Fixed Income Investor Discussion Pack

For the half year ended 31 December 2023

Commonwealth Bank of Australia

Important information

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Forward-looking statements can generally be identified by the use of forward-looking words such as “may”, “will”, “would”, “could”, “expect”, “intend”, “plan”, “aim”, “estimate”, “target”, “anticipate”, “believe”, “continue”, “objectives”, “outlook”, “guidance” or other similar words, and include statements regarding the Group’s intent, belief or current expectations with respect to the Group’s business and operations, market conditions, results of operations and financial condition, capital adequacy and risk management. To the maximum extent permitted by law, responsibility for the accuracy or completeness of any forward-looking statements, whether as a result of new information, future events or results or otherwise, is disclaimed. The Group is under no obligation to update any of the forward-looking statements contained within this presentation, subject to applicable disclosure requirements.

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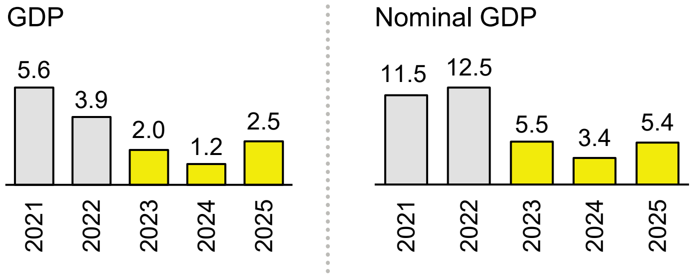
The release of this announcement was authorised by the Board.

Key Australian economic indicators[1] (December CY)

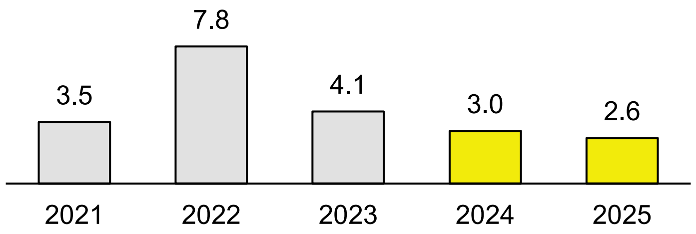
GDP %

Calendar year average



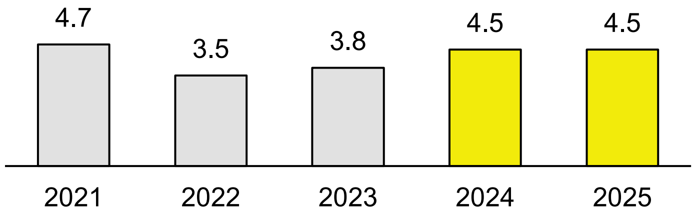
Headline CPI %

Year on year, December quarter

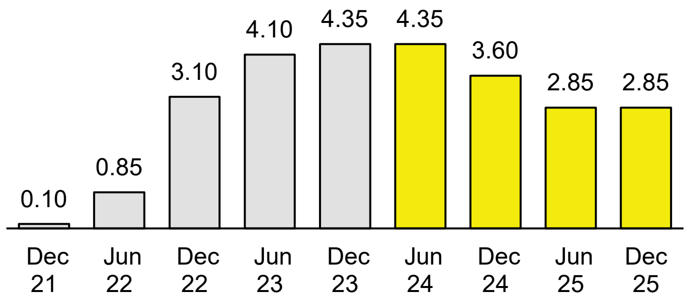


Unemployment rate %

December quarter average

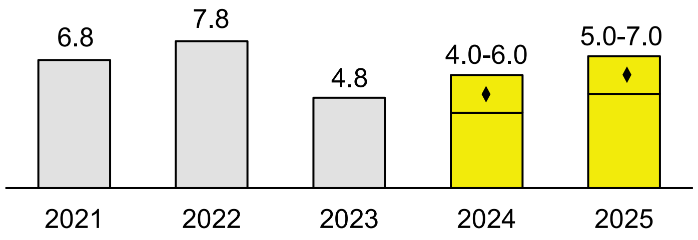


Cash rate %



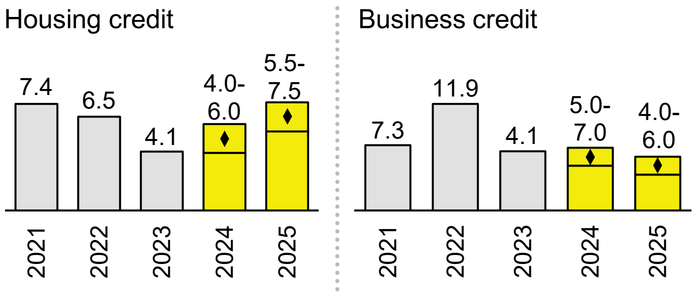
Total credit growth %

12 months to December



Selected credit growth %

12 months to December



Actual   Forecast, CBA Global Economic & Markets Research

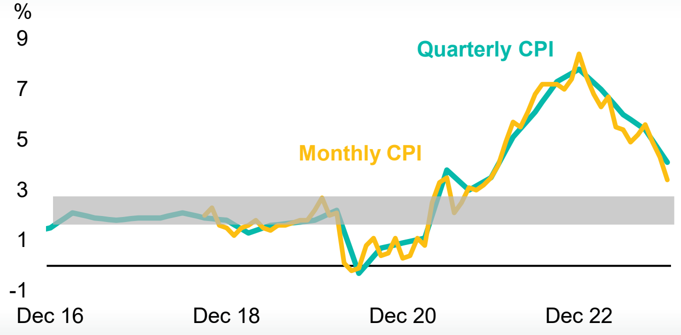
1. Source: ABS, RBA and CBA Global Economic and Markets Research.

The Australian economy

Cost of living challenges, inflation moderating

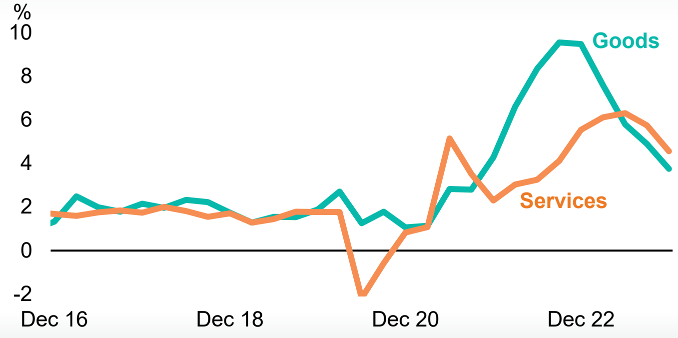
Inflation moderating[1]

Inflation (annual change)



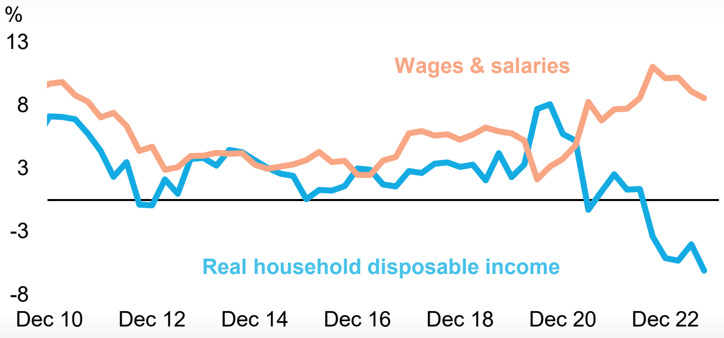
Goods prices lower, services prices sticky[2]

Inflation (annual change)



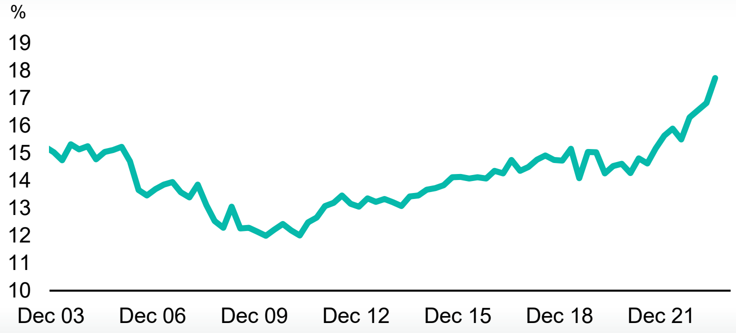
Real household disposable income falling[2]

Household incomes (annual change)



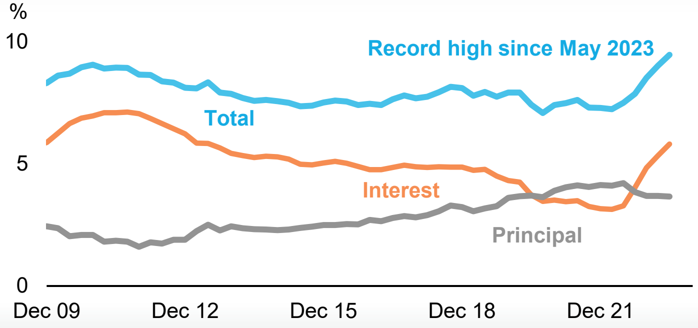
Due to higher tax take[2]

Household taxes (share of household gross income)



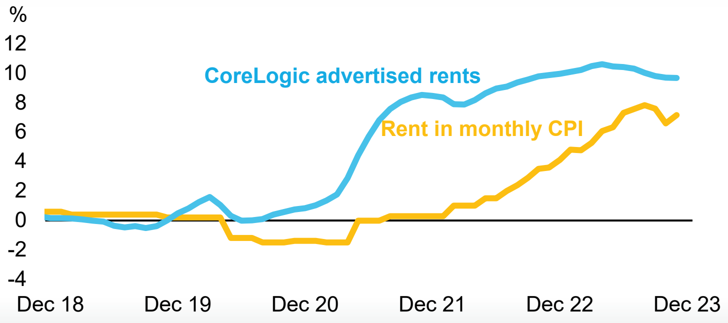
And higher housing debt payments[1]

Housing debt servicing costs (share of disposable income)



Rising rents also a challenge for many households[3]

Rent (annual change)



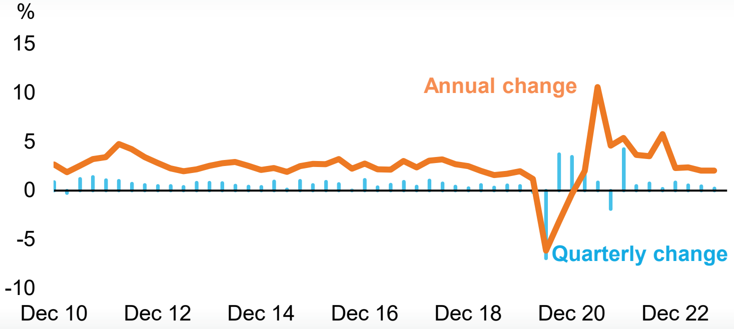
1. Source: RBA, ABS. 2. ABS. 3. Source: ABS, CoreLogic.

The Australian economy

Economic growth moderating

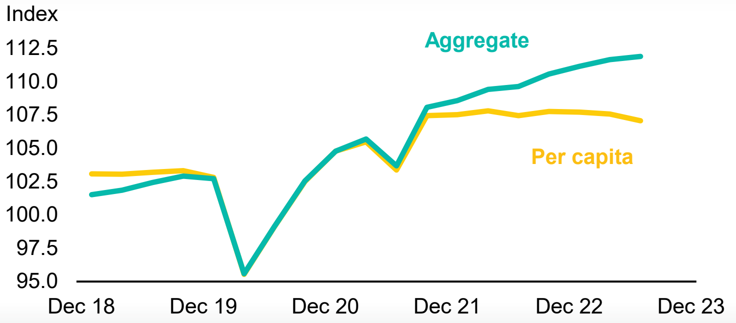
Momentum in the economy slowing late 2023[1]

GDP growth



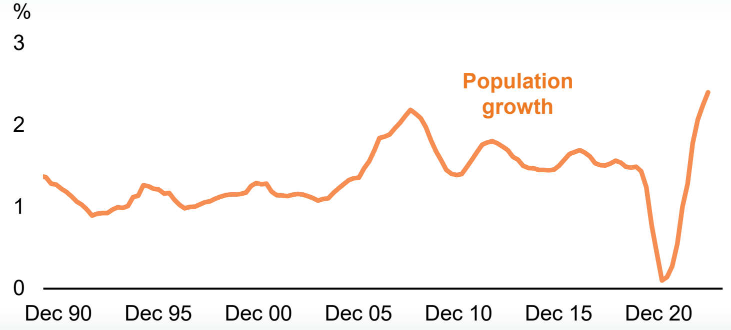
A GDP per capita in recession[1]

GDP index



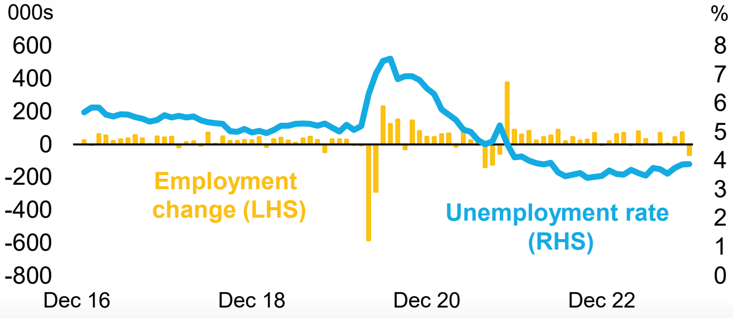
Population growth has been a tailwind[1]

Population growth (annual change)



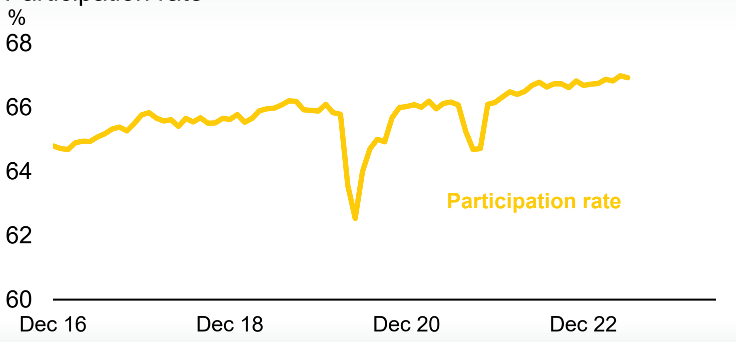
Labour market resilient but loosening[1]

Employment growth and unemployment rate



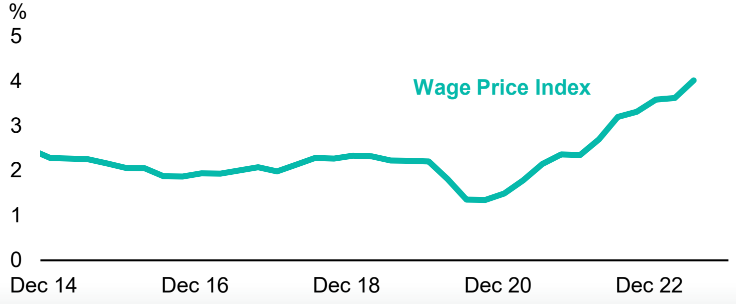
More people want and need to work[1]

Participation rate



Wages growth has risen, but annual growth still negative in real terms[1]

Wage price index (annual change)



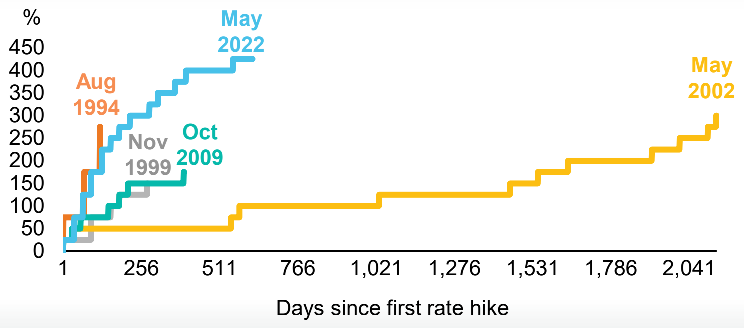
1. Source: ABS.

The Australian economy

Higher cost of living impacting consumers

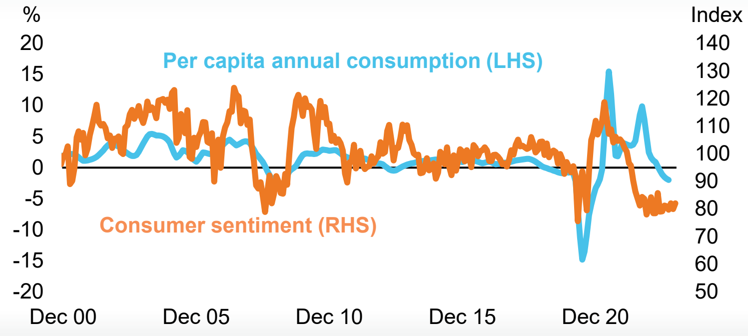
The cash rate hiking cycle has been large[1]

RBA cash rate



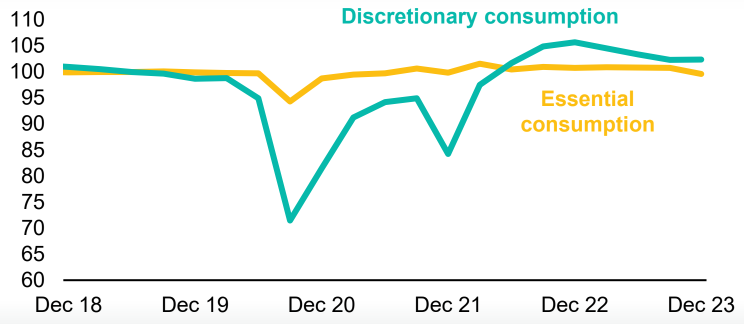
Consumer sentiment weak, consumption slowing[2]

Consumer sentiment



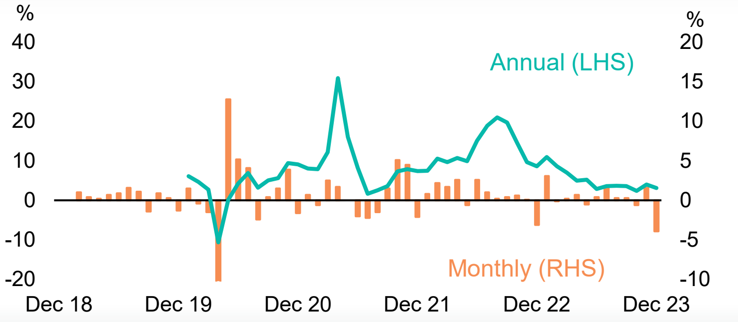
Consumer spend patterns shifting[3]

Household spending per capita (index = 100, Q1 19)



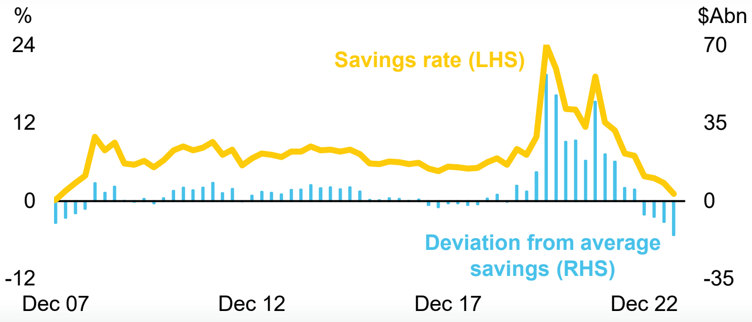
More recent data showing continued softening[4]

CBA Household Spending Intentions



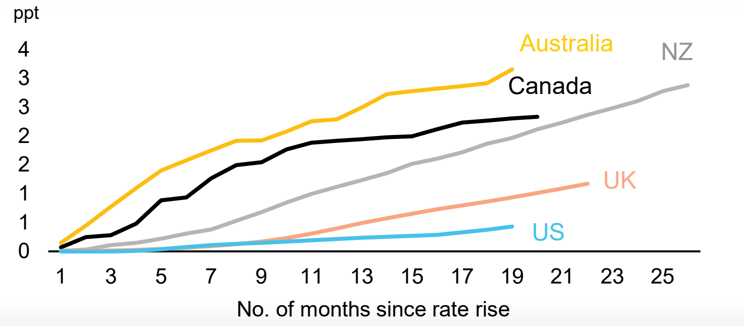
Savings rate fallen but stock remains high[5]

Household savings (rate and deviation from average $bn)



RBA policy transmission more direct in Australia[6]

Outstanding mortgage rates lift



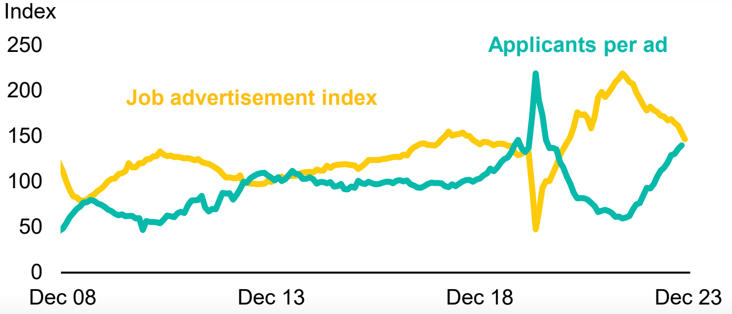
1. Source: RBA, CBA. 2. Source: Westpac / Melbourne Institute, ABS. 3. Source: ABS. 4. Source: CBA. 5. Source ABS, CBA. 6. Source: Bloomberg, RBNZ, RBA, BoE, BoC, CBA.

The Australian economy

Slowing growth, remains resilient

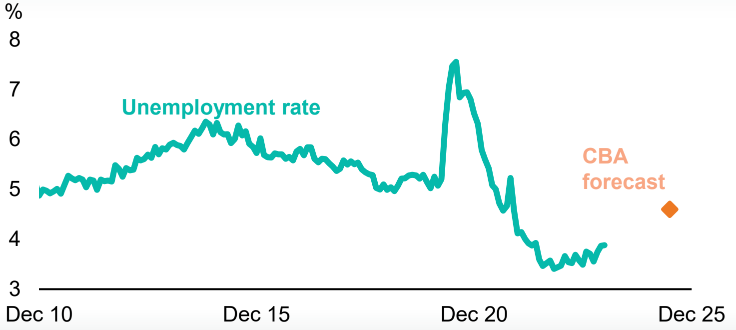
Labour demand weakening[1]

Labour demand



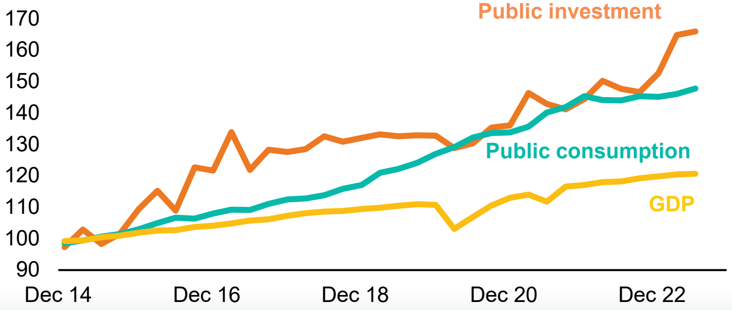
Unemployment to rise from here[2]

Unemployment rate (with CBA forecast)



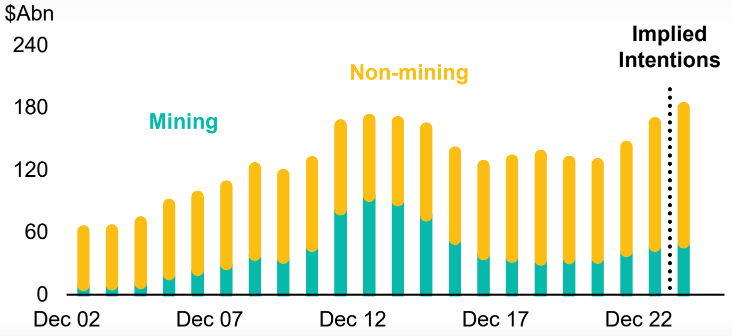
Government investment and spending supporting the economy[2]

Index = 100 in 2015



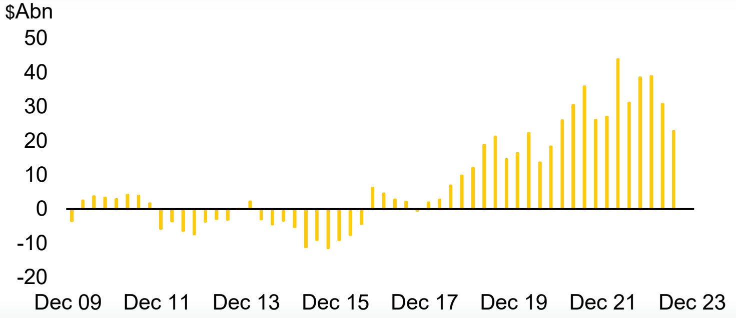
Private business investment due to lift[2]

CAPEX



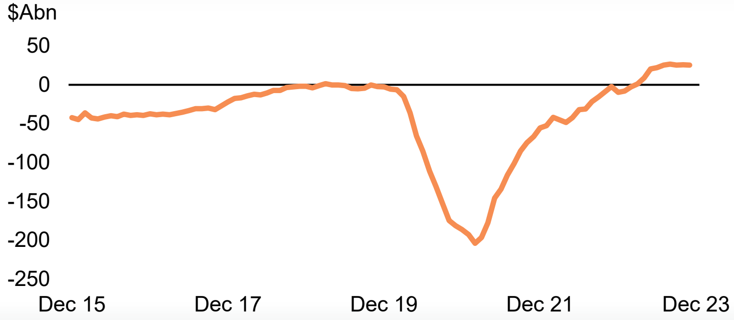
External sector performing well[3]

Quarterly trade balance



Leading to a better budget balance[4]

Federal budget balance

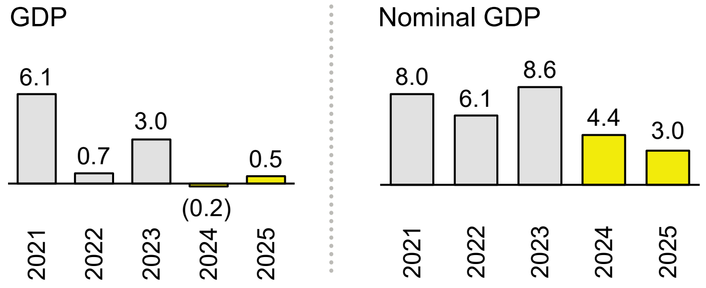


1. Source: Seek. 2. Source: ABS, CBA. 3. Source: ABS. 4. Federal Government.

Key New Zealand economic indicators (June FY)

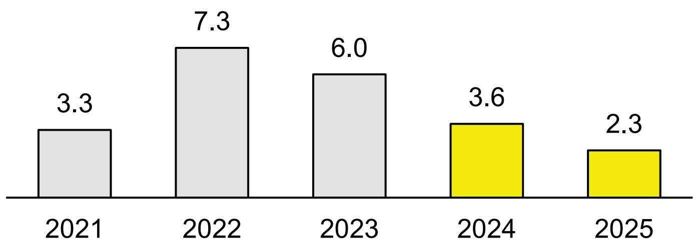
GDP %

Financial year average



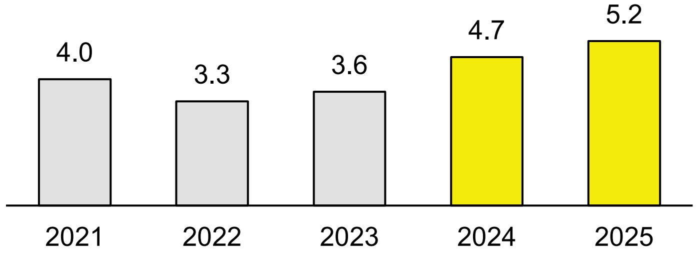
CPI %

Year on year, June quarter

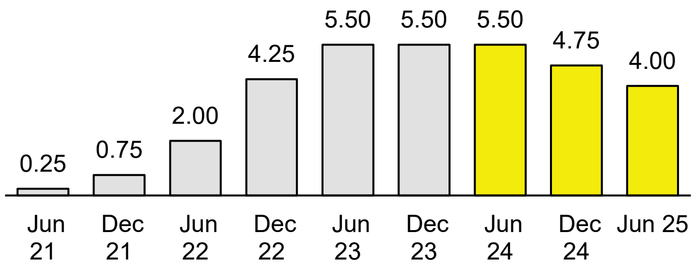


Unemployment rate %

June quarter average

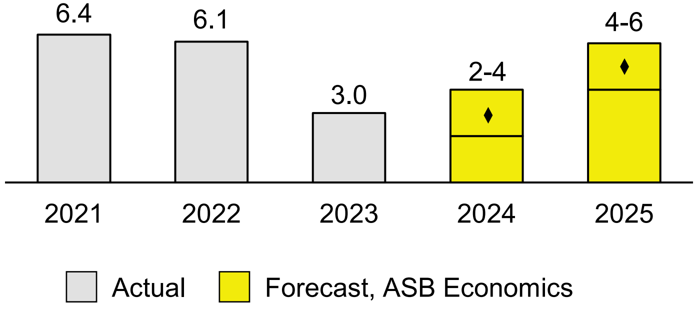


Cash rate %



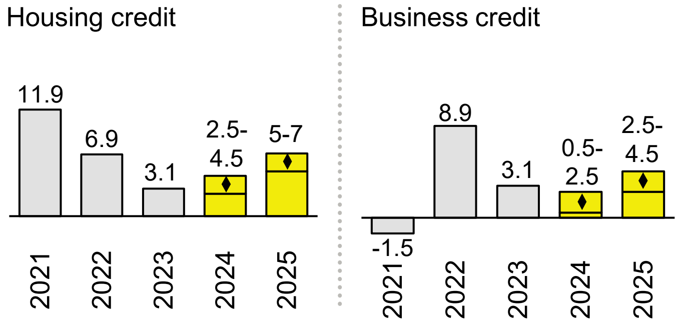
Total credit growth %

12 months to June



Housing and business credit growth %

12 months to June



Summary

Building a brighter future for all

Supporting our customers and communities

Helping customers today	• Focused on proactively supporting customers with higher cost of living • Engaged 3 million[1] customers each month with money management tools • Prevented and recovered over $100 million in scams[2] in 1H24 • Helped more than 60,000 customers buy a new home[3]
Investing for tomorrow	• Invested over $750 million[4] to protect our customers against fraud, scams, financial and cyber crime • Lent $18 billion[5] to businesses to help them grow • Record volume of institutional sustainable lending[6] in 1H24 • Cumulative $4.1 billion investment in improving risk[7]
Supporting Australia	• Further strengthened our balance sheet to help support customers and financial stability • Largest branch and ATM network, Australian based call centres • 3 year commitment to keep all CBA regional branches[8] open, innovating to support regional jobs • Returned ~$4 billion to shareholders, benefitting over 12 million Australians[9]

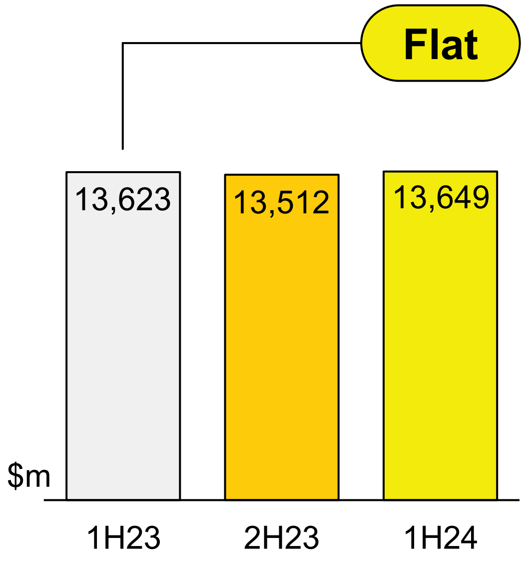
1, 2, 3, 4, 5, 6, 7, 8, 9. Refer to sources, glossary and notes at the back of this presentation for further details.

Financials[1]

Revenue flat, higher expenses, lower loan impairment expense

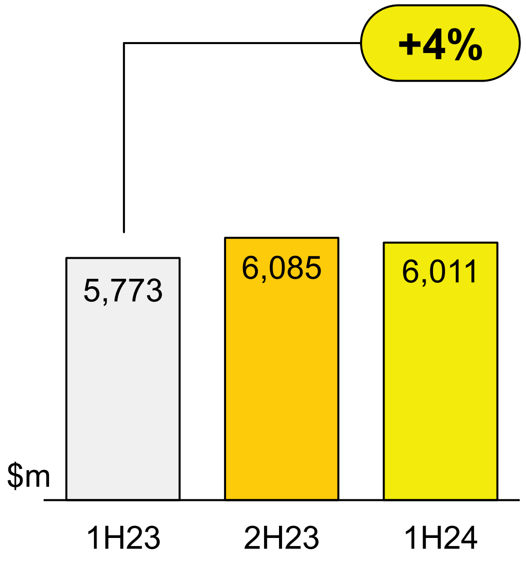
Operating income

Disciplined approach to volume/margin



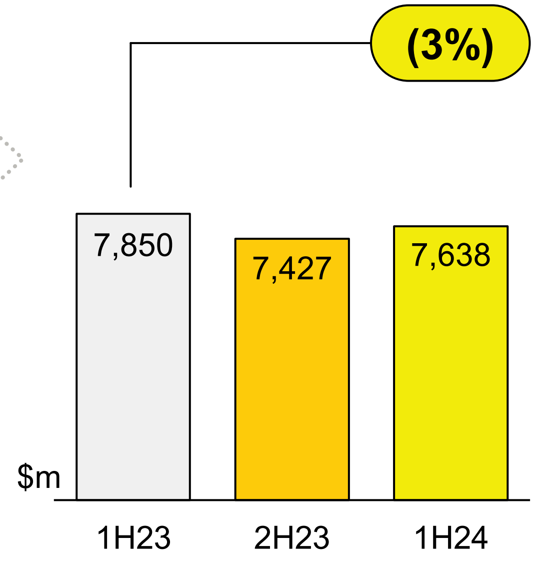
Operating expenses

Inflation and higher amortisation



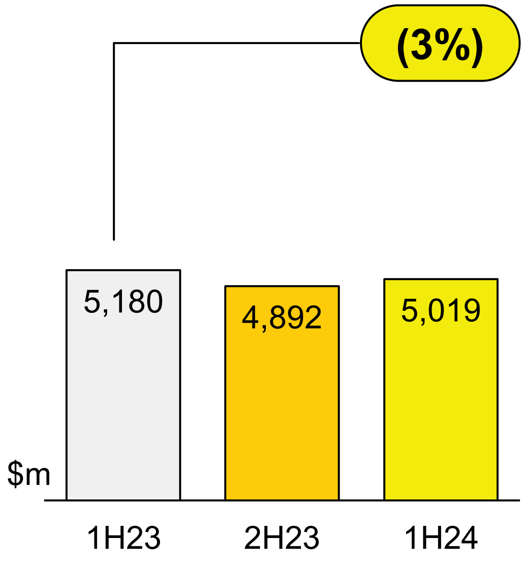
Pre-provision profit

Flat revenue and higher operating expenses



Cash NPAT

Lower loan impairment expense



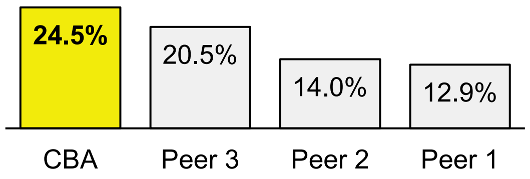
1. Presented on a continuing operations basis. Comparative information has been restated to conform to presentation in the current period.

Why CBA?

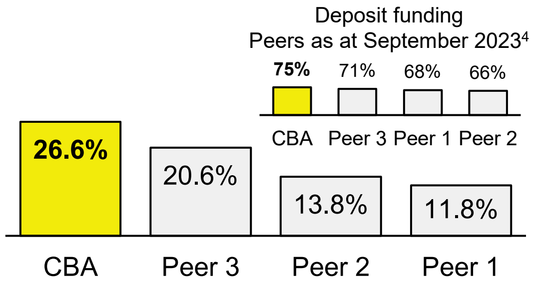
Leading franchise – strong balance sheet settings – supporting sustainable returns

Consumer MFI share[1] (%)

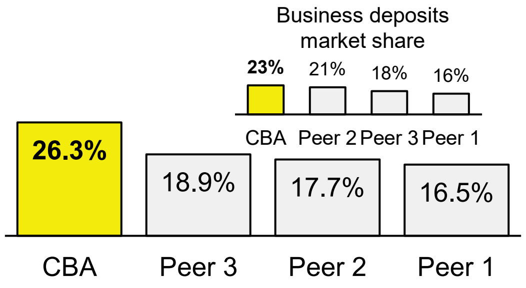
Home lending share[2] (%)



Household deposits share[3] (%)



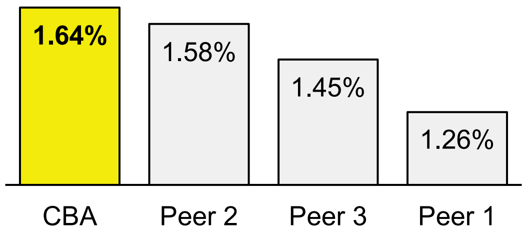
Business MFI share[1] (%)



Provisioning (%)

Total provision coverage to Credit RWA[5]

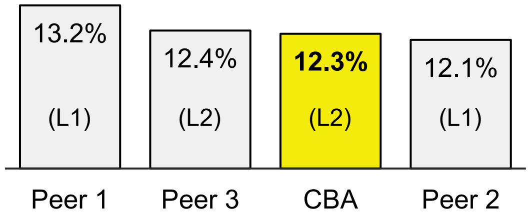
Peers as at September 2023



CET1 capital (%)

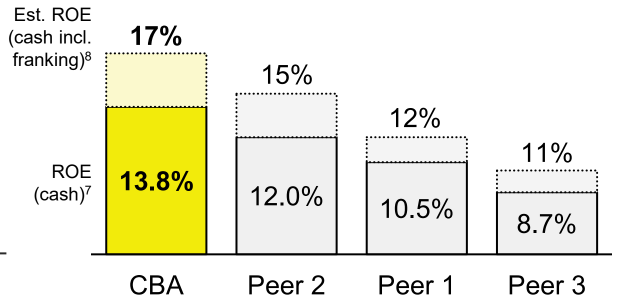
Capital binding constraint[6]

Peers as at September 2023



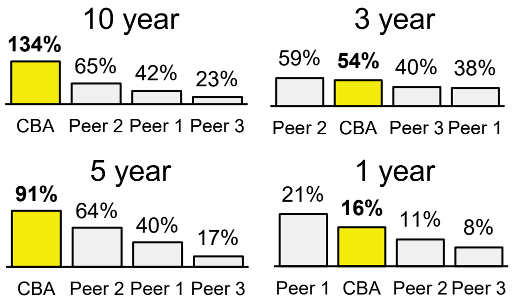
ROE (cash)[7] (%)

Peers as at September 2023



Shareholder returns (%)

Total Shareholder Return[9]



1. Refer to the glossary for source information. 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 Monthly Authorised Deposit-taking Institution Statistics (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. Peer 2 excludes estimated impairment provisions for derivatives at fair value for consistency. 6. Binding constraint is the lower of Level 1 and Level 2 CET1 capital ratio. 7. Return on equity on a cash or cash equivalent continuing operations basis over average ordinary equity.
8. Estimated Return on equity (cash) including the benefit from franking credits which is recognised as 70% of the Australian tax generated in FY23 for peer banks and in 2H23 and 1H24 for CBA, relative to the average shareholders' equity in the period. 9. Source: Bloomberg. Total Shareholder Return as at 29 December 2023.

Global best digital experiences

Extending our market leading digital offering with CommBank app 5.0 and CommBank Yello

Australia's most popular banking app[1]

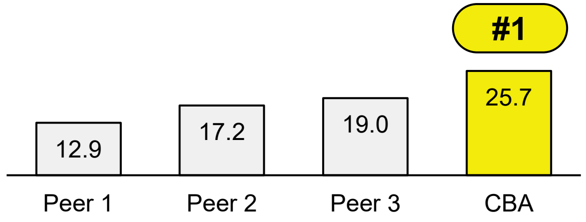
Active app users[2]
> 8 million

Daily app logins[3]
up 28%

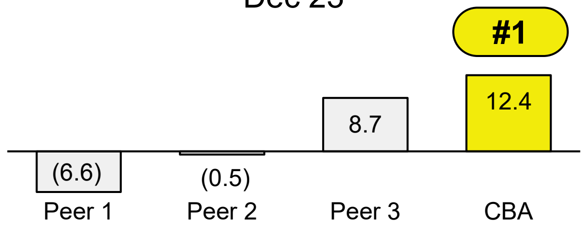
CommBank Yello engagement[4]
> 3m customers

Visits to CommBank Yello Hub[5]
~100,000 daily

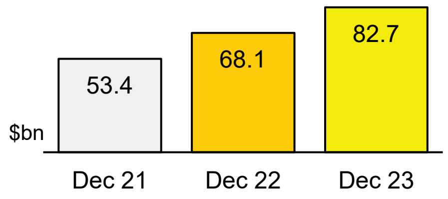
Net Promoter Score[6]
Consumer mobile app
Dec 23



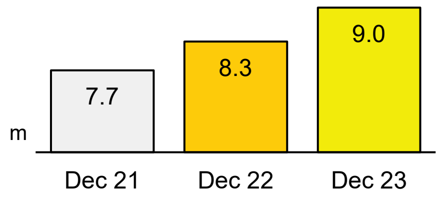
Net Promoter Score[6]
Business digital
Dec 23



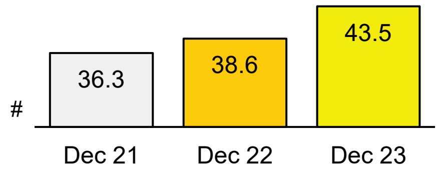
Digital transactions
via app[7]



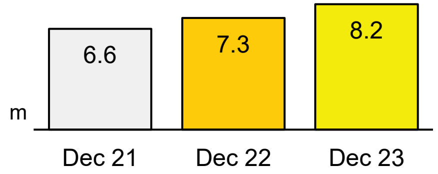
Digitally active customers[8]



Monthly digital logins
per active customer[9]



CommBank app
active customers[10]



Bank of the Year Digital Banking (14 years in a row[11])

Best Major Digital Bank (5 years in a row)[12]
Most Innovative Major Bank (5 years in a row)[12]

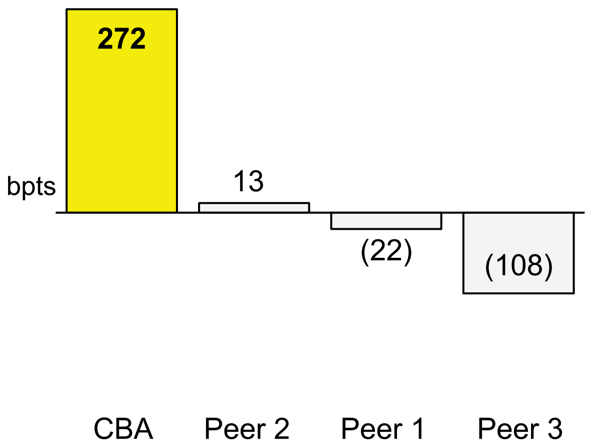
1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12. Refer to sources, glossary and notes at the back of this presentation for further details.

Business Banking

Australia's leading business banking franchise

Business MFI Share[1]

Change in share since Mar 20

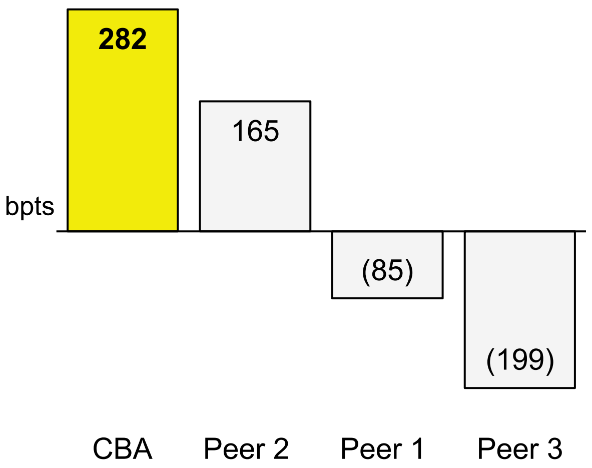


Dec 23 MFI share

26%	18%	17%	19%

Business deposits[2]

Change in share since Mar 20

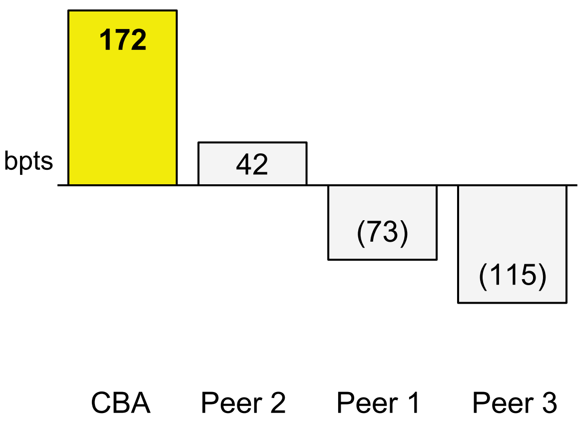


Dec 23 market share

23%	21%	16%	18%

Business loans[2]

Change in share since Mar 20



Dec 23 market share

18%	22%	14%	15%

1. Refer glossary at the back of this presentation for further details. 2. Source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS).

Our commitment to sustainability

Building a brighter future for all

Climate strategy

- Set financed emissions targets for nine sectors[1], representing 65% of in-scope drawn lending[2]
- Funded 46 Sustainable Finance[3] transactions in 1H24 across BB and IB&M, totalling $5.9bn in new and re-financed funding
- Partnered with Tesla Australia to help customers switch to electric vehicles
- Refreshed our Green, Social & Sustainability Funding Framework supporting Sustainable Funding Instrument issuance

$6.1bn
in total renewable energy exposure[4], up 30% compared to Jun 23

Engaging our people

- New Enterprise Agreement with 90% of respondents voting 'yes'
- $1,000 once-off cost of living payment and up to 13% pay rise over 3 years for eligible employees
- 76% employee engagement, Your Voice Survey[5]
- New cultural diversity goal for Executive Manager and above roles[6]
- 472 leaders through 'Leading Tomorrow'

37%
Cultural diversity in Executive Manager and above roles (Goal: 40%, 2028)

Supporting our customers

- Over $750m[7] spent to prevent fraud, scams, financial and cyber crime
- NameCheck prevented an estimated ~$20m of scams against 8,600 customer payments and ~$180m in mistaken payments[8]
- CallerCheck verified ~2m calls to and from CommBank[9]
- ~8m customers contacted on scam awareness and education
- Largest ATM and branch network with ~40% of branches based in regional Australia

#1
NPS[10] Retail, Business and Institutional Banking

Strengthening our communities

- Over $2m in grants made to 201 community organisations by CommBank Staff Foundation
- $2.5m raised by over 7,600 participants for Can4Cancer
- Emergency assistance provided to customers and communities impacted by Cyclone Jasper
- Partner of the CommBank Matildas and Australian Women's International Cricket team
- Super Sponsor of SXSW Sydney

6,910
participants supported through the Financial Independence Hub since inception (1 July 2020)

Conducting business responsibly

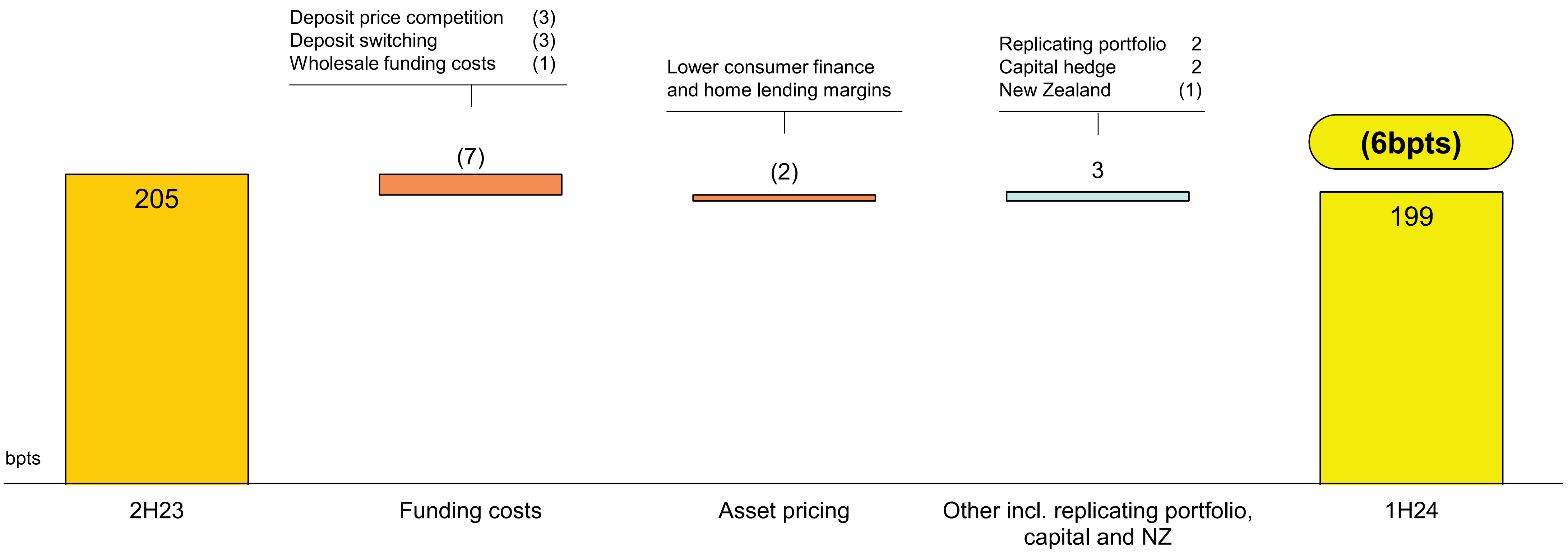
- Partnership with Supply Nation to support the growth of Indigenous businesses
- $7.8m Australian Indigenous supplier direct spend, 47% increase on 2H23
- Published our 2023 Modern Slavery and Human Trafficking Statement in accordance with the Australian Modern Slavery Act 2018 (Cth) and UK Modern Slavery Act 2015[11]

65.6
RepTrak reputation score[12] +12.6 vs Jun 18

1. Since June 2022. 2. Drawn lending as at 30 June 2022. In-scope portfolio excludes exposures to finance and insurance, and government administration and defence ANZSICs. 3. Sustainable Finance transactions include Green, Social, Sustainability and Sustainability-Linked Loans and Trade Finance products. 4. Group total committed exposure as at 31 December 2023. Renewable energy exposures includes pure-play renewables companies and diversified power generation customers where at least 90% of electricity generated is from renewable sources. 5. 'CBA Your Voice' employee survey as at September 2023. 6. CBA's aspiration is for Executive Manager and above roles to match the cultural diversity of our Australian-based workforce. 7. Includes expenditure on operational processes and upgrading functionalities spent in FY23. 8. Includes preventing ~$180m of mistaken payments by customers and an estimated ~$20m of scams across 8,600 customer payments via the CommBank app and NetBank from July to December 2023. 9. From July 2023 to December 2023. 10. Refer to sources, glossary and notes at the back of this presentation for further details. 11. Statement available at commbank.com.au/sustainabilityreporting. 12. CBA and major bank peer reputation scores. Source: RepTrak, The RepTrak Company. Data is collected throughout the quarter and reported at quarter end from July 2020.

Group margin

Increased deposit price competition

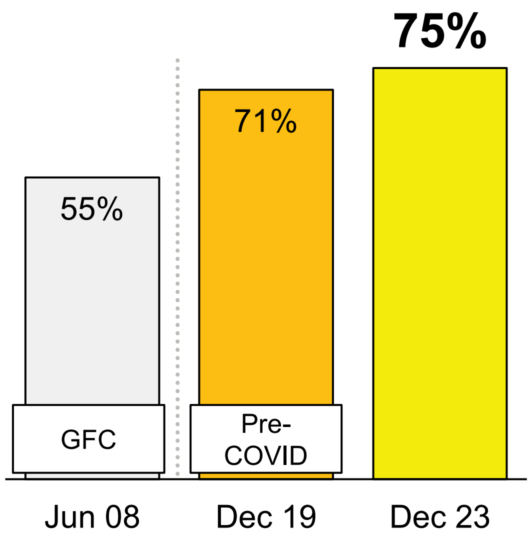


Strength – balance sheet

Long-term conservative balance sheet settings

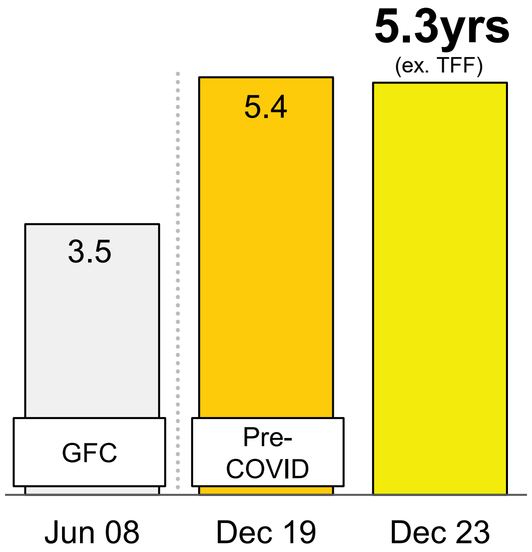
Deposit funding

% of total funding



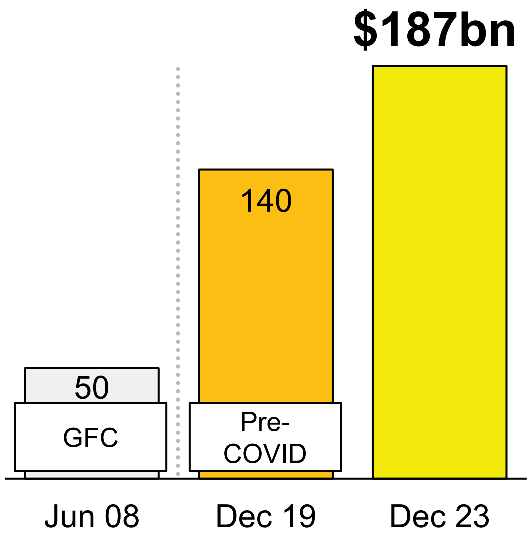
Long-term funding

Weighted average maturity, yrs



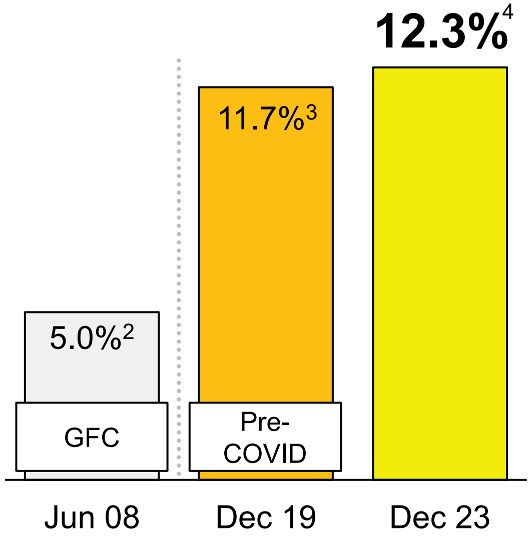
Liquid assets[1]

Average, $bn



Capital

CET1 ratio, Level 2



1. Six month average balance as at June 2008, quarterly average balance as at December 2019 and December 2023. 2. Pro-forma CET1 under the capital framework effective up until 31 December 2022. 3. Capital framework effective up until 31 December 2022. 4. APRA's revised capital framework effective from 1 January 2023.

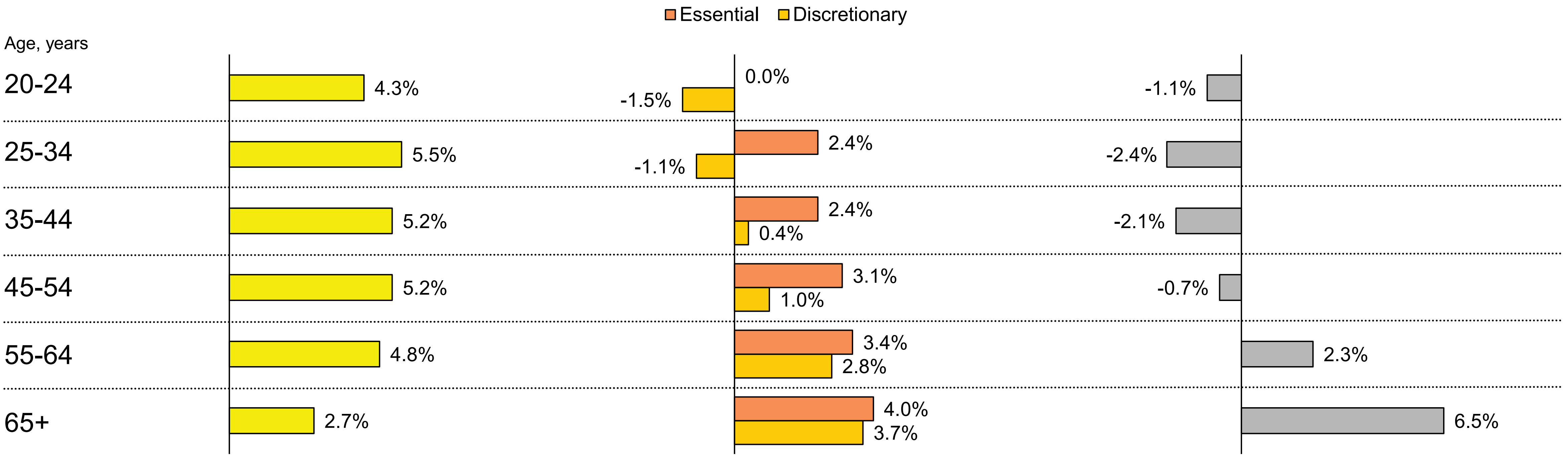
Higher rates unevenly felt

Many households cutting back to adjust to higher cost of living

Salary and wages[1,2]
Year on year change, per customer
Dec quarter, 2023

Spending[1,3,4]
Year on year change, per customer
13 weeks to 7 Jan 2024

Savings[1,5]
Year on year change trimmed, per customer
31 Dec 2023



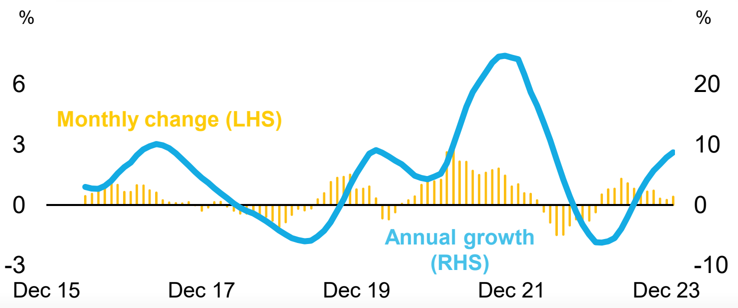
1. Consistently active card customers and CBA brand products only. 2. Paid into CBA transaction accounts, represents customers with payments identified as salary and wages after PAYG but before net tax return, excludes government benefits, excludes gig economy. 3. Spending based on consumer debit and credit card transactions data (excluding StepPay). 4. Essential includes communication, education, food goods, household services, insurance and other financial, medical and health, transport, and utilities. Discretionary includes alcohol, clothing and footwear, food services, general retail, household furnishings and equipment, personal care, recreation, and other miscellaneous goods and services. 5. Average savings balances for MFI customers. Includes all forms of deposit accounts (transaction, savings and term), home loan offset and redraw balances. Trimmed mean excluding top and bottom 5% of customers within each age band.

Housing sector

Strong house price recovery

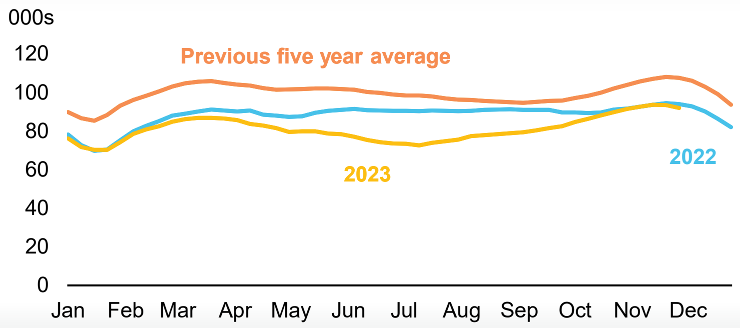
Home prices rose over the past year[1]

Dwelling prices (8 capital cities)



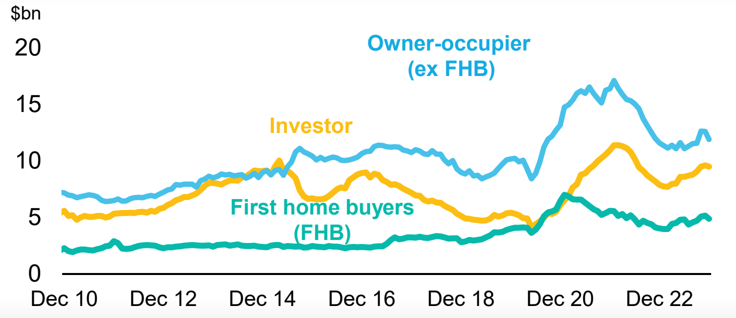
Driven by low stock on the market, now rising[1]

CoreLogic total listings (rolling 4 weeks, combined capitals)



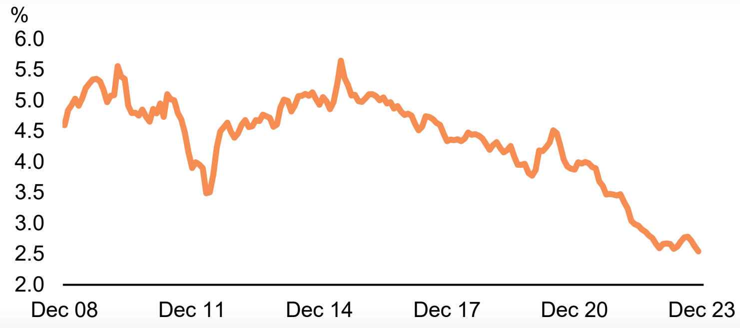
Home lending has risen modestly[2]

Housing loan approvals (excluding refinancing)



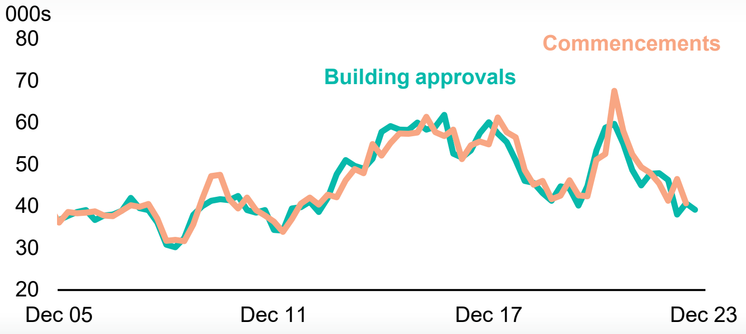
Very low rental vacancy rates[1]

Rental vacancy rate (8 capital city average)



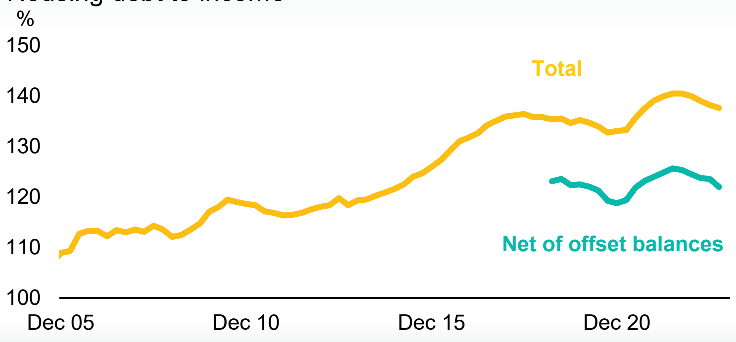
Weak housing construction[2]

Private residential approvals and commencements



Housing debt off its peak, but still high[3]

Housing debt to income



1. Source: CoreLogic. 2. Source: ABS. 3. Source: RBA, ABS, APRA and CBA.

Home loans – CBA[1]

A disciplined approach to portfolio quality, growth and sustainable returns

Portfolio[1]	Dec 22	Jun 23	Dec 23
Total balances – spot ($bn)	570	584	**582**
Total balances – average ($bn)	562	577	**580**
Total accounts (m)	2.0	2.0	**1.9**
Variable rate (%)	66	72	**81**
Owner occupied (%)	71	71	**70**
Investment (%)	28	28	**29**
Line of credit (%)	1	1	**1**
Proprietary (%)[2]	53	53	**54**
Broker (%)[2]	47	47	**46**
Interest only (%)[2,3]	9	10	**10**
Lenders' mortgage insurance (%)[2]	18	17	**16**
Mortgagee in possession (bpts)[2]	2	2	**2**
Negative equity (%)[2,4]	0.5	1.0	**1.1**
Annualised loss rate (bpts)[2]	1	1	**1**
Portfolio dynamic LVR (%)[2,5]	44	45	**45**
Customers in advance (%)[2,6]	78	78	**79**
Payments in advance incl. offset[2,7]	32	29	**30**
Offset balances – spot ($bn)[2]	70	69	**75**

New business[1]	Dec 22	Jun 23	Dec 23
Total funding ($bn)[8]	77	72	**67**
Average funding size ($'000)[9]	425	431	**453**
Serviceability buffer (%)[10]	3.0	3.0	**3.0**
Variable rate (%)	93	95	**97**
Owner occupied (%)	72	68	**63**
Investment (%)	28	32	**37**
Line of credit (%)	0	0	**0**
Proprietary (%)[2]	51	53	**57**
Broker (%)[2]	49	47	**43**
Interest only (%)[11]	19	21	**24**
Lenders' mortgage insurance (%)[2]	10	8	**8**

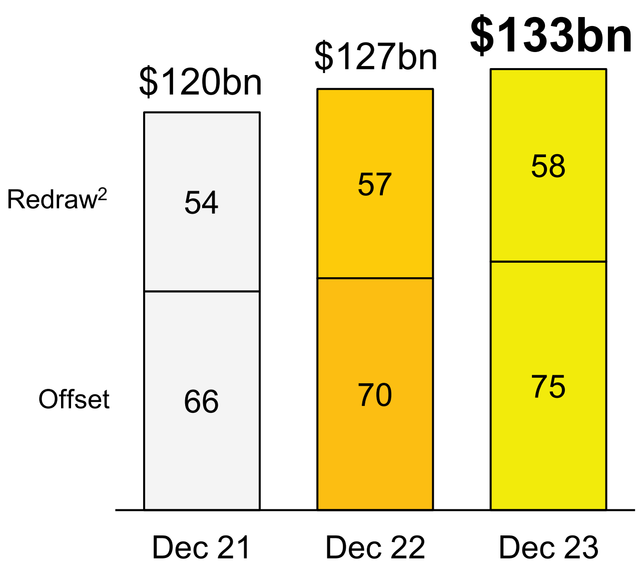
1. All portfolio and new business metrics are based on balances and funding respectively, unless stated otherwise. All new business metrics are based on 6 months to December 2022, June 2023 and December 2023. CBA including Bankwest. Excludes ASB.
2. Excludes Residential Mortgage Group.
3. Excludes Viridian 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 – credit quality

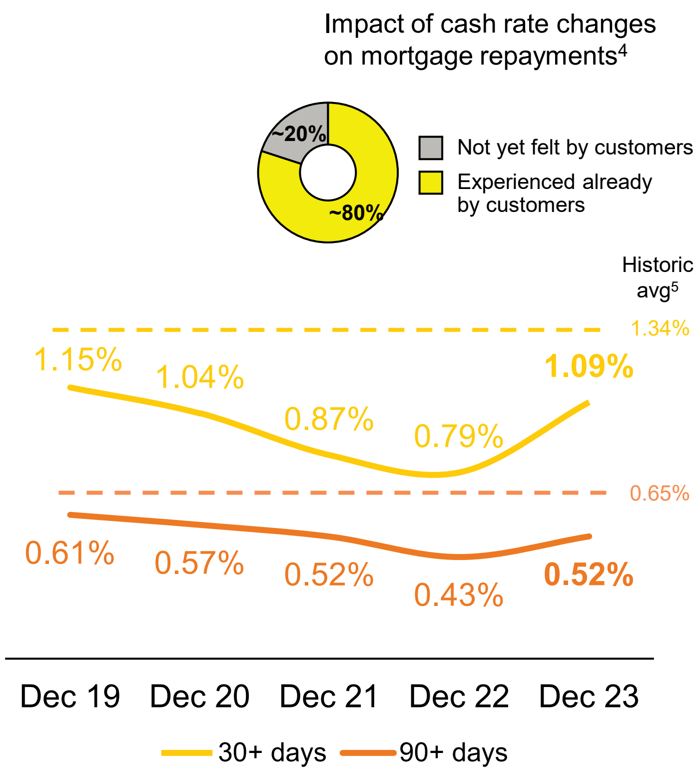
Credit quality remains sound – majority of interest rate rises passed through

Buffers[1], $bn

Offset and redraw balances, spot

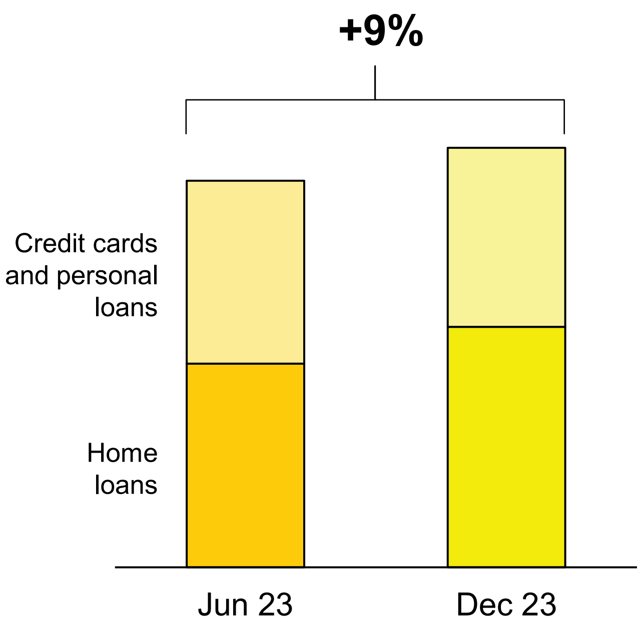


Home loan arrears[3] %



Hardship[6]

Number of cases



1. CBA including Bankwest. Excludes ASB. 2. Redraw balances represents the value of all payments in advance (payments ahead of scheduled repayments), excluding offset facilities. 3. Group including New Zealand. 4. Due to the impact of fixed rates and 3-4 month lag between cash rate increases and repayments increasing. Impact of November 2023 cash rate increase on repayments still to be realised. Estimated for CBA excluding Bankwest. 5. Historic average represents the average 30+ home loan arrears from Dec 2008 to Jun 2023. 6. Number of cases in hardship includes customers restructured on non-commercial terms.

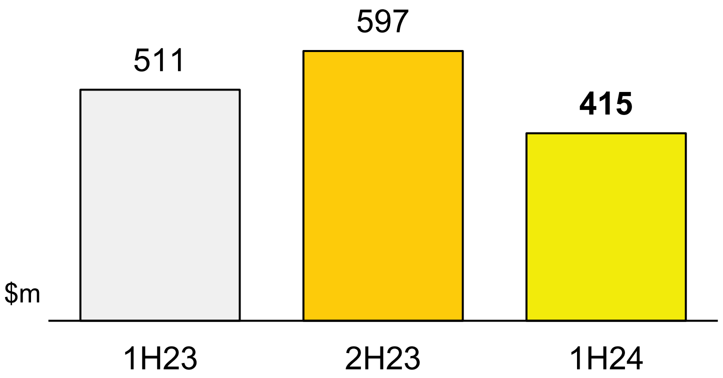
Credit risk

Sound credit quality – modest uptick in arrears – TIA stable

Loan impairment expense

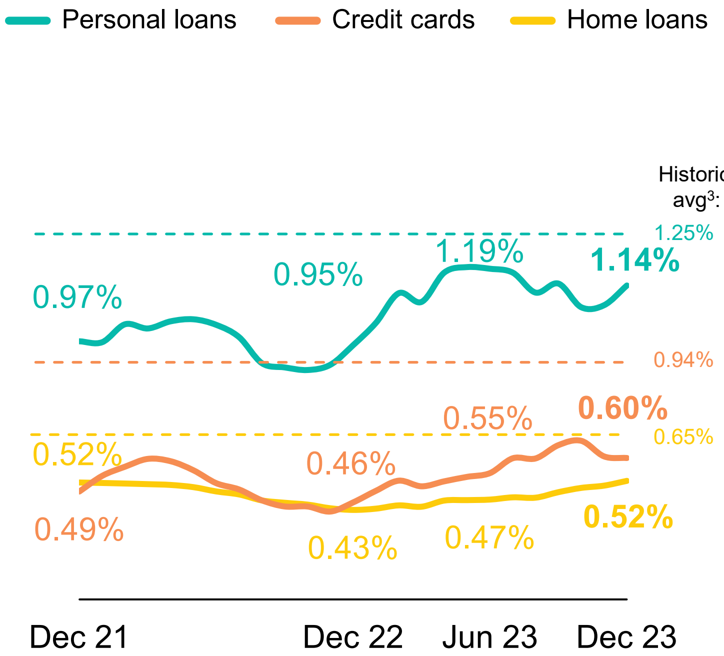
Loan loss rate, bpts[1]

	1H23	2H23	1H24
Consumer	11	12	7
Corporate	13	17	13
Total	**11**	**13**	**9**



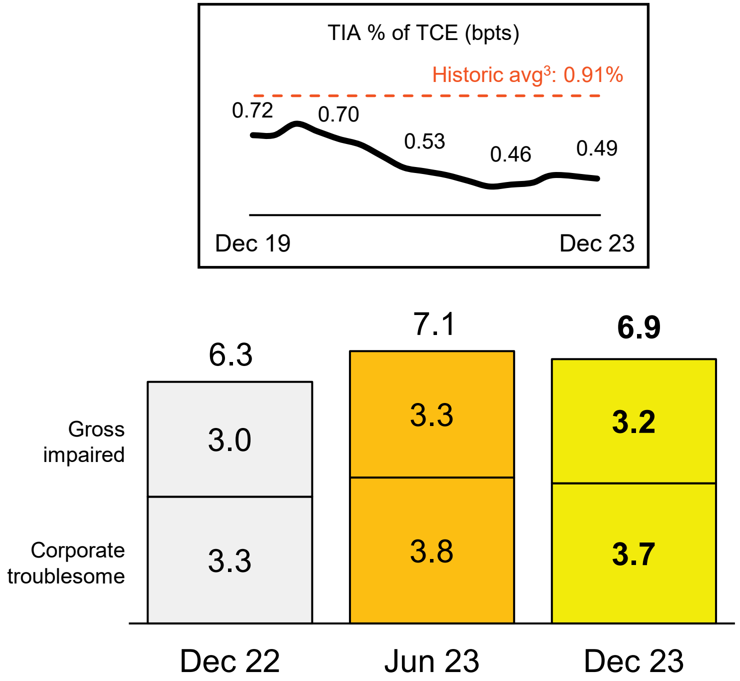
Arrears[2]

90+ days



Troublesome and impaired assets

$bn



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

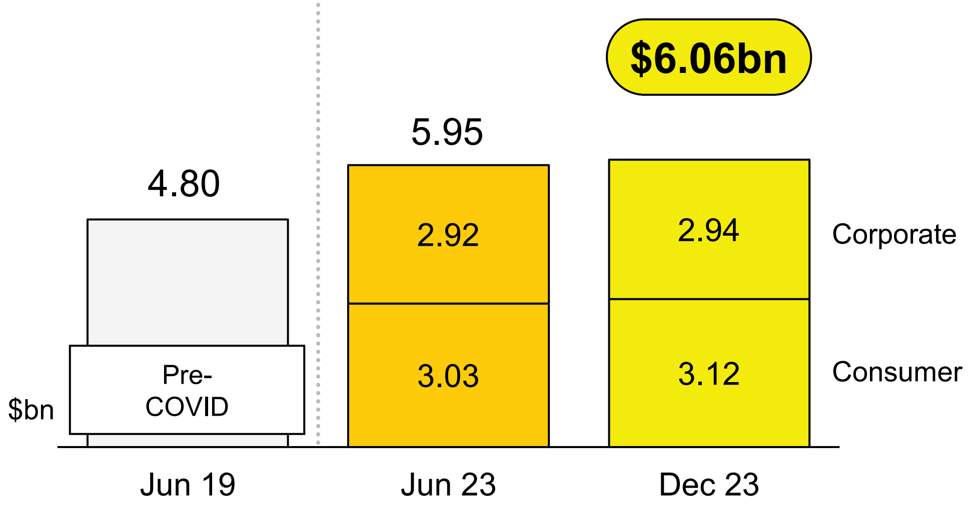
Provisioning[1]

Strong provision coverage maintained at 1.64% of Credit RWA

Total credit provisions

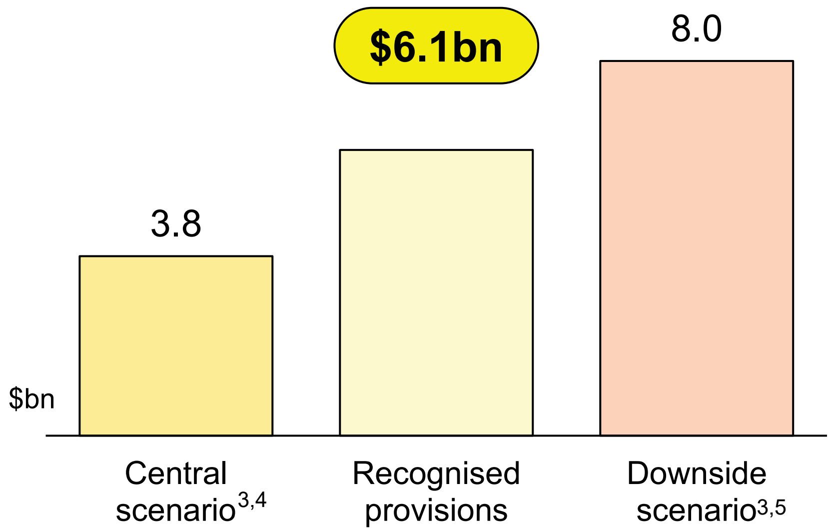
$bn

TP/CRWA:	1.29%	1.64%[2]	**1.64%[2]**



Provisions and scenarios

Dec 23



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 exacerbated by supply chain disruptions, shortages of goods and labour, and heightened energy prices compounded by geopolitical risks.

Total committed exposure[1]

Close monitoring of key sectors

	Group TCE ($bn)		TIA ($bn)		TIA % of TCE		Provisions to total committed exposure %	
	Jun 23	Dec 23	Jun 23	Dec 23	Jun 23	Dec 23	Jun 23	Dec 23
Consumer	776.8	776.2	2.0	2.0	0.3%	0.3%	0.4%	0.4%
Government administration & defence	231.3	206.9	0.0	0.0	0.0%	0.0%	0.0%	0.0%
Finance & insurance	97.9	113.3	0.1	0.1	0.1%	0.1%	0.1%	0.1%
Commercial property	91.9	94.0	0.9	0.6	1.0%	0.7%	0.5%	0.5%
Agriculture & forestry	30.0	31.2	0.6	0.8	2.1%	2.5%	0.5%	0.7%
Transport & storage	24.7	26.1	0.2	0.2	0.8%	0.8%	0.6%	0.6%
Manufacturing	19.3	20.4	0.4	0.4	1.9%	2.0%	1.4%	1.4%
Wholesale trade	15.9	17.0	0.4	0.4	2.5%	2.3%	2.0%	1.8%
Entertainment, leisure & tourism	16.1	16.6	0.4	0.4	2.3%	2.2%	1.2%	1.5%
Retail trade	15.4	16.1	0.4	0.3	2.7%	1.9%	1.2%	1.2%
Electricity, gas & water	13.7	15.9	0.1	0.0	0.9%	0.1%	0.6%	0.3%
Health & community services	14.7	15.4	0.3	0.4	2.3%	2.4%	1.1%	1.2%
Business services	14.6	15.4	0.2	0.2	1.6%	1.5%	0.9%	0.8%
Construction	11.8	12.5	0.6	0.7	5.5%	5.8%	3.9%	3.4%
Mining, oil & gas	7.4	6.8	0.1	0.0	0.9%	0.5%	0.7%	0.8%
Media & communications	5.7	5.5	0.1	0.1	1.0%	1.3%	0.6%	0.5%
Education	3.7	3.6	0.0	0.0	0.5%	1.3%	0.3%	0.3%
Personal & other services	3.3	3.3	0.0	0.1	1.0%	2.0%	0.6%	0.8%
Other	5.9	5.4	0.3	0.2	3.2%	3.0%	n/a	n/a
Total	**1,400.1**	**1,401.6**	**7.1**	**6.9**	**0.5%**	**0.5%**	**0.4%**	**0.4%**

Refer separate slides following

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

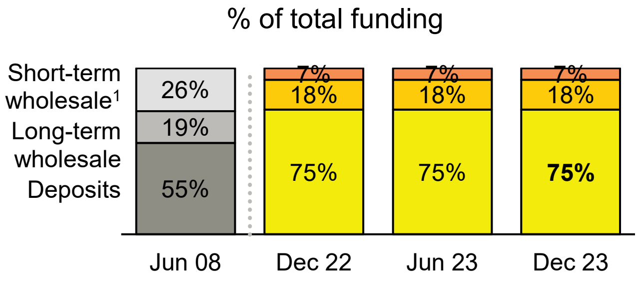
Funding, liquidity & capital

Funding overview

Conservative funding settings maintained, flexibility through tighter financial conditions

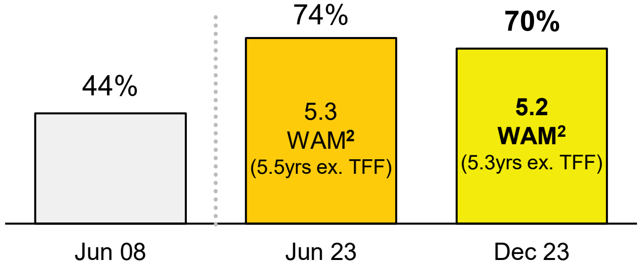
Funding composition

Deposit growth supporting 75% of funding



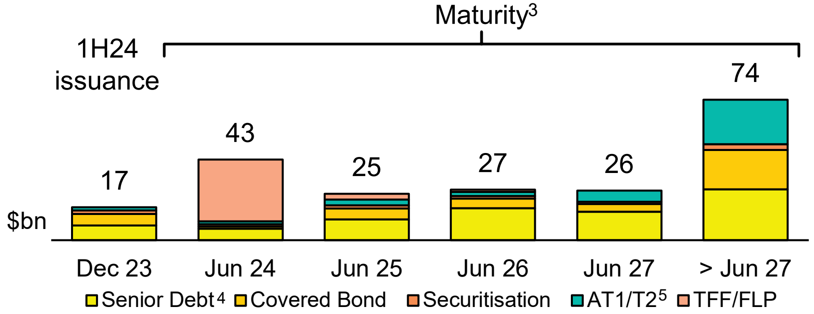
Wholesale funding

Weighted to long-term

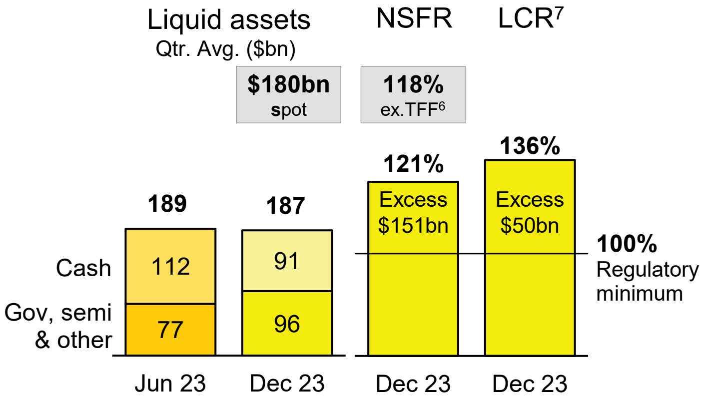


Funding profile

TFF refinance to be managed across FY24 – FY25 period

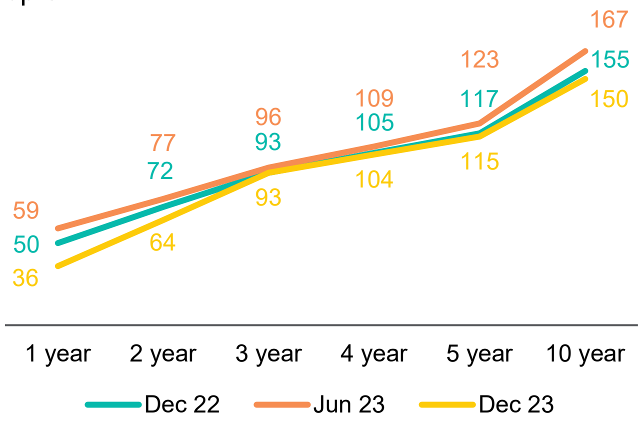


Liquidity metrics



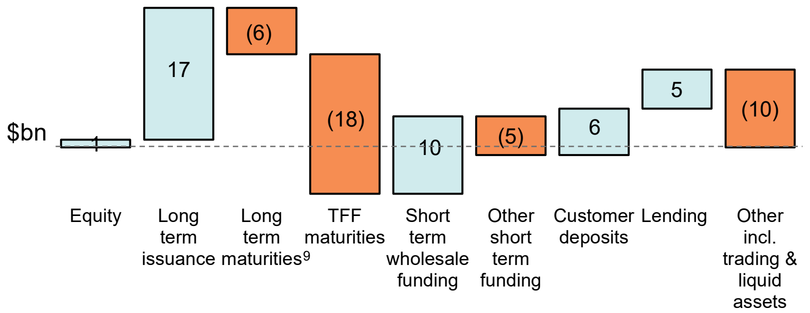
Indicative wholesale funding costs[8]

bpts



Sources and uses of funds

6 months to Dec 23



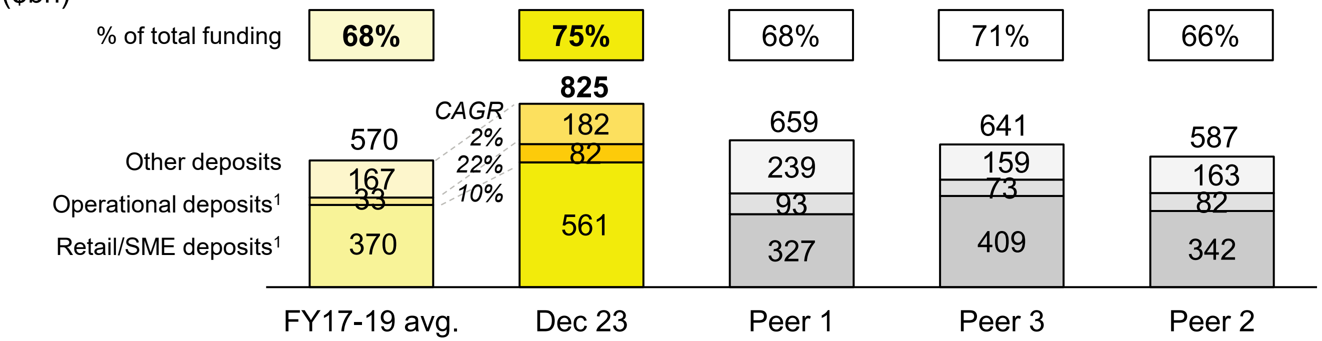
1, 2, 3, 4, 5, 6, 7, 8, 9. Refer to sources, glossary and notes at the back of this presentation for further details.

Deposit funding

Highest share of stable customer deposits in Australia

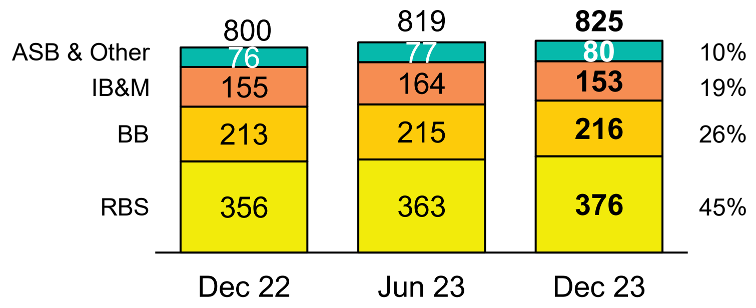
Customer deposits vs peers[1]

($bn)



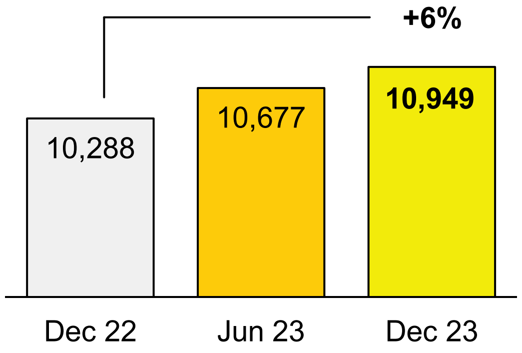
Customer deposits by segment[4]

($bn)



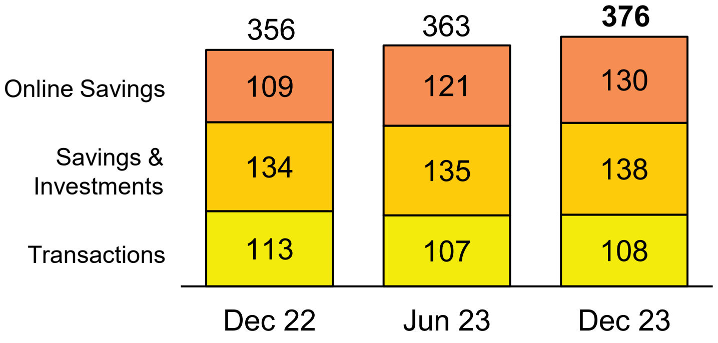
Retail transaction accounts[2]

(#, '000)



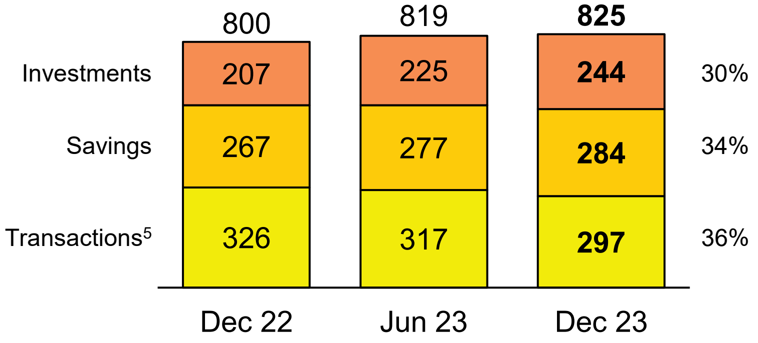
Retail deposit mix[3]

($bn)



Customer deposits by product[4]

($bn)



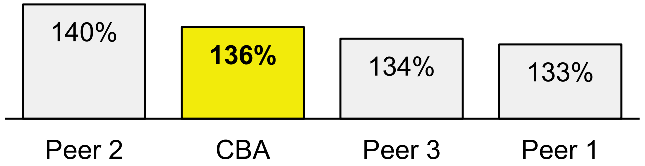
1, 2, 3, 4, 5. Refer to sources, glossary and notes at the back of this presentation for further details.

Liquidity

Disciplined approach to liquidity risk management

Liquidity Coverage Ratio (LCR)[1]

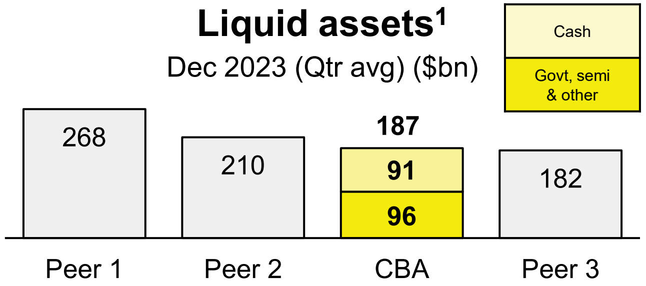
Dec 2023 (Qtr avg)



LCR is to ensure banks hold sufficient liquidity (HQLA) to meet the projected outflows over a 30 day period during a stress scenario.

Liquid assets[1]

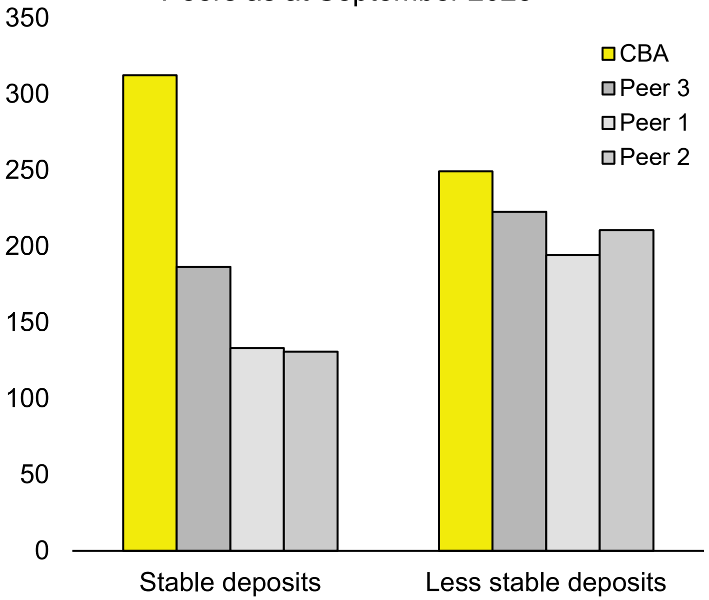
Dec 2023 (Qtr avg) ($bn)



Liquid assets primarily consists of cash and deposits with central banks, Australian semi-government and Commonwealth government securities.

Retail and SME deposits

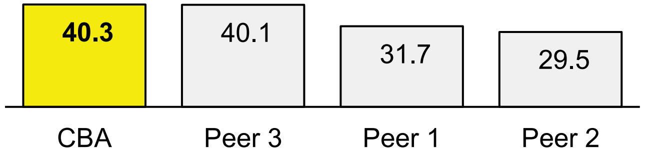
Deposits in NSFR[2] ($bn)
As at December 2023
Peers as at September 2023[1]



CBA has a significant share of stable household deposits with over **42%** of CBA's deposits protected under the Financial Claims Scheme as at Dec 23.

Interest rate risk management

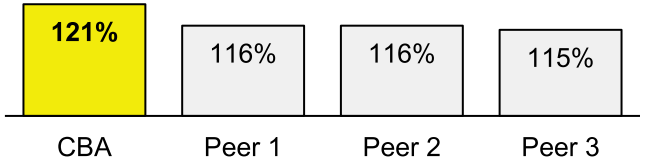
IRRBB RWA[3] ($bn) as at Dec 2023



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.

Net Stable Funding Ratio (NSFR)[1]

Dec 2023



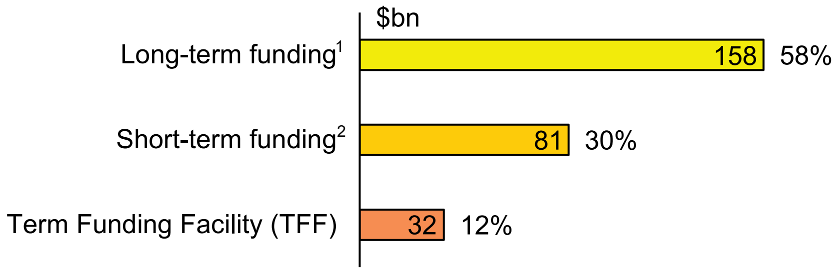
NSFR is to ensure banks maintain a sufficient profile of stable funding to meet their assets and off-balance sheet activities.

1. Peer Source: 30 September 2023 Pillar 3 Regulatory Disclosures. 2. Stable and less stable deposits in NSFR calculation. Excludes operational deposits, other deposits and wholesale funding.
3. Based on IRRBB risk weighted assets as per publicly available disclosures. CBA data as at 31 December 2023. Peer data as at 30 September 2023.

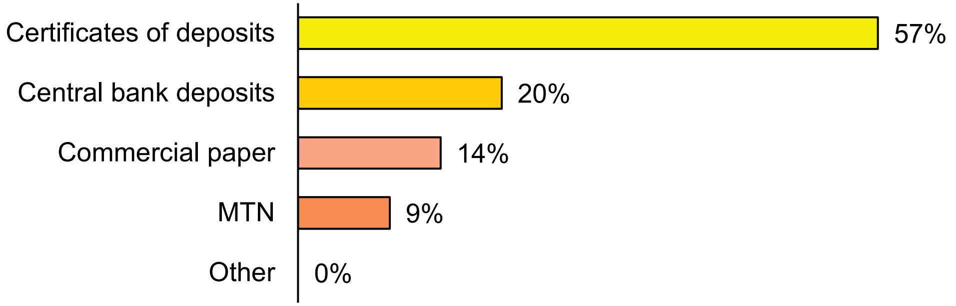
Wholesale funding

Wholesale funding is diversified across differing products, currencies and tenor

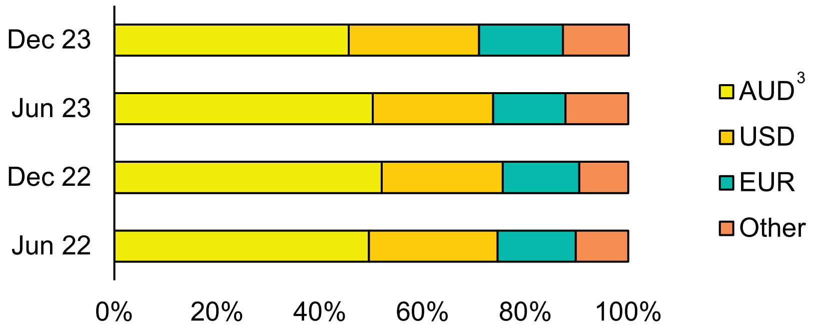
Portfolio mix



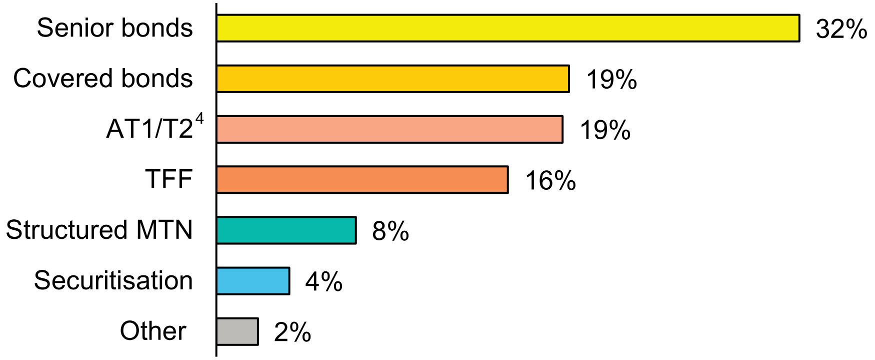
Short-term funding by product



Long-term funding by currency



Long-term funding by product

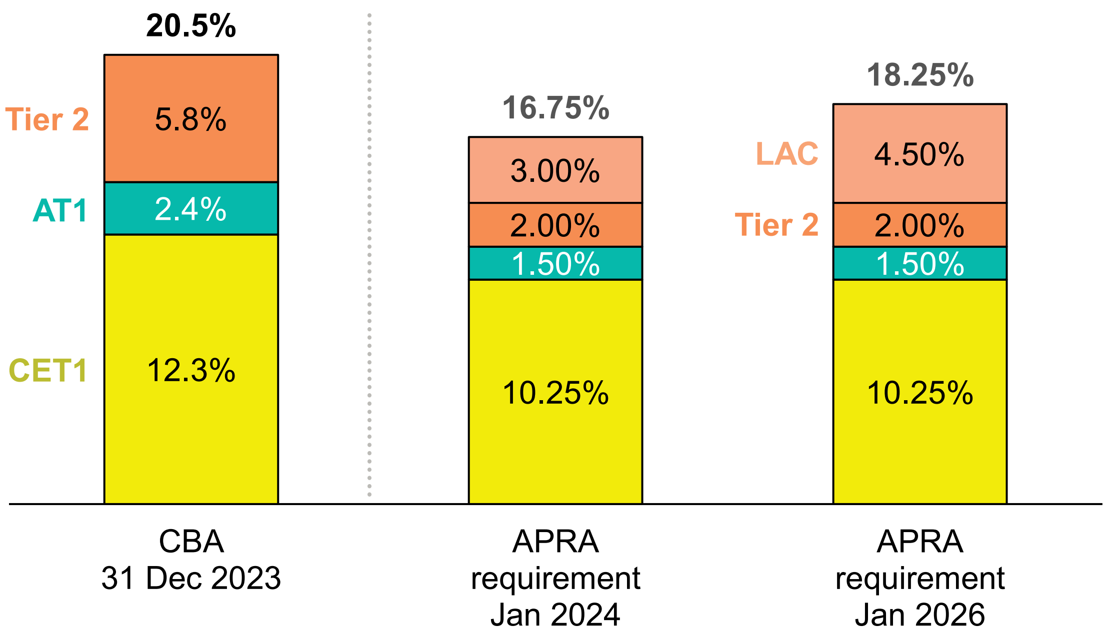


1. Represents the carrying value of long-term funding inclusive of hedges. 2. Excludes short-term collateral deposits (-$0.6bn). 3. Includes TFF drawdowns. 4. Additional Tier 1 and Tier 2 Capital.

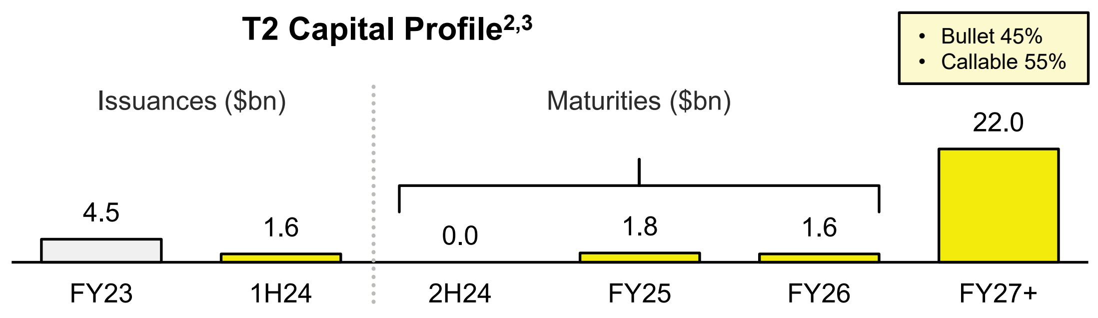
Capital – total capital

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

- Total capital at Dec 2023 of 20.5%, $10.6bn above 1 Jan 2026 requirement of 18.25%.
- With 5.8% of Tier 2 at Dec 2023 CBA is well positioned to meet the 1 Jan 2026 LAC requirement of 6.5%.



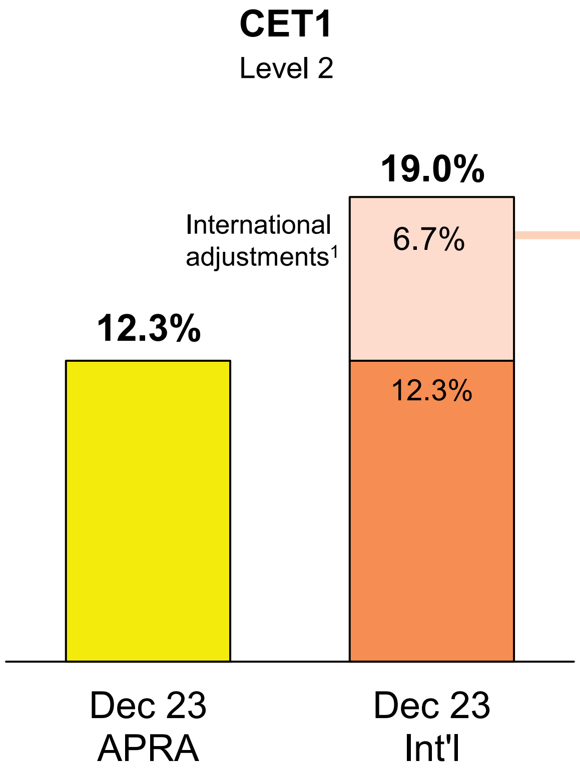
$bn	Jan 2024 Req. of 5%	Jan 2026 Req. of 6.5%
Risk Weighted Assets at 31 December 2023	464	464
Tier 2 Requirement	23.2	30.1
Existing Tier 2 at 31 December 2023 (5.8%)[1]	27.1	27.1
Excess / (Shortfall) (excluding Tier 1 capital excess)	3.9	(3.0)
Maturities by 1 Jan 2026	N/A	3.4



1. Inclusive of provisions eligible for inclusion in Tier 2 and Tier 2 regulatory adjustments. 2. Represents AUD equivalent notional amount using spot FX translation at date of issue for issuance and spot FX translation at 31 December 2023 for maturities. 3. Securities in callable format profiled to first call date. Securities in bullet format profiled based on capital treatment (including amortisation period).

CET1 – International

APRA's revised capital framework remains more conservative than Basel framework



International adjustments[1]		
1.7%	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
0.2%	Non-retail LGD	APRA rules are more conservative for certain exposure types under the Foundation and Advanced IRB approaches
6.7%		

1. Methodology based on the Australian Banking Association publication 'Basel 3.1 Capital Comparison Study' (March 2023), which compares APRA's revised 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 – regulatory changes

Basel III reforms in Australia finalised and a number of regulatory changes in progress

Change	Implementation	Details
Revision to Capital Framework (including Operational Risk)	APS 110, 111, 112, 113, 115 (Implemented) Minor amendments to APS 112, 113 (30 Jun 2024) APS 330 (1 Jan 2025)	• Implemented on 1 Jan 2023 with the aim to increase the risk sensitivity within the capital framework, enhance the ability of ADIs to respond flexibly to future stress events, and improve the comparability with international standards. • Minimum CET1 Capital ratio of 10.25% for IRB ADIs such as CBA, including a baseline countercyclical capital buffer (CCyB) of 1% which may be varied by APRA in the range of 0%-3.50% and releasable in times of systemic stress and post-stress recovery. • Revised APS 330 on public disclosure requirements which aligns with both APRA's new capital framework and the Basel Committee's internationally agreed minimum requirements effective from 1 Jan 2025, replacing the existing transitional APS 330. • APRA further consulted on minor amendments impacting APS 112 and APS 113 to address specific implementation issues raised by the industry, which are expected to have an immaterial impact for CBA with a number of the revisions already implemented.
ADI Liquidity and Capital Standards	APS 210 and APS111 (1 Jan 2025)	• Targeted revisions to ensure ADIs have strong crisis preparedness, prudently value their liquid assets and minimise potential contagion risks. • APRA commenced consultation on 15 Nov 2023 and intends to finalise the consultation in the first half of 2024.
Market Risk	APS 117 (1 Oct 2025) APS 116 (2026)	• Non-traded: Updated draft APS 117 released by APRA on 12 Dec 2023 in response to the Nov 2022 consultation, which aims to standardise aspects of the calculation of IRRBB capital to reduce volatility over time and variations between ADIs. APRA intends to finalise the consultation by mid-2024 ahead of implementation on 1 October 2025. • Traded: APRA is yet to commence consultation on Fundamental Review of the Trading Book.
Loss Absorbing Capital (LAC)	1 Jan 2024 and 1 Jan 2026	• Increase of 3% to Total Capital on 1 Jan 2024, and a further 1.5% to 4.5% by 1 Jan 2026. • Can be met via any form of capital (CET1, Tier 1 or Tier 2).
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.
Additional Tier 1 Capital	Discussion paper released on 21 Sep 23 with formal consultation in 2024	• Considers the effectiveness of AT1 Capital as a 'going concern' instrument to stabilise a bank in stress, and support an orderly resolution to avoid the use of public money and safeguard depositor funds. • The discussion paper outlines a number of potential options centred around 3 key themes, being the design, role and participation in AT1. • Response to discussion paper submitted on 15 Nov 2023 and APRA expects to undertake a formal consultation process in CY2024.

Financial overview

Overview – 1H24 result[1]

Key outcomes summary

Financial

Statutory NPAT ($m)	**4,837**	(7.7%)
Cash NPAT ($m)	**5,019**	(3.1%)
ROE % (cash)	**13.8%**	(40bpts)
EPS cents (cash)	**300**	(6c)
DPS[2] ($)	**2.15**	+5c
Cost-to-income (%)	**44.0%**	+160bpts
NIM (%)	**1.99%**	(11bpts)
Operating income ($m)	**13,649**	+0.2%
Operating expenses ($m)	**6,011**	+4.1%
Profit after capital charge (PACC)[3] ($m)	**2,925**	(5.2%)
LIE to GLAA[4] (bpts)	**9**	(2bpts)

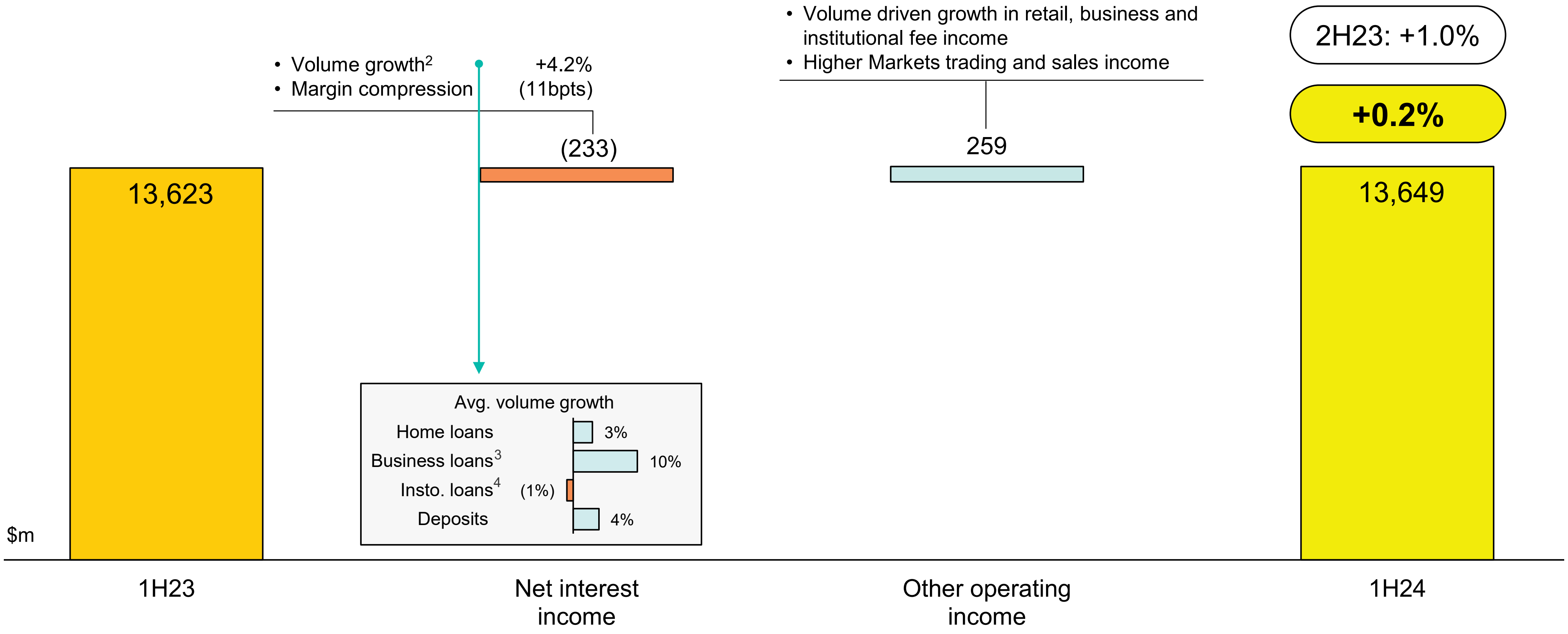
Balance sheet, capital & funding

Capital – CET1[2,5] (Int'l)	**19.0%**	+50bpts
Capital – CET1[2,6] (APRA)	**12.3%**	+20bpts
Total assets ($bn)	**1,276**	+3.6%
Total liabilities ($bn)	**1,203**	+3.7%
Deposit funding	**75%**	Flat
LT wholesale funding WAM[7]	**5.2yrs**	+0.4yrs
Liquidity coverage ratio[8]	**136%**	+500bpts
Leverage ratio (APRA)[2]	**5.0%**	(10bpts)
Net stable funding ratio	**121%**	(800bpts)
Credit ratings[9]	**AA-/Aa3/A+**	Refer footnote 9

1. Presented on a continuing operations basis, all movements on the prior comparative period unless otherwise stated. Comparative information has been restated to conform to presentation in the current period. 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. Movement based on the CET1 ratio under APRA's revised framework effective from 1 January 2023. 7. As at 31 December 2023, Weighted Average Maturity (WAM) includes TFF and RBNZ term lending facilities drawdowns. WAM excluding TFF and RBNZ term lending facilities drawdowns is 5.3 years (-0.5yrs from 31 December 2022). 8. Quarterly average. 9. S&P, Moody's and Fitch. S&P affirmed CBA's ratings and stable outlook on 9 February 2023. Moody's affirmed CBA's ratings and stable outlook on 29 March 2023. Fitch affirmed CBA's ratings and stable outlook on 21 March 2023.

Operating income[1]

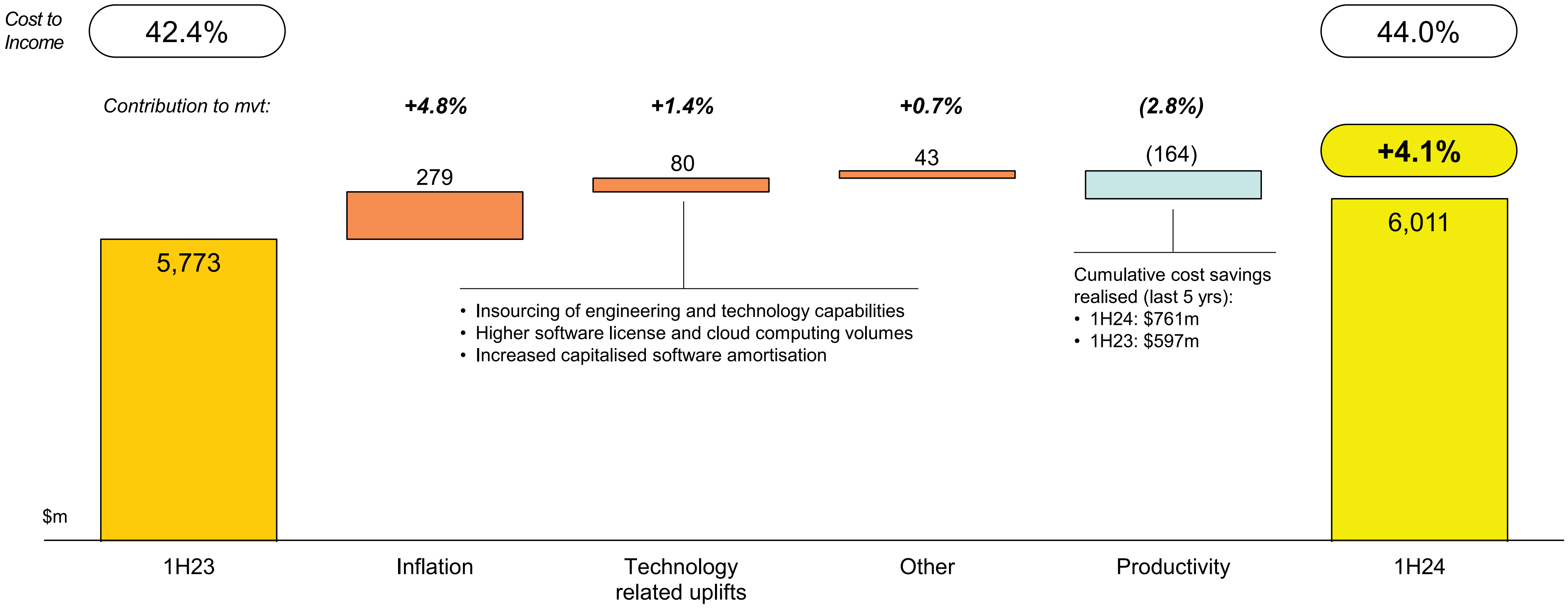
Volume growth and higher other operating income offset by margin compression



1. Presented on a continuing operations basis. Comparative information has been restated to conform to presentation in the current period. 2. Excluding liquids. 3. Includes New Zealand and other business loans. 4. Excluding Cash Management Pooling Facilities.

Operating expenses[1]

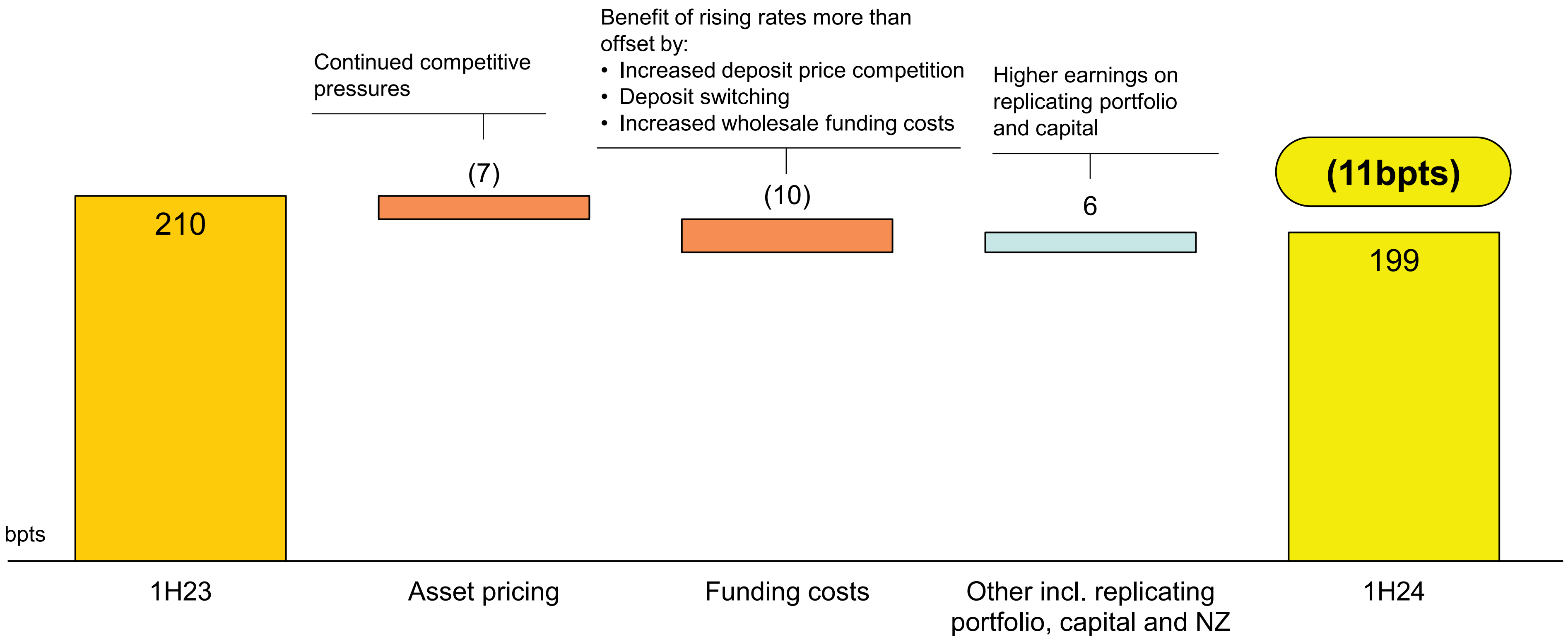
Inflation driving cost growth – technology and other costs more than offset by productivity



1. Presented on a continuing operations basis.

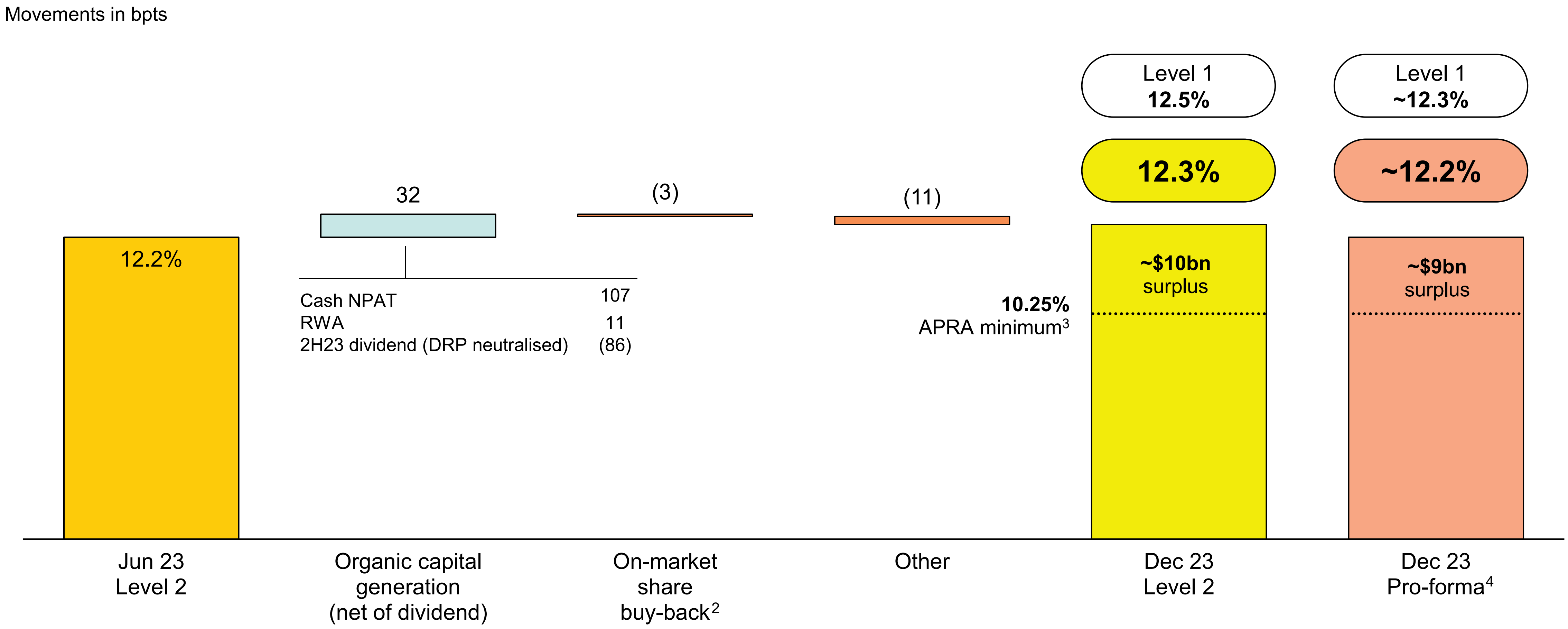
Group margin – 12 months

Continued competitive pressures and higher funding costs, partly offset by hedging returns



Capital[1]

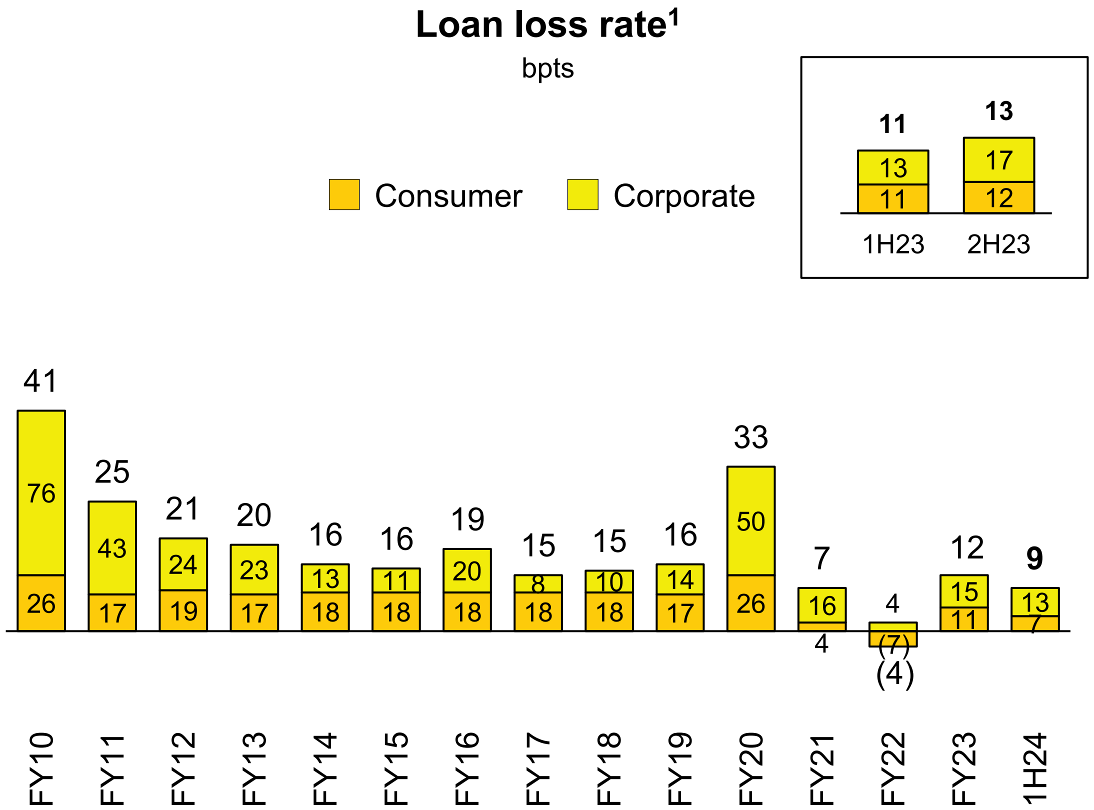
Strong capital position maintained

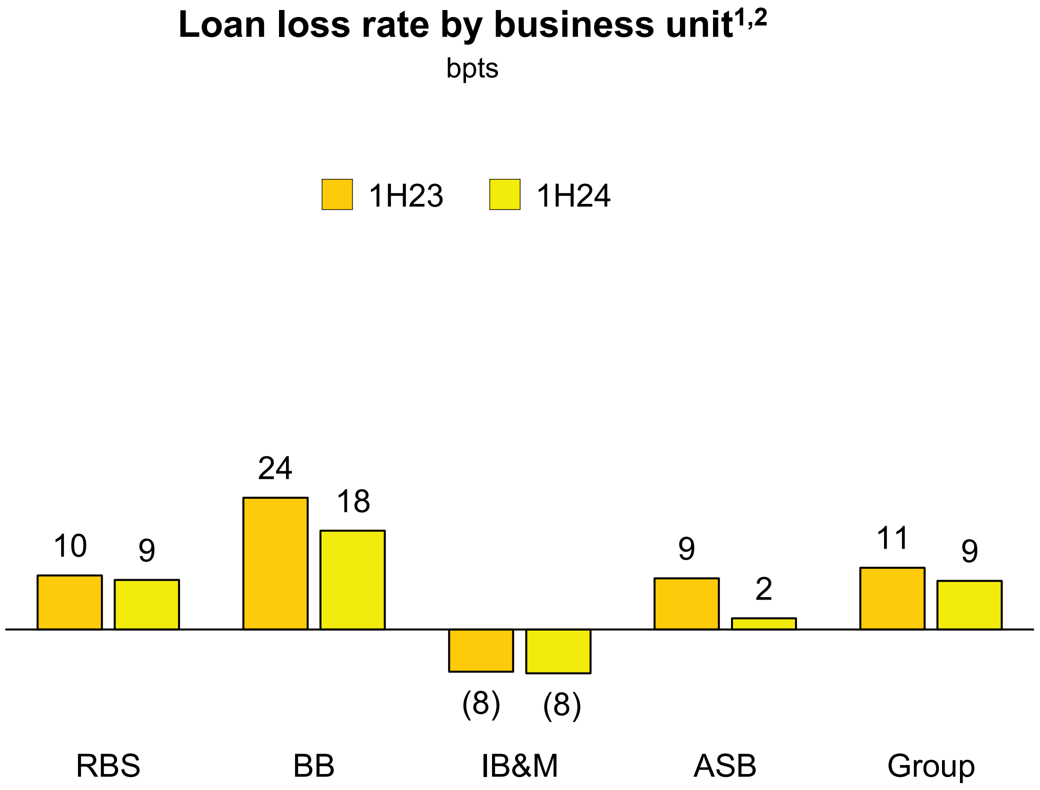


1. Due to rounding, numbers presented may not sum precisely to the totals provided. 2. $154m of the previously announced $1bn on-market share buy-back has been completed as at 31 December 2023 (1,517,388 shares acquired at an average price of $101.49). 3. Inclusive of 1% default countercyclical capital buffer which may be varied by APRA in the range of 0% to 3.5%. 4. Pro-forma ratio allows for the completion of the remaining $846m of the $1bn on-market share buy-back (impact ~18bpts).

Loan losses

Loan impairment expense remains low



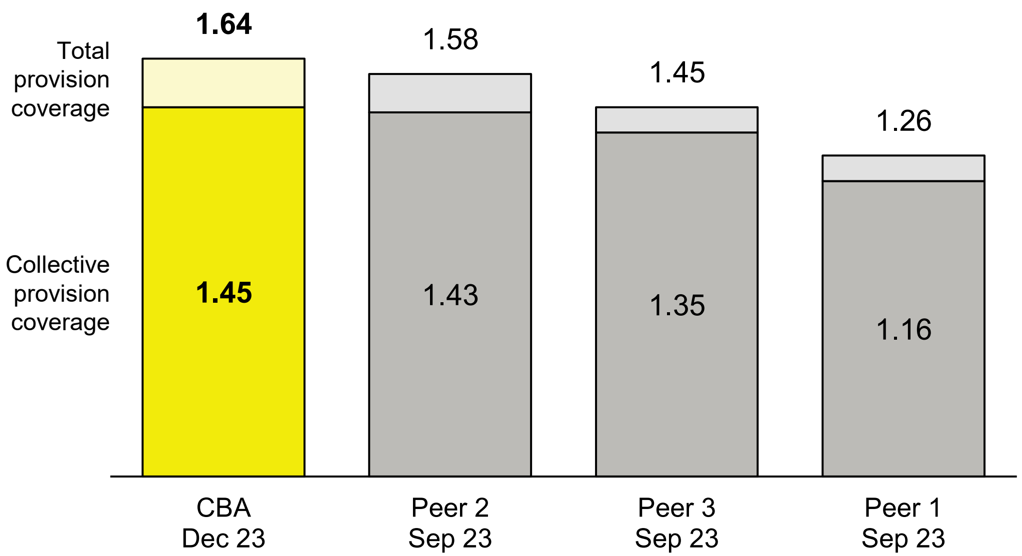


1. Loan impairment expense as a percentage of average Gross loans and acceptances annualised. 2. Comparative information has been restated to conform to presentation in the current period.

Provisions[1]

Peer leading provision coverage of 1.64%

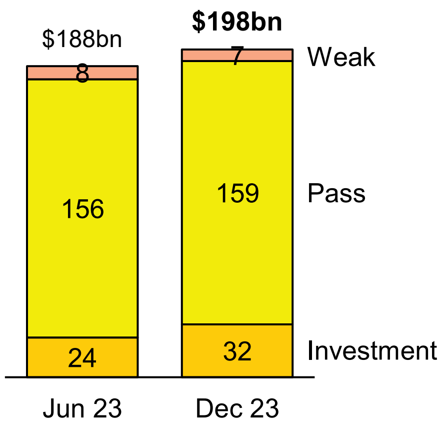
Provision coverage[2]/CRWA



Provisions by stage

	$m	Credit exposures Jun 23	Credit exposures **Dec 23**	Credit provisions Jun 23	Credit provisions **Dec 23**
Collectively assessed	Stage 1	921,565	913,693	1,709	1,752
Collectively assessed	Stage 2[4]	187,874	198,203	2,889	2,929
Collectively assessed	Stage 3	6,210	6,648	598	649
Individually assessed	Stage 3	1,567	1,383	754	733
	Total	**1,117,216**	**1,119,927**	**5,950**	**6,063**

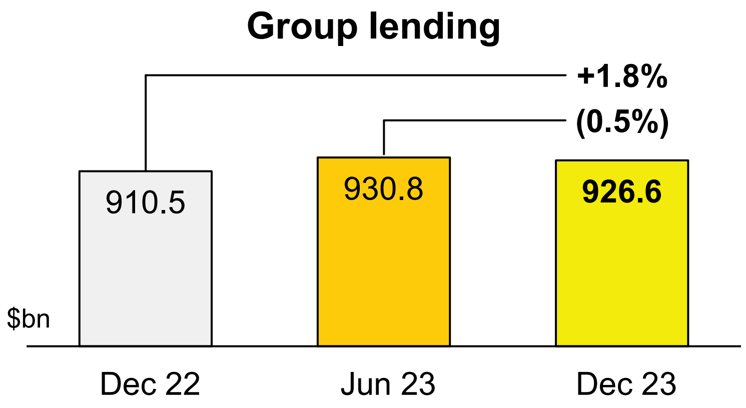
Stage 2 exposures by credit grade[3]

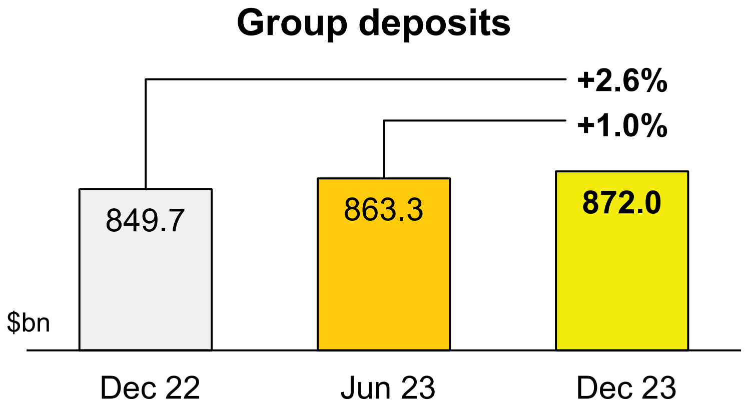


1. AASB 9 classifies loans into stages; Stage 1 – Performing, Stage 2 – Performing but significantly increased credit risk, Stage 3 – Non-performing. Performing relates to Stage 1 and Stage 2. Non-performing relates to Stage 3. Stage 2 is defined based on a significant deterioration in internal credit 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 estimated impairment provisions for derivatives at fair value. 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 Pillar 3), reflecting a counterparty's ability to meet their credit obligations. 4. 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 62% of Stage 2 exposures as at 31 December 2023 (30 June 2023: 62%, 31 December 2022: 59%). In 1H24, the Group recalibrated the capital model for the large corporate portfolio which resulted in a higher proportion of exposures allocated to Stage 2 as at 31 December 2023. This change did not have an impact on provisioning coverage as the Group recognised an increase in provisions for the expected impact of the new model in the prior period.

Balance sheet[1]

Lending flat vs 2H23, growth in higher yielding deposits





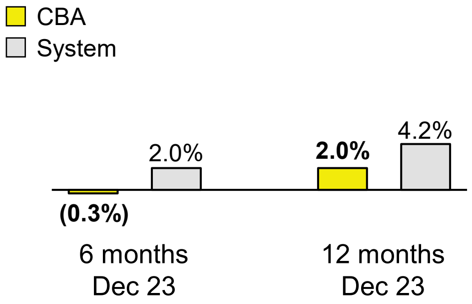
$bn	Dec 22	Jun 23	**Dec 23**	Dec 23 vs Jun 23	Dec 23 vs Dec 22
Home loans	639.3	652.2	650.5	(0.3%)	1.7%
Consumer finance	17.0	17.0	17.5	2.6%	3.0%
Business loans[2]	156.1	164.7	169.2	2.7%	8.4%
Institutional loans	98.1	96.8	89.4	(7.6%)	(8.9%)
Total Group lending	**910.5**	**930.8**	**926.6**	**(0.5%)**	**1.8%**
Non-lending interest earning assets	267.1	272.0	289.3	6.4%	8.3%
Other assets (including held for sale)	54.5	49.6	60.1	21.0%	10.2%
Total assets	**1,232.2**	**1,252.4**	**1,276.0**	**1.9%**	**3.6%**
Total interest bearing deposits	719.2	744.8	761.1	2.2%	5.8%
Non-interest bearing trans. deposits	130.5	118.5	110.8	(6.5%)	(15.1%)
Total Group deposits	**849.7**	**863.3**	**872.0**	**1.0%**	**2.6%**
Debt issues	118.8	122.3	139.3	13.9%	17.2%
Term funding from central banks	56.0	54.2	36.6	(32.5%)	(34.7%)
Other interest bearing liabilities (incl. loan capital)	86.6	97.8	102.0	4.4%	17.9%
Other liabilities (including held for sale)	48.7	43.2	53.3	23.2%	9.3%
Total liabilities	**1,159.9**	**1,180.8**	**1,203.1**	**1.9%**	**3.7%**

1. Comparative information has been restated to conform to presentation in the current period. Due to rounding, numbers presented in this section may not sum precisely to the totals provided.
2. Business loans growth of +2.7% (vs June 2023) driven by Business Banking growth of +3.9%, and NZ Business and Rural lending growth of +0.2% (excl. FX, NZ Business and Rural lending declined -0.8%).

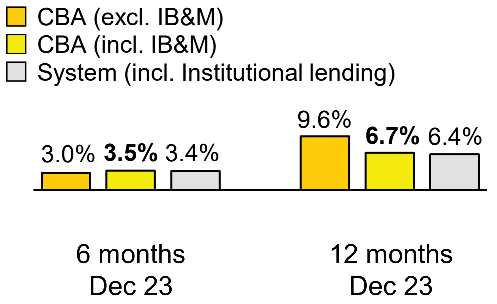
Volume growth

Disciplined approach, targeted growth – focus on sustainable returns

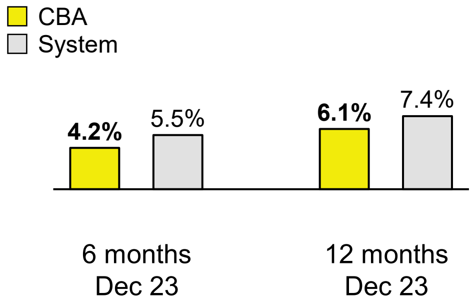
Home lending[1,2]



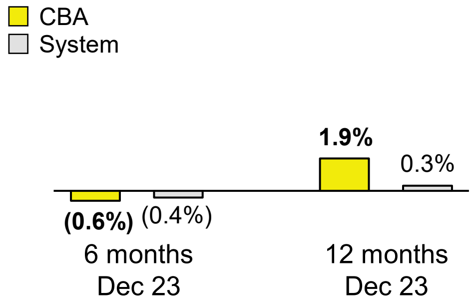
Business lending[1,2,3]



Household deposits[1,4]

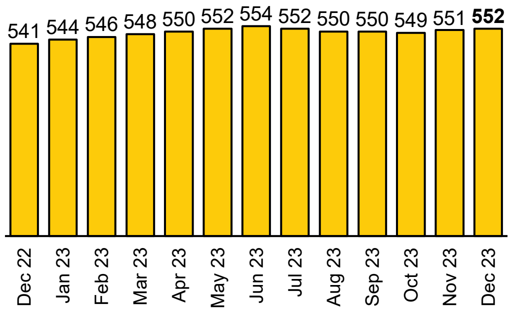


Business deposits[1,5]



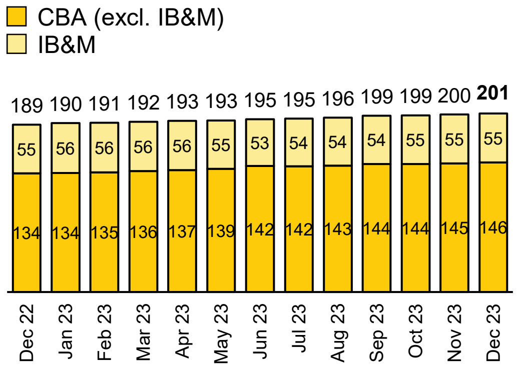
Balances by month[6]

$bn



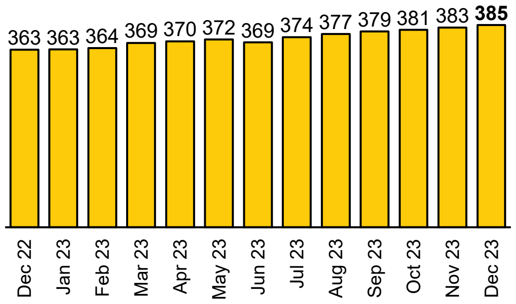
Balances by month[6]

$bn



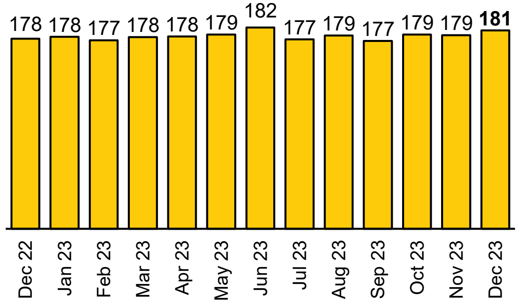
Balances by month[6]

$bn



Balances by month[6]

$bn

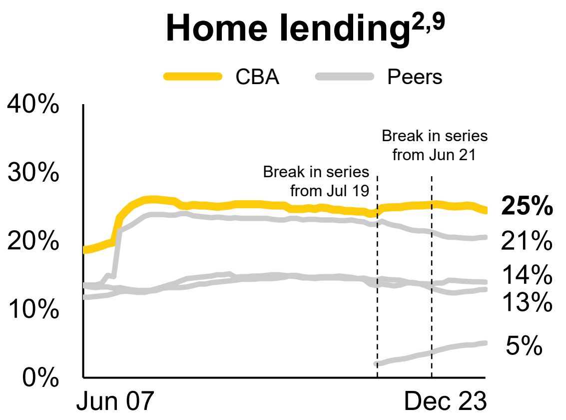


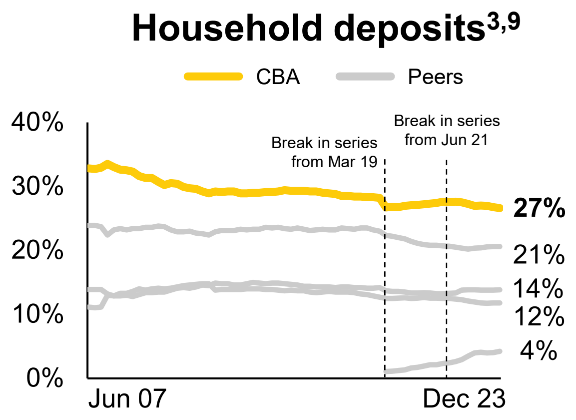
1, 2, 3, 4, 5, 6. Refer to sources, glossary and notes at the back of this presentation for further details.

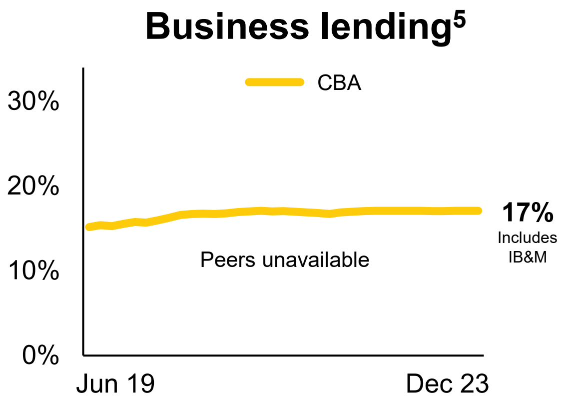
Market share[1]

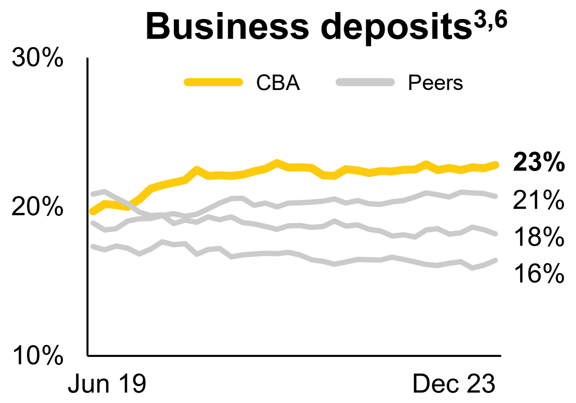
Disciplined approach to growth

%	Dec 22	Jun 23	**Dec 23**
Home loans – RBA[2]	25.1	25.1	**24.5**
Home loans – APRA[3]	25.8	25.8	**25.3**
Credit cards – APRA[3]	28.8	28.9	**29.0**
Other household lending – APRA[3,4]	19.5	20.5	**21.3**
Household deposits – APRA[3]	26.9	26.9	**26.6**
Business lending – RBA[5]	17.0	17.1	**17.1**
Business lending – APRA[3,6]	17.8	18.0	**18.2**
Business deposits – APRA[3,6]	22.4	22.8	**22.8**
Equities trading[7]	3.7	3.5	**3.3**
NZ home loans[8]	21.6	21.5	**21.0**
NZ business lending[8]	16.8	17.3	**17.2**
NZ customer deposits[8]	18.0	18.5	**18.6**









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

Deposit switching

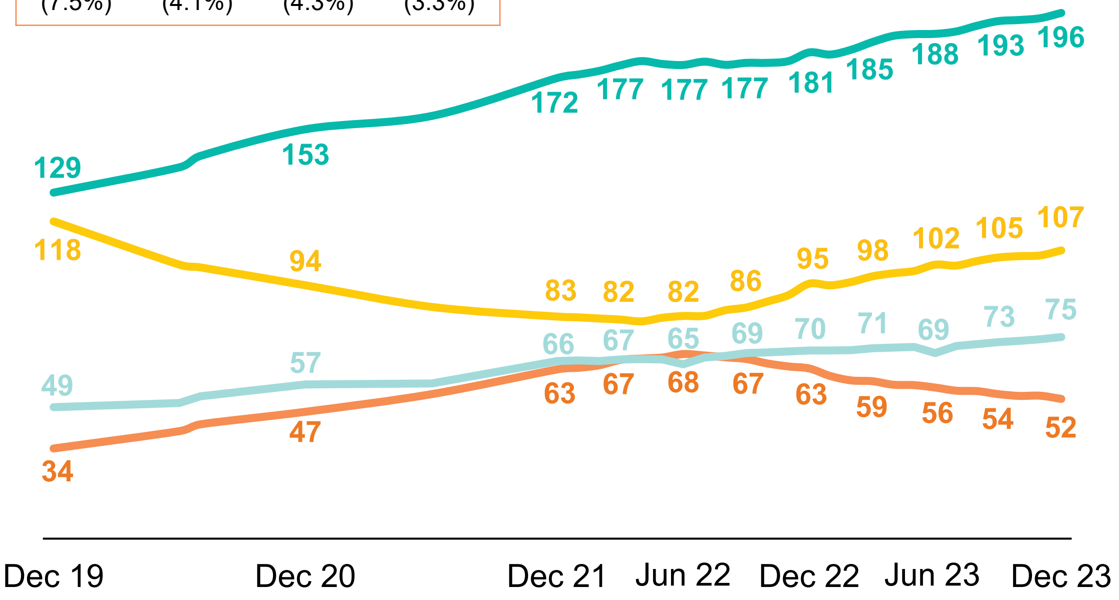
Rate of switching has slowed

Domestic retail deposits[1,2]

$bn

Non-interest bearing mvt %[4]

3Q23	4Q23	1Q24	2Q24
(7.5%)	(4.1%)	(4.3%)	(3.3%)

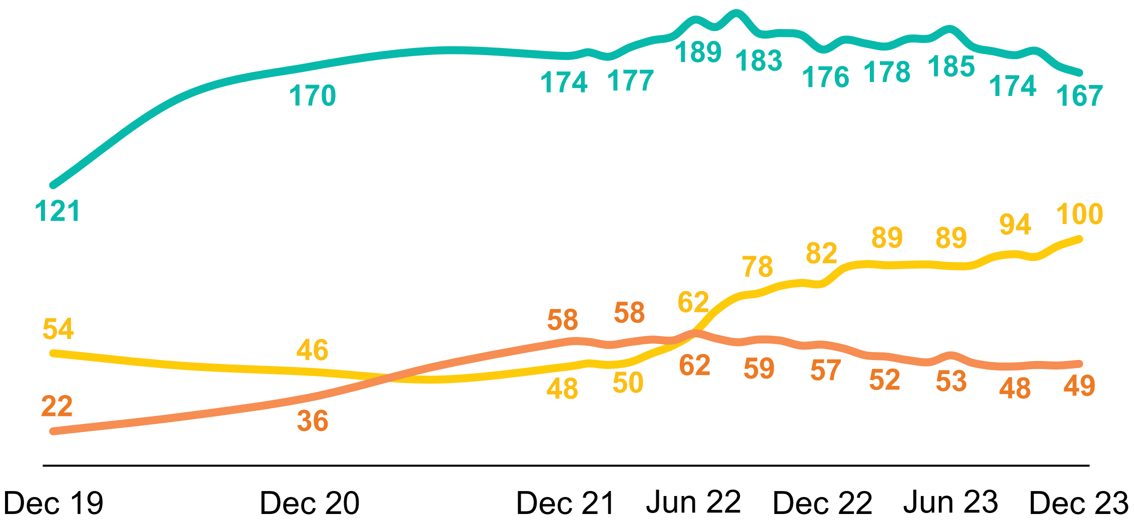


Domestic business deposits[1,2,3]

$bn

Non-interest bearing mvt %[4]

3Q23	4Q23	1Q24	2Q24
(8.5%)	1.0%	(8.5%)	2.1%



Term deposits | At-call interest bearing[5] | Offsets[5] | Non-interest bearing

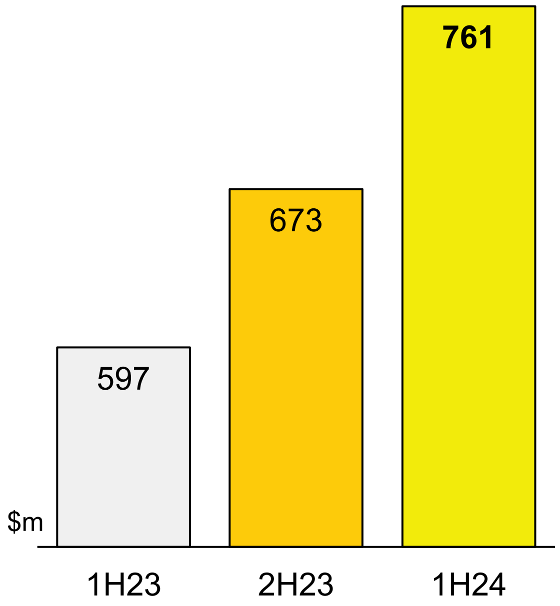
1. CBA Group, excludes ASB. Reflects retail and business deposits distributed to RBS, BB and IB&M customers. 2. Excludes other demand deposits. 3. Includes IB&M. 4. Percentage change in spot balances on an unrounded basis versus the prior quarter. 5. At-call interest bearing deposits excluding offsets. Offsets are included in At-call interest bearing deposits on the balance sheet.

Cost approach

Ongoing productivity savings creating capacity for long-term investment

Cost reduction

Cumulative savings (last 5 years)

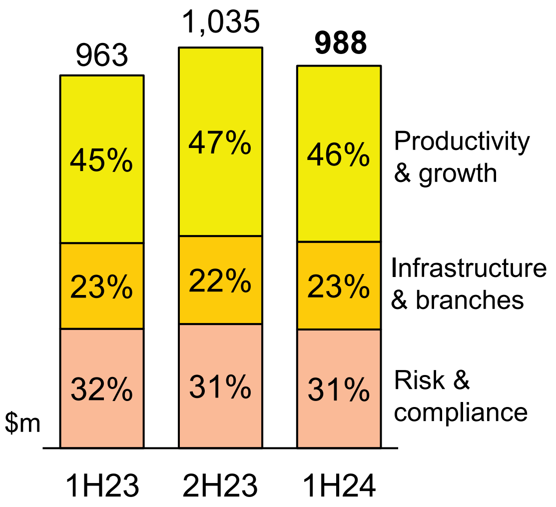


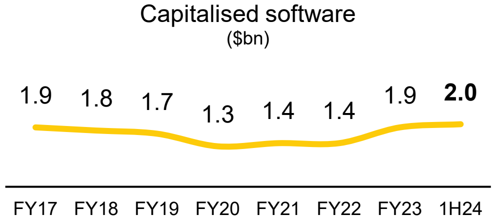
Cost approach

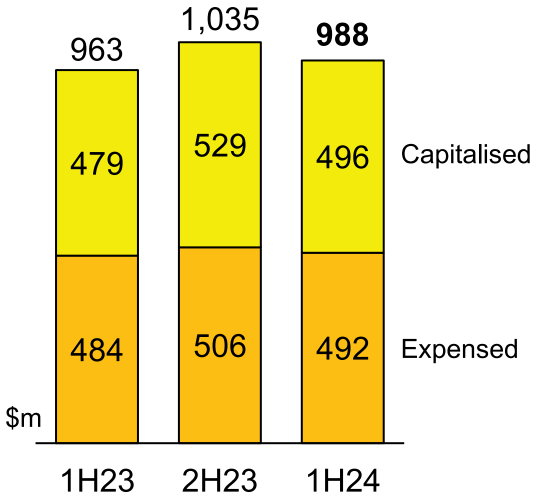
- **Simpler, more efficient** business for our customers and people
- Continue to **invest** in the business
- Strengthen our **digital and technology capability** for future growth
- Deliver long-term **sustainable shareholder returns**

Investment spend

Continued focus on productivity & growth







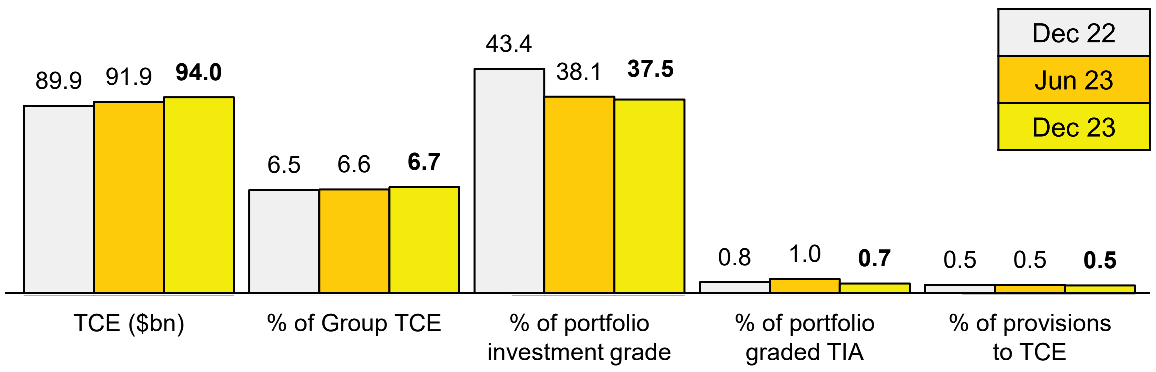
Asset quality

Commercial property

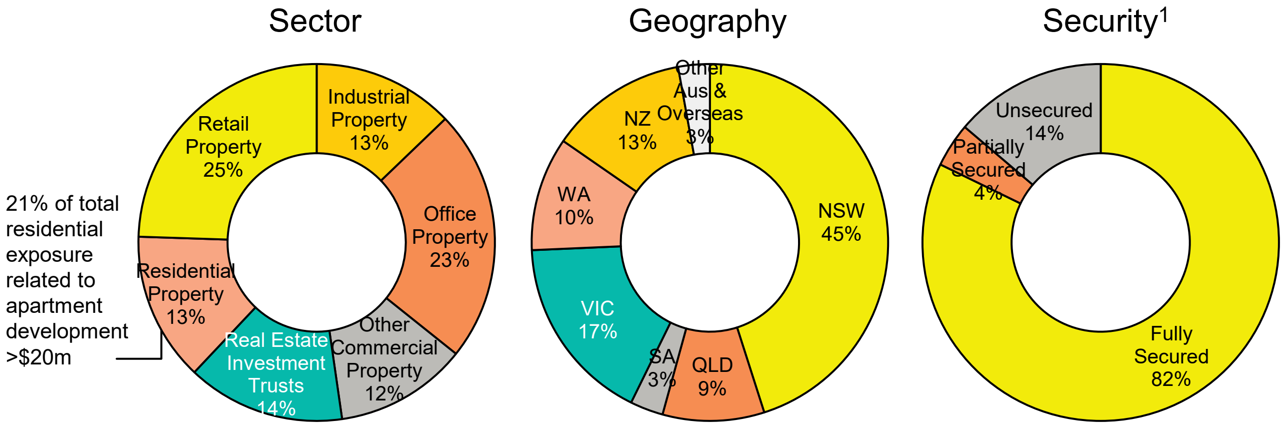
Well diversified, moderately leveraged portfolio

- There have been moderate declines in property values, although some assets with more challenging tenancy profiles, higher vacancies, location or significant capex for refurbishing are experiencing larger declines in value.
- Valuation sensitivities demonstrate that the portfolio remains well secured under downside scenarios. A result of active management of Loan to Valuation (LVR), and Interest Coverage origination thresholds which are assessed against future cash flows and interest rate settings.
- Tighter origination LVRs are in place for Office properties in high vacancy precincts. Over the half year Office exposure increased in Premium/A grade and decreased in B grade and below.
- Office exposures weighted toward Premium/A Grade property with weighted average LVR maintaining a buffer to the Bank's minimum requirements.
- Retail origination criteria actively managed with tighter criteria for assets with predominantly discretionary retailers as tenants.
- Portfolio remains well secured. Fully secured[1] exposure has increased from 80% in June 2022 to 82% as at December 2023. Of the 14% that is Unsecured, 95% is to investment grade customers.
- Exposure is diversified across sectors and by counterparty, with the top 20 counterparties representing 14% of the portfolio.
- Growth primarily concentrated in sectors with better credit quality or market conditions with exposure to REITS, Industrial and Premium/A grade office increasing and exposure to Secondary Office decreasing.
- Commercial property exposures outside Australia and New Zealand comprise less than 0.5% of the portfolio.
- Maintaining close portfolio oversight with serviceability criteria continuing to factor in forecast interest rate changes.

Group exposure



Profile



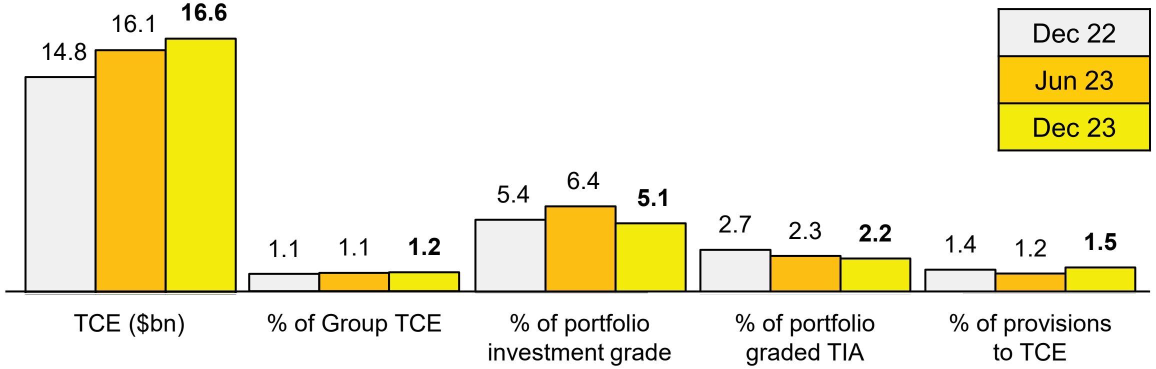
1. Fully secured is where the exposure is less than 100% of the Bank extended value of the security, which is a discount to the market value of the security.

Entertainment, leisure & tourism

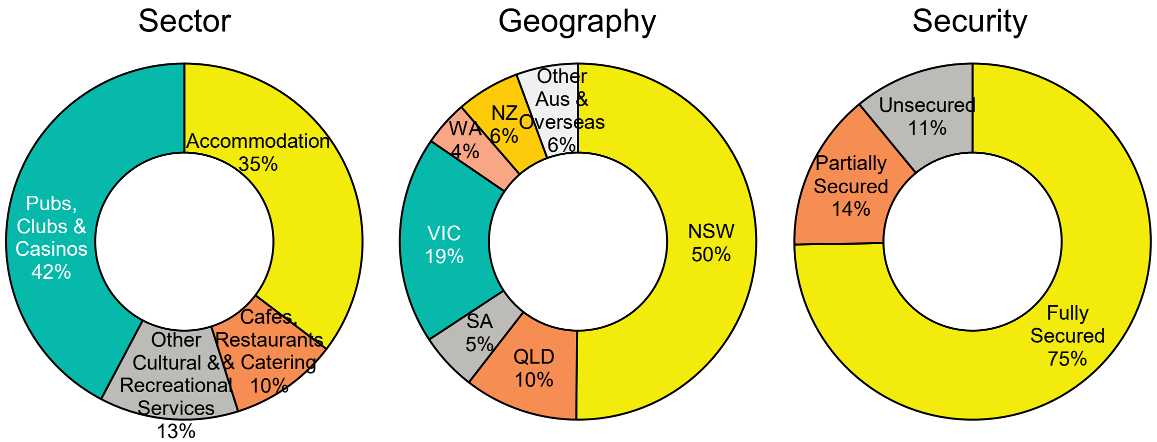
Performance steady despite cost of living challenges

- Recent portfolio growth has focused on higher quality and diversified operators with strong LVRs.
- Pubs and clubs have traded well, though operators are cautious about consumer spending, particularly in relation to food and beverage.
- Accommodation has benefitted from heightened domestic travel and improving business demand.
- LVRs across the portfolio remain well positioned and typically lower than 55%, assisted by improved net operating income.
- The CommBank Household Spending Insights (HSI) Index saw Hospitality growth of 3.2% in the year to December 2023.

Group exposure



Profile

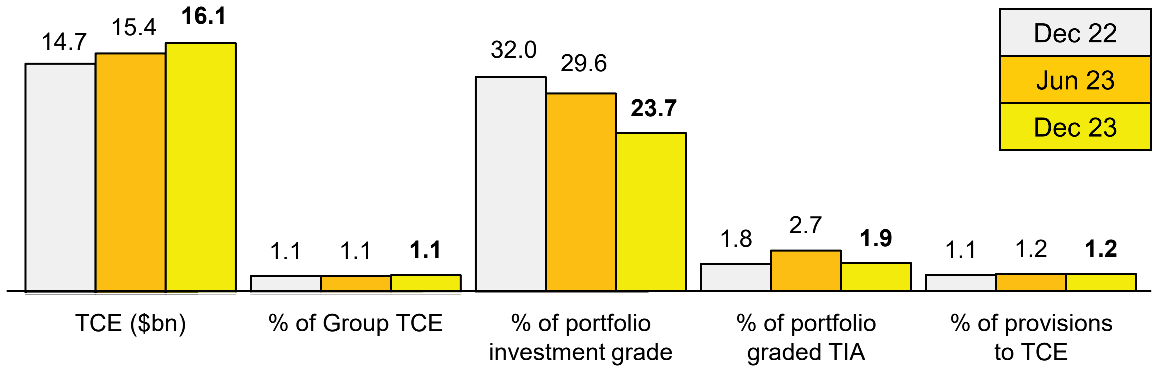


Retail trade

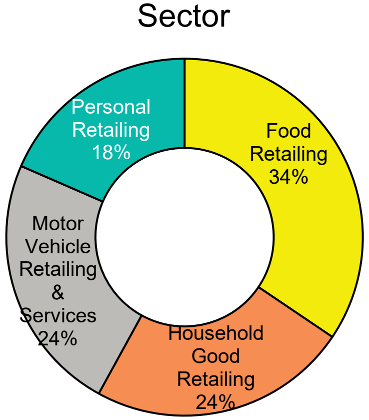
Household spending moderating

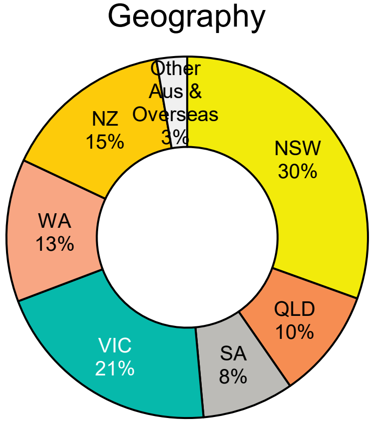
- Growth in Retail Trade was predominantly within non-discretionary sectors with caution exercised due to emerging cost of living challenges.
- The CommBank Household Spending Insights (HSI) Index declined by 3.9% in the month of December 2023. There were falls in 8 of the 12 HSI categories, with the largest falls in Household Goods (-16.0%/mth) and Recreation (-6.5%/mth).
- Annual Household Spending growth has reduced from the peak of 18.1% in August 2022 to 3.1% in December 2023 (in nominal dollars).
- Labour availability pressures have eased, influenced by migration into Australia.

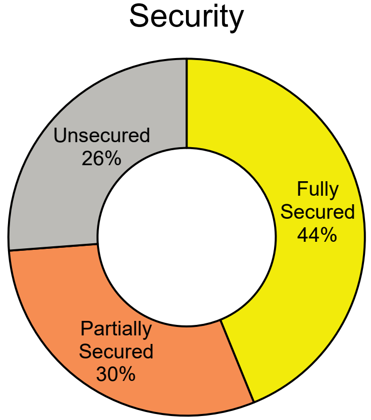
Group exposure



Profile





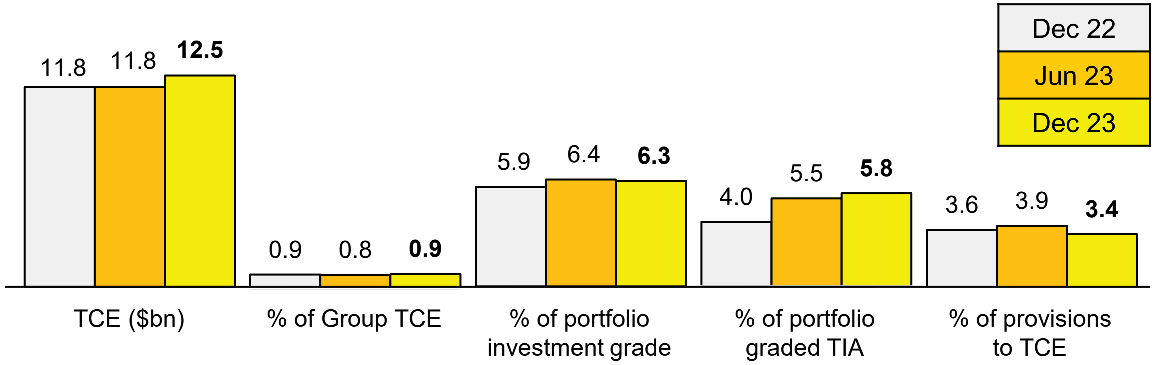


Construction

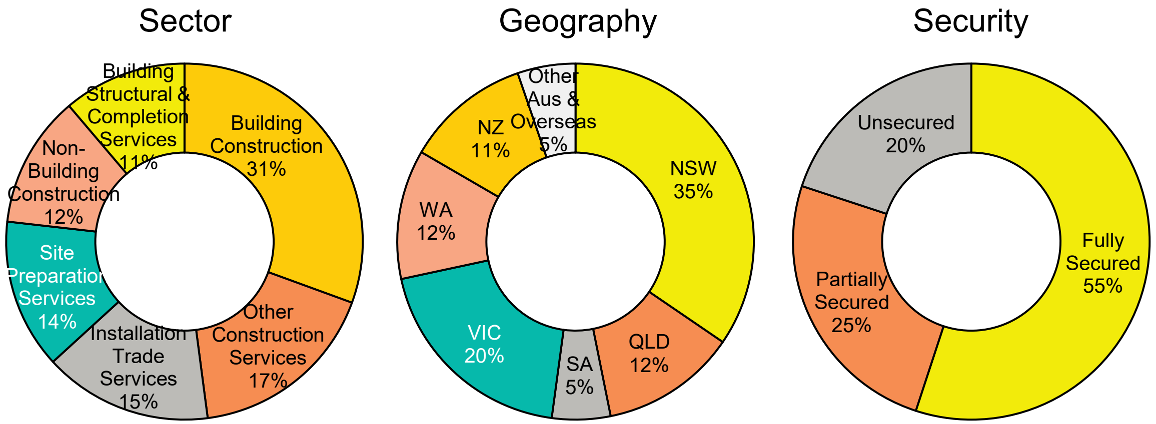
Sector remains challenged, growth directed to well-performing counterparties and sub-sectors

- Growth directed to sub-sectors less exposed to high risk, fixed price contracts.
- For the half year to December 2023, Non-Building Construction, Civils, Installation Trade Services and Other Construction Services represented more than half of the sector growth, in line with portfolio weighting of 58%.
- Low dwelling approvals and commencements point to a constrained longer-term outlook.
- Industry surveys suggest building material cost inflation is easing. Labour shortages remain an issue across specific skilled trades.
- Loss making fixed price dwelling contracts are increasingly being worked through, with many operators returning to profitability.
- Performance in Non-Building Construction and Civils has been stable, and pipelines remain robust.

Group exposure



Profile

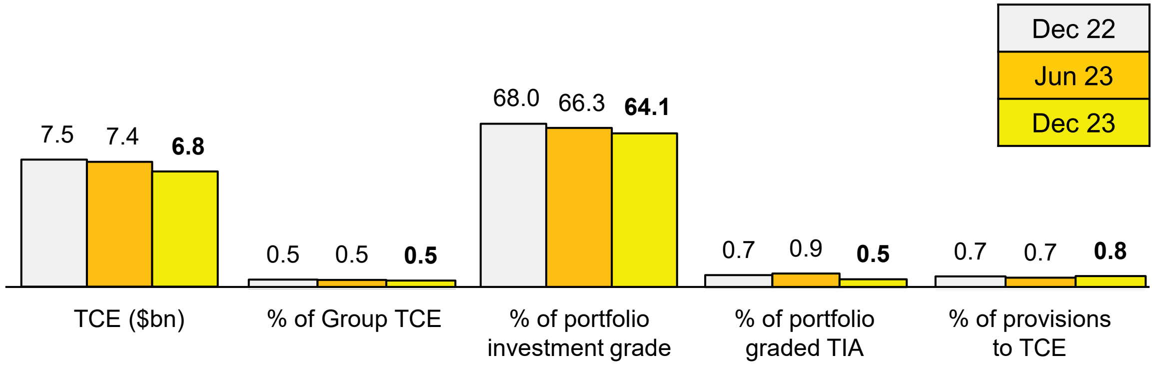


Mining, oil & gas

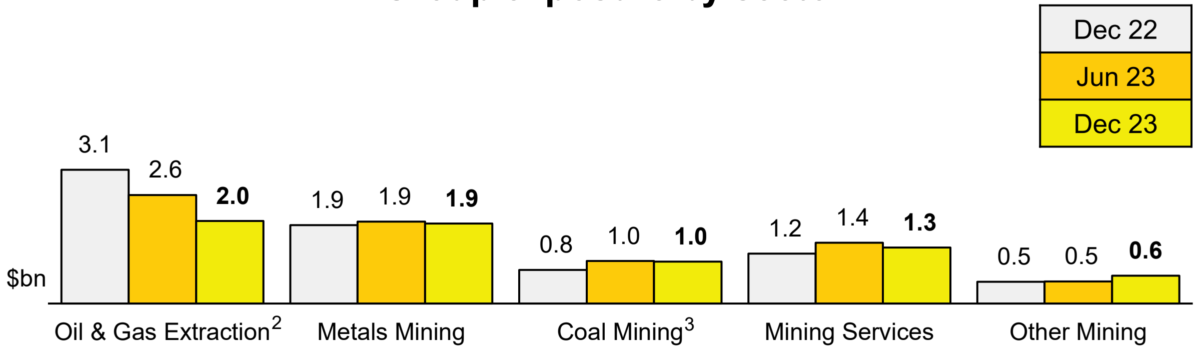
Managing sub-sector exposures in line with strategy, stable portfolio performance

- Overall decrease in Oil and Gas extraction sub-sector.
- Stable performance over the past 6 months:
  - Investment grade largely stable at 64% of portfolio.
  - Diversified by commodity/customer/region.
  - Focus on quality, low cost projects with strong fundamentals and sponsors.
- Oil & Gas Extraction is the largest sub-sector (30% of total), 86% investment grade.
- Troublesome and impaired level reduced to 0.5%.

Group exposure



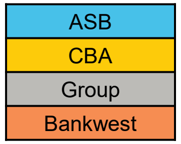
Group exposure by sector[1]



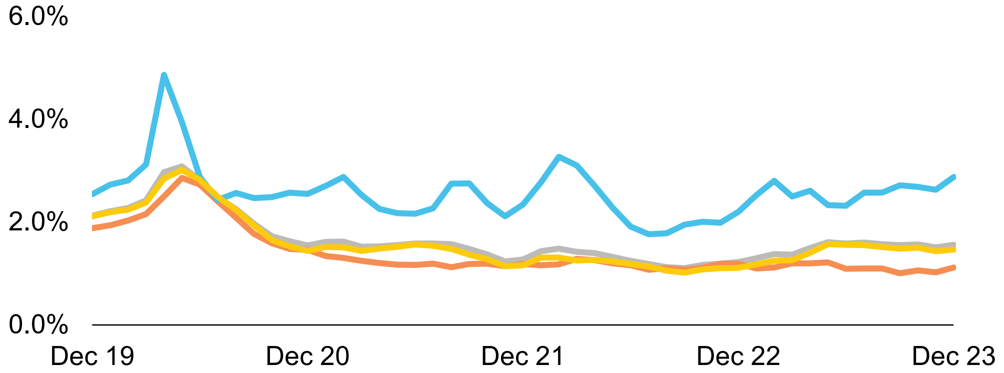
1. Please see our Environmental and Social Framework commbank.com.au/policies and our 2023 Climate Report commbank.com.au/ClimateReport2023 to learn more about our sector-level commitments and 2030 sector-level targets. 2. Includes LNG terminals. 3. Includes all exposure with black coal mining as per the ANZSIC classification.

Consumer arrears[1]

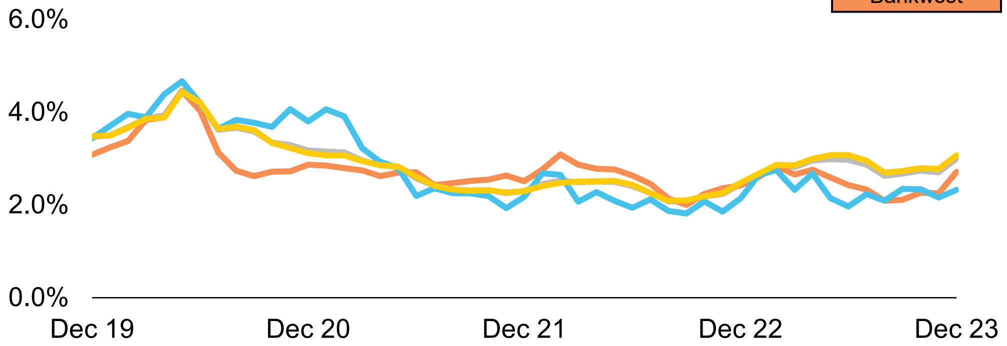
Arrears increasing modestly from historic lows



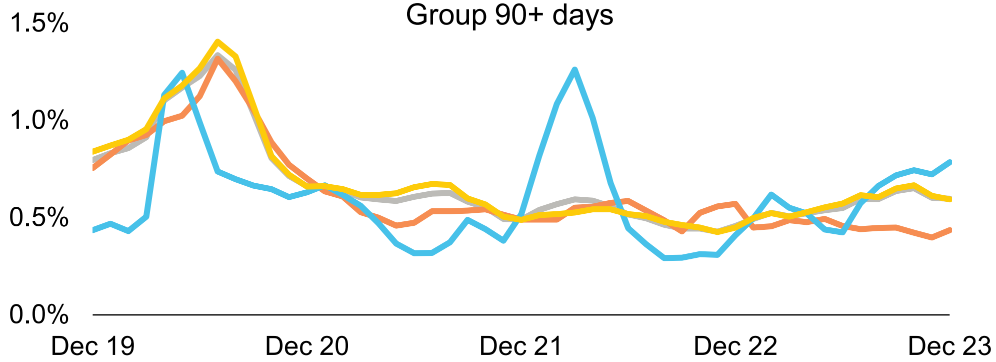
Credit cards
Group 30+ days



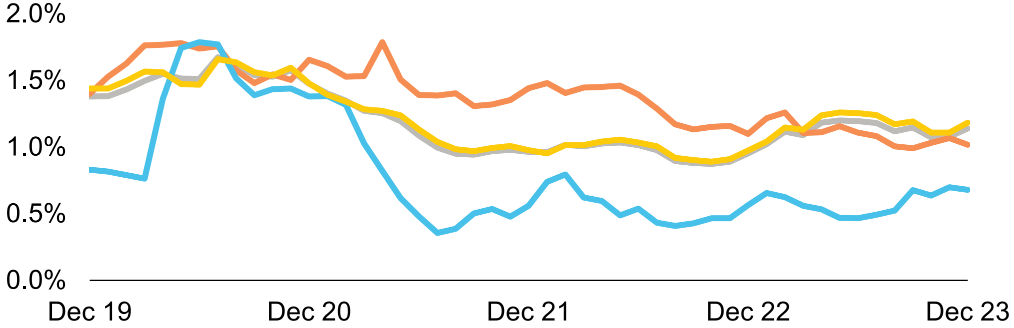
Personal loans
Group 30+ days



Credit cards
Group 90+ days



Personal loans
Group 90+ days



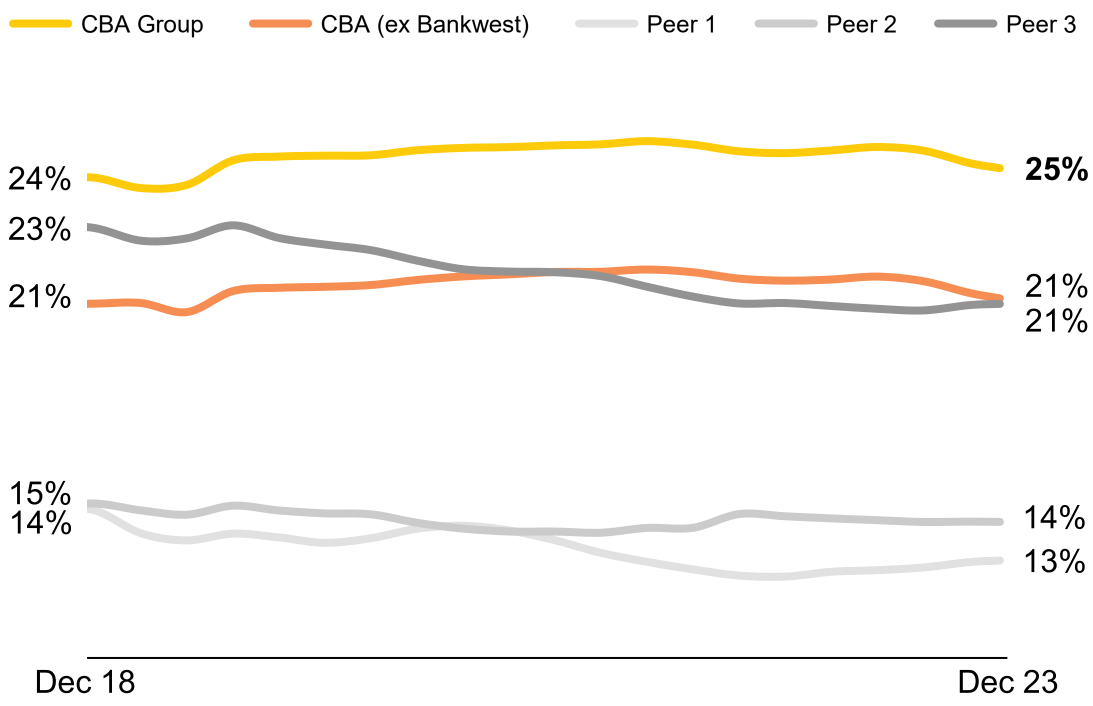
1. ASB write-off credit card and personal loans typically around 110 days past due if no agreed repayment plan.

Home lending

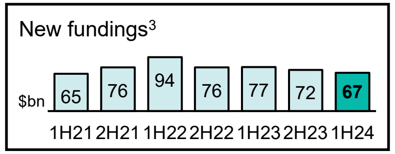
Home loans – growth

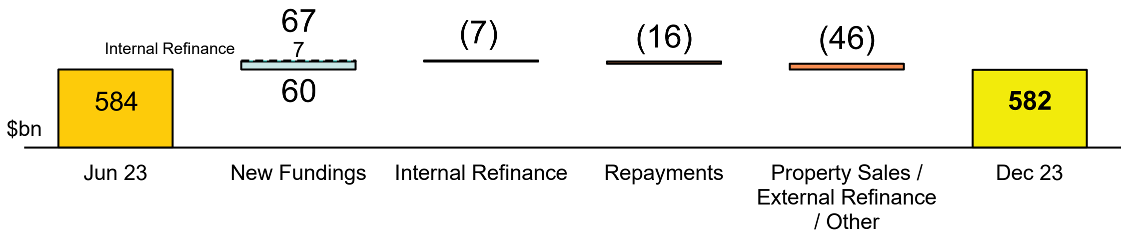
Consistent and disciplined execution in a highly competitive market

Consistent market share performance[1]

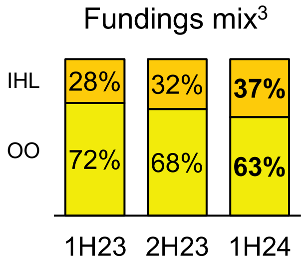


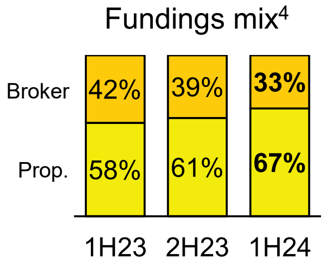
Disciplined approach to balance growth[2]

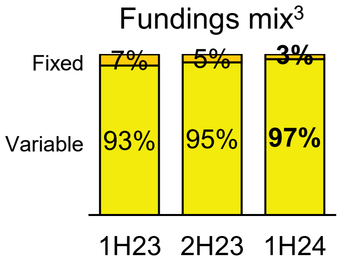




Fundings weighted towards proprietary distribution, reduction in owner occupied and fixed rate lending





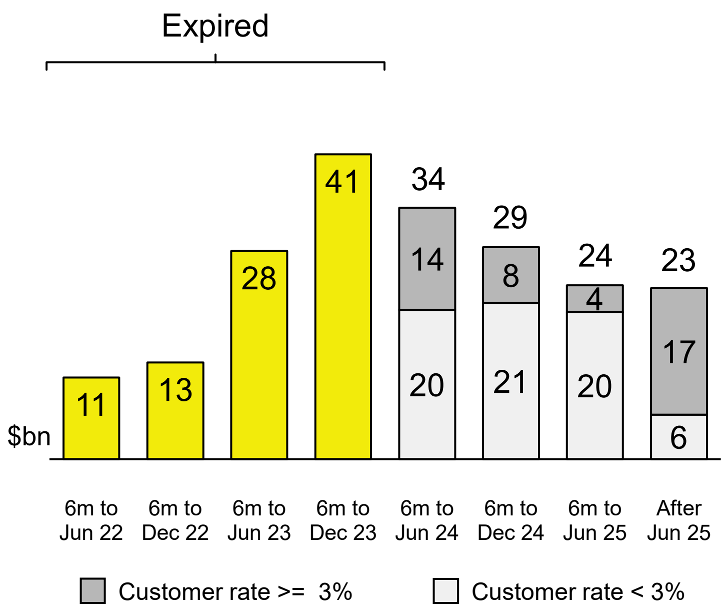


1. CBA source: RBA Lending and Credit Aggregates, Peer source: Peer APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS) balance divided by RBA Lending and Credit Aggregates system balance. Series break due to new regulatory definitions set by APRA from 1 July 2019. As a result of this change, market share is not comparable to previous reporting periods. Additional series break from June 21 relating to restatements. 2. CBA including Bankwest. 3. Includes internal refinancing, Unloan, Residential Mortgage Group and Bankwest and excludes Viridian Line of Credit (VLOC). 4. Excludes Bankwest and Residential Mortgage Group.

Home loans – fixed rate maturities

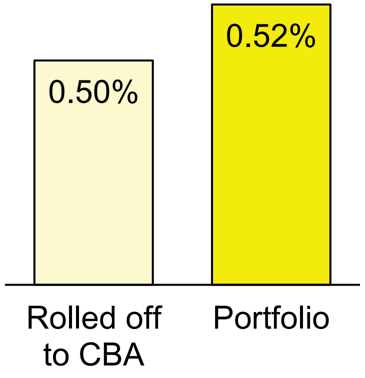
Ongoing resilience across the portfolio

Fixed rate expiry schedule[1]



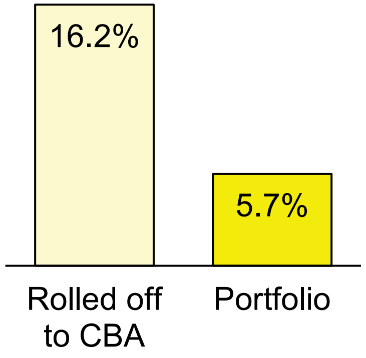
Arrears

90+ day arrears
Dec 2023



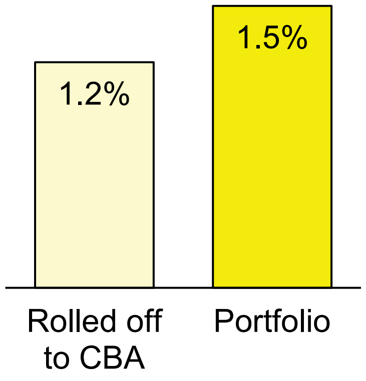
Savings[2,3]

Year on year change,
per customer
31 Dec 2023



Spending[2,4]

Year on year change,
per customer
13 weeks to 7 Jan 2024



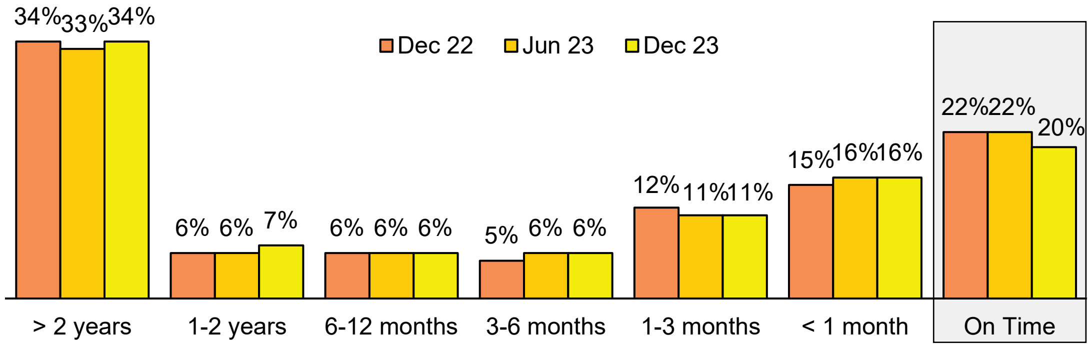
1. CBA including Bankwest, excluding ASB. 2. Consistently active card customers that held a CBA home loan as at 31 Dec 2023. Excluding Bankwest and ASB. 3. Savings includes all forms of deposit accounts (transaction, savings and term), home loan offset and redraw balances. 4. Spending based on consumer debit and credit card transactions data (excluding StepPay).

Home loans – resilience

Strong repayment and savings buffers

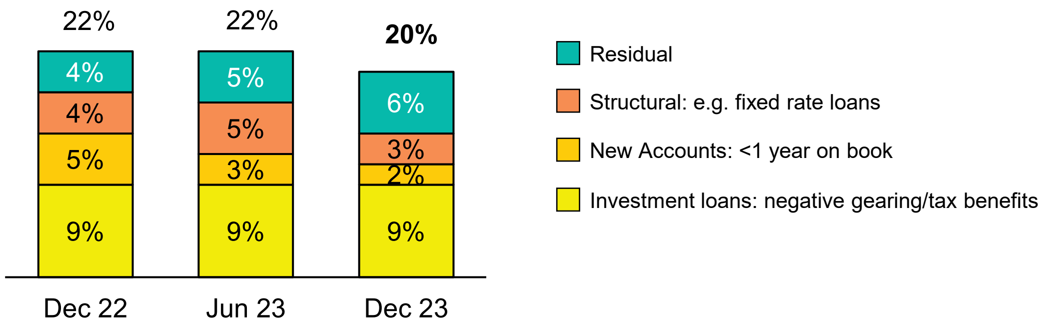
Repayment buffers

(Payments in advance [1], % of accounts)



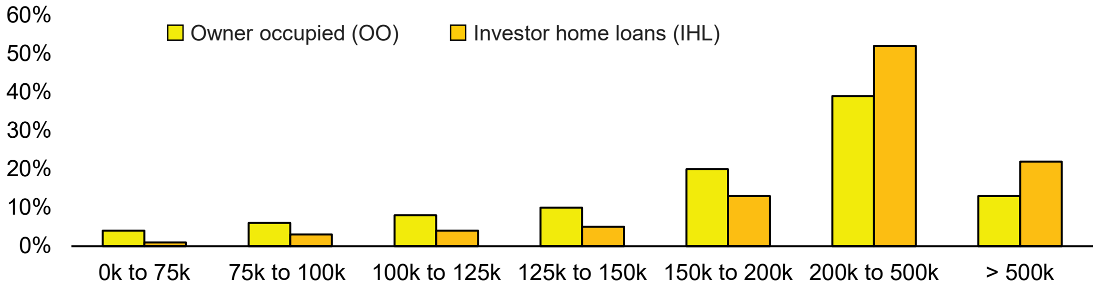
Repayment buffers

Payments on time [1], % of accounts)



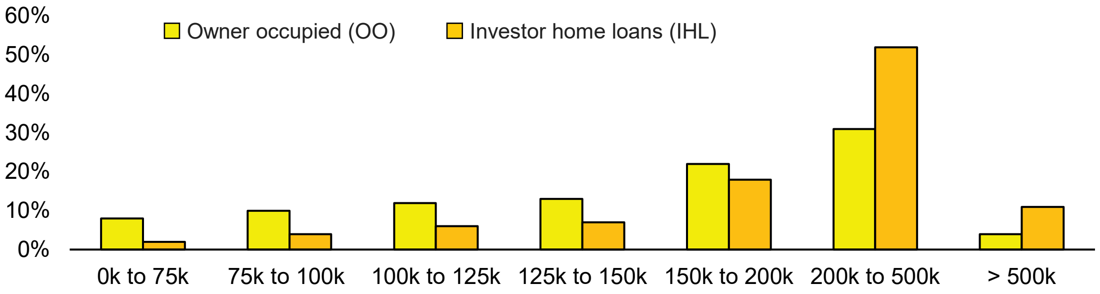
Application gross income band

6 months to Dec 23 – Funding $



Application gross income band

6 months to Dec 23 – Funding #



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.

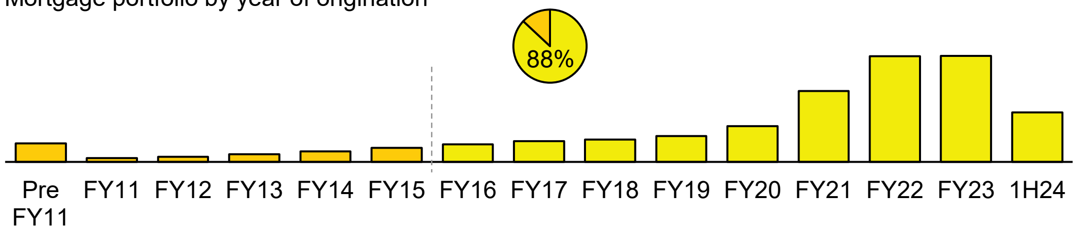
Home loans – resilience[1]

88% 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 post code 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 • Increased serviceability floor rate

Mortgage portfolio by year of origination



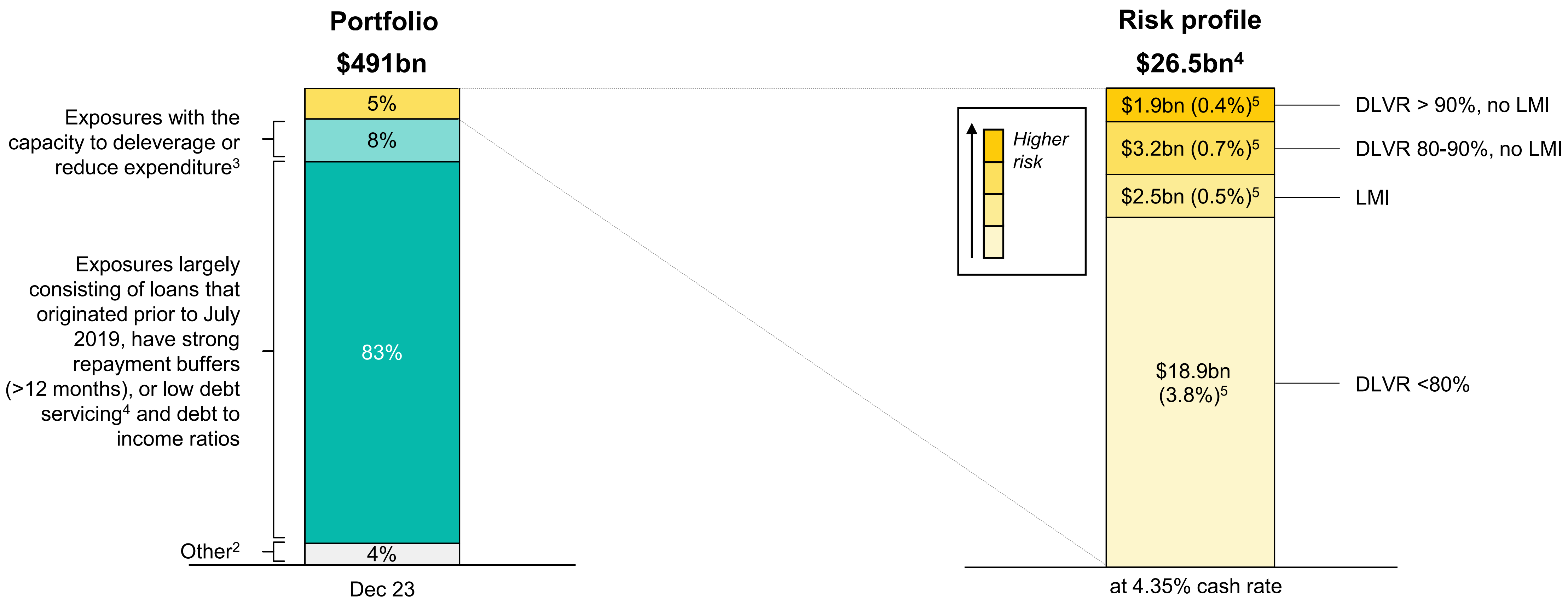
New loan assessment (from FY16)[3]

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

1. CBA excluding Bankwest unless stated otherwise. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loan and Residential Mortgage Group. 2. Serviceability changes are reflective of changes made within the financial year and may have changed since implementation or may not be in currently in place. 3. Indicative loan assessment and is subject to change.

Home loans – resilience[1,2]

Targeted support for customers in the highest risk segment (~0.4% of book)



1. CBA excluding Bankwest. Unless otherwise stated. 2. Includes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan. 3. Predominantly investors or have lower repayments. 4. Monthly repayments have been estimated at 4.35% cash rate for variable rate loans and fixed rate loans scheduled to roll-off by June 2024. 5. Proportion of overall portfolio of $491bn.

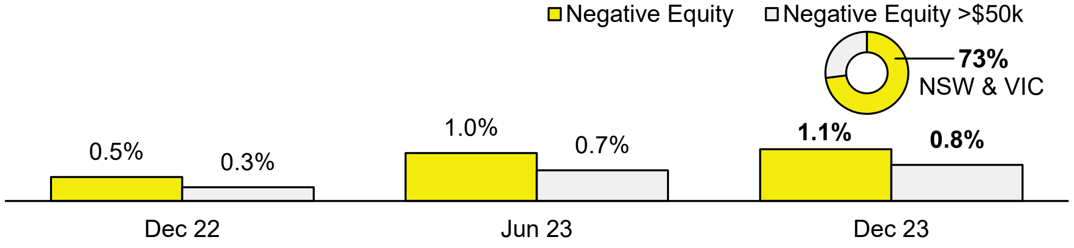
Home loans – resilience[1]

Portfolio DLVR strong and stable at 45%

Negative equity[2]

Proportion of balances in negative equity

- 59% of customers ahead of repayments
- 20% of home loans in negative equity have Lenders Mortgage Insurance

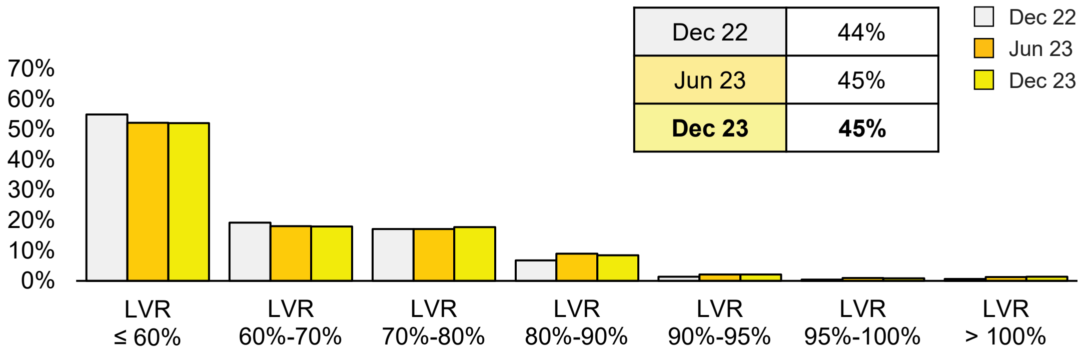


Dynamic LVR bands[3]

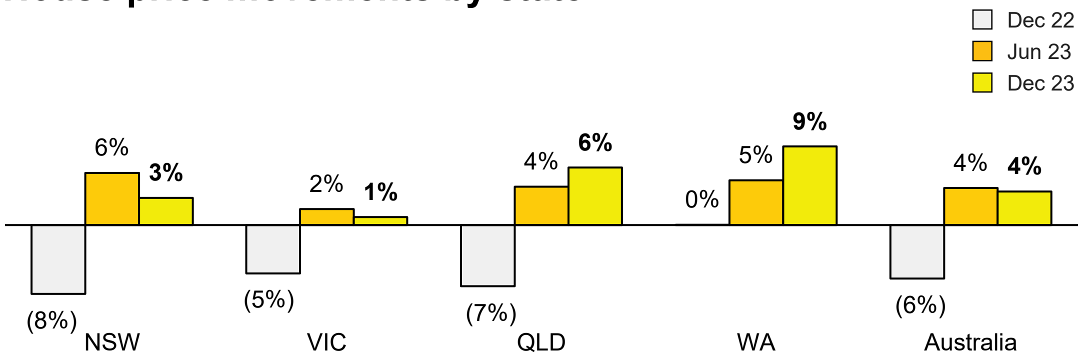
% of total portfolio balances

Average dynamic LVR[4]

Dec 22	44%
Jun 23	45%
Dec 23	**45%**

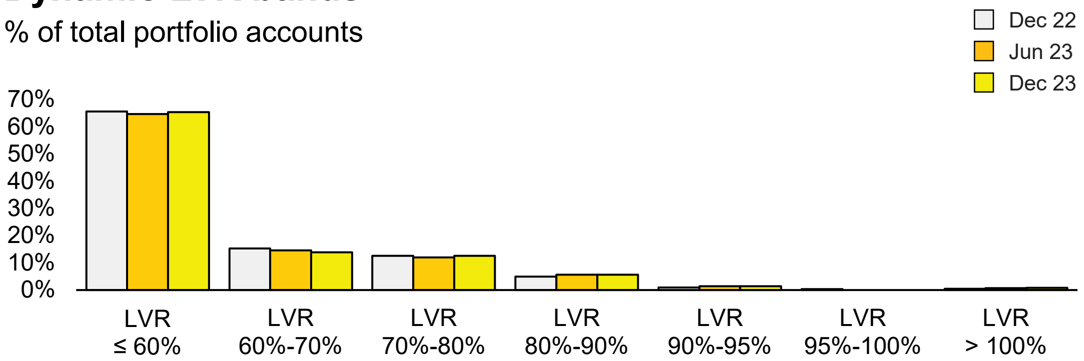


House price movements by state[5]



Dynamic LVR bands[3]

% of total portfolio accounts



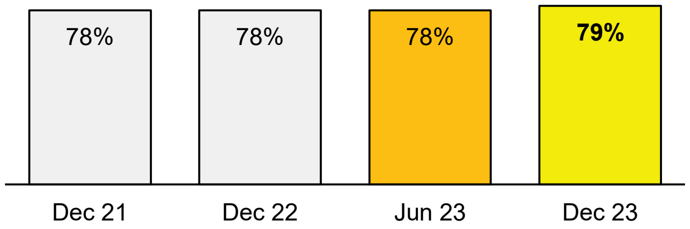
1. CBA including Bankwest. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan. 2. Negative equity arises when the outstanding loan (less offsets) exceeds house value. Based on outstanding balances, taking into account cross-collateralisation and offset balances. CBA updates house prices monthly using internal and external valuation data. 3. Taking into account cross-collateralisation. Offset balances not considered. 4. CBA including Bankwest, Line of Credit & Reverse Mortgages. Excludes Commonwealth Portfolio Loans and Residential Mortgage Group and Unloan. Average calculations based on collateral grouping. 5. Six month change sourced from CoreLogic Home Value Index released 1 January 2024.

Home loans – resilience[1]

Portfolio remains resilient – modest uptick in arrears, remain low

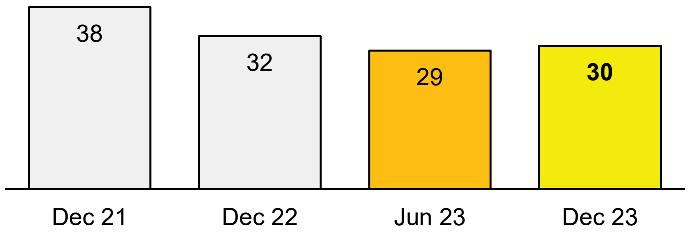
Customers in advance[2]

% of customers



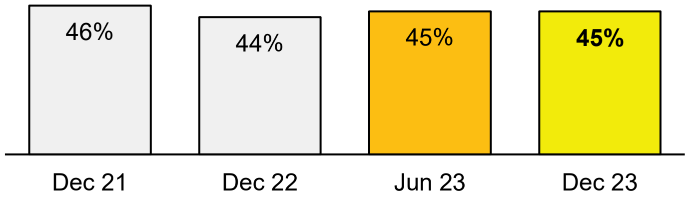
Average payments in advance[2,3]

of payments



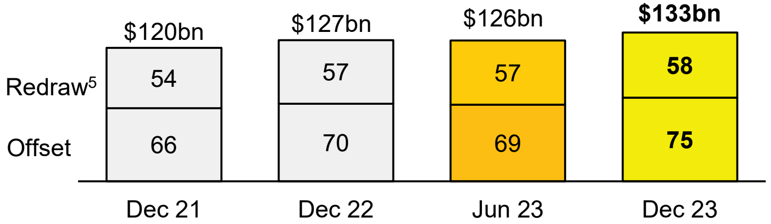
Dynamic LVR[4]

Portfolio averages



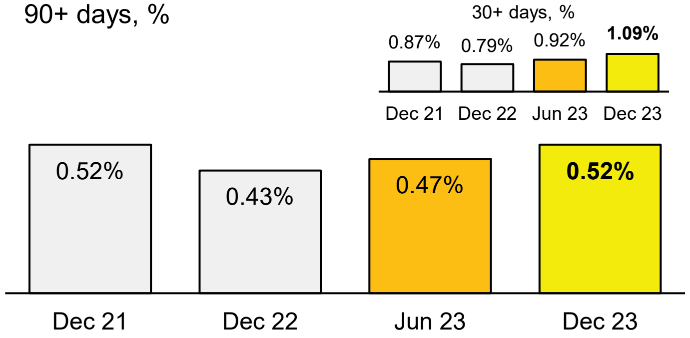
Offset and redraw balances

$bn



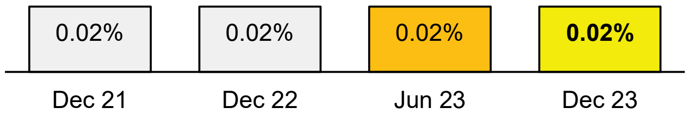
Home loan arrears[6]

90+ days, %



Mortgagee in possession (%)

% of accounts



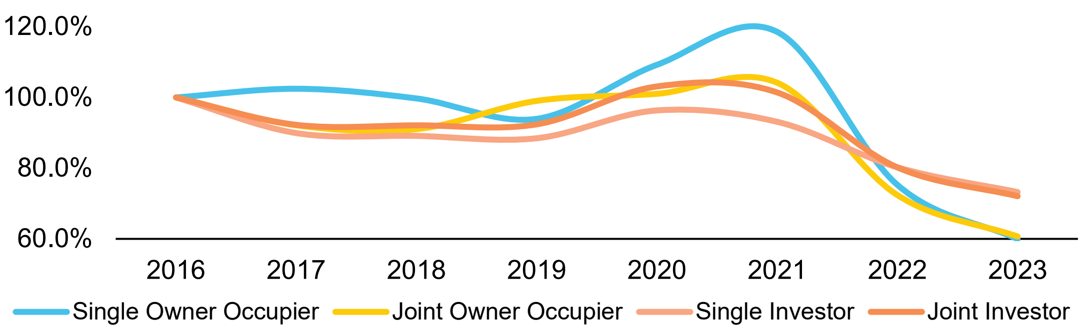
1. CBA including Bankwest. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loans, and Residential Mortgage Group and Unloan, unless otherwise stated. 2. Any amount ahead of monthly minimum repayment; includes offset balances. 3. Average number of monthly payments ahead of scheduled repayments. 4. Taking into account cross-collateralisation. Offset balances not considered. 5. Redraw balances represent the value of all payments in advance (payments ahead of scheduled repayments), excluding offset facilities. 6. Group including New Zealand.

Home loans – capacity[1]

Higher interest rates continue to impact borrowing capacity

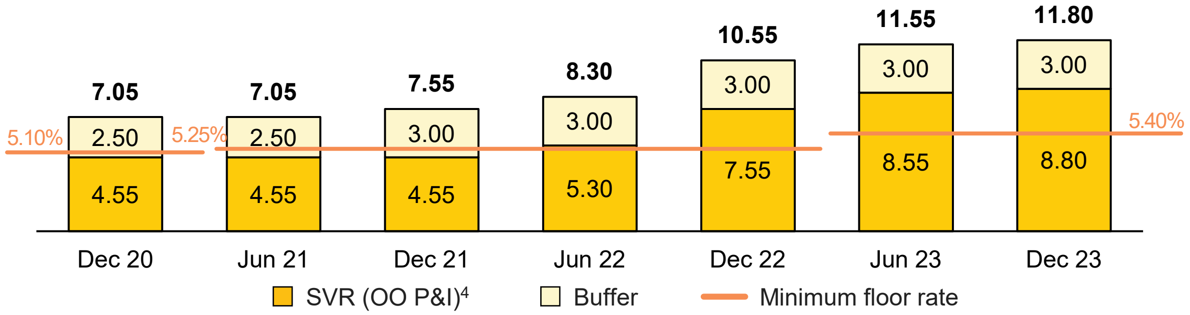
Borrowing capacity reducing[2]

Change in maximum borrowing capacity[2] – Indexed Dec 16



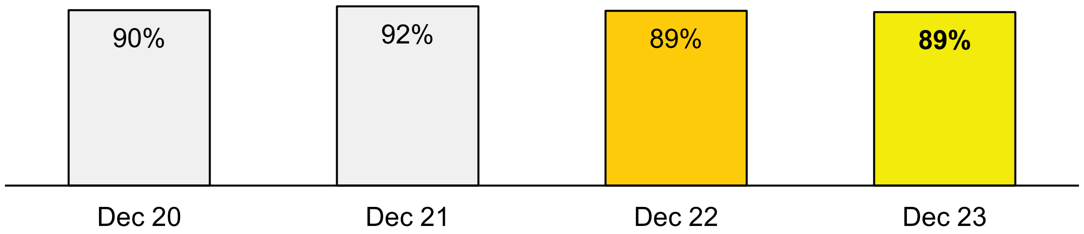
Driven by increase in serviceability buffer and interest rates

(Loans assessed based on the higher of the customer rate[3] + buffer, or minimum floor rate)



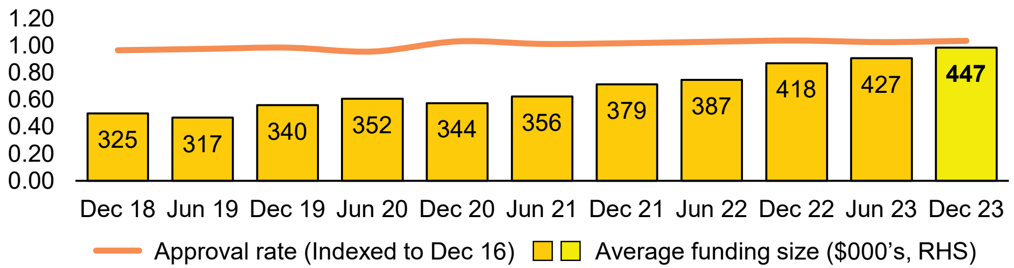
Borrowing capacity[5]

% of applicants with additional capacity to borrow



With average loan size[6] increasing

Indexed



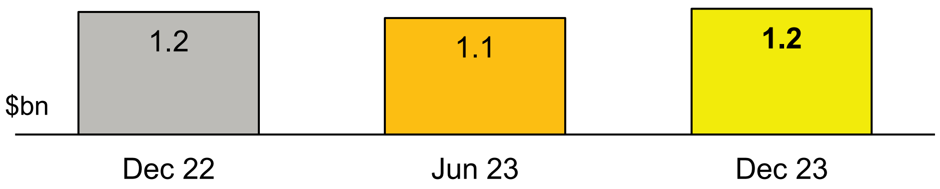
1. CBA excluding Bankwest and Unloan, unless noted otherwise. 2. Scenarios based on differing assumptions with respect to family types, number of dependents, loan size, income sources and existing liabilities/commitments. 3. Customer rate includes any customer discounts that may apply. 4. SVR (OO P&I) reflects the advertised reference rate and does not include any customer pricing concessions. 5. Applications that have passed system serviceability test; borrowed with excess capacity reflects applicants above minimal net income surplus. 6. Based on fundings 6 months ending. Average funding size defined as funded amount/number of funded accounts. Includes Unloan.

Home loans – resilience[1]

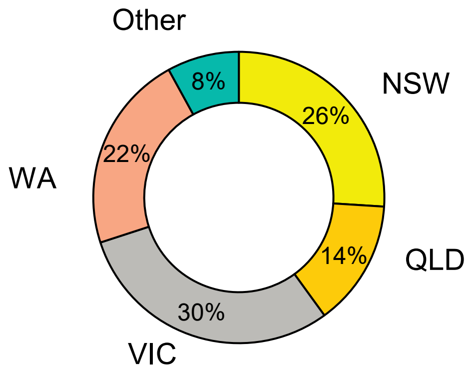
Impaired loans and portfolio losses remain low

Impaired home loans[2]

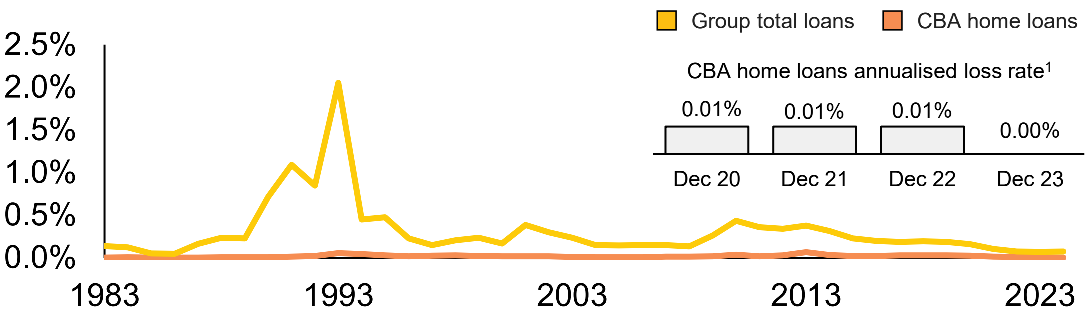
Modest increase in Australian home loan impairments as higher interest rates continue to provide upward pressure on households



Impaired home loans – by State[3]

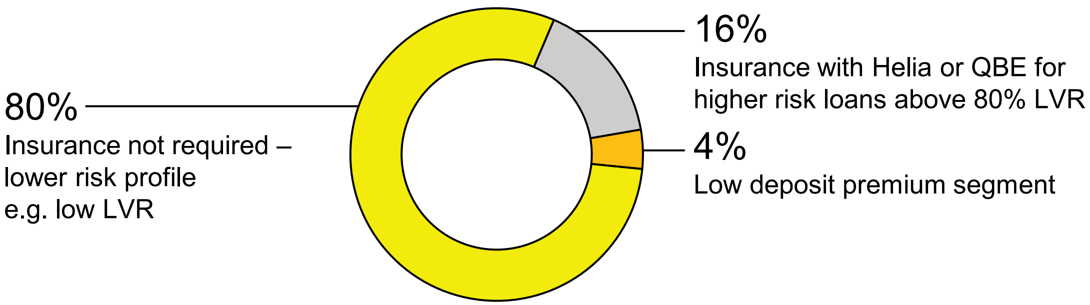


Losses to average gross loans and acceptances (GLAA)[4]



Portfolio insurance profile[5]

% of home loan portfolio



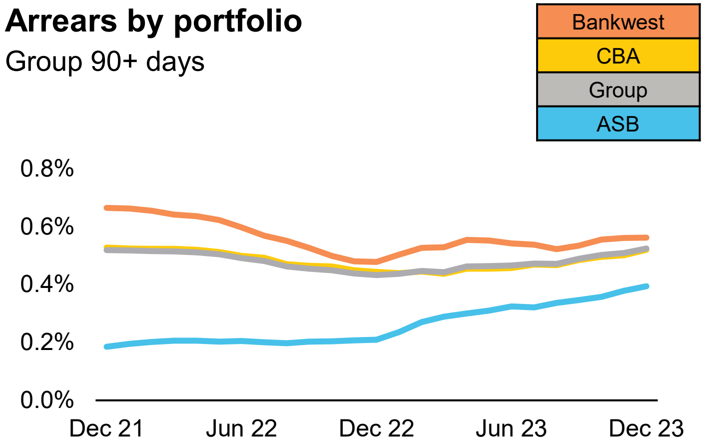
1. CBA including Bankwest. 2. Process for identification of impairments: impairment assessments are carried out at 90 days past due for not well secured loans or at observed events e.g. bankruptcy, and takes into account cross-collateralisation, impairment is triggered where refreshed security valuation, minus 4% transaction cost and expected next 12 months interests, is less than the loan balance by ≥ $1, impaired accounts 90+ days past due are included in 90+ arrears reporting and where the shortfall is greater than or equal to $20,000 an Individually Assessed Provision (IAP) is raised. 3. Excludes ASB. 4. Bankwest included from FY09. 5. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan.

Home loans – resilience

Modest uptick in arrears, however remain low

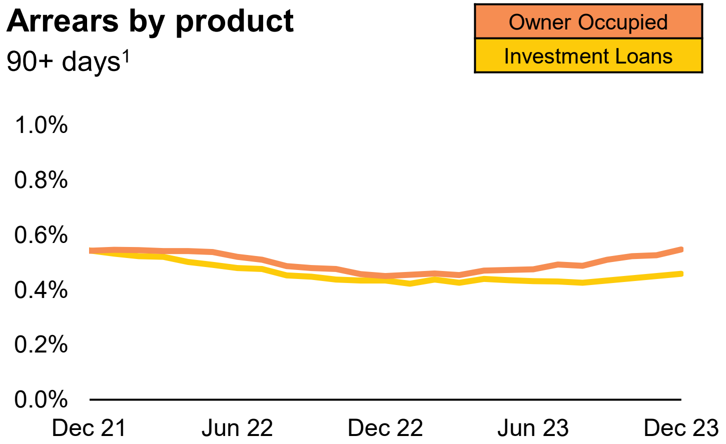
Arrears by portfolio

Group 90+ days



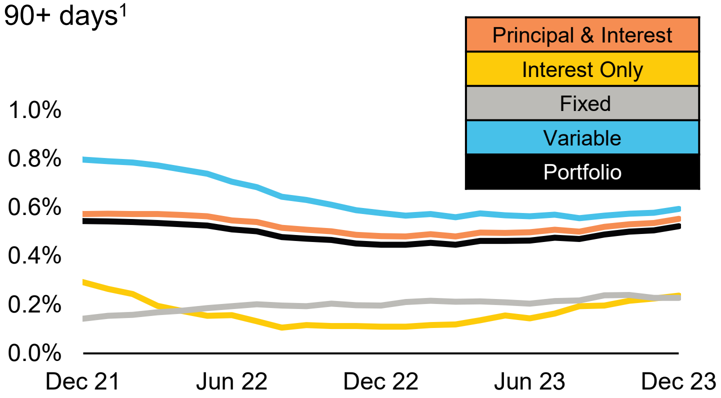
Arrears by product

90+ days[1]



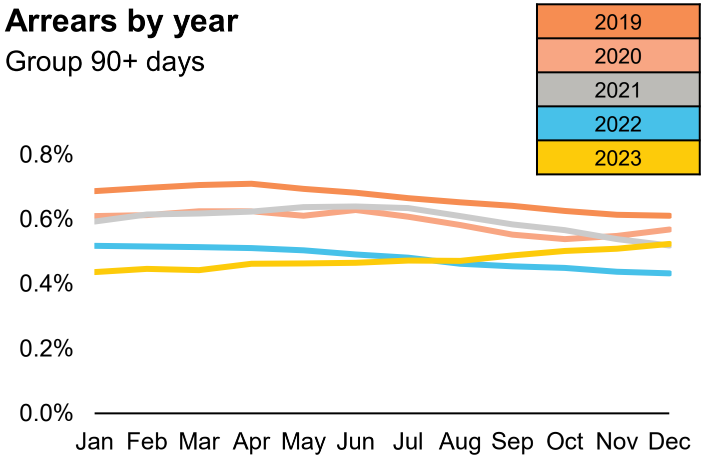
Arrears by repayment and interest type

90+ days[1]



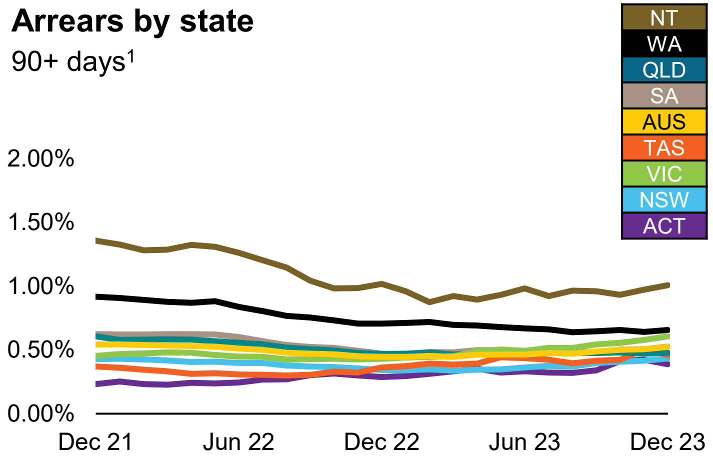
Arrears by year

Group 90+ days



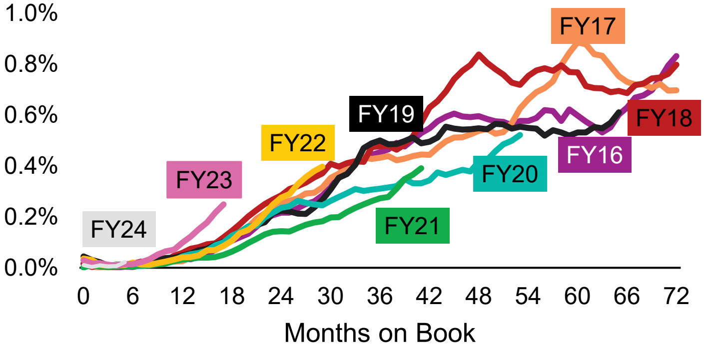
Arrears by state

90+ days[1]



Arrears by vintage

90+ days[1]



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

Sources, glossary & notes

Sources and notes

Slide 10

1. Average monthly unique customers who engaged with one of our money management features in the CommBank app between July to December 2023. Money management features include Money Plan, Spend Tracker, Bill Sense, Category Budgets, Cash Flow View, Goal Tracker, Credit Score, Carbon Tracker, CommSec Pocket and Smart Savings.
2. From July to December 2023.
3. Represents the six months to 31 December 2023.
4. Invested over $750 million in the past year, includes expenditure on operational processes and upgrading functionalities.
5. Represents Business Bank business lending, new funding and drawdowns for the six months to 31 December 2023.
6. By number of transactions.
7. Cumulative investment spend since FY19.
8. CBA commitment to keep all CBA regional branches open until at least the end of 2026.
9. Includes dividend and buy-back. CBA generates returns to over 850,000 direct shareholders and indirectly for over 12 million Australians through their superannuation.

Slide 13

1. Based on most active app users.
2. The total number of customers that have logged into the CommBank app at least once in the month of December 2023.
3. Uplift in the number of monthly logins for the 12 months to December 2023 vs the prior comparative period.
4. Refers to customers who have engaged with a CommBank Yello location (CommBank Yello hub, Offer hub or CommBank Yello offer Next Best Conversation) since launch. Homeowner Benefit Set launched nationally on 4 August 2023. Everyday and Everyday Plus Benefit Set launched nationally on 6 November 2023.
5. Average daily number of customers that have visited the CommBank Yello hub in the CommBank app (post launch on 6 November 2023).
6. Refer to the glossary for source information.
7. The total value ($) of transactions made digitally via the CommBank app including debit transfers (NPP), BPay and home loan repayments.
8. The total number of customers that have logged into a core digital asset (NetBank or CommBank app. Excludes CommBiz) at least once in the month.
9. The total number of logins to core digital assets (NetBank or CommBank app. Excludes CommBiz) divided by the number of customers who have logged into a core digital asset in the month.
10. The total number of customers that have logged into the CommBank app at least once in the month.
11. CBA won Canstar's Bank of the Year – Digital Banking award for 2023 (for the 14th year in a row). Awarded June 2023.
12. CBA was awarded both the 'Most Innovative Major Bank' and 'Best Major Digital Bank' (for the 5th year in a row) at the DBM Australian Financial Awards 2023. Presented March 2023. Award is based on information collected from the DBM Atlas research program – feedback from over 80,000 business and/or retail customers January through December 2022.

Slide 26

1. Includes other short-term liabilities.
2. Represents the Weighted Average Maturity of outstanding long-term wholesale debt with a residual maturity greater than 12 months as at reporting date. WAM and long-term % includes TFF and RBNZ term lending facilities drawdowns.
3. Maturities may vary quarter to quarter due to FX revaluation.
4. Includes Senior Bonds and Structured MTN.
5. Additional Tier 1 and Tier 2 Capital.
6. NSFR numerator (ASF) excludes the size of CBA's TFF drawdowns. Denominator (RSF) increases weighting for TFF collateral by 55%, such that it receives the 65% RSF weighting applicable to unencumbered residential mortgages.
7. Quarterly average.
8. Indicative weighted senior and covered bond funding costs (excluding Tier 2 costs), across major currencies. Updated and restated in FY23 for portfolio mix. Represents the spread over BBSW equivalent on a swapped basis.
9. Includes debt buy-backs and reported at historical FX rates.

Sources and notes

Slide 27

1. CBA data as at 31 December 2023. Peer data based on Regulatory Disclosures as at 30 September 2023.
2. Total retail transaction accounts, excluding offset accounts, includes Bankwest.
3. Transactions include non-interest bearing deposits and transaction offsets. Online includes NetBank Saver, Goal Saver, Business Online Saver, Bankwest Hero Saver, Smart eSaver, and Telenet Saver and Easy Saver. Savings and Investments includes savings offset accounts. Presented on a net basis after value attribution to other business units. Prior periods have been restated.
4. Includes at-call interest bearing deposits, term deposits and non-interest bearing deposits. Prior periods have been restated.
5. Includes non-interest bearing deposits and other customer funding.

Slide 42

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

Slide 43

1. Comparatives have been updated to reflect market restatements.
2. CBA source: RBA Lending and Credit Aggregates. Home lending peer source: Peer APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS) balance divided by RBA Lending and Credit Aggregates system balance.
3. System source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS).
4. Other household lending market share includes personal loans, margin loans and other forms of lending to individuals.
5. Business including select financial businesses.
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.
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 21 relating to restatements.

Images

Glossary

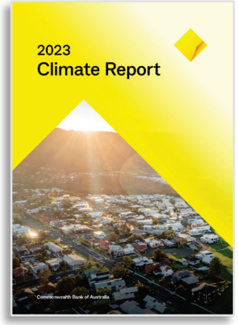
Term	Description
Cash Profit	The Profit Announcement (PA) discloses the net profit after tax on both a statutory and cash basis. The statutory basis is prepared in accordance with the Corporations Act 2001 (Cth) and the Australian Accounting Standards, which comply with International Financial Reporting Standards (IFRS). The cash basis is used by management to present a clear view of the Bank's operating results. It is not a measure based on cash accounting or cash flows. The items excluded from cash profit, such as hedging and IFRS volatility and losses or gains on acquisition, disposal, closure, capital repatriation and demerger of businesses are calculated consistently with the prior year and prior half disclosures and do not discriminate between positive and negative adjustments. A list of items excluded from cash profit is provided on page 3 of the Group's 31 December 2023 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, PT Bank Commonwealth (Indonesia) and CBA Europe N.V.
Corporate Troublesome	Corporate Troublesome includes exposures where customers are experiencing financial difficulties which, if they persist, could result in losses of principal or interest, and exposures where repayments are 90 days or more past due and the value of security is sufficient to recover all amounts due.
Credit Value 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	June and December 2023 measures based on the Australian Banking Association publication 'Basel 3.1 Capital Comparison Study' (March 2023), which compares APRA's revised capital framework, including RBNZ prudential requirements, with the finalised post-crisis Basel III reforms. December 2022 calculation is aligned with the APRA study entitled 'International capital comparison study' (13 July 2015).
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 – Consumer	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, NAB Group and Westpac Group (including St George Group). CBA Group includes Bankwest. Source: Roy Morgan Single Source survey conducted by Roy Morgan, Australian population 14+ (12 month averages to December 2023), 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.

Term	Description
MFI Share – Business	DBM Atlas (part of RFI Global) 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, NAB Group includes NAB, Westpac Group includes Westpac, St George, BankSA and Bank of Melbourne.
Merchant Acquiring Share – Rank	DBM Atlas (part of RFI Global) Business Merchant Facility Penetration. Data on a 6 month roll weighted to the Australian business population. Merchant Facility Penetration is the proportion of all businesses with turnover below $40m (SME) with a merchant facility issued by the FI. Share based on grouped brands as follows: CBA Group includes CBA and Bankwest, ANZ Group includes ANZ, NAB Group includes NAB and HICAPS, Westpac Group includes Westpac, St George, BankSA and Bank of Melbourne.
NPS – Consumer	DBM Atlas (part of RFI Global) 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 – Business	DBM Atlas (part of RFI Global) 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 – Institutional	DBM Atlas (part of RFI Global) Institutional $300M+ Business MFI NPS: Based on Australian businesses with an annual revenue of $300M or more for the previous financial year rating their likelihood to recommend their MFI for Business Banking. NPS results are shown as a twelve-month rolling average.
NPS – Consumer Mobile App	DBM Atlas (part of RFI Global) 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 – Consumer Digital Banking	DBM Atlas (part of RFI Global) Consumer MFI Digital Banking NPS: Based on MFI customers rating their likelihood to recommend their MFI's Mobile Banking App 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 29:71. NPS results are shown as a six-month rolling average.
NPS – Business Digital Banking	DBM Atlas (part of RFI Global) Business MFI Digital Banking NPS: Based on MFI customers (turnover below $40m) rating their likelihood to recommend their MFI's Mobile Banking App 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 44:56. NPS results are shown as a six-month rolling average.
NPS & Share Ranks	NPS, MFI Share, and Merchant 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.
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 Exposure (TCE)	Total Committed Exposure is defined as the balance outstanding and undrawn components of committed facility limits. It is calculated before collateralisation and excludes settlement exposures.
Troublesome and Impaired Assets (TIA)	Corporate troublesome and Group gross impaired exposures.

Our reporting suite

Committed to transparent reporting

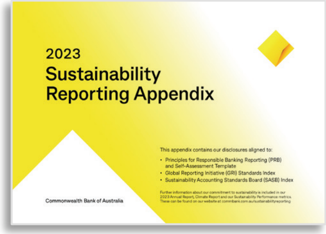
Annual Report



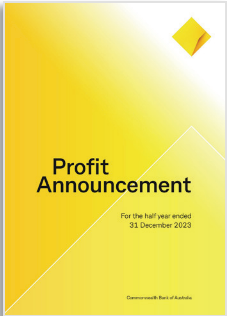
Climate Report

Corporate Governance Statement

Investor Discussion Pack

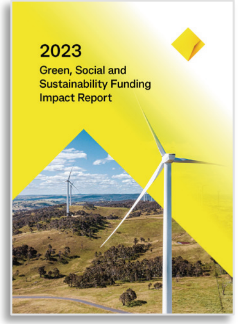


Sustainability Reporting Appendix

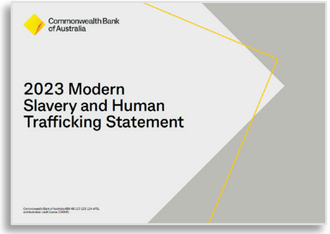


Profit Announcement

Pillar 3 Report



Green, Social and Sustainability Funding Impact Report



Modern Slavery and Human Trafficking Statement

View our sustainability performance metrics at **commbank.com.au/reporting**