
Commonwealth Bank Presentation of Full Year Results For Financial Year ended 30 June 2005

Media Briefing

**David Murray
Chief Executive Officer**

10 August 2005



Disclaimer

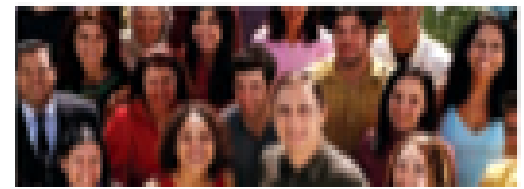
The material that follows is a presentation of general background information about the Bank's activities current at the date of the presentation, 10 August 2005. It is information given in summary form and does not purport to be complete. It is not financial product advice and is not intended to be relied upon as advice to investors or potential investors. It does not take into account the investment objectives, financial situation or needs of any particular investor.

The Vision



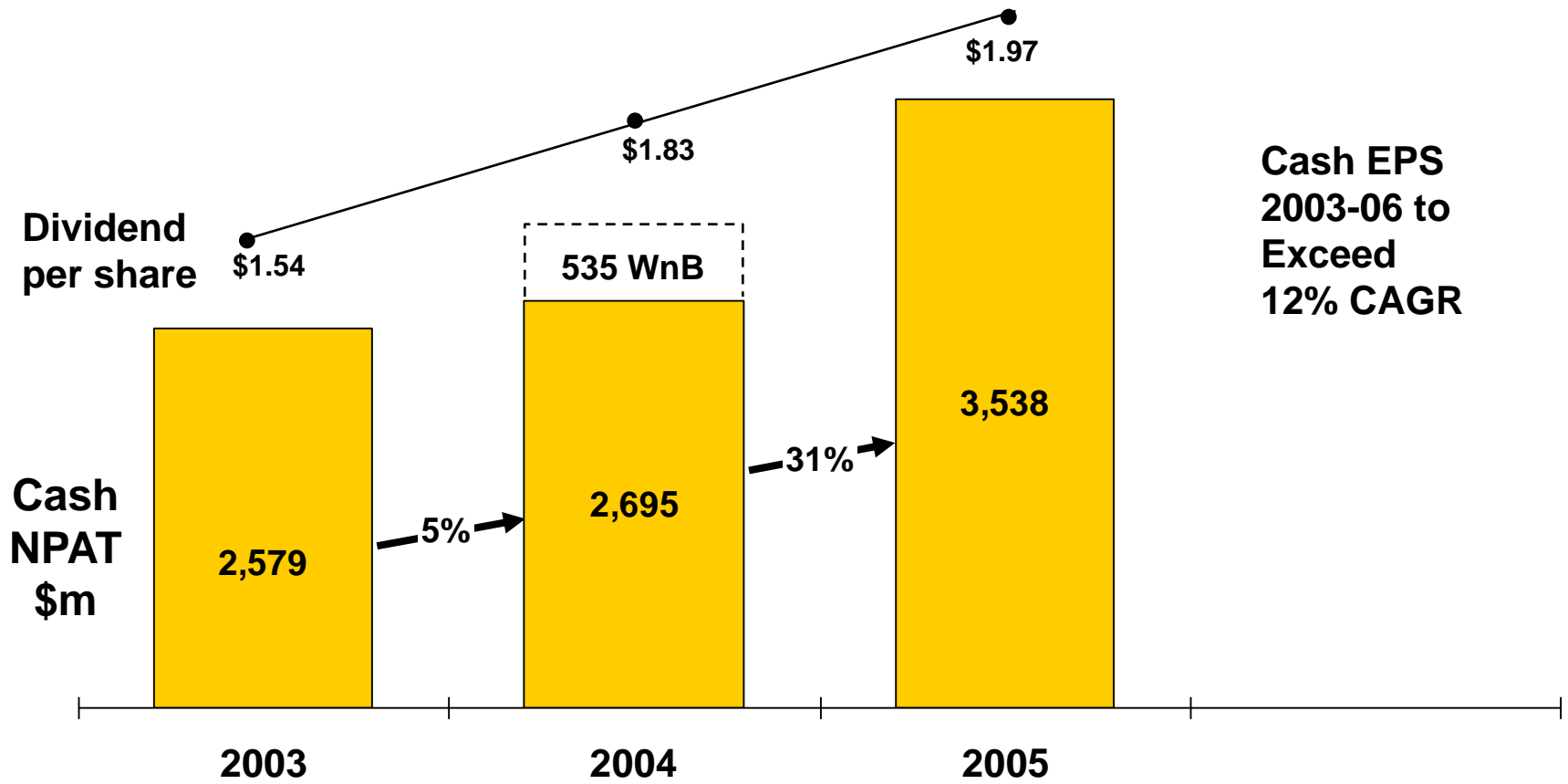
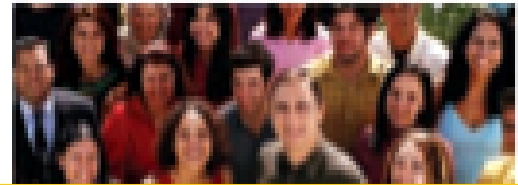
“To excel in customer service”

Two years in, Which new Bank is...



- **Delivering**
 - for our customers
 - for our people
 - for our shareholders
- **Changing** the way we do things
- **Building** a strong platform for the future

Investment in service and people

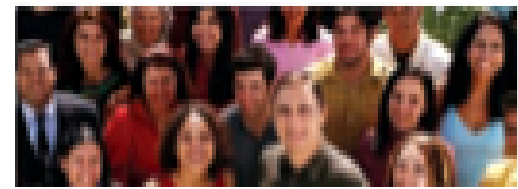


Which new Bank is delivering

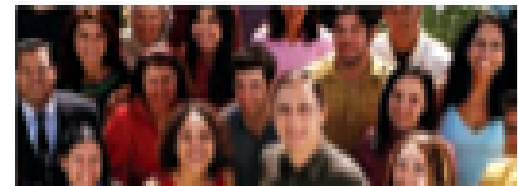
- Strong momentum in all businesses
- Productivity improvements across the board
- Market shares – turnaround in trend
- Margins stable in competitive environment



We have established a platform for future growth



- Superior business mix
- Which new Bank creating momentum – more to come
- Focused expansion into China, India and Indonesia
- CEO succession well planned and timed



2006 outlook

■ Global Economy

- Global GDP growth continuing
- Commodity cycle very strong and continuing

■ Domestic Economy

- Investment and terms of trade strong
- Growth pickup plausible
- Credit quality, employment and business confidence strong
- Credit growth remaining robust

■ Bank

- Exceed 12% CAGR in cash EPS from 2003 – 06
- 2006 EPS growth to equal or exceed the average of our peers

The Vision



“To excel in customer service”

Commonwealth Bank Presentation of Full Year Results For Financial Year ended 30 June 2005

Media Briefing

**David Murray
Chief Executive Officer**

10 August 2005

