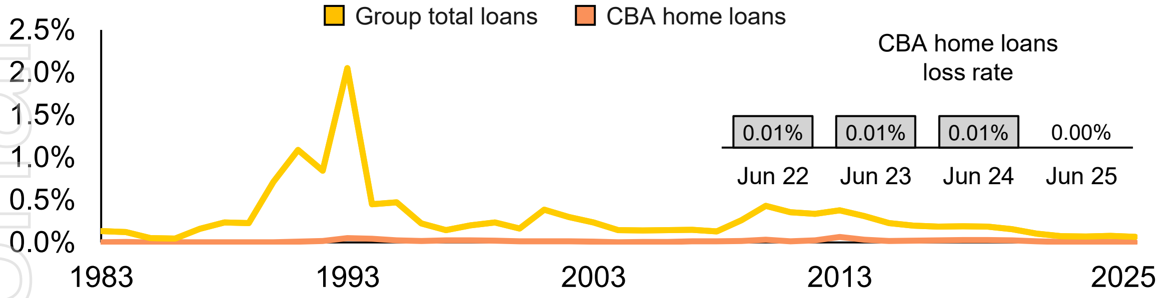


Australian non-performing, not well-secured home loans[2,3]

% by state

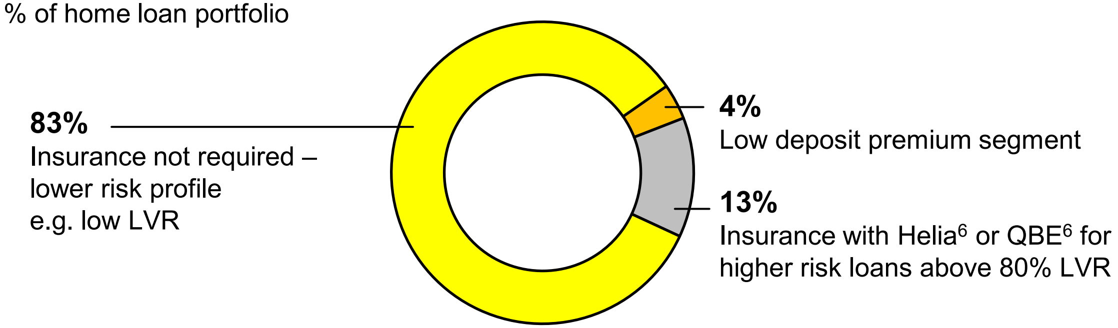


Losses to average gross loans and acceptances (GLAA)[5]



Portfolio insurance profile[3]

% of home loan portfolio

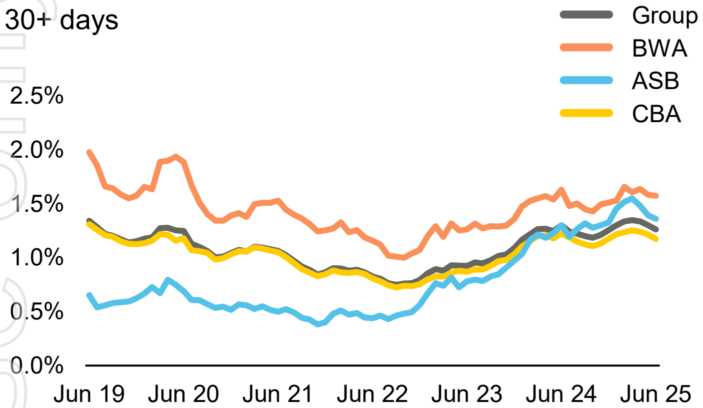


1. CBA including Bankwest. 2. Non-performing exposures are exposures in default as defined in regulatory standard *APS220 Credit Risk Management*. Well-secured home loans are defined as those with LMI or where the fair value of collateral after applying a conservative haircut to the most recent valuation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

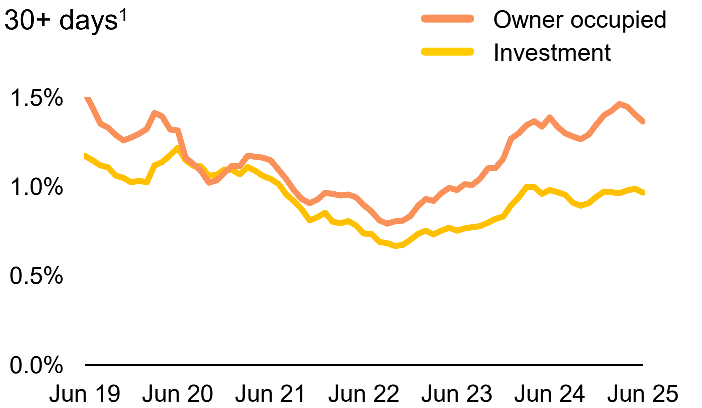
Home loans – arrears (30+ days)

Arrears stabilising as cost-of-living pressures ease

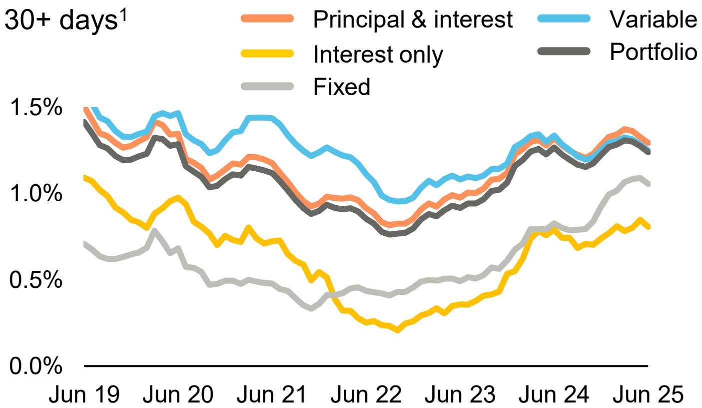
Portfolio



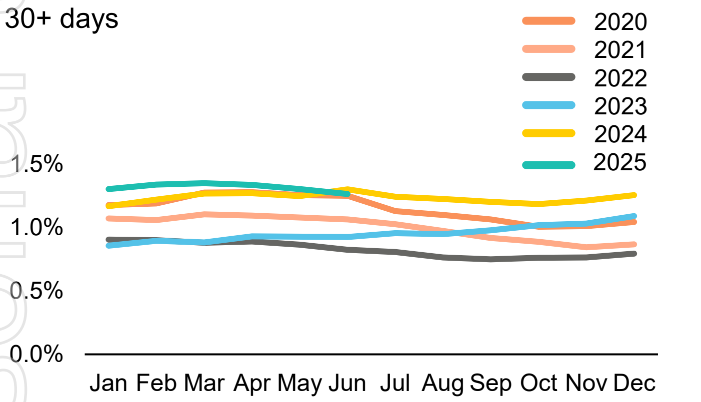
Product



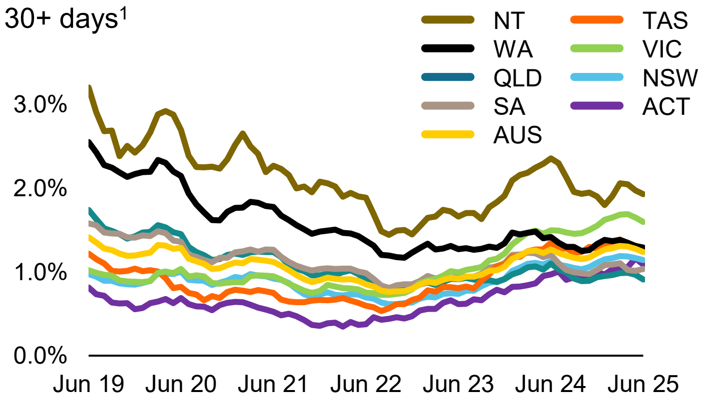
Repayment and interest type



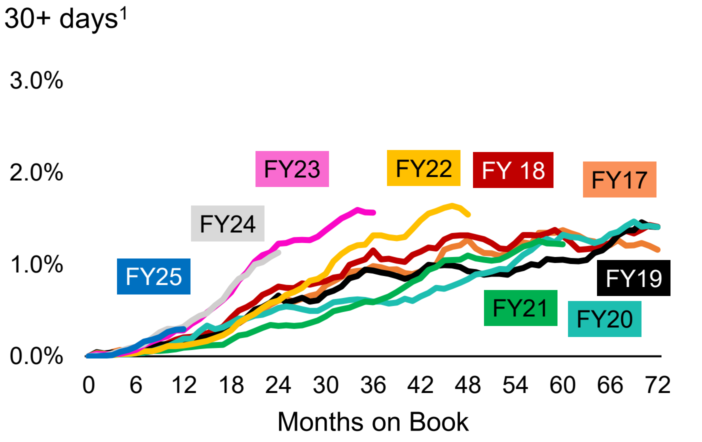
Year



State



Vintage



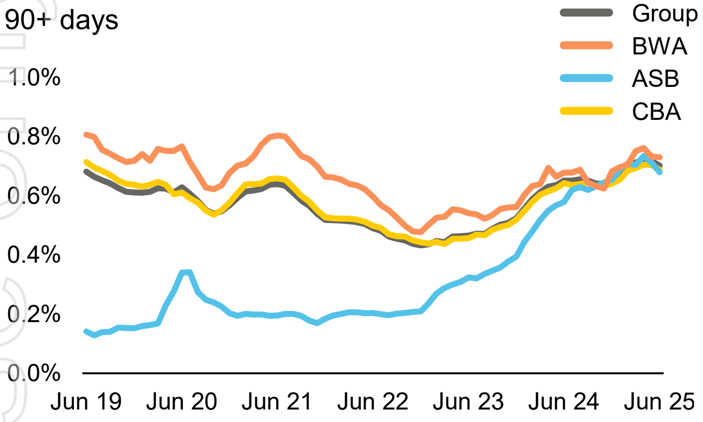
1. CBA including Bankwest. Excludes ASB, Line of Credit, Reverse Mortgages, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan.

Home loans – arrears (90+ days)

Arrears stabilising as cost-of-living pressures ease

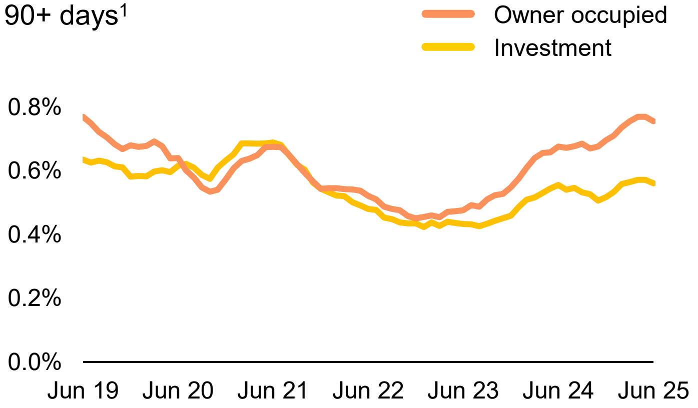
Portfolio

90+ days



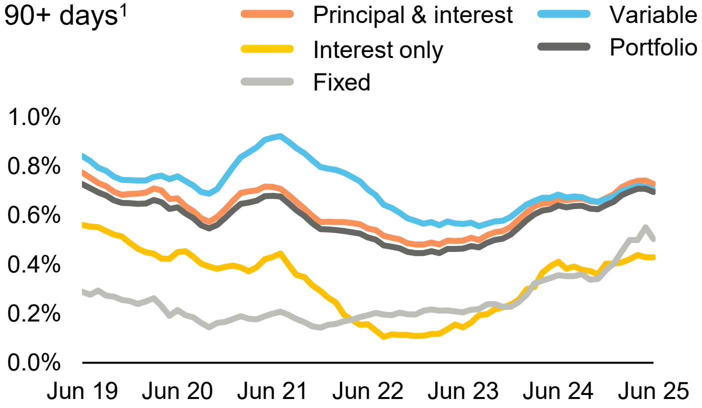
Product

90+ days[1]



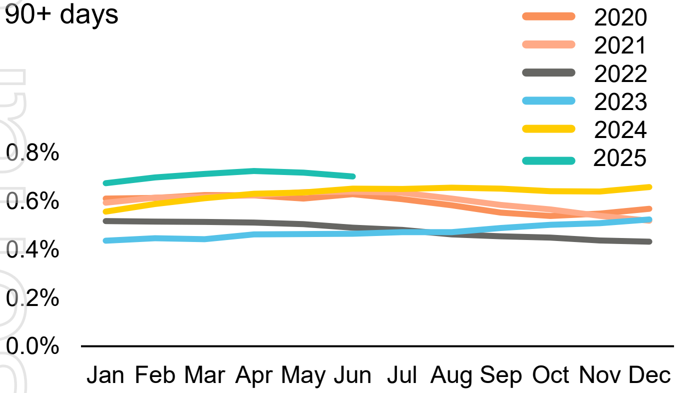
Repayment and interest type

90+ days[1]



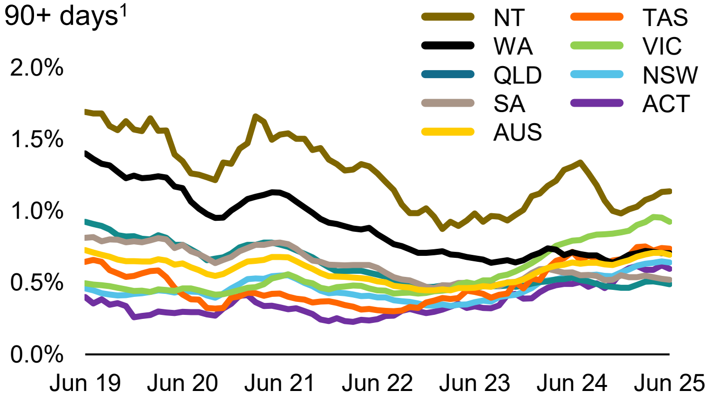
Year

90+ days



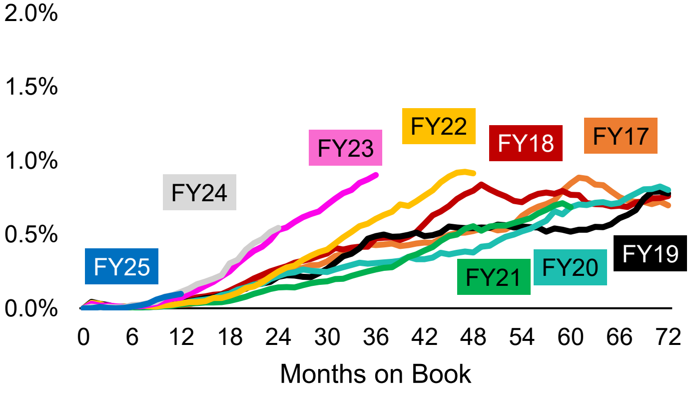
State

90+ days[1]



Vintage

90+ days[1]



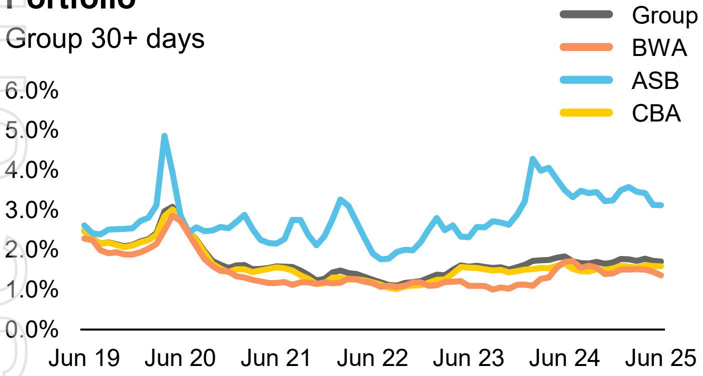
1. CBA including Bankwest. Excludes ASB, Line of Credit, Reverse Mortgages, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan.

Consumer finance – arrears[1]

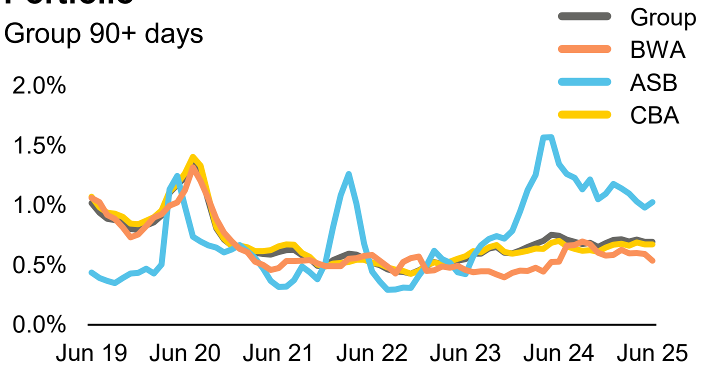
Arrears broadly stable – Bankwest personal loan portfolio in run-off[2]

Credit cards

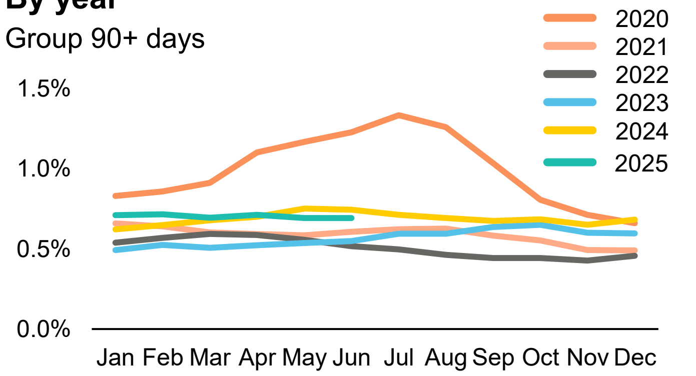
Portfolio
Group 30+ days



Portfolio
Group 90+ days

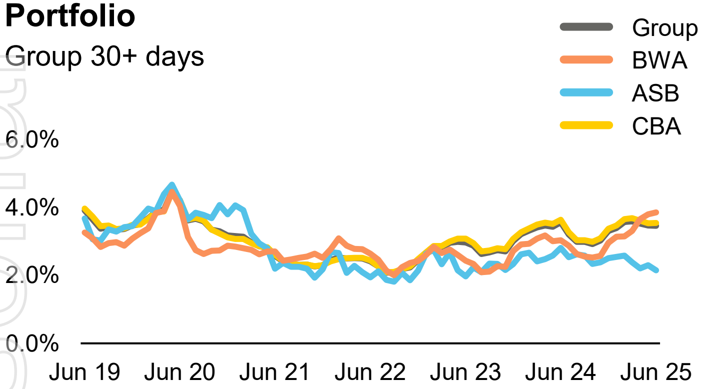


By year
Group 90+ days

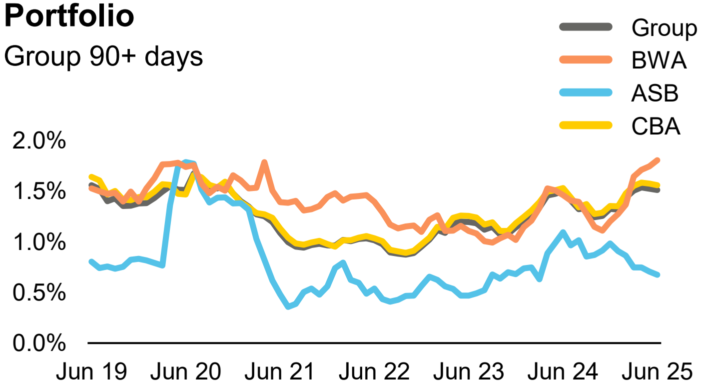


Personal loans

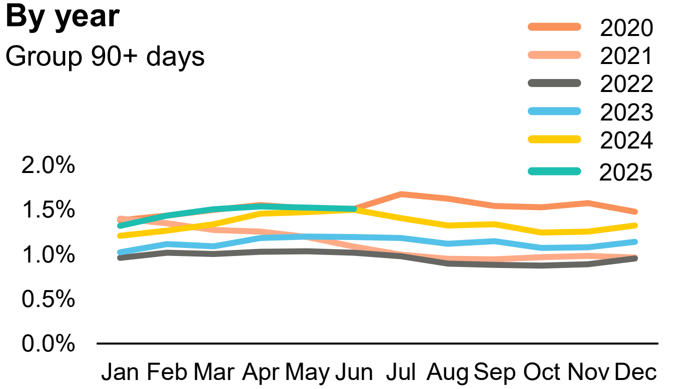
Portfolio
Group 30+ days



Portfolio
Group 90+ days



By year
Group 90+ days



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

Business & corporate lending

Portfolio quality[1]

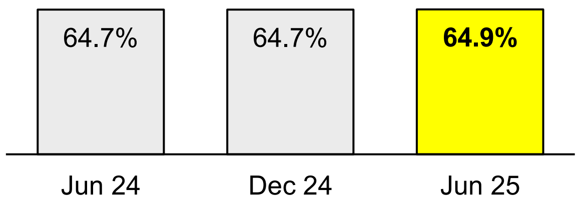
TNPE stabilising – portfolio credit quality remains sound

Exposures by industry[1,2]

TCE $bn	AAA to AA-	A+ to A-	BBB+ to BBB-	Other	Jun 25
Gov. Admin & Defence	168.1	16.8	0.5	-	**185.4**
Finance & Insurance	60.2	44.4	7.5	3.5	**115.6**
Com. Property	2.0	9.0	28.1	66.3	**105.4**
Agriculture & Forestry	-	0.2	6.5	28.3	**35.0**
Transport & Storage	0.6	3.0	14.5	10.4	**28.5**
Manufacturing	-	1.0	7.2	12.7	**20.9**
Ent. Leisure & Tourism	-	-	1.2	19.5	**20.7**
Elec. Gas & Water	1.0	3.6	9.7	5.2	**19.5**
Wholesale Trade	0.1	0.1	5.0	13.5	**18.7**
Business Services	0.1	0.5	4.8	12.7	**18.1**
Health & Community Services	0.1	0.4	2.9	14.4	**17.8**
Retail Trade	-	0.9	3.3	12.8	**17.0**
Construction	-	-	2.2	12.2	**14.4**
Mining, Oil & Gas	-	0.4	4.7	2.3	**7.4**
Media & Communications	1.7	1.4	1.8	2.0	**6.9**
All other ex Consumer	0.4	1.4	1.6	10.8	**14.2**
Total Corporate	**234.3**	**83.1**	**101.7**	**226.3**	**645.4**
Consumer	-	-	-	851.6	**851.6**
Total	**234.3**	**83.1**	**101.7**	**1,077.9**	**1,497.0**

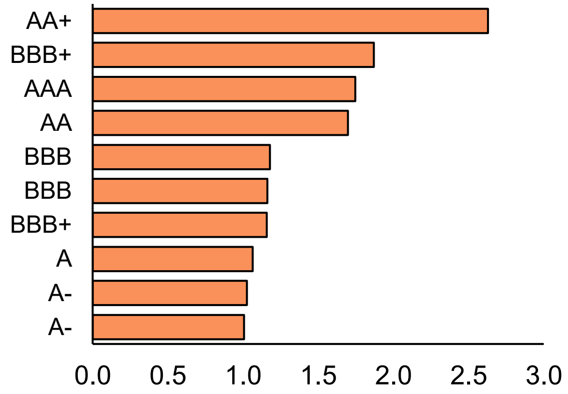
Corporate portfolio quality

Investment grade



Top 10 commercial exposures

TCE, $bn

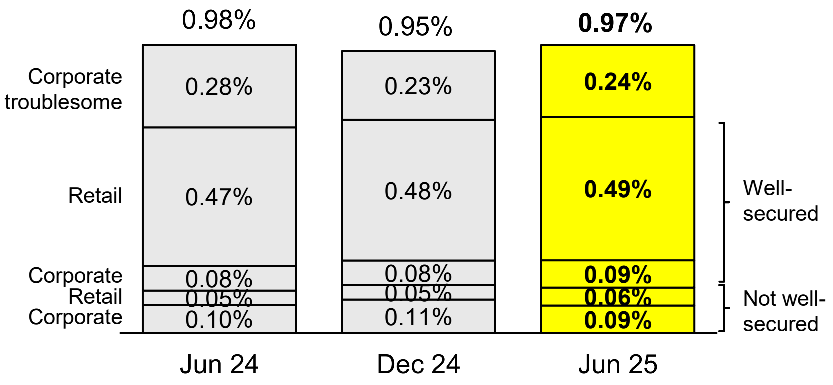


Total Group TCE by geography

	Jun 24	Dec 24	Jun 25
Australia	81.5%	81.8%	**81.5%**
New Zealand	9.9%	9.6%	**9.9%**
Americas	3.8%	3.8%	**4.0%**
Europe	2.4%	2.6%	**2.4%**
Asia	2.4%	2.2%	**2.2%**

Troublesome & non-performing exposures[3,4]

% of Group TCE



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

Total committed exposure[1,2]

Key sectors of interest

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

☐ Refer separate slides following

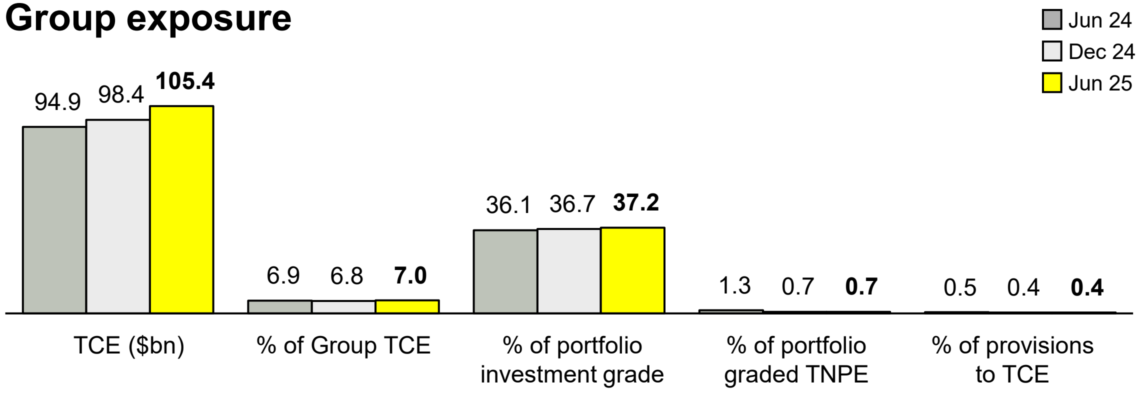
1. Refer to glossary at the back of this presentation for further details. 2. Due to rounding, the numbers presented may not sum precisely to the totals provided.

Commercial Property

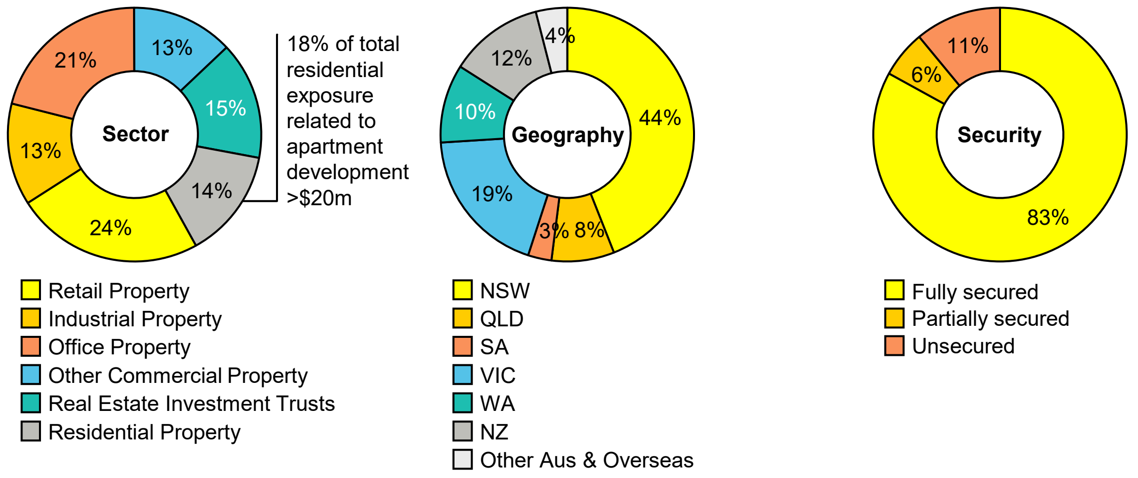
Diversified growth, well-secured portfolio, market conditions improving

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

Group exposure



Profile



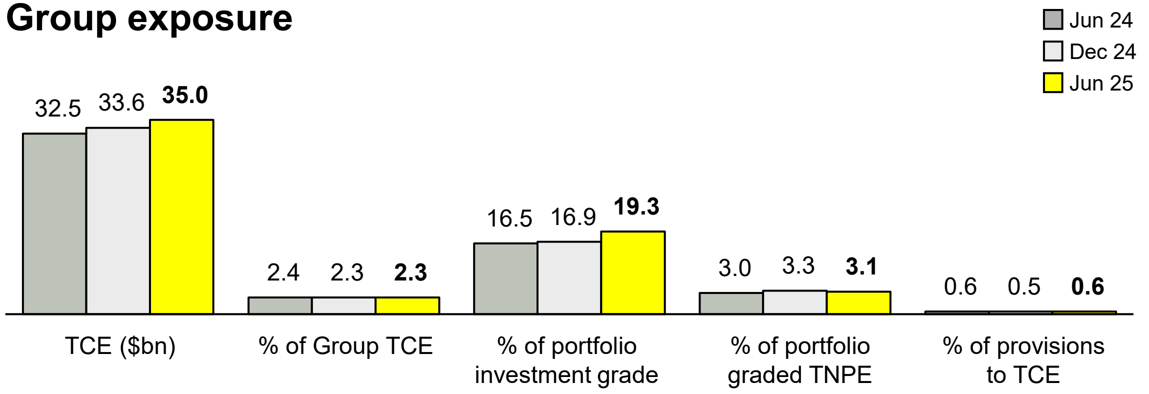
1. The remaining exposure primarily relates to statistically managed exposures where LVR is not available, and property development.

Agriculture & Forestry

Moderate growth, well-secured, mixed market conditions

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

Group exposure



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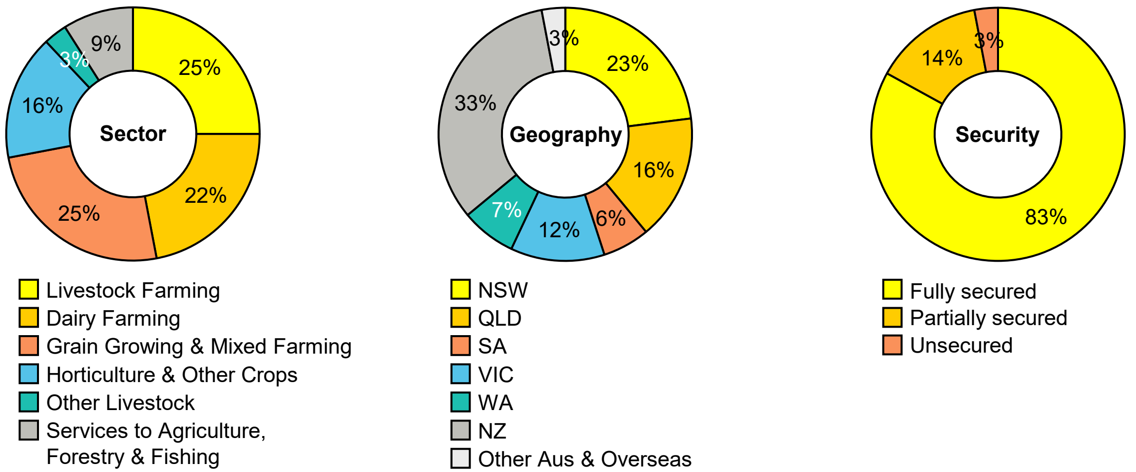
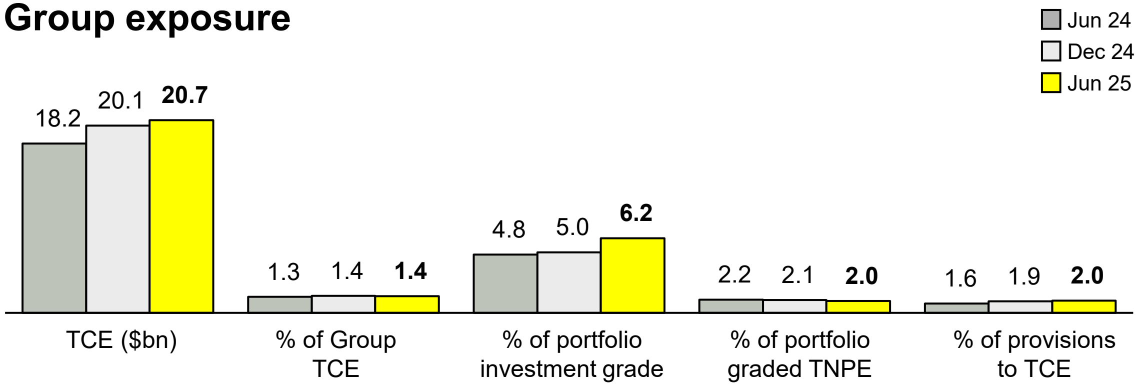


Entertainment, Leisure & Tourism

Consumer spend on experiences remains resilient

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

Group exposure



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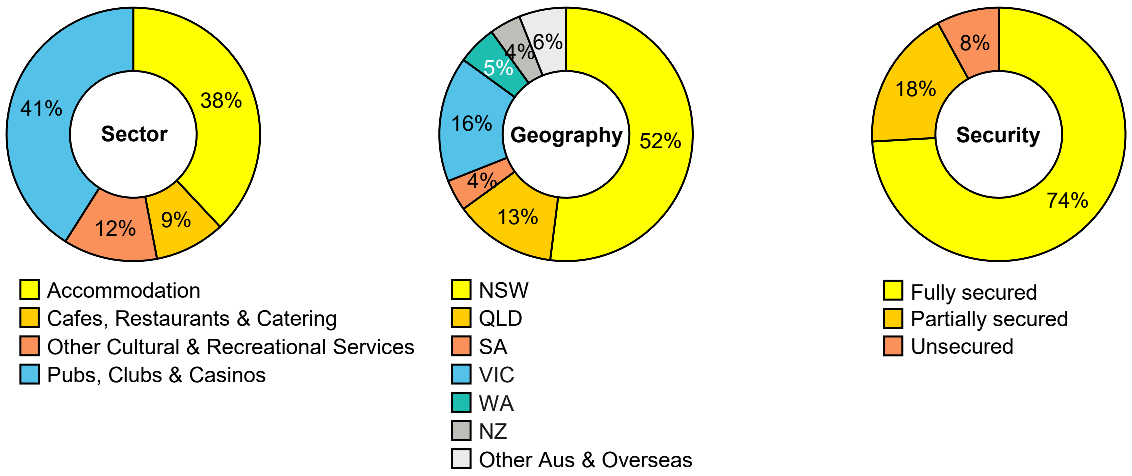
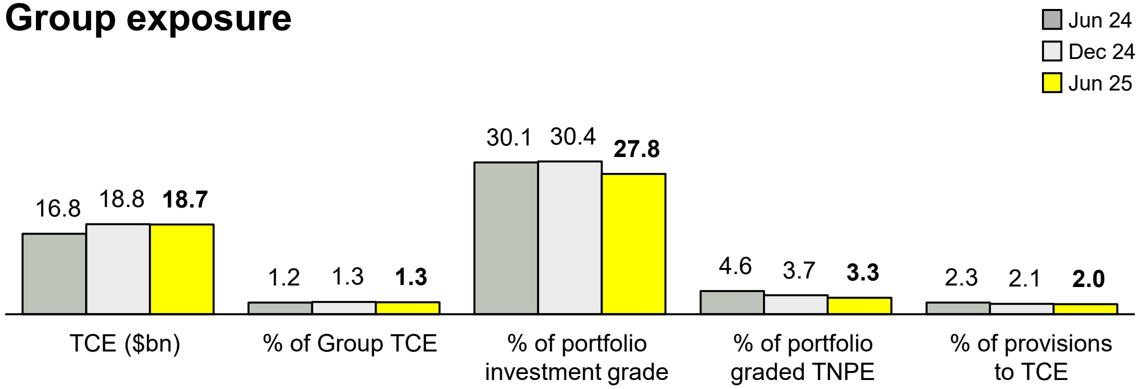


Wholesale Trade

Adaptable inventory management necessary given geopolitical impacts

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

Group exposure



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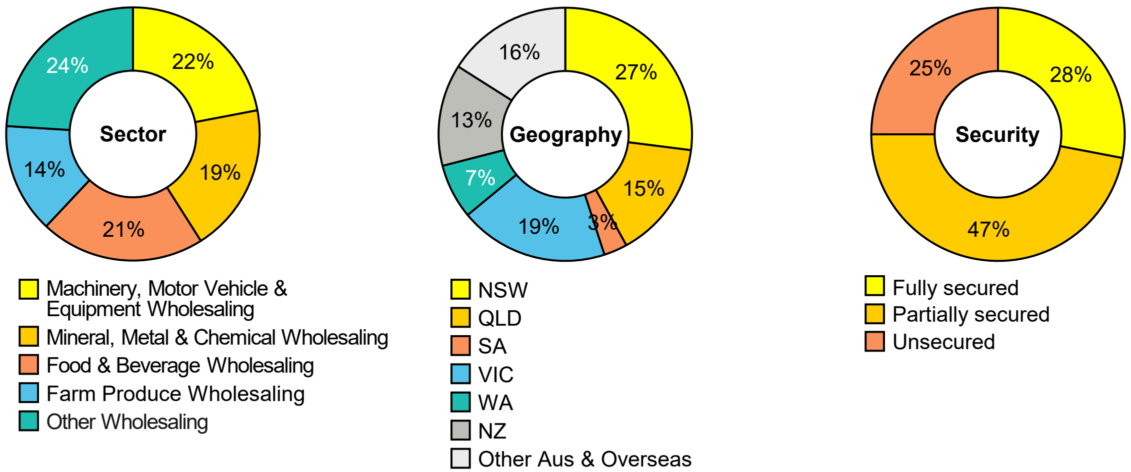
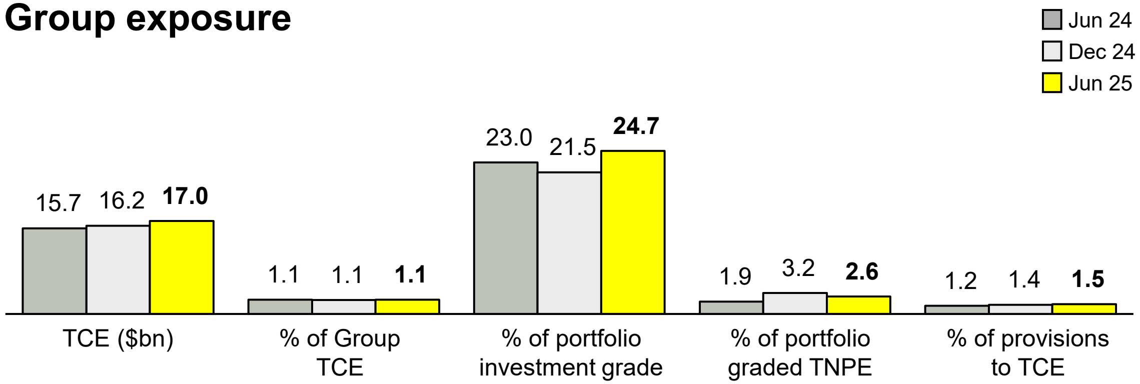


Retail Trade

Consumers remain selective on retail spend

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

Group exposure



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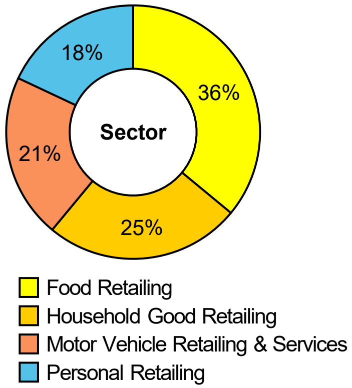
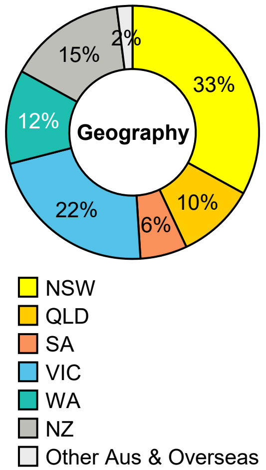
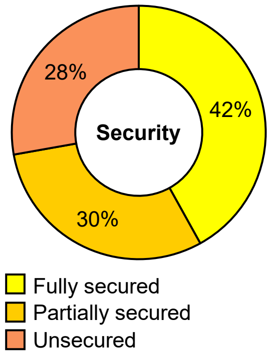




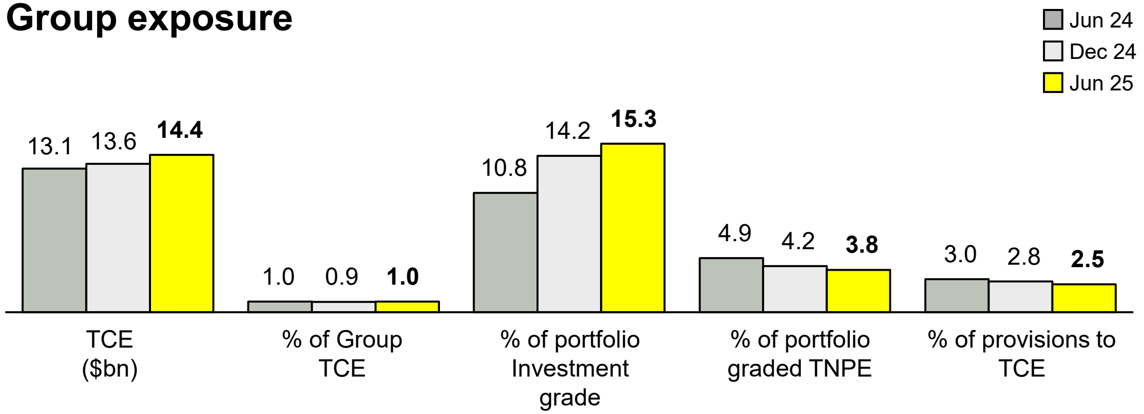


Construction

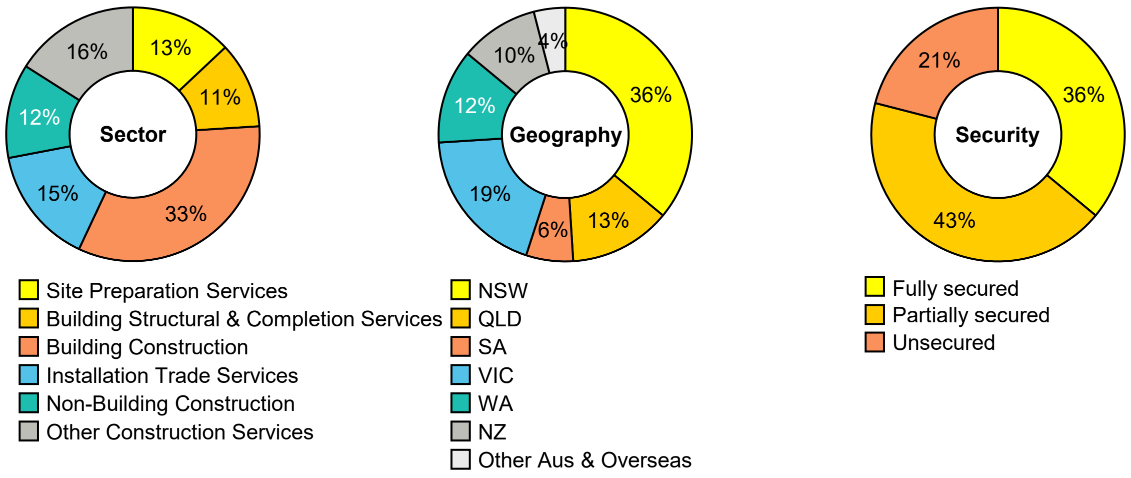
Construction recovering from difficult conditions

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

Group exposure



Profile



1. Source: ASIC.

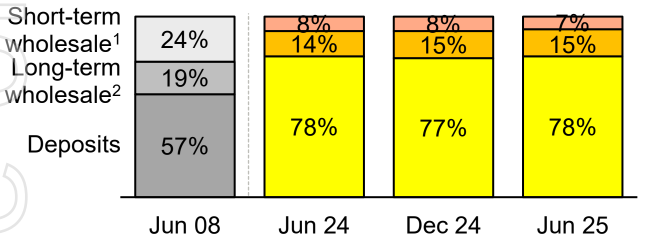
Funding, liquidity & capital

Funding overview

Long-term conservative funding settings maintained

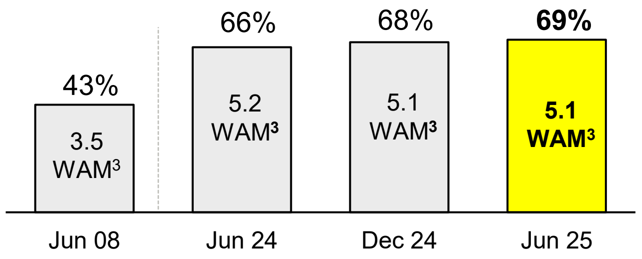
Funding composition

% of total funding



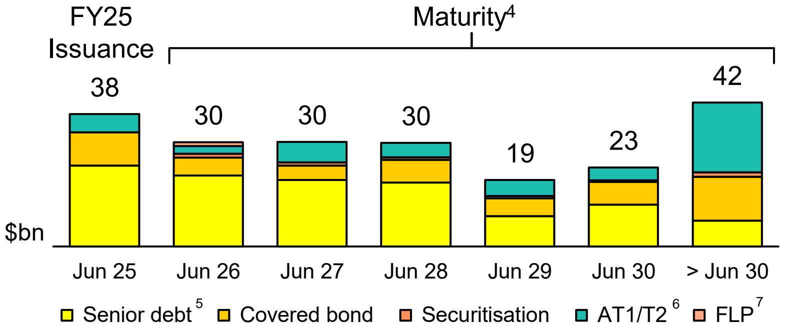
Wholesale funding[2]

Long-term as % of total wholesale funding

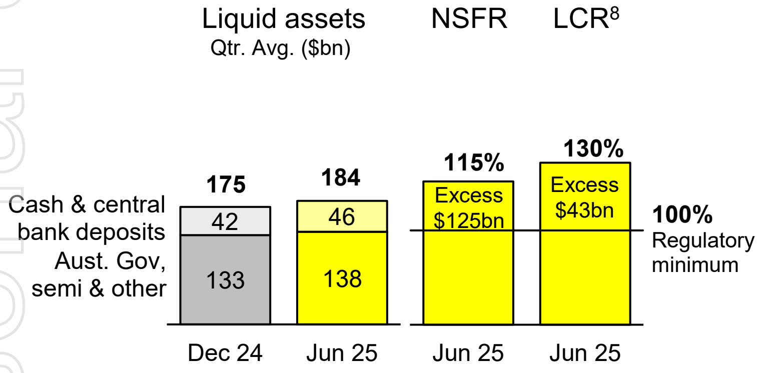


Funding profile

$bn

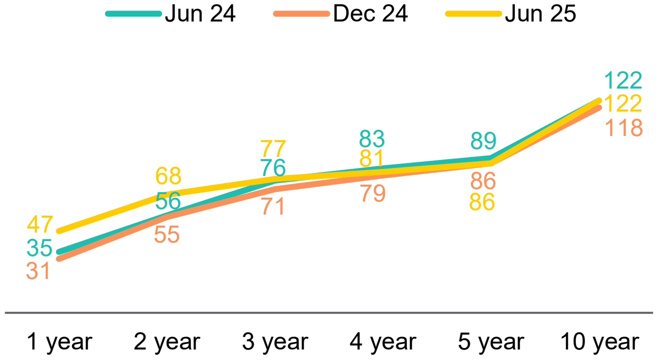


Liquidity metrics



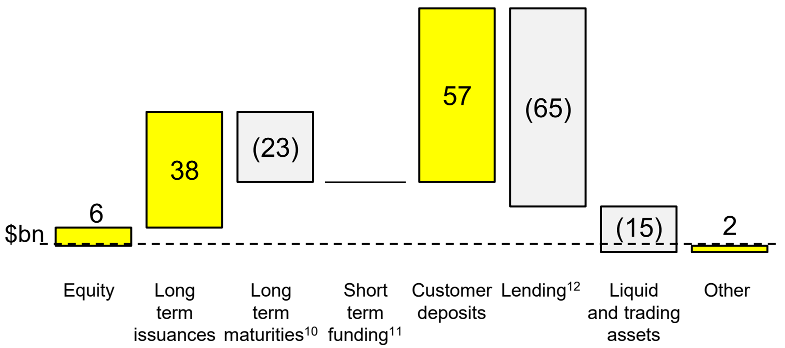
Indicative wholesale funding costs[9]

bpts



Sources and uses of funds

12 months to June 25



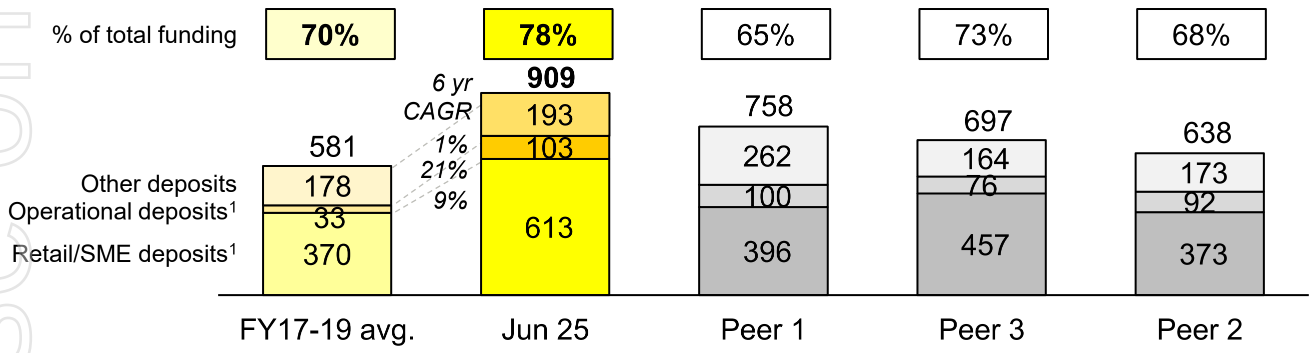
1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12. Refer to sources, glossary and notes at the back of this presentation for further details.

Deposit funding

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

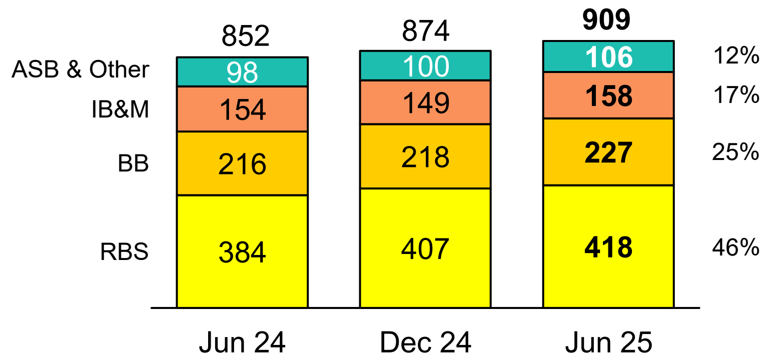
Customer deposits vs peers[1]

$bn



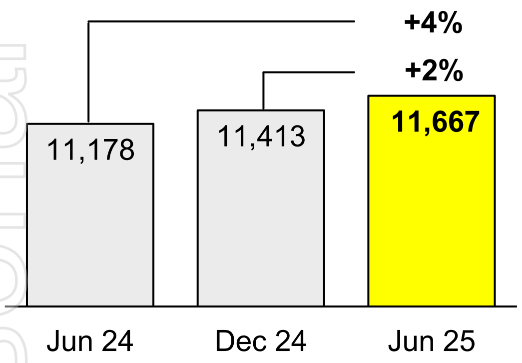
Customer deposits by segment[4]

$bn



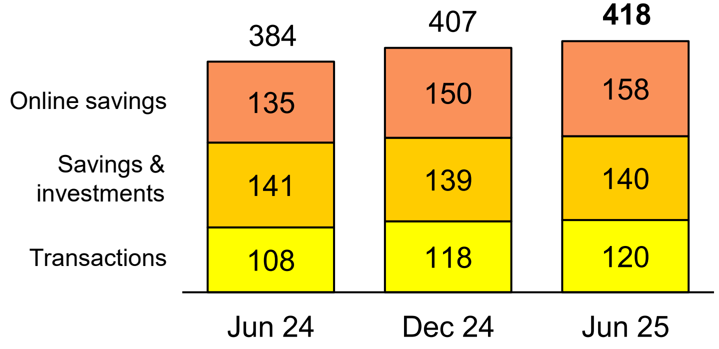
Retail transaction accounts[2]

Total accounts #, ‘000



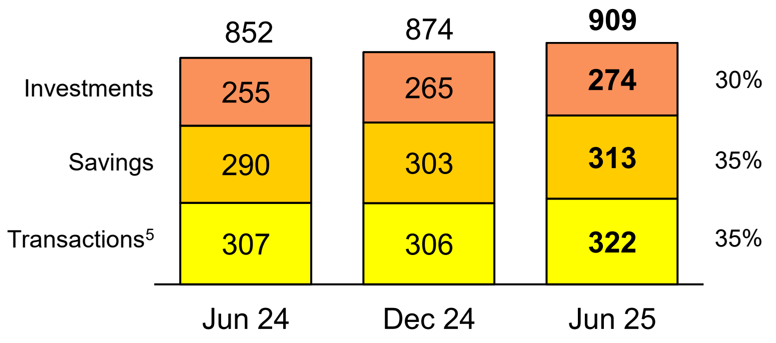
Retail deposit mix[3]

$bn



Customer deposits by product[4]

$bn



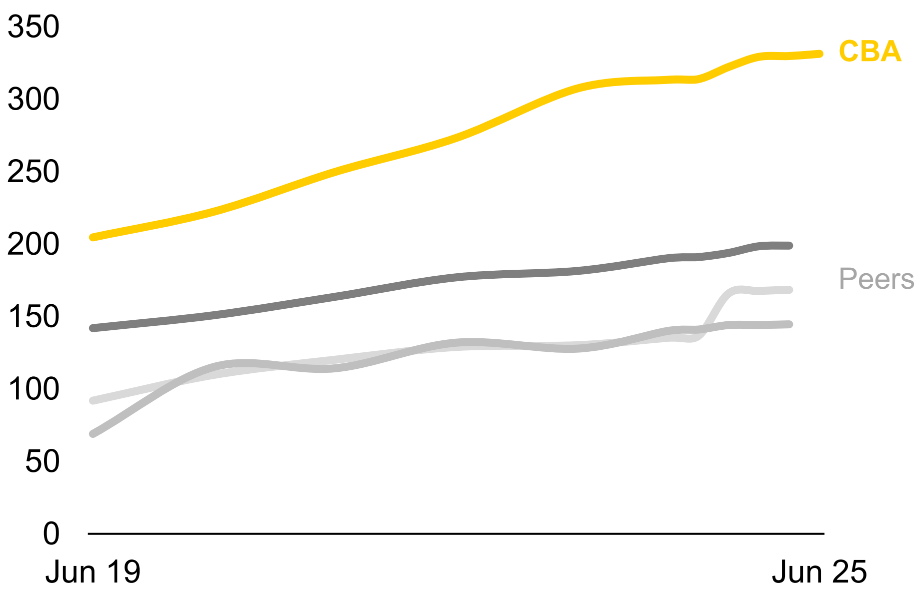
1, 2, 3, 4, 5. Refer to sources, glossary and notes at the back of this presentation for further details.

Deposit funding

Largest share of stable customer deposits in Australia

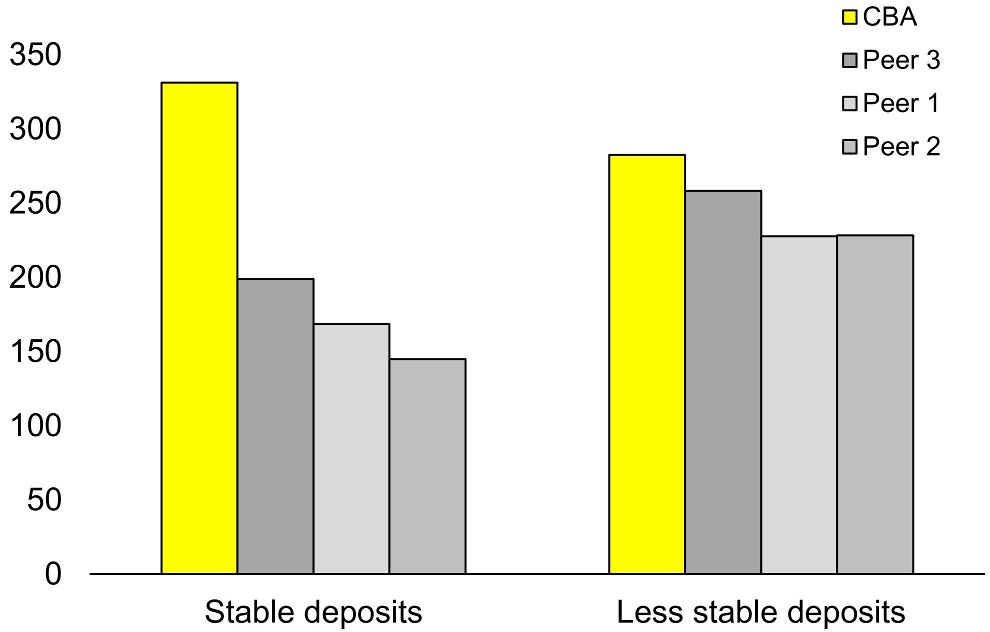
Stable deposits

Retail & SME deposits in NSFR[1], $bn



Stable and less stable deposits

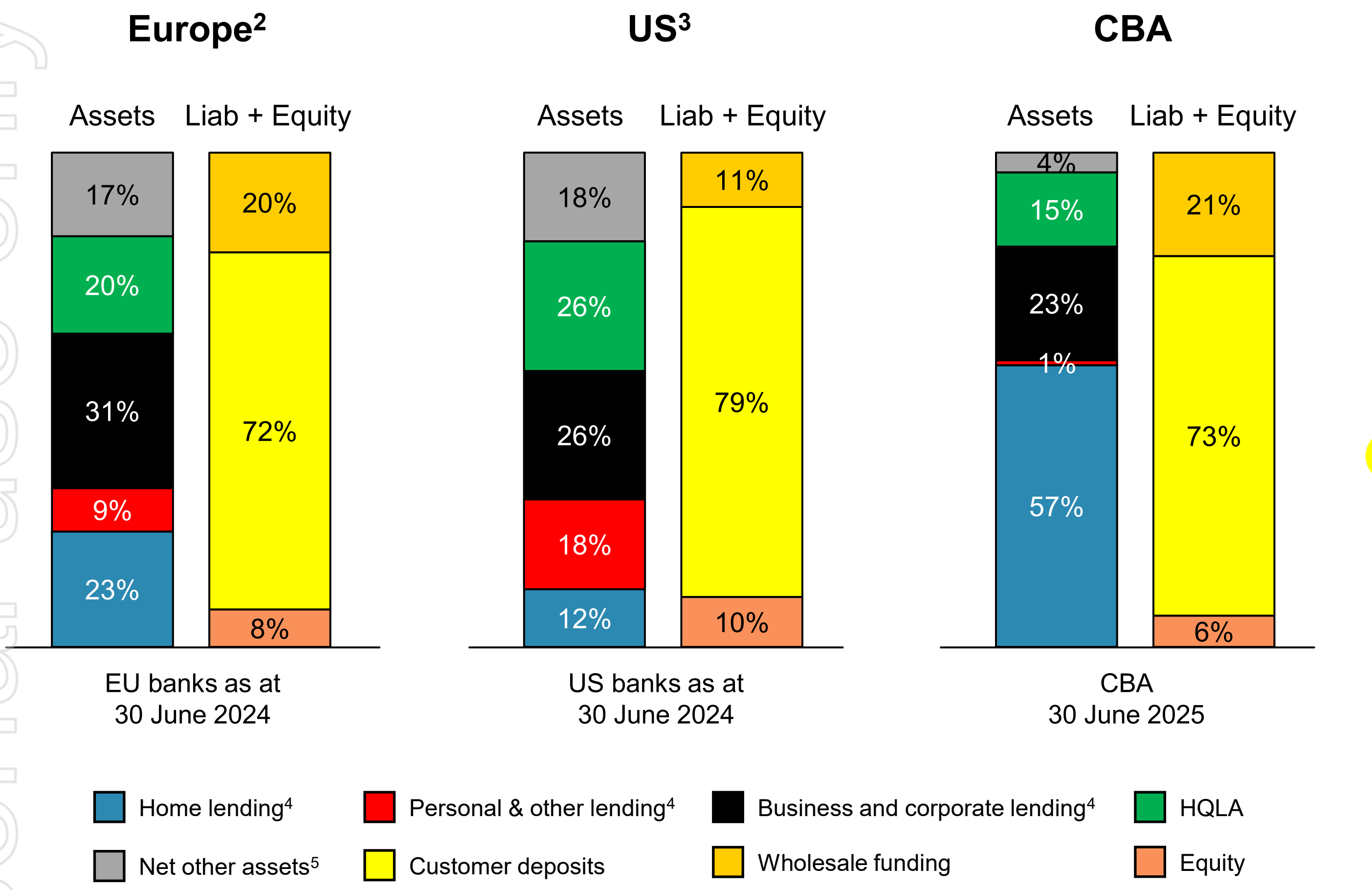
Retail & SME deposits in NSFR[1], $bn



1. CBA as at 30 June 2025. Peer data based on regulatory disclosures as at 31 March 2025.

Balance sheet composition[1]

CBA has stable, high quality assets and conservative funding settings



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

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

Funding – CBA has proactively maintained conservative funding settings:

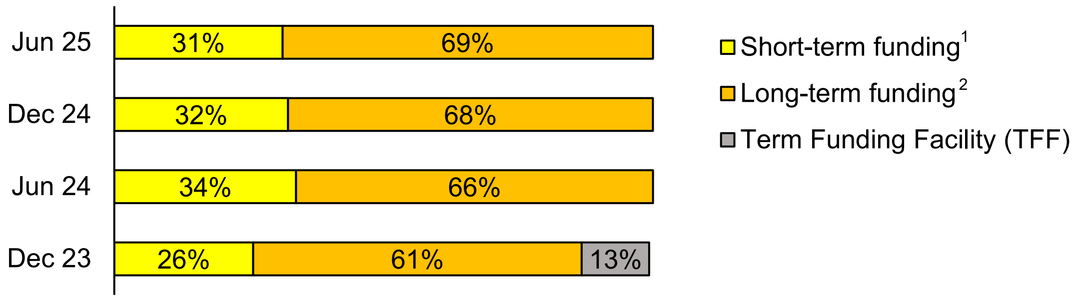
- Low proportion of short-term funding which provides flexibility through tighter financial conditions
- Long-term wholesale funding has a weighted average maturity of 5.1 years and is diversified by product and currency; track record of good access to global funding markets
- Large proportion of customer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

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

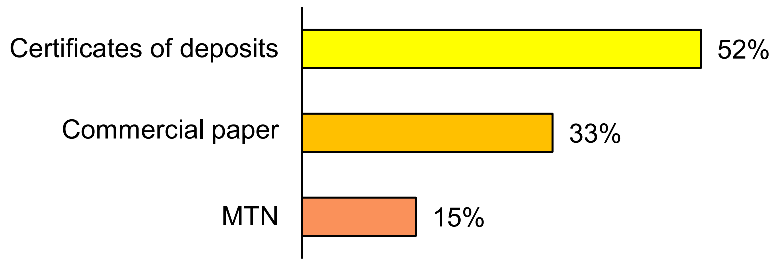
Wholesale funding

Wholesale funding diversified across differing products, currencies and tenor

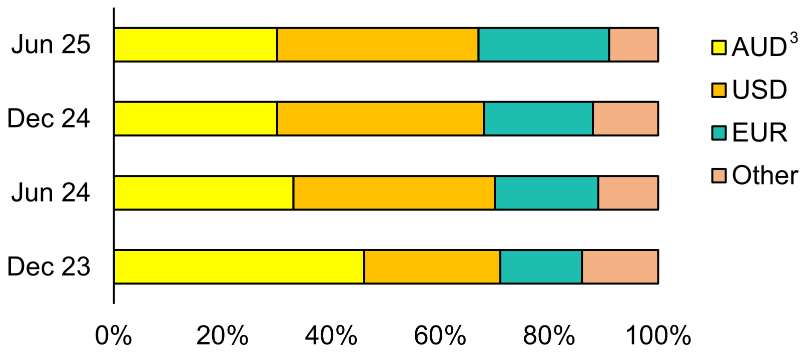
Portfolio mix



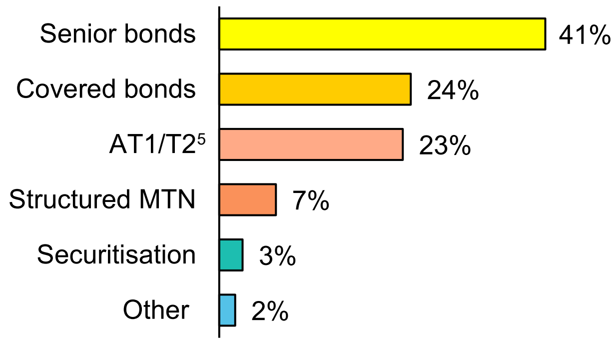
Short-term funding by product[1,4]



Long-term funding by currency



Long-term funding by product[4]



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

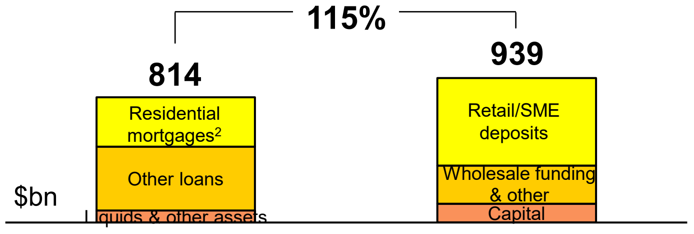
Funding and liquidity metrics[1]

Funding and liquidity metrics remain well above regulatory minimums

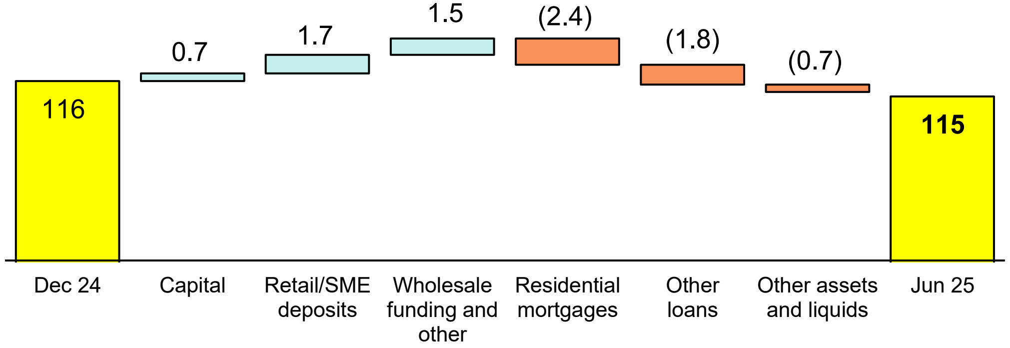
NSFR

Jun 25

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



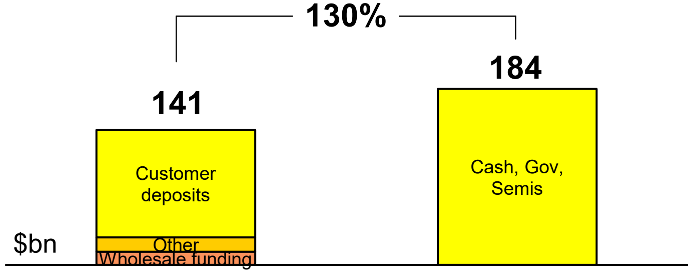
NSFR (%)



LCR[3]

Jun 25

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



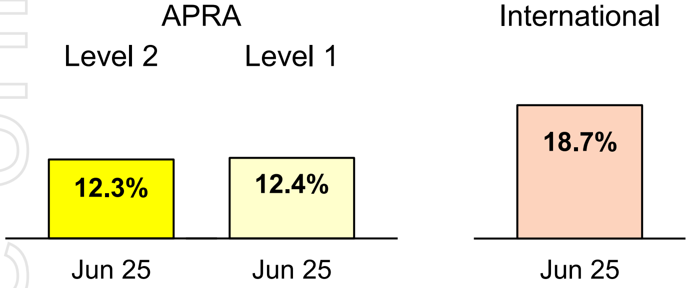
LCR (%)[3,4,5]

1. All figures shown on a Level 2 basis. 2. Includes performing residential mortgages to individuals with an LVR of 80% or below with all other residential mortgages disclosed in other loans. 3. Quarterly average. 4. Calculation reflects movements in both the numerator and denominator. 5. Liquid assets include high quality liquid assets as defined by APRA in Australian Prudential Standard *APS210 Liquidity*. Refer to glossary for definition.

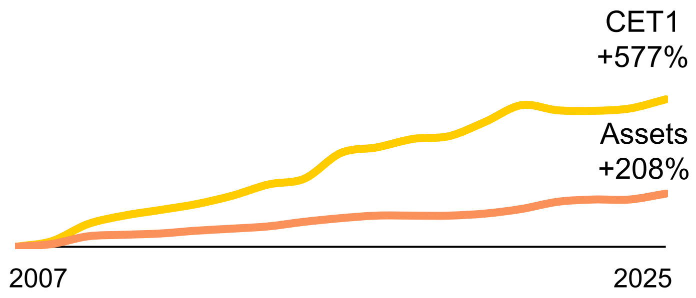
Capital overview

Strong capital position maintained

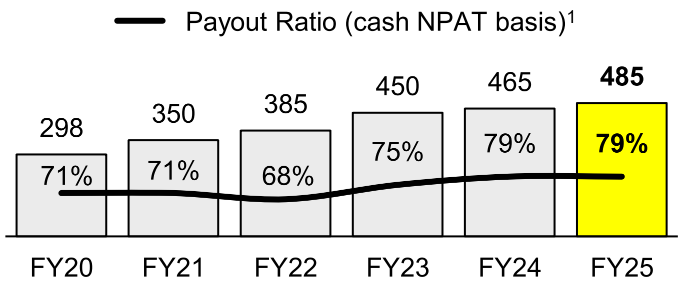
CET1



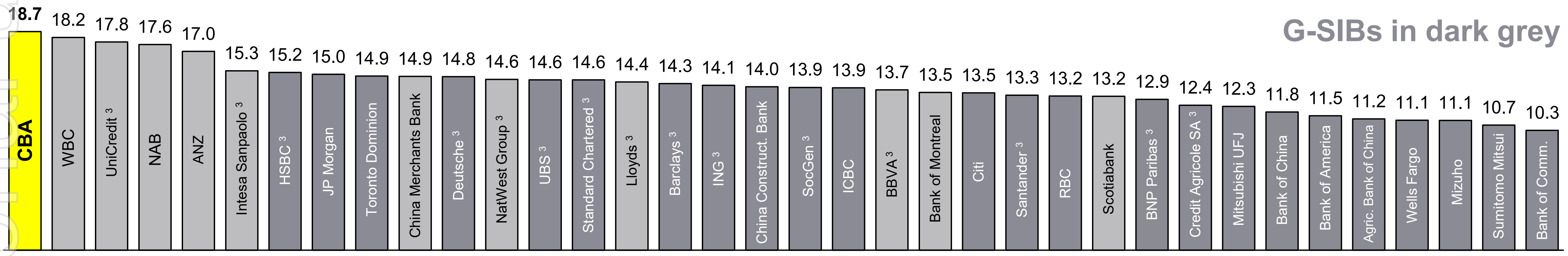
CET1



Dividend per share (cents)



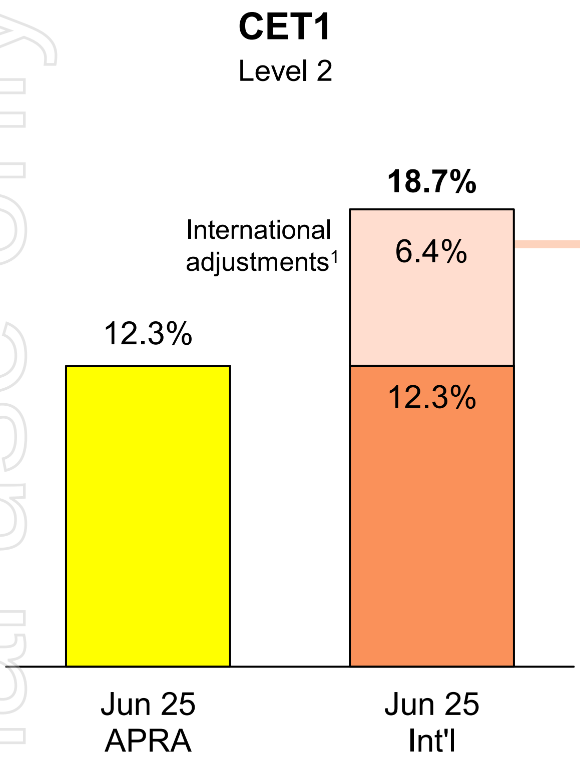
International CET1 ratios[2]



1. Cash NPAT inclusive of discontinued operations. 2. Source: Morgan Stanley and CBA. CBA as at 30 June 2025. Peers based on last reported CET1 ratios up to 6 August 2025. Peer group comprises: (i) Domestic peers: disclosed March 2025 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$1,300 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.

CET1 – International

APRA's capital framework is more conservative than Basel framework



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

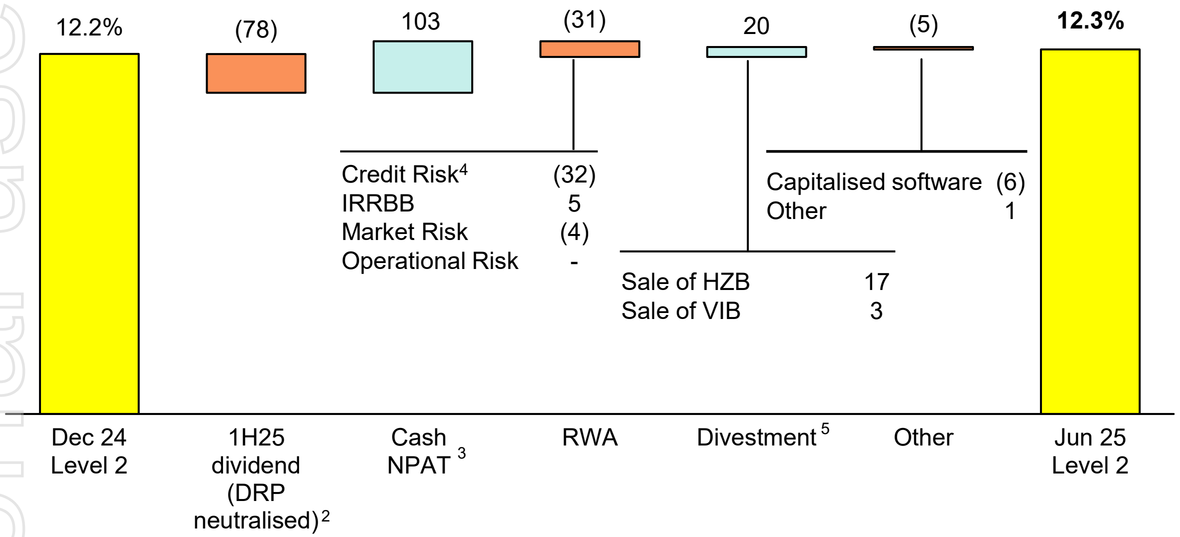
1. Methodology based on the Australian Banking Association publication 'Basel 3.1 Capital Comparison Study' (March 2023), which compares APRA's capital framework, including RBNZ prudential requirements, with the finalised post-crisis Basel III reforms. 2. Except in respect of the overall scaling factor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

Capital – summary

Strong capital position maintained

- Level 2 CET1 capital ratio of 12.3%
- 1H25 interim dividend – DRP neutralised
- Strong capital position supporting franchise growth and dividends

CET1 capital ratio movements[1]



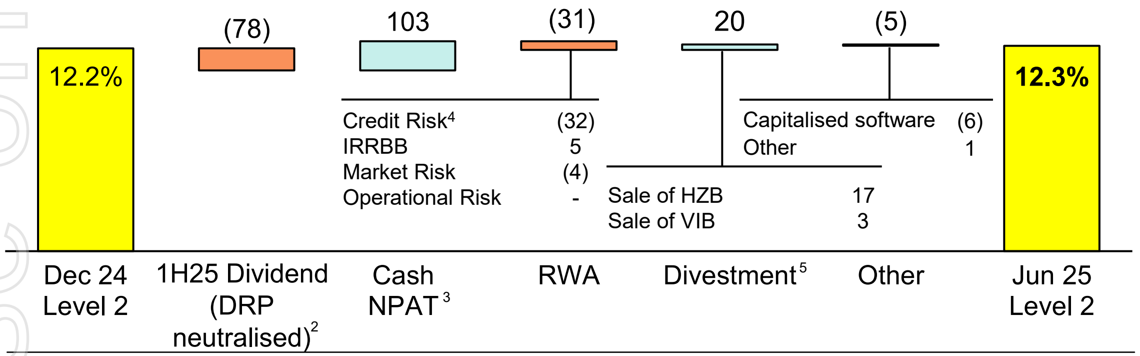
Key capital ratios (%)	Jun 24	Dec 24	Jun 25
CET1 capital ratio	12.3	12.2	**12.3**
Additional Tier 1 capital	2.0	1.9	**1.6**
Tier 1 capital ratio	14.3	14.1	**13.9**
Tier 2 capital	6.6	6.6	**7.0**
Total capital ratio	20.9	20.7	**20.9**
Risk weighted assets ($bn)	468	482	**496**
Leverage ratio	5.0	4.9	**4.7**
Level 1 CET1 ratio	12.4	12.1	**12.4**
International ratios			
Leverage ratio	5.6	5.5	**5.2**
CET1 capital ratio	19.1	18.8	**18.7**

1. Due to rounding, numbers presented in this section may not sum precisely to the totals provided. 2. The 2025 interim dividend included the on-market purchase of $682 million of shares (CET1 impact of -14 bpts) in respect of the Dividend Reinvestment Plan. 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 on Credit RWA, which is included in 'Other'. 5. Divestment of CBA's shareholding in Bank of Hangzhou (HZB) and shareholding in Vietnam International Commercial Joint Stock Bank (VIB).

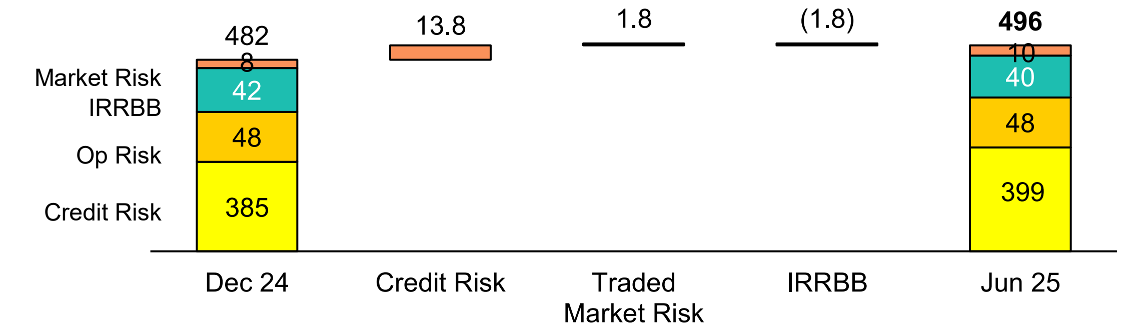
RWA drivers[1]

Higher RWA driven by Credit RWA volume growth

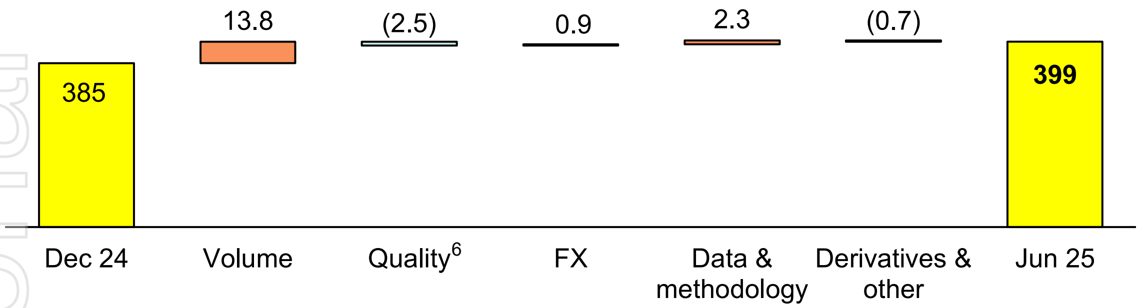
CET1 (Level 2)



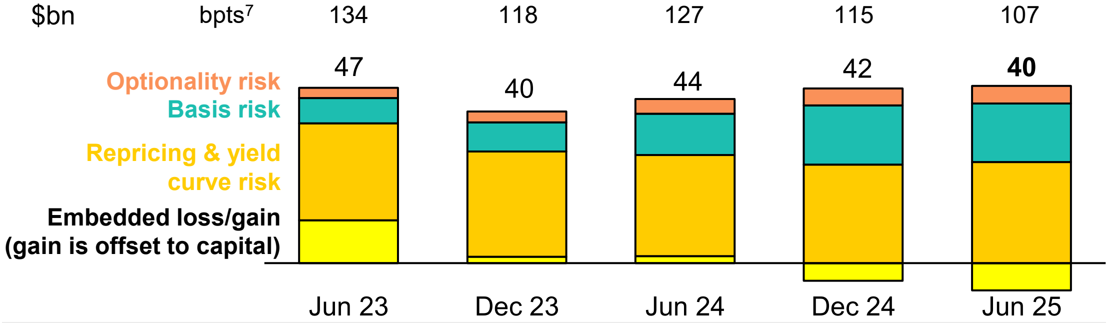
Total Risk Weighted Assets (RWA)



Credit RWA



Interest Rate Risk in Banking Book (IRRBB)



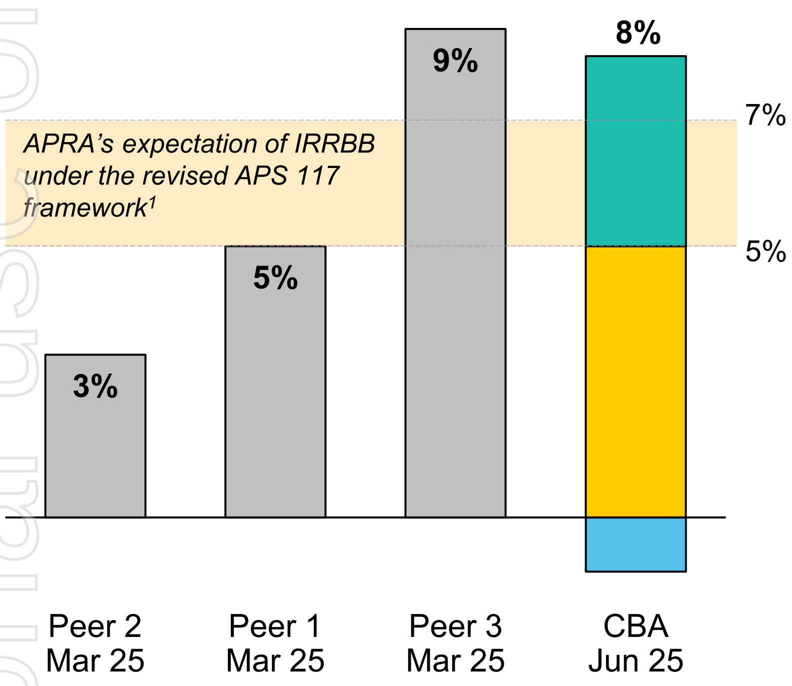
APRA requires ADIs to hold capital for the risk of loss due to adverse movements in interest rates, including those from liquidity and capital management activities

1. Due to rounding, numbers presented in this section may not sum precisely to the totals provided. 2. The 2025 interim dividend included the on-market purchase of $682 million of shares (CET1 impact of -14bpts) in respect of the Dividend Reinvestment Plan. 3. Excludes equity accounted profits/losses and impairments from investments, which are neutral from a regulatory capital perspective due to the offsetting changes in capital deductions. 4. Excludes impact of foreign exchange movements on Credit RWA, which is included in 'Other'. 5. Divestment of CBA's shareholding in Bank of Hangzhou (HZB) and shareholding in Vietnam International Commercial Joint Stock Bank (VIB). 6. Credit quality includes portfolio mix. 7. Basis points impact on CET1 ratio.

Interest Rate Risk in the Banking Book (IRRBB)

Expected reduction to IRRBB RWA under the revised APS 117 framework effective 1 October 2025

IRRBB as a % of Total RWA
(Current APS 117 framework)



Components	Key changes under revised APS 117	Expected impact[2]
Optionality and basis risk	• Removed with underlying risk capitalised as part of interest rate and credit spread risk	↓
Interest rate[3] & credit spread risk[4]	• Stressed calibration reducing capital volatility following market shocks, particularly for credit spread risk • Deposit hedge will attract regulatory capital to reflect customers' optionality, which is expected to result in capital volatility	↑
Embedded (Gain) / Loss	• Broadly unchanged	↔
Net Impact		↓

1. APRA's response to the November 2022 consultation on IRRBB for ADIs dated 12 December 2023. 2. Final impact subject to APRA's approval of CBA's IRRBB models. 3. Interest rate risks mainly driven by CBA's investment term of equity >1 year. The Group's equity is invested over a three year term to mitigate volatility of earnings and capital through a rate and credit cycle. 4. Capital required to absorb future revaluation risk on high quality government bond holdings. As credit spreads widen, mark to market losses on bond portfolios are recognised within Investment Securities Revaluation Reserve, depleting capital.

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 long-term rates

+

Investment

Ongoing investment in strategic priorities supporting core franchise growth

+

Franking

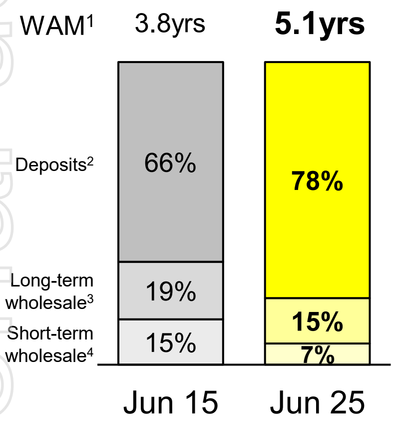
Maintain healthy franking surplus and efficient distribution via fully franked ordinary dividends

+

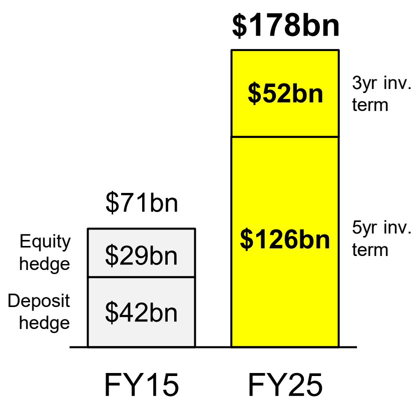
Capital management

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

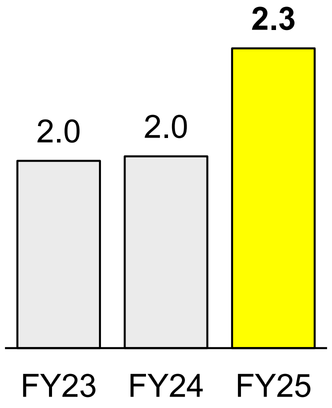
Funding composition
% of total funding



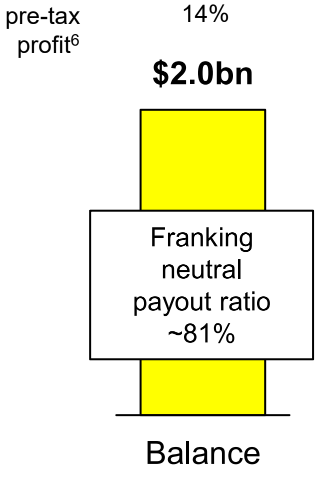
Deposit & equity hedges
$bn



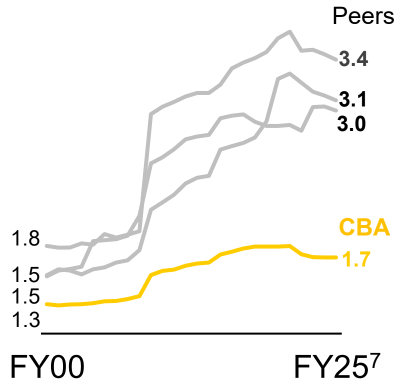
Investment spend
$bn



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.

Our capital management in context

Strong capital, higher investment, dividend growth

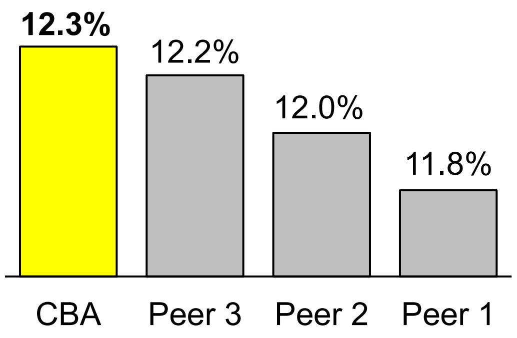
Capital management benchmarking

Strength

Strong capital position supporting franchise growth and dividends

CET1 (Level 2)
%

CBA Jun 25
Peers Mar 25

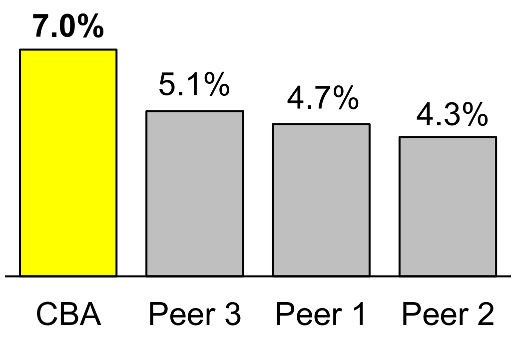


Franchise growth

Reinvest in accretive growth

Lending volume growth[1]
YoY %

CBA Jun 25 vs Jun 24
Peers Mar 25 vs Mar 24

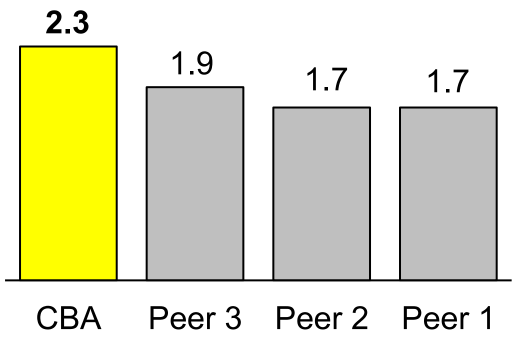


Franchise investment

Investment in strategic priorities supporting core franchise growth

Investment spend
$bn

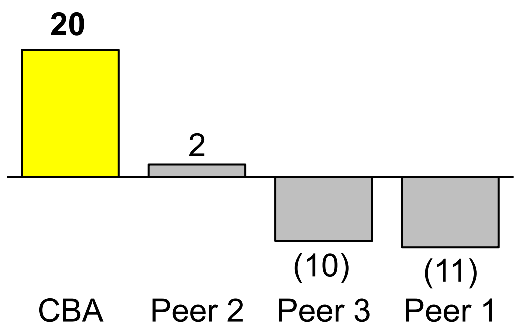
CBA FY Jun 25
Peers FY Mar 25



Shareholder returns

Delivering superior and sustainable shareholder returns over the long term

Dividend per share growth[2]
YoY (cents)

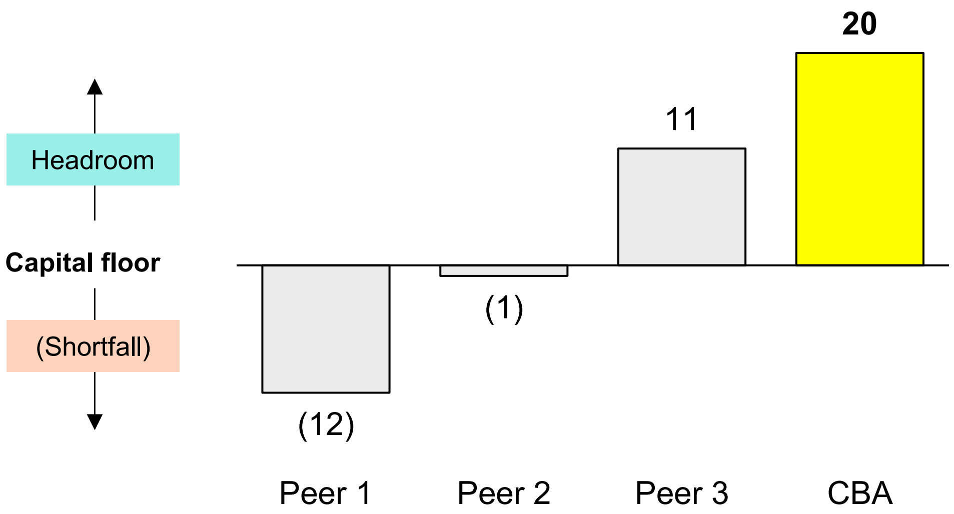


1. Excludes the impact of Suncorp acquisition. 2. Movements between the last two reported dividends (Peers: Mar 25 and Sep 24, CBA: Jun 25 and Dec 24) vs the prior comparative periods (Peers: Mar 24 and Sep 23, CBA: Jun 24 and Dec 23).

Capital floor[1]

Total RWA 75.6% of Standardised RWAs – headroom of ~$20bn against capital floor requirements

RWA headroom / (shortfall) to capital floor
$bn



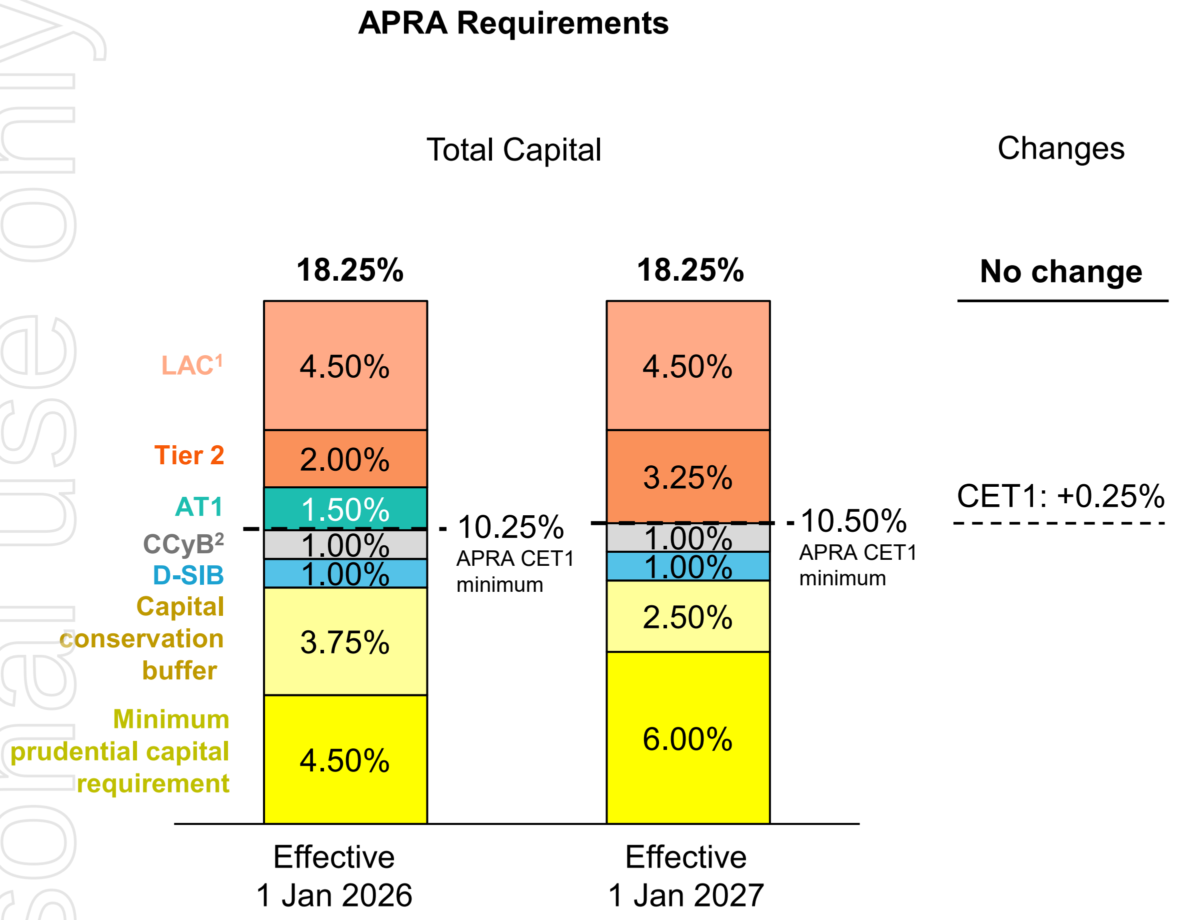
$bn unless otherwise stated	Peer 1	Peer 2	Peer 3	CBA
Standardised RWA	646.9	588.2	604.1	656.4
Advanced RWA	456.9	425.2	449.5	496.1
Capital floor at 72.5%	70.6%	72.3%	74.4%	75.6%
Headroom / (shortfall)	**(12)**	**(1)**	**11**	**20**

- Capital floor requirements were introduced under APRA's revised prudential standards effective 1 Jan 2023 to limit the RWA benefit of internal models.
- Total RWA of advanced banks, which include the Australian major banks, are required to be at least 72.5% of RWA required under the standardised risk approach.
- CBA remains well placed against the standardised capital floor requirements with Total RWA under Advanced approach representing 75.6% of Standardised RWA.
- This represents ~$20bn in RWA headroom against the Standardised capital floor requirements.

1. CBA as at 30 June 2025, peers as at 31 March 2025.

Additional Tier 1 Capital

APRA proposal to phase out AT1 Capital effective 1 Jan 2027



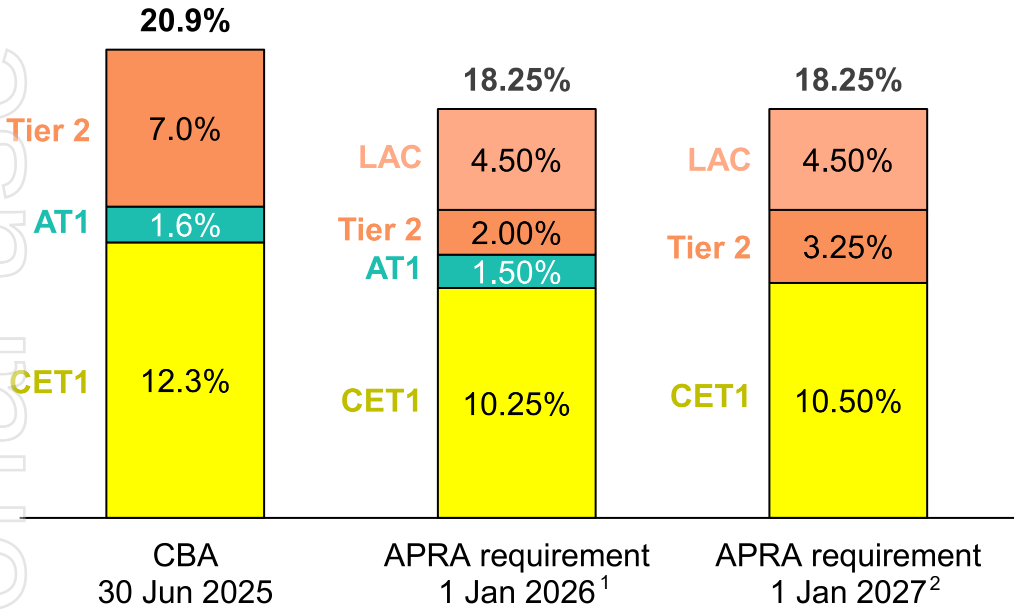
- APRA released a consultation package on 8 Jul 2025 outlining proposed amendments to prudential and reporting standards to implement and manage the impacts of removing Additional Tier 1 Capital (AT1) from the prudential framework
- For advanced banks, the existing 1.5% of AT1 will be replaced with: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

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

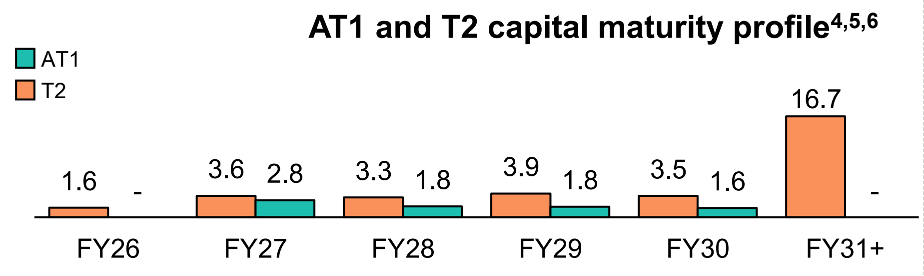
Total Capital

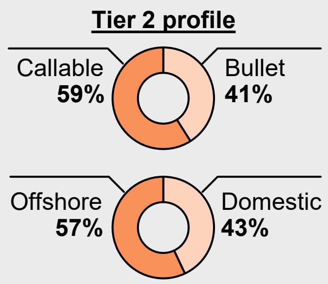
Well placed to meet APRA requirements for loss-absorbing capacity (LAC)

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



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

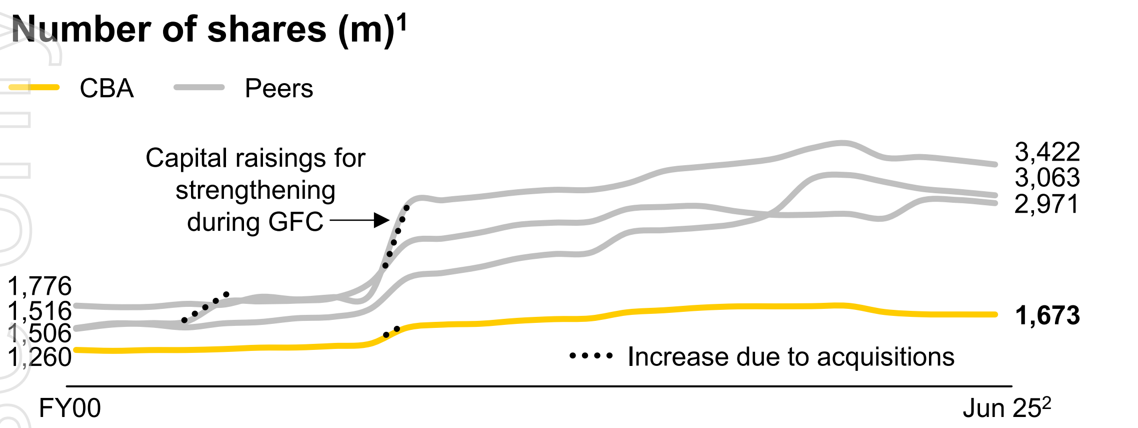


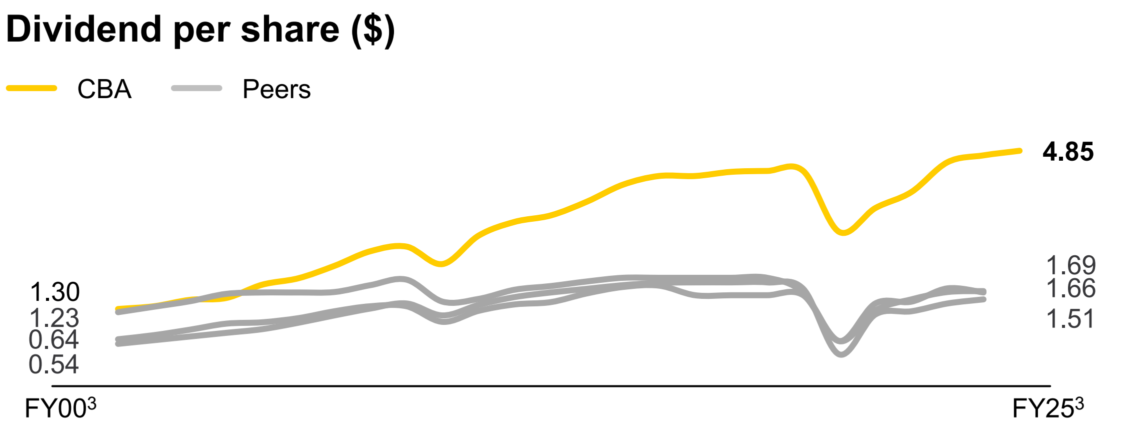


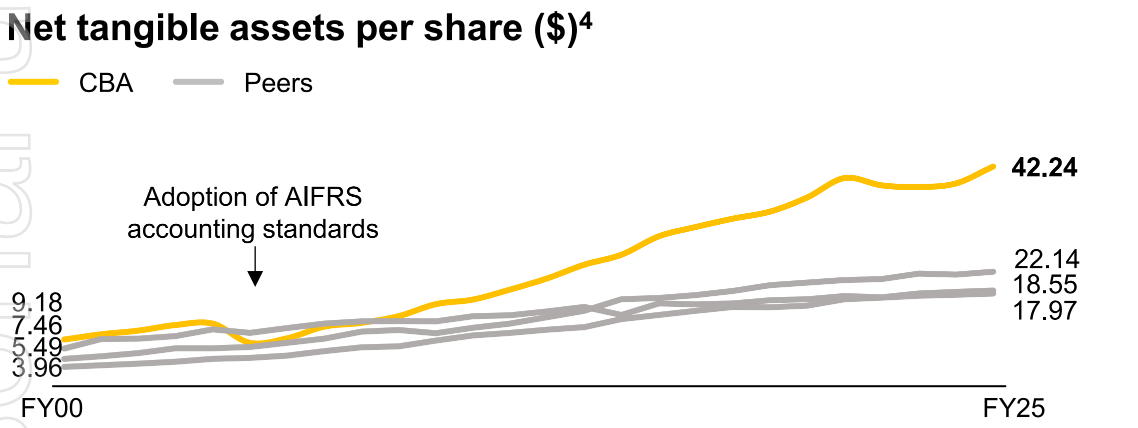
1. Under APRA's LAC requirements, the minimum Total Capital ratio requirement for D-SIBs has increased to 16.75% effective from 1 Jan 2024. This will increase to 18.25% from 1 Jan 2026. 2. As outlined in APRA's 8 July 2025 consultation package entitled "Removing Additional Tier 1 capital from the prudential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

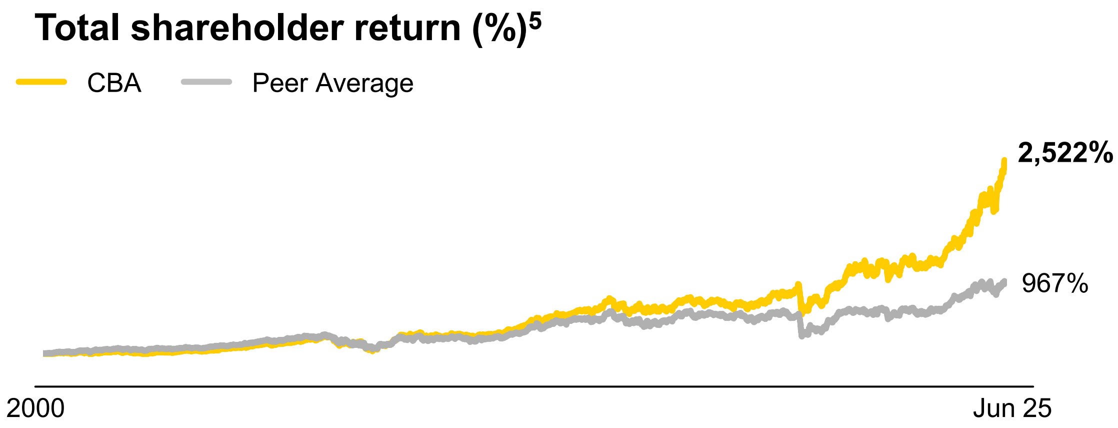
Share count

Lower share count supports higher shareholder returns and dividends









1. Historical share count data sourced from publicly available information. 2. CBA and peers shares on issue as at 30 June 2025. 3. Reflects final FY25 dividend for CBA and disclosed final FY24 dividends for peers. 4. Net tangible assets per share as at 30 June 2025 for CBA and as reported as at 31 March 2025 for peers. 5. Source: Bloomberg, 1 January 2000 to 30 June 2025. Peer average is the average of major bank peers.

Capital management – share buy-back

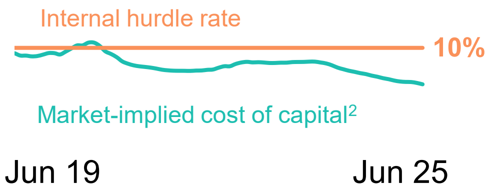
$9.3bn buy-backs completed to date

- $300 million of the current $1 billion on-market share buy-back completed to date
- Buy-back period extended by 12 months to allow for flexibility in execution, subject to market conditions and other considerations including the relative cost of equity vs after-tax cost of debt
- 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[1] and other considerations
- Franking account balance of $2 billion represents ~14% of FY25 pre-tax cash profits, below the 10-year average of 19%
- $9.3 billion of capital returned to shareholders via share buy-backs completed since FY22 resulting in 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 93 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 FY25

Cost of capital

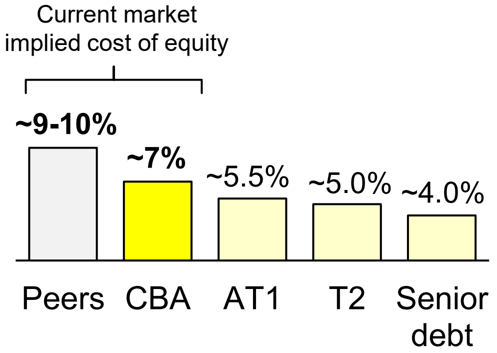


Dividend impact[3]

Higher dividends / DPS equivalent	Franking credits
~$1.6bn / ~93 cents *(2H25: ~$0.3bn / ~15 cents)*	~$0.7bn

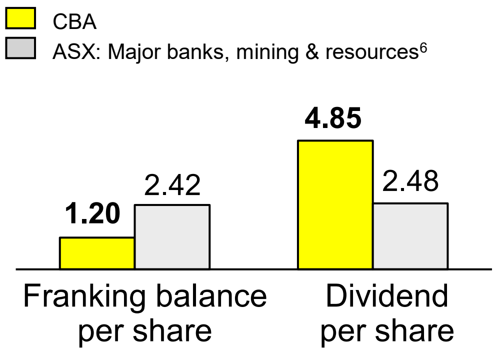
Illustrative cost of equity[2] vs shareholders' cost of debt[4]

Jun 25



Franking credit balance per share vs DPS[5]

$



1. The timing and actual number of shares purchased under the buy-back will depend on market conditions and other considerations. CBA reserves the right to vary, suspend or terminate the buy-back at any time. 2. 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%. 3. Higher dividends distributed as a result of total shares bought back to date. 4. Indicative cost of term funding (5 to 10 years) including the impact of tax and franking credits distribution or utilisation (discounted at 70%). 5. 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. 6. 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

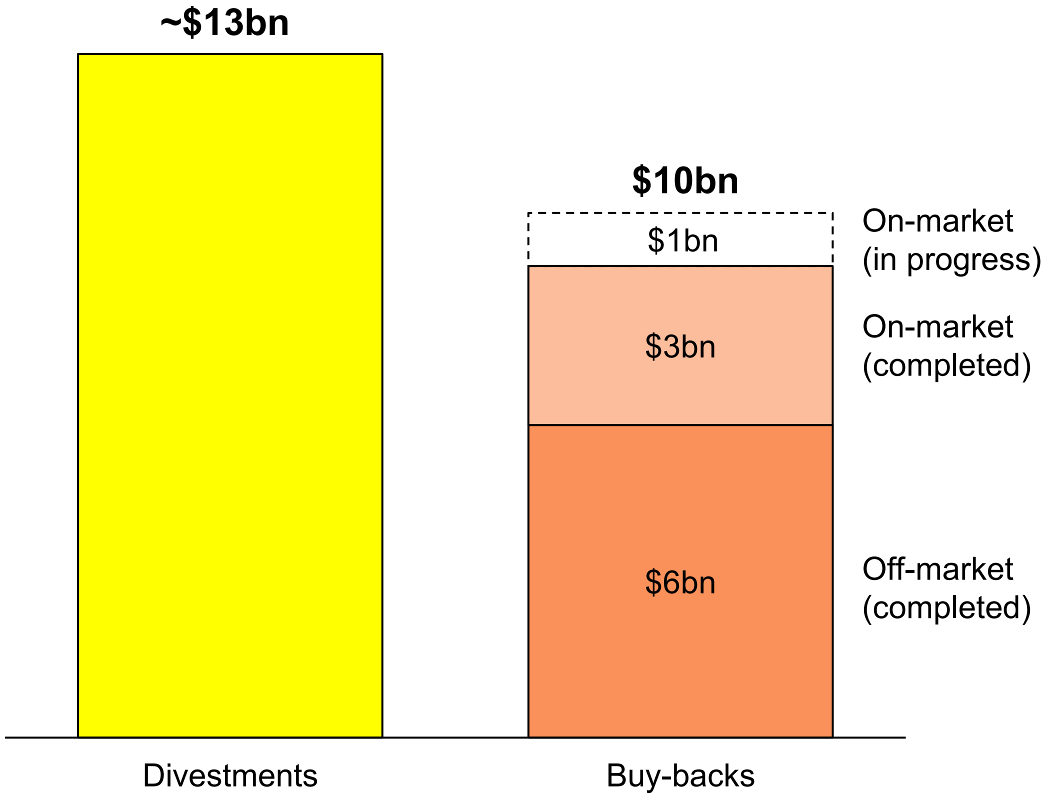
Announced divestments program – $9.3bn returned to shareholders to date

Divestments

	Completed	Associated buy-back
Bank of Hangzhou (HZB)[1]	Jun 25	**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 Jun 25.
Commonwealth Private Advice	Jun 25	
Vietnam International Commercial Joint Stock Bank (VIB)[2]	Mar 25	
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

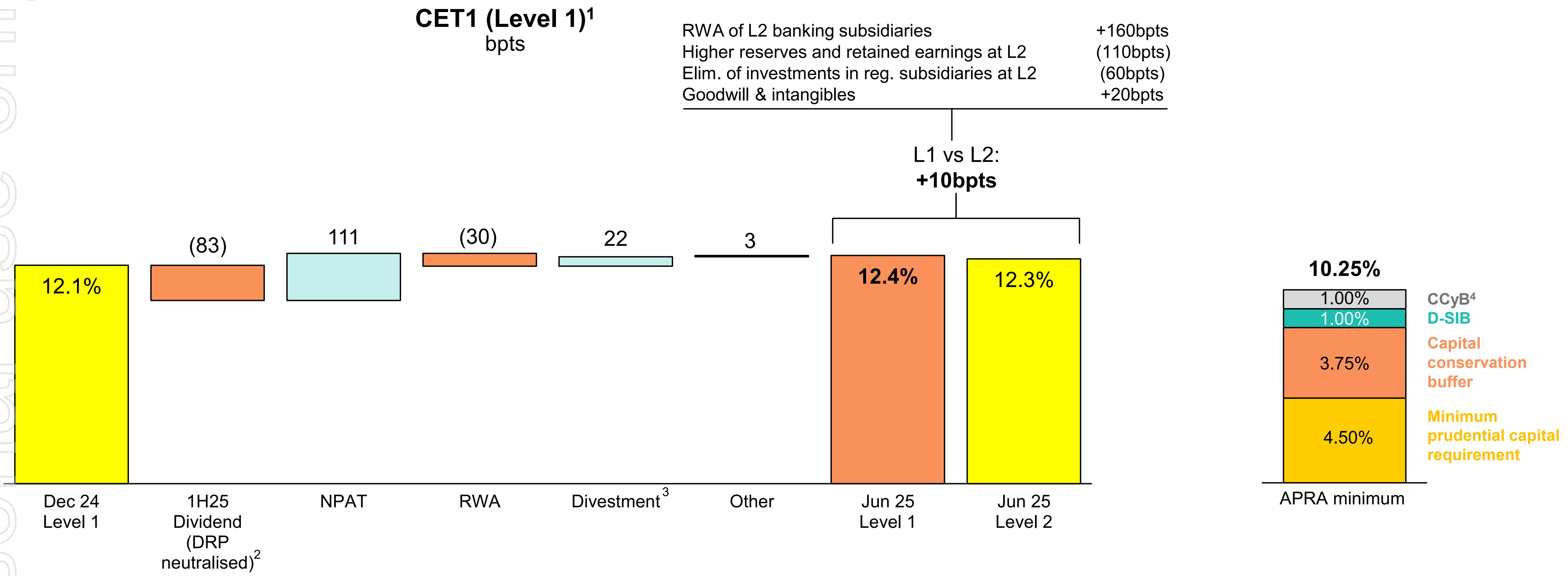
CET1



1. CBA completed the sale of a 10% shareholding in HZB in 2022 and completed the sale of the remaining shareholding in Jun 2025. 2. During FY25, CBA sold its shareholding in VIB on-market.
3. Represents partial divestments. CBA's retained shareholdings are 45.0% of CFS and 41.6% of Lendi (merged with AHL).

CETI – Level 1

Strong CET1 Level 1 of 12.4% - 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. Divestment of CBA's shareholding in HZB and shareholding in VIB in 2H25. 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
ADI Liquidity and Capital Standards	APS 210 and APS 111 (1 Jul 2025)	• Targeted revisions to ensure ADIs have strong crisis preparedness, prudently value their liquid assets and minimise potential contagion risks. • These revisions are not expected to result in any material impact to the Group.
Market Risk	APS 117 (1 Oct 2025) APS 116 (2026)	• Non-traded: The final revised APS 117 aims to standardise aspects of the calculation of IRRBB capital to reduce volatility over time and variations between ADIs. The revised APS 117 will come into effect on 1 Oct 2025. • Traded: APRA is yet to commence consultation on Fundamental Review of the Trading Book.
Loss-absorbing capital (LAC)	1 Jan 2026	• Total Capital requirement increasing by 1.5% to 4.5% by 1 Jan 2026 (currently 3%).
Additional Tier 1 Capital	1 Jan 2027	• On 8 Jul 2025, APRA released a consultation package outlining proposed amendments to prudential and reporting standards to implement and manage the impacts of removing AT1 Capital from the capital framework, with finalisation expected by late 2025. • For advanced banks, the existing 1.5% of AT1 will be replaced with 0.25% of CET1 (Total CET1 minimum requirement increasing to 10.5%) and 1.25% of Tier 2 (total Tier 2 requirements (incl. LAC) increasing to 7.75%). Total Capital requirement is unchanged. • Other prudential metrics based on Tier 1 capital such as the leverage ratio and large and related entities exposure limits will be recalibrated to CET1 from 1 Jan 2027 with no change to minimum requirements.
RBNZ Capital review	Phased implementation from Oct 2021 to 1 Jul 2028	• By the end of the transition period, the minimum Tier 1 and Total Capital requirements for Domestic-Systemically Important Banks (D-SIBs), including ASB, will increase to 16% and 18% of RWA respectively, of which 13.5% must be in the form of CET1 capital. • Tier 2 capital can contribute up to a maximum of 2% of the Total Capital requirement. • In Mar 2025, the RBNZ announced a review of key capital settings for New Zealand deposit takers such as ASB. The scope of review includes an international comparison of capital settings; reassessment of risk appetites; and review of Total Loss Absorbing Capacity requirements including whether AT1 capital should remain within the prudential framework. Recommendations are expected by late 2025.

Regulatory expected loss[1]

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

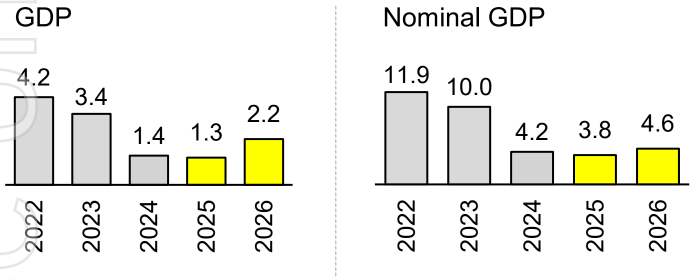
	Jun 24		Dec 24		Jun 25	
$m	**Defaulted**	**Non-defaulted**	**Defaulted**	**Non-defaulted**	**Defaulted**	**Non-defaulted**
Regulatory expected loss (EL)	**1,708**	**2,515**	**1,640**	**2,626**	**1,618**	**2,666**
Eligible provisions (EP)						
Collective and specific provisions[2]	1,814	4,589	1,794	4,738	1,835	4,860
Less: ineligible provisions (standardised portfolio)	(70)	(71)	(81)	(81)	(68)	(79)
Total eligible provisions	**1,744**	**4,518**	**1,714**	**4,657**	**1,767**	**4,781**
Shortfall / (excess) of regulatory EL to EP	(36)	(2,003)	(73)	(2,030)	(149)	(2,115)
Common equity Tier 1 deduction	-	-	-	-	-	-
Tier 2 Capital add-back	**N/A**	**2,003**	**N/A**	**2,030**	**N/A**	**2,115**

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.

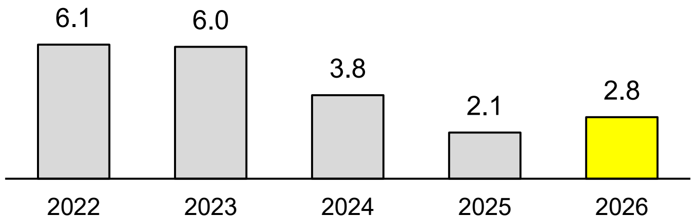
Economic overview

Key Australian economic indicators[1] (June FY)

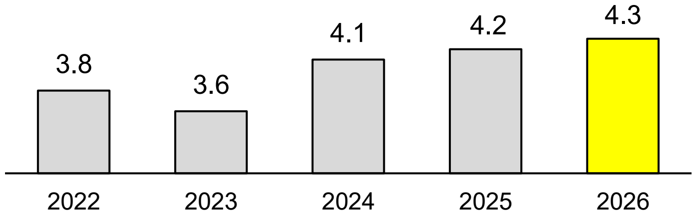
GDP %
Financial year average



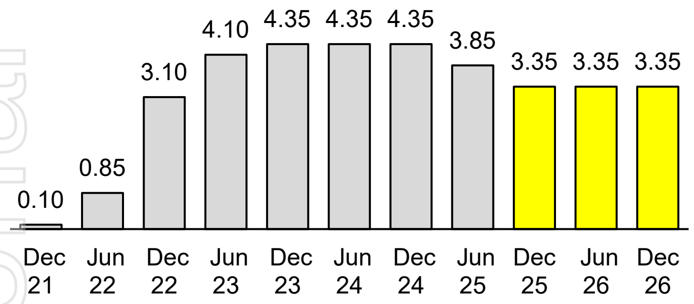
Headline CPI %
Year on year, June quarter



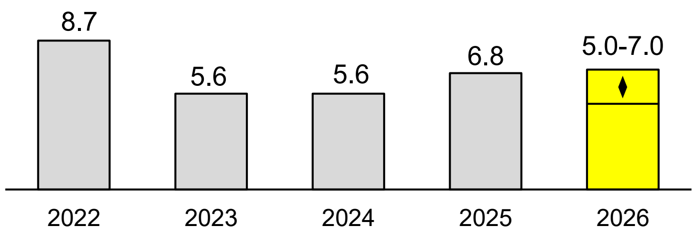
Unemployment rate %
June quarter average



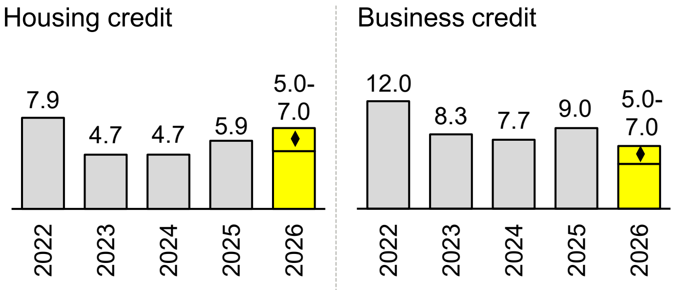
Cash rate %



Total credit growth %
12 months to June



Selected credit growth %
12 months to June



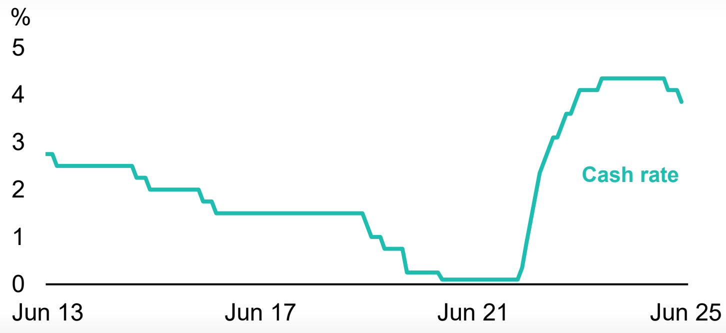
Actual | Forecast, CBA Global Economic & Markets Research

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

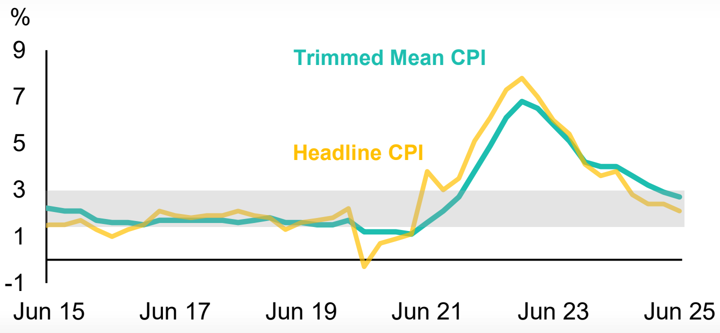
The Australian economy

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

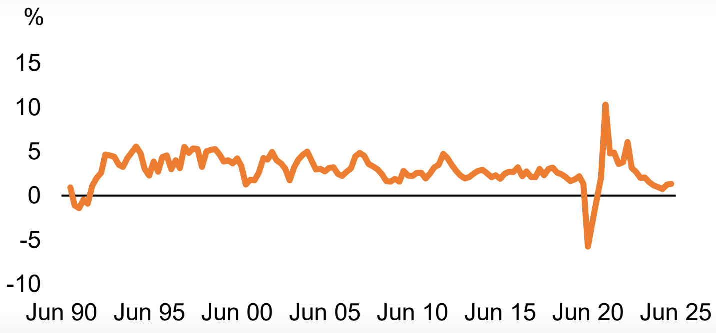
RBA rate cutting cycle in full swing[1]
RBA cash rate



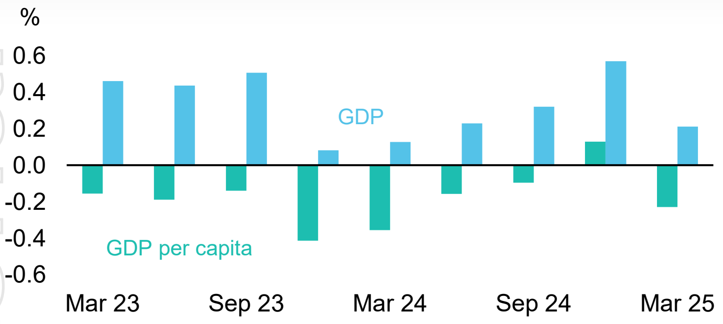
As inflation back within target[1]
Annual growth in inflation



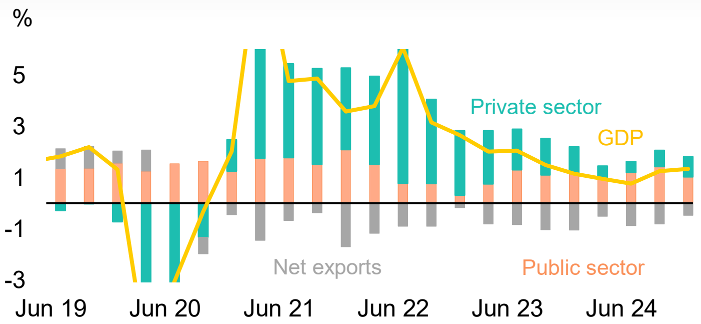
Annual economic growth lifting after weak 2024[2]
Quarterly growth in GDP



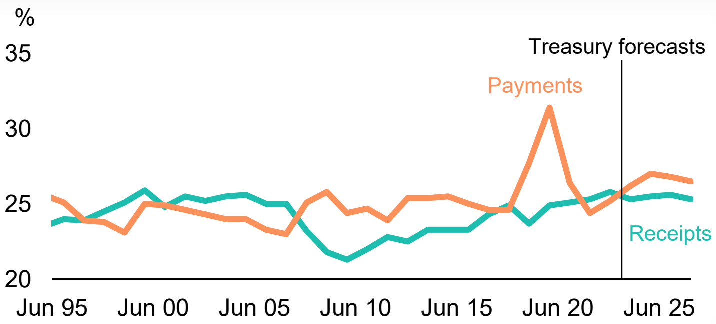
GDP per capita negative in eight out of nine quarters[2]
Quarterly growth in GDP and GDP per capita



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



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



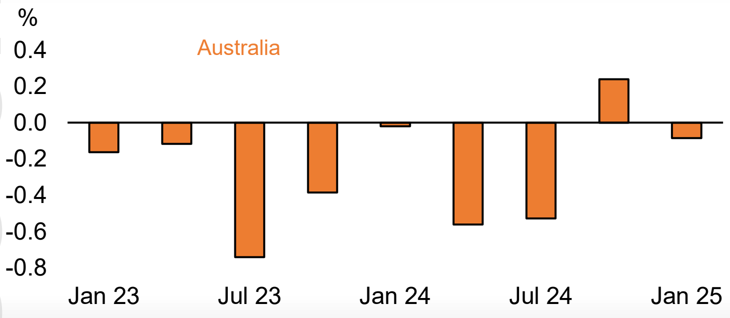
1. Source: RBA. 2. Source: ABS. 3. Source: Federal Treasury.

The Australian economy

Consumer recovery taking longer than expected

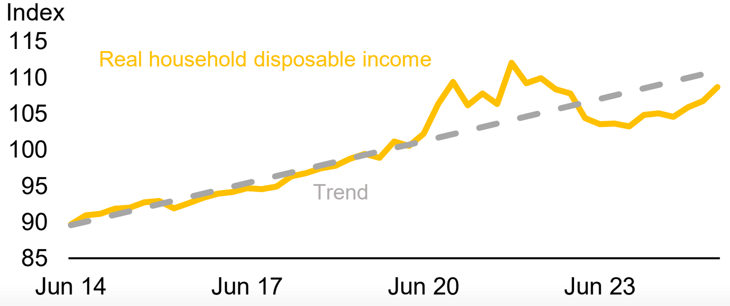
Real per capita consumption weak[1]

Real household consumption quarterly growth per capita



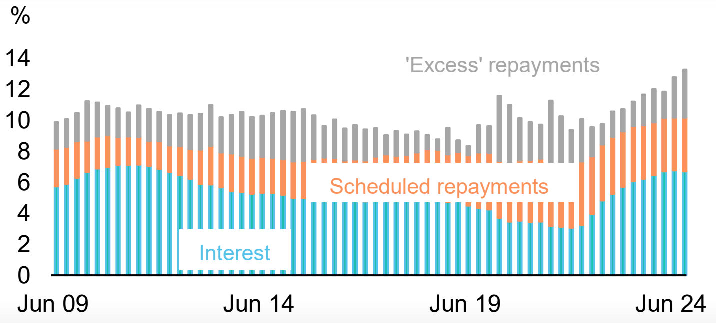
Due to scarring from real household disposable income loss[1]

Real household disposable income index and trend



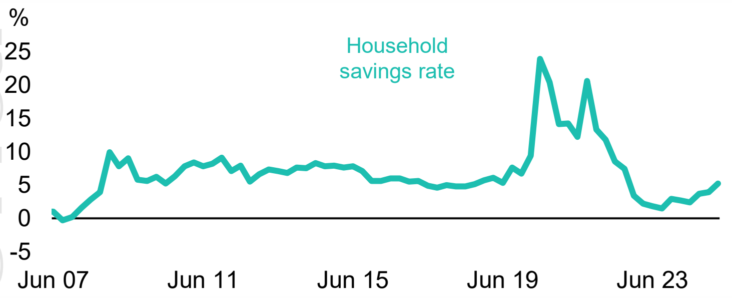
Housing debt servicing costs at highs[2]

Share of household disposable income



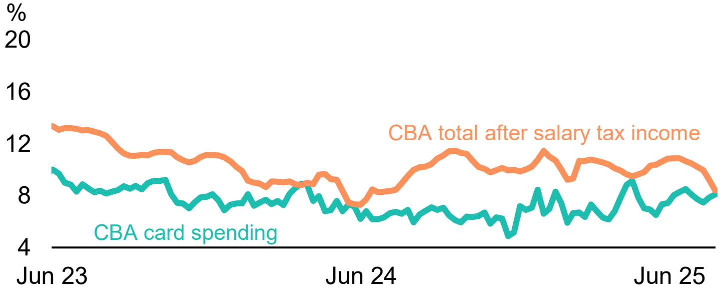
Preference to save and pay down debt[1]

Household saving rate



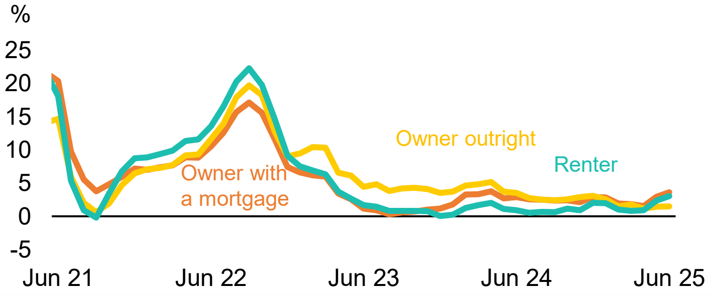
Choppy spending in recent period[3]

CBA card spend and income growth (annual change)



Renters and mortgagees improving[3]

Per capita household consumption (annual growth smoothed)

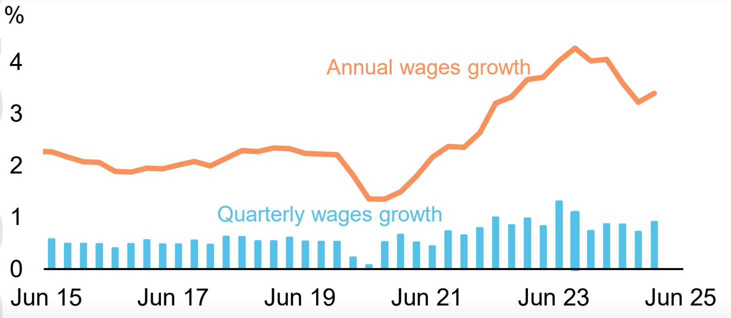


1. Source: ABS. 2. Source: ABS, RBA, APRA, CBA. 3. Source CBA Household Spending Insights.

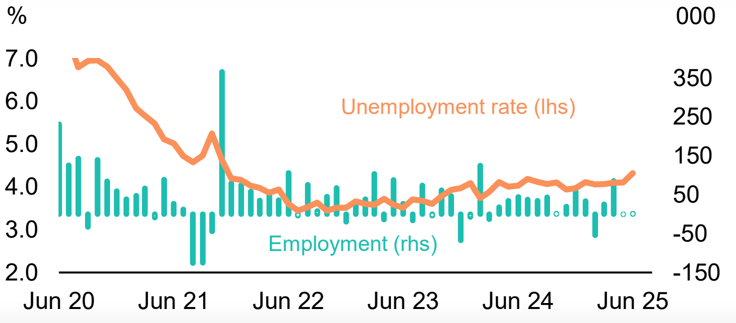
The Australian economy

Labour market and investment pipeline remains robust

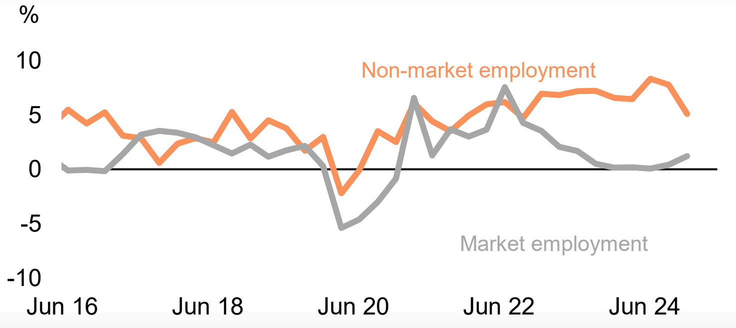
Wages growth moderating[1]
Wage Price Index (annual change)



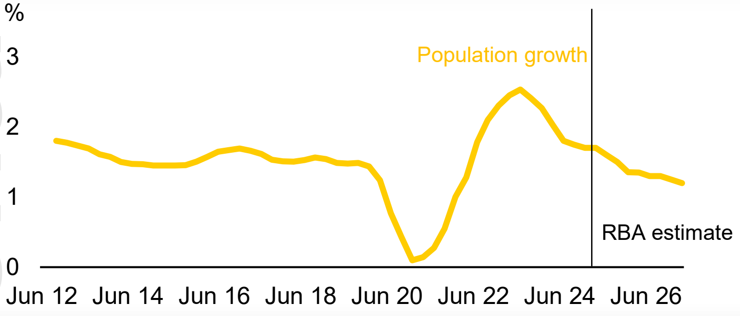
Labour market[1]
Employment change and unemployment rate



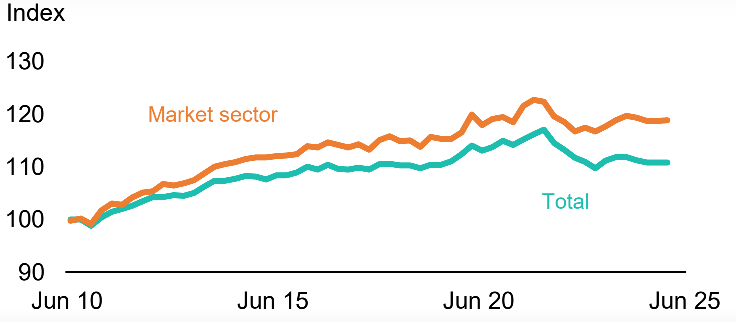
Non-market employment slowing[2]
Annual employment growth by market and non-market sector[3]



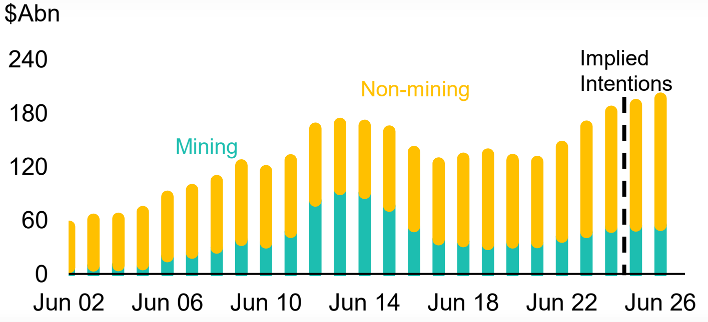
Population growth slowing[4]
Annual change in population



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



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

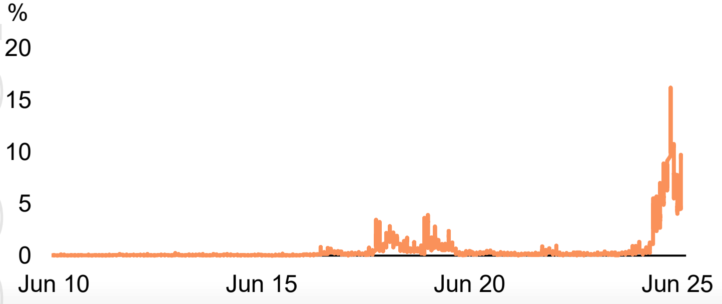


1. Source: ABS. 2. Source: ABS and CBA. 3. Non-market sector includes health, education and public administration. 4. Source: ABS and RBA.

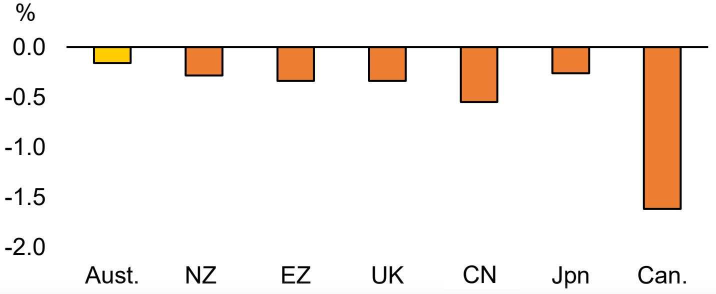
The Australian economy

Risks offshore have lifted

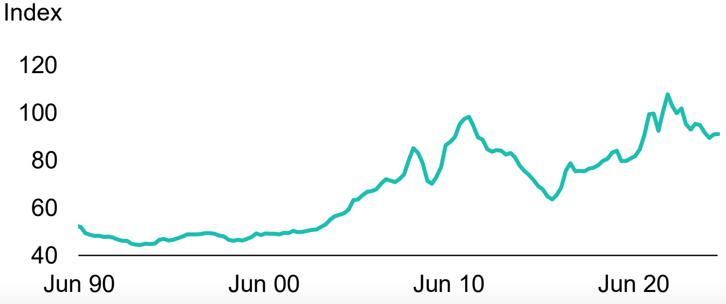
Global trade uncertainty index[1]
Index



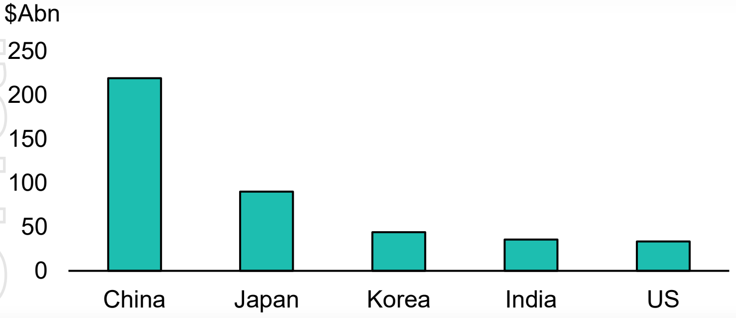
Estimated tariff impact on key economies[2]
GDP impact in 2025 from tariff measures



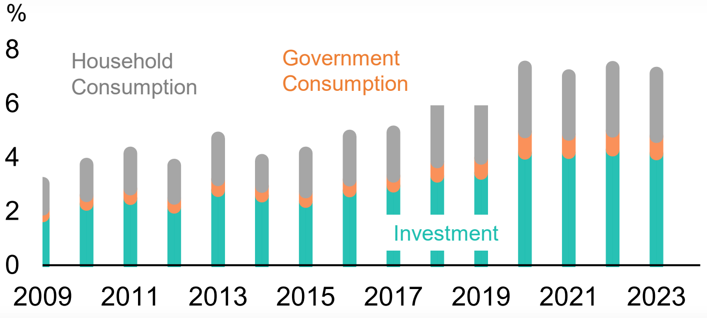
Australia's national income at risk if commodity prices fall[3]
Terms of trade index



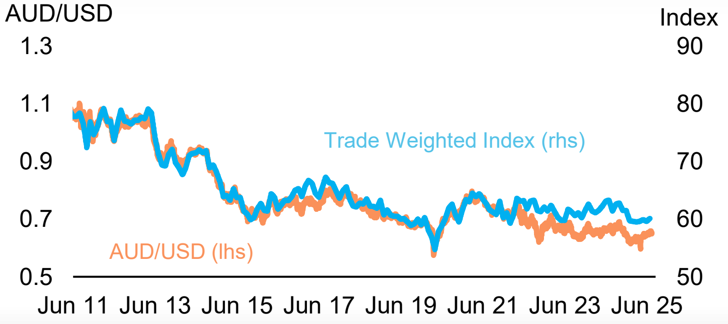
China is Australia's largest export market[4]
Australia key export markets



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



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



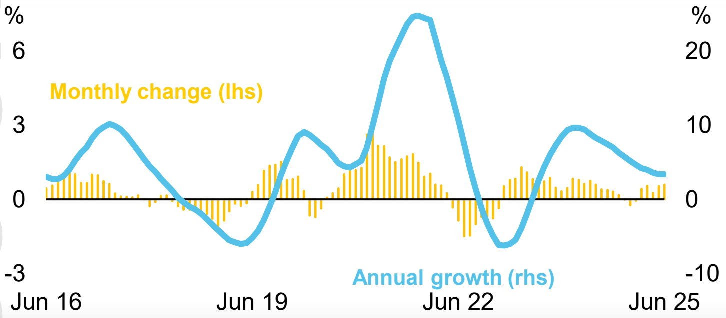
1. Source: Bloomberg. 2. Source: CBA, ADB, VIEES. 3. Source: ABS. 4. Source: DFAT.

Housing sector

Home prices moving higher on rate cut sentiment

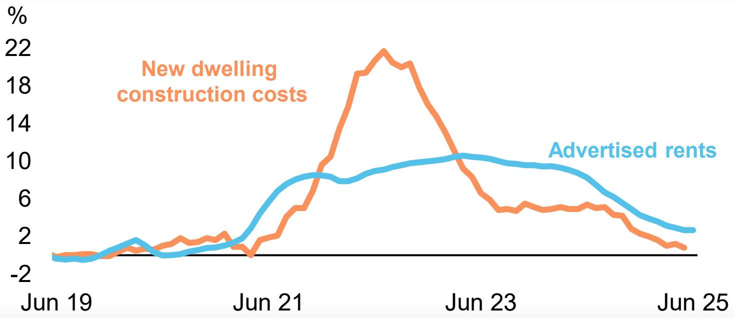
National home price growth rising again[1]

Dwelling prices (8 capital cities)



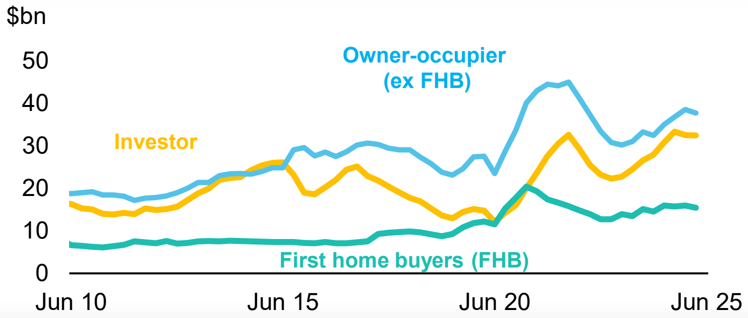
Moderation in construction costs and rents[1]

Annual growth in advertised rents and CPI dwelling costs



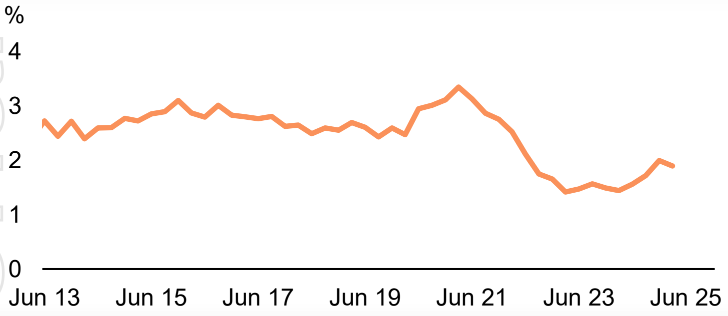
New lending just off its recent highs[2]

Housing loan approvals (excluding refinancing)



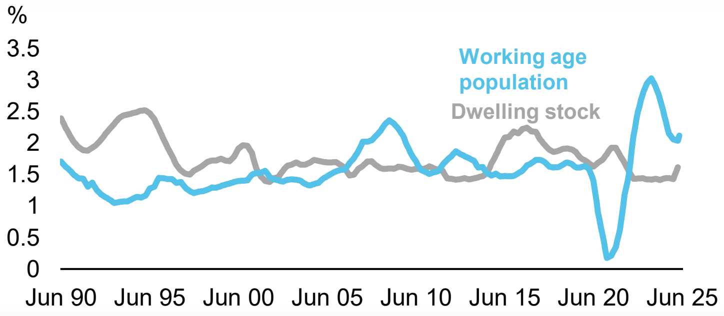
Low (but rising) vacancy rates[3]

Rental vacancy rate (8 capital city average)



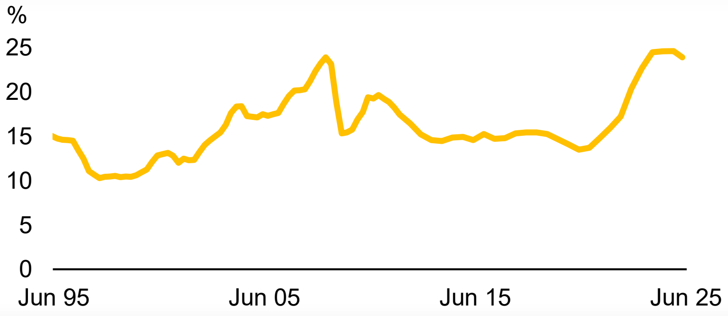
Demand still outstripping supply[2]

Annual growth in dwelling stock and population



Housing affordability challenging[4]

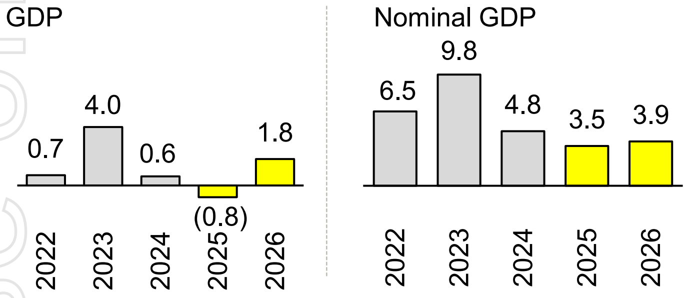
Percent of pre-tax income directed to mortgages



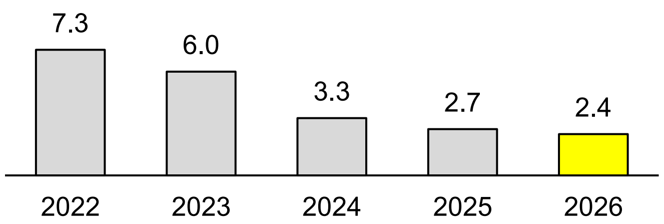
1. Source: Cotality. 2. Source: ABS. 3. Source: REIA. 4. Source: RBA, ABS, APRA and CBA. Dual average full-time income household buying median priced dwelling.

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

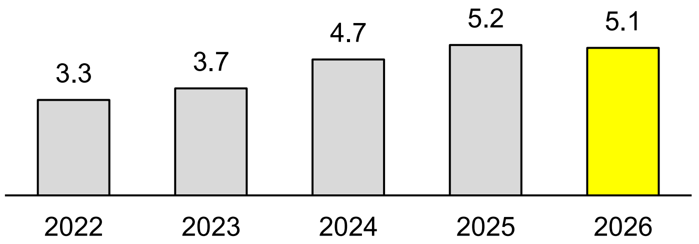
GDP %
June year average



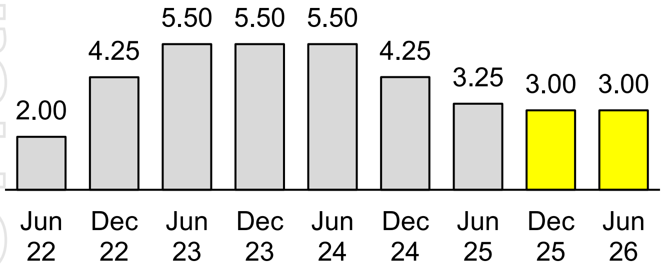
CPI %
Year on year, June quarter



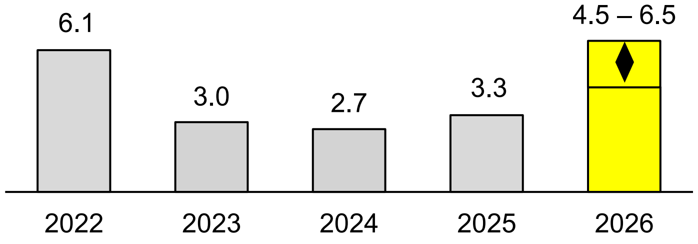
Unemployment rate %
June quarter average



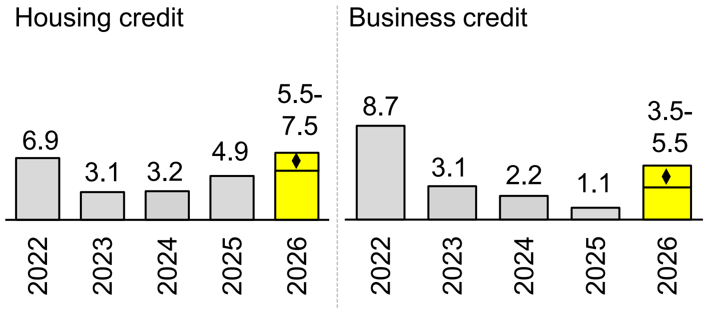
Cash rate %



Total credit growth %
12 months to June



Selected credit growth %
12 months to June



Actual Forecast, ASB Economics

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

Sources, glossary & notes

Sources and notes

Slide 12

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

Slide 13

1. Refer to glossary at the back of this presentation for further details.
2. Total retail transaction accounts, excluding offset accounts. Includes Bankwest. June 2025 vs June 2024.
3. The total number of customers that have logged into the CommBank app at least once in the month of June 2025 vs June 2024.
4. The total number of logins to the CommBank app in the month of June 2025 divided by the number of days in the month.
5. Source: RBA Lending and Credit Aggregates.
6. Excludes Bankwest and Residential Mortgage Group. Market share represents the period January 2025 to March 2025. This estimate is based on ABS Housing Finance new loan commitments and the Mortgage & Finance Association of Australia’s quarterly release for new loan commitments settled by the leading brokers and aggregators, which reported a 76.8% share of the mortgage market for the March 2025 quarter.
7. Relaunched CommBank Yello in June 2025 in the CommBank app with a new customer experience, eligibility requirements and enhanced benefits available to customers. Over $135m in value has been delivered since November 2023 to June 2025.
8. Total eligible customers for CommBank Yello for Business as at June 2025.

Slide 14

1. Variances to prior comparative period on a continuing operations basis.
2. Refer to glossary at the back of this presentation for further details.
3. Total retail transaction accounts, excluding offset accounts. Includes Bankwest.
4. Inclusive of 1% default countercyclical capital buffer which may be varied by APRA in the range of 0% to 3.5%.
5. Represents 2H24 and 1H25 dividend, and on-market share buy-back undertaken during FY25.
6. During FY25 CBA paid 2H24 and 1H25 dividends to over 800,000 direct shareholders, indirectly benefitting over 13 million Australians through their superannuation. Shareholders also benefit from shares bought back on-market in FY25, which supports higher earnings per share.

Sources and notes

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 (including IB&M).
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 June 2025 vs June 2024.
5. Deposit funding ratio reflects spot interest bearing deposits versus interest earning lending assets. As at 30 June 2019, the ratio reflects transaction, savings and investment deposits versus interest earning lending assets, from the latest available disclosures.
6. Total 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 June 2016 to June 2025.
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. ASB is co-lead in RepTrak for the June 2025 quarter.
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 in June 2025.
2. The total number of customers that have logged into the CommBank app at least once in the month of June 2025.
3. The total number of logins to the CommBank app in the month of June 2025 divided by the number of days in the month.
4. Average monthly unique customers who engaged with one of our money management features in the CommBank app from July 2024 to June 2025. Money management features include Money Plan, Bill Sense, Category Budgets, Cash Flow View, Goal Tracker, Credit Score, Spend Tracker and Smart Savings.
5. CommBank Yello has delivered >$135m in value in the form of cashbacks, discounts and prize draws to customers from November 2023 to June 2025.
6. 25 February 2025 to 30 June 2025.
7. Visits to Bankwest website from 25 February 2025 to 30 June 2025 compared to the prior comparative period.
8. 20 March 2025 to 30 June 2025.
9. Total operating expenses (indexed for inflation) divided by number of customers following migration of business bank, closure of branch network and digital transformation (periods of comparison FY22 to FY25).

Slide 20

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

Sources and notes

Slide 24
1. Refer to glossary at the back of this presentation for further details.
2. Represents the five year average of operating performance from FY20 to FY24.
3. Deposits and long-term wholesale funding as a percentage of total funding (excluding equity).
4. Represents FY25 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. CET1 rounded to 12.30% for the purpose of this calculation.

Slide 37
1. Includes CET1 capital buffer to regulatory minimum, total provisions above central scenario ECL, Investment Security Revaluation (ISR) Reserve and IRRBB Embedded Gains and Losses converted into capital using the Group's Level 2 CET1 ratio.
2. 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.
3. Assuming 100% weighting holding all assumptions including forward looking adjustments constant and includes individually assessed provisions.
4. This represents pre-tax changes in the value of government and semi-government bonds recognised within the ISR Reserve.
5. The Group's equity is invested over a three-year term to mitigate volatility of earnings and capital through a rate and credit cycle. Valuation differences cannot be utilised to support growth or shareholder returns. Unwind is slowed in high-rate environment and accelerated in low-rate environment.
6. Represents FY25 average balance of domestic equity hedge and deposit hedge.
7. CBA as at 30 June 2025. Peers based on regulatory disclosures as at 31 March 2025.
8. Includes other short-term liabilities.
9. Represents long-term wholesale funding as a percentage of total funding which includes RBNZ term lending facilities drawdowns where applicable.

Slide 38
1. Excludes SACCR (Standardised Approach for Counterparty Credit Risk) and growth under the standardised approach.
2. Represents the average of the full year periods between FY20 to FY24.
3. CBA and peers shares on issue as at 30 June 2025.
4. 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 average of the full year to June 2025 and June 2024. International banks sourced from Bloomberg and represents the average of the last two full years. HSBC dividend payout ratio excludes impact from material notable items including sale of businesses in Canada and Argentina. TD Bank FY24 results have been normalised to exclude the USD $3bn Global Resolution of US BSA/AML Program payment.
5. 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.
6. Net tangible assets per share as at 30 June 2025 for CBA and as reported as at 31 March 2025 for peers. FY00 – FY04 net tangible assets have not been normalised for the impact of the transition to AIFRS in 2005.
7. Reflects final FY25 dividend for CBA and disclosed final FY24 dividends for peers, excluding special dividends.

Slide 43
1. Represents an approximated distribution of FY25 Group gross income (net of loan impairment) to our customers and stakeholders across Australia and New Zealand.
2. Includes interest paid on deposits in FY25.
3. Represents share of household deposits as at June 2025. Source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS).
4. Includes payment of corporate tax, employee related taxes, Major Bank Levy and net unrecoverable GST in FY25.
5. Includes interest paid on offshore deposits and wholesale funding.
6. CBA Australian registered suppliers as at June 2025. Excludes non-supplier third parties.
7. Represents 2H24 and 1H25 dividends paid.
8. Retail shareholder calculation is based on the number of shareholders who hold 10,000 shares or less.

Sources and notes

Slide 44

1. 1 July 2024 to 30 June 2025.
2. CBA Business lending multiple is based on Business Banking growth rate (excluding Institutional Banking and Markets) over published APRA and RBA Total Business Lending data (excluding estimated institutional lending balances). Represents growth for the period June 2025 vs June 2024.
3. Average balance for FY25 vs FY24. 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.
4. Previous commitment to keep all regional branches open until at least the end of 2026, extended to July 2027.
5. Customers can now access up to 60% of the build contract price or 120% of the land value during offsite construction. For CommBank Assessed Manufacturers, who meet certain eligibility criteria, this increases to up to 80% of the contract price or 150% of the land value. Prior to this, customers would have to fund up to 90% of the upfront costs themselves prior to land affixture.
6. Includes expenditure on operational processes and upgrading functionalities in FY25.
7. Refer to glossary at the back of this presentation for further details.
8. Relaunched CommBank Yello in June 2025 to 8 million retail customers in the CommBank app with new eligibility requirements and benefits available to customers.
9. Bankwest app launched in February 2025.
10. FY25 vs FY24 on a rounded basis. Critical incidents recovery time based on the Mean Time to Recover (MTTR).
11. Reflects the increase in total number of suspicious card transaction alerts to customers through two-way push notifications in FY25 vs FY24.

Slide 46

1. Based on most active app users as at 31 March 2025 compared to major peer banks.
2. The total number of customers that have logged into the CommBank app at least once in the month of June 2025.
3. Relaunched CommBank Yello in June 2025 in the CommBank app with new eligibility requirements and benefits available to customers. Winner of the 2025 Asia Pacific Loyalty Awards - CommBank Yello, Best Overall Loyalty Program - Financial Services.
4. CommBank Yello has delivered >$135m in value in the form of cashbacks, discounts and prize draws to customers from November 2023 to June 2025.
5. Since launch in June 2024.
6. Via the CommBank app.
7. Electric vehicles.
8. Unique visitors to the platform from the period of 1 July 2024 to 27 June 2025.

Slide 48

1. Based on most active app users as at 31 March 2025 compared to major peer banks.
2. CBA awarded Canstar's 2025 Bank of the Year – Digital Banking Award (for the 16th year in a row). Awarded May 2025.
3. CBA was awarded the ‘Most Innovative Major Consumer Bank’ and ‘Best Digital Consumer Bank (Major)’ for the 7th year in a row by RFI Global’s Banking & Finance Awards 2025. Presented March 2025. 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 2024 to December 2024.
4. CommBank Yello was awarded the ‘Best Overall Loyalty Program – Financial Services’ at the 2025 Asia Pacific Loyalty Awards.
5. The total number of customers that have logged into the CommBank app at least once in the month of June 2025.
6. The total number of logins to the CommBank app in the month of June 2025 divided by the number of days in the month.
7. CommBank Yello has delivered >$135m in value in the form of cashbacks, discounts and prize draws to customers from November 2023 to June 2025.
8. Proportion of CommBank Yello partners who are CBA Business Banking & Institutional Banking & Markets customers.
9. Total eligible customers for CommBank Yello for Business as at June 2025.

Sources and notes

Slide 49
1. Data source: Customer Engagement Engine Reporting.
2. Evident AI Index 2023 published by Evident Insights Index, October 2023.
3. Evident AI Index 2024 published by Evident Insights Index, October 2024.

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.
4. Source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS).
5. Source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS) – Non-financial Business Deposits (including IB&M).
6. Totals calculated using unrounded numbers.

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

Sources and notes

Slide 85

1. CBA grades in S&P equivalents.
2. Due to rounding, the numbers presented may not sum precisely to the totals provided.
3. Non-performing exposures are exposures in default as defined in regulatory standard *APS220 Credit Risk Management*. Corporate troublesome exposures are defined as exposures to corporate customers where profitability is weak and the capacity to meet financial commitments is diminished. These customers are at higher risk of default over the next 12 months. 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.
4. Represents troublesome and non-performing exposures as a proportion of Group total committed exposures.

Slide 94

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

Slide 95

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

Slide 105

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 includes RBNZ term lending facilities drawdowns where applicable.
2. June 2015 deposit funding ratio has been restated to include central bank and interbank deposits previously classified as short-term wholesale funding ($16.0 billion) to conform with presentation in the current period.
3. Represents long-term wholesale funding as a percentage of total funding which includes RBNZ term lending facilities drawdowns where applicable.
4. Includes short-term collateral deposits.
5. Represents franking account balance as at 30 June 2025.
6. Franking account balance as at 30 June 2025 divided by FY25 pre-tax cash profit on a continuing operations basis.
7. CBA and peers shares on issue as at 30 June 2025.

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Glossary

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

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

Our reporting suite

Committed to transparent reporting

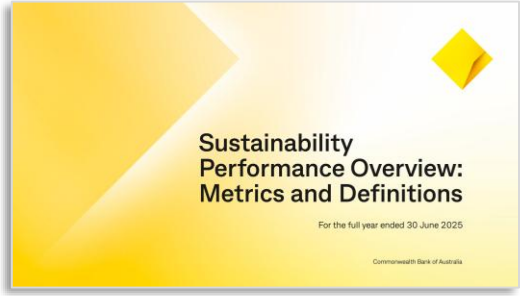
Annual Report

Corporate Governance Statement

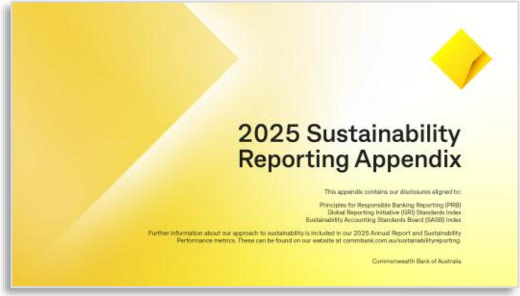
Profit Announcement

Pillar 3 Report

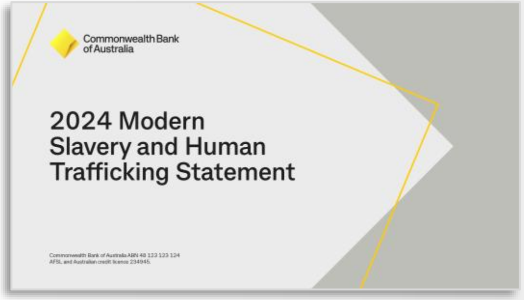
Investor Discussion Pack



Sustainability Performance Metrics



UN PRB, GRI and SASB reporting



Modern Slavery and Human Trafficking Statement

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