



2025 Annual Review

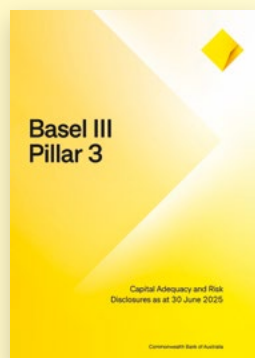
Commonwealth Bank of Australia

Contents

About this report

This Annual Review contains information extracted from our 2025 Annual Report.

Our reporting suite



- ➔ Access our full reporting suite online at commbank.com.au/investors
- ➔ See our Corporate Governance Statement at commbank.com.au/corporategovernance

This is an accessible PDF



Accessibility

This PDF has been made accessible for people with visual impairments. It meets the AA standard and has been tagged in full, so it can be transcribed vocally by screen readers using any computer support.

Overview

Message from our Chair and CEO	2
2025 highlights	4
Business unit performance	6
Who we are	8
How we create value	10

Creating value

Delivering on our strategic priorities	12
Our approach to corporate governance	18
Board of Directors	20
Risk management in action	22

Our approach to sustainability

Listening to our stakeholders	25
Social and governance performance metrics	31
Our approach to climate	32

Additional information

Five-year financial summary	34
Important notices	35
Shareholder information	37



Front cover

Our cover reflects our optimism for Australia and commitment to building a brighter future for all.

Commonwealth Bank of Australia
ACN 123 123 124

Building a brighter future for all

We remain committed to helping the nation prosper and to improving living standards for all Australians. We have continued to support our customers and communities through changing economic conditions, while keeping the Bank safe and strong.

As we look forward, we have refreshed our strategy to focus on supporting Australia's economic growth – remaining at the centre of our customers' financial lives, helping them access housing, grow and protect their wealth, and start, run and grow their business.

Our purpose continues to inspire us to deliver for our customers and the nation.

Acknowledgment of Country

Commonwealth Bank of Australia respectfully acknowledges the Traditional Owners of the Lands across Australia as the continuing custodians of Country and Culture. We pay our respects to First Nations peoples and their Elders, past and present.

Our registered office is located on the Lands of the Gadigal People.

Meaningfully delivering on our purpose

Our purpose, building a brighter future for all, reflects our enduring commitment to Australia. It inspires us to be better for our customers, people and communities, and shows our optimism for the future. By maintaining our balance sheet strength and executing our strategy we can deliver on our purpose.

As Australia's leading retail and business bank, we play an important role in supporting our customers and helping the nation prosper. We are committed to improving living standards for all Australians. By remaining a strong, safe and resilient bank, we can continue lending to our customers through economic cycles, investing for the future, and delivering sustainable returns for our shareholders.

Rising geopolitical tensions, global economic challenges, and technological changes are causing many of our customers to feel financial pressure and uncertainty about their futures. Community concerns about housing and energy affordability, as well as intergenerational inequality, continue to grow.

Australia's economy remains resilient and relatively well positioned. Our country is still an attractive place to live, work and invest. We face headwinds which highlight the need for long-term economic reform and call for a confident vision for growth, fiscal responsibility with future generations in mind, and supply-side reform in areas like housing and energy. Australia also needs to maintain sovereignty of nationally important industries, including Australia's financial system. Governments and industries need to work together to address challenging domestic issues and deliver a stronger future for Australia.

✦ Learn more about our operating context on pages 10 to 11 of our 2025 Annual Report.

Refreshing our strategy

We have made progress in our strategy to support customers through changing economic conditions. This year we lent \$42 billion to businesses to help them grow and assisted over 140,000 households in buying a home. We have strengthened our focus on customer experience and consistently invested in leading technology and data capabilities. Importantly, we have continued to become a safer organisation with greater risk maturity, transparency and discipline.

However, we know there is much more to do. Our operating context has shifted, and we expect the next decade to bring complex geopolitical, reputational and competitive challenges. To better navigate the future, we have refreshed our strategy to continue positioning the Bank to deliver for our customers, communities, the nation and our shareholders.

Our strategy considers diverse sustainability-related impacts, helping us address environmental, social, and governance risks and opportunities. We are making decisions today with a focus on long-term outcomes, even when they come at a short-term cost.

We want to help build Australia's future economy by supporting business growth and productivity. Productivity is key to improving living standards and its benefits need to be shared fairly so all communities can prosper. We are committed to allocating capital intentionally, ensuring banking services remain accessible, and advocating for a strong

financial system and an economy that works for all Australians.

Many Australians and Australian businesses trust us with their transaction banking and deposit relationship. We want to deliver experiences our customers value and continually deepen our relationships with them. Ongoing investment in leading technology, artificial intelligence (AI) and our people enables us to deliver personalised banking at scale.

Our customers need banking to become simpler, safer and better. Improvements to our risk culture and risk management, combined with disciplined balance sheet and capital management, are essential to support the economy during crises and deliver good shareholder outcomes.

✦ Learn more about our strategic priorities on pages 16 to 25 of our 2025 Annual Report.

Delivering for our customers

Being the trusted financial partner for Australian retail and business customers remains key to our strategy and long-term success.

We continue to support customers with a range of money management tools and educational materials. For customers facing financial difficulty, we have initiated more than 139,000 tailored payment arrangements.

To serve a broad range of customers we are focused on delivering a better, safer and more efficient banking experience. We offer the largest branch and ATM



network, Australia-based call centres and the nation's most popular banking app.

This year we extended our commitment to regional Australia, keeping all regional branches open until at least mid-2027, and converted 15 Western Australian Bankwest branches to be CBA-branded.

During the year we have constructively participated in national policy discussions and advocated for changes that support safe, secure and reliable banking services.

To keep pace with technological change, we invested \$2.3 billion in modernising our systems, migrating data, and building world-class engineering and AI capabilities. With persistently high levels of fraud, scams, cyber threats and financial crime, we have invested over \$900 million this year to help protect our customers. We have also reduced customer fraud and scam losses by 76% since peak losses in late 2022. We continue to work with other organisations and Government to build national resilience against these threats which continue to impact too many customers.

✦ Learn more about our approach to sustainability on pages 68 to 99 of our 2025 Annual Report.

Supporting a prosperous, resilient and optimistic nation

A strong and resilient financial system is required to support a strong economy.

Financial services play a vital role in our customers' everyday lives. Disruptions and outages in banking services prevent customers from making payments or running their businesses. We also play an important role to support economic growth by lending to businesses.

Maintaining strong capital and prudent balance sheet settings enables us to maintain necessary investment to deliver resilient and safe banking services, and support our customers and the economy. We carefully consider funding, credit and liquidity needs and monitor non-financial risks such as operational resilience, compliance with laws and regulations, and broader environmental and social risks.

Australia needs a financial system that works for all stakeholders and inspires optimism about the future. We continue to share customer insights and other perspectives to help inform policies that can support a strong financial system and economy.

Delivering sustainable performance

Our financial results reflect our customer focus and disciplined execution of our strategic priorities. Our strong financial position enables us to continue supporting our customers and deliver a sustainable dividend. We have declared a final dividend of \$2.60 per share, fully franked.

✦ Learn more about our financial performance on pages 26 to 33 of our 2025 Annual Report.

Outlook

We know many of our customers are still cautious with global volatility creating uncertainty. The Australian economy has remained resilient with strong fundamentals. Looking ahead, there are many reasons to feel optimistic about Australia's future including modest economic growth, a healthy labour market and easing interest rates.

Our role is to support our customers and the nation. We will stay focused on investing in our business and executing our strategy to bring our purpose to life. We will continue to work with key stakeholders to advocate for issues that are in the national interest, and policy settings that help sustainably support services that Australians value.

Thank you

On behalf of the Board and Executive Leadership Team, we would like to thank our people for their care and commitment to our customers, our customers for trusting us with their banking, and to you, our shareholders for your continued support.

Paul O'Malley
Chair

Matt Comyn
Chief Executive Officer

2025 highlights

Financial highlights

\$10,133 million

Statutory net profit after tax (NPAT)

↑ 7% on FY24

\$10,252 million

Cash NPAT

↑ 4% on FY24

\$28,465 million

Operating income

↑ 5% on FY24

2.08%

Net interest margin

↑ 9bpts on FY24

12.3%

Capital ratio

CET1 (APRA, Level 2)

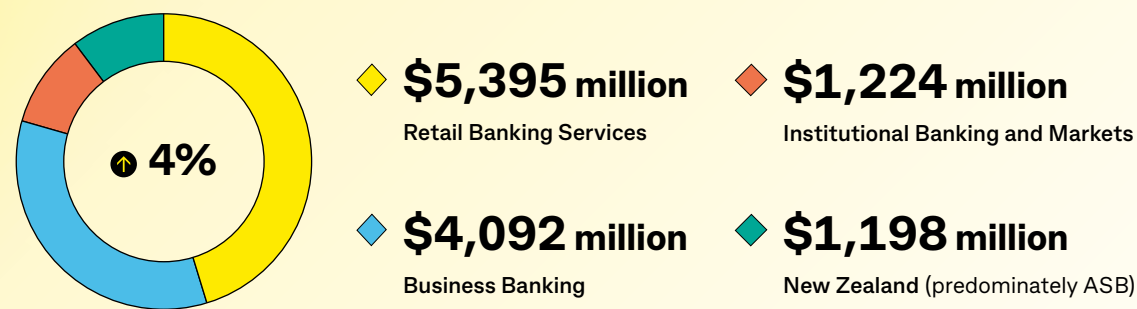
→ Flat on FY24

\$4.85

Dividend per share,
fully franked

Group cash NPAT by business unit ¹

¹ Group Cash NPAT includes net loss after tax from the Group Corporate Centre, not shown in the business unit contribution.



Creating value for our stakeholders

Customers



18 million +
customers

#1

Net Promoter Score®
(NPS) Consumer,
Business and Digital

Our people

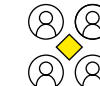


55,000 +
employees

85%

People engagement
index (May 2025)

Communities



175
organisations supported

64.9

RepTrak
reputation score

Investors



800,000 +
shareholders

245%

10-year Total
shareholder
return (TSR)

Our broader impact bringing our purpose to life

140,000 +

homes bought
by customers

45.1%

women in Executive
Manager and above roles

\$4 million

in grants through
CommBank Foundation

13 million +

Australians benefit from
CBA returns through
superannuation

\$42 billion

lent to businesses
to help them grow

39.0%

cultural representation
in leadership

\$10 billion +

additional funding
towards our sustainability
funding target

\$160 billion +

international funding
held, which benefits
Australian households

Our direct impact by distributing our income

\$27 billion

interest paid to savers,
\$930 billion + safeguarded
in customer deposits

\$8 billion

paid in salaries and
superannuation

\$5 billion +

paid to suppliers
to enable us to serve
our customers

\$8 billion

paid in dividends
and share buy-backs
to shareholders

\$900 million +

invested to help protect
against fraud, scams, cyber
threats and financial crime

\$36 million

invested in upskilling
our people with training
and development

\$5 billion +

total taxes paid

\$14 billion

interest paid to
domestic and offshore
debt investors

✚ For more information on how we create value, see pages 12 to 13 of our 2025 Annual Report.

Financials are presented on a continuing operations basis, except the Common Equity Tier 1 (CET1) capital ratio which includes discontinued operations. Cash NPAT represents net profit after tax and non-controlling interests before non-cash items including hedging and IFRS volatility, and gains or losses on acquisitions, disposal, closure, capital repatriation and demerger of controlled businesses. This is management's preferred measure of the Group's financial performance. All figures relate to the full year ended 30 June 2025 and comparisons are to the year ended 30 June 2024. For data sources and definitions, see Glossary on pages 438 to 451 of our 2025 Annual Report.

Business unit performance

Retail Banking Services

Cash NPAT
\$5,395 million
FY24 \$5,265 million

Net interest margin
2.50%
FY24 2.53%

Contribution to Group profit
53%¹
FY24 54%

¹ Does not sum to 100% as excludes net loss after tax from Group Corporate Centre and Other.

Retail Banking Services (RBS) provides simple and convenient banking products and services to personal and private bank customers, helping them manage their everyday banking needs, buy a home or invest for the future. RBS includes the retail banking activities under the Bankwest and Unloan brands.

Cash NPAT was \$5,395 million, an increase of \$130 million or 2% on FY24. Total operating income increased \$359 million or 3% reflecting deposit and lending balance growth, and higher earnings on the replicating portfolio and equity, partly offset by lower deposit and home lending margins mainly due to competition.

Operating expenses increased \$217 million or 4% driven by inflation, additional resources to support proprietary lending, amortisation and higher investment and technology spend. This was partly offset by productivity initiatives including workforce and branch optimisation.

Loan impairment expense decreased \$45 million or 14% due to lower collective provisions reflecting declining interest rates.

Investment spend focused on strategic growth and productivity initiatives, including product and service innovation, digital enhancements, the CommBank Yello loyalty program, Bankwest transformation, home buying process optimisation, reducing scam losses and complying with regulations including Open Banking.

RBS remains focused on deepening and broadening our customer relationships with distinctive and differentiated propositions, giving customers more reasons to bank with us.



Business Banking

Cash NPAT
\$4,092 million
FY24 \$3,790 million

Net interest margin
3.35%
FY24 3.39%

Contribution to Group profit
40%¹
FY24 39%

¹ Does not sum to 100% as excludes net loss after tax from Group Corporate Centre and Other.

Business Banking (BB) serves the banking needs of business, corporate and agribusiness customers across a full range of financial services. BB also provides Australia's leading equities trading and margin lending services through our CommSec business. BB includes the financial results of business banking activities under the Bankwest brand.

Cash NPAT was \$4,092 million, an increase of \$302 million or 8% on FY24. Total operating income increased \$547 million or 6% reflecting above system business lending growth, higher equities trading volumes, FX payments and interest rate hedge volumes. This was partly offset by a decrease in margins due to unfavourable portfolio mix and increased competition and funding costs.

Operating expenses increased \$197 million or 7%, primarily driven by higher technology spend, inflation and investment in product offerings.

Loan impairment expense decreased \$84 million or 19% due to lower individual and collective provision charges.

Investment spend was focused on enhancing the customer experience through reimagining products and services including the launch of CommBank Yello for business and improving processes through digitisation and leveraging AI technology.

Central to our strategy is adapting to customer needs and enhancing their experience. More than one in four businesses call us their main bank and we lead in Business NPS among the major banks.



Institutional Banking and Markets

Cash NPAT
\$1,224 million
FY24 \$1,124 million

Net interest margin¹
2.00%
FY24 1.66%

¹ Net interest margin in IB&M excluding Markets.

Contribution to Group profit
12%²
FY24 11%

² Does not sum to 100% as excludes net loss after tax from Group Corporate Centre and Other.

Institutional Banking and Markets (IB&M) is helping to build Australia's future economy by providing domestic and global financing and banking services to large corporate, institutional and government customers.

Cash net profit after tax was \$1,224 million, an increase of \$100 million or 9% on FY24. Total operating income increased \$273 million or 11% driven by higher earnings on deposits and equity, increased capital markets activity and higher institutional lending volumes, partly offset by lower institutional and structured lending margins and increased merchants scheme costs.

Operating expenses rose \$72 million or 7% due to inflation, investment in frontline resources as well as higher technology and software costs.

Loan impairment expense increased \$52 million on the prior year to \$49 million.

This was primarily driven by higher individual provisions for single name exposures, partly offset by lower collective provisions due to a reduction in some forward looking adjustments.

Investment spend focused on strategic initiatives and continuing to strengthen the operational risk, compliance and regulatory framework.

IB&M continued to focus on helping to build Australia's future economy and supporting our customers' transition to net zero by 2050. This included assisting in 102 sustainable finance transactions this year.



New Zealand

Cash NPAT
\$1,198 million
FY24 \$1,198 million

Net interest margin¹
2.27%
FY24 2.23%

¹ Net interest margin is ASB Bank only and is calculated in New Zealand dollars.

Contribution to Group profit
12%²
FY24 12%

² Does not sum to 100% as excludes net loss after tax from Group Corporate Centre and Other.

New Zealand primarily includes the businesses operating under the ASB brand. ASB provides everyday banking, lending, insurance (distribution) and wealth management products and services to individuals and businesses across the country.

Cash NPAT was \$1,198 million, in line with FY24. Total operating income increased \$88 million or 3% reflecting strong lending and deposit growth and higher net interest margin driven by earnings on equity and replicating portfolio. Operating expenses increased \$103 million or 9%, driven by higher staff costs due to wage inflation and higher FTE, costs associated with customer remediation and higher technology costs from increased investment, partly offset by productivity initiatives.

Loan impairment expense decreased \$9 million or 14% due to lower collective provisions reflecting declining interest rates

and improvement in milk prices, partly offset by higher consumer finance write-offs and individual provisions.

Investment spend focused on technology modernisation, digital experience, and regulatory compliance.

Home lending grew above market at 7%, while business and rural lending grew 2% above a relatively flat market. KiwiSaver funds under management continue to perform strongly growing by 12%. ASB's purpose is Accelerating Progress for all New Zealanders, achieved through three interconnected strands of financial, social and environmental progress.



Who we are

We are Australia’s largest bank serving more than 18 million customers. We provide retail and commercial banking services predominantly in Australia and in New Zealand through our subsidiary, ASB.

Our purpose

Building a brighter future for all

Our purpose is enduring and reflects our ambition to continuously improve living standards for all Australians, help our customers achieve their life goals, and be a safer and stronger bank.

Our strategy

Inspired by our purpose, we are focused on **building tomorrow’s bank today for our customers**, through our refreshed strategic pillars:

- ▶ Helping build Australia’s future economy
- ▶ Reimagining customer experiences
- ▶ Delivering simpler, safer and better banking

✦ Learn more about our strategy on pages 16 to 25 of our 2025 Annual Report.

Our businesses

Our products and services are provided through our businesses: Retail Banking Services, Business Banking, Institutional Banking and Markets, and our New Zealand subsidiary, ASB.

✦ Learn more about the performance of our business on pages 26 to 33 of our 2025 Annual Report.

Retail Banking Services: Provides simple and convenient banking products and services to personal and private bank customers in Australia.

Business Banking: Serves the banking needs of Australian business, corporate and agribusiness customers across a range of financial services.

Institutional Banking and Markets: Provides domestic and global financial and banking services to large corporate, institutional and government customers.

ASB: Provides a range of banking and investment products and services to personal, business, corporate and rural customers in New Zealand.

Our people and culture

Our Code of Conduct guides our people to deliver on our purpose and strategy, by setting expectations for how we act and make decisions. The ‘Must We?’, ‘Can We?’, ‘Should We?’ questions help our people make the right decisions to comply with legal and regulatory obligations, as well as for our customers, shareholders and other stakeholders.

✦ Learn more about our workforce on pages 80 to 83 of our 2025 Annual Report.

We are guided by our values in everything we do.

Care Courage Commitment

Our leadership principles help leaders understand what is required to lead successfully to execute our strategy.

- ✔ Obsess over customers
- ✔ Lead as an owner
- ✔ Be curious and humble
- ✔ Create exceptional teams

Why CBA?

We seek to build a brighter future for our customers, our people, communities and the broader economy. To do this consistently, and attract the capital required, we need to deliver sustainable shareholder returns.

✦ Learn more about how we create value on pages 12 to 13 and our financial performance on pages 26 to 33 of our 2025 Annual Report.

Leading franchise: We are Australia’s leading transaction and deposit bank for both households and businesses.

Strong balance sheet and risk management: We maintain a resilient balance sheet and conservative capital, liquidity and funding settings, as well as sound provision coverage.

Sustainable returns to shareholders: We have consistently delivered sector leading return on equity and a sustainable fully-franked dividend.

Our operating context

We regularly review our external environment to better understand and effectively respond to risks and opportunities. This helps us test whether our strategy continues to deliver for our customers and provides sustainable outcomes for shareholders and other stakeholders.

✦ Learn more about our operating context on pages 10 to 11 of our 2025 Annual Report.

Key external themes affecting our business:

- ✔ Macroeconomic and cost-of-living pressures
- ✔ Evolving technology
- ✔ Heightened geopolitical risks
- ✔ Trust and reputation
- ✔ Competitive intensity

Our material risks

We are exposed to financial, non-financial and strategic risks through the products and services we offer. These risks are managed through our Risk Management Framework. Our material risks are those which require extra focus, due to their potential to materially impact the Bank, our customers, shareholders and the community, now and in the future.


✦ Learn more about how we manage risk on pages 58 to 67 of our 2025 Annual Report.

- ✔ Financial risk
- ✔ Business disruption and technology
- ✔ Privacy and data management
- ✔ Regulatory compliance
- ✔ Cyber security
- ✔ Fraud and scams
- ✔ Financial crime compliance
- ✔ Environmental and social
- ✔ Artificial intelligence


Our financially material themes

Our financially material themes, as identified in our sustainability materiality assessment, reflect the sustainability topics that matter most to our key stakeholders and could impact CBA’s financial prospects.


✦ Learn more about our materiality assessment on pages 72 to 73 of our 2025 Annual Report.




Customer experience, support and community impact




Engaged and supported workforce



Governance, culture and accountability



Cyber security, privacy and data management




Digitisation, innovation and AI


Our stakeholders

Understanding our stakeholders’ needs and expectations allows us to consider their different views and deliver balanced stakeholder outcomes. Key stakeholders are individuals and groups in our value chain whose interests are materially affected or could be affected by the Bank’s activities. We aim to improve our trust and reputation by putting customer needs first and making a broader contribution to the community.


✦ Learn more about our approach to stakeholder engagement on pages 70 to 71 of our 2025 Annual Report.




Customers




Our people




Investors



Communities, industry groups and society



Government and regulators



Suppliers

How we create value

By living our purpose, we aim to create value for our customers, communities and the nation, and deliver meaningful outcomes for our stakeholders.

Our value drivers

Highly engaged and capable team

Engaged and accountable teams executing the Bank’s strategy, delivering better outcomes for our customers, communities and shareholders.

Strength of customer relationships and franchise

Largest branch network in Australia, combined with leading digital experiences, builds deeper customer relationships.

Technology leader, history of innovation

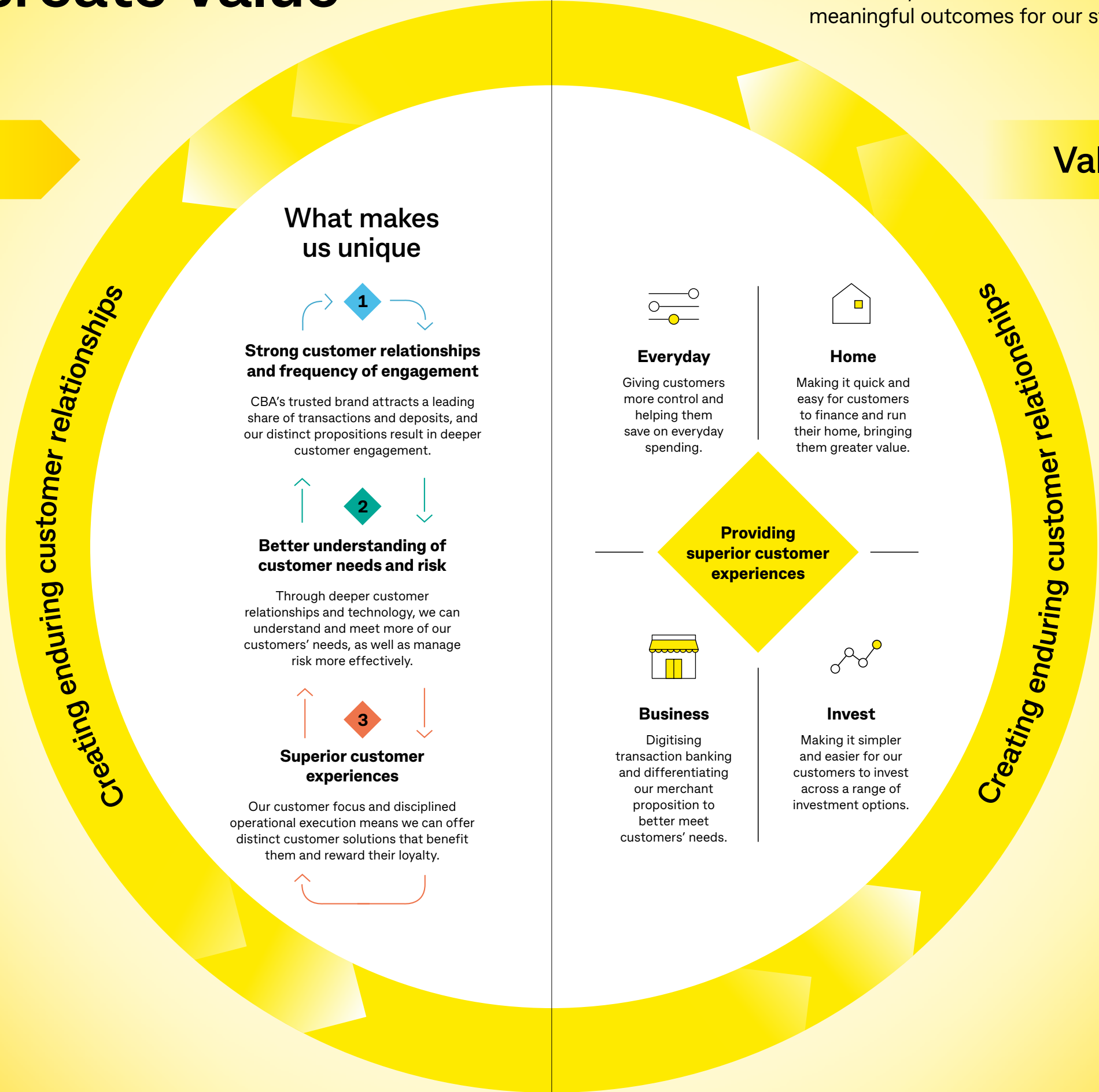
Leadership position in digital banking through continued investment in digital infrastructure, data, AI and innovation.

Strong balance sheet and risk management

Disciplined capital management, balance sheet strength and robust risk management practices create flexibility to support customers and the economy through all market conditions.

Commitment to sustainability

Balancing stakeholder needs and focusing on sustainable practices, policies and decisions to create long-term value for our key stakeholders in our value chain.



Customers

We seek to understand our customers and provide them with superior experiences, while supporting them in a fair, timely and transparent way. We aim to be a safer, stronger bank that is always available.

Learn more about customer experience and support on pages 74 to 77 of our 2025 Annual Report.

Our people

Our aim is for our people to be supported, motivated, engaged, and feel valued and respected – believing in our purpose and their role in achieving it.

Learn more about how we enable an engaged and supported workforce on pages 80 to 83 of our 2025 Annual Report.

Communities

We aim to make positive contributions to our communities in line with our purpose, creating a brighter future for all.

Learn more about how we are contributing to communities on pages 78 to 79 of our 2025 Annual Report.

Environment

We provide retail and business funding to support an affordable, reliable and inclusive transition.

Learn more in our climate disclosures on pages 100 to 173 of our 2025 Annual Report.

Shareholders

We seek to deliver strong and stable earnings that support a sustainable dividend for our shareholders.

Learn more about how we are delivering for shareholders on pages 26 to 33 of our 2025 Annual Report.

Delivering on our strategic priorities

Four years ago, we set an ambitious strategy to **build tomorrow’s bank today for our customers**. Since then, we have made progress in supporting our customers, investing in our people and technology, and becoming a safer and stronger bank.

This year we refreshed our strategy to better respond to our changing operating context. We have emphasised building Australia’s future economy to improve living standards for all Australians, remaining at the centre of our customers’ financial lives and keeping our customers safe.

We will continue to **build tomorrow’s bank today for our customers** by focusing on our strategic pillars:



Helping build Australia’s future economy

Helping the nation prosper and improving living standards for all Australians.

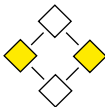
- ✓ Supporting our customers and communities.
- ✓ Helping businesses drive growth.
- ✓ Advocating for a stronger financial system and economy.
- ✦ Learn more on pages 18 to 19 of our 2025 Annual Report.



Reimagining customer experiences

Reimagining customer experiences by leading in technology and AI.

- ✓ Building deep and trusted customer relationships.
- ✓ Delivering more personalised digital experiences.
- ✓ Building world-class capability in engineering and AI.
- ✦ Learn more on pages 20 to 23 of our 2025 Annual Report.



Delivering simpler, safer and better banking

Keeping the Bank safe and strong positions us to support customers when needed.

- ✓ Running a strong and safe bank.
- ✓ Protecting customers through leading risk management.
- ✓ Delivering secure, resilient and reliable banking.
- ✦ Learn more on pages 24 to 25 of our 2025 Annual Report.



Helping build Australia's future economy

18.2 million

customers served

⬆ from 17.6 million FY24

\$880 million+

mistaken and scam payments prevented with NameCheck since 2023

\$42 billion

lent to businesses to help them grow

Helping the nation prosper and improving living standards for all Australians.

Supporting our customers and communities

The past few years have been challenging for Australian households and businesses, with higher inflation and cost-of-living pressures. We remain committed to supporting our customers, communities and the nation when they need us most.

We maintained our focus on supporting customers with a range of options, which included improved access to hardship assistance and tailored payment arrangements for those most in need. Keeping customers' accounts safe and secure remains a priority. We invested more than \$900 million this year to help protect our customers from fraud, scams, cyber threats and financial crime. Our continued investment helped reduce customer fraud and scam losses by over 30% this year. We acknowledge there is still more to be done. We remain actively engaged with governments, regulators, banks and other industries to support a whole-of-ecosystem approach to combat fraud, scams, cyber threats and financial crime. To support sustainable access to banking services, we extended our commitment to keep all regional CBA branches open in regional Australia to the end of July 2027.

Our continued focus on balance sheet strength and our conservative approach to managing capital and funding provides capacity to support our customers and the nation, while still delivering sustainable returns to shareholders.

✦ For more information on this strategic pillar, see pages 18 to 19 of our 2025 Annual Report.

Advocating for a stronger financial system and economy

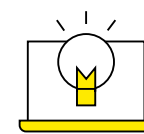
As a business that does well when the Australian economy does well, we are committed to helping improve living standards for all Australians. The Bank has a role to play in constructively participating in long-term strategic policy discussions and advocating for changes that serve the national interest.

We have a positive vision for growth focused on delivering balanced outcomes for all stakeholders, including our shareholders – over 13 million Australians who own our shares directly or through their superannuation. We actively engage governments, banks and industry partners on issues that require coordinated effort and shared accountability. Our aim is that our banking services continue to be safe, secure and reliable.

Helping businesses drive growth

For Australia's economy to prosper, Australian businesses need to grow. We are deeply focused on supporting businesses to drive productive growth in our economy. By helping bring capital to Australia, CBA can lend to our business customers to support job creation and contribute to Australia's productivity.

Our relationship-led business banking strategy has resulted in our continued growth, with one in four Australian businesses choosing CBA as their main financial institution. Business transaction accounts grew by 7% this year to 1.3 million and we process the largest share of payments domestically. We also facilitated \$286 billion of international payments for our business customers this year.



Reimagining customer experiences

#1

consumer banking app NPS

9 million+

CommBank app active users

⬆ from 8.5 million + FY24

12.7 million+

daily logins to the CommBank app

See Glossary on pages 438 to 451 of our 2025 Annual Report for source information

Reimagining customer experiences to remain at the centre of our customers' financial lives and create more value for them.

Building deep and trusted customer relationships

Our long-standing commitment to building deep and trusted customer relationships has helped us become Australia's leading transaction bank for retail and business customers. Strong relationships and frequent engagement support our understanding of customers' needs and goals which helps us deliver more seamless, personalised, and rewarding customer experiences. We remain focused on creating excellent customer experiences and rewarding customer loyalty.

Our continued investment in a leading digital experience, including chat functionality, helps us deliver personalised banking services at scale. We maintain our proprietary home lenders, Australia-based call centres, and Australia's largest branch and ATM network. This approach helped us achieve over 50% of total market share of proprietary home lending flow in Australia.

✦ For more information on this strategic pillar, see pages 20 to 23 of our 2025 Annual Report.

Building world-class capability and engineering

To deliver our strategy we are investing in AI and engineering talent. Our focus is to create exceptional customer experiences, partnering with global technology leaders and empowering our people with the skills, tools and platforms to build new products and features in a safe and responsible way. This year we hired over 2,000 engineers and now have over 9,000 engineers who bring valuable technology skills to CBA. We have also embedded 10 distinguished engineers in strategic areas to guide critical initiatives, and shape our technology strategy and workforce planning. To help accelerate our AI ambitions, we have also appointed six distinguished AI scientists.

Investing in AI and delivery

Our strategy has consistently invested in technology, data and analytics to deliver more personalised experiences for our customers and make things easier for our people. Over the past year, our people have been using GenAI tools to deliver better customer outcomes sooner. Our GenAI assistant for business bankers has handled more than 250,000 questions, delivering responses over three times faster than traditional measures. We also use AI to proactively alert customers of suspicious transactions, with up to 3,000 confirmed fraudulent cases per day. For non-fraud disputes, our GenAI model provides customers with a tailored conversation to collect all required information and speed up dispute resolution.

Delivering more personalised digital experiences

With more customers choosing to bank with us digitally, we aspire to make digital experiences simple, seamless and more personalised. By using leading technologies like AI, we aim to create digital experiences our customers will value.

Our ongoing investment in the CommBank app since 2013, continues to deliver more personalised customer experiences and deeper engagement with our customers. With over 9 million active users, it is Australia's most popular banking app, processing nearly \$1.2 trillion in digital transactions through the app this year.

Key updates

Improving functionality

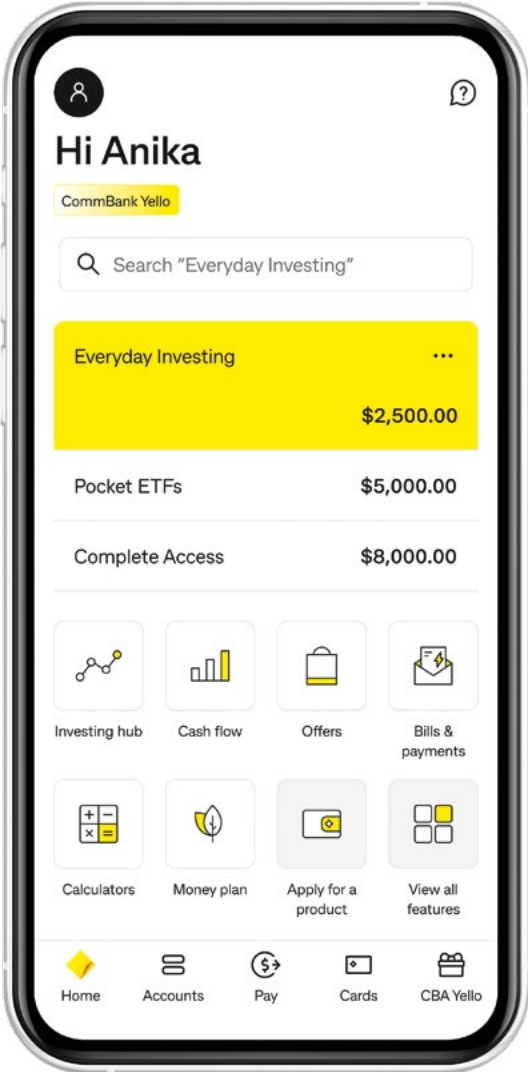
GenAI provides customers with a more intuitive and personalised messaging experience.

Increasing security

Introduced warnings for certain first-time payments, and digital wallet controls allowing customers to review and remove any they do not recognise.

Everyday investing

Invest in up to three professionally designed funds with a low minimum investment.



Detecting fraud and scams

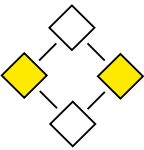
Additional biometric capability to help enhance detection of fraud and scams.

Providing convenience

New QR cardless functionality allows customers to make transactions without a card, PIN or code.

Issuing digitally

Customers can activate and start using their new or replacement digital card directly in the app and in their digital wallets.



Delivering simpler, safer and better banking

\$2.3 billion
investment spend in strategic priorities

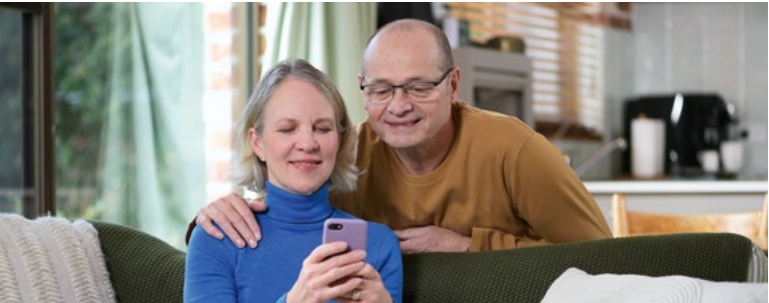
Keeping the Bank safe and strong positions us to support customers when needed.

Running a strong and safe Bank

Keeping the Bank's balance sheet strong positions us well to support our customers and the economy, and deliver sustainable returns for our shareholders. Through disciplined balance sheet and capital management, we continue to maintain our key balance sheet settings and capital levels to mitigate macroeconomic and geopolitical uncertainty. We aim to both support and lend to customers during challenging times, invest in our business and pay dividends to our shareholders.

The Bank takes a long-term disciplined approach to balance sheet and capital management. During the year we have maintained strong provision coverage and conservative funding metrics. Our deposit funding ratio remained strong at 78%, reflecting our stable and resilient funding base. Structural hedges continue to support our long-term strategy, and our capital position remained well above regulatory minimums, with a CET1 ratio of 12.3%. Our consistent disciplined focus on generating organic capital enables us to invest in our efforts to keep banking services safe and secure, and to improve our customers' banking experience.

✚ For more information on this strategic pillar, see pages 24 to 25 of our 2025 Annual Report.



Protecting customers through leading risk management

Risk management is key to maintaining our customers' trust that we will keep their money and data safe. We must sustain a sound risk culture while enhancing how we use information to improve customer experiences.

We are focused on using technology, including AI, to deliver better outcomes, especially in relation to financial crime, fraud and scams. We process more than 20 million payments daily, using thousands of fraud and decisioning rules in real-time to detect, defend and deter. We also send up to 35,000 fraud alerts per day from the CommBank app.

Delivering secure, resilient and reliable banking

Financial services are essential to our customers' everyday lives. With one in three Australians and one in four Australian businesses calling us their main financial institution, our banking services need to be secure, resilient and reliable. Our focus is on getting the basics right and fixing things quickly when we get it wrong.

The cyber security landscape is constantly evolving, driven by both technological innovation and emerging threats. The Bank applies a cyber security risk management framework aligned with industry standards and maintains an information security capability in accordance with domestic and international regulatory obligations.

Our approach to corporate governance

Our purpose and refreshed strategy focuses us on supporting Australia’s prosperity over the coming decade. With continuing global uncertainty, our long-term decision making and strong balance sheet positions CBA to support our customers and the nation.

Australia has had a fortunate 30 years with our economy, living standards and wealth growing faster than most developed countries. More recently, a sustained increase in the cost of living and cost of running a business has weighed on Australian households and businesses. We have a collective responsibility to help Australia meet today’s challenges including housing affordability, improved living standards, inclusive growth and energy supply. The economy needs to remain fair, accessible, work for a broad range of stakeholders and support all Australians. It is essential for the next generation to feel optimistic that they can get ahead, have job prospects, buy a home, and start or grow a business.

Board strategic priorities

This year the Board has again spent considerable time challenging our strategy settings given our operating context and the strategic risks that affect our operations. We have met with a broad range of stakeholders to provide perspective and challenge our thinking on risks and opportunities. These have included customers, employees, policy makers and energy companies.

Our refreshed strategy elevates our focus on supporting the national agenda, prioritises investment in technology that provides customers with better, faster and safer banking, and invests in our people and branches to better serve our customers and communities.

With challenging domestic issues and heightened geopolitical tensions, it is more important than ever

that our financial institutions have strong and resilient balance sheets and take a long-term approach to decision making.

✦ Learn more about our strategy on pages 16 to 25 of our 2025 Annual Report.

Financial system resilience, balance sheet strength and organic capital generation

Global events and previous cycles have taught us the value of having funding flexibility, strong provisions, appropriate capital levels and balance sheet strength. Shocks are difficult to foresee but can drive up funding costs and result in a loss of confidence in financial institutions. Economic downturns put pressure on asset quality, profitability and capital.

The resilience of the economy is linked to the resilience of our financial system. A strong banking system is dependent on banks maintaining strong balance sheets. The Board fully supports management decisions that strengthen our balance sheet rather than temporarily maximise short-term earnings.

History has also taught us that sustained profitability which generates organic capital underpins strong investor support for the sector. This enables banks to fund the country and ensure an equitable approach to rates for our depositors and mortgage holders.

Being the ‘Bank for all Australians’ is at the heart of our strategy.

However, there is a real cost to providing financial services including branches and ATMs, our people, call centres, cash transit and regulatory compliance. To sustainably deliver good outcomes for our customers, people and communities, we also need to generate shareholder returns.

Generating returns above the cost of capital is a non-negotiable for banks to be able to support services for all Australians, the economy, invest in the future and deliver sustainable returns. We must remain vigilant in delivering safe and exceptional banking services efficiently.

✦ Learn more about our financial performance on pages 26 to 33 of our 2025 Annual Report.

Managing our key risks

Maintaining strong governance, having the right organisational culture and instilling accountability is essential for delivering good risk outcomes. The Board establishes the strategic objectives and risk appetite for the Bank. This is informed by the Risk & Compliance Committee and Audit Committee programs of work, as well as our operating environment.

Our annual review of the Risk Management Declaration (RMD) saw us continue our focus on financial crime, cyber security and operational resilience.

The Bank continues to have a well-developed approach to managing financial risks. We also remain focused on retaining the important progress we have made in managing non-financial risks while pursuing excellence in customer service.

Overseeing non-financial risks continues to be a key focus for the Board. This includes understanding the steps being taken to protect the Bank and its customers from cyber security threats and financial crime. This year management walked the Board through a real-life disruption scenario to help

us better understand the impacts to customers and the Bank to inform our risk tolerance and business continuity plans for critical operations.

✦ Learn more about how we manage risk on pages 58 to 67 of our 2025 Annual Report.

Executive oversight

Your Board plays a key role in appointing the CEO and ensuring appropriate succession plans. Attracting, developing and retaining Executive talent with the right skills and values, at all levels, is needed to deliver our strategic ambition and enhance franchise value.

The Board engages with the Executive Leadership Team (ELT) regularly. The People & Remuneration Committee reviews Executives’ performance through robust discussions to determine remuneration outcomes.

It is not uncommon to hear from shareholders that they would like to see a performance and remuneration framework with greater weighting given to financial measures, to incentivise stronger alignment to shareholder returns. We agree with APRA that non-financial measures are important. We recognise the risk that a

framework with more emphasis on earnings may bias management to make short-term decisions that are not in the long-term interests of shareholders, customers and the wider Australian economy.

The Board has designed our framework to provide the right balance between delivering shareholder returns, customer outcomes and investing for the future. Our frameworks enable us to hold management to account and not overweight any one factor.

Our long-term remuneration is designed to support a collective focus on generating sustainable long-term value and comply with requirements under *APRA Prudential Standard CPS 511*. Through the granting of equity instruments with long vesting periods, we reinforce the alignment of Executives’ experience with that of our shareholders. For example, when shareholder returns are less favourable, Executives share the impact in lower vesting outcomes and a reduction in the value of their long-term holdings, although we acknowledge the outcome for Executives can still be positive.

✦ Learn more about our approach to remuneration on pages 182 to 218 of our 2025 Annual Report.

Board effectiveness

Through robust agenda planning, we continue to pay careful attention to the time given to different issues for discussion to enable the Board to effectively deliberate and resolve matters.

Having a balanced mix of skills, experience and perspectives to address current and emerging risks and opportunities, and facilitating robust discussions remains a key focus.

Our skills matrix is regularly reviewed. To get the long-term settings right, the Board requires deep banking; strategy; technology; regulation and risk; customer; operational expertise running large businesses; and financial decision-making experience.

During the year, the Board has welcomed two new directors. In October 2024, Kate Howitt was appointed as an independent Non-Executive Director. Kate brings experience in strategy and stakeholder management, particularly a strong investor perspective. In March 2025, Alistair Currie joined the Board. Alistair has a strong background in banking with executive experience in institutional and business banking, transaction banking, as well as technology and operations.

✦ Learn more about our approach to Board composition, renewal and skills on pages 47 to 49 of our 2025 Annual Report.

Committee key focus areas this year

Audit Committee

- Reviewing significant accounting and financial reporting processes and issues.
- Monitoring the Bank’s internal control environment.
- Reviewing key audit findings and insights.
- Monitoring the progress of the remediation of audit findings, and reporting from the Group Audit & Assurance function.
- Reviewing and making recommendations to the Board in relation to the full and half year financial results and Basel III Pillar 3 reports (Pillar 3 reports).
- Reviewing reporting on the SpeakUP Program and workplace misconduct including matters being investigated, themes and trends.

Nominations Committee

- Board renewal.
- Director induction and education program review.
- Subsidiary governance.
- Board diversity.

People & Remuneration Committee

- Receiving reports on the health, safety and wellbeing of employees.
- Reviewing talent development and succession plans for senior leaders and other critical roles.
- Reviewing remuneration and recognition strategies and programs.
- Reviewing measurable diversity objectives.
- Reviewing and making recommendations to the Board in relation to the organisational culture plan.

Risk & Compliance Committee

- Reviewing the Group RAS and recommending it to the Board for approval.
- Reviewing the key risk frameworks and policies relating to the Bank’s material risk types, other than those delegated to management.
- Reviewing the RMD and following through on focus areas.
- Monitoring the management of financial crime risks.
- Receiving reports on the Bank’s significant emerging risks and the key actions being taken in response to them.
- Reviewing risk culture, including the annual risk culture assessment.

✦ For more information on our approach to corporate governance, see pages 34 to 57 of our 2025 Annual Report.

Board of Directors



Paul O'Malley
Chair and Independent Non-Executive Director
Board Committees:



Matt Comyn
Managing Director and Chief Executive Officer



Lyn Cobley
Independent Non-Executive Director
Board Committees:



Alistair Currie
Independent Non-Executive Director



Julie Galbo
Independent Non-Executive Director
Board Committees:



Peter Harmer
Independent Non-Executive Director
Board Committees:



Kate Howitt
Independent Non-Executive Director



Simon Moutter
Independent Non-Executive Director
Board Committees:



Mary Padbury
Independent Non-Executive Director
Board Committees:



Rob Whitfield AM
Independent Non-Executive Director
Board Committees:

- Board Committees**
- Nominations
 - Audit
 - Risk & Compliance
 - People & Remuneration
 - Committee Chair

Anne Templeman-Jones retired as a Non-Executive Director on 16 October 2024.

Executive Leadership Team



Emma Bunnell
Chief Operations Officer
Management Committees:



Alan Docherty
Group Chief Financial Officer
Management Committees:



Andrew Hinchliff
Group Chief Risk Officer
Management Committees:



Monique Macleod
Group Executive, Marketing and Corporate Affairs
Management Committees:



Stuart Munro
Group Executive, Group Strategy
Management Committees:



Gavin Munroe
Group Chief Information Officer and Group Executive, Technology
Management Committees:



Karen O'Flynn
Group General Counsel and Group Executive, Legal & Group Secretariat
Management Committees:



Kiersten Robinson
Chief People Officer
Management Committees:



Vittoria Shortt
Chief Executive and Managing Director, ASB Bank Ltd
Management Committees:



Angus Sullivan
Group Executive, Retail Banking Services
Management Committees:



Sinead Taylor
Group Executive, Institutional Banking and Markets
Management Committees:



Mike Vacy-Lyle
Group Executive, Business Banking
Management Committees:

- Management Committees**
- Executive Leadership Team
 - Asset and Liability Committee
 - Financial Risk Committee
 - Non-Financial Risk Committee
 - Risk & Remuneration Review Committee
 - Committee Chair

All ELT members may attend all Committee meetings with the exception of the Risk & Remuneration Review Committee, and have access to meeting papers and minutes. Andrew Hinchliff ceased as Group Executive, Institutional Banking and Markets and commenced as Group Chief Risk Officer effective 17 February 2025. Sian Lewis retired as Group Executive, Human Resources on 16 February 2025. Nigel Williams retired as Group Chief Risk Officer on 16 February 2025. Sinead Taylor ceased as Chief Operations Officer and commenced as Group Executive, Institutional Banking and Markets effective 17 February 2025.

Risk management in action

The Board-approved risk appetite statement (RAS) establishes the level of risk we must operate in to deliver our strategy.

Our Risk Management Framework

Our Risk Management Framework (RMF) outlines the Bank’s expectations on how we identify, measure, monitor and respond to our risks.

Our RMF is comprised of systems, structures, policies, processes and people. They work together to help identify, assess and mitigate our internal and external sources of risk.

We categorise the material risks the Bank is exposed to as strategic, financial and non-financial risks. Each material risk type has its own specific framework or requirements to manage the risk.

These material risks and our approach to managing them are set out in our RMF. The RMF is reviewed annually by the ELT and the Board. The RMF is also independently reviewed every three years by an external reviewer, supported by internal and external audit programs.

These reviews of the RMF as well as our annual RMD to APRA, set out our plans to strengthen the RMF in support of our strategy.

Our Risk Management Framework enablers

The RMF enablers facilitate the effective identification, measurement, monitoring and response to our material risks.



How we make decisions

Risk appetite

The RAS is reviewed and approved annually by the Board in line with our operating context, and is adapted for new and changing risks present in our operations. The Board-approved RAS helps embed a culture focused on disciplined risk management to enable smart risk taking. The RAS also includes key risk indicators for our material risks. This provides signals for building levels of risk and encourages management to take action and avoid a breach of appetite. In addition to governance of RAS performance through Board and management-level committees, our Group policies, procedures, delegations and limits translate and embed the RAS into our daily business activities.

Risk culture

Our risk culture reflects our beliefs and behaviours within the Bank and determines how we identify, measure, monitor and respond to risks. These behaviours guide decision making and good risk management, and embody our values and leadership principles. This helps our actions align to our core beliefs. To sustain and improve our risk culture, senior management and the Board form a view of the Bank’s risk culture through an annual Board risk culture assessment. This is supported by the Group risk culture response plan, which addresses areas of focus identified by the Board. It is further reinforced by self-reflections on business unit risk culture to drive improvement at the team level.

Risk measurement

We use multiple techniques to identify and measure risks the Bank is exposed to. These include stress testing and scenario analysis; risk and control self-assessments; compliance self-assessments; emerging risk assessment; systems and models to quantify risks and identify risk exceptions; assurance of the RMF in the form of Line 1 controls testing; Line 2 assurance reviews and framework approvals; Line 3 internal audits; and the external audit program.

Stress testing

Stress testing and scenario analysis are important risk management tools. They enable the Board and senior management to better understand, quantify and manage risks. They also inform how we may respond to risk events occurring and any potential weaknesses in our actions during a crisis. The results of these stress tests are important for strengthening our risk management approach. Stress testing results also inform our risk appetite and assist us in identifying the acceptable levels of risk we will assume in our operations.

Manage and control risks

We implement measures to manage and control risks within appetite such as: detective and preventative controls; limits; delegated authorities and review and approval processes; policies and procedures; and issue and incident management. The 3LoA model organises our risk accountabilities by separating the roles for managing the Bank’s risks.

Risk policies and procedures

Our risk policies and procedures outline the principles and practices to help us to identify and assess our material risks. They help us translate the RAS into our daily business activities.

Risk governance and reporting

The Board has ultimate responsibility for the Bank’s risk governance, including the RMF and its implementation by management. The Board is supported by its four Committees as well as management-level committees that oversee our material risks. Management regularly provides information to the Board which allows material risk positions to be monitored against the RAS and policy limits.

Risk accountabilities and skills

The Three Lines of Accountability model (3LoA) organises our accountabilities to manage the Bank’s risks by separating the roles. Line 1 own and manage the risks whereas Line 2 develop risk frameworks and provide assurance. Line 3 provide independent assurance over how effectively risks are being managed. The 3LoA include skilled employees within each line and are supported by risk capabilities, and performance and remuneration frameworks. Our remuneration framework supports accountability by incorporating risk assessment as gate openers and modifiers in employee and executive remuneration.

Risk infrastructure and data

Our risk infrastructure provides the systems, tools, models and data required for the effective management of our material risks.

Our approach to sustainability

We aim to build a brighter future for all by considering the diverse needs of our stakeholders and delivering balanced, sustainable outcomes over the long term. We proactively engage with stakeholders to inform our decisions and disclosures. Their input shapes our materiality assessment and helps us identify our key sustainability topics.

Listening to our stakeholders

Engaging meaningfully with our stakeholders helps us to better understand and respond to their needs and perspectives.

We recognise the importance of balancing diverse stakeholder views to evaluate risks and opportunities, and drive more informed decision making and disclosures, particularly on sustainability issues. We proactively engage with our key stakeholders to understand their perspectives, build trusted relationships, and gather insights that can help shape our products and services. Stakeholder insights also inform our materiality assessment, which identifies the sustainability-related impacts, risks and opportunities most important to our stakeholders and the Bank.

Our key stakeholders are individuals and groups in our value chain whose interests are, or could be, materially impacted by the Bank's activities. Guided by our values and Code of Conduct, we engage with key stakeholders through our regular business activities and dedicated feedback channels. Stakeholder insights are shared through internal

forums and committees to support informed decision making across the Bank.

Engagement with customers, communities, government and regulators helps us to consider opportunities to support financial inclusion and enhance customer outcomes. For example, stakeholder channels such as the CBA Community Council, Indigenous Advisory Council and Modern Slavery Advisory Council connect us to community groups and can help inform our response to issues such as financial abuse, artificial intelligence (AI) and customer vulnerability.

➔ For more information see pages 70 to 71 of our 2025 Annual Report.

✚ See our stakeholder engagement approach at commbank.com.au/policies

Improving our materiality assessment

Our annual materiality assessment seeks to identify sustainability topics that are most relevant to our stakeholders and CBA. Insights from the assessment are shared across the Bank and with the Board, to help inform decision making and our sustainability disclosures.

This year we enhanced our materiality assessment process to better identify topics that are potentially financially material for CBA. We also aligned our impact assessment scale to the Bank's 5x5 risk matrix, enabling us to assess and prioritise material topics more consistently.

Understanding this year's material themes

Our material themes and underlying topics remain aligned with the strategic priorities, material risks and themes outlined in our 2024 Annual Report.

Customer experience, support and community impact continue to be top priorities for stakeholders and CBA. This year, topics such as fraud and scams, cost of living, payments, customer experience and housing affordability gained importance. Access to banking also rose in importance, driven by increased focus on cash and branch availability in regional Australia.

Stakeholders reaffirmed that a supported and engaged workforce is essential to CBA's value creation. CBA plays a key role in shaping employee engagement and wellbeing,

and fostering a workplace culture that is safe, respectful and inclusive. As digitisation and AI reshape the workforce, the need for reskilling and upskilling is growing, while people skills remain vital for customer-facing roles.

The new Australian Sustainability Reporting Standards present an opportunity to enhance how we address material sustainability issues and improve the transparency, consistency and comparability of our disclosures over time.

➔ For more information on our materiality assessment, see pages 72 to 73 of our 2025 Annual Report.

✚ For more information on material topics related to our material themes, see pages 74 to 93 of our 2025 Annual Report.



Customer experience, support and community impact

#1

NPS ranking in consumer, business and digital

40%

reduction in customer-reported fraud

40%

reduction in customer scam losses

We are committed to being the bank for all Australians by delivering excellent experiences and supporting our customers and communities in all the ways we can.

Supporting in all the ways we can

Ongoing cost-of-living challenges continue to put pressure on many of our customers and communities. We continue to support our customers with a range of options including improved access to hardship assistance through NetBank and the CommBank app. More recently, we have passed on interest rate cuts in full to provide relief to our variable rate home loan customers.

More customers than ever are choosing to engage with us through the CommBank app. New warnings for first-time payments through NetBank and the CommBank app now provide enhanced alerts for customers. Increased alerting helped to reduce customer-reported fraud by 40% over the year. We have also seen a 30% reduction in customer scam losses year-on-year supported by initiatives including behavioural security, NameCheck, CallerCheck and CustomerCheck.

To improve customer outcomes, particularly in vulnerability, inclusivity and accessibility, we implemented changes in line with updates to the Banking Code of Practice and other industry guidelines. We also continue to engage the CBA Community Council to understand the lived experience of our diverse customers to help inform fairer customer outcomes in product, service and process design.

✚ For more information on customer experience, support and community impact, see pages 74 to 79 of our 2025 Annual Report.

Contributing to our communities

Through the CommBank Staff Foundation, volunteering and other charitable and employee giving initiatives, we have provided support to hundreds of community organisations. CBA supports workplace giving and contributed \$2 million to the CommBank Staff Foundation, matching all donations from our people. This year we awarded 175 community grants to community organisations across Australia, doubling the grant value to \$20,000 from \$10,000 per grant in previous years. Five regional grant recipients were each awarded an additional \$100,000 to amplify their impact in the community.

Helping address financial abuse

Our Next Chapter program is our long-term commitment to help address domestic and family violence (DFV) and financial abuse in Australia. Our Next Chapter team continues to provide free and confidential support to victim survivors of DFV and financial abuse, no matter who they bank with. This year the Next Chapter team provided support through over 18,500 individual interactions. We also continued to block transactions due to abusive language, stopping over 320,000 transactions this year.



Engaged and supported workforce

85%

people engagement index (May 2025)

45.1%

women in Executive Manager and above roles

640 +

people completed Advanced Analytics program in partnership with UNSW

Progressing our culture and engaging our people to continually improve customer experiences and deliver our strategy.

A culture focused on customer excellence and continuous improvement

Since the 2018 APRA Prudential Inquiry we have made a significant shift in our culture to become a customer and risk-focused organisation with greater risk maturity, transparency and discipline. We refreshed our values and developed our leadership principles to describe how to lead successfully at the Bank. We have also adopted new ways of working to deliver faster and safer outcomes for our customers, while managing risk.

As we continue to progress our culture, we have introduced two cultural priorities highlighting our responsibility to be more ambitious in our pursuit of excellence in customer experience, and a commitment to learn and get better every day. We seek regular feedback from our people through various channels and forums, including employee research panels, focus groups and surveys. In our most recent survey, people engagement was 85%, an increase from last year's result of 84% in May 2024.

To help us deliver our strategy we continue to prioritise talent attraction and retention, particularly for critical skills in technology. To attract and retain the right people, we are differentiating our experience by providing personalised progression with pathways to upskill, reskill and grow careers. We are also focused on developing talent pipelines, including through our graduate program and our career comeback program. This year we welcomed 350 graduates into the program with over 200 in technology and have expanded our career comeback program into engineering and financial crime.

✚ For more information on our engaged and supported workforce, see pages 80 to 83 of our 2025 Annual Report.

Helping our people thrive

We recognise the value in diversity of thought and having a team that reflects the customers and communities we serve. We want to create an environment where everyone feels included, safe and respected at work. Our business unit inclusion and diversity councils and seven employee diversity networks support the execution of our strategy by providing feedback and lived experience. This year we reviewed our 2025–2028 Diversity, Equity and Inclusion strategy. We reset and aligned our diversity goals across gender equality, Indigenous workforce representation and cultural diversity. While we have made progress, there is more to do.

Investing in future skills

Technology and customer expectations continue to reshape our ways of working. We want our people to learn, build and apply the skills that prepare us for the future of work. We continue to empower our people with scaled access to the latest AI products, including more than 17,500 of our people granted access to Copilot. With more of our people now accessing AI tools in their role, it is important that we help them to use the technology responsibly and effectively to drive better customer outcomes. Our approach to upskilling and reskilling remains focused on the technical, behavioural and leadership skills required to deliver our strategy and manage risk.

Governance, culture and accountability

Five key areas of a customer outcomes assessment

- ✓ Respecting and elevating customer voice
- ✓ Asking 'Should We?'
- ✓ Delivering accessible and inclusive products, services and experiences
- ✓ Designing with vulnerability in mind
- ✓ Designing safer products

We aim to manage our business responsibly with a culture that requires us to do what is right to meet our customer and community expectations, and regulatory obligations.

Managing our business responsibly

Effective governance is essential for delivering our strategy and helps drive better outcomes for customers, shareholders and financial system stability. Since the 2018 APRA Prudential Inquiry we have focused on our governance, culture and accountability. We continue to strengthen policies, systems and processes to deliver improved outcomes for stakeholders.

Given the significance of environmental, social and governance issues, the Board has responsibility for overseeing efforts to improve the experience and outcomes of CBA customers, monitoring our culture and considering the material environmental and social impacts of our activities.

We introduced our Code of Conduct in 2018 to guide our decision making in every situation and embed our values across the whole organisation. Since then, it has become an essential part of helping us do what is right and to help deliver fairer and ethical outcomes for our customers, especially when we face difficult decisions. As we are committed to learning and getting better every day, we updated our Code of Conduct this year. The changes reflect what we have learned from recent experiences where we did not get the right outcome for our customers. Where expectations have changed and customers have been impacted, we may go back and undertake reviews; where we did not get the right outcome for our customers, we will remediate to make things right.

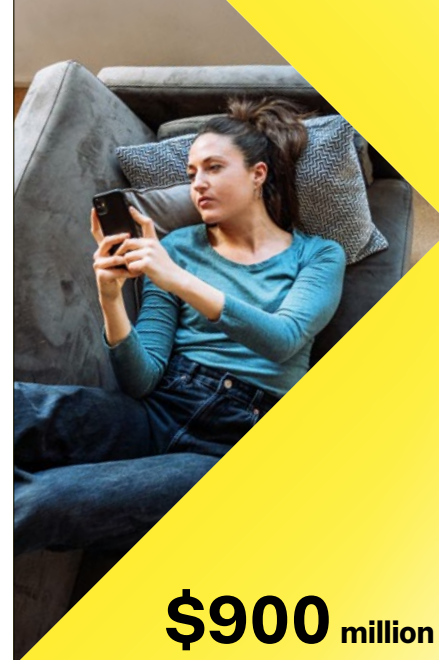
✚ For more information on governance, culture and accountability, see pages 84 to 88 of our 2025 Annual Report.

Fostering a safe workplace

Our focus on the health, safety and wellbeing of our people helps them reach their full potential. It also reflects the right of all people to work in an environment that is free from unlawful workplace conduct, such as discrimination, harassment, sexual or sex-based harassment, bullying and victimisation. We have always taken our obligations to keep our people safe seriously and the positive duty for organisations is aligned to our approach. A range of key programs and processes help us maintain a safe workplace.

Respecting human rights

Our Environmental and Social Framework sets out our minimum requirements through which we seek to manage the potential impacts of human rights in relation to the Bank's operations, supplier management, and financing and bond facilitation. During the year members of our Indigenous Advisory Council, Modern Slavery Advisory Council and Community Council provided important connection points to help inform our approach to key human rights issues. This year we also expanded access to our Human Rights of First Nations Stakeholder Grievance Process by enabling grievances to be raised via phone to our Indigenous Customer Assistance Line.



\$900 million +

Invested this year to help protect our customers against fraud, scams, cyber threats and financial crime

1,400

of our people dedicated to security

881

Phishing sites taken down

Cyber security, privacy and data management

Improving customer trust in banking by keeping our systems running safely and protecting our customers.

Vigilance on cyber security and safeguarding customer privacy

CBA has a role to play in protecting our customers and contributing to financial system resilience. We understand the importance of continued investment and resources to keep our systems resilient, minimise disruption and protect customer data.

Cyber resilience and information security remain key priorities for the Bank. As cyber threats become more frequent and complex, we continue to invest in strategies, advanced technologies such as AI and GenAI, and skilled teams to help protect our customers, assets and data. We consider cyber security a shared responsibility across the Bank. Our people play a key role by helping build secure processes and products, and effectively identifying and responding to cyber threats. We have built a large and capable security team of approximately 1,400 people and actively support developing the next generation of cyber talent.

We have a responsibility to protect the personal information of our customers. We apply processes and controls to respect and protect our customers' personal information, aiming to prevent data breaches and responsibly govern personal information in accordance with our internal privacy policy. Our public Group Privacy Statement provides transparency on how the Bank collects and handles personal information, in compliance with privacy laws.

✚ For more information on cyber security, privacy and data management, see pages 89 to 91 of our 2025 Annual Report.



Faster financial crime assessments using AI in the Business Bank

We are actively exploring how AI can support our teams in combating financial crime. This year we deployed an AI-driven solution to accelerate early detection and response in financial crime risk assessment. The model enhances prioritisation of potential cases in the Business Bank, enabling analysts to concentrate on high-risk threats. Initial deployments of the model have demonstrated an improvement in detection, strengthening our analytical capabilities, and enhancing protection for customers and the broader community. This initiative reflects our commitment to innovation and safeguarding stakeholder trust.



#1

in AI maturity in APAC

2,300 +

of our people have upskilled on agentic coding and responsible AI practices

Digitisation, innovation and artificial intelligence

Investing in technology and innovation to deliver seamless, secure and personalised digital experiences.

Strengthening our digital capabilities

We are strengthening our digital capabilities by modernising our technology and data platforms, embedding AI and analytics into our core services, and investing in scalable infrastructure to support operational resilience.

Our ambition is to responsibly harness data and emerging technologies to better understand customer needs and deliver superior digital experiences. We empower our people with advanced tools and insights, and enable them to focus on what matters most – supporting customers with seamless, personalised banking experiences.

We remain committed to responsible AI practices that drive safety and trust as we scale AI capabilities across the Bank. We have developed responsible AI principles. These guide how we apply our existing risk management framework and policies to design, develop, deploy and manage AI across the Bank. Our responsible AI toolkits provide model owners and developers with clear, practical guidance to assess model performance, test for bias, and help to enable fairer and consistent customer outcomes.

We continue to engage with the Federal Government in shaping AI regulation in Australia. This year we provided feedback on their proposed mandatory AI guardrails. We also engaged over 30 community organisations through our Community Council in meaningful dialogue about our AI journey and approach, while also listening to their concerns and perspectives on AI. We regularly review our responsible AI approach, to keep pace with evolving technology, regulations and best practices. As the AI landscape continue to shift, we expect our approach to evolve accordingly.

✚ For more information on digitisation, innovation and intelligence, see pages 92 to 93 of our 2025 Annual Report.

Accelerating innovation with AI Factory

We recently launched the AI Factory, our platform for safely testing, developing, and scaling advanced AI models on our proprietary data. Built on Amazon Web Services (AWS) latest infrastructure, it enables our teams to train and fine-tune AI models faster and more efficiently. The AI Factory helps support increased scale, performance and sophistication in GenAI use cases by addressing Australian language and banking nuances. We can now process data at an unprecedented scale enabling us to run a deep learning model over 3 trillion data points across 4 billion transactions.

Environmental impacts from AI

As digitisation accelerates, the demand for electricity will continue to grow. It is important to recognise and address the environmental impacts of AI, particularly related to energy and water use. While we purchase the equivalent of 100% renewable electricity for our Australian operations, which include our Australian data centres within our operational control, much of our AI compute capacity is provided by third-party providers.

Social and governance performance metrics

Social – Our customers

Customers		30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22	30 Jun 21
Total customers ¹	#m	18.2	17.6	17.1	16.6	16.7
Digitally active customers ²	#m	9.8	9.3	8.7	8.0	7.6
CommBank app customers	#m	9.1	8.5	7.8	6.9	6.4

1 Not assured by PwC.

2 Not assured by PwC.

Customer complaints		30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22	30 Jun 21
Received ³	#	480,378	538,954	921,855	984,493	1,211,808
Resolved within five days	%	89	90	93	94	96

3 Year on year reduction in customer complaints driven by prevention initiatives, external factors such as stabilisation and reduction of interest rates and improvements in the accuracy of complaint capture.

Scams ⁴		30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22
Amount prevented and recovered in scams	\$m	148	195	242	135

4 Not assured by PwC.

Social – Our people

Employees		30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22	30 Jun 21
Total full-time equivalent (FTE)	#	51,346	48,887	49,454	48,906	45,833
Headcount		55,850	53,262	53,754	53,056	49,922

People engagement		30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22
People engagement index – CBA	%	85	85	84	82

Gender diversity		30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22	30 Jun 21
Women in workforce	%	52.9	53.7	54.4	55.2	56.1
Women in Executive Manager roles ⁵	%	45.6	45.7	44.7	44.1	42.5
Women in Senior Leadership (Group Executives) ⁶	%	50.0	41.7	41.7	41.7	27.3

5 Not assured by PwC.

6 Not assured by PwC.

Social – Our communities

Community		30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22	30 Jun 21
Total community investment	\$m	338.9	329.2	264.0	239.0	247.4
RepTrak reputation score ⁷	#	64.9	65.8	66.3	63.3	65.0
Financial Independence Hub (participants supported) ⁸	#	3,606	4,505	1,598	1,440	1,440
Australian Indigenous supplier spend (total) ⁹	\$'000	62,694	22,654	9,078	7,028	6,093

7 Not assured by PwC.

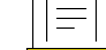
8 Not assured by PwC.

9 Does not include identified corporate credit card spend of \$83,904 in FY25 with Indigenous suppliers. Credit card spend is not assured by PwC.

Conduct and whistleblowing		30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22	30 Jun 21
SpeakUP Program disclosures	#	408	331	331	317	335
Whistleblower disclosures	#	68	65	81	96	123

Assurance report

PwC has provided assurance on these metrics on pages 95 to 99 of the 2025 Annual Report, for the year ended 30 June 2025, or as otherwise specified.



✚ The PwC Assurance Report is provided on pages 430 to 437 of the 2025 Annual Report. For all of CBA's sustainability metrics, methodologies and definitions, see pages 94 to 99 and 160 to 173 of the 2025 Annual Report.

Our approach to climate

Australia’s transition to a net zero economy by 2050 is underway. Government policies, and new generation and transmission infrastructure are assisting. As the bank for all Australians, we remain committed to helping our customers and supporting Australia’s transition to net zero by 2050.

Energy security is crucial to the success of the Australian economy. Australia is facing a critical moment in the energy transition, needing to deliver important national energy infrastructure that lowers emissions quickly and affordably.

Limiting global warming to 1.5°C above pre-industrial levels appears increasingly difficult and the pathway to net zero, globally, is looking narrower. The Australian Government is continuing to develop a national Net Zero Plan to guide our country’s transition to meet our legislated target of net zero greenhouse gas emissions by 2050.

Meeting Australia’s 2030 interim emissions reduction target requires significant investment. Estimates suggest Australia’s transition to net zero needs more than \$600 billion of investment by 2050 to decarbonise the nation’s industry and energy systems. CBA can support our customers to fund their transition.

The energy sector continues to be the biggest contributor to Australia’s domestic emissions. We believe that affordably decarbonising Australia’s electricity grid remains the most important step for Australia.

Australia’s future economy needs more affordable and reliable energy

Historically, Australia has been a reliable energy producer and exporter, making affordable energy prices a

competitive advantage. As we transition to a net zero economy, we need to maintain this advantage to support Australian living standards and help build a brighter future for all.

The demand for electricity in Australia is increasing due to economic and population growth, increased digitisation and electrification. Access to affordable and reliable energy sources is needed to support Australia’s prosperity and future economy.

While progress on meeting Australia’s renewable energy target is commendable, over reliance on one energy source can lead to vulnerabilities in our electricity markets, blackouts and increased costs, putting more pressure on energy bills. We welcome the Australian Energy Market Operator’s (AEMO) work on approaches to grid stability.

All energy sources and grid stability approaches have trade-offs such as emissions intensity, cost, time-to build and impacts on nature. We see an important role for governments and industries to balance and communicate those trade-offs and develop sound policies.

Building community support for Australia’s transition to net zero is important. We welcome policies that can help Australia deliver more affordable and reliable energy for all Australians, now and into the future.

Balancing trade-offs to support the transition

Australia needs effective climate change policies that reduce emissions, provide investment certainty, support economic growth, and minimise increased costs for essential goods such as food and electricity.

Expanding renewables in Australia’s electricity grid has been challenging due to insufficient transmission infrastructure and complex planning processes across different levels of government. AEMO has modelled that Australia can meet its renewable target provided planned investments are delivered, making critical energy infrastructure a national priority. Policy coordination is also needed to better integrate consumer energy resources into the grid, benefitting the system and all consumers.

Grid reliability risks include extreme weather, energy shortfalls and operational issues with ageing coal-fired power generators facing early closure. Government and national energy bodies have signalled gas will remain a key part of Australia’s energy mix during the transition. This is a pragmatic trade-off, as gas currently remains critical for key industrial processes, as well as serving as a secure and reliable back-up to renewables. We note the Government is currently undertaking the Gas Market Review to consider the effectiveness of the current framework to, amongst other things, ensure there is sufficient domestic supply. Balancing environmental and economic outcomes, while increasing renewable energy and maintaining grid stability, is needed.

Continuing to support our customers

Given one in three Australians and one in four Australian businesses call us their main financial institution, we play an important role in financing economic activity. However, the main driver of

emissions reductions for our retail and small business customers is Australia’s electricity grid transitioning.

We continue to provide lending products and tools that can help our customers understand the actions they can take to reduce their emissions, make their homes and businesses more energy efficient and aim to ease cost-of-living pressures.

Harder-to-abate sectors, such as transport, agriculture and heavy industry are important sectors for Australia’s future economy and need balanced, long-term support to transition. While these sectors make up a smaller portion of our lending, compared to housing, our aim is to continue working with our customers in these sectors and exploring ways we can help them reduce their environmental impact.

The Bank’s exposure to the upstream oil and gas extraction sectors is low at <0.1% of total committed exposures (TCE). Our lending portfolio will continue to evolve alongside Australia’s energy transition. Our Environmental and Social (E&S) Policy and Framework has long recognised Australia’s need for a secure energy platform. We expect certain upstream oil and gas extraction and coal-fired power generation customers to have Transition Plans, including Scope 3 emissions, before we provide corporate or trade finance, or bond facilitation.

This year we reviewed the settings in our E&S Policy and Framework. Following our review, we are expanding our Transition Plan requirements to include thermal coal clients who derive 25% or more of their revenue from the sale of thermal coal. Our policy settings continue to reinforce our climate strategy.

Looking ahead

Physical climate risks to homes, national infrastructure and communities pose a growing challenge for affordability, insurability and long-term economic resilience. With only around 20% of Australia’s \$60 billion nationally significant infrastructure initiatives designed to mitigate climate risks, there is more work to do on building national climate resilience. We would welcome reforms that build a shared understanding of physical climate risks to help inform decisions by households, lenders, insurers and governments.

Progress on our commitments

We continue to transparently outline our rationale for the commitments we make in supporting Australia’s transition to net zero by 2050.

We set our first operational emissions targets in 2009 and our first sector-level financed emissions targets in 2022. We take meeting our commitments seriously. We are pleased to have achieved our 2025 Scope 1 and 2, and Scope 3 operational emissions reduction targets, and to be on track for 12 of our sector-level financed emissions goals and targets.

Since commencing our journey we have continued to learn more about sector-level pathways, actions we can take and key dependencies in achieving our targets. Stakeholders have noted that some of our sector-level financed emissions targets are dependent on external factors, including decarbonisation of Australia’s electricity grid.

As we prepare for new sustainability reporting, including required disclosures on climate targets, we have taken the

opportunity to clarify our aspirations as targets or goals. We considered factors like CBA’s control or influence, as well as key external dependencies, challenges or assumptions. As a result, some previously reported targets are now described as goals. We believe this change gives stakeholders greater clarity on how we will achieve our goals and targets, and helps to enhance the accuracy and transparency of our reporting.

Our goals and targets remain aligned to 1.5°C scenarios. We believe this continues to be the right setting against which to track our progress. We remain committed to achieving our goals and targets and continue to monitor progress. Although we reassessed the feasibility of sector-level financed emissions targets for the Australian agriculture sector, we have not set any new goals or targets this year.

✚ For more information on our climate disclosures, see pages 100 to 173 of our 2025 Annual Report

Five-year financial summary

	30 Jun 2025 \$M	30 Jun 2024 \$M	30 Jun 2023 \$M	30 Jun 2022 \$M	30 Jun 2021 \$M
Net interest income	24,023	22,824	23,056	19,473	19,302
Other operating income	4,442	4,350	4,079	5,126	4,646
Total operating income	28,465	27,174	27,135	24,599	23,948
Operating expenses	(12,996)	(12,218)	(11,858)	(11,428)	(11,151)
Loan impairment (expense)/benefit	(726)	(802)	(1,108)	357	(554)
Net profit before tax	14,743	14,154	14,169	13,528	12,243
Income tax expense	(4,491)	(4,318)	(4,097)	(4,014)	(3,590)
Net profit after tax from continuing operations – “cash basis”	10,252	9,836	10,072	9,514	8,653
Net profit after tax from discontinued operations	1	11	18	113	148
Net profit after tax – “cash basis”	10,253	9,847	10,090	9,627	8,801
Hedging and IFRS volatility	53	17	(8)	108	7
(Loss)/gain on acquisition, disposal, closure and demerger of businesses	(190)	(470)	(84)	955	1,373
Net profit after income tax attributable to equity holders of the Bank – “statutory basis”	10,116	9,394	9,998	10,690	10,181
Contributions to profit (after tax)					
Retail Banking Services	5,395	5,265	5,468	5,194	4,693
Business Banking	4,092	3,790	3,619	2,734	2,836
Institutional Banking and Markets	1,224	1,124	1,068	1,068	933
New Zealand	1,198	1,198	1,324	1,265	1,161
Corporate Centre and Other	(1,657)	(1,541)	(1,407)	(747)	(970)
Net profit after tax from continuing operations – “cash basis”	10,252	9,836	10,072	9,514	8,653
Balance Sheet					
Loans and other receivables	1,007,756	942,210	926,082	878,854	811,356
Total assets	1,353,799	1,254,076	1,252,423	1,215,082	1,091,975
Deposits and other public borrowings	937,857	882,922	864,995	857,586	766,381
Total liabilities	1,275,023	1,180,988	1,180,790	1,142,397	1,013,287
Shareholders' equity	78,776	73,088	71,633	72,685	78,688
Net tangible assets (including discontinued operations)	70,694	65,488	64,235	65,746	71,041
Risk weighted assets – Basel III (APRA)	496,145	467,551	467,992	497,892	450,680
Average interest earning assets	1,153,684	1,144,357	1,111,254	1,026,910	929,846
Average interest bearing liabilities	982,224	971,466	918,666	841,695	776,967
Assets (on Balance Sheet) – Australia	1,122,162	1,044,500	1,044,401	1,012,316	926,909
Assets (on Balance Sheet) – New Zealand	126,847	117,351	118,192	112,433	110,104
Assets (on Balance Sheet) – Other	104,790	92,225	89,830	90,333	54,962
Other information					
Full-time equivalent employees from continuing operations	51,346	48,887	49,454	48,906	44,019
Full-time equivalent employees including discontinued operations	51,346	48,887	49,454	48,906	45,833
Branches/services centres (Australia)	659	709	741	807	875
Agencies (Australia)	3,363	3,445	3,491	3,526	3,535
ATMs	1,819	1,916	1,956	2,095	2,492
EFTPOS terminals (active)	201,534	209,861	206,188	189,977	203,938

Important notices

Non-IFRS information

Readers should also be aware that certain financial data in this report may be considered “non-International Financial Reporting Standards” (non-IFRS) financial information under Regulatory Guide 230 ‘disclosing non-IFRS financial information’ published by ASIC, including figures identified as being on a “cash basis”. Although the Group believes that these “non-IFRS” financial information provides a useful means through which to examine the underlying performance of the business, they should be considered as supplements to the financial statement measures that have been presented in accordance with the Australian Accounting Standards or IFRS and not as a replacement or alternative for them. Readers are cautioned not to place undue reliance on any such measures.

Guidance on forward-looking statements

This report contains certain forward-looking statements with respect to the financial condition, capital adequacy, operations and business of the Group and certain plans and objectives of the management of the Group. Such forward-looking statements speak only as at the date of this report and undue reliance should not be placed upon such statements. Although the Group currently believes the forward-looking statements have a reasonable basis, they are not certain and involve known and unknown risks and assumptions, many of which are beyond the control of the Group, which may cause actual results, conditions or circumstances to differ materially from those expressed or implied in such statements.

Forward-looking statements can generally be identified by the use of forward-looking words such as “may”, “will”, “would”, “could”, “expect”, “intend”, “plan”, “aim”, “estimate”, “target”, “anticipate”, “believe”, “continue”, “objectives”, “outlook”, “guidance”, “goal” or “target” or other similar words, and include statements regarding the Group’s intent, belief or current expectations with respect to the Group’s business and operations, market conditions, results of operations and financial condition, capital adequacy and risk management. To the maximum extent permitted by law, responsibility for the accuracy or completeness of any forward-looking statements, whether as a result of new information, future events or results or otherwise, is disclaimed. The Group is under no obligation to update any of the forward-looking statements contained within this report, subject to applicable disclosure requirements.

The report may also include climate-related information and climate related forward-looking statements. These statements are not guarantees or predictions of future climate outcomes and metrics, financial performance or share prices. The statements are subject to known and unknown risks, uncertainties and other factors, many of which are beyond the Group’s control. Readers are cautioned not to place undue reliance on such statements in light of the significant uncertainty in climate metrics and modelling that limit the extent to which they are useful for decision making, and the many underlying risks and assumptions that may cause actual outcomes to differ materially. Forward-looking statements may also be made – verbally and in writing – by members of the Group’s management in connection to this report. Such statements are also subject to the same limitations, uncertainties and assumptions which are set out in this report.

Financial calendar

2025 Annual General Meeting	15 October 2025
Half year results and interim dividend announcement date	11 February 2026
Interim dividend payment date	On or around 30 March 2026
Full year results and final dividend announcement date	12 August 2026
Final dividend payment date	On or around 29 September 2026

Dates may be altered should circumstances require. Visit CBA's Investor Centre at commbank.com.au/financialcalendar for latest dates.

2025 Annual General Meeting

9:30am (Brisbane time)

Wednesday 15 October 2025

This year's AGM will be held at the Brisbane Cricket Ground (also known as The Gabba), QLD.

A copy of the Notice of Meeting can be viewed and downloaded at: commbank.com.au/agm

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