



Commonwealth Bank
of Australia (Europe) N.V.

Capital Adequacy and Risk Disclosures as at 30 June 2025

Pillar 3

June 2025

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Attestation Statement

Commonwealth Bank of Australia (Europe) N.V. will publish the required Pillar 3 disclosures at least annually, the basis is in conjunction with the publications of financial statements.

The 2025 Pillar 3 Report was approved by both the Management Board and Supervisory Board.

Attestation statement

This attestation is provided by the Bank's management and confirms that the Pillar 3 disclosures have been prepared in accordance with the applicable regulatory requirements and internal governance processes.

Bas Peters

Chief Financial Officer
Commonwealth Bank of Australia (Europe) N.V.

Pien Van Erp Taalman Kip

Chief Risk Officer
Commonwealth Bank of Australia (Europe) N.V.

Contact information

This section provides key contact details for stakeholders seeking further information regarding the Pillar 3 disclosures.

For further information contact:

Chief Financial Officer

Bas Peters

Phone: +31 650158455

Email: Bas.Peters@cba.com.au

The release of this announcement was authorised by the Board.

Commonwealth Bank of Australia (Europe) N.V.

Company Registration Number 729 465 20

352 Gustav Mahlerlaan, UN Studio 14th floor

1082 ME Amsterdam

The Netherlands

1 Introduction

The directors present the Capital Adequacy and Risk Disclosures (Pillar 3) of Commonwealth Bank of Australia (Europe) N.V. (hereinafter CBA NV, or the “Bank”) for the financial year (FY) ended 30 June 2025.

Corporate structure

CBA NV is a licensed bank since December 2020 and a public limited company (Naamloze Vennootschap) in the Netherlands. It is a wholly owned subsidiary of Commonwealth Bank of Australia (the “Group”, or “CBA Group”), an Australian banking corporation. The Bank forms part of the Group’s wholesale banking division, Institutional Banking and Markets (“IB&M”).

About Institutional Banking and Markets

IB&M serves the commercial and wholesale banking needs of large corporate, institutional and government clients across Australia and select international markets, including Europe. It provides clients with a full range of banking services including access to debt capital markets, transactional banking, working capital and risk management solutions through dedicated product and industry specialists.

Focus areas

The Bank’s sole focus is IB&M, targeting wholesale clients in the European Economic Area (“EEA”). The Bank’s strategic ambition is to act as a “Gateway to Australia and New Zealand” for EEA clients, and to facilitate access to European markets for Australian corporates, governments, and financial institutions. This Australian nexus underpins the Bank’s differentiation in Europe and supports the Group’s global capabilities in areas such as commodities, carbon, renewable energy and securitised asset financing.

To achieve its strategic ambitions, the Bank offers a suite of products across two core areas, Lending and Global Markets. These products are tailored to meet the specific needs of the Bank’s clients. Structured offerings are developed from this core product set:

- ◆ Lending (Global Institutional Banking Coverage or “Coverage”): Including funds financing, corporate lending, secured asset lending and project finance structures.
- ◆ The Bank also supports European banks and public sector entities with payment flows to and from Australia, focusing on large corporates with an Australian connection;
- ◆ Global Markets: Facilitating access to EEA debt markets for Australian and New Zealand issuers, and to AUD and NZD capital markets for EEA issuers. The Bank also provides hedging solutions across foreign exchange, interest rate, commodity and carbon markets.

2 Scope of Pillar 3 Disclosure

CBA NV publishes this Pillar 3 disclosure in accordance with the Capital Requirements Regulation (CRR) and Capital Requirements Derivatives (CRDs), of the European Union, which has been incorporated in the Dutch Financial Supervision Act (Wft), and associated guidelines and technical standards issued by the European Banking Authority (EBA).

Pillar 3 aims to introduce market discipline to complement the capital and liquidity requirements from Pillar 1 (generic minimum capital requirements for credit, market and operational risk) and Pillar 2 (institution-specific capital and liquidity adequacy).

This disclosure is published in accordance with CRR Part Eight, Title II and in the manner set out in Articles 433a, 433b and 433c. Based on the year-end figures of CBA NV as per 30 June 2025, CBA NV opted to use the classification of small and non-complex entity as described under CRR Article 433b for the purpose of this report. Thus, the frequency of this report is annually and is published on the corporate website.

CBA NV applies the principle of materiality in accordance with the disclosure requirements set out in Article 432(1) of the Capital Requirements Regulation (CRR) and the guidelines contained in EBA/GL/2014/14. CBA NV does not establish explicit quantitative criteria for determining materiality and does not apply predefined materiality thresholds in the context of its Pillar 3 assessments.

The assessment of materiality is primarily based on qualitative considerations, taking into account the nature of the information concerned. In this context, CBA NV evaluates its specific characteristics, activities, risk exposures and overall risk profile. Materiality is determined dynamically, reflecting the evolving nature of risks. Consequently, the application of materiality may vary across disclosures over time, based on periodic and ad hoc reassessments. In performing its materiality assessment, CBA NV also considers its business model, size and long-term strategic objectives.

All amounts presented in the regulatory templates are expressed in EUR thousands unless otherwise specified. The Liquidity and Remuneration tables are expressed in absolute numbers.

For information on the Commonwealth Bank of Australia reference is made to the Group disclosures, which are available on the Group website (<https://www.commbank.com.au/>).

Waiver policy (omitting templates and tables)

In accordance with Article 432 of the CRR, CBA NV may omit one or more of the required disclosures where the information provided by those disclosures is not regarded as material or is not applicable to its operations. Information in disclosures is regarded as material where its omission or misstatement could change or influence the assessment or decision of a user of that information relying on it for the purpose of making economic decisions. In accordance with Article 432 of the CRR, CBA NV will explain the reasons for omitting any information required in the templates and tables included in the final draft ITS. The following templates have been identified as not applicable to CBA NV and are therefore not included in this report:

- ◆ This ITS applies a 5% NPE ratio threshold at consolidated level. CBA NV is below this 5% threshold and all or parts of tables for EU CR2, EU CR2a, EU CQ2, EU CQ4, EU CQ6, EU CQ7 and EU CQ8 are therefore not applicable.
- ◆ EU REM4 - Remuneration of 1 million EUR or more per year. There are no high earners identified.

3 Key metrics and overview of RWEA

EU KM1 – Key metrics

This table provides a high-level summary of the Bank's capital, leverage, liquidity and key risk metrics. Movements versus last year primarily reflect balance sheet growth and regulatory methodology changes under CRR III effective 1 January 2025.

During the year, the Bank has comfortably met all externally imposed capital requirements with a Tier 1 capital ratio at 30 June 2025 of 31.43% which reflects an increase compared to June 2024.

During the year changes related to the new EU Banking package (CRRIII), operational as from 1 January 2025, have been implemented by the Bank. The CRR III changes mainly impact capital requirements for Standardised and IRB Credit Risk, credit

valuation adjustment (CVA) risk, counterparty credit risk (CCR) and operational risk. The minimum capital requirements are calculated for credit, market and operational risks. During the year, the Bank utilized the Standardised Approach for credit risk and counterparty credit risk, the Basic Indicator Component approach for operational risk and the Basic Method for foreign exchange risk to calculate the Pillar 1 minimum capital requirements. For credit risk, under the Standardised Approach, risk weights are determined according to credit ratings provided by internationally recognized credit agencies such as Fitch or their equivalents and by using the applicable regulatory risk weights for unrated exposures. CRR III has introduced new credit conversion factors for off balance sheet exposures and new exposure

classes for specialized lending. For counterparty credit risk, under the Standardised Approach, risk weights arising from (OTC) derivative transactions are calculated using the SA-CCR methodology. With the afore mentioned implementation of the CRR III, the methodology for calculating operational risk capital requirements has undergone a significant transformation. The revised Standardised Approach based on the Business Indicator Component (BIC) replaces the Basic Indicator Approach for calculating operational risk. The BIC approach determines operational risk capital based on the size and nature of a bank's business activities, using financial statement data. It comprises these components: a) Interest, Lease and Dividend component, b) Service component and c) Financial component.

		30/6/2025	30/6/2024
	Available own funds (amounts)		
1	Common Equity Tier 1 (CET1) capital	351,400	338,264
2	Tier 1 capital	351,400	338,264
3	Total capital	351,400	338,264
	Risk-weighted exposure amounts		
4	Total risk exposure amount	1,118,137	1,107,167
4a	Total risk exposure pre-floor	1,118,137	1,107,167
	Capital ratios (as a percentage of risk-weighted exposure amount)		
5	Common Equity Tier 1 ratio (%)	31.43%	30.55%
5a	Not applicable		
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	31.43%	30.55%
6	Tier 1 ratio (%)	31.43%	30.55%
7a	Not applicable		
7b	Total capital ratio considering unfloored TREA (%)	31.43%	30.55%
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)		
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	13.98%	13.98%
EU 7e	of which: to be made up of CET1 capital (percentage points)	7.86%	7.86%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	10.48%	10.48%
EU 7g	Total SREP own funds requirements (%)	13.98%	13.98%

Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)			
8	Capital conservation buffer (%)	2.50%	2.50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.00%	0.00%
9	Institution specific countercyclical capital buffer (%)	0.94%	1.04%
EU 9a	Systemic risk buffer (%)	0.00%	0.00%
10	Global Systemically Important Institution buffer (%)	0.00%	0.00%
EU 10a	Other Systemically Important Institution buffer (%)	0.00%	0.00%
11	Combined buffer requirement (%)	3.44%	3.54%
EU 11a	Overall capital requirements (%)	17.42%	17.52%
12	CET1 available after meeting the total SREP own funds requirements (%)	17.45%	16.57%
Leverage ratio			
13	Total exposure measure	1,690,477	1,545,709
14	Leverage ratio (%)	20.79%	21.88%
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)			
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	-	-
EU 14b	of which: to be made up of CET1 capital (percentage points)	-	-
EU 14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)			
EU 14d	Leverage ratio buffer requirement (%)	-	-
EU 14e	Overall leverage ratio requirement (%)	3.00%	3.00%
Liquidity Coverage Ratio			
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	505,679	285,891
EU 16a	Cash outflows - Total weighted value	275,738	168,389
EU 16b	Cash inflows - Total weighted value	139,599	21,973
16	Total net cash outflows (adjusted value)	136,138	146,416
17	Liquidity coverage ratio (%)	371.44%	195.26%
Net Stable Funding Ratio			
18	Total available stable funding	1,121,945	953,441
19	Total required stable funding	596,520	699,726
20	NSFR ratio (%)	188.08%	136.26%

EU OVC - ICAAP information

The Bank assesses the adequacy of its capital position through its Internal Capital Adequacy Assessment Process (ICAAP), which forms an integral component of its overall risk management framework. A structured and comprehensive process is in place to identify, evaluate, and quantify risks that may materially impact the Bank's capital position. The potential effects of these risks are assessed using a range of methodologies, including quantitative modelling, scenario analysis and stress testing.

From a regulatory standpoint, the Bank aims to comply with all applicable regulatory and supervisory requirements, including, but not limited to, the CET1 ratio, Leverage Ratio and Large Exposures Limits. Risk appetite limits and checkpoints are established and monitored to ensure ongoing capital adequacy against regulatory and internal limits. Internal limits and checkpoints are revised at least annually. Capital planning is conducted over a short to medium-term horizon in support of

CBA NV's strategic objectives and to manage the Bank's capital position in line with risk appetite thresholds. In addition, stress testing is performed to evaluate the resilience of the capital position under adverse scenarios.

The outcomes of the ICAAP together with supporting documentation, are submitted to Dutch National Bank (DNB) and assessed as part of the Supervisory Review and Evaluation Process (SREP).

EU OV1 – Overview of total risk exposure amounts

This table provides an overview of the total risk exposure amount (TREA) by risk type and supports interpretation of the drivers of capital requirements.

FY 2025 Standardised Approach credit risk amount has remained relatively stable compared to FY2024. The small decrease can be attributed to less exposure to institutions. The TREA attributed to Counterparty credit risk including - CCR increased compared to last year due to the Bank entering 6 new derivatives transactions increasing the potential future exposure on interest rate derivatives and with it the exposure value.

		Total risk exposure amounts (TREA)	Total own funds re-requirements	Total risk exposure amounts (TREA)	Total own funds re-requirements
		30/6/2025	30/6/2025	30/6/2024	30/6/2024
1	Credit risk (excluding CCR)	1,045,267	83,621	1,057,993	84,639
2	Of which the standardised approach	1,045,267	83,621	1,057,993	84,639
3	Of which the Foundation IRB (F-IRB) approach	-	-	-	-
4	Of which slotting approach	-	-	-	-
EU 4a	Of which equities under the simple risk weighted approach	-	-	-	-
5	Of which the Advanced IRB (A-IRB) approach	-	-	-	-
6	Counterparty credit risk - CCR	15,867	1,269	8,704	696
7	Of which the standardised approach	31,394	2,512	16,925	1,354
8	Of which internal model method (IMM)	-	-	-	-
EU 8a	Of which exposures to a CCP	339	27	484	39
9	Of which other CCR	-15,867	-1,269	-8,704	-696
10	Credit valuation adjustments risk - CVA risk	14,263	1,141	-	-
EU 10a	Of which the standardised approach (SA)	-	-	-	-
EU 10b	Of which the basic approach (F-BA and R-BA)	-	-	-	-
EU 10c	Of which the simplified approach	14,263	1,141	-	-
11	Not applicable				
12	Not applicable				
13	Not applicable				
14	Not applicable				
15	Settlement risk	-	-	-	-
16	Securitisation exposures in the non-trading book (after the cap)	-	-	-	-
17	Of which SEC-IRBA approach	-	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-	-
19	Of which SEC-SA approach	-	-	-	-
EU 19a	Of which 1250% / deduction	-	-	-	-
20	Position, foreign exchange and commodities risks (Market risk)	-	-	187	15
21	Of which the Alternative standardised approach (A-SA)	-	-	-	-
EU 21a	Of which the Simplified standardised approach (S-SA)	-	-	187	15
22	Of which the Alternative Internal Models Approach (A-IMA)	-	-	-	-
EU 22a	Large exposures	-	-	-	-

23	Reclassifications between trading and non-trading books	-	-	-	-
24	Operational risk	42,740	3,419	40,283	3,223
EU 24a	Exposures to crypto-assets	-	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	85	7	-	-
26	Output floor applied (%)	-		-	
27	Floor adjustment (before application of transitional cap)	-		-	
28	Floor adjustment (after application of transitional cap)	-		-	
29	Total	1,118,137	89,451	1,107,167	88,573

Risk management

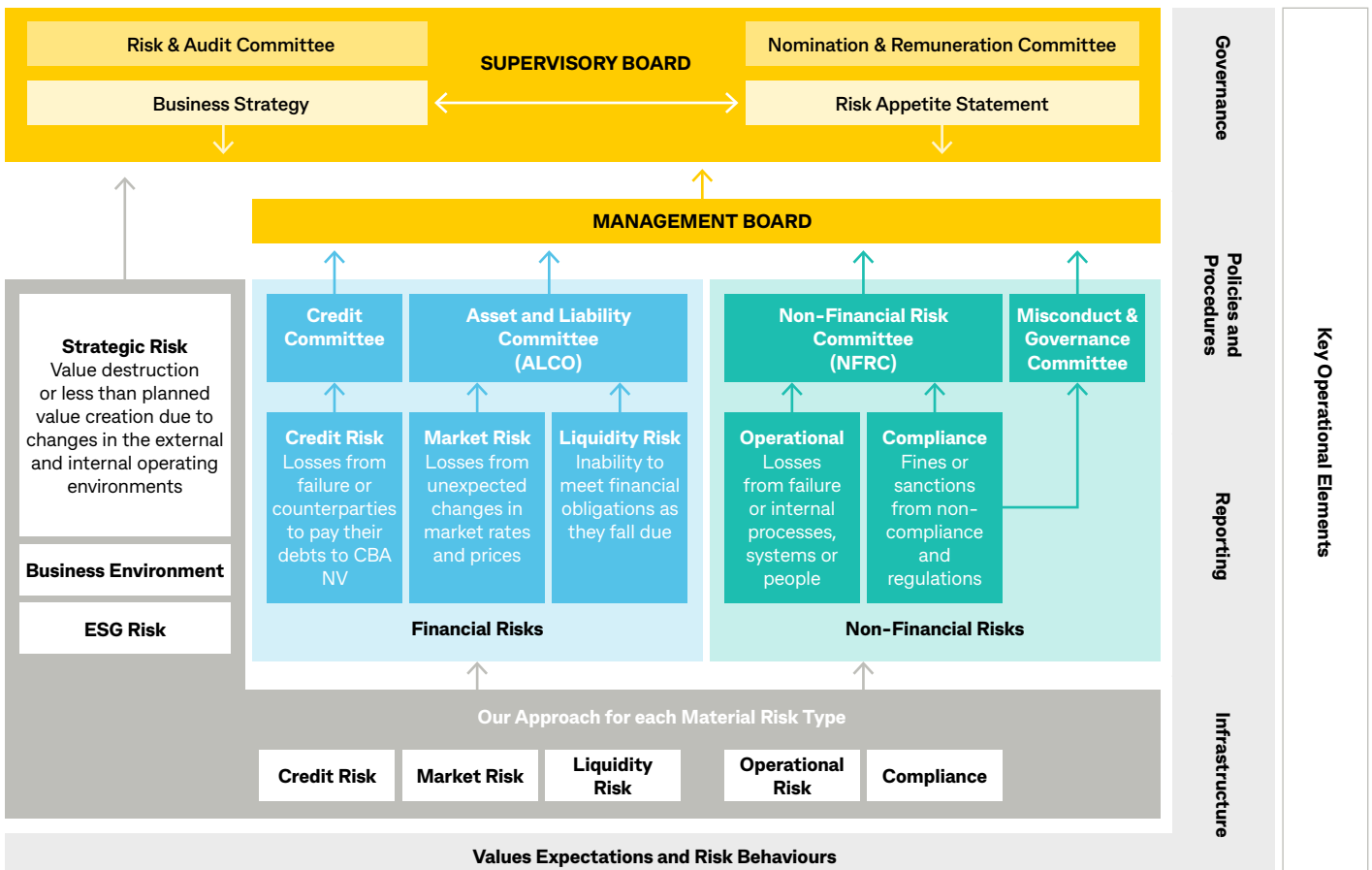
Overview

The Bank is exposed to financial risks, non-financial risks and business risks arising from its operations. The Bank manages these risks through its Risk Management Framework ("RMF") which evolves to accommodate changes in its business operating environment, best practice standards, and regulatory expectations.

Risk management framework

The components of the RMF are illustrated below, including the governance that enables oversight of these risks by the Management and Supervisory Board. The RMF articulates the key risk management practices across all material risk classes and demonstrates how the Bank ensures the comprehensive management of risks in support of achieving strategic goals. The main building blocks of the RMF are risk governance, policies & procedures, reporting, risk management infrastructure, training, and risk culture (i.e. values expectations and risk behaviours).

Risk management governance bodies



To assist the Supervisory Board in discharging their responsibilities related to financial reporting, risk management, controls, and compliance the Risk & Audit Committee ("RAC") has been installed. Further information on the Committees is available in the Bank's 2025 Annual Report.

The RMF provides the framework in respect of the Bank's strategy for managing risks. Key documents associated with the RMF are:

- ◆ **CBA NV's Business Strategy:** CBA NV provides the services currently carried out by International Banking & Markets (IB&M) to European Economic Area (EEA30) counterparties. CBA NV's Business Strategy, initially integrated in CBA NV's Business Plan which was drafted as part of the license application, is updated annually, articulating the strategy and the services CBA NV will provide. As such, IB&M's strategy and the CBA NV's strategy both play a key role in the CBA NV's approach to risk management.
- ◆ **CBA NV's Risk Management Framework (RMF) document:** The RMF document articulates the key risk management practices across all material risk classes and demonstrates how CBA NV ensures a comprehensive management of risks while achieving its strategic goals.
- ◆ **CBA NV's Risk Appetite Statement (RAS):** The RAS articulates the degree of risk CBA NV is prepared to accept, expressed in terms of key business outcomes taking into consideration the interests of all stakeholders.
- ◆ **CBA NV's Internal Capital Adequacy Process (ICAAP):** This process is used, in combination with other risk management practices (including stress testing), to understand, manage and quantify CBA NV's risks; the outcomes of which are used to inform risk decisions, set capital buffers and assist strategic planning.
- ◆ **CBA NV's Internal Liquidity Adequacy Assessment Process (ILAAP):** This process is used, in combination with other risk management practices, to understand, manage and quantify CBA NV's liquidity risks. The ILAAP documents the liquidity and funding management framework for CBA NV in accordance with statutory liquidity requirements and the CBA NV Liquidity Management Policy and Standard.
- ◆ **CBA NV's New Product Approval Process (NPAP):** This process ensures that new or major changes in products, operational procedures and systems that could impact the risk profile of the Bank, are properly understood and supported.
- ◆ **CBA NV's Risk Control Self-Assessment (RCSA) and related Systemic Integrity Risk Assessment (SIRA):** A forward-looking assessment of key risks (including Integrity risks) and controls relating to CBA NV.

Three Lines of Accountability

The Bank practices a Three Lines of Accountability ("3LoA") governance model:

- ◆ The 1st LoA is accountable to manage all risks in their business by effectively identifying, understanding and mitigating risks, to maintain compliance with the risk appetite prescribed by the Management Board and approved by the Supervisory Board.
- ◆ The 2nd LoA has three main functions: Appetite and framework: Establishes and maintains an appropriate and effective risk management framework across all risk types to ensure the Bank operates within its risk appetite as prescribed by the Management Board and approved by the Supervisory Board. Translates Board-approved risk appetite into risk policies and risk metrics.
- ◆ The 3rd LoA provides independent and objective assurance on the effectiveness of risk management, internal controls and governance processes by checking first and second line controls and activities.

For the full composition of the Management Board and Supervisory board, further details can be found in the Bank's Annual Report of 2025.

Below table provides an overview of the primary risks the Bank is exposed to, governing policies, management committees, as well as the key controls and risk mitigation strategies which have been put in place.

Table 1. Material risk types

Description	Governing Policies and Key Management Committees	Key Controls and Risk Mitigation Strategies
<p>Credit risk is the potential for loss arising from the failure of a counterparty to meet their contractual obligations to the Bank.</p> <p>The Bank is primarily exposed to credit risk through:</p> <ul style="list-style-type: none"> • Lending to large corporates; • Deposits with other institutions; and • Markets exposures (e.g. in the form of derivatives, repos or debt securities). 	<p>Governing Policies:</p> <ul style="list-style-type: none"> • CBA NV Credit Risk Management Policy; • CBA NV Credit Risk Exposure and Concentration Policy; <p>Key Management Committees:</p> <ul style="list-style-type: none"> • Credit Risk Committee 	<ul style="list-style-type: none"> • Defined credit risk indicators and thresholds set in the Risk Appetite Statement; • Additional credit risk indicators defined at the CBA Group Business Unit level (e.g. aviation); • Transacting with counterparties that demonstrate the ability and willingness to service their obligations through performance of due diligence and thorough credit quality assessments; • Having a clear business strategy and dealing with clients where the Bank has a deep understanding of their industry and business; • Applications assessed by independent credit function and reviewed by the credit committee, with less complex applications referred to credit authority holders; • Taking collateral where appropriate; • Pricing appropriately for risk; • Credit concentration frameworks that set exposure limits to counterparties, groups of related counterparties, and countries; • Regular monitoring of credit quality, concentrations, arrears, policy exceptions and policy breaches; • Working with impaired counterparties, or those in danger of becoming so, to help them rehabilitate their financial positions; and • Stress testing, either at counterparty or portfolio level.
<p>Market Risk is the risk that market rates and prices will change and that this may have an adverse effect on the profitability and/or net worth of the Bank.</p> <p>The Bank is primarily exposed to market risk through:</p> <ul style="list-style-type: none"> • Traded Market Risk; • FX Risk arising from the mismatch between EUR as reporting currency and the denomination of large parts of its assets in USD, GBP and NOK; and • Interest Rate in the Banking Book (“IRRBB”). • Managing the Balance Sheet with a view to balancing Net Interest Income profit volatility and market value; and • Monthly monitoring of Net Interest Earnings at Risk versus limits. 	<p>Governing Policies:</p> <ul style="list-style-type: none"> • Market Risk Management Policy <p>Key Management Committees:</p> <ul style="list-style-type: none"> • Assets & Liabilities Committee 	<ul style="list-style-type: none"> • Focusing on facilitating customer transactions with limited traded market risk being held within the Bank; • Hedging any foreign currency volatility on the Balance Sheet; • Defined market risk indicators and thresholds set in the Risk Appetite Statement; • Daily monitoring and attribution of traded and non-traded market risk exposures including risk sensitivities, Value-at-Risk (“VaR”) and stress testing;

Description	Governing Policies and Key Management Committees	Key Controls and Risk Mitigation Strategies
<p>Liquidity and Funding risk is the combined risks of not being able to meet financial obligations as they fall due (funding liquidity risk) and that liquidity in financial markets, such as the market for debt securities, may reduce significantly (market liquidity risk).</p> <p>The Bank is exposed to liquidity risk primarily through:</p> <ul style="list-style-type: none"> The funding mismatch between CBA NV's loans, investments and sources of funding. 	<p>Governing Policies:</p> <ul style="list-style-type: none"> Liquidity Management Policy; Liquidity Funding Plan Contingent Funding Plan. <p>Key Management Committees:</p> <ul style="list-style-type: none"> Assets & Liabilities Committee 	<ul style="list-style-type: none"> Defined liquidity risk indicators and thresholds set in the Risk Appetite Statement and contingent liquidity plans; Ambition to develop a diverse, yet stable pool of potential funding sources, to reduce dependency on Group; Maintaining adequate liquidity buffers, and gradually reducing the dependency on the parent company in the coming years, by building a more diverse (by geography, currency, counterparty, term, product, marketability) yet stable pool of potential funding sources; Reducing potential mismatch between assets and liabilities maturities by applying mostly match funding; Daily monitoring of liquidity risk exposure, including Liquidity Coverage Ratio ("LCR") and Net Stable Funding Ratio ("NSFR"); Market and idiosyncratic stress test scenarios; and The Contingency Funding Plan provides strategies for addressing liquidity shortfalls in a crisis situation.

Description	Governing Policies and Key Management Committees	Key Controls and Risk Mitigation Strategies
<p>Operational risk is the risk of loss arising from inadequate or failed internal processes and systems or from external events. The Bank is exposed to operational risks primarily through:</p> <ul style="list-style-type: none"> • Process execution errors; • Cyber security risks; • Technology failures; • Data management Issues; • Model risks; • Accounting, legal and taxation risks; • Outsourcing and third parties; • People (including employment practice and workplace safety); • Fraud (external and internal); and • Non-technology business disruption. 	<p>Governing Policies:</p> <ul style="list-style-type: none"> • Operational Risk Management Framework; • Outsourcing Policy; • ICT Risk Management Policy; • and ICT Third Party Policy; • Business Continuity Plan; • Risk Adjustment Policy (remuneration); • Fraud and Scams Policy • Product Review, Approval and Distribution Policy <p>Key Management Committees:</p> <ul style="list-style-type: none"> • Non-Financial Risk Committee 	<ul style="list-style-type: none"> • Defined operational risk indicators and thresholds set in the Risk Appetite Statement; • Robust set of controls to prevent, detect and mitigate the specific operational risks to which CBA NV is exposed; • Regular Risk and Control Self- Assessment (“RCSA”) to assess key risks and controls; • Controls Assurance Program to regularly assess whether controls are designed and operating effectively to maintain risk exposures within acceptable levels; • Incident management processes to identify, assess, record, report and manage actual operational or compliance events that have occurred. This data is used to guide management to strengthen processes and controls; • Issue management process to ensure that control weaknesses or gaps are promptly identified, assessed, and that appropriate remediation plans are defined to address the root cause and prevent recurrence; • Risk in Change/change management processes to effectively understand and manage the risks from changes to the business through projects or initiatives; • Quantitative Risk Assessments to provide an understanding of potential unexpected losses; • Establishment of additional Key Risk Indicators to monitor movements in risk exposure over time; • Assurance undertaken by Line 2 Risk to assess that operational risks are appropriately identified and managed across the Bank; and • Outsourcing framework is in place and that includes Service Level Agreements (“SLA”) to govern all activities which are outsourced to CBA Group and/or third parties and maintaining oversight of Outsourcing.

Description	Governing Policies and Key Management Committees	Key Controls and Risk Mitigation Strategies
<p>Compliance risk is the risk of legal or regulatory sanctions, material financial loss or loss of reputation the Bank may incur as a result of the Bank's failure to comply with applicable laws and regulations, industry standards, codes, guidelines or internal policies. The Bank is exposed to compliance risk primarily through:</p> <ul style="list-style-type: none"> Regulatory and licencing obligations, including privacy and conflicts of interest obligations; Financial crime (Anti Money Laundering ("AML"), Counter-Terrorism Financing ("CTF"), Anti- Bribery and Corruption, and Sanctions); and Poor conduct (product design and distribution, market conduct and employee misconduct). 	<p>Governing Policies:</p> <ul style="list-style-type: none"> Whistleblower Policy Anti-Money Laundering and Counter Terrorist Financing Policy Sanctions Policy Anti-Bribery and Corruption Policy Compliance Management Framework Incident Management Standard MIFID II Order Execution Policy Code of Conduct Conflicts Management Policy Customer Complaint Policy; Mandatory Learning Policy; Market Abuse and Customer Protection Policy Bankers' Oath Policy Privacy Policy <p>Key Management Committees:</p> <ul style="list-style-type: none"> Non-Financial Risk Committee Misconduct & Governance Committee 	<ul style="list-style-type: none"> Code of Conduct, supported by mandatory training for all staff. Defined compliance risk indicators and thresholds set in the Risk Appetite Statement; Mandatory online compliance training and awareness sessions for all employees; Mandatory bankers' oath; Maintenance of obligation registers; Compliance risk profile through Compliance Self-Assessment; Review of key compliance and conduct processes and controls and compliance monitoring; Co-operative and transparent relationship with Regulators; Board and management governance and reporting; Pre-employment due diligence and screening of employees; Customer on-boarding processes to meet AML/CTF identification and screening requirements; Ongoing customer due diligence to ensure information is accurate; Monitoring customer transactions to manage the AML/TCF and sanction risks identified; Undertake statutory reporting requirements including Suspicious Matter Reports; Controls to prevent corruption by employees, representatives, suppliers or third-party agents, including disclosure and approval of gifts and entertainment, charitable donations and sponsorships; and Code of Conduct, supported by mandatory training for all staff.
<p>Strategic risk is the risk of material stakeholder value destruction or less than planned value creation.</p> <p>The Bank is exposed to strategic risk primarily through:</p> <ul style="list-style-type: none"> Changes in the Bank's external and internal operating environments; and Risk associated with the process for strategy development and monitoring of strategy implementation. 	<p>Governing Policies:</p> <ul style="list-style-type: none"> ESG Policy <p>Key Management Committees:</p> <ul style="list-style-type: none"> Management and Supervisory Board 	<ul style="list-style-type: none"> Having a clear business strategy and dealing with clients where the Bank have a deep understanding of their industry and business; Annual business strategy review; Identifying and monitoring changes and potential changes to the operating environment through business and risk review processes; Monitoring execution of progress of the strategy; Assessment of risk and capital profile in conjunction with the business strategy and risk appetite (ICAAP); Consideration of Environmental, Social and Governance matters and risks during credit reviews; Capability and Culture development initiatives; and Performance and Remuneration process.

Risk Culture

The Bank promotes a risk-aware culture that supports effective identification, escalation and management of risks. This is embedded through clear governance, defined accountabilities and an expectation of constructive challenge across all levels of the organisation.

Risk culture is supported by formal frameworks and processes, including the Code of Conduct, mandatory training programmes and policies addressing key integrity risks such as market abuse, conflicts of interest and financial crime. These measures aim to ensure appropriate behaviours, sound decision-making and compliance with regulatory expectations.

The effectiveness of the Bank's risk culture is assessed through established risk management processes, including the annual Systemic Integrity Risk Assessment (SIRA) and Risk and Control Self-Assessments (RCSA), which incorporate integrity and conduct risk considerations. Identified issues are subject to remediation and ongoing monitoring.

Strategic Risk

CBA NV is exposed to various strategic risks. This includes financial uncertainties regarding business growth, market penetration, achievable profit margins, etc. Other risks include the impact of a possible further escalation of current geopolitical tensions, renewed inflationary pressure, declining consumer and market confidence, reducing net interest margins and a disorderly energy transition.

Potential adverse impact of such risks on the financial projections and operational timelines of the Bank are regularly assessed through portfolio analysis and stress testing.

Risks resulting from concentrated business revenues are mitigated through limits on countries and economic groups of borrowers.

Environmental, Social and Governance (ESG)

In line with the Bank's Code of Conduct and values, the Bank adopted the ESG Policy that sets out the Bank's approach and commitment to managing the environmental and social impacts of the Bank's business activities and operations and is aligned with Group's commitments in this area. The ESG policy addresses, among others, climate change, human rights, biodiversity, agriculture, diversity/discrimination, and violation of labour rights.

While the CEO is accountable for promoting and championing the ESG considerations outlined in this policy in the Bank's business decisions and interactions, the Chief Risk Officer is

accountable for providing guidance in this area and ensures that the Bank comprehensively includes ESG risks in its assessment of materiality for all business areas.

The Management Board is accountable among others for (i) taking a strategic, forward-looking and comprehensive approach to considering ESG risks and the effects on the business environment in which the Bank operates and (ii) overseeing adherence to this policy, monitoring progress towards targets, and serving as a point of escalation on this matter.

A robust ESG governance covering both ongoing activities embedded across the 3 Lines of Accountability, as well as an ESG Program led by the Management Board to uplift these

activities where required, shall ensure that the Bank remains compliant with all regulatory expectations in respect of ESG.

Key objectives under the ESG Program in relation to climate & environmental, social and governance risks, includes the preparation of more detailed quantitative and qualitative disclosures, currently anticipated as of FY 2026.

1 Risk culture as defined in the EBA Guidelines on internal governance (EBA/GL/2021/05)

Climate Change

Climate change can create risks arising from extreme weather events, longer-term shifts in weather patterns, and from the shift towards a low carbon economy. These risks have the potential to disrupt wellbeing and economic activity in our target markets, affect the value of assets, and affect customers' ability to repay loans.

Addressing climate change calls for the development of new technologies, industries and activities that can also create opportunities for our customers, CBA Group and CBA NV.

Both Australia and the European Union ratified the Paris Agreement and adopted various policies and legislation, such as greenhouse gas emissions reduction targets, to support the goal of the Paris Agreement to limit global warming to well below two degrees above pre-industrial levels.

CBA NV is committed to play its part in limiting climate change in line with this goal and supporting the orderly global transition to net zero emissions by 2050 by:

- ◆ reducing its own operational emissions in line with respective targets of CBA Group;
- ◆ ensuring CBA NV lending activities shall remain in compliance with CBA Group's sector level financed emissions targets; and whilst acknowledging the need and limitations of building up a sizable and profitable lending business, aim, in the medium term, to:
 - develop capabilities to monitor the emissions intensity of its lending portfolio; and
 - decrease the overall average emissions intensity of its lending portfolio.

- ◆ tracking CBA NV's progress over time, in cooperation with its parent company.

CBA NV seeks to better understand and improve its resilience to climate change risks by:

- ◆ periodically conducting scenario analysis to better understand the risks and opportunities arising from climate change;
- ◆ continuing to enhance the measurement and reporting of CBA NV's climate risk exposures; and
- ◆ further integrating climate risk management into business practices and procedures.

Exposure to Climate & Environmental ("C&E") risk in relation to outstanding credit facilities is assessed through an internal model, both as part of a wider due diligence on ESG risks at inception of each credit relationship, and as part of regular credit reviews. At a portfolio level regular stress testing of climate risk-related scenarios is performed with a primary focus on potential impact on liquidity, profitability and capital adequacy.

During financial year 2025, CBA NV further refined its materiality assessment on C&E risk, as part of its annual Internal Capital Adequacy Assessment Process (ICAAP). From this assessment it is concluded that CBA NV is especially exposed to strategic and credit risks resulting from transitional C&E risk drivers. The Bank's exposure to credit risk could especially be impacted by C&E-driven changes in regulation and technology that could have a negative influence on the revenues and profitability of the Bank's borrowers in industry sectors that are sensitive to climate change risk.

Most relevant 'transmission channels' related to regulatory change include carbon taxes, enhanced regulation and reporting obligations. Most relevant transmission channels related to technological change are disruption of business processes, and stranded assets.

The Bank has not identified a need to adjust Expected Credit Losses for current exposures due to C&E risks at this stage.

Environmental commitments regarding finance and bond facilitation

The transition towards a net zero economy will impact energy markets including **fossil fuels**. CBA Group recognises the importance of Australia having secure, reliable and affordable energy, including through this transition. The following requirements are subject to Australia having secure, reliable and affordable energy through this transition².

Regarding, Thermal and Metallurgical coal mining, CBA NV will:

- ◆ provide no project finance to new or expanded thermal coal mines; and
- ◆ maintain zero direct Finance exposure to thermal coal mines and coal-fired power plants.
- ◆ provide no Corporate or Trade Finance, or Bond Facilitation, to new clients who derive more than 25% of their revenue from the sale of thermal coal;

² Any decision to provide project finance or Corporate or Trade Finance or Bond Facilitation with the view to secure Australia's energy platform which is inconsistent with the requirements in this section would require an Australian government or a regulator, including the Australian Energy Market Operator, to have made a determination that supply from the relevant asset, asset type or Client is necessary for energy security; and following such a determination, be made by the Executive Leadership Team Environmental and Social Committee of CBA Group.

Regarding, Oil and gas extraction, CBA NV will:

- ◆ provide no project finance to new or expanded oil or gas extraction projects³. In this instance, this includes reserve-based lending for new or expanded oil and/or gas extraction projects; and
- ◆ provide no project finance to (a) new Floating Production Storage and Offloading infrastructure dedicated solely to new oil extraction projects; (b) new transmission pipelines dedicated solely to new oil or new gas extraction projects; or (c) new oil or gas transport ships;
- ◆ only provide new⁴ Corporate or Trade Finance, or Bond Facilitation, to oil and/or gas producing clients who derive 15% or more of their revenue from the sale of oil or gas they extract⁵, after an assessment of the environmental and social impacts, and we expect these clients to have provided a Transition Plan⁶.
- ◆ provide no Finance to new clients whose primary focus is:
 - the mining, exploration, or development of oil sands; or
 - the extraction, exploration, expansion or development of oil and gas projects in the Arctic and Antarctic Circles.

Regarding, Coal-fired power generation, CBA NV will:

- ◆ provide no Corporate or Trade Finance, or Bond Facilitation, to power generation clients who generate 25% or more of their electricity from coal that are pro-

posing to expand or are expanding their coal-fired power generation capacity⁷; and

- ◆ only provide new⁴ Corporate or Trade Finance, or Bond Facilitation, to power generation clients who generate 25% or more of their electricity from coal, after an assessment of the environmental and social impacts, and we expect these clients to have provided a Transition Plan.

CBA NV supports the adoption of sustainable practices in the **agriculture, fisheries, and forestry industries**, as applicable, in line with the following requirements. For project finance, Corporate or Trade Finance transactions in these areas with a value of AUD 30m or more CBA NV expects our clients who are:

- ◆ growers, producers, and/or processors of palm oil, soybean and timber to gain industry-relevant sustainability certification, or equivalent standards to demonstrate chain of custody;
- ◆ growers, producers, and/or processors of beef, cacao, coffee, cotton, and rubber, or involved in the catching and/or processing of fish to be able to demonstrate how they manage sustainability considerations in their business activities; and
- ◆ involved in projects or activities associated with logging to not to be involved, either directly or indirectly, in any illegal production or trade of any timber-based products.

CBA NV recognises the importance of **national security**. The responsible use of defence capabilities is critical.

CBA NV will not knowingly provide project finance or Corporate or Trade Finance or provide Bond Facilitation to clients that buy, sell, manufacture or store:

- ◆ controversial Weapons banned under international agreements to which Australia, The Netherlands or the European Union is a party; or
- ◆ nuclear weapons outside North Atlantic Treaty Organization (NATO) country government-controlled programs that are authorised under the Nuclear Non-Proliferation Treaty.

CBA NV will not knowingly provide project finance to:

- ◆ clients for resource extraction projects that will or are likely to contribute to adverse land-use change in Ramsar Wetland Sites⁸.

CBA NV will not knowingly provide project finance or Corporate or Trade Finance to:

- ◆ clients operating in World Heritage sites that will or are likely to have a material adverse effect on the Outstanding Universal Value⁹ of those sites; and
- ◆ clients whose primary focus is tobacco manufacturing or production.

³ This applies to project finance to clients involving (a) a greenfield oil or gas extractive activity; or (b) a brownfield expansion of an oil or gas extractive activity.

⁴ Includes refinances.

⁵ The 15% Revenue threshold applies to the sum of all Revenue derived by the Client from the sale of oil, gas and/or metallurgical coal they extract or mine.

⁶ A plan that, at a minimum:

- contains a time-bound decarbonisation plan which is aligned to the goal of the Paris Agreement to limit global warming to well below 2 degrees above pre-industrial levels; and
- includes the Client's Scope 1, 2 and 3 emissions.

⁷ Expansion of coal-fired generation capacity means constructing a new greenfield coal-fired power station or undertaking works, outside of routine maintenance, to expand the capacity of an existing coal-fired power station.

⁸ Wetlands which are included in the List of Wetlands of International Importance established under the Convention on Wetlands of International Importance (known as the Ramsar Convention).

⁹ The values of a World Heritage site as set out in a statement of outstanding universal value approved by the World Heritage Committee.

Social commitments

CBA NV respects human rights as an employer by taking steps to:

- ◆ operate a workplace that is fair and inclusive. We do not tolerate discrimination in our workplace based on protected attributes under the applicable local laws in the jurisdictions in which we operate;
- ◆ provide a safe and healthy workplace which promotes physical, psychological, social and financial well-being;
- ◆ require that employees attest to and undertake mandatory training on our Code of Conduct and Workplace Conduct.

In addition, it respects human rights by:

- ◆ seeking to deliver fair outcomes for customers, existing and potential, in line with CBA NV Code of Conduct and the Dutch Banking Code;
- ◆ providing customers, suppliers and employees with access to mechanisms through which grievances and complaints may be raised and through which CBA NV can work to find outcomes that are fair and reasonable.

For further information on CBA's strategy, commitments and governance related to risks and opportunities arising from climate change, refer to the CBA NV 2025 Annual Report, and Commonwealth Bank of Australia Climate Report.

4 Own funds, leverage & liquidity

EU CC1 – Composition of regulatory own funds

The table below shows the composition of regulatory capital and regulatory adjustments in accordance with CRR requirements. Movements versus last year primarily reflect profit retention and regulatory adjustments, with deferred tax deductions decreasing year on year.

		30/6/2025	30/6/2024
Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	360,000	360,000
	of which: Instrument type 1		
	of which: Instrument type 2		
	of which: Instrument type 3		
2	Retained earnings	-5,728	-17,274
3	Accumulated other comprehensive income (and other reserves)	-10	-3
EU-3a	Funds for general banking risk	-	-
4	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1	-	-
5	Minority interests (amount allowed in consolidated CET1)	-	-
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend		
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	354,261	342,724
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	-100	-19
8	Intangible assets (net of related tax liability) (negative amount)	-	-
9	Not applicable		
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	-2,761	-4,440
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	-	-
12	Negative amounts resulting from the calculation of expected loss amounts	-	-
13	Any increase in equity that results from securitised assets (negative amount)	-	-
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	-	-
15	Defined-benefit pension fund assets (negative amount)	-	-
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	-	-
17	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-	-
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	-

19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	-
20	Not applicable		
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	-	-
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)	-	-
EU-20c	of which: securitisation positions (negative amount)	-	-
EU-20d	of which: free deliveries (negative amount)	-	-
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	-	-
22	Amount exceeding the 17,65% threshold (negative amount)	-	-
23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	-	-
24	Not applicable		
25	of which: deferred tax assets arising from temporary differences	-	-
EU-25a	Losses for the current financial year (negative amount)	-	-
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)	-	-
26	Not applicable		
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	-	-
27a	Other regulatory adjustments	-	-
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	-2,861	-4,459
29	Common Equity Tier 1 (CET1) capital	351,400	338,264
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	-	-
31	of which: classified as equity under applicable accounting standards	-	-
32	of which: classified as liabilities under applicable accounting standards	-	-
33	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1	-	-
EU-33a	Amount of qualifying items referred to in Article 494a(1) subject to phase out from AT1	-	-
EU-33b	Amount of qualifying items referred to in Article 494b(1) subject to phase out from AT1	-	-
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	-	-
35	of which: instruments issued by subsidiaries subject to phase out	-	-
36	Additional Tier 1 (AT1) capital before regulatory adjustments	-	-
Additional Tier 1 (AT1) capital: regulatory adjustments			
37	Direct and indirect holdings by an institution of own AT1 instruments (negative amount)	-	-

38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-	-
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	-
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	-	-
41	Not applicable	-	-
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	-	-
42a	Other regulatory adjustments to AT1 capital	-	-
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	-	-
44	Additional Tier 1 (AT1) capital	0	-
45	Tier 1 capital (T1 = CET1 + AT1)	351,400	338,264
Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	-	-
47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2 as described in Article 486 (4) CRR	-	-
EU-47a	Amount of qualifying items referred to in Article 494a (2) subject to phase out from T2	-	-
EU-47b	Amount of qualifying items referred to in Article 494b (2) subject to phase out from T2	-	-
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	-	-
49	of which: instruments issued by subsidiaries subject to phase out	-	-
50	Credit risk adjustments	-	-
51	Tier 2 (T2) capital before regulatory adjustments	-	-
Tier 2 (T2) capital: regulatory adjustments			
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)	-	-
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-	-
54	Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	-
54a	Not applicable	-	-
55	Direct and indirect holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	-	-

56	Not applicable		
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	-	-
56b	Other regulatory adjustments to T2 capital	-	-
57	Total regulatory adjustments to Tier 2 (T2) capital	-	-
58	Tier 2 (T2) capital	-	-
59	Total capital (TC = T1 + T2)	351,400	338,264
60	Total risk exposure amount	1,118,137	1,107,167
Capital ratios and requirements including buffers			
61	Common Equity Tier 1	31.43%	30.55%
62	Tier 1	31.43%	30.55%
63	Total capital	31.43%	30.55%
64	Institution CET1 overall capital requirements	11.30%	11.40%
65	of which: capital conservation buffer requirement	2.50%	2.50%
66	of which: countercyclical capital buffer requirement	0.94%	1.04%
67	of which: systemic risk buffer requirement	0.00%	0.00%
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	0.00%	0.00%
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	3.36%	3.36%
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	17.45%	16.57%
69	Not applicable		
70	Not applicable		
71	Not applicable		
Amounts below the thresholds for deduction (before risk weighting)			
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	-	-
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)	-	-
74	Not applicable		
75	Deferred tax assets arising from temporary differences (amount below 17.65% threshold, net of related tax liability where the conditions in Article 38 (3) are met)	34	-
Applicable caps on the inclusion of provisions in Tier 2			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	-	-
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	-	-
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)		
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	-	-

Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements	-	-
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	-
82	Current cap on AT1 instruments subject to phase out arrangements	-	-
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	-
84	Current cap on T2 instruments subject to phase out arrangements	-	-
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	-

EU CVA4 – RWEA flow statements of credit valuation adjustment risk under the Standardised Approach (SA)

This table provides the risk weighted exposure amount flow statements. In FY2024, the credit valuation adjustment was zero as under the CRR regulation applicable during FY2024 as there were no transactions incurring CVA.

30/06/2025		Risk weighted exposure amount
1	Risk weighted exposure amount as at the end of the previous reporting period	-
2	Risk weighted exposure amount as at the end of the current reporting period	4,214

EU CCyB2 - Amount of institution-specific countercyclical capital buffer

		30/6/2025	30/6/2024
1	Total risk exposure amount	1,118,137	1,107,167
2	Institution specific countercyclical capital buffer rate	0.94%	1.04%
3	Institution specific countercyclical capital buffer requirement	10,542	11,555

EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical capital buffer

30/6/2025		a	b	c	d	e	f	g	h	i	j
		General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures Exposure value for non-trading book	Total exposure value	Own fund requirements			
		Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models			Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total
010	Breakdown by country:										
	Australia	45,092	-	-	-	-	45,092	3,607	-	-	3,607
	Belgium	34,519	-	-	-	-	34,519	2,762	-	-	2,762
	Canada	-	-	-	-	-	-	-	-	-	-
	Denmark	51,687	-	-	-	-	51,687	3,530	-	-	3,530
	France	113,839	-	-	-	-	113,839	8,834	-	-	8,834
	Germany	120,316	-	-	-	-	120,316	8,703	-	-	8,703
	Ireland	211,784	-	-	-	-	211,784	14,735	-	-	14,735
	Italy	42,164	-	-	-	-	42,164	3,373	-	-	3,373
	Japan	-	-	-	-	-	-	-	-	-	-
	Luxembourg	168,460	-	-	-	-	168,460	11,807	-	-	11,807
	Netherlands	6,801	-	-	-	-	6,801	544	-	-	544
	New zealand	-	-	-	-	-	-	-	-	-	-
	Norway	-	-	-	-	-	-	-	-	-	-
	Other Countries	4,298	-	-	-	-	4,298	344	-	-	344
	Poland	-	-	-	-	-	-	-	-	-	-
	Singapore	23,708	-	-	-	-	23,708	1,897	-	-	1,897
	Sweden	-	-	-	-	-	-	-	-	-	-
	Switzerland	12,131	-	-	-	-	12,131	970	-	-	970
	United arab emirates	5,227	-	-	-	-	5,227	84	-	-	84
	United kingdom	137,646	-	-	-	-	137,646	10,218	-	-	10,218
	United states	202,667	-	-	-	-	202,667	13,405	-	-	13,405
020	Total	1,180,340	-	-	-	-	1,180,340	84,813	-	-	84,813

EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical capital buffer

30/6/2024		a	b	c	d	e	f	g	h	i	j	k	l	m
		General credit exposures		Relevant credit exposures – Market risk		Securitisations exposures Exposure value for non-trading book	Total exposure value	Own fund requirements				Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
		Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models			Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total			
010	Breakdown by country:													
	Australia	-	-	-	-	-	0	3,607	-	-	-	0	0.00%	0.00%
	Belgium	-	-	-	-	-	0	2,762	-	-	-	0	0.00%	0.00%
	Canada	-	-	-	-	-	0	-	-	-	-	0	0.00%	0.00%
	Denmark	52,576	-	-	-	-	52,576	4,082	-	-	4,082	51,020	4.79%	2.50%
	France	153,810	-	-	-	-	153,810	12,305	-	-	12,305	153,810	14.43%	1.00%
	Germany	84,005	-	-	-	-	84,005	6,720	-	-	6,720	84,005	7.88%	0.75%
	Ireland	365,886	-	-	-	-	365,886	20,310	-	-	20,310	253,874	23.81%	1.50%
	Italy	51,895	-	-	-	-	51,895	4,152	-	-	4,152	51,895	4.87%	0.00%
	Japan	-	-	-	-	-	0	-	-	-	-	0	0.00%	0.00%
	Luxembourg	81,835	-	-	-	-	81,835	6,547	-	-	6,547	81,835	7.68%	0.50%
	Netherlands	96,577	-	-	-	-	96,577	7,726	-	-	7,726	96,577	9.06%	2.00%
	New zealand	-	-	-	-	-	0	-	-	-	-	0	0.00%	0.00%
	Norway	9,236	-	-	-	-	9,236	739	-	-	739	9,234	0.87%	2.50%
	Other Countries	4,338	-	-	-	-	4,338	331	-	-	331	4,143	0.39%	0.00%
	Poland	-	-	-	-	-	0	-	-	-	-	0	0.00%	0.00%
	Singapore	46,680	-	-	-	-	46,680	3,734	-	-	3,734	46,680	4.38%	0.00%
	Sweden	-	-	-	-	-	0	-	-	-	-	0	0.00%	0.00%
	Switzerland	24,605	-	-	-	-	24,605	1,968	-	-	1,968	24,605	2.31%	0.00%
	United arab emirates	-	-	-	-	-	0	-	-	-	-	0	0.00%	0.00%
	United kingdom	101,363	-	-	-	-	101,363	5,192	-	-	5,192	64,895	6.09%	2.00%
	United states	185,444	-	-	-	-	185,444	11,490	-	-	11,490	143,625	13.47%	0.00%
020	Total	1,258,249	-	-	-	-	1,258,249	85,296	-	-	85,296	1,066,197	100.00%	-

Leverage ratio

EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures

This table provides the risk weighted exposure amount flow statements. In FY2024, the credit valuation adjustment was zero as under the CRR regulation applicable during FY2024 as there were no transactions incurring CVA.

		a	
		30/06/2025	30/06/2024
1	Total assets as per published financial statements	1,412,472	1,147,126
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	0	0
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	-	-
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	-	-
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	-	-
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	-	-
7	Adjustment for eligible cash pooling transactions	-	-
8	Adjustments for derivative financial instruments	11,693	10,992
9	Adjustment for securities financing transactions (SFTs)	-	-
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	323,854	408,694
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	0	0
EU-11a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)	-	-
EU-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	0	0
12	Other adjustments	-57,543	-21,103
13	Total exposure measure	1,690,4767	1,545,709

EU LR2 - LRCom: Leverage ratio common disclosure

		30/06/2025	30/06/2024
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	1,347,088	1,128,077
2	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	-	-
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-	-2,000
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(General credit risk adjustments to on-balance sheet items)	-	-
6	(Asset amounts deducted in determining Tier 1 capital)	-2,702	-4,440
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	1,344,386	1,121,637
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	3,140	1,881
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach	-	-
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	19,096	13,497
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach	-	-
EU-9b	Exposure determined under Original Exposure Method	-	-
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	-	-
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)	-	-
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (original Exposure Method)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	Total derivatives exposures	22,237	15,378
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	-	-
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets	-	-
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR	-	-
17	Agent transaction exposures	-	-
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)	-	-
18	Total securities financing transaction exposures	-	-

On-balance sheet exposures (excluding derivatives and SFTs)			
19	Off-balance sheet exposures at gross notional amount	-	-
20	(Adjustments for conversion to credit equivalent amounts)	323,854	408,694
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)	0	0
22	Off-balance sheet exposures	323,854	408,694
Excluded exposures			
EU-22a	(Exposures excluded from the total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)	-	-
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))	-	-
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)	-	-
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)	-	-
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))	-	-
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)	-	-
EU-22g	(Excluded excess collateral deposited at triparty agents)	-	-
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)	-	-
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)	-	-
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)	-	-
EU-22k	(Excluded exposures to shareholders according to Article 429a (1), point (da) CRR)	-	-
EU-22l	(Exposures deducted in accordance with point (q) of Article 429a(1) CRR)	-	-
EU-22m	(Total exempted exposures)	-	-
Capital and total exposure measure			
23	Tier 1 capital	351,400	338,264
24	Total exposure measure	1,690,477	1,545,709
Leverage ratio			
25	Leverage ratio	20.79%	21.88%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	20.79%	21.88%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	20.79%	21.88%
26	Regulatory minimum leverage ratio requirement (%)	3.00%	3.00%
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0.00%
EU-26b	of which: to be made up of CET1 capital (percentage points)	0.00%	0.00%
27	Leverage ratio buffer requirement (%)	-	0.00%
EU-27a	Overall leverage ratio requirement (%)	3.00%	3.00%

Choice on transitional arrangements and relevant exposures			
EU-27b	Choice on transitional arrangements for the definition of the capital measure	NA	
Excluded exposures			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	0	0
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	1,690,477	1,545,709
30a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	1,690,477	1,545,709
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	20.79%	21.88%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	20.79%	21.88%

EU LR3 - LRSpl: Split-up of on-balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

		a	
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	1,347,072	1,126,078
EU-2	Trading book exposures	3,039	4,796
EU-3	Banking book exposures, of which:	1,344,033	1,121,282
EU-4	Covered bonds	-	-
EU-5	Exposures treated as sovereigns	506,661	287,824
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	-	-
EU-7	Institutions	3,030	276
EU-8	Secured by mortgages of immovable properties	-	-
EU-9	Retail exposures	-	-
EU-10	Corporates	829,439	824,887
EU-11	Exposures in default	-	-
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	4,902	8,296

EU LRA - Disclosure of leverage ratio qualitative information

CBA NV monitors and reports its leverage ratio in accordance with the Capital Requirements Regulation (CRR2 and CCR3) and expects the ratio to remain above the applicable regulatory requirements. The exposure measure is reported to the Asset and Liability Committee (ALCO) and is subject to close monitoring to ensure that the leverage ratio remains within the Bank's defined risk appetite.

In addition, CBA NV conducts stress testing to assess the impact of severe but plausible scenarios on its capital position. Capital adequacy is required to remain above the minimum regulatory thresholds under stress scenarios, as defined within the risk appetite framework, and is monitored against established limits and trigger points.

In the event of a breach of the leverage ratio risk appetite, established escalation procedures for capital and funding are activated. Contingency plans are in place, outlining a range of potential management actions proportionate to the severity and urgency of the situation.

Liquidity requirements

CBA NV calculates its Liquidity Coverage Ratio (LCR) position monthly, with an estimate done daily to ensure a buffer is maintained over the minimum regulatory requirement of 100% and the Bank's risk appetite. LCR ensures that CBA NV has enough liquid assets to cover the net cash outflows for the next 30 days. CBA NV's liquid assets mainly consist of deposits with the DNB. Due to CBA NV borrowing funds in the short term for the purpose depositing them at the Dutch Central Bank, which increases the liquid assets and net cash outflows by the same amount CBA NV additionally calculates a 'Clean LCR' for internal risk monitoring purposes that removes the funds borrowed for the purpose of depositing them at the Dutch Central Bank from the calculation.

CBA NV is required to have sufficient Available Stable Funding (ASF) to meet its Required Stable Funding (RSF) over a 1-year horizon. CBA NV calculates its Net Stable Funding Ratio (NSFR) positions monthly with an estimate done daily by applying factors prescribed by the regulator, to liabilities, assets, and off-balance sheet commitments.

EU LIQ1 - Quantitative information of LCR

		a	b	e	f
		Total unweighted value (average)		Total weighted value (average)	
EU 1a	Quarter ending on (DD Month YYY)	30/6/2025	30/6/2024	30/6/2025	30/6/2024
EU 1b	Number of data points used in the calculation of averages	12	12	12	12
High-quality liquid assets					
1	Total high-quality liquid assets (HQLA), after application of haircuts in line with Article 9 of regulation (EU) 2015/61			1,381,240,349	1,106,181,054
Cash - outflows					
2	Retail deposits and deposits from small business customers, of which:	-	-	-	-
3	Stable deposits	-	-	-	-
4	Less stable deposits	-	-	-	-
5	Unsecured wholesale funding	986,567,011	824,730,349	986,567,011	824,512,561
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-	-
7	Non-operational deposits (all counterparties)	986,567,011	824,730,349	986,567,011	824,512,561
8	Unsecured debt	-	-	-	-

		a	b	e	f
		Total unweighted value (average)		Total weighted value (average)	
9	Secured wholesale funding			-	-
10	Additional requirements	742,850,199	556,450,273	148,997,148	104,037,836
11	Outflows related to derivative exposures and other collateral requirements	7,080,375	7,624,228	7,080,375	7,624,228
12	Outflows related to loss of funding on debt products	-	-	-	-
13	Credit and liquidity facilities	735,769,825	548,826,045	141,916,773	96,413,608
14	Other contractual funding obligations	116,814,228	56,606,731	115,064,627	55,089,474
15	Other contingent funding obligations	6,250,000	-	312,500	-
16	Total cash outflows			1,250,941,286	983,639,871
17	Secured lending (e.g. reverse repos)	-	-	-	-
18	Inflows from fully performing exposures	33,685,412	15,822,970	23,342,219	13,814,489
19	Other cash inflows	114,780,083	58,736,251	114,780,083	58,736,251
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)			-	-
EU-19b	(Excess inflows from a related specialised credit institution)			-	-
20	Total cash inflows	148,465,495	74,559,221	138,122,302	72,550,740
EU-20a	Fully exempt inflows				
EU-20b	Inflows subject to 90% cap				
EU-20c	Inflows subject to 75% cap	148,465,495	74,559,221	138,122,302	72,550,740
Total adjusted value					
21	Liquidity buffer			1,381,240,349	1,106,181,054
22	Total net cash outflows			1,112,818,984	911,089,131
23	Liquidity coverage ratio			124.00%	121.00%

EU LIQ2 - Net Stable Funding Ratio

		a	b	c	d	e
30/6/2025		Unweighted value by residual maturity				Weighted value
		No maturity [1]	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	353,618,890	-	-	-	353,618,890
2	<i>Own funds</i>	353,618,890	-	-	-	353,618,890
3	<i>Other capital instruments</i>		-	-	-	-
4	Retail deposits	-	-	-	-	-
5	<i>Stable deposits</i>		-	-	-	-
6	<i>Less stable deposits</i>		-	-	-	-
7	Wholesale funding:		144,413,205	130,859,752	699,016,908	764,446,784
8	<i>Operational deposits</i>		-	-	-	-
9	<i>Other wholesale funding</i>		144,413,205	130,859,752	699,016,908	764,446,784
10	Interdependent liabilities		-	-	-	-
11	Other liabilities:	-	55,877,889	1	3,879,517	3,879,517
12	<i>NSFR derivative liabilities</i>	-				
13	<i>All other liabilities and capital instruments not included in the above categories</i>		55,877,889	1	3,879,517	3,879,517
14	Total available stable funding (ASF)					1,121,945,190
Required stable funding (RSF) Items						

		a	b	c	d	e
30/6/2025		Unweighted value by residual maturity				Weighted value
		No maturity [1]	< 6 months	6 months to < 1yr	≥ 1yr	
15	Total high-quality liquid assets (HQLA)					-
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool		3,030,338	-	-	2,575,788
16	Deposits held at other financial institutions for operational purposes		-	-	-	-
17	Performing loans and securities:		216,718,683	107,844,774	505,252,011	546,141,485
18	<i>Performing securities financing transactions with financial customer-collateralised by Level 1 HQLA subject to 0% haircut</i>		-	-	-	-
19	<i>Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions</i>		116,132,628	91,201,006	5,657,323	62,871,089
20	<i>Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:</i>		100,586,055	16,643,768	499,594,688	483,270,397
21	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>		-	-	-	-
22	<i>Performing residential mortgages, of which:</i>		-	-	-	-
23	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>		-	-	-	-
24	<i>Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products</i>		-	-	-	-
25	Interdependent assets		-	-	-	-
26	Other assets:	No mapping to reporting	64,303,425	-	3,154,205	4,328,383
27	<i>Physical traded commodities</i>				-	-
28	<i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>		4,463	-	-	3,794
29	<i>NSFR derivative assets</i>		811,225			811,225
30	<i>NSFR derivative liabilities before deduction of variation margin posted</i>		7,183,190			359,159
31	<i>All other assets not included in the above categories</i>		56,304,547	-	3,154,205	3,154,205
32	Off-balance sheet items		869,483,649	-	-	43,474,182
33	Total RSF					596,519,838
34	Net Stable Funding Ratio (%)					188%

		a	b	c	d	e
30/6/2024		Unweighted value by residual maturity				Weighted value
		No maturity [1]	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	342,687,350	-	-	-	342,687,350
2	Own funds	342,687,350	-	-	-	342,687,350
3	Other capital instruments		-	-	-	-
4	Retail deposits		-	-	-	-
5	Stable deposits		-	-	-	-
6	Less stable deposits		-	-	-	-
7	Wholesale funding:		102,835,481	109,085,431	550,824,764	605,367,479
8	Operational deposits		-	-	-	-
9	Other wholesale funding		102,835,481	109,085,431	550,824,764	605,367,479
10	Interdependent liabilities		-	-	-	-
11	Other liabilities:	6,144,958	17,558,308	-	5,385,798	5,385,798
12	NSFR derivative liabilities	6,144,958				
13	All other liabilities and capital instruments not included in the above categories		17,558,308	-	5,385,798	5,385,798
14	Total available stable funding (ASF)					953,440,627
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					-
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool		-	-	-	-
16	Deposits held at other financial institutions for operational purposes		-	-	-	-
17	Performing loans and securities:		89,118,792	102,977,532	631,390,964	644,355,382
18	Performing securities financing transactions with financial customer-collateralised by Level 1 HQLA subject to 0% haircut		-	-	-	-
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		1,793,285	6,563,841	82,281,432	85,742,681
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		87,325,507	96,413,691	549,109,531	558,612,701
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		-	-	-	-

5 Credit Risk

Strategically, CBA NV aims to provide a gateway to Australia and New Zealand for its European institutional clients, with a focus on those based in markets with strong legal, regulatory and sovereign regimes as well as proven economic stability. This strategy translates to the generation of credit exposures predominantly through the provision of lending facilities to European corporate borrowers with an Australian nexus, ie. cross border activities between the European Union and Australia/ New Zealand. Additionally, CBA NV may provide lending facilities for European activities that may have future applicability to Australia/ New Zealand.

CBA NV adheres to the following key credit risk management principles.

- I. Capacity to Repay: credit decisions are based on a robust assessment of the borrower or counterparty's capacity to meet contractual repayment obligations from reliable and sustainable cash flows.
- II. Risk and return: credit decisions seek to achieve an appropriate balance between risk and return, consistent with CBA NV's approved risk appetite and strategy.
- III. Risk management: credit exposures are actively monitored and managed, with timely action taken where credit quality deteriorates or emerging risks are identified.
- IV. Environmental Social & Governance (ESG) Risk: CBA NV provides credit exposures only where ESG risks have been appropriately identified, assessed and, where necessary, mitigated in line with CBA NV ESG Policy and regulatory expectations.
- V. Reasonable judgement: CBA NV credit risk managers are expected to exercise prudent and well-informed professional judgement within their delegated authority, applying a forward-looking and risk-aware mindset.
- VI. Values and conduct: credit activities must reflect CBA NV's values, its broader Risk Management Framework, and its Code of Conduct, reinforcing a strong ethical and risk culture.

For credit exposures generated under lending facilities, limits are calibrated for borrowers utilising multiple core inputs including:

- a. Probability of Default (PD) – internal assessment looking at financial performance and leverage, future cash-flow generation and repayment capacity, management capability and governance, industry and economic conditions and ESG Risks and other factors.
- b. Loss Given Default (LGD) – an internal estimate of the economic loss that CBA NV may incur upon the default of the borrower taking into account security and/ or collateral, seniority, covenants, borrower type, PD and other factors.
- c. Tenor of exposure, type of lending facility and jurisdiction risk including convertibility and legal enforceability.

For credit exposures generated in relation to derivative contracts, limits are calibrated for counterparties utilising multiple core inputs including:

- I. Product type and tenor.
- II. Clearing, margining and collateralisation.
- III. Jurisdiction risk including netting and legal enforceability.
- IV. Potential Future Exposure (PFE) – internal model utilising simulations of future market risk factors to estimate the credit exposure distribution over time.
- V. Standardised Approach for Counterparty Credit Risk (SA-CCR) – an external regulatory calculation based on the replacement cost, a regulatory PFE add on and a supervisory multiplier.

Additionally, CBA NV utilises concentration risk limits including:

- I. Regulatory large exposure caps to individual counterparties/ groups of connected counterparties based on a maximum proportion of CBA NV's equity capital.
- II. Country/ sovereign maximum exposures
- III. Industry/ sector targets – not currently "hard" limits given at this stage in the entity's life cycle, but CBA NV seeks to maintain a diversified portfolio of credit exposures and avoid excessive concentration across industries/ sectors.

CBA NV has a three-member credit risk management function. The team reports to the CBA NV Chief Risk Officer (CRO). The CBA NV credit risk management team utilises the resources of the Commonwealth Bank of Australia global credit risk function for certain credit risk related tasks under a series of outsourcing arrangements referred to as Service Level Agreements (SLA).

Within CBA NV, the credit risk management function sits as part of the broader risk management team along with the market and liquidity risk, operational risk and enterprise risk managements teams. The CBA NV Compliance function is another unit within Line 2 (ie. the second line of accountability). There is strong interaction between the credit risk management and compliance functions. Both functions, along with the other risk management functions report to the CBA NV CRO.

Internal Audit is a Line 3 function and has a different reporting line. Internal Audit is independent of all other functions within CBA NV and relationships with other functions are limited to business requirements. Internal Audit performs reviews of all functions within CBA NV including credit risk management, other risk management functions and the compliance function.

The CBA NV Credit Committee meets regularly (at least ten times annually). Among other accountabilities, the Credit Committee is responsible for:

- ◆ monitoring the credit risk profile of CBA NV against risk appetite and approved limits
- ◆ supporting the Management Board through identifying and evaluating credit risks in the CBA NV business units; and
- ◆ in general, advising on credit risk management, executing the Credit Risk Management Policy and reporting relevant findings to the Management Board.

To facilitate the Credit Committee in executing on its mandate, the credit risk management team prepares a standardised reporting pack for review at scheduled meetings. The pack contains:

- ◆ Key matters for consideration, including new transactions since the prior meeting, current state of the lending portfolio, a summary of exposures currently subject to additional oversight, counterparty (ie. derivative and financial product) exposures, relevant risk appetite statement (RAS) metrics, country/ sovereign risk considerations, industry/ sector concentrations, audit and reviews, and other areas of focus.
- ◆ The Credit Risk Report containing the CBA NV portfolio overview, derivative exposures, detailed credit RAS metrics, key risk indicators, annual review calendar, detailed country and industry review, an overview of credit approvals, PD overrides and policy exceptions and reporting of IFRS 9 collective provisions data.

Ad hoc meetings of the Credit Committee are held as required. The reporting will necessarily be determined by the meeting requirements and the topics under consideration.

The CBA NV Management Board is the board of directors. All members of the Management Board serve as voting members of the Credit Committee, with the CRO holding veto rights. Under its mandate, the Credit Committee may refer credit risk related matters to the Management Board for its consideration.

Pursuant to Article 138 of the Capital Requirements Regulation (CRR), the Bank has nominated the following two external credit assessment institutions (ECAIs) to be used for the determination of risk weights to be assigned to assets and off-balance sheet items:

- ◆ Standard & Poor's Ratings Services (S&P); and
- ◆ Moody's Investors Service (Moody's).

These ECAIs comply with the Article 4 paragraph 98 of the CRR as they are registered or certified in accordance with Regulation (EC) No 1060/2009 of the European Parliament and of the Council of 16 September 2009 on credit rating agencies.

There have been no changes to the nomination of the above ECAs over the reporting period.

CBA NV does not make use of export credit agencies (ECAs) for credit risk assessment.

The nominated ECAs are applied for risk weighting purposes on all relevant asset classes.

In utilising ECAI credit assessments to determine the risk weighting applicable to banking book exposures, CBA NV follows the general requirements of Articles 138 of the CRR as well as the specific requirements of Title II, Chapter 2, Section 2 of the CRR.

External credit assessments on the issuer or on specific issuance of securities are the basis for the determination of risk weights assigned to central governments and central banks, regional governments or local authorities, public sector entities, multilateral development banks, international organisations, institutions, corporates as well as certain other specific exposure classes, for example, specialised lending exposures.

Where there is not an issuer or issue rating, the exposure shall be assigned a risk weight appropriate for unrated exposures appropriate for the relevant exposure class in accordance with Title II, Chapter 2, Section 2 of the CRR. CBA NV complies with the standard mapping of external ratings to Credit Quality Steps (CQS) as established by the European Banking Authority (EBA) and codified in Commission Implementing Regulation (EU) 2016/1799 (and its subsequent updates, most recently Regulation (EU) 2024/1820).

This mapping links the rating scales of the ECAs S&P and Moody's to a set of six EBA CQS, which then dictate the risk weights used to calculate capital requirements under the Standardised Approach for credit Risk.

Table 2. Rating scales

CQS	S&P	Moody's
1	AAA to AA-	Aaa to Aa3
2	A+ to A-	A1 to A3
3	BBB+ to BBB-	Baa1 to Baa3
4	BB+ to BB-	Ba1 to Ba3
5	B+ to B-	B1 to B3
6	CCC+ and below (CCC, CC, R, SD, D)	Caa1 and below (Caa, Ca, C)

EU CR1 - Performing and non-performing exposures and related provisions

The tables below provide an overview of the gross carrying amounts and the related provisions, split into performing and non-performing exposures. The gross carrying amount is split into loans and advances, debt securities, and off balance sheet positions.

30/6/2025		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accu- mulated- partial write-off	Collaterals and financial guarantees received	
		Performing exposures			Non-performing exposures			Performing exposures - Accumulated impairment and provisions			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On per- forming expo- sures	On non-per- forming expo- sures
			of which: stage 1	of which: stage 2		of which: stage 2	of which: stage 3		of which: stage 1	of which: stage 2		of which: stage 2	of which: stage 3			
005	Cash balances at central banks and other demand deposits	426,606	426,606	-	-	-	-	-	-	-	-	-	-	0	-	-
		835,293	835,293	-	-	-	-	-1,641	-1,641	-	-	-	-	0	199,606	-
030	General governments	458	458	-	0	0	0	0	0	0	0	0	0	0	0	0
		-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
040	Credit institutions	3,331	3,331	-	0	0	0	0	0	0	0	0	0	0	0	0
050	Other financial corporations	213,790	213,790	-				-247	-247	-					-	-
060	Non-financial corporations	617,714	617,714	-				-1,395	-1,395	-					199,606	-
070	Of which: SMEs															
080	Households															
090	Debt Securities	79,826	79,826	-				-	-						0	0
100	Central banks															
110	General governments															
120	Credit institutions	79,826	79,826	-				-	-							
130	Other financial corporations															
140	Non-financial corporations															
150	Off-balance sheet exposures	807,364	807,364	-				-931	-931							
160	Central banks															
170	General governments															
180	Credit institutions															
190	Other financial corporations	317,198	317,198	-				-140	-140							
200	Non-financial corporations	490,166	490,166	-				-791	-791							
210	Households															
220	Total	2,149,089	2,149,089	-	-	-	-	-2,572	-2,572	-	-	-	-	-	199,606	-

EU CR1 – Performing and non-performing exposures and related provisions(continued)

The tables below provide an overview of the gross carrying amounts and the related provisions, split into performing and non-performing exposures. The gross carrying amount is split into loans and advances, debt securities, and off balance sheet positions.

30/6/2024		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accu- mulated- partial write-off	Collaterals and financial guarantees received	
		Performing exposures			Non-performing exposures			Performing exposures - Accumulated impairment and provisions			Non-performing exposures - Accumulated impairment,accumu- latednegative changes in fair value due to credit risk and provisions				On per- forming expo- sures	On non-per- forming expo- sures
			of which: stage 1	of which: stage 2		of which: stage 2	of which: stage 3		of which: stage 1	of which: stage 2		of which: stage 2	of which: stage 3			
005	Cash balances at central banks and other demand deposits	276,960	276,960	-	-	-	-	-	-	-	-	-	-	0	-	-
010	Loans and advances	830,694	830,694	-	-	-	-	-1,847	-1,847	-	-	-	-	0	284,842	-
020	Central banks	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
030	General governments	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
040	Credit institutions	1,478	1,478	-	0	0	0	0	0	0	0	0	0	0	0	0
050	Other financial corporations	141,100	141,100	-				-182	-182	-					-	-
060	Non-financial corporations	688,116	688,116	-				-1,665	-1,665	-					284,842	-
070	Of which: SMEs															
080	Households															
090	Debt Securities	11,104	11,104	-				-	-						0	0
100	Central banks															
110	General governments															
120	Credit institutions	11,104	11,104	-				-	-							
130	Other financial corporations															
140	Non-financial corporations															
150	Off-balance sheet exposures	836,582	836,582	-				-1,122	-1,122							
160	Central banks															
170	General governments															
180	Credit institutions															
190	Other financial corporations	150,609	150,609	-				-264	-264							
200	Non-financial corporations	685,973	685,973	-				-858	-858							
210	Households															
220	Total	1,955,340	1,955,340	-	-	-	-	-2,969	-2,969	-	-	-	-	-	284,842	-

EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

30/6/2025		Unsecured carrying amount	Secured carrying amount			
				Of which secured by collateral	Of which secured by financial guarantees	
						Of which secured by credit derivatives
		a	b	c	d	e
1	Loans and advances	1,060,651	199,606	199,606	0	0
2	Debt securities	79,826	0	0	0	0
3	Total	1,140,477	199,606	199,606	-	-
4	<i>Of which non-performing exposures</i>	0	0	0	0	0
EU-5	<i>Of which defaulted</i>	0	0			

30/6/2024		Unsecured carrying amount	Secured carrying amount			
				Of which secured by collateral	Of which secured by financial guarantees	
						Of which secured by credit derivatives
		a	b	c	d	e
1	Loans and advances	820,966	284,842	284,842	0	0
2	Debt securities	11,104	0	0	0	0
3	Total	832,070	284,842	284,842	-	-
4	<i>Of which non-performing exposures</i>	0	0	0	0	0
EU-5	<i>Of which defaulted</i>	0	0			

EU CR4 – standardised approach – Credit risk exposure and CRM effects

This table discloses the on-balance and off-balance sheet exposures under the Standardised Approach. It also provides insight into the effects of credit risk mitigation (CRM) and credit conversion factors (CCF) on the exposures within the SA scope.

In comparison with 30 June 2024, standardised approach credit risk exposures remained relatively stable.

	Exposure classes 30/6/2025	Exposures before CCF and before CRM	Exposures post CCF and post CRM	RWAs and RWAs density			
		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWEA	RWEA density (%)
		a	b	c	d	e	f
1	Central governments or central banks	426,909	-	426,909	-	85	0.02%
2	Non-central government public sector entities	-	-	-	-	-	0
EU 2a	Regional government or local authorities	-	-	-	-	-	0
EU 2b	Public sector entities	-	-	-	-	-	0
3	Multilateral development banks	79,751	-	79,751	-	-	0.00%
EU 3a	International organisations	-	-	-	-	-	0
4	Institutions	3,030	0	3,030	143,829	29,372	20.00%
5	Covered bonds	-	-	-	-	-	0
6	Corporates	829,439	881,416	829,439	180,025	1,011,231	101.15%
6	Of which: Specialised Lending	136,464	52,210	136,464	12,320	160,313	107.75%
7	Subordinated debt exposures and equity	-	-	-	-	-	0
EU 7a	Subordinated debt exposures	-	-	-	-	-	0
EU 7b	Equity	-	-	-	-	-	0
8	Retail	-	-	-	-	-	0
9	Secured by mortgages on immovable property and ADC exposures	-	-	-	-	-	0
9	Secured by mortgages on residential immovable property - non IPRE	-	-	-	-	-	0
9	Secured by mortgages on residential immovable property - IPRE	-	-	-	-	-	0
9	Secured by mortgages on commercial immovable property - non IPRE	-	-	-	-	-	0
9	Secured by mortgages on commercial immovable property - IPRE	-	-	-	-	-	0
10	Acquisition, Development and Construction (ADC)	-	-	-	-	-	0
10	Exposures in default	-	-	-	-	-	0
EU 10a	Claims on institutions and corporates with a short-term credit assessment	320	-	320	-	148	46.38%
EU 10b	Collective investment undertakings	-	-	-	-	-	0
EU 10c	Other items	4,902	-	4,902	-	4,431	90.38%
11	Not applicable						
12	TOTAL	1,344,353	881,416	1,344,353	323,854	1,045,267	62.66%

	Exposure classes 30/6/2024	Exposures before CCF and before CRM	Exposures post CCF and post CRM	RWAs and RWAs density			
		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWEA	RWEA density (%)
		a	b	c	d	e	f
1	Central governments or central banks	276,732	-	276,732	-	89	0.03%
2	Non-central government public sector entities	-	-	-	-	-	0
EU 2a	Regional government or local authorities	-	-	-	-	-	0
EU 2b	Public sector entities	-	-	-	-	-	0
3	Multilateral development banks	11,092	-	11,092	-	-	0.00%
EU 3a	International organisations	-	-	-	-	-	0
4	Institutions	276	0	276	225,297	45,115	20.00%
5	Covered bonds	-	-	-	-	-	0
6	Corporates	824,887	835,567	824,887	183,397	1,008,284	100.00%
6	Of which: Specialised Lending	-	-	-	-	-	0.00%
7	Subordinated debt exposures and equity	-	-	-	-	-	0
EU 7a	Subordinated debt exposures	-	-	-	-	-	0
EU 7b	Equity	-	-	-	-	-	0
8	Retail	-	-	-	-	-	0
9	Secured by mortgages on immovable property and ADC exposures	-	-	-	-	-	0
9	Secured by mortgages on residential immovable property - non IPRE	-	-	-	-	-	0
9	Secured by mortgages on residential immovable property - IPRE	-	-	-	-	-	0
9	Secured by mortgages on commercial immovable property - non IPRE	-	-	-	-	-	0
9	Secured by mortgages on commercial immovable property - IPRE	-	-	-	-	-	0
10	Acquisition, Development and Construction (ADC)	-	-	-	-	-	0
10	Exposures in default	-	-	-	-	-	0
EU 10a	Claims on institutions and corporates with a short- term credit assessment	1,518	-	1,518	-	310	20.45%
EU 10b	Collective investment undertakings	-	-	-	-	-	0
EU 10c	Other items	4,390	-	4,390	-	4,195	95.57%
11	Not applicable						
12	TOTAL	1,118,893	835,567	1,118,893	408,694	1,057,993	69.26%

EU CR5 – standardised approach

This table discloses the EAD under the Standardised Approach, excluding counterparty credit risk, and is aligned with EU CR4.

	30/6/2025 Exposure classes	Risk weight																									Total	Of which unrat-ed	
		0%	2%	4%	10%	20%	30%	35%	40%	45%	50%	60%	70%	75%	80%	90%	100%	105%	110%	130%	150%	250%	370%	400%	1250%	Others			
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y			z
1	Central governments or central banks	426,875	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34	0	0	-	0	426,909	0	
2	Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 2a	Regional governments or local authorities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 2b	Public sector entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Multilateral development banks	79,751	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	-	0	79,751	0	
EU 3a	International organisations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Institutions	-	-	-	-	146,859	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	-	0	146,859	-	
5	Covered bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Corporates	-	-	-	-	-	-	-	-	-	-	-	39,048	-	-	931,989	-	-	38,428	-	-	0	0	-	0	1,009,465	-		
6	Of which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	110,356	-	-	38,428	-	-	0	0	-	0	148,784	-		
7	Subordinated debt exposures and equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
EU 7a	Subordinated debt exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
EU 7b	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Retail exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	Secured by mortgages on immovable property and ADC exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	Secured by mortgages on residential immovable property - non IPRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9.1.1	No loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9.1.2	loan splitting applied (secured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9.1.3	loan splitting applied (unsecured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	Secured by mortgages on residential immovable property - IPRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	Secured by mortgages on commercial immovable property - non IPRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9.3.1	No loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9.3.2	loan splitting applied (secured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9.3.3	loan splitting applied (unsecured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	Secured by mortgages on commercial immovable property - IPRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10	Acquisition, Development and Construction (ADC)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10	Exposures in default	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
EU 10a	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	39	-	-	-	-	280	-	-	-	-	0	-	-	-	-	-	-	0	0	-	0	320	-	
EU 10b	Collective investment undertakings (CIU)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
EU 10c	Other items	-	-	-	-	590	-	-	-	-	-	-	-	-	-	4,313	-	-	-	-	-	-	0	0	-	0	4,902	-	
11	not applicable	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
EU 11c	TOTAL	506,627	-	-	-	147,488	-	-	-	-	280	-	-	39,048	-	-	936,302	-	-	38,428	-	34	0	0	-	0	1,668,207	-	

	30/6/2024 Exposure classes	Risk weight																									Total	Of which unrat-ed	
		0%	2%	4%	10%	20%	30%	35%	40%	45%	50%	60%	70%	75%	80%	90%	100%	105%	110%	130%	150%	250%	370%	400%	1250%	Others			
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y			z
1	Central governments or central banks	276,696	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35	0	0	-	0	276,732	0
2	Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 2a	Regional governments or local authorities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 2b	Public sector entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Multilateral development banks	11,092	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	-	0	11,092	0
EU 3a	International organisations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Institutions	-	-	-	-	225,572	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	0	0	-	0	225,572	-
5	Covered bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,008,284	-	-	-	-	-	-	-	0	0	-	0	1,008,284	-
6	Of which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	-	0	-	-	
7	Subordinated debt exposures and equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 7a	Subordinated debt exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 7b	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Retail exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Secured by mortgages on immovable property and ADC exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Secured by mortgages on residential immovable property - non IPRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.1.1	No loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.1.2	loan splitting applied (secured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.1.3	loan splitting applied (unsecured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Secured by mortgages on residential immovable property - IPRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Secured by mortgages on commercial immovable property - non IPRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.3.1	No loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.3.2	loan splitting applied (secured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.3.3	loan splitting applied (unsecured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Secured by mortgages on commercial immovable property - IPRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Acquisition, Development and Construction (ADC)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Exposures in default	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 10a	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	1,498	-	-	-	-	18	-	-	-	-	2	-	-	-	-	-	-	-	0	0	-	0	1,518	-
EU 10b	Collective investment undertakings (CIU)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 10c	Other items	-	-	-	-	243	-	-	-	-	-	-	-	-	-	4,146	-	-	-	-	-	-	-	0	0	-	0	4,390	-
11	not applicable	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 11c	TOTAL	287,788	-	-	-	227,313	-	-	-	-	18	-	-	-	-	1,012,433	-	-	-	-	-	35	0	0	-	0	1,527,588	-	

EU CQ3: Credit quality of performing and non-performing exposures by past due days

		a	b	c	d	e	f	g	h	i	j	k	l
		Gross carrying amount / Nominal amount											
		Performing exposures			Non-performing exposures								
			Not past due or Past due < 30 days	Past due > 30 days < 90 days		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days < =1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years	Past due > 5 year <= 7 years	Past due > 7 years	Of which defaulted
30/06/2025													
005	Cash balances at central banks and other demand deposits	426,606	426,606	0	0	0	0	0	0	0	0	0	0
010	Loans and advances	835,293	835,293	0	0	0	0	0	0	0	0	0	0
020	<i>Central banks</i>	458	458	0	0	0	0	0	0	0	0	0	0
030	<i>General governments</i>	0	0	0	0	0	0	0	0	0	0	0	0
040	<i>Credit institutions</i>	3,331	3,331	0	0	0	0	0	0	0	0	0	0
050	<i>Other financial corporations</i>	213,790	213,790	0	0	0	0	0	0	0	0	0	0
060	<i>Non-financial corporations</i>	617,714	617,714	0	0	0	0	0	0	0	0	0	0
070	<i>Of which SMEs</i>	0	0	0	0	0	0	0	0	0	0	0	0
080	<i>Households</i>	-	0	0	0	0	0	0	0	0	0	0	0
090	Debt Securities	79,826	79,826	0	0	0	0	0	0	0	0	0	0
100	<i>Central banks</i>	0	0	0	0	0	0	0	0	0	0	0	0
110	<i>General governments</i>	0	0	0	0	0	0	0	0	0	0	0	0
120	<i>Credit institutions</i>	79,826	79,826	0	0	0	0	0	0	0	0	0	0
130	<i>Other financial corporations</i>	0	0	0	0	0	0	0	0	0	0	0	0
140	<i>Non-financial corporations</i>	0	0	0	0	0	0	0	0	0	0	0	0
150	Off-balance sheet exposures	807,364			0								0
160	<i>Central banks</i>	0			0								0
170	<i>General governments</i>	0			0								0
180	<i>Credit institutions</i>	0			0								0
190	<i>Other financial corporations</i>	317,198			0								0
200	<i>Non-financial corporations</i>	490,166			0								0
210	<i>Households</i>	0			0								0
220	Total	2,149,089	1,341,725	0	0	0	0	0	0	0	0	0	0

EU CQ3: Credit quality of performing and non-performing exposures by past due days

		a	b	c	d	e	f	g	h	i	j	k	l
		Gross carrying amount / Nominal amount											
		Performing exposures			Non-performing exposures								
			Not past due or Past due < 30 days	Past due > 30 days < 90 days		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days < =1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years	Past due > 5 year <= 7 years	Past due > 7 years	Of which defaulted
30/06/2024													
005	Cash balances at central banks and other demand deposits	276,960	276,960	0	0	0	0	0	0	0	0	0	0
010	Loans and advances	830,694	830,694	0	0	0	0	0	0	0	0	0	0
020	<i>Central banks</i>	-	-	0	0	0	0	0	0	0	0	0	0
030	<i>General governments</i>	0	0	0	0	0	0	0	0	0	0	0	0
040	<i>Credit institutions</i>	1,478	1,478	0	0	0	0	0	0	0	0	0	0
050	<i>Other financial corporations</i>	141,100	141,100	0	0	0	0	0	0	0	0	0	0
060	<i>Non-financial corporations</i>	688,116	688,116	0	0	0	0	0	0	0	0	0	0
070	<i>Of which SMEs</i>	0	0	0	0	0	0	0	0	0	0	0	0
080	<i>Households</i>	-	0	0	0	0	0	0	0	0	0	0	0
090	Debt Securities	11,104	11,104	0	0	0	0	0	0	0	0	0	0
100	<i>Central banks</i>	0	0	0	0	0	0	0	0	0	0	0	0
110	<i>General governments</i>	0	0	0	0	0	0	0	0	0	0	0	0
120	<i>Credit institutions</i>	11,104	11,104	0	0	0	0	0	0	0	0	0	0
130	<i>Other financial corporations</i>	0	0	0	0	0	0	0	0	0	0	0	0
140	<i>Non-financial corporations</i>	0	0	0	0	0	0	0	0	0	0	0	0
150	Off-balance sheet exposures	836,582			0								0
160	<i>Central banks</i>	0			0								0
170	<i>General governments</i>	0			0								0
180	<i>Credit institutions</i>	0			0								0
190	<i>Other financial corporations</i>	150,609			0								0
200	<i>Non-financial corporations</i>	685,973			0								0
210	<i>Households</i>	0			0								0
220	Total	1,955,340	1,118,758	0	0	0	0	0	0	0	0	0	0

EU CQ5 - Credit quality of loans and advances to non-financial corporations by industry

Non-financial corporations are classified by sector of economic activities using NACE codes on the basis of the principal activity of the counterparty. NACE codes are reported with the first level of disaggregation.

	30/06/2025	a	b	c	d	e	f
		Gross carrying amount				Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		of which: non-performing			of which: loans and advances subject to impairment		
			of which: defaulted				
010	Agriculture, forestry and fishing	74,753	-	-	74,753	-298	-
020	Mining and quarrying	-	-	-	-	-	-
030	Manufacturing	92,543	-	-	92,543	-326	-
040	Electricity, gas, steam and air conditioning supply	157,107	-	-	157,107	-313	-
050	Water supply	-	-	-	-	-	-
060	Construction	-	-	-	-	-	-
070	Wholesale and retail trade	8,935	-	-	8,935	-53	-
080	Transport and storage	113,583	-	-	113,583	-356	-
090	Accommodation and food service activities	-	-	-	-	-	-
105	Information and communication	-	-	-	-	-	-
100	Financial and insurance activities	-	-	-	-	-	-
110	Real estate activities	43,413	-	-	43,413	-6	-
120	Professional, scientific and technical activities	-	-	-	-	-	-
130	Administrative and support service activities	127,381	-	-	127,381	-42	-
140	Public administration and defense, compulsory social security	-	-	-	-	-	-
150	Education	-	-	-	-	-	-
160	Human health services and social work activities	-	-	-	-	-	-
170	Arts, entertainment and recreation	-	-	-	-	-	-
180	Other services	-	-	-	-	-	-
190	Total	617,714	-	-	617,714	-1,395	-

	30/6/2024	a	b	c	d	e	f
		Gross carrying amount				Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		of which: non-performing			of which: loans and advances subject to impairment		
			of which: defaulted				
010	Agriculture, forestry and fishing	-	-	-	-	-	-
020	Mining and quarrying	-	-	-	-	-	-
030	Manufacturing	163,411	-	-	163,411	-738	-
040	Electricity, gas, steam and air conditioning supply	154,778	-	-	154,778	-353	-
050	Water supply	-	-	-	-	-	-
060	Construction	-	-	-	-	-	-
070	Wholesale and retail trade	48,028	-	-	48,028	-208	-
080	Transport and storage	131,318	-	-	131,318	-111	-
090	Accommodation and food service activities	-	-	-	-	-	-
105	Information and communication	0	-	-	0	-	-
100	Financial and insurance activities	-	-	-	-	-	-
110	Real estate activities	31,709	-	-	31,709	-51	-
120	Professional, scientific and technical activities	-	-	-	-	-	-
130	Administrative and support service activities	158,872	-	-	158,872	-203	-
140	Public administration and defense, compulsory social security	-	-	-	-	-	-
150	Education	-	-	-	-	-	-
160	Human health services and social work activities	-	-	-	-	-	-
170	Arts, entertainment and recreation	-	-	-	-	-	-
180	Other services	-	-	-	-	-	-
190	Total	688,116	-	-	688,116	-1,665	-

Counterparty credit risk

Counterparty credit exposures arise from CBA NV's very small derivative portfolio of interest rate swaps (IRS) offered as a hedging solution to certain borrower customers. Due to its small scale, internal capital is not assigned to and monitored for this activity. Internal credit limits are set for all customers, including central counterparties (CCPs), in accordance with the Table CRA: General qualitative information about credit risk.

As mentioned under Table CRA, CBA NV's credit risk management team utilises the resources of the Commonwealth Bank of Australia global credit risk function for certain credit risk related tasks. Commonwealth Bank of Australia global credit risk function has a team dedicated to CCPs for guidance around limits and other aspects of counterparty credit risk management.

CBA NV calculates the exposure value of its IRS portfolio under SA-CCR under Article 274 of the CRR (and related provisions).

CBA NV calculate the own funds requirements for the Credit Valuation Adjustment (CVA) risk of its IRS portfolio under the simplified method, in accordance with Article 385 of the CRR (and related provisions).

The core credit risk mitigant for derivative transactions is the process of marking the exposure to market and then margining the counterparty where the valuation indicates an exposure to the counterparty.

For bilateral derivative transactions CBA NV, in general, enters into standard market agreements with its counterparties, such as International Swaps and Derivatives Association Master Agreements (ISDAs) with Credit Support Annexes (CSAs) to govern this process. Where the derivative transaction is subject to either voluntary or mandatory central clearing, the relevant CCP will have specific rules in relation to margining.

With respect to the IRS portfolio, CBA NV's policies in relation to credit risk mitigants are determined by the nature of the counterparty. Where the counterparty is a non-financial counterparty, in general, margining as counterparty credit risk mitigant will not occur. In this case, some form of guarantee may be present to act as credit risk mitigation. Frequently, the lack of margining or other mitigant will be reflected in a relatively smaller credit appetite and limit for the counterparty.

CBA NVs IRS transactions with financial counterparties are subject to mandatory clearing and therefore, subject to the credit risk mitigation requirements of the relevant CCP.

In general, this involves the exchange of daily margin, to minimise counterparty credit exposures. The credit reserves for the IRS portfolio are part of existing policies in relation to credit provisioning.

CBA NV's wrong-way risk (WWR) policies include ongoing counterparty assessments at origination, scheduled and/or ad hoc or event driven reviews, with a focus on legal enforceability and margining/ collateralisation as included in governing documents such as ISDAs and CSAs. Key elements for "over the counter" (OTC) derivatives include:

- ◆ mandatory close-out netting agreements with enforceability supported by independent legal opinions.
- ◆ Limitations of trade and collateral types
- ◆ transaction/ portfolio margining wherever possible.
- ◆ collateral eligibility criteria including:
 - sufficiently liquid; and
 - non-positive correlation with the counterparty's credit quality.
- ◆ cleared through approved CCPs where possible.
- ◆ remedial actions including:
 - treatment of exposure as uncollateralised where WWR risk is heightened.
 - reduction of counterparty credit appetite and limits.
 - renegotiation of eligible collateral.
 - position unwinding including novation of transactions.

Due to the small scale of the IRS portfolio and the vanilla profile of the counterparties and the underlying transactions, CBA NV has not experienced WWR such that remediation has been necessary.

There are currently no additional risk management objectives related to counterparty credit risk. CBA NV believes this is appropriate given the small scale of its derivative operations.

It is not CBA NV's policy to agree to any ratings-based triggers that would impact the provision of collateral or margin in its derivative documentation and agreements with any counterparties. Therefore, it is highly unlikely that a credit rating downgrade would result in CBA NV being required to post additional collateral.

CCP's and their clearing participants generally have the contractual rights to impose additional margin on clients and may do so in the event of a ratings downgrade or other indications of deterioration of creditworthiness, but this is not a contractual stipulation on CBA NV and, therefore, is not quantifiable.

EU CCR1 – Analysis of CCR exposure by approach

This table provides insight into CBA NV's counterparty credit risk (CCR), making a distinction between approach and CCR type.

30/6/2025		a	b	c	d	e	f	g	h
		Replace- ment cost (RC)	Potential future ex- posure(P- FE)	EEPE	Alpha used for com- puting regulatory exposure value	Exposure value pre- CRM	Exposure value post-CRM	Exposure value	RWEA
EU1	EU - Original Exposure Meth- od (for derivatives)	-	-		1	-	-	-	-
EU2	EU - Simplified SA-CCR (for derivatives)	-	-		1	-	-	-	-
1	SA-CCR (for derivatives)	2,243	7,983		1	14,316	14,316	14,263	15,527
2	IMM (for derivatives and SFTs)			-	-	-	-	-	-
2a	Of which securities financing transactions netting sets			-	-	-	-	-	-
2b	Of which derivatives and long settlement transactions netting sets			-	-	-	-	-	-
2c	Of which from contractual cross-product netting sets			-	-	-	-	-	-
3	Financial collateral simple method (for SFTs)					-	-	-	-
4	Financial collateral compre- hensive method (for SFTs)					-	-	-	-
5	VaR for SFTs					-	-	-	-
6	Total					14,316	14,316	14,263	15,527

30/6/2024		a	b	c	d	e	f	g	h
		Replace- ment cost (RC)	Potential future ex- posure(P- FE)	EEPE	Alpha used for com- puting regulatory exposure value	Exposure value pre- CRM	Exposure value post-CRM	Exposure value	RWEA
EU1	EU - Original Exposure Meth- od (for derivatives)	-	-		1	-	-	-	-
EU2	EU - Simplified SA-CCR (for derivatives)	-	-		1	-	-	-	-
1	SA-CCR (for derivatives)	27	5,883		1	8,274	8,274	8,220	8,220
2	IMM (for derivatives and SFTs)			-	-	-	-	-	-
2a	Of which securities financing transactions netting sets			-	-	-	-	-	-
2b	Of which derivatives and long settlement transactions netting sets			-	-	-	-	-	-
2c	Of which from contractual cross-product netting sets			-	-	-	-	-	-
3	Financial collateral simple method (for SFTs)					-	-	-	-
4	Financial collateral compre- hensive method (for SFTs)					-	-	-	-
5	VaR for SFTs					-	-	-	-
6	Total					8,274	8,274	8,220	8,220

EU CCR3 – Standardised approach – CCR exposures by regulatory exposure class and risk weights

30/6/2025	Exposure classes	Risk weight										
		a	b	c	d	e	f	g	h	i	j	k
		0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others
1	Central governments or central banks	-	-	-	-	-	-	-	-	-	-	-
2	Regional government or local authorities	-	-	-	-	-	-	-	-	-	-	-
3	<i>Public sector entities</i>	-	-	-	-	-	-	-	-	-	-	-
4	<i>Multilateral development banks</i>	-	-	-	-	-	-	-	-	-	-	-
5	International organisations	-	-	-	-	-	-	-	-	-	-	-
6	<i>Institutions</i>	-	-	-	-	-	-	-	-	-	-	-
7	Corporates	-	-	8,485	-	-	-	-	-	10,049	-	-
8	Retail	-	-	-	-	-	-	-	-	-	-	-
9	Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-
10	Other items	-	-	-	-	-	-	-	-	-	-	-
11	Total exposure value	-	-	8,485	-	-	-	-	-	10,049	-	-

30/6/2024	Exposure classes	Risk weight										
		a	b	c	d	e	f	g	h	i	j	k
		0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others
1	Central governments or central banks	-	-	-	-	-	-	-	-	-	-	-
2	Regional government or local authorities	-	-	-	-	-	-	-	-	-	-	-
3	<i>Public sector entities</i>	-	-	-	-	-	-	-	-	-	-	-
4	<i>Multilateral development banks</i>	-	-	-	-	-	-	-	-	-	-	-
5	International organisations	-	-	-	-	-	-	-	-	-	-	-
6	<i>Institutions</i>	-	-	-	-	-	-	-	-	-	-	-
7	Corporates	-	-	12,096	-	-	-	-	-	8,220	-	-
8	Retail	-	-	-	-	-	-	-	-	-	-	-
9	Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-
10	Other items	-	-	-	-	-	-	-	-	-	-	-
11	Total exposure value	-	-	12,096	-	-	-	-	-	8,220	-	-

EU CCR5 – Composition of collateral for CCR exposures

30/6/2025		a	b	c	d	e	f	g	h
		Collateral used in derivative transactions				Collateral used in SFTs			
Collateral type	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral		
	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	
1	Cash – domestic currency	-	4,122	-	-	-	-	-	-
2	Cash – other currencies	-	1,745	-	3,039	-	-	-	-
3	Domestic sovereign debt	-	-	-	-	-	-	-	-
4	Other sovereign debt	-	-	-	-	-	-	-	-
5	Government agency debt	-	-	-	-	-	-	-	-
6	Corporate bonds	-	-	-	-	-	-	-	-
7	Equity securities	-	-	-	-	-	-	-	-
8	Other collateral	-	-	-	-	-	-	-	-
9	Total	-	5,867	-	3,039	-	-	-	-

30/6/2024		a	b	c	d	e	f	g	h
		Collateral used in derivative transactions				Collateral used in SFTs			
Collateral type	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral		
	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	
1	Cash – domestic currency	-	1,262	-	-	-	-	-	-
2	Cash – other currencies	-	1,855	-	5,180	-	-	-	-
3	Domestic sovereign debt	-	-	-	-	-	-	-	-
4	Other sovereign debt	-	-	-	-	-	-	-	-
5	Government agency debt	-	-	-	-	-	-	-	-
6	Corporate bonds	-	-	-	-	-	-	-	-
7	Equity securities	-	-	-	-	-	-	-	-
8	Other collateral	-	-	-	-	-	-	-	-
9	Total	-	3,117	-	5,180	-	-	-	-

EU CCR8 – Exposures to CCPs

	30/6/2025		30/6/2024	
	Exposure value	RWEA	Exposure value	RWEA
Exposures to QCCPs (total)		339		484
Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	8,485	339	12,096	484
(i) OTC derivatives	8,485	339	12,096	484
(ii) Exchange-traded derivatives	-	-	-	-
(iii) SFTs	-	-	-	-
(iv) Netting sets where cross-product netting has been approved	-	-	-	-
Segregated initial margin	-		0	
Non-segregated initial margin	3,039	-	5,180	-
Prefunded default fund contributions	-	-	-	-
Unfunded default fund contributions	-	-	-	-
Exposures to non-QCCPs (total)	-	-	-	-
Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	-	-	-	-
(i) OTC derivatives	-	-	-	-
(ii) Exchange-traded derivatives	-	-	-	-
(iii) SFTs	-	-	-	-
(iv) Netting sets where cross-product netting has been approved	-	-	-	-
Segregated initial margin	-		0	
Non-segregated initial margin	-	-	-	-
Prefunded default fund contributions	-	-	-	-
Unfunded default fund contributions	-	-	-	-

6 Market & Operational risk

Market risk

The Market Risk function is responsible for the daily monitoring and analysis of risk positions that are sensitive to changes in market rates. Senior Management has oversight of market risk performance against risk and return expectations on a monthly basis.

CBA NV makes a distinction between traded and non-traded market risk for the purposes of risk management, measurement and reporting. Traded market risk principally arises from the trading book activities within the Global Markets business. Non-traded market risk includes interest rate risk that arises from banking book activities, funding the institutional banking business, managing the liquids book and structural foreign exchange risk.

Management and Governance

CBA NV's appetite for market risk is approved by the CBA NV Supervisory Board and expressed through Value at Risk (VaR) and stress testing via CBA NV's Risk Appetite Statement (RAS) and governed the CBA NV Market Risk Policy. To complement the RAS by giving further depth of market risk appetite taking into account the business strategy and market conditions is the Trading Delegations Manual (TDM) for traded market risk and the Non-Traded Market Risk Mandate (NTMRM). Both documents provide a detailed and robust market risk limit framework by detailing the business and hedging strategy, permitted products including and currency and tenor restrictions, allocations of (VaR) and granular market risk sensitivity limits for sensitivities such as PV01, basis risk and FX risk for each trading desk. The Market Risk Framework is overseen and approved by the Asset and Liability Committee (ALCO) and provides the framework for monitoring, oversight, escalation, roles and responsibilities and the governance of market risk including definitions, reporting requirements, procedures and delegated authority. In addition, ALCO ensures the effectiveness of the Market Risk Framework, acts as a mechanism for escalation of issues and reviews the market risks for accuracy and consistency with the strategy and risk appetite.

The Market and Liquidity Risk function operates as an independent unit, reporting directly to the Chief Risk Officer (CRO). It is segregated from the trading functions, in accordance with the three lines of defence (accountability) framework adopted by CBA NV. The function is responsible for the daily measurement and monitoring of market risk exposures, recommending a limit structure and limits to ALCO, new product approval from a market risk perspective including which trading desks are permitted to trade them, annual desk and limit reviews, reporting of market risks to senior management and the board and escalation of market risk limit excesses and issues.

Traded Market Risk

CBA NV uses the Standard Method for capital calculations as outlined in CRR Part three Title IV Chapters 2-4. Additionally, for internal risk management purposes CBA NV uses Value-at-Risk (VaR) and macro stress testing as measures of traded market risk. VaR measures potential loss using historically observed market movements and correlations between different markets.

VaR is modelled using the historical simulation methodology at a 99.0% confidence level with a 10-day

horizon period and using a 2-year history. This means that there is a 99.0% probability in the next 2 years that the loss will not exceed the VaR estimate on any given 10-day period. The VaR model is back-tested daily to ensure model integrity and appropriateness remain. Back-testing is done against actual clean trading P&L and hypothetical P&L.

VaR is driven by historical observations and is not an estimate of the maximum loss that the Group could experience from an extreme market event. As a result of this limitation, management also uses stress testing to measure the potential for economic loss at confidence levels significantly higher than 99.0%.

As at 30 June 2025, Global Markets activities are minimal, hence both the trading book and market risk were insignificant compared to the current balance sheet and risk appetite. FX risk is below the 2% of total own funds threshold so does not hold capital but does still calculate RWAs.

In addition, CBA NV is prepared for the transition to Fundamental Review of the Trading Book (FRTB) standardised approach when the new regulation comes in January 2027.

EU MR1 – Market risk under the Standardised Approach

		a	
		30/6/2025	30/6/2024
	Outright products		
1	Interest rate risk (general and specific)	0	187
2	Equity risk (general and specific)	-	-
3	Foreign exchange risk	-	-
4	Commodity risk	-	-
	Options		
5	Simplified approach	-	-
6	Delta-plus approach	-	-
7	Scenario approach	-	-
8	Securitisation (specific risk)	-	-
9	Total	-	187

EU IRRBBA – Qualitative information on interest rate risk of non-trading book activities

Interest rate risk is the current and prospective impact to CBA's financial condition due to adverse changes in interest rates to which the Bank's Balance Sheet is exposed due to mismatches in the repricing terms of asset and liability positions. These mismatches may have undesired earnings and value outcomes depending on the interest rate movements.

Market Value Sensitivity (MVS) is the VaR-like measure used in the banking book and is modelled using the historical simulation methodology at a 99.0% confidence level with a 20-day horizon period and using a 6-year history. This means that there is a 99.0% probability that the loss will not exceed the VaR estimate on any given 20-day period

based off historical rate movements. Stress testing of IRRBB measures the impact of extreme but plausible market movements on an earnings and economic value basis. The results are reported to the ALCO on a regular basis.

CBA NV's Pillar 2 capital requirement for IRRBB & CSRBB was calculated as a max of the highest of both internal and regulatory metrics for earnings and economic value scaled by a multiplier.

As at 30 June 2025, the expected net change in the economic value of assets and liabilities, held for purposes other than trading, based on a 200 basis point parallel rate shock was approximately 0.22% of own funds. MVS was reported as EUR 404k. The supervisory shock scenarios applied below are prescribed by the relevant EU regulations.

EU IRRBB1 - Interest rate risks of non-trading book activities¹⁰

Supervisory shock scenarios		a	b	c	d
		Changes of the economic value of equity		Changes of the net interest income	
		30/6/2025	30/6/2024	30/6/2025	30/6/2024
1	Parallel up	-835,493.44	267,589.90	-2,507,515.34	-1,369,878.58
2	Parallel down	847,589.07	-679,002.25	2,920,065.81	1,369,878.58
3	Steepener	592,431.41	143,686.78		
4	Flattener	-745,294.84	-404,512.44		
5	Short rates up	-965,790.94	-244,414.14		
6	Short rates down	981,685.73	-76,593.65		

¹⁰ Absolute EUR amount

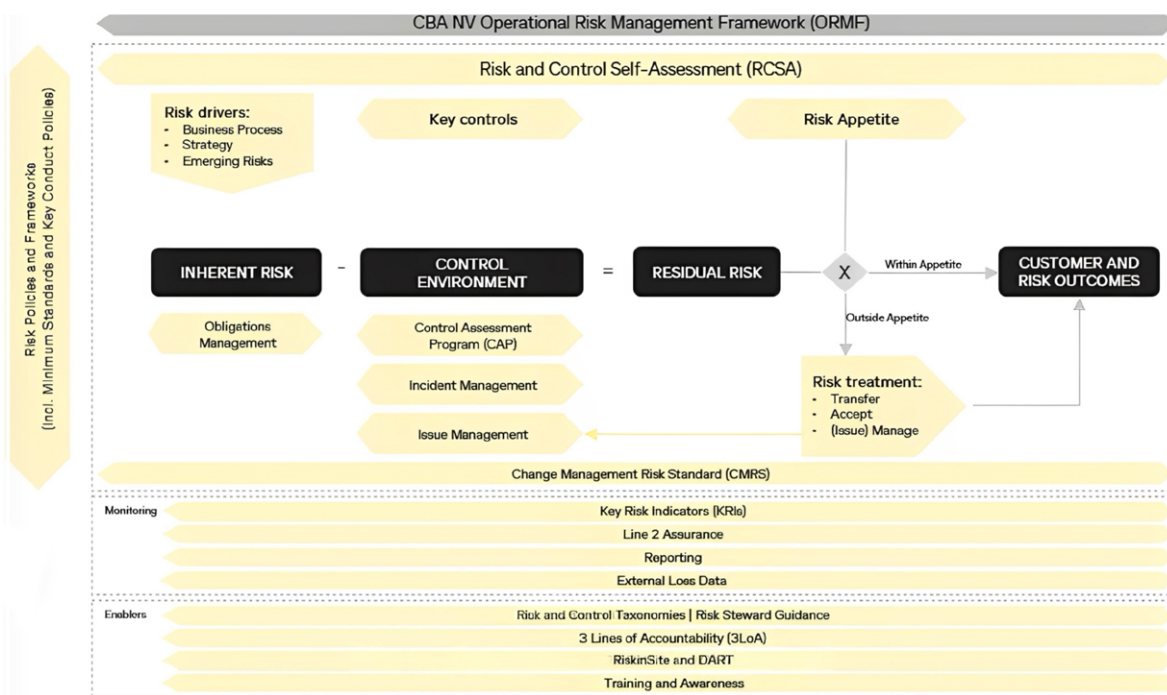
Operational risk

Operational Risk Management Framework (ORMF)

The Bank manages Operational Risk based on its ORMF. The ORMF covers the structures, policies, systems, processes, and people within the Bank that identify, assess, measure, evaluate, control, monitor and report internal and external operational risk. The ORMF is integrated in the Bank's Risk Management Framework and based on the COSO¹¹ Enterprise Risk Management model.

Operational Risk data is captured and maintained in the single risk management system (RiskInSite). Operational risk data is reported at the various levels within the Bank, up to the Management Board and Supervisory Board.

The Bank's ORMF is supported by the Three Lines of Accountability (3LoA) model. Every staff member has responsibilities assigned according to the 3LoA. The Bank also has insurance coverage in place for relevant risks.



Risk and Control Self-Assessment (RCSA)

CBA NV performs regular Risk and Control Self-Assessments (RCSA) which enable CBA NV management to identify operational and compliance risks in a consistent manner, understand the strength of the control environment, and make risk treatment decisions and/or prioritise control gaps and weaknesses to ensure a sustainable pursuit of business objectives. Through the RCSA, managers in the first line assess the effectiveness of the control environment in their areas of responsibility. Many of these controls are used to ensure compliance with applicable obligations. Where controls are implemented to materially mitigate risks and/or comply with obligations, the second line is responsible for performing a review and challenge

the first lines' assessment. Where gaps in CBA NVs control environment are identified, Issue Management under the ORMF is used to track the remediation of these gaps.

Indirectly, the outcome of the CBA NV RCSA also feeds into the capitalization of non-financial risk under the annual CBA NV Internal Capital Adequacy Assessment Process (ICAAP).

To determine inherent and residual risk ratings (Low, Moderate, Medium, High or Very High), CBA NV uses its CBA NV 5x5 Risk Assessment Matrix, using estimated impact and frequency over a 12-month horizon.

¹¹ COSO: Committee of Sponsoring Organization of the Treadway Commission, which developed a model for evaluation internal controls.

EU OR2 - Business Indicator, components and subcomponents

30/06/2025	BI and its subcomponents	T	T-1	T-2	Average value
1	Interest, lease and dividend component (ILDC)				20,566
EU 1	ILDC related to the individual institution/consolidated Group (excluding entities considered by Article 314(3))				20,566
1a	Interest and lease income	0	0	0	0
1b	Interest and lease expense	0	0	0	0
1c	Total assets/Asset component	0	0	0	0
1d	Dividend income/dividend component	0	0	0	0
2	Services component (SC)				7,553
2a	Fee and commission income	0	0	0	0
2b	Fee and commission expense	0	0	0	0
2c	Other operating income	0	0	0	0
2d	Other operating expense	0	0	0	0
3	Financial component (FC)				374
3a	Net profit or loss applicable to trading book (TB)	0	0	0	0
3b	Net profit or loss applicable to banking book (BB)	0	0	0	0
EU 3c	Approach followed to determine the TB/BB boundary (PBA or accounting approach)				-
4	Business Indicator (BI)				28,494
5	Business indicator component (BIC)				3,419

EU OR3 - Operational risk own funds requirements and risk exposure amounts

		30/6/2025	30/06/2024 (used BIA and not BIC)
1	Business Indicator Component (BIC)	3,419	3,223
EU1	Alternative Standardised Approach (ASA) Own Funds Requirements (OROF) under Article 314(4)	-	-
2	Not applicable		
3	Minimum Required Operational Risk Own Funds Requirements (OROF)	3,419	3,223
4	Operational Risk Exposure Amounts (REA)	42,740	40,283

7 Remuneration

Background

This chapter sets out the remuneration disclosures required under Article 450 CRR in relation to CBA NV, and in respect of the remuneration period (“Performance Year”) ending 30 June 2025.

CBA NV complies with the requirements set out in the Article in a manner that is appropriate to its size, internal organisation and the nature, scope and complexity of their activities and without prejudice to the General Data Protection Regulation ((EU) 2016/679).

CBA NV’s remuneration is aligned with the CBA Group Remuneration Policy (“GRP”), except where local regulation requires a different position. A summary of the applicable local rules and regulation that are applicable to CBA NV is detailed in an appendix to the GRP. Further explanation on local remuneration regulation is given in the CBA NV Remuneration Guidelines.

Qualitative Information

This section sets out general principles as appropriate, taking into consideration the assessment of CBA NV as a ‘small institution’ under the ‘proportionality principle’ set forth in article 94 (3)(a) of the Fifth Capital Requirements Directive (EU) 2019/878 (“CRD”).

Remuneration policy and practices for Identified Staff

CBA NV complies with the EBA Guidelines on Sound Remuneration Policies (EBA/GL/2021/04) (“EBA Guidelines”), which state that a firm must undertake a self-assessment to identify all staff whose professional activities have or may have a material impact on the institutions risk profile at least annually (“Identified Staff”).

In June 2025 an extensive Identified

Staff Assessment has been executed in which below mentioned groups of staff are assessed.

1. Management and Supervisory Board members
2. Senior Management, CBA NV Leadership Team members
3. Staff in Material Control Functions
4. Staff leading material business units
5. Staff in Specific Functions
6. Staff being a voting member of a risk committee
7. Staff having Credit Risk Exposure
8. Staff that has the authority to approve transactions (not applicable to CBA NV)
9. Staff heading a group of staff who have individual authority to commit the institution to transactions (not applicable to CBA NV)
10. Staff that approves or veto the introduction of new products
11. Additional Staff under EU regulation (senior bankers)

This assessment has led to new staff members being Identified Staff of CBA NV.

For FY2025 there were 25 staff members assessed for being Identified Staff for the full year and 7 Identified Staff for the part-year. One of the Supervisory Board dependent members was replaced by the current Supervisory Board member per 17 February 2025.

In the Management Board the interim CRO was replaced by the new permanent CRO per 1 November 2024. The Head of Global Markets left per end of August 2025 and was replaced by the Head of Treasury who was already

assessed as Identified Staff in his previous role. The Head of Credit Risk left, and his successor has already been assessed as Identified staff in 2024. In the situation that within the financial year a role has been executed by more employees, the remuneration of these employees has been taken into account for the period they were employed in that role.

An extensive MRT assessment was held at the end of FY2025 and new MRT's were assessed. All new MRT's have signed a MRT letter which summarizes the consequences of being a MRT according to the European regulations.

The ratio's between fixed and variable remuneration

As a Dutch credit institution, CBA NV is subject to the restrictions on variable remuneration as set out in article 1:121 Dutch Financial Supervision Act (Wet op het financieel toezicht, "DFSA") (the "Bonus Cap"). Total Variable Remuneration awarded to individual eligible Employees of CBA N.V., will not exceed 20% of their individual Total Fixed Remuneration, unless an exemption is applicable.

In exceptional circumstances, and within the legal boundaries that apply from time to time, it may be possible to award individual Employees with a Total Variable Remuneration of at maximum 100% of their Total Fixed Remuneration, as long as the average of the ratios between aggregate of the Variable Remuneration and Fixed Remuneration of all Employees does not exceed 20%. This exemption can in any case not be applied to the following staff categories:

- ◆ Control Personnel; and
- ◆ Employees who are directly involved with providing financial services to consumers (i.e. retail client segment) which is not applicable for CBA NV.

Whether the exemption can and will be applied, as well as whether it will

continue to apply, will be approved on a case-by-case basis by the Supervisory Board on recommendation of the Nomination and Remuneration Committee (NRC). During FY 2025, for a limited number of employees an exception was granted due to their exceptional roles and their exceptional performance in the financial year. These exceptions are reported to DNB.

Any variable remuneration awarded to Identified Staff (and other CBA NV staff) is subject to prior testing to ensure compliance with the Bonus Cap. For the avoidance of doubt, variable remuneration includes any amounts determined under the Short-Term Variable Remuneration ("STVR") plan and any other variable reward arrangements the employee was eligible to receive during the performance year.

Deferral policy and vesting criteria

For the FY2025 CBA NV has been assessed to be a 'small institution,' and therefore eligible to apply the proportionality principle as laid down in article 94(3)(a) CRD. As CBA NV's qualifies as a 'small institution' under the 'proportionality principle', article 94(1)(l) and (m) CRD are not applicable, as a result of which Identified Staff are not subject to the mandatory deferrals using instruments stipulated under (i) the 2022 Dutch Corporate Governance Code, (ii) the Regulation on Sound Remuneration Policies as issued by the Dutch Central Bank (Regeling beheerst belongingsbeleid 2021, "RBB 2021"), (iii) CRD and (iv) EBA Guidelines (collectively, the "Regulatory Remuneration Rules").

The minimum deferral requirements set out in the Group Remuneration Policy (GRP) apply where applicable in relation to positions of General Manager and above and those with significant variable remuneration, i.e. the equivalent of AUD 150,000 or more. The most senior employees and those with STVR outcomes at

or above the threshold are subject to deferral of one-third of their STVR into cash-settled CBA equity-linked instruments to align with shareholder interests. The deferred component vests in three equal tranches over a three-year period subject to continued employment, as well as ongoing satisfactory risk management and compliance.

Consistent with the regulation in the Netherlands, Identified Staff are prohibited from undertaking personal hedging strategies or entering into remuneration or liability-related insurance contracts that would undermine the risk alignment efforts embedded in the remuneration arrangements.

Risk and compliance is actively managed at CBA Group and CBA NV level, which influences individual STVR outcomes including deferrals, which may be reduced for material issues.

Fixed and Variable Remuneration

Whereas CBA risk employees are not eligible for STVR anymore, as an exception, the interim CRO who was seconded by the parent company of CBA NV was granted STVR within the Cap requirements for the period within the FY2025 that he worked for at CBA NV.

Risk Adjustment: Malus and Clawback

Where a failure of risk management occurs, CBA NV will apply ex-post risk adjustments through in-year adjustments, malus or clawback under certain circumstances, including issues or events with a financial impact. CBA NV will make clear that such procedure must have a reasonable degree of detail, recognizability and predictability by using specific criteria, including where the institution or the relevant business unit suffers a material downturn in its financial performance and/or where there is a significant increase in CBA NV's economic or regulatory capital base.

Variable Remuneration Funding

For the CBA NV employees who are still eligible for STVR in FY2025 an STVR pool was set, taking into account a number of factors, including:

- ◆ the ratio between the variable and the fixed components of total remuneration;
- ◆ performance risk criteria defined for the Group as a whole and locally by CBA NV;
- ◆ control objectives and the financial situation of CBA NV including capital base and liquidity; and
- ◆ the need for consistency with the timing and likelihood of the firm receiving potential future revenues incorporated in the current earnings.

The performance indicators used to calculate the STVR pool include long-term performance indicators and consider realised financial results. CBA has appropriate processes and controls in place when determining the overall STVR pool.

Variable Remuneration is designed to reflect sustainable and risk-adjusted performance against financial and strategic measures as well as behaviour towards risk and controls, with input from risk and compliance functions as required. Variable Remuneration is only awarded if CBA NV has a strong and sound capital base, as the Management Board and Supervisory Board is mindful that variable pay should not limit the institution's ability to strengthen its capital base.

Link between pay and performance

When determining the Short-Term Variable Remuneration (STVR) pool for CBA NV, the NRC will be required to consider the performance of the entity with particular reference to Group risk adjustment of the pool, relevant risk indicators, as well as any specific risk events. The recommendation on risk adjustments is based on an assessment of the following elements:

- ◆ any material risk issues and events;
- ◆ the accountability of specific Material Risk Takers related to any material risk issues and events, recommending malus and claw back where appropriate (entity level only);
- ◆ the impact of any material risk issues and events, including the specific levels of risk exposure, financial, reputational and customer effects;
- ◆ the correlation between any material risk issues and risk events, considering any intrinsic risk that are inherent in identified material risk issues (ex-ante), as well as the materialization of specific risk events (ex-post); and
- ◆ the applicability of a collective risk adjustment based on the CFO's assessment of the financial soundness and stability of CBA NV.

Based on the outcome of the different assessment steps described, Risk recommended not applying any risk-based, financial or other regulatory adjustments to the FY2025 bonus pool.

CBA NV defines the objectives of the institution, business units and staff, which are derived from its business and risk strategy, corporate values, risk appetite and long-term interests. These objectives underlie the award of variable remuneration to its staff. As part of this process, CBA NV takes into account all current and future risks (whether on or off-balance sheet), (i) differentiating between risks relevant for the institution as a whole and those relevant to indi-

viduals and (ii) recognising that only some types of risk may be relevant for certain seniority levels and/ or business units.

Main performance criteria and metrics for allocating variable remuneration.

In accordance with the Regulatory Remuneration Rules mentioned above, the award of variable remuneration is based on the assessment of individual performance against financial and non-financial criteria.

Individual STVR awards are allocated after determination of a "bonus pool" amount for CBA NV.

Not fully meeting expectations for Values, Risk or KPIs has an impact on the STVR outcome, including the potential reduction of any STVR award to zero.

The relative importance of the performance criteria is determined upfront and adequately balanced to take into

account the objectives at each level, the position or responsibilities held by the staff member, the business unit they are active in and the current and future risks.

To this extent, the CBA NV senior management provides input into the annual performance review for Identified Staff (and other staff) to the relevant line management for oversight, including an assessment of the extent to which their professional

activities have positively or negatively materially impacted the institution's risk profile.

Control functions

Staff in Control functions are independent from the business that they oversee, having the appropriate authority and sufficient resources, knowledge and experience to perform their functions.

The remuneration of staff in Control functions, including those who are members of the management body, is in line with the principles set out in the GRP, including that they will be remunerated in accordance with the achievement of the objectives linked to their functions, independent of the business areas that they control, so that the methods for determining their variable remuneration do not compromise the objectivity and independence of their roles.

The composition and the mandate of the Remuneration Committee

The Supervisory Board

The Supervisory Board has four members, two being CBA Group executives and two independent members including the chair.

The responsibilities of the Supervisory Board include approving the CBA NV policies on remuneration and proposing the remuneration (in accordance with the GRP) and contractual terms and conditions of employment of members of the Management Board. The Supervisory Board also approves the remuneration changes of the Material Risk Takers upon recommendation of the Nomination and Remuneration Committee.

Furthermore, in accordance with the applicable governance, the Supervisory Board may submit a proposal for its own appropriate remuneration to the General Meeting. The remuneration of Supervisory Board members – which is solely awarded in the form of fixed remuneration – is intended to promote an adequate performance of their role with reference to appropriate external benchmarks.

The remuneration of the Supervisory Board members reflects the time spent and the responsibilities of their role.

Nomination & Remuneration Committee (NRC)

The NRC assists CBA NV's Supervisory Board in discharging its responsibilities in relation to CBA NV on matters relating to:

- ◆ the remuneration strategy of CBA NV considered in the context of the remuneration strategy of the Group as well the of the overall strategy, objectives, culture, values and long-term interests of the CBA Group and CBA NV;
- ◆ CBA NV Remuneration Policy and procedures regarding Management Board members, Material Risk Takers and staff in control functions, as applied under the GRP; and
- ◆ the identification of CBA NV Material Risk Takers

The NRC consists of four members of the Supervisory Board and is chaired by the Chair of the Supervisory Board. They have an appropriate mix of skills and professional experience in relation to remuneration policies and practices, and the incentives and risks that can arise from such.

The NRC and Supervisory Board meet at least quarterly or more frequently if necessary.

The decision-making process used for determining CBA NV's remuneration policy

In carrying out its role, the CBA NV NRC oversees CBA NV's remuneration practices by ensuring that they: NRC oversees CBA NV's remuneration practices by ensuring that they:

- I. obtain input from control functions (Risk and Compliance) and the Group in relation to the design, implementation and oversight of CBA NV's remuneration policy;
- II. receive advice and input from local Compliance, Risk and Internal Audit functions and relevant committees on risk, financial and reputation-related matters relevant to the determination of variable remuneration outcomes for Management Board, Identified Staff and staff in control functions;
- III. endorse and recommend to the Supervisory Board for approval CBA NV's remuneration principles informed by emerging market practice and legislative and regulatory requirements in the Netherlands;
- IV. are aligned with CBA NV's overall corporate governance framework and related governance processes, as well as its business and risk strategy, objectives, culture, values and long-term interests;
- V. take performance into account;
- VI. are aligned with current CBA NV governance, legal and regulatory requirements, including the remuneration rules of the DFSA and the Rbb 2021 and other applicable regulatory guidance;
- VII. encourage behaviours that appropriately mitigate against operational, financial, regulatory and reputational risk and do not promote excessive risk-taking;
- VIII. take into account liquidity and capital levels (including ensuring that the policies support the maintenance of a sound capital base); and
- IX. are maintained within the parameters of the GRP and aligned with the strategic objectives for the Group's remuneration frameworks.

The NRC supervises that the Management Board maintains regular contact with the Group in respect of relevant remuneration matters.

The Supervisory Board will, based on review and recommendation of the NRC, recommend to the Group People & Remuneration Committee ("PRC") on behalf of the General Meeting to approve any proposed changes to the GRP in relation to the CBA NV that is considered to be material in the context of revisions from other businesses within the Group.

Input from other functions

Under the Terms of Reference, the NRC seeks input from the control functions (Risk and Compliance), as well as from Human Resources, Legal and the Group in relation to the design, implementation and oversight of CBA NV's remuneration policies, and receives information, advice

and input from the local Compliance Risk and Internal Audit functions and relevant committees on risk financial and reputation related matters relevant to the determination of variable remuneration outcomes for Management Board, Identified Staff and staff in control functions.

The Risk Management function assists with and informs on the definition of suitable risk adjusted performance measures (including ex post adjustments), as well as with assessing how the variable remuneration structure affects the risk profile and culture of CBA NV. The Risk Management function validates and assesses risk adjustment data.

The Risk Management function and the Compliance function provide effective input in accordance with their roles where those functions have concerns regarding the impact on employee behaviour and the riskiness of the business undertaken.

The Control functions also perform a comprehensive review of all the relevant financial, non-financial and discretionary metrics to provide input to the NRC for the purposes of determining any local risk adjustment to the CBA NV STVR pool as appropriate.

Quantitative Information

This section sets out the quantitative information relevant to CBA NV for the Performance Year FY 2025, taking into consideration the assessment of CBA NV as a 'small institution' under the Proportionality Principle of CRD 94 (3).

Amounts and forms of variable remuneration

The variable remuneration paid to Management Board and (other) Identified Staff in respect of the performance year FY2025 was delivered in immediate cash and share-linked instruments.

According to the GRP in case of a STVR allocation of AUD 150,000 one-third of the annual incentive payment needs to be deferred into cash settled CBA equity-linked instruments vesting in three equal tranches over a three-year period subject to continued employment, as well as ongoing satisfactory risk management and compliance. Prior to vesting or release of deferred awards, CBA NV HR gets confirmation from the CBA NV risk and compliance function on any (conduct) matters that prevent from vesting and accordingly requests the NRC to recommend the vesting for approval to the SB.

During FY2025, none of CBA NV's staff members have been awarded a total remuneration that exceeded an amount of EUR 1million. No malus or clawback reductions were applied to any awards vesting during the performance period. No employee received a sign-on award. In FY2025, two Identified Staff members received a severance payment.

EU REM1 – Remuneration – Awarded remuneration

30/6/2025		a	b	c	d
		MB Su- pervisory function	MB Man- agement function	Other senior manage- ment ¹²	Other identified staff ¹³
Fixed remuneration					
1	Number of identified staff (in FTE)	4 ¹⁴	3 ¹⁵	8	10
2	Total fixed remuneration	264,000	1,187,095	2,009,917	1,939,612
3	Of which: cash-based ¹⁵ ¹⁶	264,000	1,136,420	1,905,644	1,825,985
4	(Not applicable in the EU)				
EU-4a	Of which: shares or equivalent ownership interests	0	0	0	0
5	Of which: share-linked instruments or equivalent non-cash instruments	0	0	0	0
EU-5x	Of which: other instruments	0	0	0	0
6	(Not applicable in the EU)				
7	Of which: other forms ¹⁷	0	50,675	104,274	113,627
8	(Not applicable in the EU)				
Variable remuneration					
9	Number of identified staff (in FTE)	4	3	8	10
10	Total variable remuneration ¹⁸	0	146,276	217,377	170,636
11	Of which: cash-based ¹⁹	0	103,276	217,377	170,636
12	Of which: deferred	0	0	0	0
EU-13a	Of which: shares or equivalent ownership interests	0	0	0	0
EU-14a	Of which: deferred	0	0	0	0
EU-13b	Of which: share-linked instruments or equivalent non-cash instruments	0	43,000 ²⁰	0	0
EU-14b	Of which: deferred	0	43,000	0	0
EU-14x	Of which: other instruments	0	0	0	0
EU-14y	Of which: deferred	0	0	0	0
15	Of which: other forms	0	0	0	0
16	Of which: deferred	0	0	0	0
17	Total remuneration (2 + 10)	264,000	1,333,371	2,227,295	2,110,248

¹² LT members being heads of Compliance, HR, Operations, Treasury, Audit, Legal, Coverage, Global Markets

¹³ All other MRT's. previous Head of Credit risk not taken into account here since role was merged

¹⁴ 2 dependent and 2 independent members. Only remuneration of independent members is taken into consideration here

¹⁵ During the financial year 4 employees have been employed in the role however there was no overlap 3 FTE are MRT roles

¹⁶ Cash based rem includes salary, car allowances working from home allowances, transport allowances, health insurances and pension allowances to transfers. Deviates from annual accounts since recharged cost for MB secondment are not included

¹⁷ Other forms pension is Be Frank payments for local hires

¹⁸ Awarded STVR in 2025

¹⁹ Cash paid minus 43k deferred

²⁰ Deferred amount not paid in cash but in cash settled rights and vested in 3 equal portions in 3 years

EU REM2 – Remuneration – Special payments to staff whose professional activities have a material impact on institutions’ risk profile (identified staff)

This table provides disclosures on special payments (e.g., sign-on and severance payments) to identified staff.

30/6/2025		a	b	c	d
		MB Su- pervisory function	MB Man- agement function	Other senior manage- ment	Other identified staff
Guaranteed variable remuneration awards					
1	Guaranteed variable remuneration awards - Number of identified staff	0	0	0	0
2	Guaranteed variable remuneration awards -Total amount	0	0	0	0
3	Of which guaranteed variable remuneration awards paid during the financial year, that are not taken into account in the bonus cap	0	0	0	0
Severance payments awarded in previous periods, that have been paid out during the financial year²¹					
4	Severance payments awarded in previous periods, that have been paid out during the financial year - Number of identified staff	0	0	1	0
5	Severance payments awarded in previous periods, that have been paid out during the financial year - Total amount	0	0	52,500	0
Severance payments awarded during the financial year					
6	Severance payments awarded during the financial year - Number of identified staff in FTE	0	0	0	1
7	Severance payments awarded during the financial year - Total amount	0	0	0	11,652
8	Of which paid during the financial year	0	0	0	11,652
9	Of which deferred	0	0	0	0
10	Of which severance payments paid during the financial year, that are not taken into account in the bonus cap	0	0	0	0
11	Of which highest payment that has been awarded to a single person	0	0	0	0

21 Severance pay including transition payments

EU REM3 – Remuneration – Deferred remuneration

This table provides disclosures on deferred variable remuneration, including vested and unvested amounts.

30/6/2025	a	b	c	d	e	f	EU - g	EU - h
Deferred and retained remuneration	Total amount of deferred remuneration awarded for previous performance periods	Of which due to vest in the financial year	Of which vesting in subsequent financial years	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in the financial year	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in future performance years	Total amount of adjustment during the financial year due to ex post implicit adjustments (i.e. changes of value of deferred remuneration due to the changes of prices of instruments)	Total amount of deferred remuneration awarded before the financial year actually paid out in the financial year	Total of amount of deferred remuneration awarded for previous performance period that has vested but is subject to retention periods
1 MB Supervisory function	0	0	0	0	0	0	0	0
2 Cash-based	0	0	0	0	0	0	0	0
3 Shares or equivalent ownership interests	0	0	0	0	0	0	0	0
4 Share-linked instruments or equivalent non-cash instruments	0	0	0	0	0	0	0	0
5 Other instruments	0	0	0	0	0	0	0	0
6 Other forms	0	0	0	0	0	0	0	0
7 MB Management function								
8 Cash-based	0	0	0	0	0	0	0	0
9 Shares or equivalent ownership interests	0	0	0	0	0	0	0	0
10 Share-linked instruments or equivalent non-cash instruments ¹¹²²	105,586	56,973	48,613	-	-	23,992	69,919	0
11 Other instruments	0	0	0	0	0	0	0	0
12 Other forms	0	0	0	0	0	0	0	0
13 Other senior management	0	0	0	0	0	0	0	0
14 Cash-based	0	0	0	0	0	0	0	0
15 Shares or equivalent ownership interests	0	0	0	0	0	0	0	0
16 Share-linked instruments or equivalent non-cash instruments	0	0	0	0	0	0	0	0
17 Other instruments	0	0	0	0	0	0	0	0
18 Other forms	0	0	0	0	0	0	0	0
19 Other identified staff								
20 Cash-based	0	0	0	0	0	0	0	0
21 Shares or equivalent ownership interests	0	0	0	0	0	0	0	0
22 Share-linked instruments or equivalent non-cash instruments	33,905	16,953	16,953	0	0	7,704	20,805	0
23 Other instruments	0	0	0	0	0	0	0	0
24 Other forms	0	0	0	0	0	0	0	0
25 Total amount	139,491	73,925	65,565	-	-	31,696	90,723	0

²² Employees who have got deferred STVR are getting an amount of cash settled rights that represents the amount of the deferred STVR. This is vested over 3 years. The share price varies per year. Per year the share price of that year is used.

EU REM 4

Table not included since no staff at CBA NV is a high earner (more than EUR 1,million per year)

EU REM5 – Information on remuneration of staff whose professional activities have a material impact on institutions’ risk profile (identified staff)

		MB Supervisory function	MB Management function	Total MB	Investment banking	Retail banking	Asset management	Corporate functions	Independent internal control functions [23]	All other	Total
1	Total number of identified staff	4	3	7	6	0	0	5	1	6	25
2	Of which: members of the MB	0	3	3	0	0	0	0	0	0	3
3	Of which: other senior management	0	0	0	2	0	0	5	1	0	8
4	Of which: other identified staff	0	0	0	4	0	0	0	0	6	10
5	Total remuneration of identified staff	264,000	1,333,371	1,597,371	1,979,810	0	0	931,509	-	1,426,223	5,934,913
6	Of which: variable remuneration	0	146,276	146,276	370,205	0	0	2,798	-	15,009	534,289
7	Of which: fixed remuneration	264,000	1,187,095	1,451,095	1,609,605			928,711	-	1,411,214	5,400,625

[23] For confidentiality reasons, the remuneration of this independent control function has been aggregated and included in the “All other” category



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