

2019 half year highlights

Our customers



16 million
customers

- Leading online and mobile banking experience (CANSTAR, Money Magazine and Forrester)
- 6.7 million active digital customers
- Convenient digital payments through Apple Pay, Google Pay, Samsung Pay, Beem It and Alipay
- Smart alerts through the CommBank app are helping customers avoid unnecessary charges

Our community



\$140 million
invested in our
communities
in 1H19

- Australia's largest bank branch network
- New five year Bank@Post deal to support banking services in regional areas
- 65% of our national energy needs now comes from renewable energy sources
- Close to \$8 million raised with our customers to support farmers and communities in drought affected areas

Our people



48,000
employees
(Continuing operations)

- Renewed leadership team with seven new appointments
- 73.7% of our people are working flexibly
- Board has a 50/50 gender representation
- 44.5% management roles held by women

Our shareholders



800,000 +
shareholders
plus millions more hold
CBA shares through their
superannuation funds

- \$4,676 million Net Profit After Tax (cash) from continuing operations
- Business resilience through a challenging period
- CET1 capital 10.8% – unquestionably strong
- \$2.00 interim dividend per share, fully franked
- Targeting cost-to-income ratio below 40%