



Additional Tier 1 Capital instruments

The tables below provide details on certain features of the Group's Additional Tier 1 Capital instruments, in accordance with APRA Prudential Standard APS 330 Public Disclosure.

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PERLS VII

1	Issuer	CBA
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	CBAPD (ASX), AU0000CBAPD7 (ISIN)
3	Governing law(s) of the instrument	Australia
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1
6	Eligible at solo (Level 1) /group (Level 2) / group&solo (Level 1&2)	Level 1&2
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated notes
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	AUD 3,000m
9	Par value of instrument	AUD 100
10	Accounting classification	Liability – amortised cost
11	Original date of issuance	01 Oct 2014
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Call date 15 Dec 2022, tax and regulatory calls, redemption at face value (reduced by amount previously converted / written off if applicable)
16	Subsequent call dates, if applicable	N / A
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(90 day BBSW + 2.8%) x (1 - Tax Rate)
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative



23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Mandatory Conversion Date or quarterly thereafter if applicable, Capital Trigger Event, Non-Viability Trigger Event or Change of Control Event APRA may trigger via Non-Viability Trigger Event Contractual approach
25	If convertible, fully or partially	may convert fully or partially
26	If convertible, conversion rate	AUD 100 value of shares subject to 1% discount and Maximum Exchange Number
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Ordinary shares
29	If convertible, specify issuer of instrument it converts into	CBA
30	Write-down feature	Yes if conversion fails
31	If write-down, write-down trigger(s)	Capital Trigger Event or Non-Viability Trigger Event APRA may trigger via Non-Viability Trigger Event Contractual approach
32	If write-down, full or partial	may be written down partially
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N / A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2 Capital
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N / A
38	Link to documentation	https://www.commbank.com.au/about-us/investors/other-securities.html

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PERLS IX

1	Issuer	CBA
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	CBAPF (ASX), AU0000CBAPF2 (ISIN)
3	Governing law(s) of the instrument	Australia
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1
6	Eligible at solo (Level 1) /group (Level 2) / group&solo (Level 1&2)	Level 1&2
7	Instrument type(ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	AUD 1,640m
9	Par value of instrument	AUD 100
10	Accounting classification	Liability – amortised cost
11	Original date of issuance	31 Mar 2017
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Call date 31 Mar 2022, tax and regulatory calls, redemption at face value (reduced by amount previously converted / written off if applicable)
16	Subsequent call dates, if applicable	N/A
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(90 day BBSW + 3.9%) x (1 - Tax Rate)
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative



23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Mandatory Conversion Date or quarterly thereafter if applicable, Capital Trigger Event, Non-Viability Trigger Event or Change of Control Event APRA may trigger via Non-Viability Trigger Event Contractual approach
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	AUD 100 value of shares subject to 1% discount and Maximum Exchange Number
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Ordinary shares
29	If convertible, specify issuer of instrument it converts into	CBA
30	Write-down feature	Yes if conversion fails
31	If write-down, write-down trigger(s)	Capital Trigger Event or Non-Viability Trigger Event APRA may trigger via Non-Viability Trigger Event Contractual approach
32	If write-down, full or partial	May be written down partially
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2 Capital
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
38	Link to documentation	https://www.commbank.com.au/about-us/investors/other-securities.html

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PERLS X

1	Issuer	CBA
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	CBAPG (ASX), AU0000003832 (ISIN)
3	Governing law(s) of the instrument	Australia
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1
6	Eligible at solo (Level 1) /group (Level 2) / group&solo (Level 1&2)	Level 1&2
7	Instrument type(ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	AUD 1,365m
9	Par value of instrument	AUD 100
10	Accounting classification	Liability – amortised cost
11	Original date of issuance	6 Apr 2018
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Call date 15 Apr 2025, tax and regulatory calls, redemption at face value (reduced by amount previously converted / written off if applicable)
16	Subsequent call dates, if applicable	N/A
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(90 day BBSW + 3.4%) x (1 - Tax Rate)
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative



23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Mandatory Conversion Date or quarterly thereafter if applicable, Capital Trigger Event, Non-Viability Trigger Event or Change of Control Event APRA may trigger via Non-Viability Trigger Event Contractual approach
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	AUD 100 value of shares subject to 1% discount and Maximum Exchange Number
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Ordinary shares
29	If convertible, specify issuer of instrument it converts into	CBA
30	Write-down feature	Yes if conversion fails
31	If write-down, write-down trigger(s)	Capital Trigger Event or Non-Viability Trigger Event APRA may trigger via Non-Viability Trigger Event Contractual approach
32	If write-down, full or partial	May be written down partially
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2 Capital
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
38	Link to documentation	https://www.commbank.com.au/about-us/investors/other-securities.html

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PERLS XI

1	Issuer	CBA
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	CBAPH (ASX), AU0000028854 (ISIN)
3	Governing law(s) of the instrument	Australia
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1
6	Eligible at solo (Level 1) /group (Level 2) / group&solo (Level 1&2)	Level 1&2
7	Instrument type(ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	AUD 1,590m
9	Par value of instrument	AUD 100
10	Accounting classification	Liability – amortised cost
11	Original date of issuance	17 Dec 2018
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Call date 26 Apr 2024, tax and regulatory calls, redemption at face value (reduced by amount previously converted / written off if applicable)
16	Subsequent call dates, if applicable	N/A
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(90 day BBSW + 3.7%) x (1 - Tax Rate)
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative



23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Mandatory Conversion Date or quarterly thereafter if applicable, Capital Trigger Event, Non-Viability Trigger Event or Change of Control Event APRA may trigger via Non-Viability Trigger Event Contractual approach
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	AUD 100 value of shares subject to 1% discount and Maximum Exchange Number
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Ordinary shares
29	If convertible, specify issuer of instrument it converts into	CBA
30	Write-down feature	Yes if conversion fails
31	If write-down, write-down trigger(s)	Capital Trigger Event or Non-Viability Trigger Event APRA may trigger via Non-Viability Trigger Event Contractual approach
32	If write-down, full or partial	May be written down partially
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2 Capital
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
38	Link to documentation	https://www.commbank.com.au/about-us/investors/other-securities.html

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PERLS XII

1	Issuer	CBA
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	CBAPI (ASX), AU0000061327 (ISIN)
3	Governing law(s) of the instrument	Australia
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1
6	Eligible at solo (Level 1) /group (Level 2) / group&solo (Level 1&2)	Level 1&2
7	Instrument type(ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	AUD 1,650m
9	Par value of instrument	AUD 100
10	Accounting classification	Liability – amortised cost
11	Original date of issuance	14 Nov 2019
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Call date 20 Apr 2027, tax and regulatory calls, redemption at face value (reduced by amount previously converted / written off if applicable)
16	Subsequent call dates, if applicable	N/A
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(90 day BBSW + 3.0%) x (1 - Tax Rate)
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative



23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Mandatory Conversion Date or quarterly thereafter if applicable, Capital Trigger Event, Non-Viability Trigger Event or Change of Control Event APRA may trigger via Non-Viability Trigger Event Contractual approach
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	AUD 100 value of shares subject to 1% discount and Maximum Exchange Number
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Ordinary shares
29	If convertible, specify issuer of instrument it converts into	CBA
30	Write-down feature	Yes if conversion fails
31	If write-down, write-down trigger(s)	Capital Trigger Event or Non-Viability Trigger Event APRA may trigger via Non-Viability Trigger Event Contractual approach
32	If write-down, full or partial	May be written down partially
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2 Capital
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
38	Link to documentation	https://www.commbank.com.au/about-us/investors/other-securities.html

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PERLS XIII

1	Issuer	CBA
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	CBAPJ (ASX), AU0000137770 (ISIN)
3	Governing law(s) of the instrument	Australia
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1
6	Eligible at solo (Level 1) /group (Level 2) / group&solo (Level 1&2)	Level 1&2
7	Instrument type(ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	AUD 1,180m
9	Par value of instrument	AUD 100
10	Accounting classification	Liability – amortised cost
11	Original date of issuance	1 April 2021
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Call date 20 Oct 2026, tax and regulatory calls, redemption at face value (reduced by amount previously converted / written off if applicable)
16	Subsequent call dates, if applicable	N/A
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(90 day BBSW + 2.75%) x (1 - Tax Rate)
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative



23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Mandatory Conversion Date or quarterly thereafter if applicable, Capital Trigger Event, Non-Viability Trigger Event or Change of Control Event APRA may trigger via Non-Viability Trigger Event Contractual approach
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	AUD 100 value of shares subject to 1% discount and Maximum Exchange Number
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Ordinary shares
29	If convertible, specify issuer of instrument it converts into	CBA
30	Write-down feature	Yes if conversion fails
31	If write-down, write-down trigger(s)	Capital Trigger Event or Non-Viability Trigger Event APRA may trigger via Non-Viability Trigger Event Contractual approach
32	If write-down, full or partial	May be written down partially
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2 Capital
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
38	Link to documentation	https://www.commbank.com.au/about-us/investors/other-securities.html

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Perpetual Exchangeable Floating Rate Notes

1	Issuer	CBA
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	GB0008424284 (ISIN)
3	Governing law(s) of the instrument	English
	Regulatory treatment	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Ineligible
6	Eligible at solo (Level 1) /group (Level 2) / group&solo (Level 1&2)	Level 1&2
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Perpetual notes
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	AUD 133m
9	Par value of instrument	USD 10,000
10	Accounting classification	Liability – amortised cost
11	Original date of issuance	15 Oct 1986
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Call date 15 Oct 1991 (not called), tax calls, redemption at face value plus accrued interest
16	Subsequent call dates, if applicable	Any time after first call date
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	6 month LIBOR + 0.0625%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible



24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger(s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2 Capital
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	No Basel III loss absorbency
38	Further information	N/A

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