

Becoming a simpler, better bank

2019 full year results

For the full year ended 30 June 2019

"This year we have made progress on becoming a simpler, better bank. While this year's headline results were impacted by customer remediation costs, revenue forgone for the benefit of customers and elevated risk and compliance expenses, our core business continued to perform well – underpinned by growth in home lending, business lending and deposits." **Matt Comyn**, Chief Executive Officer

Our customers

Better outcomes



\$92bn

of new lending for
Australian home buyers

\$36bn

of new lending for
Australian businesses¹

1.2m

new personal transaction
accounts opened for customers

7.4m

digital logons
per day

Our community

Trusted and reputable



427,500+

students provided with
financial education (Start Smart)

236

CommBank Foundation
community grants

\$5.1bn

low carbon
financing

18,000+

employee pro bono and
volunteering hours

Our people

Energised and accountable



4,000

employees moved into
South Eveleigh
technology precinct

39.1%

women in
leadership roles

25.2hrs

average hours of training
per employee

73.9%

of our people
working flexibly

Our shareholders

Long-term sustainable returns



\$8,492m

Net Profit After Tax (cash)
from continuing operations

10.7%

CET1 capital ratio (APRA)
'unquestionably strong'

830,000+

shareholders

\$4.31

dividend per share,
fully franked

¹ Includes Commercial Lending, Asset Finance and Institutional Lending (excluding other interest earning lending assets, primarily Cash Management Pooling Facilities, Leasing, Trade Finance, and Debt Markets).

For more information, visit commbank.com.au/2019AnnualReport.

