Fixed Income Investor Discussion Pack

For the full year ended 30 June 2026

Commonwealth Bank of Australia

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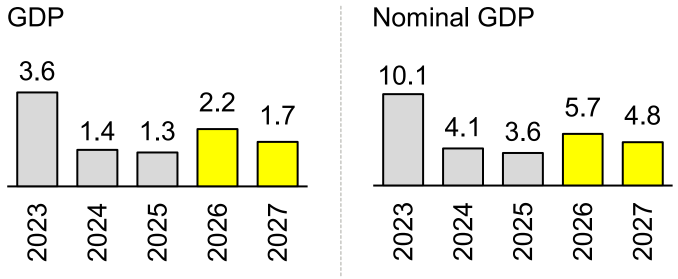
The release of this announcement was authorised by the Board.

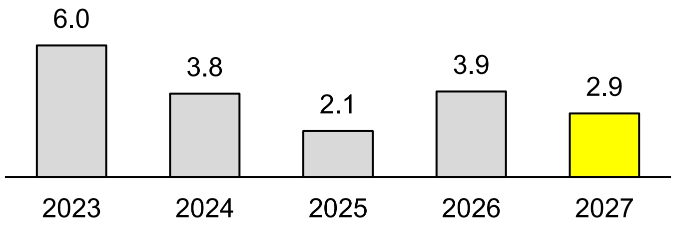
Economic overview

Key Australian economic indicators[1] (June FY)

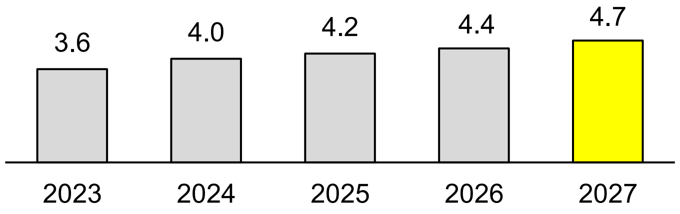
GDP %
Financial year average



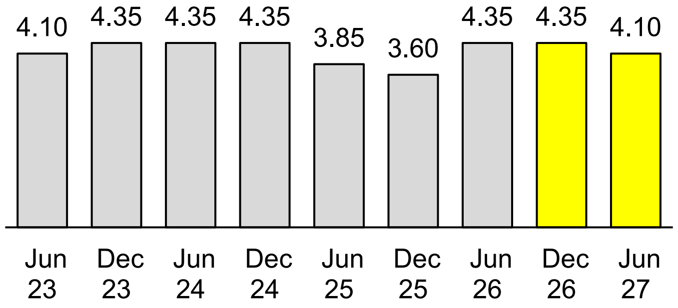
Headline CPI %
Year on year, June quarter



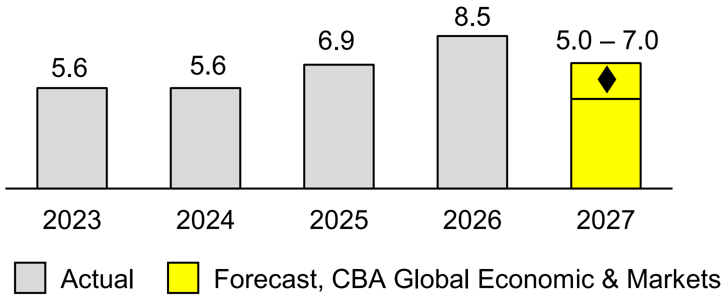
Unemployment rate %
June quarter average



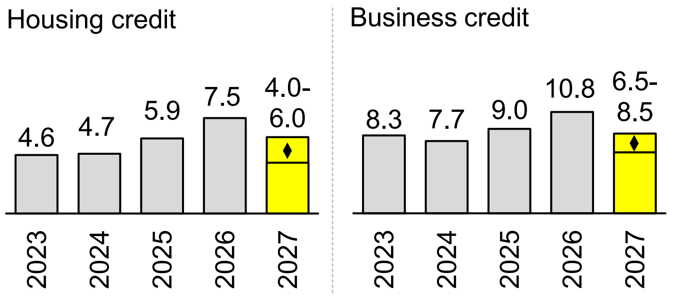
Cash rate %



Total credit growth %
12 months to June



Selected credit growth %
12 months to June



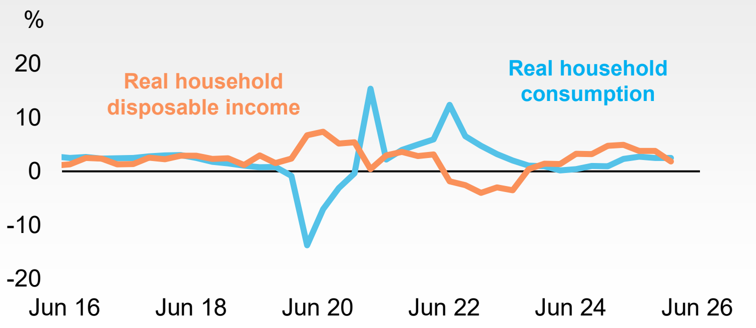
1. Source: ABS, RBA and CBA Global Economic and Markets.

The Australian economy

Household spending is under pressure as real income growth softens – public sector to support growth

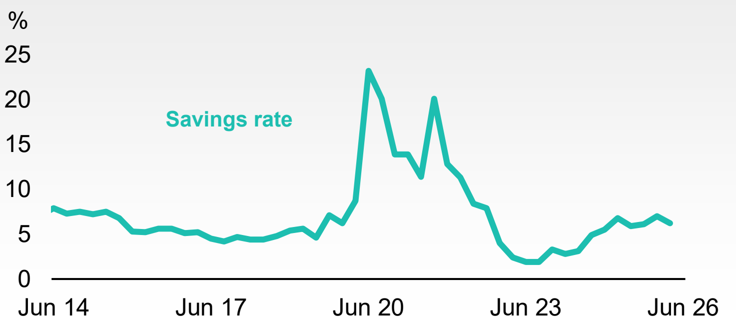
Consumption to follow lower income trend[1]

Real annual growth in household income & consumption



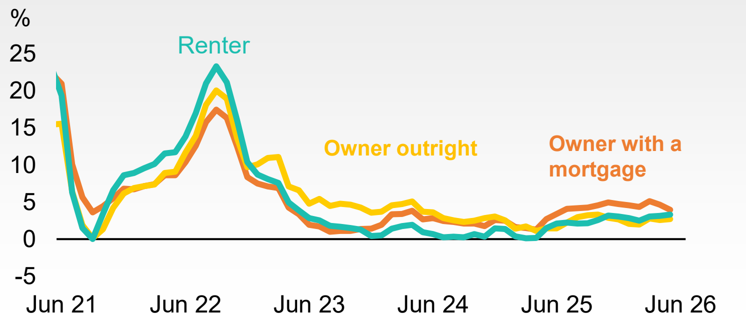
Savings buffers provide some cushion[1]

Household saving rate



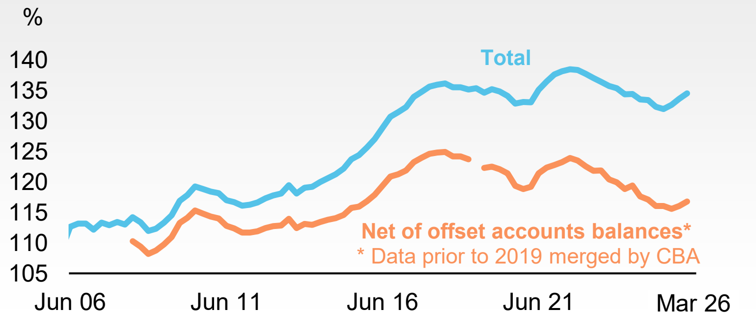
But renters and mortgagees are hurting[2]

Per capita household consumption (annual growth smoothed)



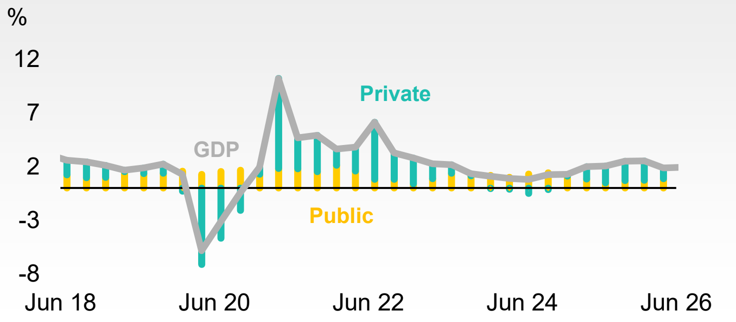
And household debt levels are rising[3]

Household credit to household disposable income



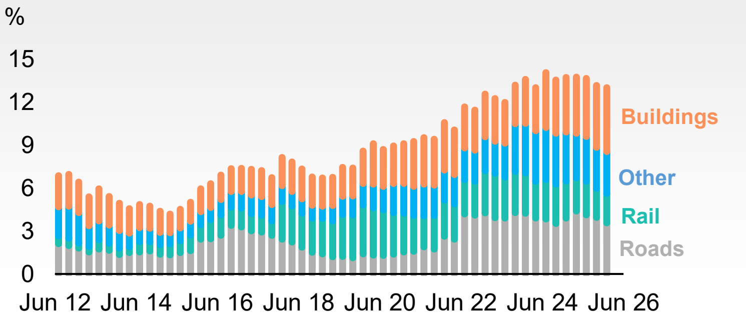
Public sector still supporting growth, but less so[1]

Annual % change



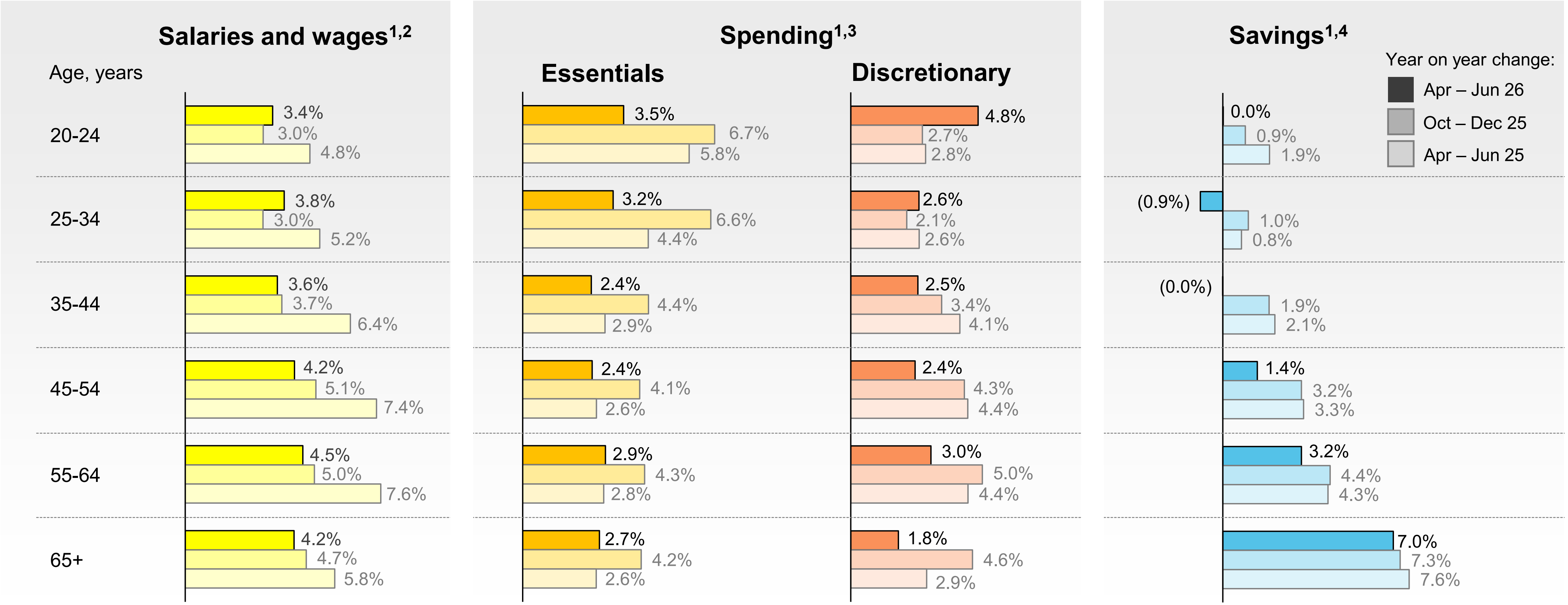
Public capex[1]

Public construction pipeline as a share of GDP



1. Source: ABS. 2. CBA Household Spending Insights. 3. Source: ABS, RBA, APRA and CBA.

Household spend and savings are slowing



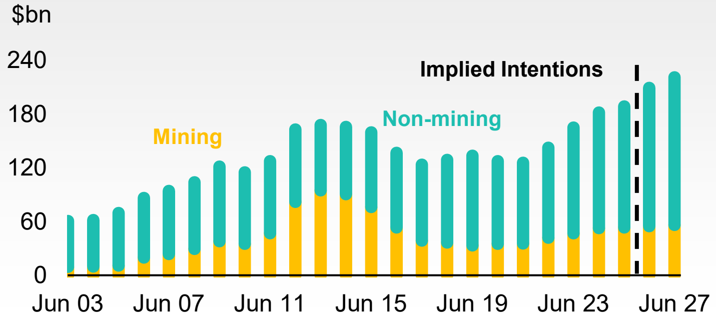
1. Per customer. For salary and wages 13 weeks to end of quarter, for spending 13 weeks to 28 Jun 2026, 4 Jan 2026 and 29 Jun 2025, for savings the average balance as at end of quarter. Consistently active card customers and CBA brand products only. 2. Paid into CBA transaction accounts, represents customers with payments identified as salary and wages after PAYG but before net tax return. Excludes government benefits and gig economy. 3. Spending based on consumer debit and credit card transactions data (excluding StepPay). 4. Includes all forms of deposit accounts (transaction, savings and term) and home loan offset and redraw balances. Trimmed mean excluding top and bottom 5% of customers within each age band.

The Australian economy

Large investment pipeline should limit the slowdown but labour market still softening

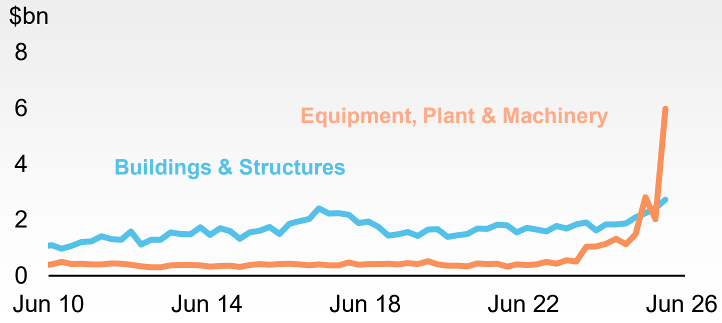
Investment pipeline continues to rise[1]

Capital investment intentions



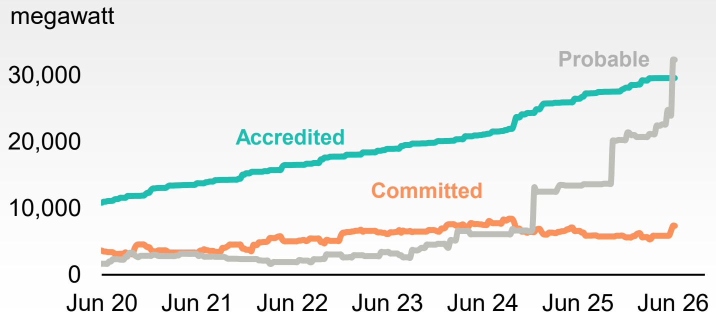
Largely driven by data centres[2]

Info, media and telecom real quarterly capex



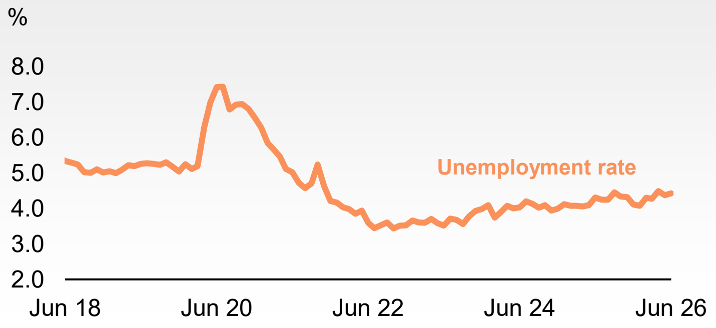
Renewables another tailwind in coming years[3,4]

Renewable energy project pipeline



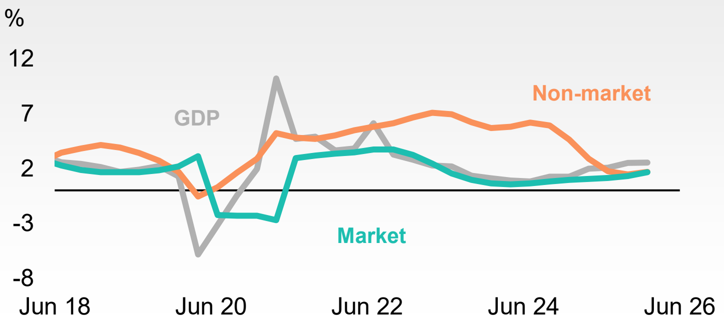
Labour market is tight but gradually loosening[2]

Unemployment rate



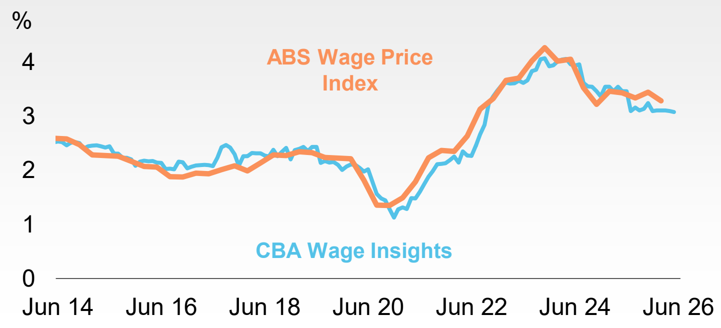
Non-market sector growth is likely to normalise[2]

GDP and Employment, annual change



Wages growth remains steady at above 3%[1]

Annual wages growth by CBA and ABS



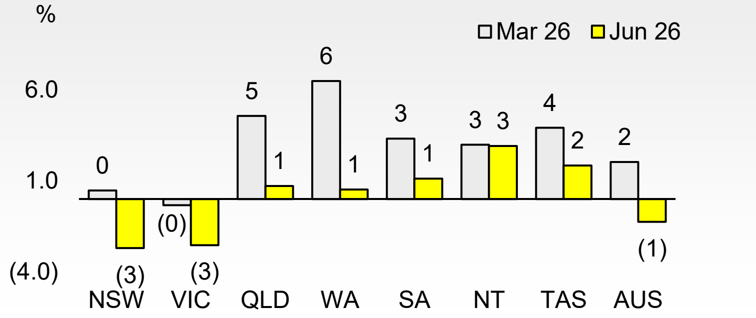
1. Source: ABS and CBA. 2. Source: ABS. 3. Source: Clean Energy Regulator (CER). 4. Probable projects have announced financing or offtake support, such as a power purchase agreement or Capacity Investment Scheme tender success. Committed projects have reached final investment decision or begun construction. Accredited projects are approved under the Large-scale Renewable Energy Target and have started generating electricity.

Housing sector

Housing market is softening following higher interest rates, weaker sentiment and tax policy changes

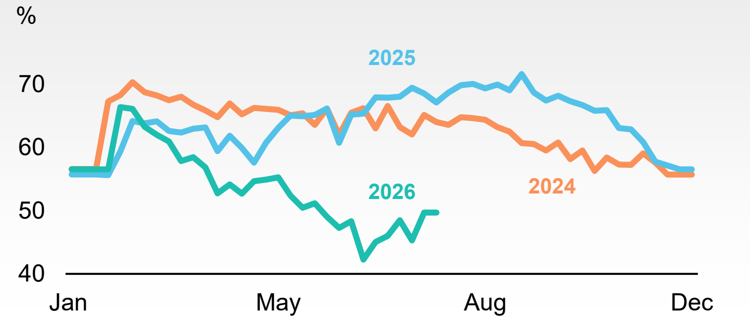
National home price growth has turned negative[1]

Quarterly growth in dwelling prices



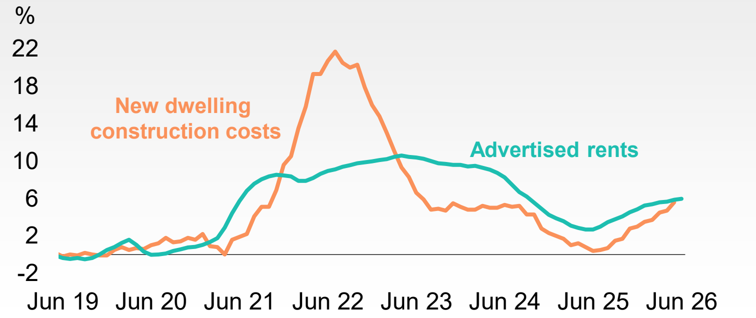
Auction clearance rates are dropping sharply[1]

Auction clearance rates weighted average of capital cities



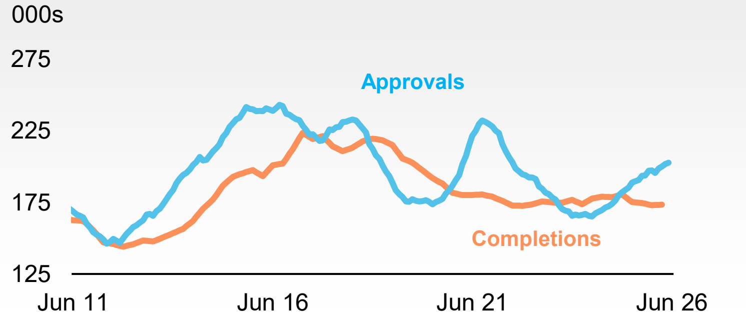
Construction cost pressure rising after Iran war[2]

Annual growth in new dwelling construction costs and rents



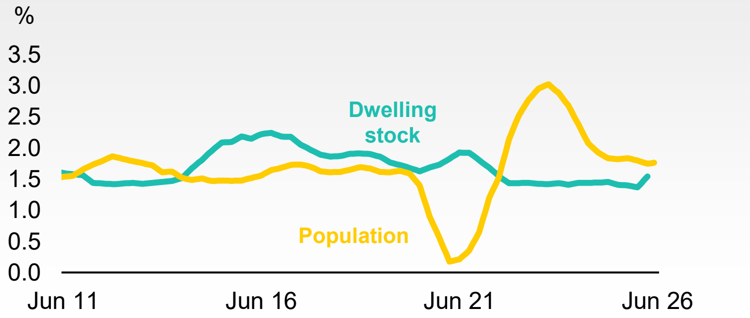
Approvals exceeding completions[2]

Annual total of housing approvals and completions



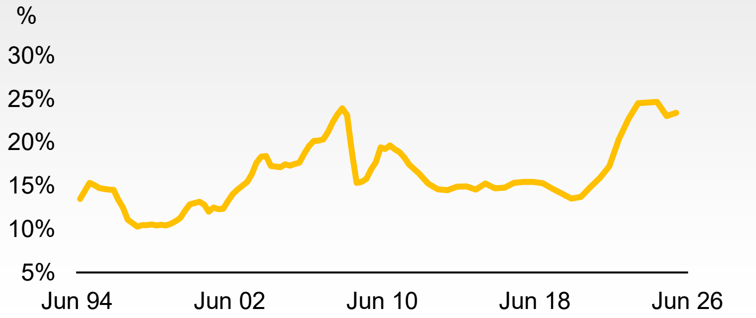
But demand still outstripping supply[2]

Annual growth in dwelling stock and population



Housing affordability remains challenging[3]

Percent of pre-tax income directed to mortgages



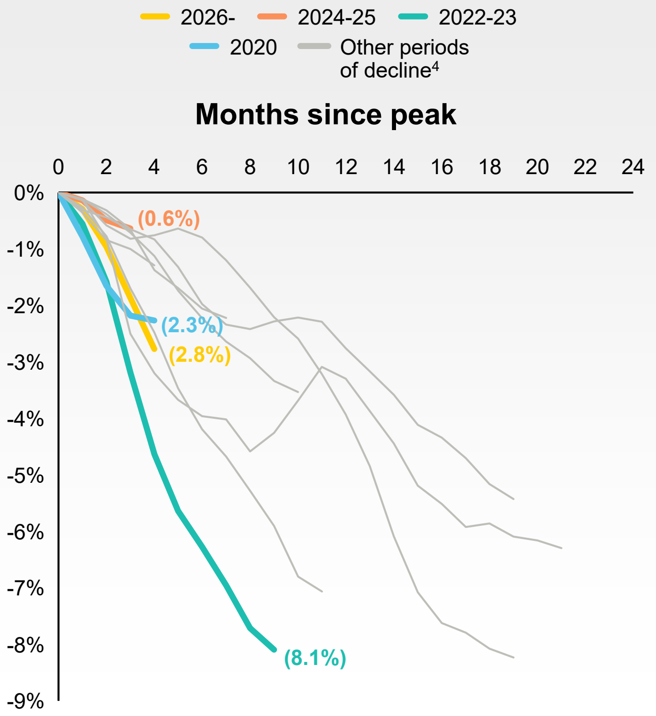
1. Source: Cotality. 2. Source. ABS. 3. Source: RBA, ABS, APRA and CBA. Dual average full-time income household buying median priced dwelling.

Housing market

Current context relative to previous housing market corrections

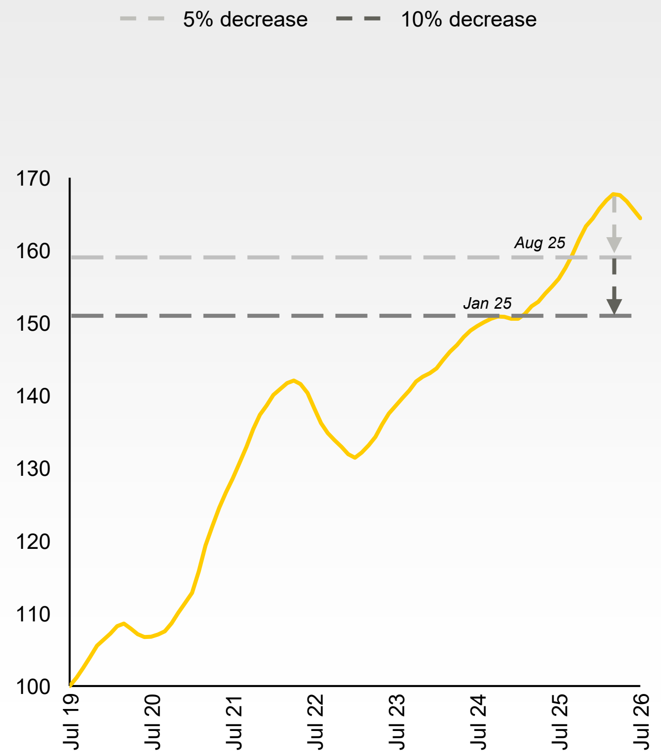
Australian housing market corrections[1,2]

Historic declines from peaks to troughs,
Median dwelling price[3], %



Changes in national dwelling prices[1]

Median dwelling price[5], Indexed to Jul 19



Building more homes, faster and at lower cost

Keep near-term movements in perspective
Housing represents 57%[6] of household assets, so price movements matter. Lasting affordability, however, requires more homes and lower delivery costs.

Lift construction productivity[7]
Over the past 30 years, physical dwelling-construction productivity fell 53% and construction labour productivity fell 12%, while whole-economy labour productivity increased 49%.

Expand modern construction methods
Modular and off-site construction can shorten delivery times, improve consistency and reduce pressure on scarce trades, supported by common standards and predictable approvals.

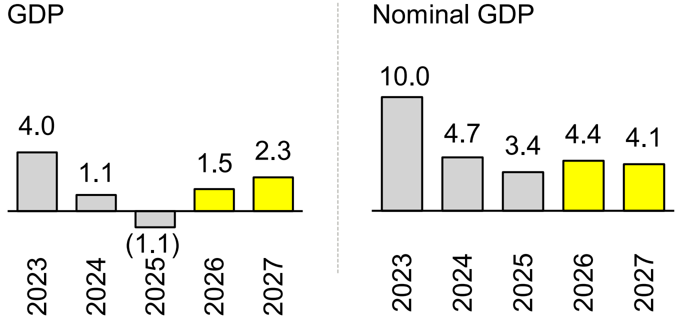
Convert momentum into completed homes
Approvals have recovered to around their decade average, with stronger commencement trends in Queensland, WA and South Australia[1]. Coordinated infrastructure, planning, skills and financing can help translate momentum into completed homes.

CBA will continue supporting home buyers and financing new housing supply, while maintaining disciplined credit settings.

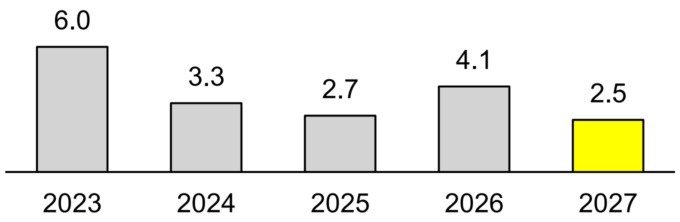
1. Source: Cotality. 2. Includes corrections over the last 40 years where home values declined for at least three consecutive months. 3. Cotality Home Value Index, combined capital cities. 4. Includes 1989-91, 1994-95, 2004, 2008-09, 2010-12, 2015-16 and 2017-19. 5. Cotality Home Value Index, national. 6. Source: Cotality, ABS, RBA. 7. Source: Cotality, Productivity Commission. Cumulative change from 1994-95 to 2022-23.

Key New Zealand economic indicators (June FY)[1]

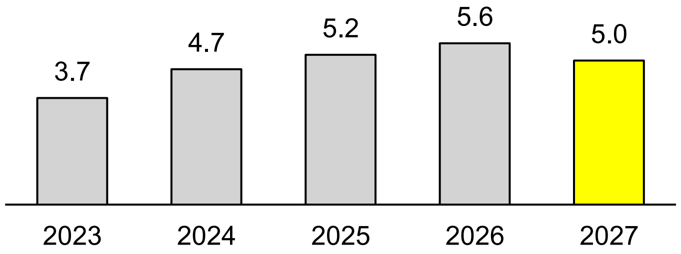
GDP %
Financial year average



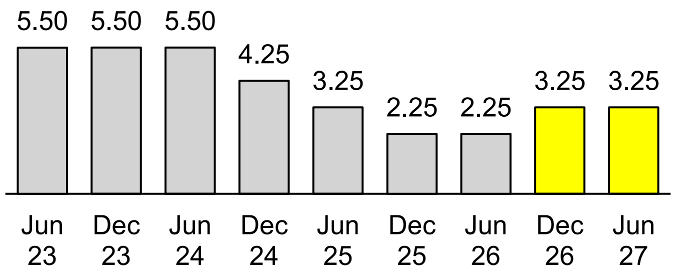
CPI %
Year on year, June quarter



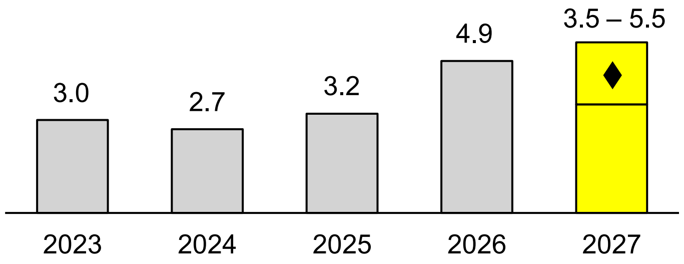
Unemployment rate %
June quarter average



Cash rate %

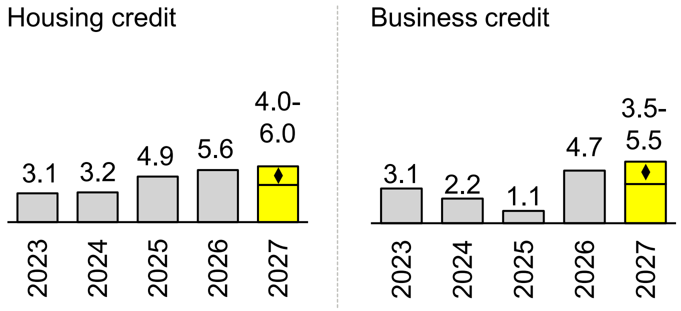


Total credit growth %
12 months to June



Actual   Forecast, ASB Economics

Selected credit growth %
12 months to June



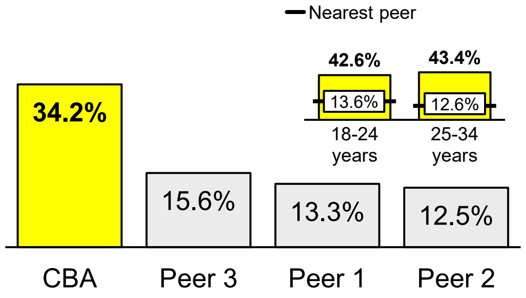
1. Source: Statistics NZ, RBNZ and ASB Economics.

Financial overview

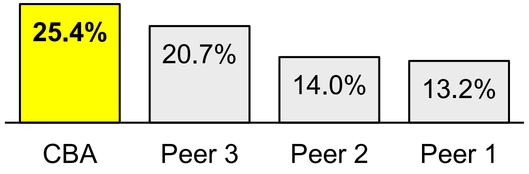
Why CBA?

Leading franchise – strong balance sheet settings – supporting sustainable shareholder returns

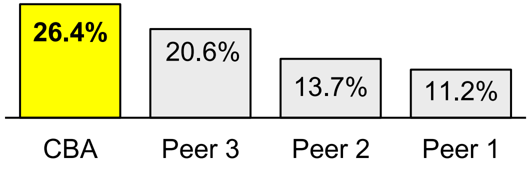
Retail MFI share[1]



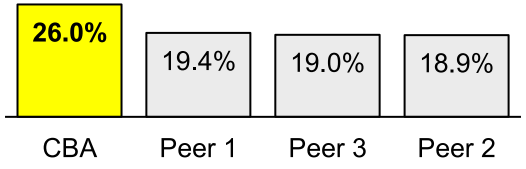
Home lending share[2]



Household deposits share[2]

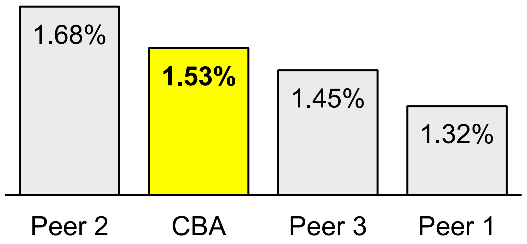


Business MFI share[1]



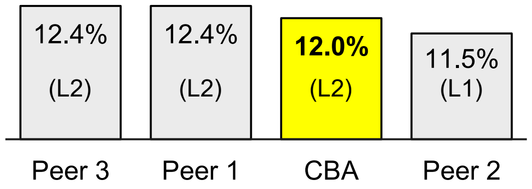
Provisioning

Total provision coverage to Credit RWA[3]
Peers as at March 2026



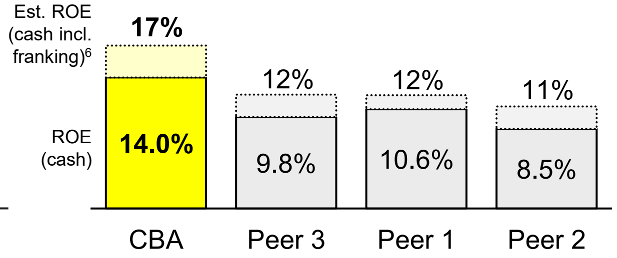
CET1 capital

Capital binding constraint[4]
Peers as at March 2026



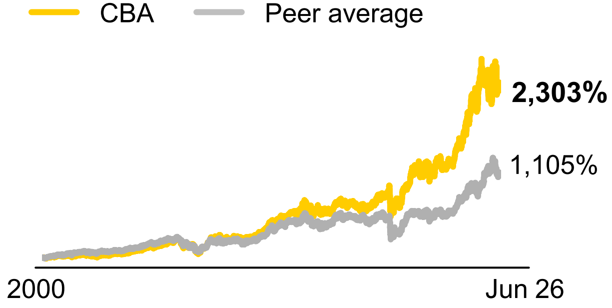
ROE (cash)[5]

Peers half year ended March 2026



Shareholder returns

Total shareholder return[7]



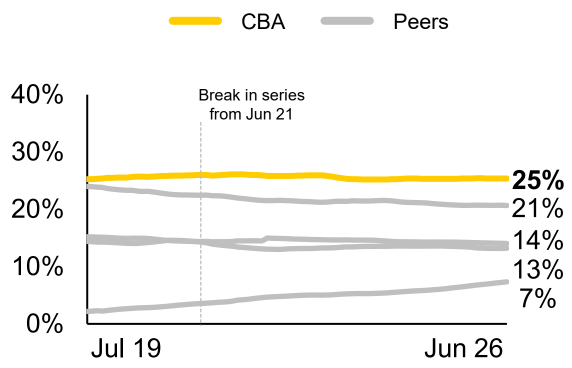
1. Refer to glossary at the back of this presentation for further details. 2. Source: APRA MADIS. 3. Total provisions divided by credit risk weighted assets. Excludes provisions on debt securities fair valued through other comprehensive income for comparability. 4. Binding constraint is the lower of Level 1 and Level 2 CET1 capital ratio. 5. Return on equity (ROE) on a cash (or cash equivalent) and continuing operations basis over average ordinary equity. Peer ROEs are for the six months to March 2026 and CBA ROE is for the full year to June 2026. 6. Estimated ROE (cash) including the benefit from franking credits which is recognised as 70% of the Australian tax generated in FY25 for peer banks, and in FY26 for CBA. 7. Source: Bloomberg Finance L.P., 1 January 2000 to 30 June 2026. Peer average is the average of major bank peers.

Market share

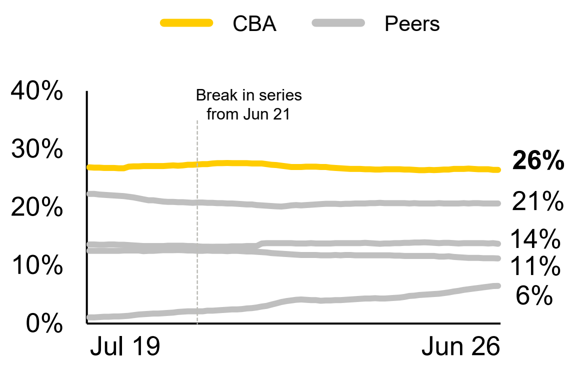
Disciplined approach – strong market share

%	Jun 25	Dec 25	**Jun 26**
Home loans – RBA[1]	24.6	24.6	**24.4**
Home loans – APRA[2]	25.3	25.4	**25.4**
Credit cards – APRA[2]	28.2	28.1	**29.3**
Other household lending – APRA[2,3]	23.7	23.9	**23.4**
Household deposits – APRA[2]	26.4	26.6	**26.4**
Business lending – RBA[4]	17.5	17.6	**18.0**
Business lending (NFB) – APRA[2,5]	18.9	19.1	**19.4**
Business lending (Total) – APRA[2,6]	18.0	18.1	**18.3**
Business deposits (NFB) – APRA[2,5]	21.9	22.1	**22.3**
Equities trading[7]	3.3	3.5	**3.6**
NZ home loans[8]	21.2	21.4	**21.3**
NZ customer deposits[8]	18.8	18.8	**18.9**
NZ business and rural lending[8]	17.4	17.3	**17.8**

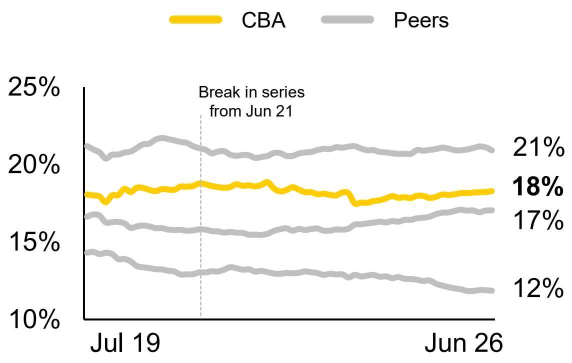
Home lending[2,9]



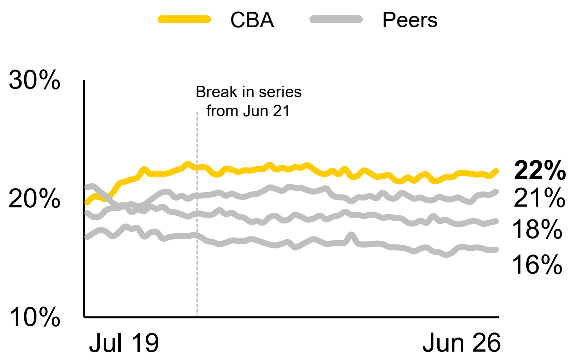
Household deposits[2,9]



Business lending[2,6,9]



Business deposits[2,5,9]



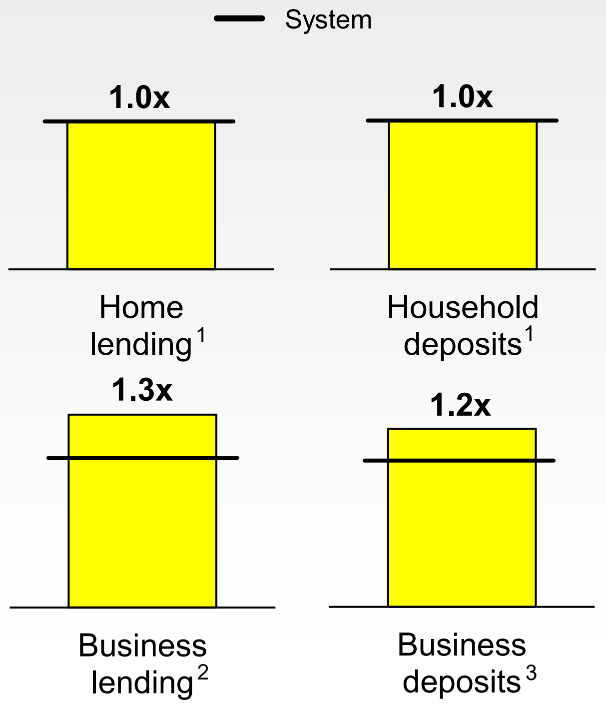
1, 2, 3, 4, 5, 6, 7, 8, 9. Refer to sources, glossary and notes at the back of this presentation for further details.

Franchise strength

Consistent, disciplined execution balancing growth, reinvestment and returns

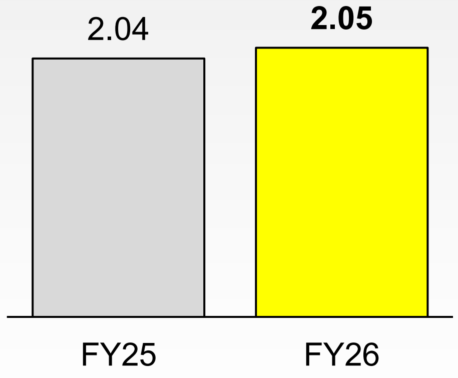
Disciplined volume growth

Growth vs system
12 months to Jun 26



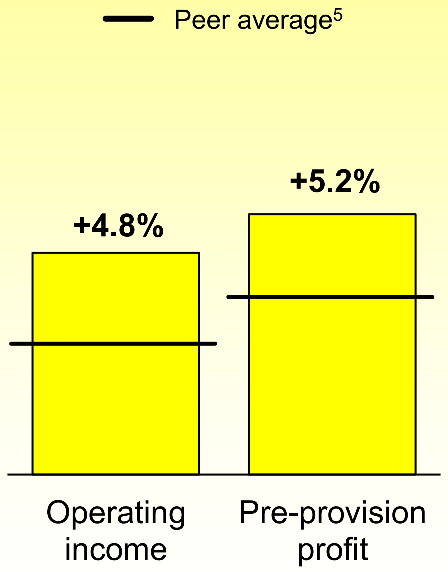
Stable margin

Underlying net interest margin[4]
(%)



Track record of pre-provision growth

5 year CAGR since FY21

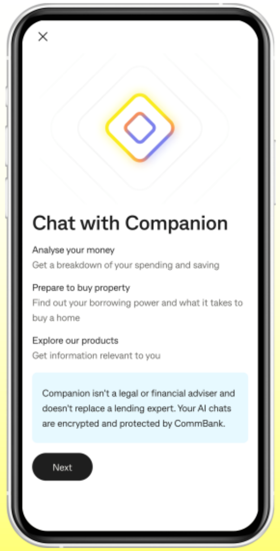


1, 2, 3, 4, 5. Refer to sources, glossary and notes at the back of this presentation for further details.

Retail Banking Services

Stronger, deeper customer engagement driving long-term franchise strength

CommBank Companion



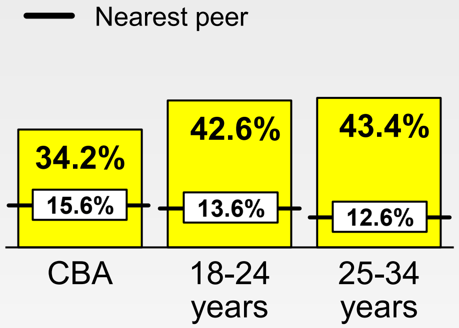
Secure, AI-powered conversational experience helping customers manage their finances

Pilot underway

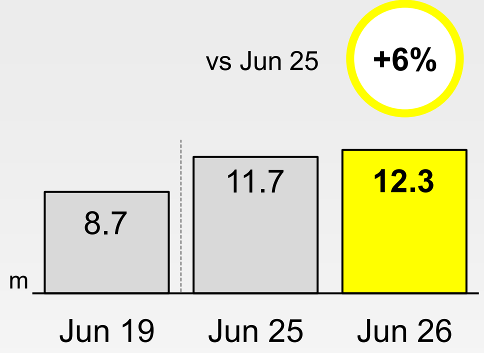
to select retail customers[1]

Retail MFI share[2]

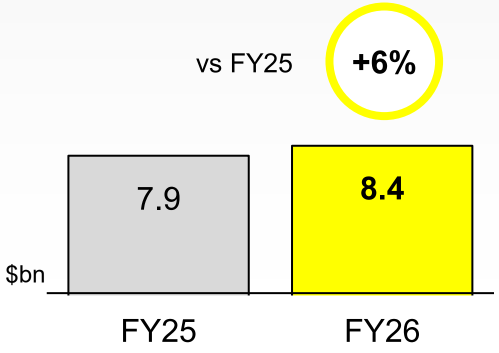
Jun 26



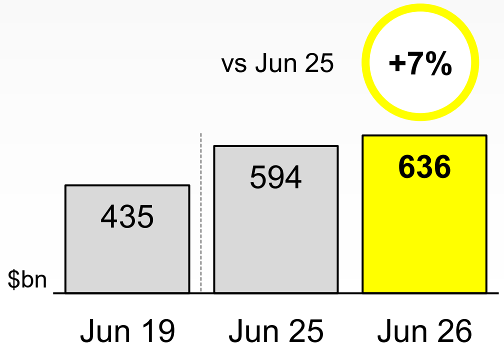
Retail transaction accounts[3]



Operating performance



Home lending[4]



1 in 3
Australians describe CBA as their main financial institution

>14.3 million
daily logins to the CommBank app[5]

>97%
home loans with a transaction account

<3 days
time to first decision proprietary & broker[6]

~70%
applications auto-decisioned same day – proprietary[7]

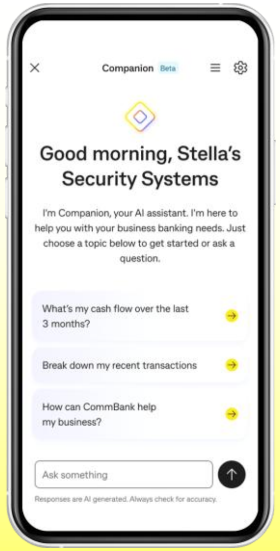
51%
contribution to Group cash NPAT[8]

1, 2, 3, 4, 5, 6, 7, 8. Refer to sources, glossary and notes at the back of this presentation for further details.

Business Banking

Deeper customer relationships and differentiated propositions delivering sustained performance

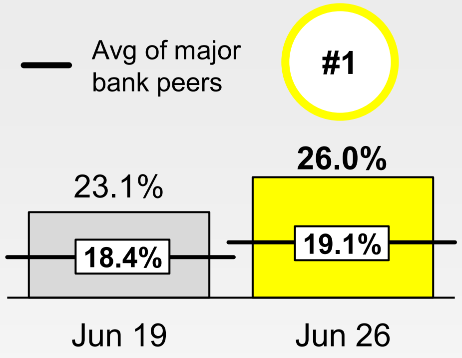
CommBank Companion



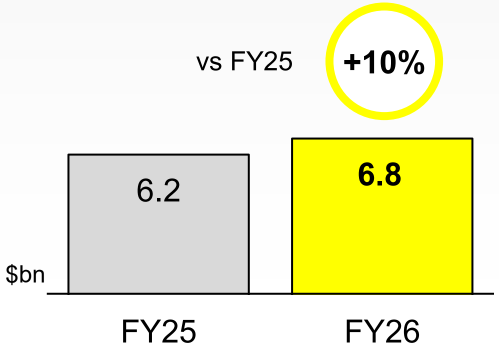
AI-powered conversational experience supporting small business customers with insights & forward projections

100,000
small business customers[1]

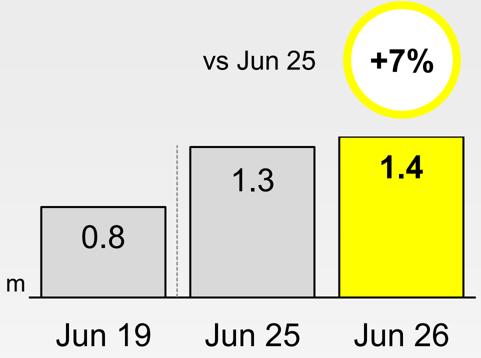
Business MFI share[2]



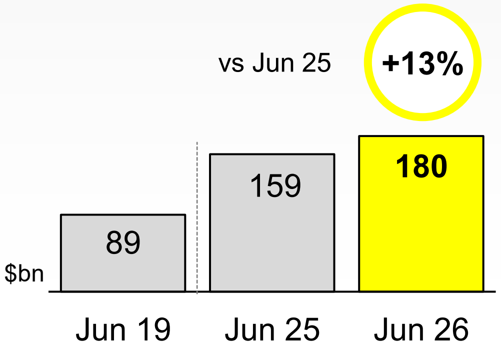
Operating performance



Business transaction accounts



Business lending[3]



1.3x system[4] business lending growth

1 in 4
Australian businesses describe CBA as their main financial institution

>90%
business loans with a transaction account

79%
proprietary business loans with better risk-adjusted returns[5]

~30%
faster time to credit decision for loans up to $5m[6]

+15%
Funding per banker FY26 vs FY25

41%
contribution to Group cash NPAT[7]

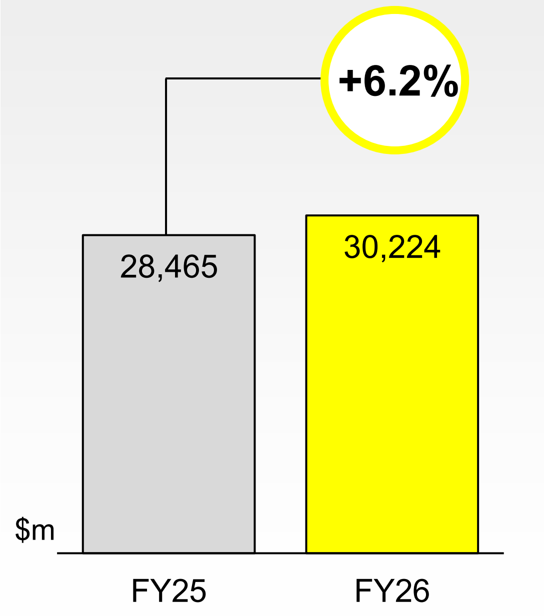
1, 2, 3, 4, 5, 6, 7. Refer to sources, glossary and notes at the back of this presentation for further details.

Financials[1]

Cash NPAT up 7% – strong operating income growth supporting investment in the franchise

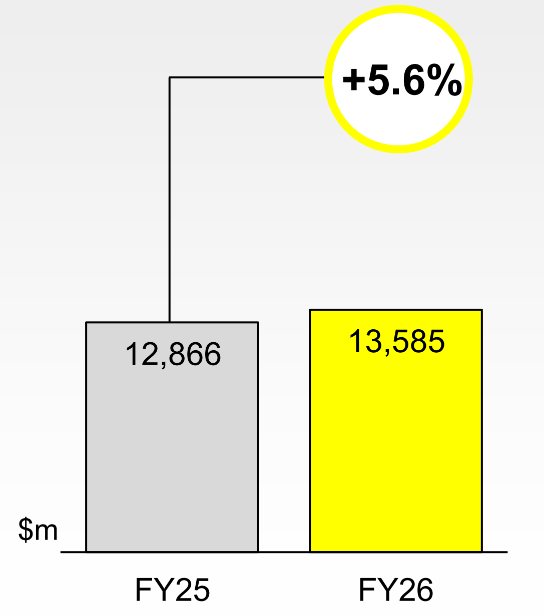
Operating income

Strong volume growth with broadly stable underlying margin



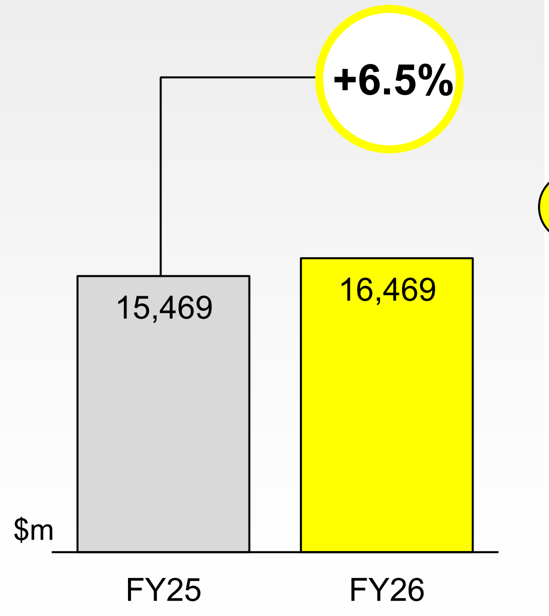
Operating expenses[2]

Inflation and investment in technology



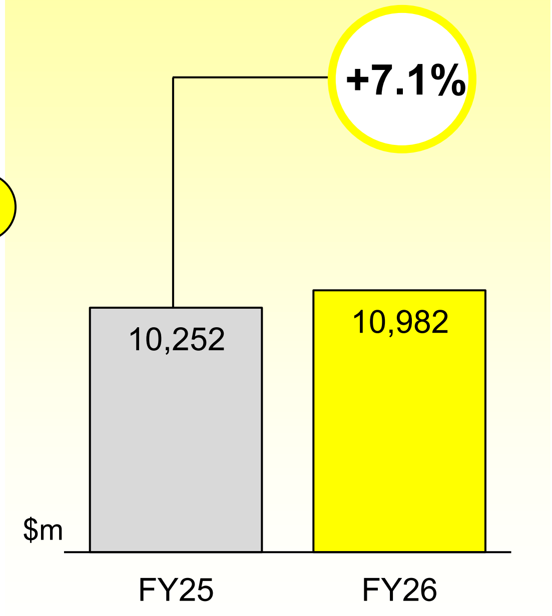
Pre-provision profit

Higher operating income and growth in operating expenses



Cash NPAT

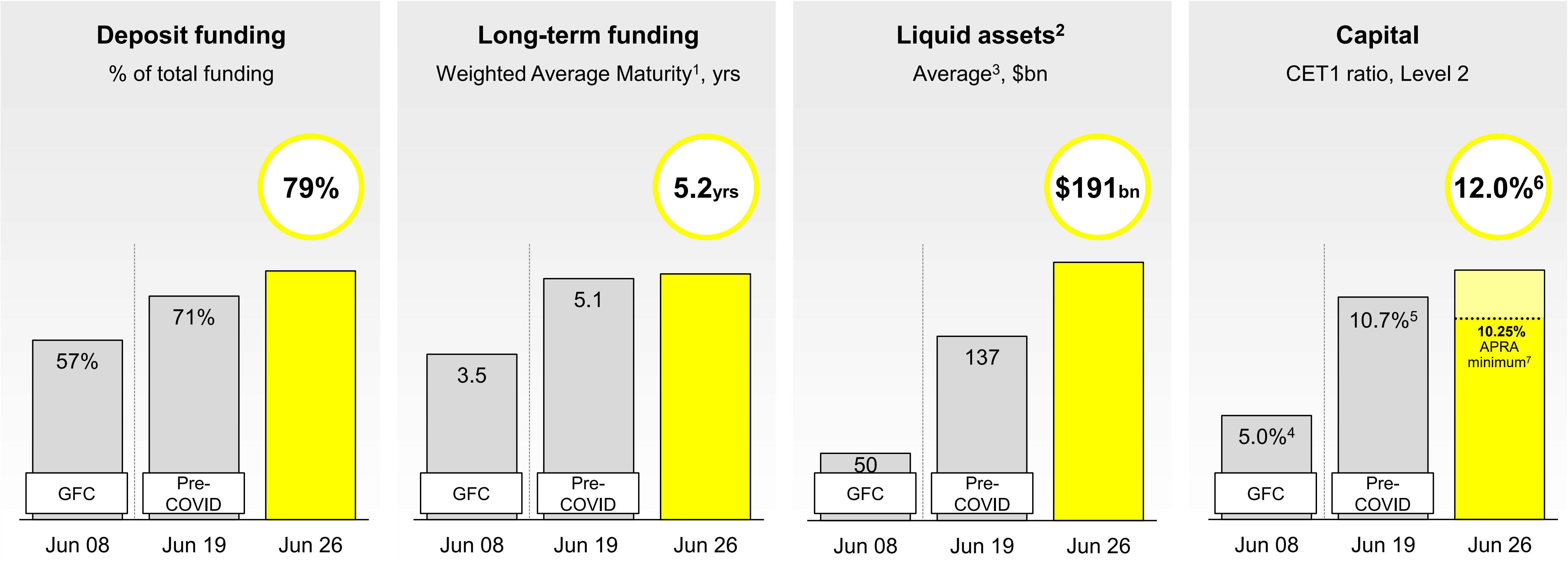
Strong franchise performance driving pre-provision profit growth



1. Presented on a continuing operations basis. 2. Operating expenses excluding restructuring and notable items. For FY26 this relates to provisions for the settlement of legal proceedings in NZ, an additional goodwill payment made to certain customers as a result of ASIC's Better Banking review, and domestic customer remediation. For FY25 this related to domestic and NZ customer remediation as well as a Bankwest restructuring provision.

Balance sheet strength

Long-term, conservative approach – well placed for a range of scenarios



1. Represents the Weighted Average Maturity (WAM) of outstanding long-term wholesale debt with a residual maturity greater than 12 months as at reporting date. 2. Liquid assets include high quality liquid assets as defined by APRA in Australian Prudential Standard *APS210 Liquidity*. Refer to glossary for definition. 3. Six month average balance as at 30 June 2008, quarterly average balance as at 30 June 2019 and 30 June 2026. 4. Pro-forma CET1 under the capital framework effective until 31 December 2022. 5. Capital framework effective until 31 December 2022. 6. APRA's capital framework effective from 1 January 2023. 7. Inclusive of 1% default countercyclical capital buffer which may be varied by APRA in the range of 0% to 3.5%.

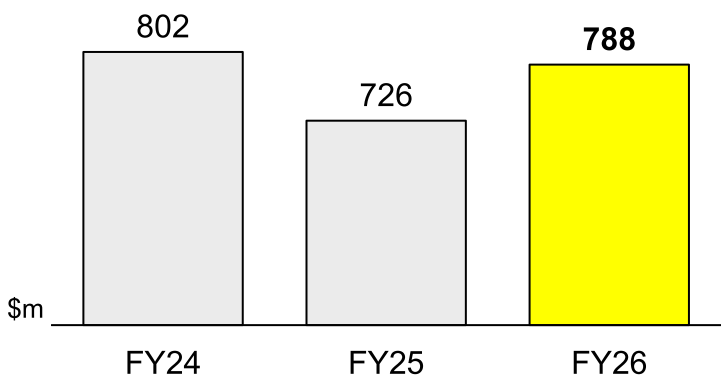
Credit risk

Impairment expense higher reflecting portfolio growth and increased global macroeconomic uncertainty

Loan impairment expense

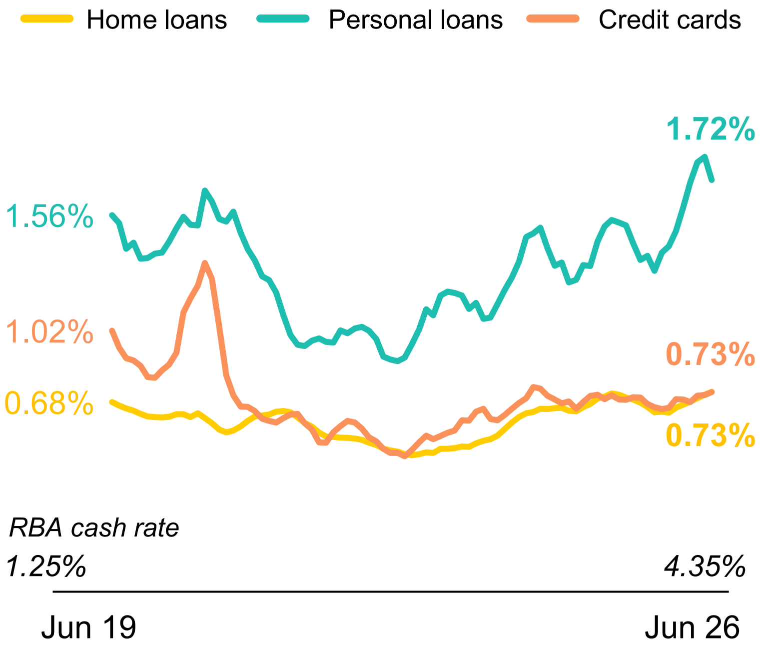
Loan loss rate, bpts[1]

	FY24	FY25	FY26
Consumer	6	5	6
Corporate	16	14	12
Total	**9**	**7**	**8**



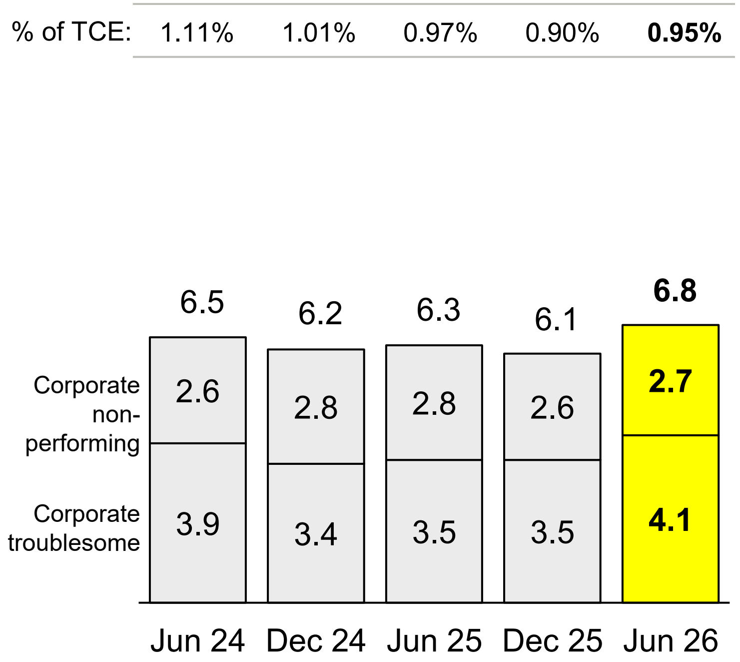
Arrears[2]

90+ days



Troublesome & non-performing exposures[3]

Corporate, $bn



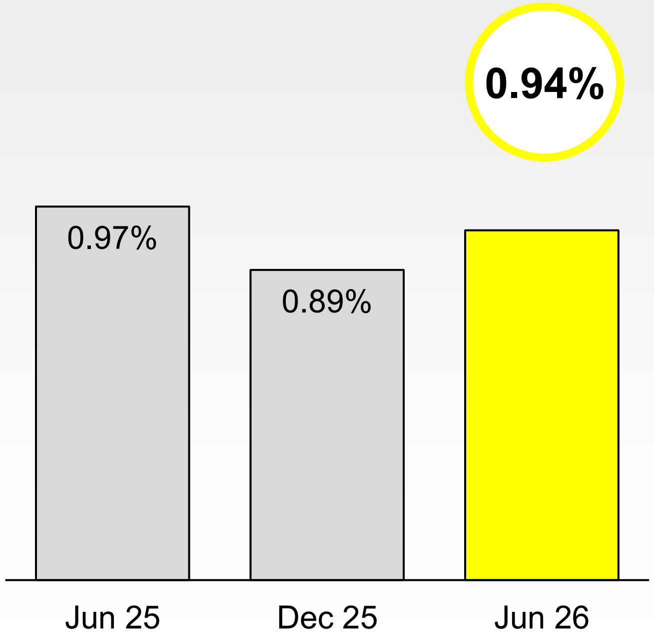
1. Loan impairment expense as a percentage of average gross loans and acceptances (bpts) annualised. 2. Group consumer arrears including ASB. 3. Non-performing exposures are exposures in default as defined in regulatory standard *APS220 Credit Risk Management.* Corporate troublesome exposures are defined as exposures to corporate customers where profitability is weak and the capacity to meet financial commitments is diminished. These customers are at higher risk of default over the next 12 months.

Credit quality

Supporting more Australians during uncertain times

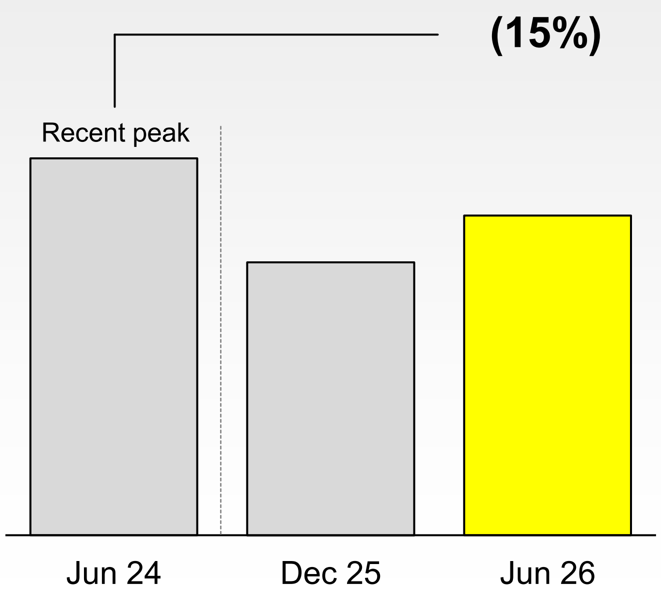
Troublesome & non-performing exposures[1]

% of TCE



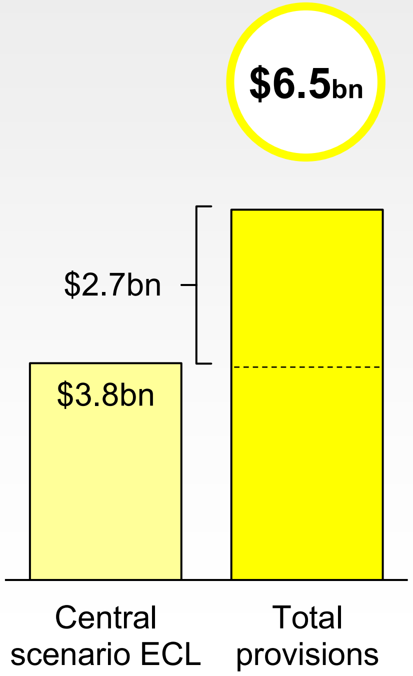
Hardship

Number of home loan cases in hardship



Provisioning[2]

Total provisions vs Central ECL[3]
Jun 26



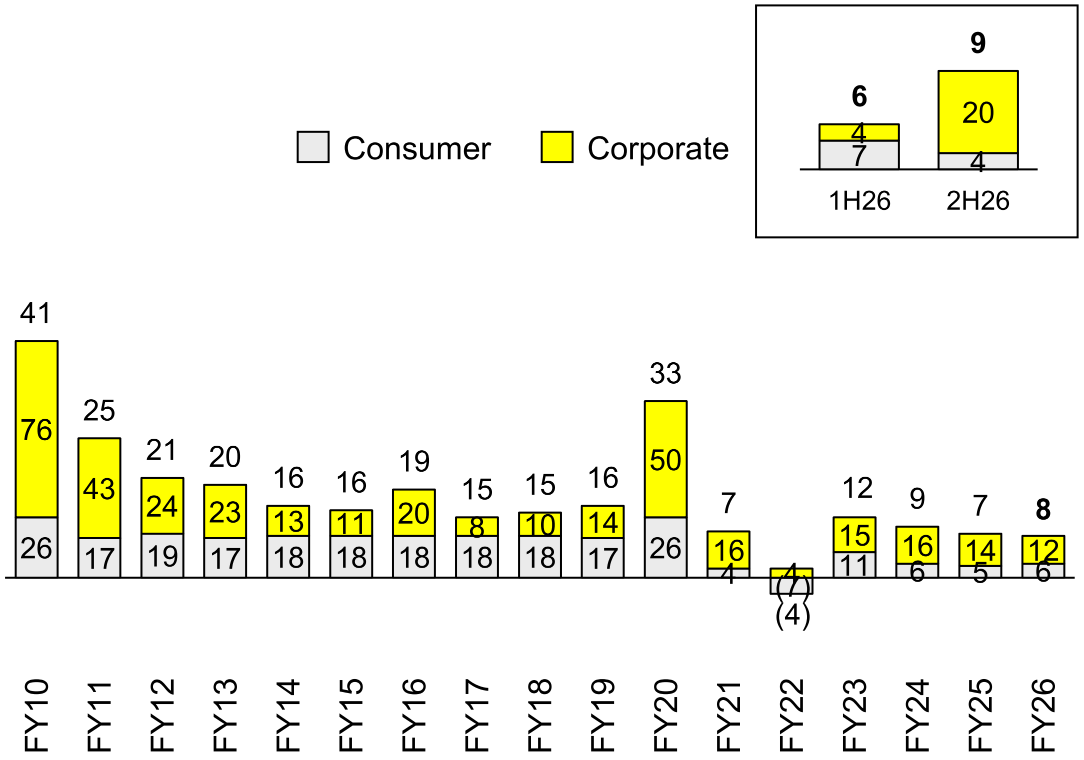
1. Troublesome and non-performing exposures (TNPE). Non-performing exposures are exposures in default as defined in regulatory standard *APS220 Credit Risk Management.* Corporate troublesome exposures are defined as exposures to corporate customers where profitability is weak and the capacity to meet financial commitments is diminished. These customers are at higher risk of default over the next 12 months. 2. The Group uses four alternative macroeconomic scenarios to reflect a range of possible future outcomes in estimating the Expected Credit Loss (ECL) for significant portfolios. Scenarios are updated based on changes in both the macroeconomic and geopolitical environment. 3. Central scenario is based on the Group's internal economic forecasts and market consensus as well as other assumptions used in business planning and forecasting. Assumes 100% weighting holding all assumptions including forward-looking adjustments constant and includes individually assessed provisions.

Loan losses

Loan impairment expense remains below historical levels

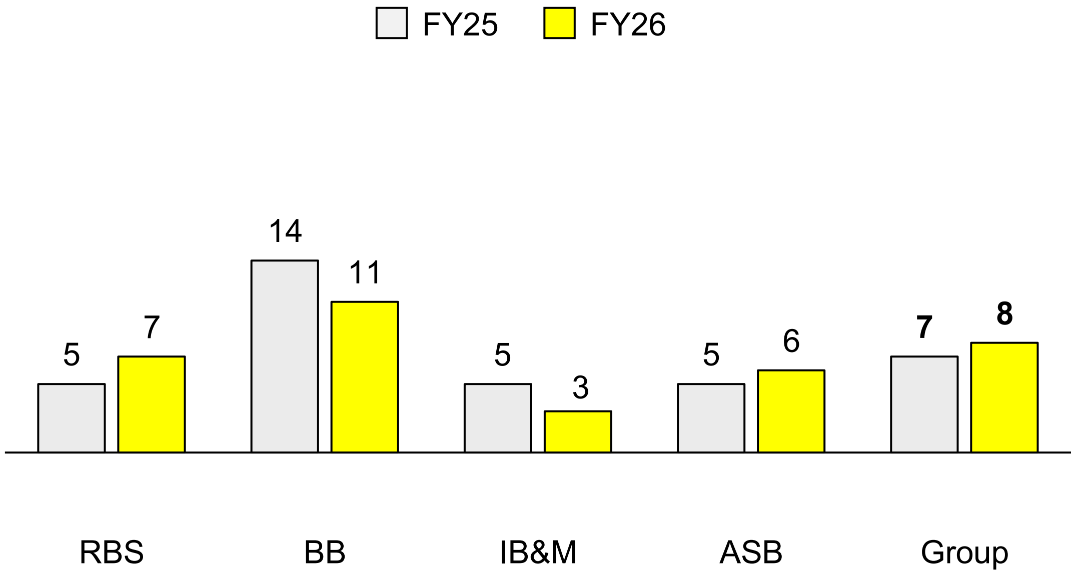
Loan loss rate[1]

bpts



Loan loss rate by business unit[1,2]

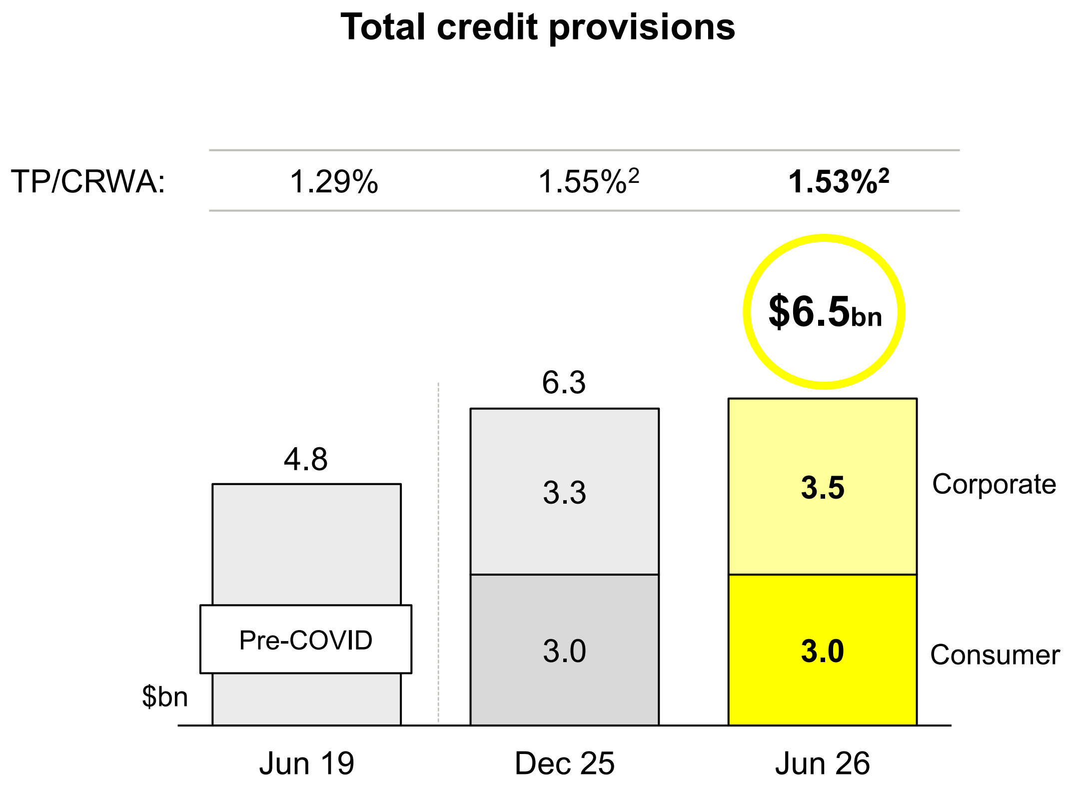
bpts

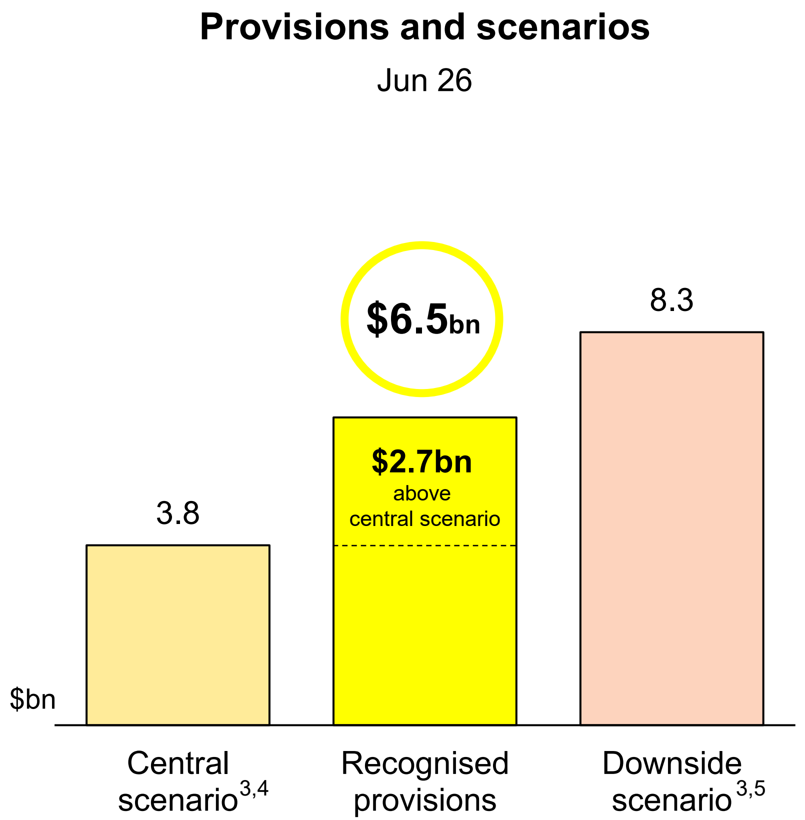


1. Loan impairment expense as a percentage of average gross loans and acceptances annualised. 2. Comparative information has been restated to conform to presentation in the current period.

Provisioning[1]

Maintaining strong provision coverage during uncertain times

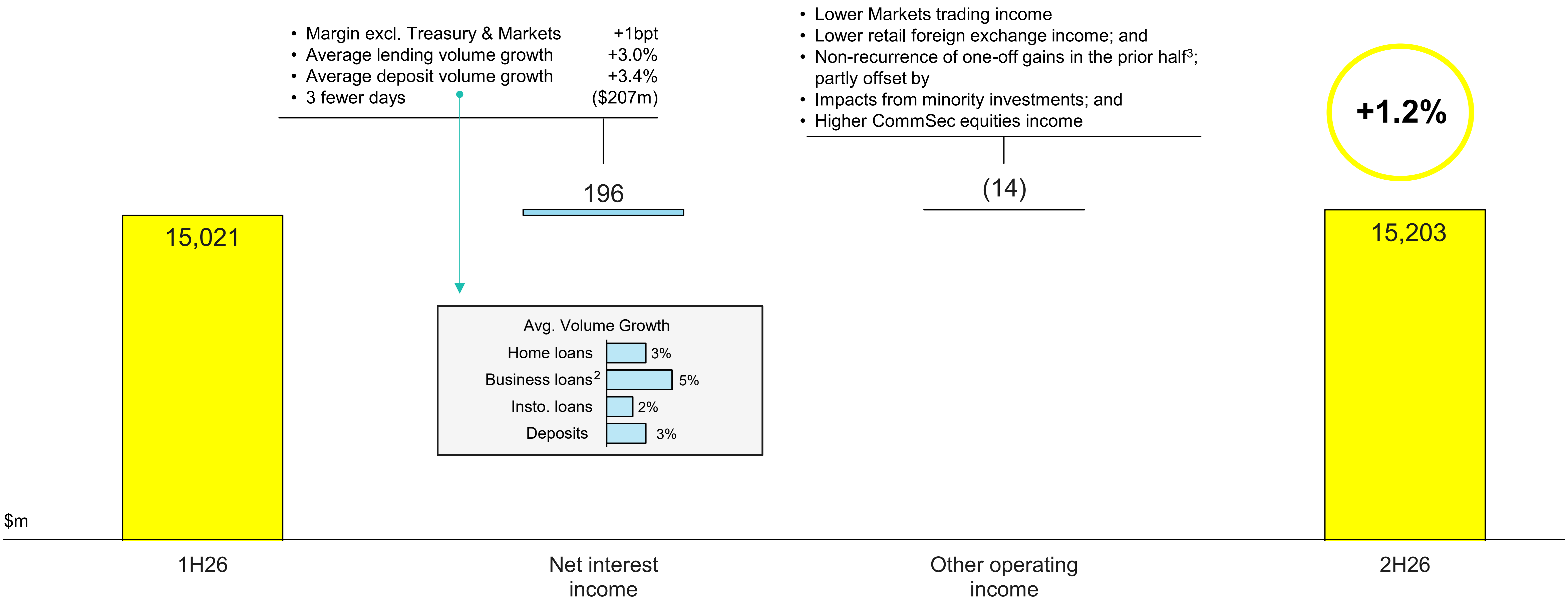




1. The Group uses four alternative macroeconomic scenarios to reflect a range of possible future outcomes in estimating the Expected Credit Loss (ECL) for significant portfolios, scenarios are updated based on changes in both the macroeconomic and geopolitical environment. 2. APRA capital framework effective from 1 January 2023. 3. Assuming 100% weighting holding all assumptions including forward-looking adjustments constant and includes individually assessed provisions. 4. Central scenario is based on the Group's internal economic forecasts and market consensus as well as other assumptions used in business planning and forecasting. 5. The downside scenario contemplates the potential impact of possible, but less likely, adverse macroeconomic conditions, resulting from significant inflationary pressures which leads to disorderly asset price declines, a sharp increase in credit spreads, corporate defaults and high unemployment. This is exacerbated by a breakdown in global trade and compounded by geopolitical risks.

Sequential half operating income[1]

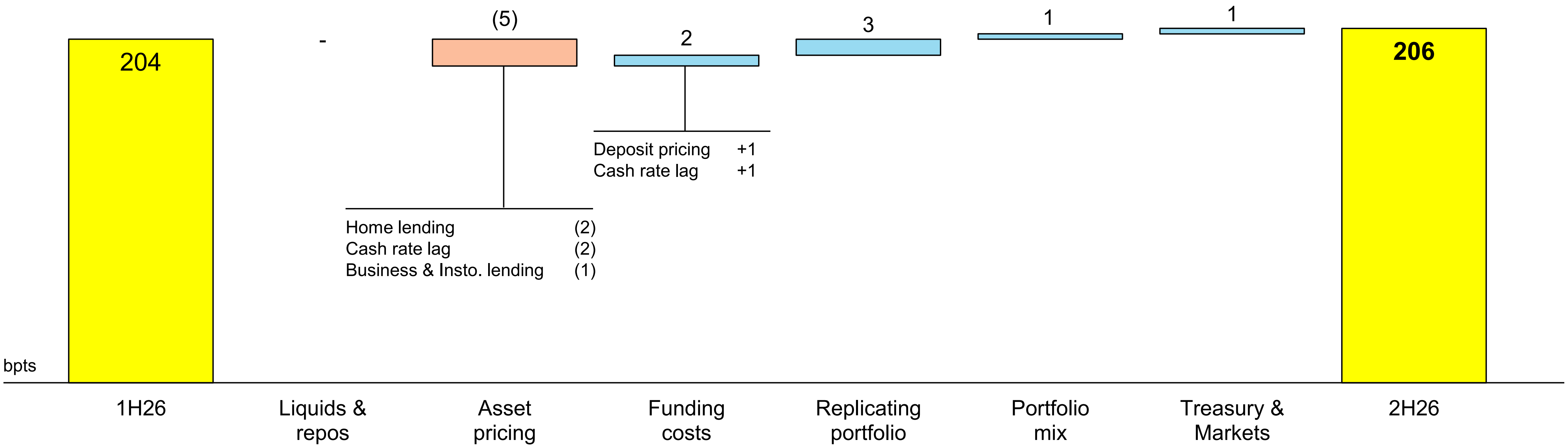
Higher income achieved through disciplined franchise growth



1. Presented on a continuing operations basis. 2. Includes New Zealand and other business loans. 3. Includes a milestone payment recognised in relation to the sale of CommInsure General Insurance and a fair value gain on investment in Gemini following its Initial Public Offering.

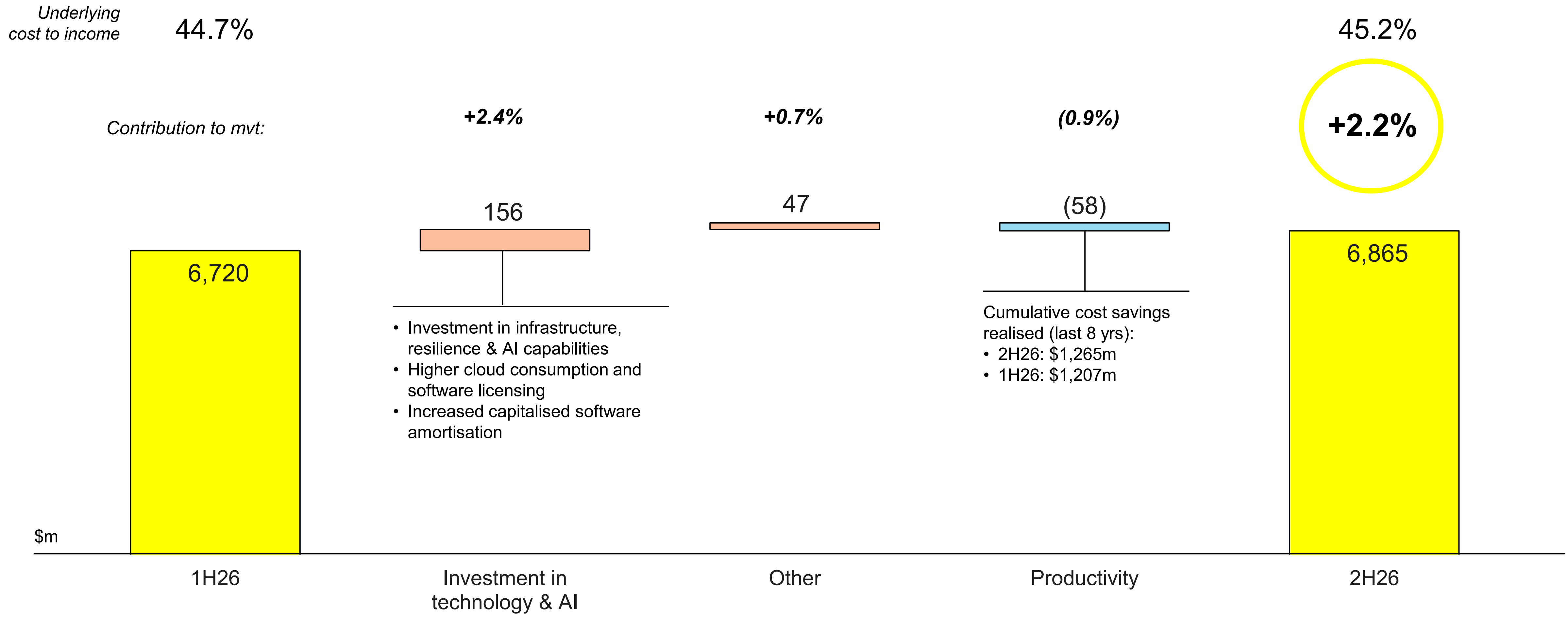
Group margin

Benefits from hedging and portfolio mix partly offset by ongoing competitive pressures



Sequential half operating expenses[1]

Investment in technology and AI driving higher sequential expense growth



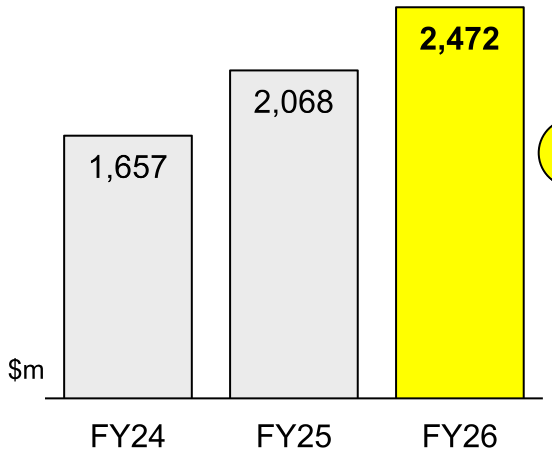
1. Presented on a continuing operations basis excluding restructuring and notable items. For 1H26 this related to provisions for the settlement of legal proceedings in NZ, an additional goodwill payment made to certain customers as a result of ASIC's Better Banking review, and domestic customer remediation. Headline operating expenses -0.4% including these items.

Cost approach

Continued investment in infrastructure, modernisation and AI – mix shift towards productivity and growth

Cost reduction

Cumulative savings[1]

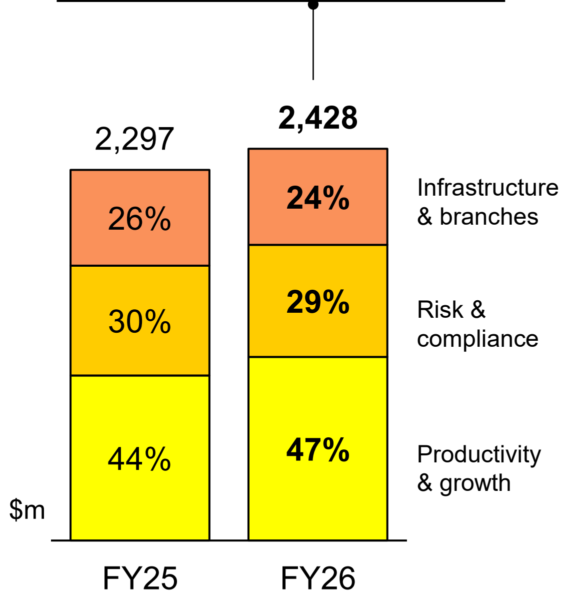


Examples

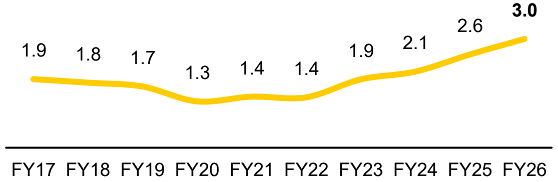
- **AI-powered** messaging solutions streamlining customer interactions
- **Digitisation** of customer identification and verification
- Enhanced **self-service capability** for digital customer transaction disputes
- **Digitisation** of loan and deposit origination
- **Reduced reliance on external vendors** through insourcing, while building world-class capability

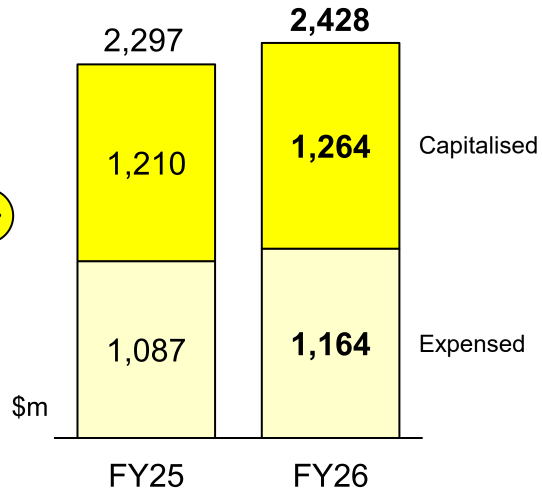
Investment spend

Continued investment in modernisation of technology infrastructure and enhancing our AI capability



Capitalised software
($bn)





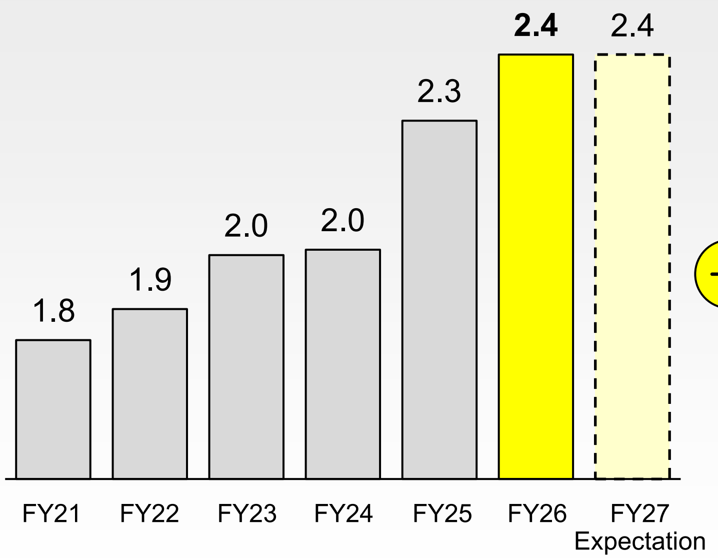
1. Cumulative cost savings since FY19.

Investment spend

Continued investment in technology to refresh infrastructure and enhance AI capability

Investment spend

Gross spend
$bn



Focus of increased investment

Refresh of technology infrastructure:

- Enhance customer experiences
- Faster delivery of change
- Enhance security and resilience

Enhance our GenAI capability:

- Scaling AI tooling and training for employees
- AI-ready infrastructure transformation
- Progress in critical use cases & LLMs
- Measured gross benefits from AI use cases, including reinvested capacity, were ~$200 million in FY26, of which ~$100 million was incremental in-year
- Gross benefits from AI use cases are expected to double in FY27, and to exceed investment

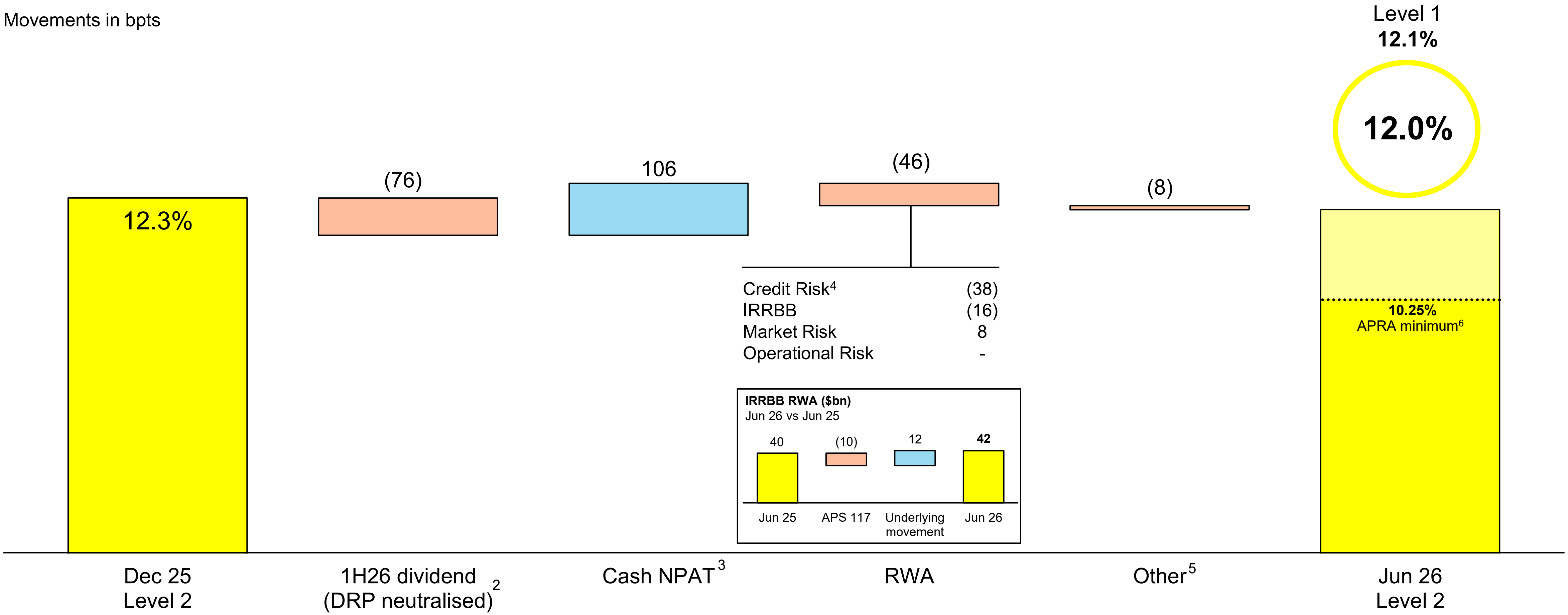
Delivered in FY26

- Rolling out CommBank Companion
- >20% more technology changes deployed, significant reduction in critical incidents with restore time improving 60%[1]
- Launched CommBiz 2.0 Mobile app – delivering an improved user experience and AI-backed security[2]
- ~80% of our staff actively engaging with AI platforms (including ChatGPT Enterprise or Copilot)[3]
- Migration of Core Banking to Cloud – one of the largest and fastest migrations globally
- Ranked #1 APAC bank and #4 globally in AI maturity by Evident AI Index[4]

1. FY26 vs FY25 on a rounded basis. Restore time based on the Mean Time to Restore for incidents with material business and/or customer impacts. 2. Launched August 2025. 3. As at 30 June 2026.
4. Evident AI Index 2025 published by Evident Insights Index, October 2025.

Capital[1]

Strong capital position maintained, supporting franchise growth and dividends

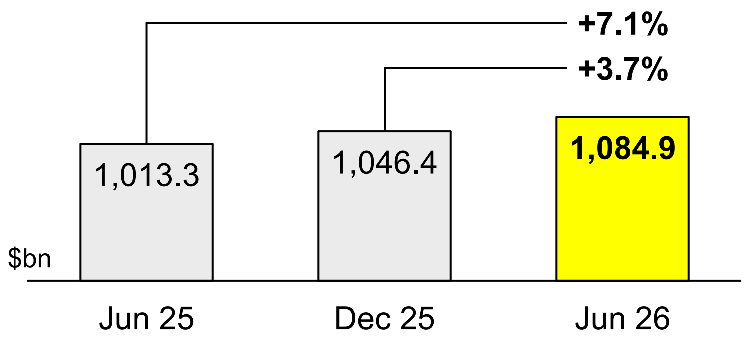


1. Due to rounding, numbers presented in this section may not sum precisely to the totals provided. 2. The 2026 interim dividend included the on-market purchase of $530 million of shares (CET1 impact of -10bpts) in respect of the Dividend Reinvestment Plan. 3. Excludes net equity accounted profits/losses and impairments from associates as they are capital neutral with offsetting changes in regulatory capital deductions. 4. Excludes impact of foreign exchange movements on Credit RWA, which is included in 'Other'. 5. Includes the impact of intangibles, FX impact on Credit RWA, equity accounted profits/losses and impairments from associates, movements in reserves and other regulatory adjustments. 6. Inclusive of 1% default countercyclical capital buffer which may be varied by APRA in the range of 0% to 3.5%.

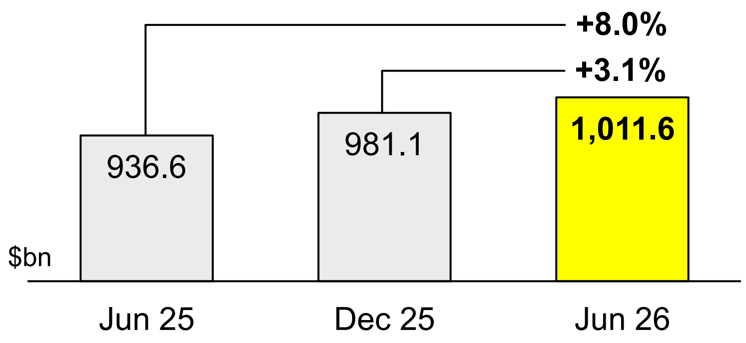
Balance sheet[1]

Disciplined volume growth

Group lending



Group deposits



$bn	Jun 25	Dec 25	**Jun 26**	Jun 26 vs Dec 25	Jun 26 vs Jun 25
Home loans	707.9	730.2	**749.2**	2.6%	5.8%
Consumer finance	17.1	17.2	**17.4**	1.1%	1.9%
Business loans[2]	194.5	201.6	**213.4**	5.8%	9.6%
Institutional loans	93.8	97.4	**104.9**	7.8%	12.0%
Total Group lending	**1,013.3**	**1,046.4**	**1,084.9**	**3.7%**	**7.1%**
Non-lending interest earning assets	283.1	305.5	**305.8**	0.1%	8.0%
Other assets (incl. held for sale)	57.4	56.8	**61.8**	8.8%	7.7%
Total assets	**1,353.8**	**1,408.7**	**1,452.5**	**3.1%**	**7.3%**
Total interest bearing deposits	822.1	861.4	**889.8**	3.3%	8.2%
Non-interest bearing trans. deposits	114.5	119.6	**121.8**	1.8%	6.4%
Total Group deposits	**936.6**	**981.1**	**1,011.6**	**3.1%**	**8.0%**
Debt issues	170.5	169.5	**170.9**	0.8%	0.2%
Term funding from central banks[3]	1.1	-	**-**	(Lge)	(Lge)
Other interest bearing liabilities (incl. loan capital)	119.0	139.7	**142.7**	2.2%	19.9%
Other liabilities (incl. held for sale)	47.7	41.2	**48.6**	17.8%	1.8%
Total liabilities	**1,275.0**	**1,331.5**	**1,373.8**	**3.2%**	**7.7%**

1. Due to rounding, numbers presented in this section may not sum precisely to the totals provided. 2. Business loans growth of +9.6% (vs June 2025) driven by Business Banking growth of +13.0%, partly offset by NZ business and rural lending growth of -6.2% (excluding FX, NZ business and rural lending growth of +6.0%). 3. Term funding from central banks balance as at 31 December 2025: $16 million; 30 June 2026: nil.

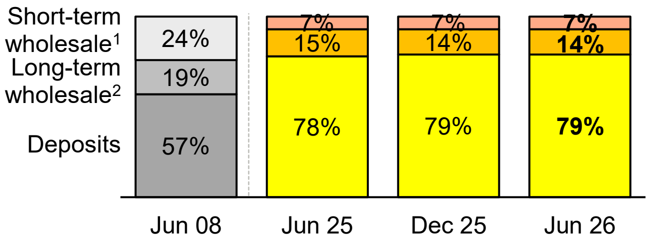
Funding, liquidity & capital

Funding overview

Long-term conservative funding settings maintained

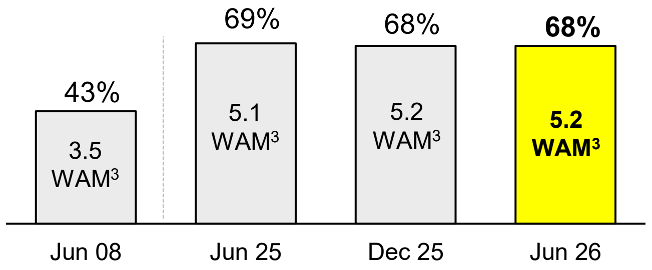
Funding composition

% of total funding



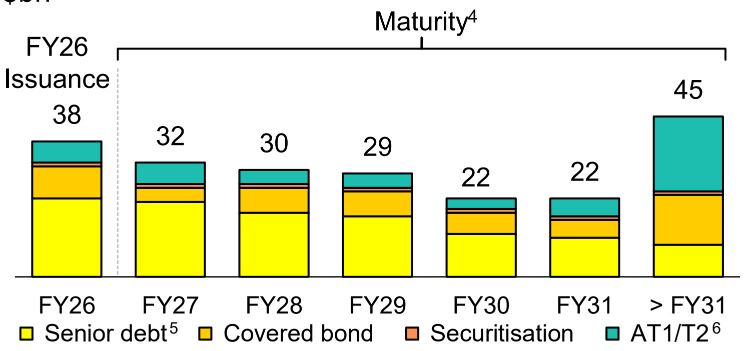
Wholesale funding[2]

Long-term as % of total wholesale funding

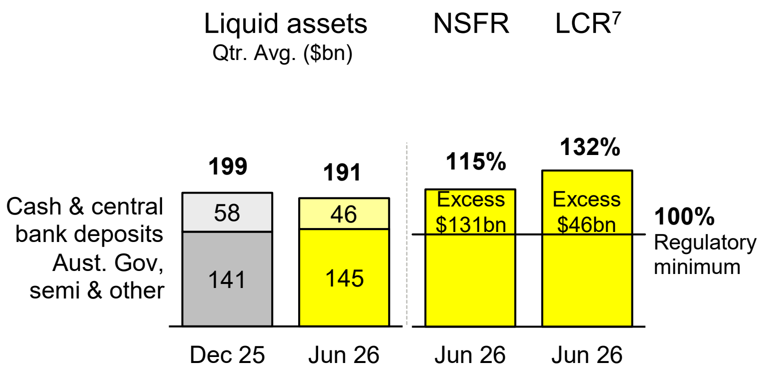


Funding profile

$bn

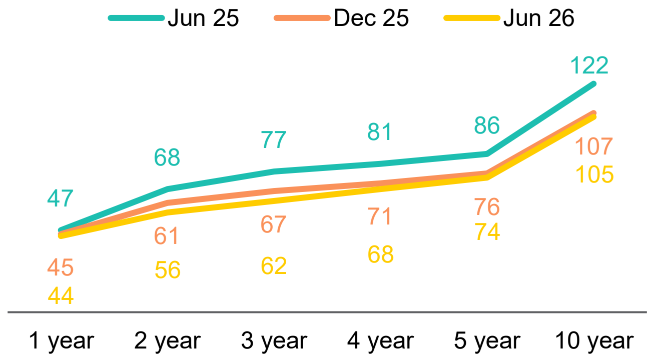


Liquidity metrics



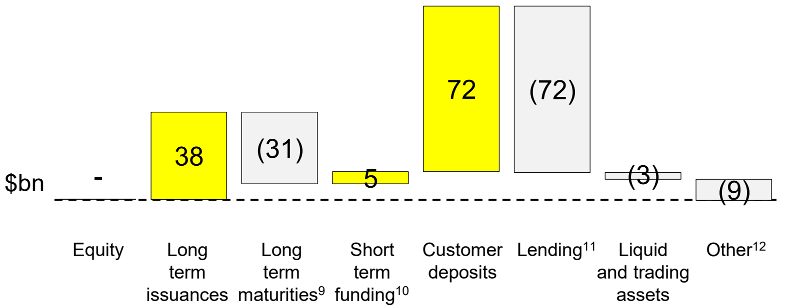
Indicative wholesale funding costs[8]

bpts



Sources and uses of funds

12 months to June 26



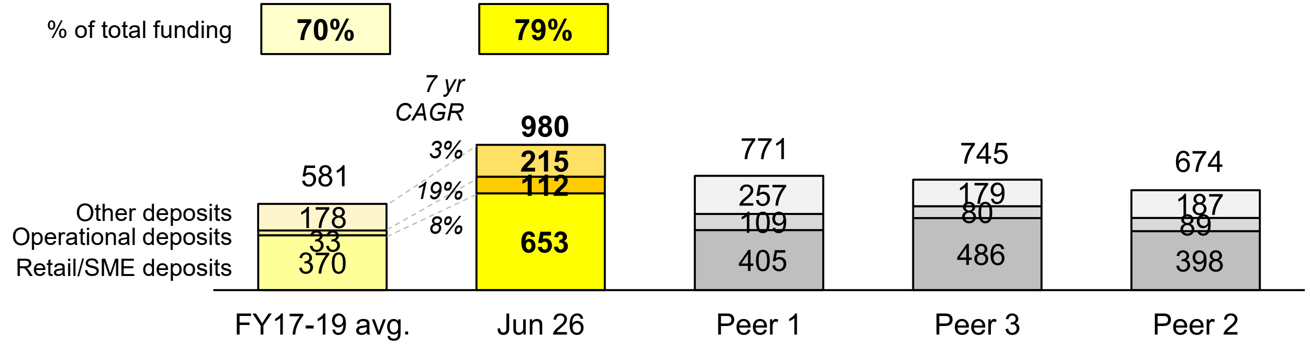
1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12. Refer to sources, glossary and notes at the back of this presentation for further details.

Deposit funding

Highest share of customer deposits in Australia – 79% deposit funded

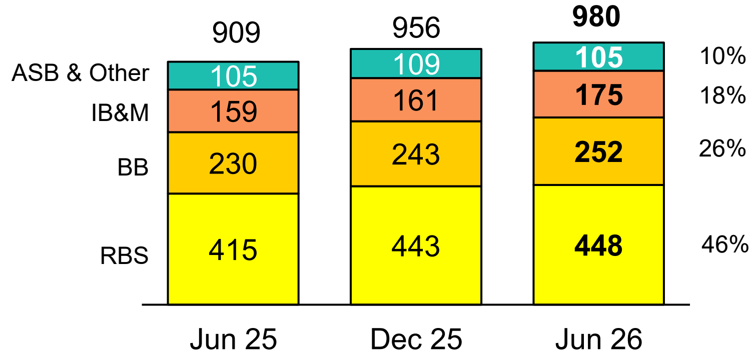
Customer deposits vs peers[1]

$bn



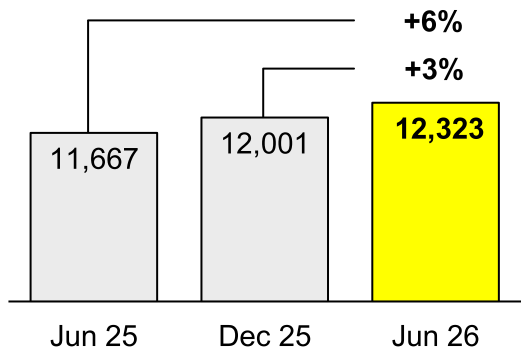
Customer deposits by segment[4]

$bn



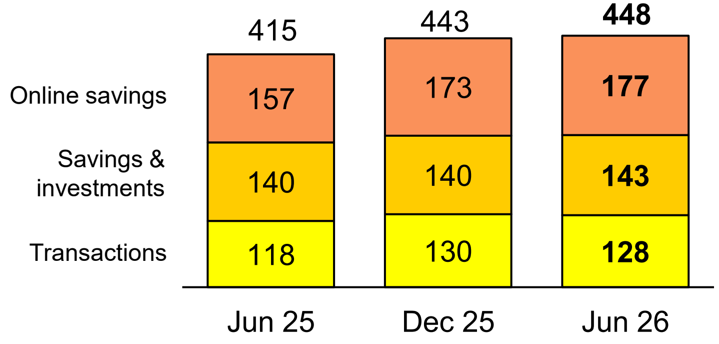
Retail transaction accounts[2]

Total accounts #, '000



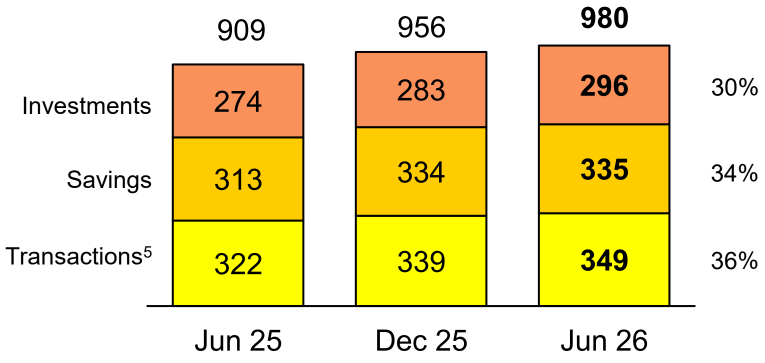
Retail deposit mix[3]

$bn



Customer deposits by product[4]

$bn

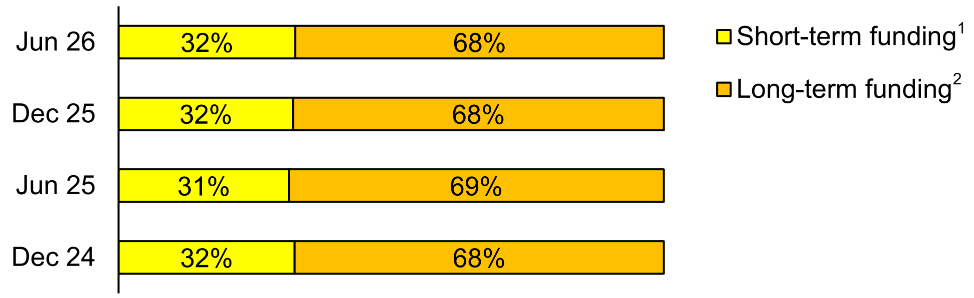


1, 2, 3, 4, 5. Refer to sources, glossary and notes at the back of this presentation for further details.

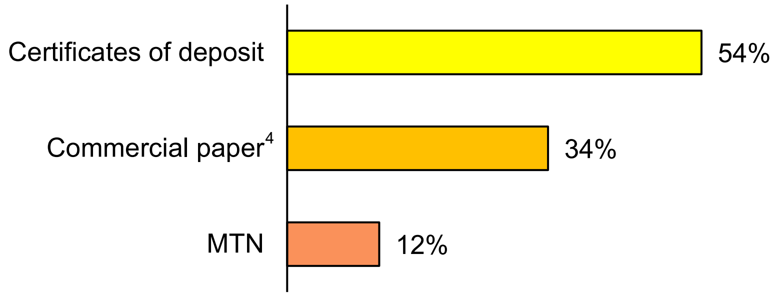
Wholesale funding

Wholesale funding diversified across differing products, currencies and tenor

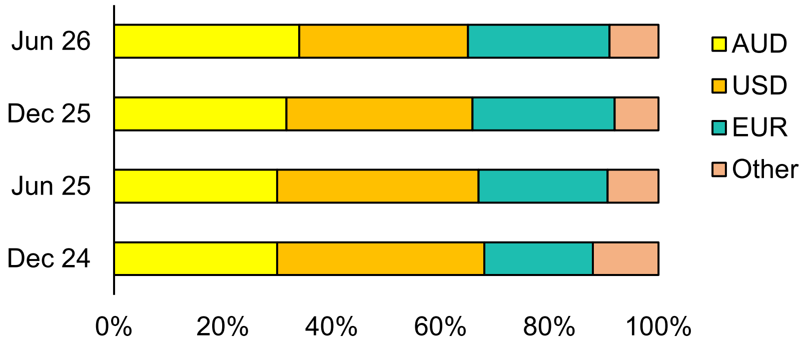
Portfolio mix



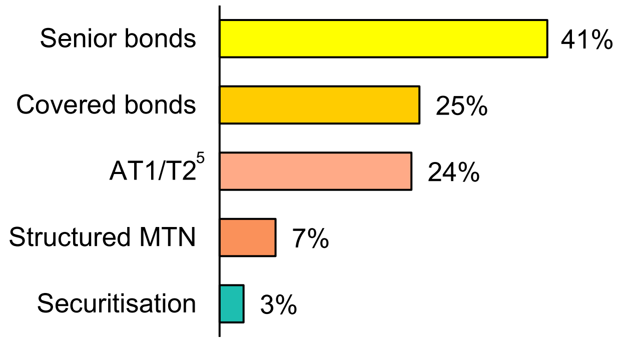
Short-term funding by product[1,3]



Long-term funding by currency



Long-term funding by product[3]

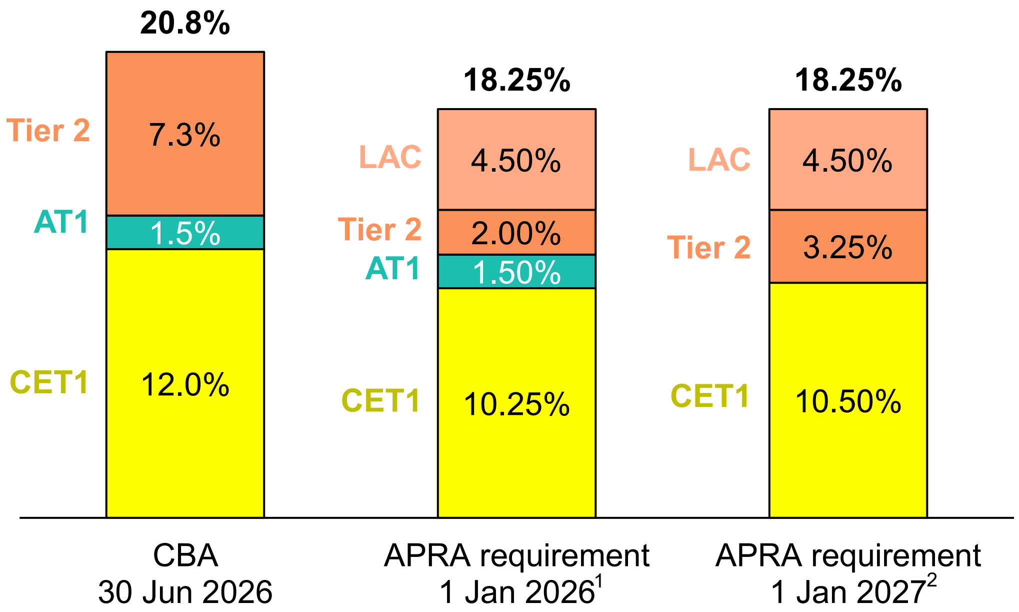


1. Excludes short-term collateral deposits. 2. Represents the carrying value of long-term funding inclusive of hedges. 3. As at 30 June 2026. 4. Includes debt issues under the US commercial paper programme and the joint Euro Commercial Paper and Certificates of Deposit Programme. 5. Additional Tier 1 and Tier 2 Capital.

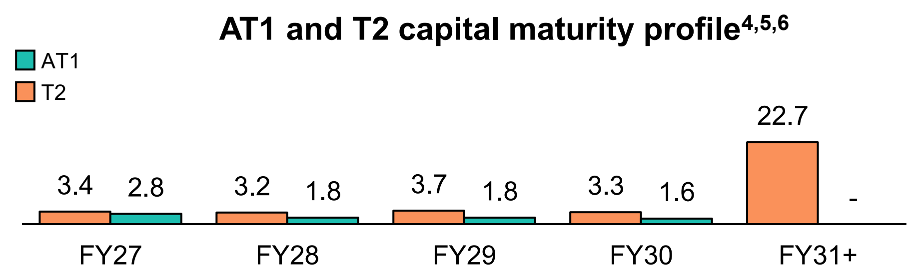
Total Capital

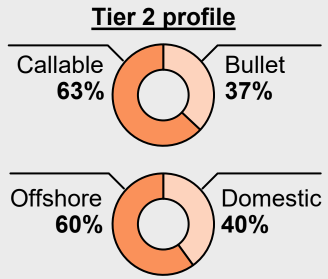
Well placed to meet APRA revised capital framework effective 1 Jan 2027

- Total Capital ratio of 20.8% as at 30 Jun 26, $13.5bn above 1 Jan 27 requirement of 18.25%.
- As at 30 Jun 26, Tier 2 was 7.3%. CBA is well positioned to meet APRA requirements under the revised capital framework effective 1 Jan 27, including existing AT1 instruments which will be included in Total Capital.
- Strong Tier 2 credit rating of A-/A2/A per S&P / Moody's / Fitch at 30 Jun 26.



$bn	30 Jun 2026	1 Jan 2027 Req. of 7.75%
Risk Weighted Assets at 30 June 2026	522	522
Tier 2 requirement	34.0	40.5
Existing Tier 2 net of maturities[3]	38.2	36.5
Existing Additional Tier 1 net of maturities[3]	7.9	6.7
Excess / (shortfall) (excluding Tier 1 capital excess)[3]	4.2	2.7





1. Under APRA's LAC requirements, the minimum Total Capital ratio requirement for D-SIBs has increased from 16.75% to 18.25% effective 1 Jan 2026. 2. Under the revised capital framework effective 1 January 2027, large internationally active banks such as CBA will be able to replace the current 1.5% of AT1 Capital with 0.25% of CET1 Capital and 1.25% of Tier 2 Capital, with the Total Capital requirement remaining unchanged. 3. Tier 2 and AT1 balance as at 30 June 2026, net of maturities and capital amortisation. The excess/(shortfall) under the 1 Jan 2027 framework reflects existing AT1 instruments which will be included as Tier 2. 4. Represents AUD equivalent notional amount using spot FX translation at date of issue for issuance and spot FX translation at 30 Jun 2026 for maturities. 5. Securities in callable format profiled to first call date. Securities in bullet format profiled based on capital treatment (including amortisation period). 6. Due to rounding, numbers presented may not sum precisely to the total provided.

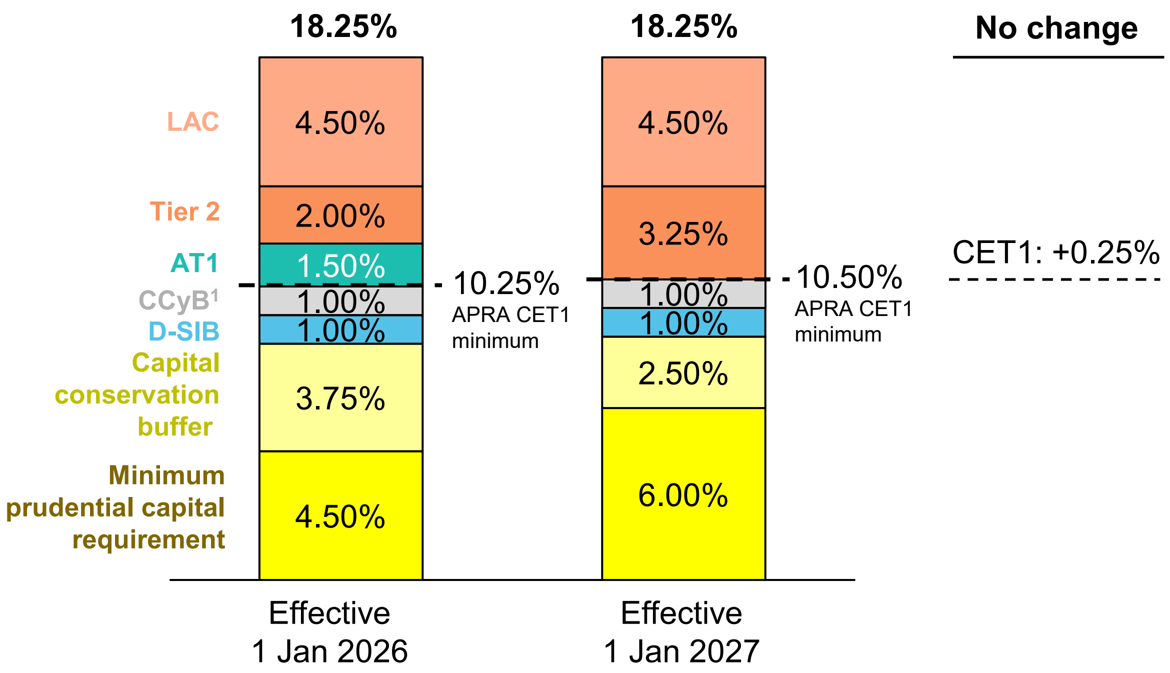
Additional Tier 1 Capital

APRA finalised consequential amendments to phase out AT1 Capital effective 1 Jan 2027

APRA Requirements

Total Capital

Changes



- On 4 Dec 2025, APRA finalised the consequential amendments to bank prudential framework to phase out Additional Tier 1 Capital (AT1) instruments
- For IRB banks such as CBA, the existing 1.5% of AT1 requirement will be replaced with:
  - 0.25% of CET1, increasing the minimum CET1 requirement to 10.5%; and
  - 1.25% of Tier 2, increasing the implied Tier 2 requirement (including LAC) to 7.75%
- Total Capital requirement remains unchanged
- Revised capital requirement will come into effect from 1 Jan 2027, with outstanding AT1 instruments from this date included as Tier 2 until their first scheduled call date[2]. During the transition period, the legal terms of AT1 instruments will remain in effect, with AT1 Capital absorbing losses ahead of Tier 2 in a resolution event
- From 1 Jan 2027, the leverage ratio and limits on large and related-party exposures will be measured on a CET1 Capital basis. For IRB banks, the minimum leverage ratio requirement will decrease from 3.5% to 3.25%

1. Inclusive of 1% default countercyclical capital buffer which may be varied by APRA in the range of 0% to 3.5%. 2. As at 30 June 2026, CBA had $7.9 billion in AT1 outstanding.

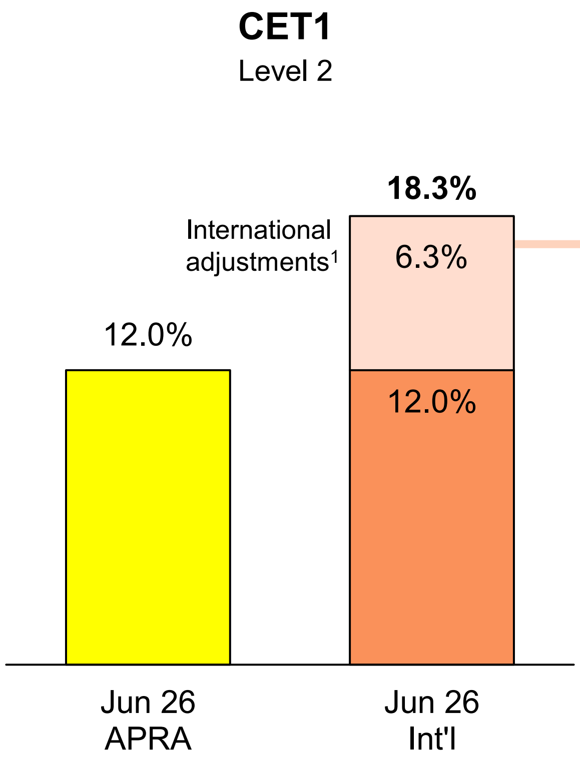
Capital – regulatory changes

A number of regulatory changes in progress

Change	Implementation	Details
Enhancements to ADI capital and liquidity frameworks	Across 2026 and 2027	• APRA has outlined three workstreams covering credit risk capital, liquidity risk and market risk. The first consultation, released on 29 Jun 2026, proposes more risk-sensitive treatment to the standardised risk weighted assets in respect of selected infrastructure, high-quality unrated corporate and residential property development exposures. These changes are expected to be finalised in the second half of 2026 for proposed commencement on 1 Apr 2027. Liquidity and market risk consultations are expected over the next 12 months, including potential Pillar 2 liquidity requirements and simplified Fundamental Review of the Trading Book implementation.
Additional Tier 1 Capital	1 Jan 2027	• APRA finalised consequential amendments to phase out AT1 from eligible bank capital. For large internationally active banks such as CBA, the existing 1.5% AT1 requirement will be replaced with 0.25% CET1 and 1.25% Tier 2. This increases minimum CET1 to 10.5% and implied Tier 2 requirements, including LAC, to 7.75%, while Total Capital remains unchanged at 18.25%. The leverage ratio and limits on large and related-party exposures will be measured on a CET1 Capital basis, with the minimum leverage ratio requirement reducing from 3.5% to 3.25%.
Reserve Bank of New Zealand (RBNZ) 2025 Capital Review	Targeted Banking Prudential Requirements changes from 1 Oct 2026; DTA Capital Standard from 1 Dec 2028	• RBNZ announced final 2025 Capital Review settings for New Zealand deposit takers on 17 Dec 2025. For Group 1 deposit takers such as ASB, the changes include lower CET1 requirements, removal of AT1 Capital instruments, a 6% internal LAC requirement (which may be met with Tier 2) and more granular standardised risk weights. The capital requirement on a fully phased-in basis is 12% for CET1 and 21% for Total Capital. Tier 2 and LAC instruments are expected to be issued internally to Australian parent banks, including CBA. • Under the targeted Banking Prudential Requirements effective from 1 Oct 2026, prior to the DTA Capital Standard coming into effect, Group 1 deposit takers will be allowed to issue Tier 2 instruments with a shorter maturity date and receive full Tier 2 capital recognition up until 1 Dec 2029.

CET1 – International

APRA's capital framework is more conservative than Basel framework



International adjustments[1]		
1.4%	Definition of capital	Risk weighting equity investments, deferred tax assets, capitalised expenses which are fully deducted from CET1 under APRA rules
1.3%	IRRBB RWA	Removal of IRRBB RWA from APRA's minimum Pillar 1 capital requirements
1.5%	Residential mortgages	Removal of APRA's risk weight floors and multipliers (e.g. 1.4 owner-occupier, 1.7 interest-only)
1.1%	IRB scalar	Removal of APRA's scaling factor of 1.1 for all internal ratings-based (IRB) asset classes
0.5%	RBNZ rules	APRA requires application of RBNZ capital rules for credit exposures in NZ including banking subsidiaries[2]. There are a number of differences between RBNZ and Basel including mortgages, specialised lending and farm lending
0.4%	Income producing real estate multiplier (IPRE)	Removal of APRA's multiplier of 1.5 for IPRE exposure
0.1%	Non-retail LGD	APRA rules are more conservative for certain exposure types under the Foundation and Advanced IRB approaches
6.3%		

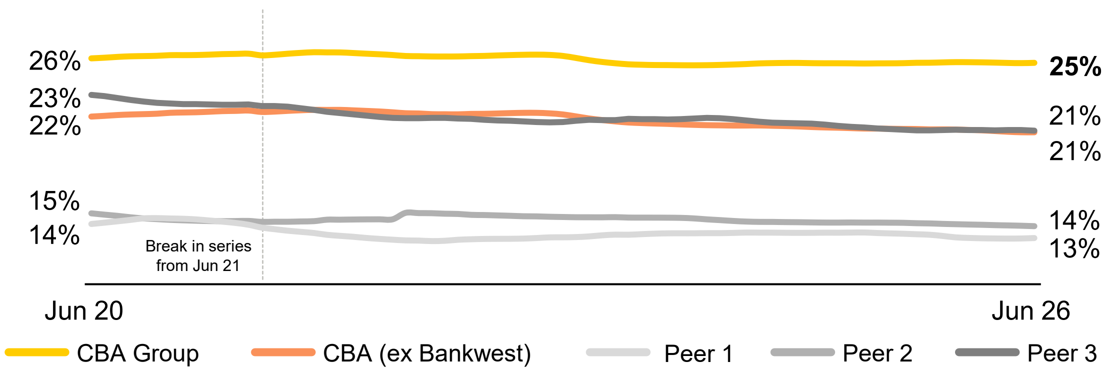
1. Methodology based on the Australian Banking Association publication 'Basel 3.1 Capital Comparison Study' (March 2023), which compares APRA's capital framework, including RBNZ prudential requirements, with the finalised post-crisis Basel III reforms. 2. Except in respect of the overall scaling factor and Standardised floor, where APRA's rules must be applied.

Home & consumer lending

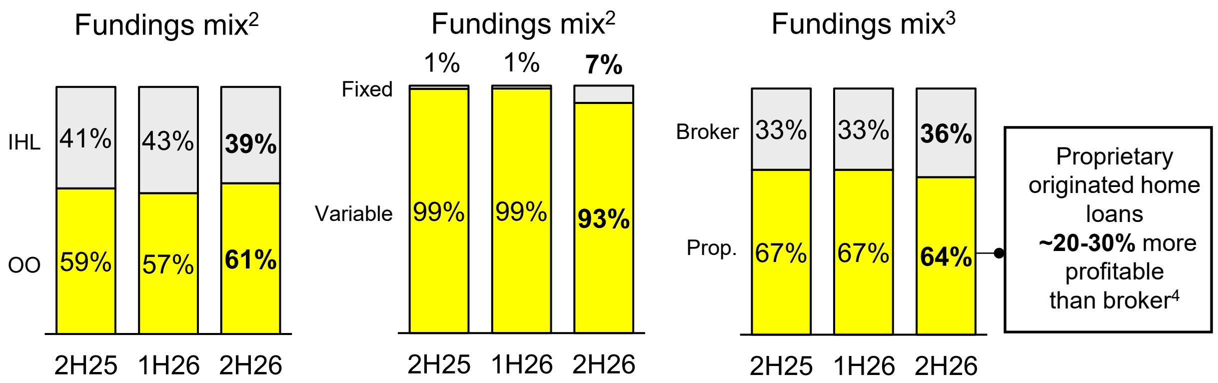
Home loans – overview

Disciplined strategic and operational execution, targeted growth – focus on sustainable returns

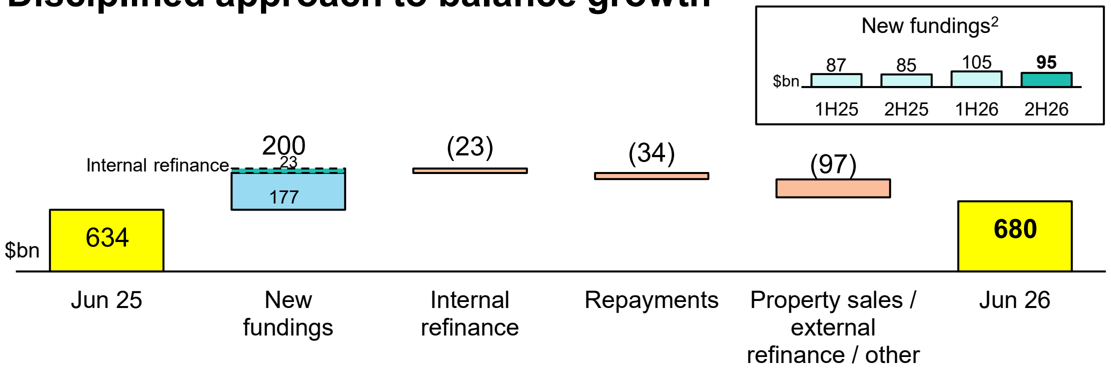
Consistent market share performance[1]



Fundings weighted towards proprietary distribution

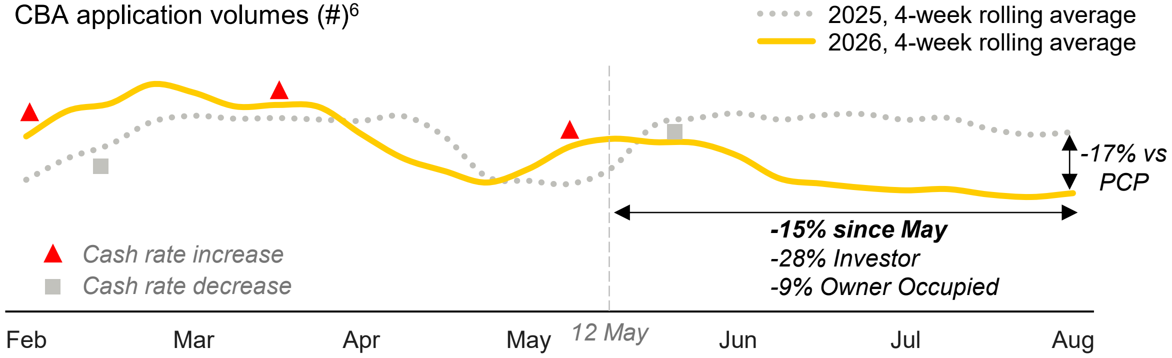


Disciplined approach to balance growth[5]



Application volumes have softened

CBA application volumes (#)[6]



1. Source: APRA MADIS. Series break from June 2021 relating to restatements. 2. Includes internal refinancing, Unloan, Residential Mortgage Group and Bankwest and excludes Viridian Line of Credit. 3. Excludes Bankwest and Residential Mortgage Group. 4. Average home loan return based on $600,000 loan size. Broker returns adjusted for upfront and trail commissions and lower operating expenses. 5. CBA including Bankwest. Excludes ASB. 6. CBA including Bankwest. Excludes ASB, Unloan and Residential Mortgage Group. Represents the 4-week rolling average of the number of home loan applications to 31 July 2026 and 1 August 2025 respectively.

Home loans – CBA[1]

A disciplined approach to portfolio quality, growth and sustainable returns

Portfolio[1]	Jun 25	Dec 25	Jun 26
Total balances – spot ($bn)	634	659	**680**
Total balances – average ($bn)	623	645	**668**
Total accounts (m)	1.9	1.9	**1.9**
Variable rate (%)	95	96	**95**
Owner occupied (%)	68	67	**67**
Investment (%)	31	32	**32**
Line of credit (%)	1	1	**1**
Proprietary (%)[2]	54	54	**54**
Broker (%)[2]	46	46	**46**
Interest only (%)[2,3]	11	12	**12**
Lenders' mortgage insurance (%)[2]	12	12	**11**
Mortgagee in possession (bpts)[2]	2	1	**0**
Negative equity (%)[2,4]	0.8	0.6	**0.5**
Annualised loss rate (bpts)[2]	0	0	**0**
Portfolio dynamic LVR (%)[2,5]	42	41	**41**
Customers in advance (%)[2,6]	85	87	**85**
Payments in advance incl. offset (#)[2,7]	32	35	**32**
Offset balances – spot ($bn)[8]	85	97	**94**

New business[1]	Jun 25	Dec 25	Jun 26
Total funding ($bn)[9]	85	105	**95**
Average funding size ($'000)[10]	490	522	**503**
Serviceability buffer (%)[11]	3.0	3.0	**3.0**
Variable rate (%)	99	99	**93**
Owner occupied (%)	59	57	**61**
Investment (%)	41	43	**39**
Line of credit (%)	0	0	**0**
Proprietary (%)[2]	54	54	**51**
Broker (%)[2]	46	46	**49**
Interest only (%)[12]	24	26	**25**
Lenders' mortgage insurance (%)[2]	7	7	**6**
Debt-to-income ≥ 6x – total (%)[2,13]	5	7	**6**

1. All portfolio and new business metrics are based on balances and funding respectively, unless stated otherwise. All new business metrics are based on 6 months to June 2025, December 2025 and June 2026. CBA including Bankwest. Excludes ASB.
2. Excludes Residential Mortgage Group.
3. Excludes Viridian Line of Credit.
4. Negative equity arises when the outstanding loan balance (less offset balances) exceeds updated house value. Based on outstanding balances, taking into account both cross-collateralisation and offset balances. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loans, Residential Mortgage Group and Unloan.
5. Dynamic LVR defined as current balance/current valuation.
6. Any amount ahead of monthly minimum repayment at an account level; includes offset facilities and loans in arrears.
7. Average number of monthly payments ahead of scheduled repayments.
8. CBA including Bankwest.
9. Gross funding includes internal refinancing and top-ups, Viridian Line of Credit and Residential Mortgage Group.
10. Average funding size defined as funded amount/number of funded accounts. Excludes Residential Mortgage Group.
11. Serviceability test based on the higher of the customer rate plus an interest rate buffer or minimum floor rate.
12. Based on the APRA definition of interest only reporting, inclusive of construction loans.
13. Total debt amount / gross income. APRA limits up to 20 per cent of total new lending at debt six times income or more (limit applies separately to investor and owner-occupied segment), excludes bridging loans for owner-occupiers and loans for the purchase or construction of new dwellings. Based on unconditionally approved applications.

Home loans – serviceability assessment[1]

94% of the book originated under tightened standards since FY16

Key serviceability changes by year[2]

FY16-19
- Increased serviceability buffer and buffers on existing debts
- Removed Low doc and EQFS products
- Tightened lending requirements for non-residents and use of foreign currency
- Tightened lending requirements in high-risk areas
- Reduced IO maximum term limits

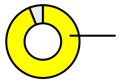
FY20
- Changes to serviceability buffer and floor assessment rate
- Removed LMI/LDP waivers for construction, land loans
- Temporary COVID-19 tightening on verification

FY21-24
- Restrictions on family guarantor arrangements
- Updated treatment of net rental income (expense capture, income shading and maximum yield to market cycle)
- Expenses excluded from HEM added to higher of declared expenses or HEM
- Increased serviceability buffer and floor rates
- Tightened LVR limits for construction and bridging loans, and high value properties
- Enhanced self-employed and investment income calculations
- Allowed latest year financials for high quality self-employed segments[4]
- Expanded application of postcode-level appetite across higher risk locations

FY25
- Enhanced self-employed income verification for eligible CBA Business Banking customers allowing the use of latest full year financials[5]
- Updated treatment for repayment of ‘near term’ HELP debt[6]

FY26
- Removed non-individual borrowing (Company or Trusts) for Third Party introduced loans where customers have less than six-month lending history with the Bank
- Updated negative gearing eligibility criteria for investor lending in line with Federal Budget tax reform measures

94% of the book originated under tightened standards since FY16



New loan assessment (from FY16)[3]

Income
- All income used in application to assess serviceability is verified
- 80% or lower cap on less stable income sources (e.g. bonus, overtime)
- Applicants reliant on less stable sources of income manually decisioned
- 90% cap on tax free income, including government benefits
- Limits on investor income allowances
- Rental income net of rental expenses used for servicing

Living expenses
- Living expenses captured for all customers
- Servicing calculations use the higher of declared expenses or HEM adjusted by income and household size
- Expenses excluded from HEM are added to the higher of the declared expenses or HEM

Interest rates
- Assess customer ability to pay based on the higher of the customer rate plus serviceability buffer or minimum floor rate
- Interest only loans assessed on principal and interest basis over the residual term of the loan

Existing debt
- Existing customer commitments are verified through Comprehensive Credit Reporting (CCR) and CBA transaction accounts data where available
- CBA transaction accounts and CCR data used to identify undisclosed customer obligations
- For repayments on existing debt:
  - CBA and OFI repayments recalculated using the higher of the actual rate plus a buffer or minimum floor over remaining principal and interest loan term
  - Credit card repayments calculated at an assessment rate of 3.8%
  - Other debt repayments calculated based on actual rate + buffer

1. CBA excluding Bankwest unless stated otherwise. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loan and Residential Mortgage Group. 2. Serviceability changes are reflective of changes made within the financial year and may have changed since implementation or may not be currently in place. 3. Indicative loan assessment and is subject to change. 4. Self-employed applicants required to present latest full year financials showing two years trading performance. 5. Existing CBA Business Banking customers with at least two years trading history eligible to present latest full year financials with latest year trading performance. 6. HELP debt is excluded from serviceability assessment where repayment is expected within 12 months and assessed at a reduced buffer rate where repayment is expected within 1 to 5 years.

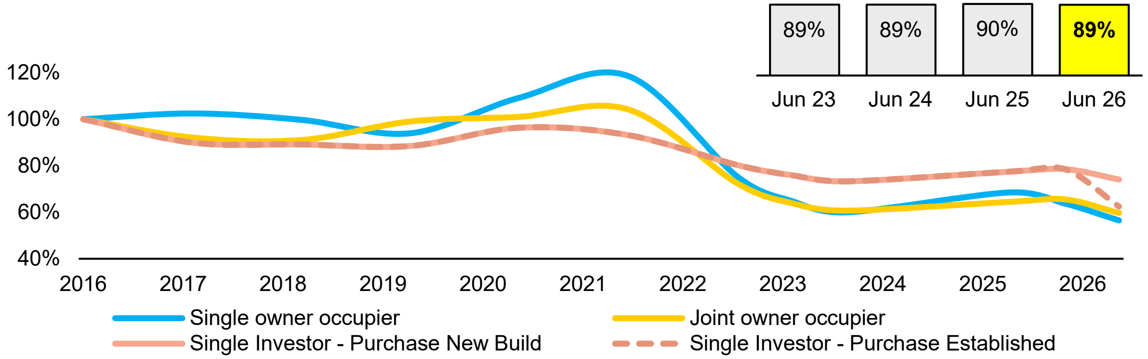
Home loans – borrowing capacity[1]

Borrowing capacity impacted by higher interest rates and Federal Budget tax reform changes

Borrowing capacity[2]

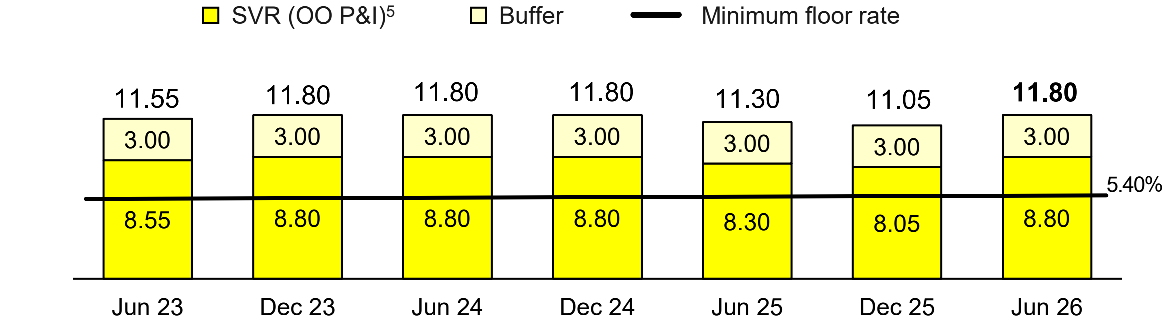
Change in maximum borrowing capacity[2] – indexed Dec 16

% of applicants with additional capacity to borrow[3]



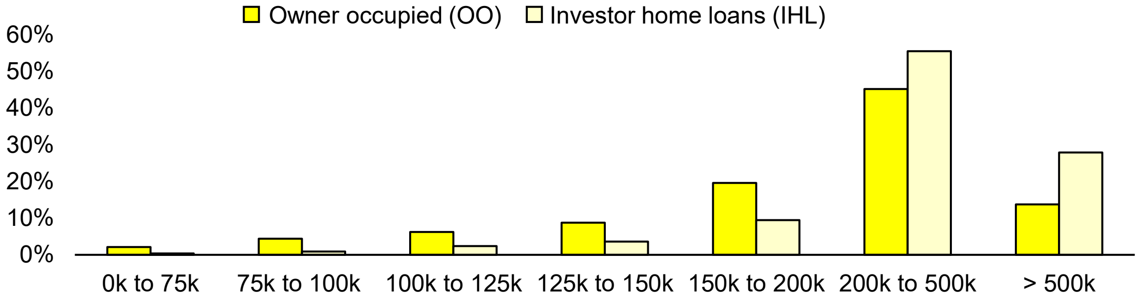
Serviceability buffer and interest rates

Loans assessed based on the higher of the customer rate[4] + buffer, or minimum floor rate



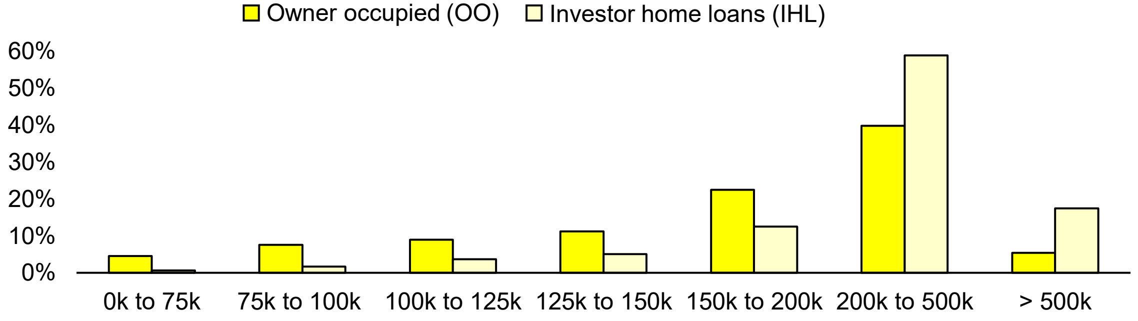
Application gross income band[6]

6 months to Jun 26 – Funding $



Application gross income band[6]

6 months to Jun 26 – Funding #



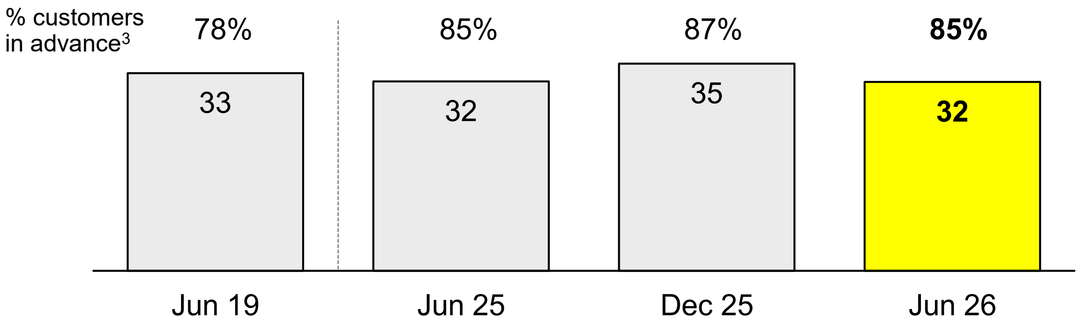
1. CBA excluding Bankwest and Unloan, unless noted otherwise. 2. Scenarios based on differing assumptions with respect to family types, number of dependents, loan size, income sources and existing liabilities/commitments. 2026 represents June 26 on a spot basis. 3. Applications that have passed system serviceability test; borrowed with excess capacity reflects applicants above minimal net income surplus. 4. Customer rate includes any customer discounts that may apply. 5. SVR (OO P&I) reflects the advertised reference rate and does not include any customer pricing concessions. 6. CBA including Bankwest. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan.

Home loans – resilience[1,2]

Stable savings buffers and DLVR

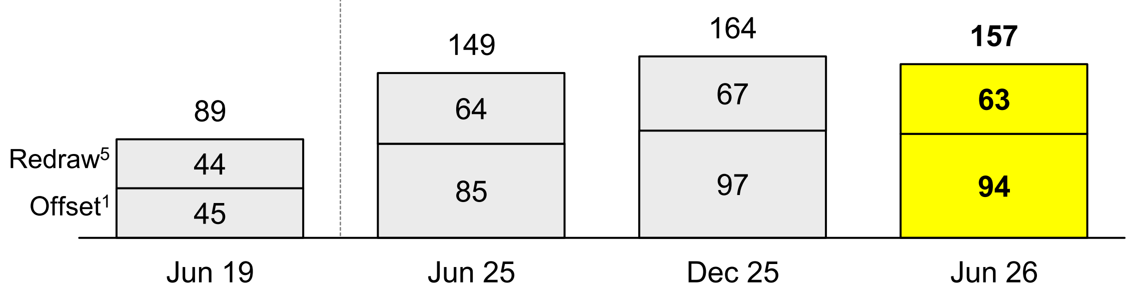
Average payments in advance[3,4]

of payments



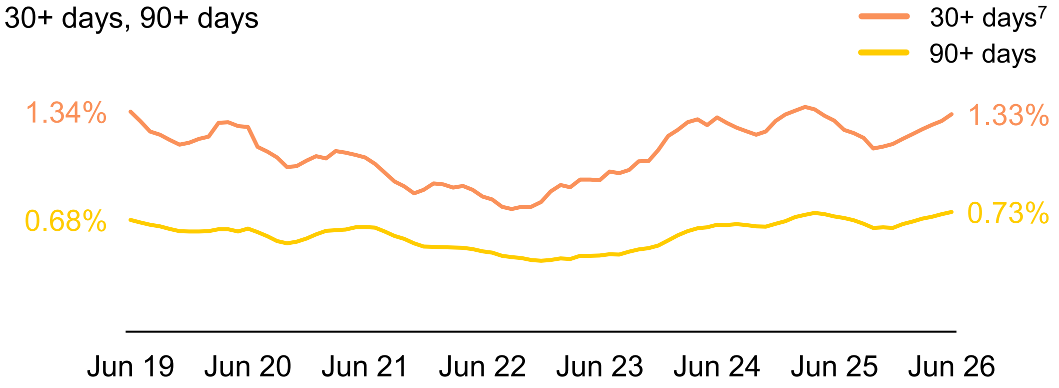
Offset and redraw balances

$bn



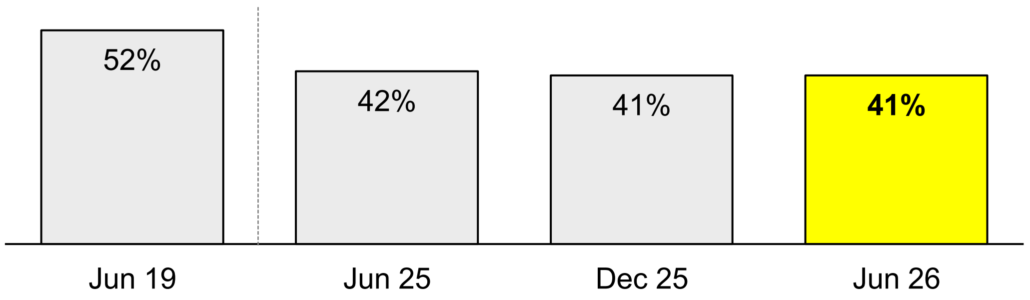
Home loan arrears[6]

30+ days, 90+ days



Dynamic LVR[8]

Portfolio average



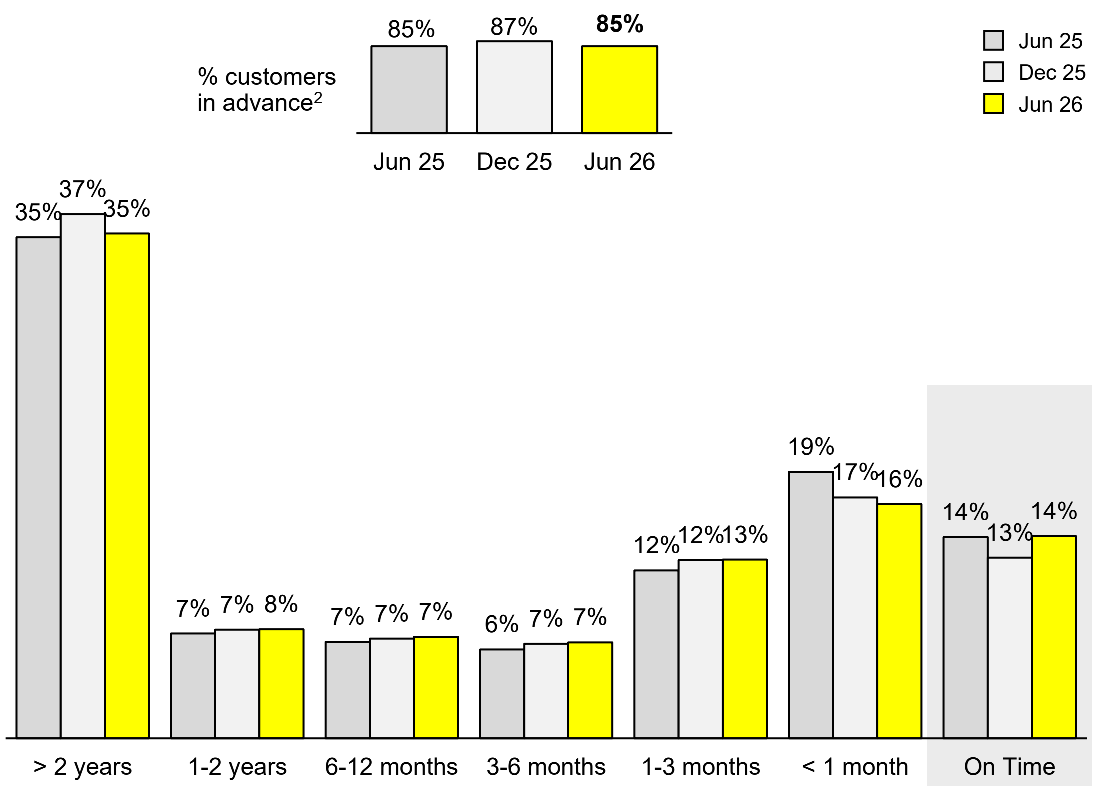
1, 2, 3, 4, 5, 6, 7, 8. Refer to sources, glossary and notes at the back of this presentation for further details.

Home loans – savings and repayment buffers

Stable savings and repayment buffers

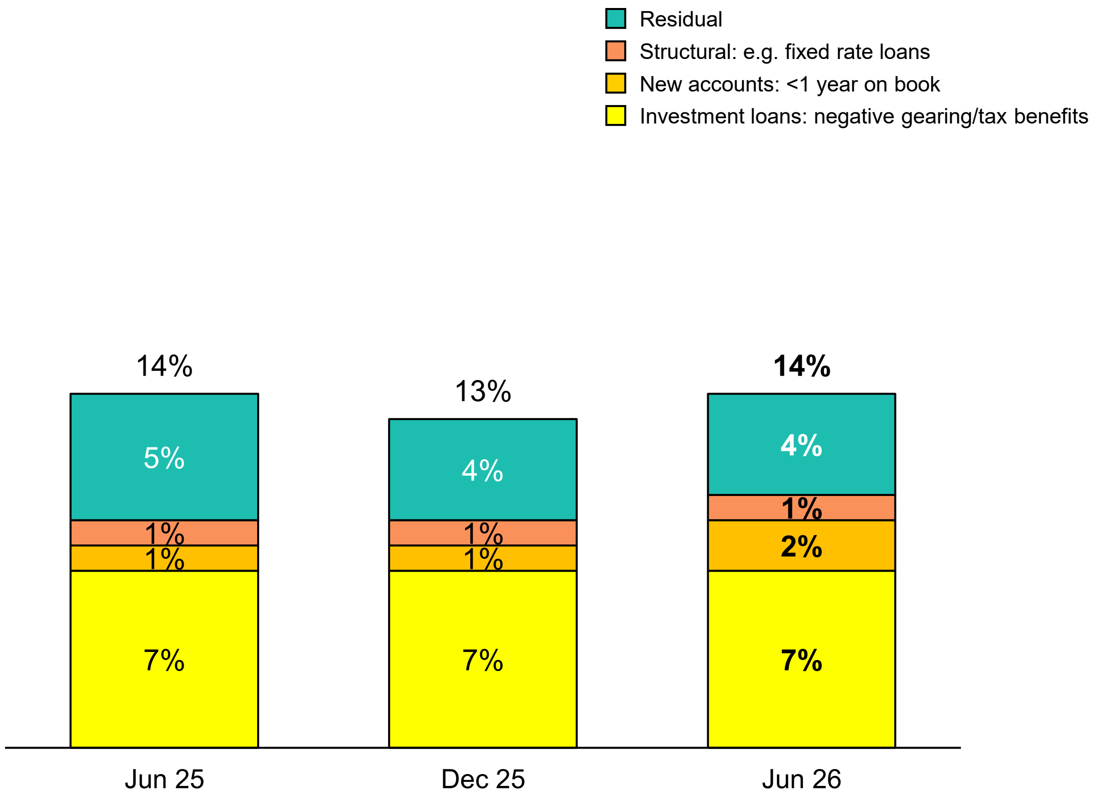
Repayment buffers[1]

% of accounts



Payments on time[1]

% of accounts



1. CBA including Bankwest. Excludes ASB, Line of Credit, Reverse Mortgages, Commonwealth Portfolio Loans, Residential Mortgage Group and Unloan. Includes offset facilities, excludes loans in arrears.
2. Any amount ahead of monthly minimum repayment at an account level; includes offset facilities and loans in arrears.

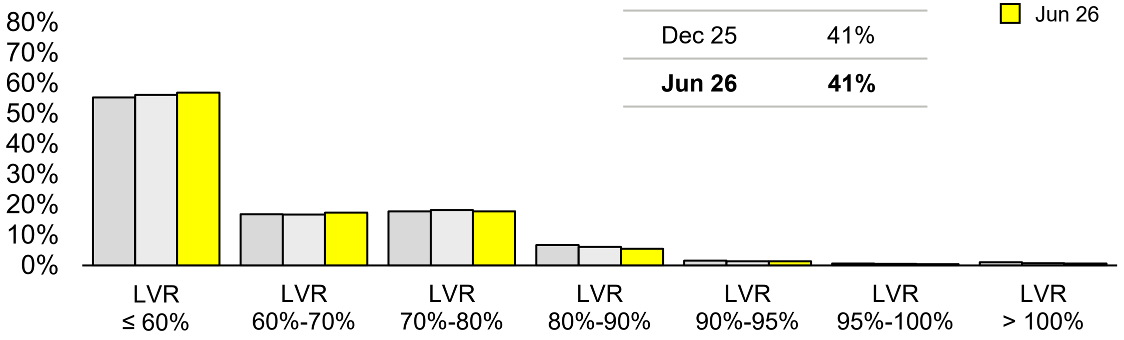
Home loans – portfolio DLVR[1]

Portfolio DLVR stable at 41%

Dynamic LVR bands[2]

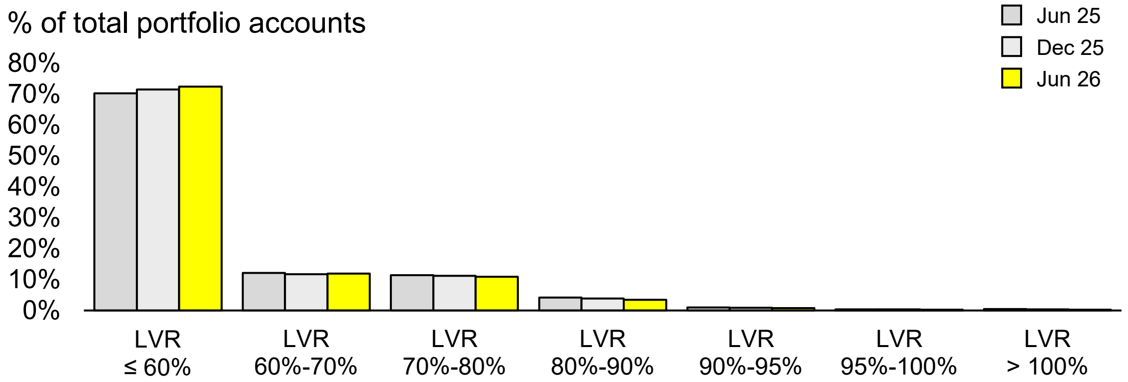
% of total portfolio balances

Average dynamic LVR[3]	
Jun 25	42%
Dec 25	41%
Jun 26	**41%**



Dynamic LVR bands[2]

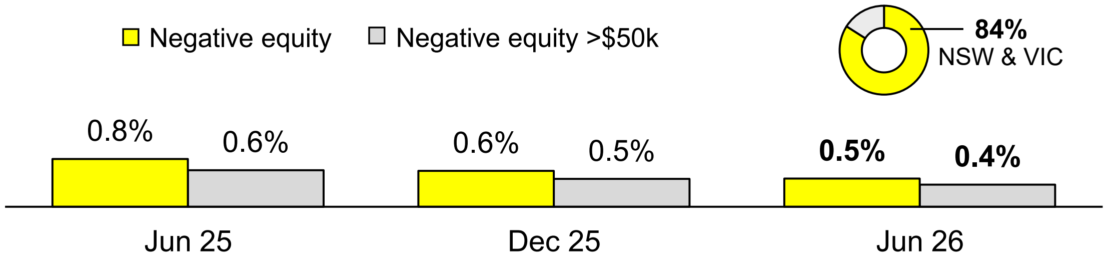
% of total portfolio accounts



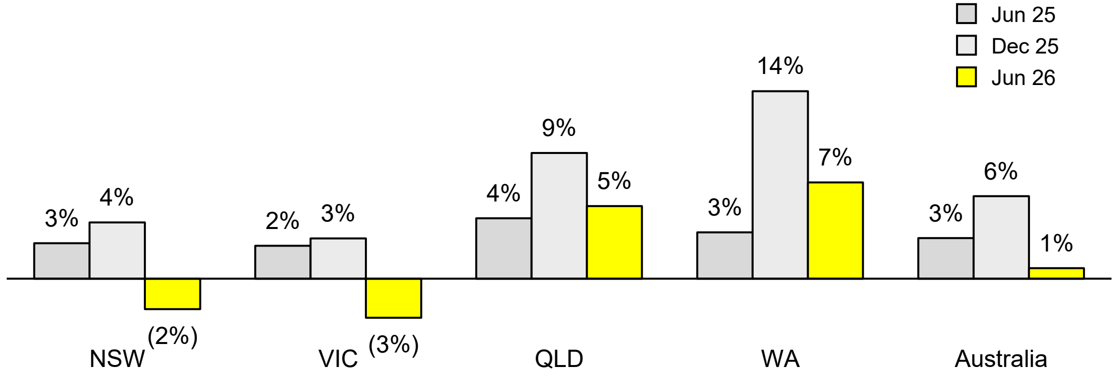
Negative equity[4]

Proportion of balances in negative equity

- 68% of customers ahead of repayments
- 10% of home loans in negative equity have Lenders' Mortgage Insurance



House price movements by state[5]



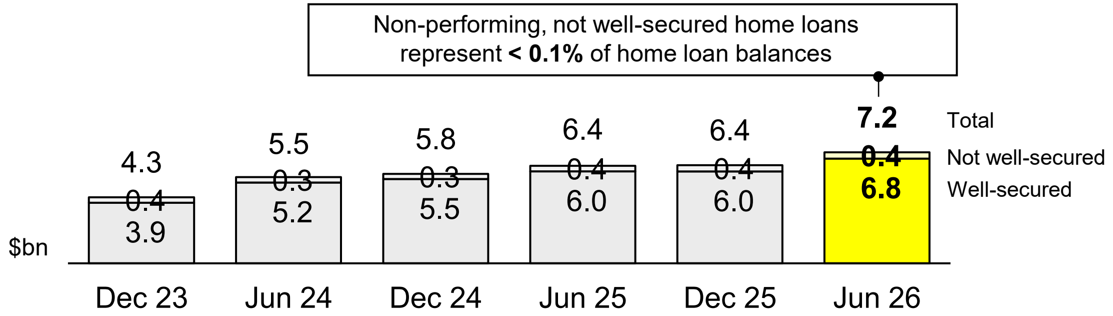
1. CBA including Bankwest. Excludes ASB, Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan. 2. Taking into account cross-collateralisation. Offset balances not considered. 3. CBA including Bankwest, Line of Credit and Reverse Mortgages. Excludes Commonwealth Portfolio Loans, Residential Mortgage Group and Unloan. Average calculations based on collateral grouping. 4. Negative equity arises when the outstanding loan (less offsets) exceeds house value. Based on outstanding balances, taking into account cross-collateralisation and offset balances. CBA updates house prices monthly using internal and external valuation data. 5. Six month change sourced from Cotality Home Value Index released 3 August 2026.

Home loans – non-performing loans, losses & insurance[1]

Non-performing home loans increased amid higher interest rates – portfolio largely well-secured

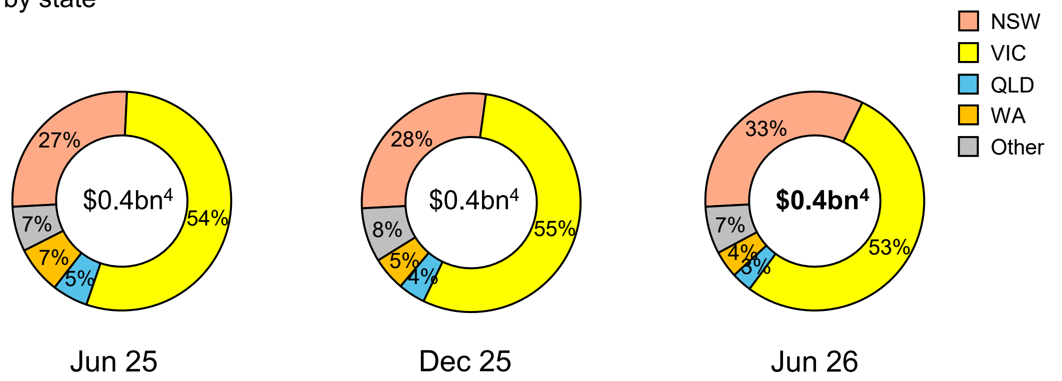
Australian non-performing home loans[2]

Non-performing home loan balances increased due to an increase in well-secured home loans as higher interest rates continue to put upward pressure on households

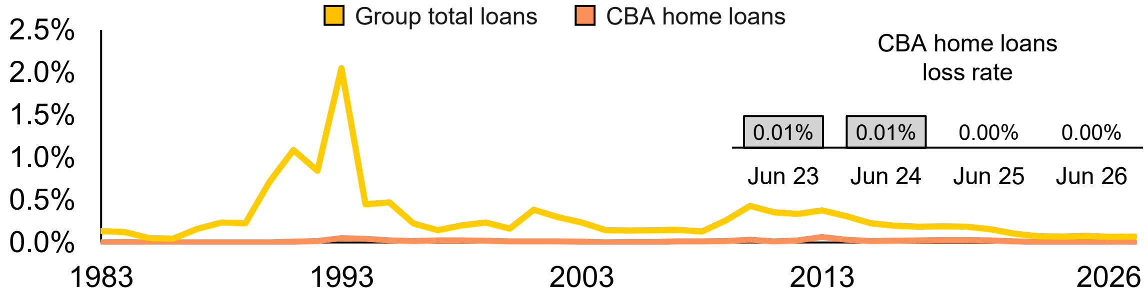


Australian non-performing, not well-secured home loans[2,3]

% by state

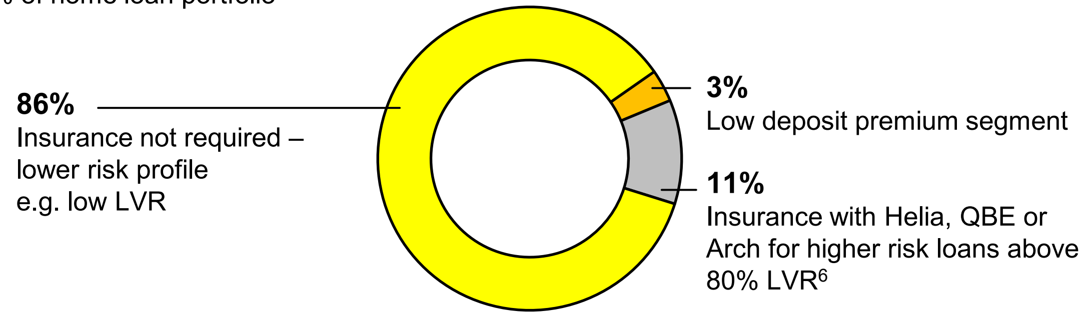


Actual losses to average gross loans and acceptances (GLAA)[5]



Portfolio insurance profile[3]

% of home loan portfolio



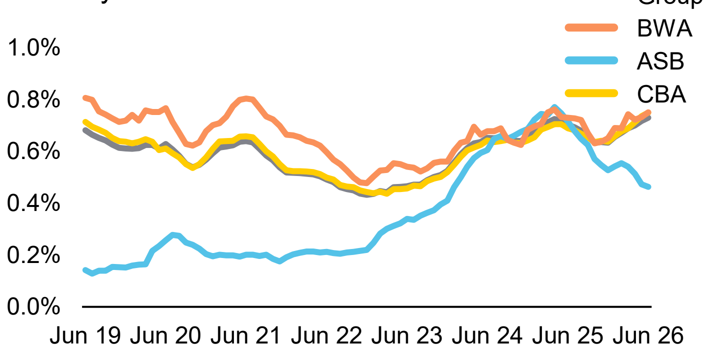
1. CBA including Bankwest. 2. Non-performing exposures are exposures in default as defined in regulatory standard *APS220 Credit Risk Management*. Well-secured home loans are defined as those with LMI or where the fair value of collateral after applying a conservative haircut to the most recent valuation exceeds the estimated future contractual cash flows. Estimated future contractual cash flows includes loan balance, interest and expenses during the resolution period. 3. Excludes Line of Credit, Reverse Mortgages, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan. 4. Reflects total Australian non-performing, not well-secured home loans. 5. Bankwest included from FY09. 6. Arch Lenders Mortgage Indemnity Limited is the LMI provider to CBA and Bankwest of new high Loan to Value Ratio (LVR) residential mortgages under a Supply and Service contract (commenced on 1 February 2026). Helia and QBE were LMI providers to CBA and Bankwest respectively prior to commencement date.

Home loans – arrears (90+ days)

Arrears increasing as cost-of-living and interest rate pressures affect some borrowers

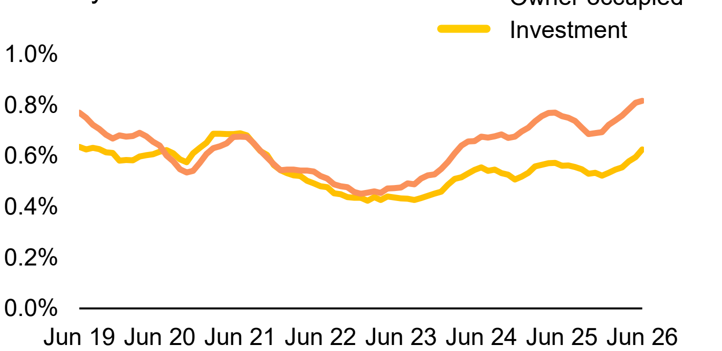
Portfolio

90+ days



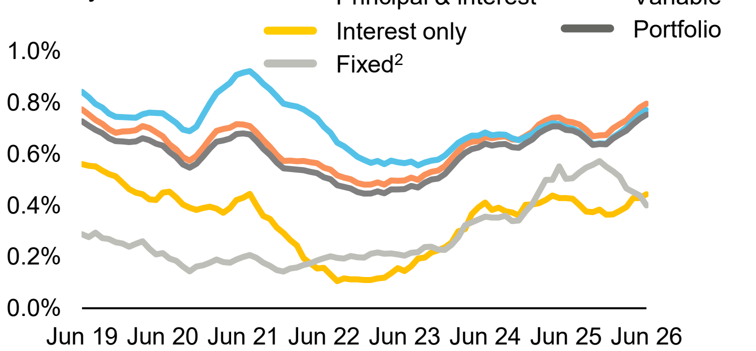
Product

90+ days[1]



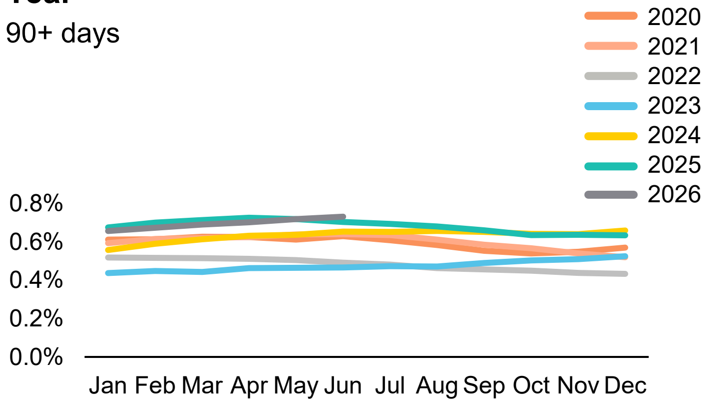
Repayment and interest type

90+ days[1]



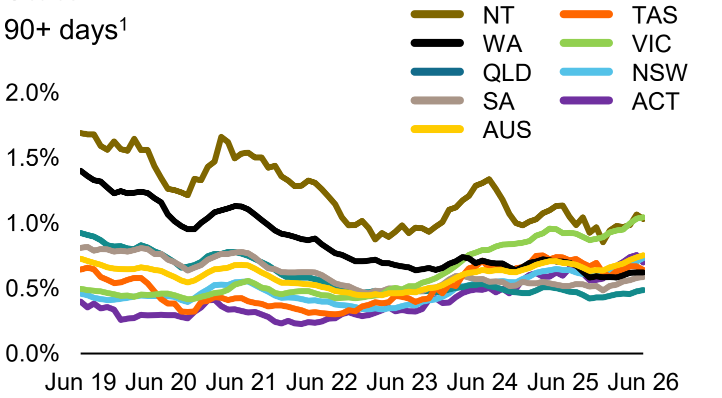
Year

90+ days



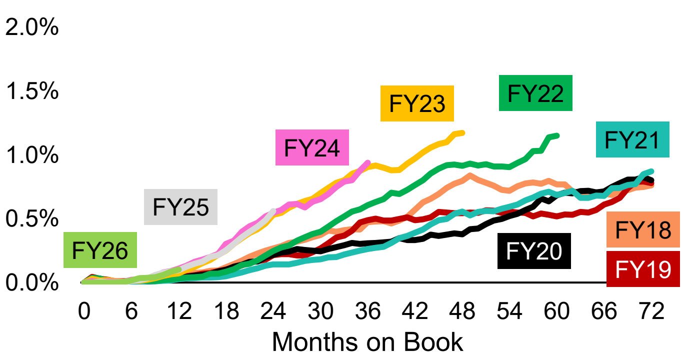
State

90+ days[1]



Vintage

90+ days[1]



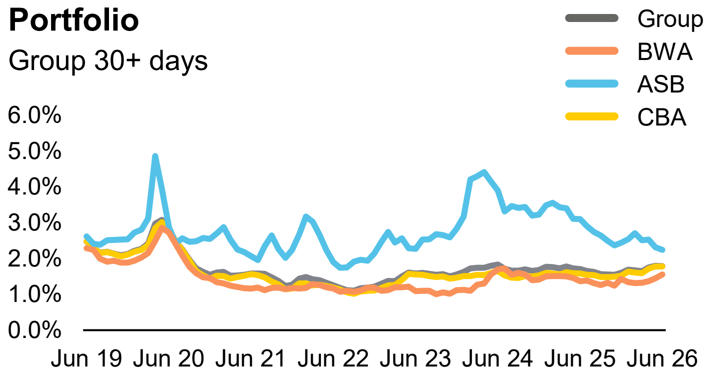
1. CBA including Bankwest. Excludes ASB, Line of Credit, Reverse Mortgages, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan. 2. FY25 fixed rate home loan arrears were impacted by a decrease in fixed rate home loan balances as customers switched to variable rate loans. Balance of 90+ days arrears for fixed rate loans has remained low (Jun 26: $131 million).

Consumer finance – arrears[1]

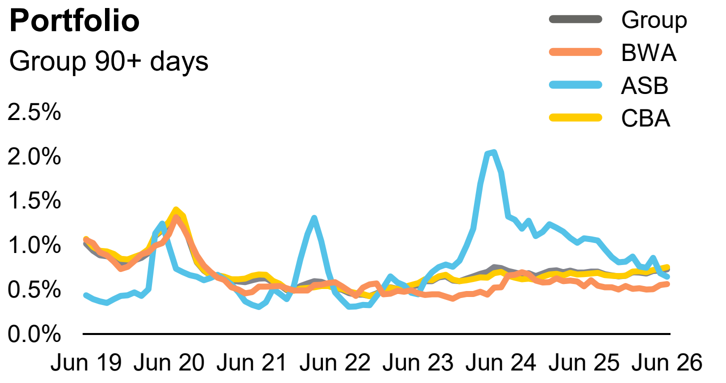
Higher arrears reflecting cost-of-living pressures, deliberate settings across credit, pricing and acquisition mix

Credit cards

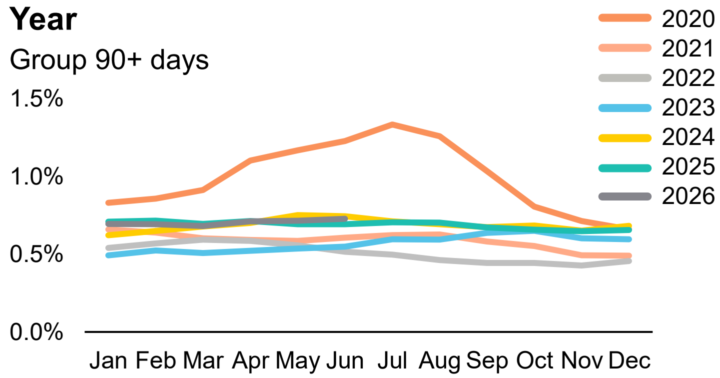
Portfolio
Group 30+ days



Portfolio
Group 90+ days

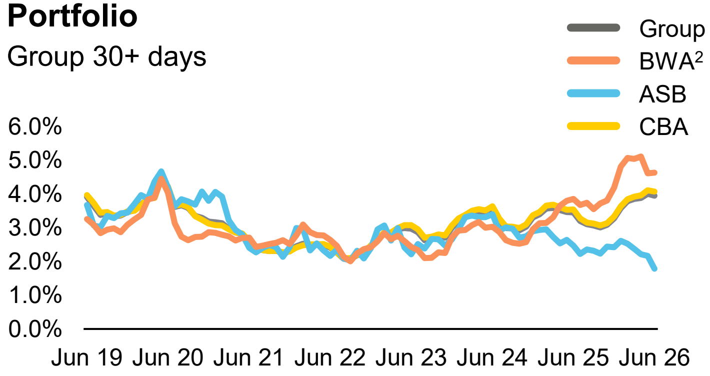


Year
Group 90+ days

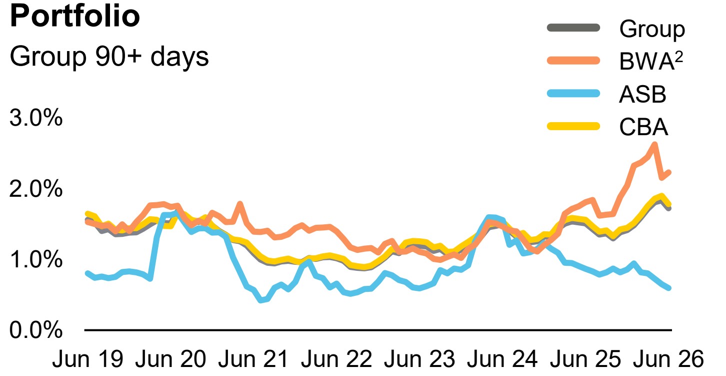


Personal loans

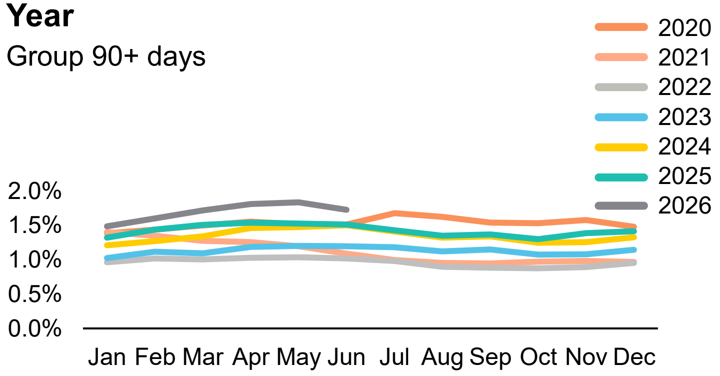
Portfolio
Group 30+ days



Portfolio
Group 90+ days



Year
Group 90+ days



1. Group consumer arrears including ASB. 2. Bankwest personal loan applications closed in 1H25 as part of portfolio simplification under new digital bank operating model. Personal loan portfolio in run-off with spot balance $0.1bn as at 30 Jun 2026.

Business & corporate lending

Total committed exposure[1,2]

Key sectors of interest

	TCE ($bn)			TNPE ($bn)			TNPE % of TCE			Provisions % of TCE		
	Jun 25	Dec 25	Jun 26	Jun 25	Dec 25	Jun 26	Jun 25	Dec 25	Jun 26	Jun 25	Dec 25	Jun 26
Government Administration & Defence	185.4	200.5	**204.2**	0.0	0.0	**0.0**	0.0%	0.0%	**0.0%**	0.0%	0.0%	**0.0%**
Finance & Insurance	115.6	114.9	**128.8**	0.0	0.0	**0.1**	0.0%	0.0%	**0.0%**	0.1%	0.1%	**0.0%**
Commercial Property	105.4	112.9	**119.1**	0.8	0.6	**0.8**	0.7%	0.5%	**0.7%**	0.4%	0.3%	**0.3%**
Agriculture & Forestry	35.0	35.0	**37.2**	1.1	1.0	**1.1**	3.1%	2.9%	**2.9%**	0.6%	0.6%	**0.6%**
Transport & Storage	28.5	29.0	**29.0**	0.5	0.5	**0.5**	1.9%	1.7%	**1.7%**	0.8%	1.0%	**1.1%**
Entertainment, Leisure & Tourism	20.7	22.4	**24.5**	0.4	0.5	**0.5**	2.0%	2.3%	**1.9%**	2.0%	1.7%	**1.3%**
Manufacturing	20.9	22.1	**23.1**	0.5	0.5	**0.6**	2.5%	2.3%	**2.7%**	1.3%	1.3%	**1.5%**
Wholesale Trade	18.7	21.1	**21.5**	0.6	0.8	**0.9**	3.3%	3.8%	**4.0%**	2.0%	1.8%	**2.1%**
Business Services	18.1	19.7	**21.3**	0.4	0.4	**0.5**	2.1%	2.2%	**2.2%**	1.2%	1.2%	**1.2%**
Electricity, Gas & Water	19.5	19.2	**20.7**	0.1	0.0	**0.0**	0.7%	0.2%	**0.2%**	0.8%	0.5%	**0.4%**
Health & Community Services	17.8	18.5	**18.4**	0.4	0.4	**0.5**	2.5%	2.2%	**2.5%**	1.2%	1.2%	**1.1%**
Retail Trade	17.0	17.4	**18.2**	0.5	0.4	**0.5**	2.6%	2.1%	**2.8%**	1.5%	1.3%	**1.6%**
Construction	14.4	14.9	**16.0**	0.6	0.5	**0.5**	3.8%	3.3%	**3.1%**	2.5%	2.3%	**2.2%**
Mining, Oil & Gas	7.4	6.4	**7.1**	0.0	0.0	**0.0**	0.2%	0.4%	**0.3%**	0.6%	0.6%	**0.6%**
Media & Communications	6.9	6.9	**6.8**	0.0	0.0	**0.0**	0.3%	0.4%	**0.4%**	0.5%	0.5%	**0.3%**
Personal & Other Services	4.3	4.2	**4.4**	0.1	0.2	**0.2**	2.1%	5.1%	**5.3%**	0.8%	1.0%	**1.1%**
Education	4.0	4.2	**4.2**	0.1	0.0	**0.0**	1.9%	0.9%	**0.7%**	0.5%	0.4%	**0.5%**
Other	5.9	6.3	**6.8**	0.1	0.1	**0.1**	2.2%	1.7%	**1.7%**	n/a	n/a	**n/a**
Total - Corporate	645.4	675.8	**711.2**	6.3	6.1	**6.8**	1.0%	0.9%	**1.0%**	0.5%	0.5%	**0.5%**
Consumer	851.6	878.8	**896.6**	8.2	7.8	**8.4**	1.0%	0.9%	**0.9%**	0.4%	0.3%	**0.3%**
Total	1,497.0	1,554.6	**1,607.8**	14.5	13.9	**15.2**	1.0%	0.9%	**0.9%**	0.4%	0.4%	**0.4%**

Refer separate slides following

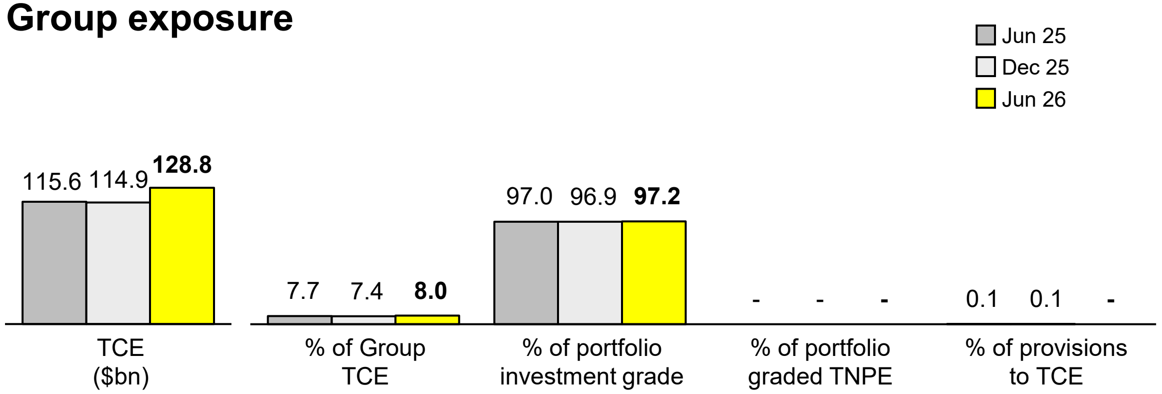
1. Refer to glossary at the back of this presentation for further details. 2. Due to rounding, the numbers presented may not sum precisely to the totals provided.

Finance & Insurance

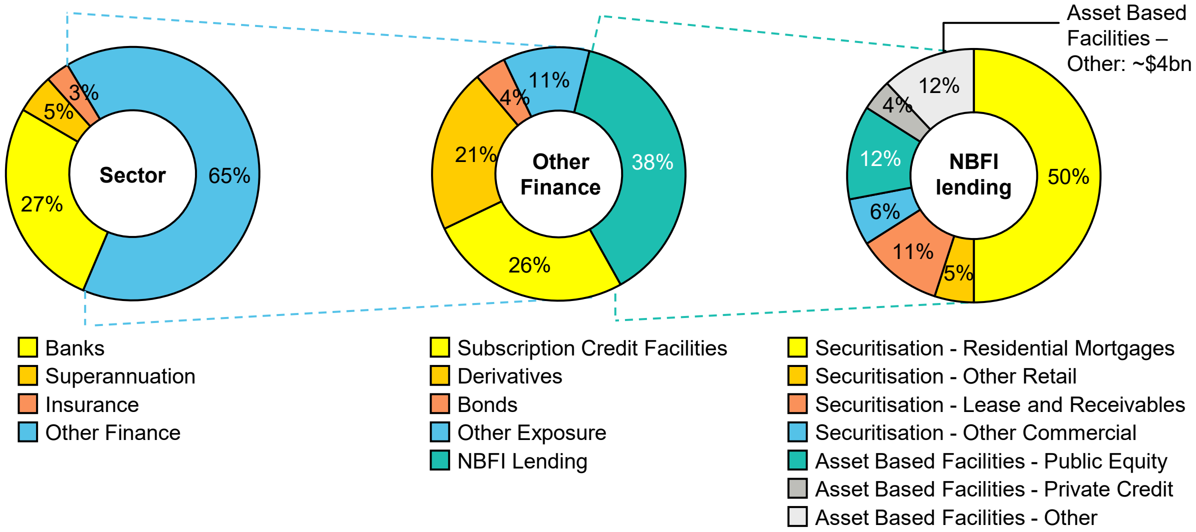
Disciplined origination and strong credit quality

- The Finance and Insurance sector demonstrated resilience despite market volatility, cost pressures and ongoing regulatory change. Demand for banking and insurance services is expected to remain stable.
- The portfolio grew 12% over the half, reflecting increased exposure to investment grade bonds, customer hedging activity, funds financing and securitisation. The portfolio remains weighted towards investment grade exposures at 97.2%.
- Subscription Credit Facilities[1], supported by investors' uncalled capital commitments, account for 26% of Other Finance and remain 100% investment grade.
- Lending to Non-Bank Financial Institutions (NBFI)[2] through Securitisation and Asset Based Facilities[3] accounts for 38% of Other Finance (~24% of the portfolio). These exposures are 100% investment grade, reflecting disciplined structuring and client selection, whilst supporting growth across target clients and assets.
- Growth in Asset Based Facilities remains modest, with the portfolio skewed towards Infrastructure and Listed Equities, and origination targeted at select leading fund managers.
- The Bank supports institutional customers in Australia and New Zealand through funding of specific securitisation assets, access to capital markets and global fixed income investors.

Group exposure



Profile



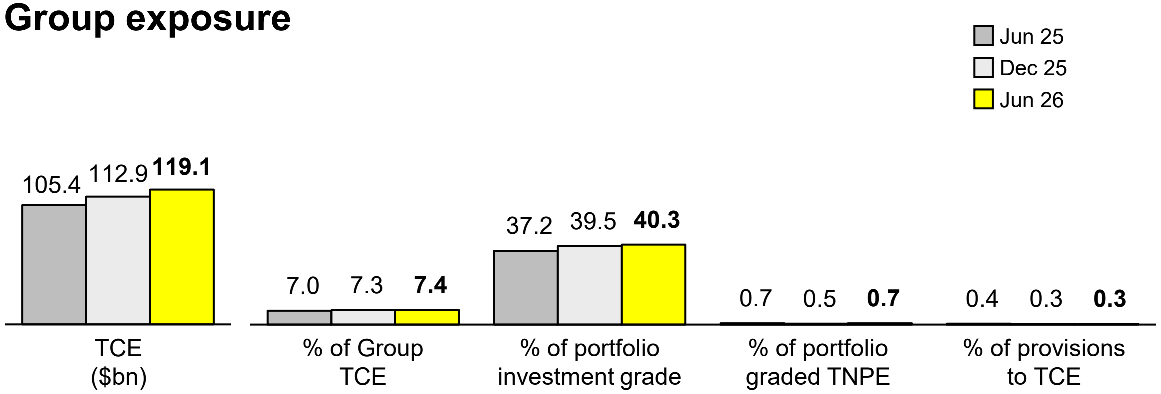
1. Exposure with recourse to the legally binding uncalled capital commitments of the fund's investors. 2. Securitisation exposure that is directly collateralised by the underlying debt obligation, plus Asset Based Facilities. 3. Exposure based on the underlying value and cash flows of the investments in the fund.

Commercial Property

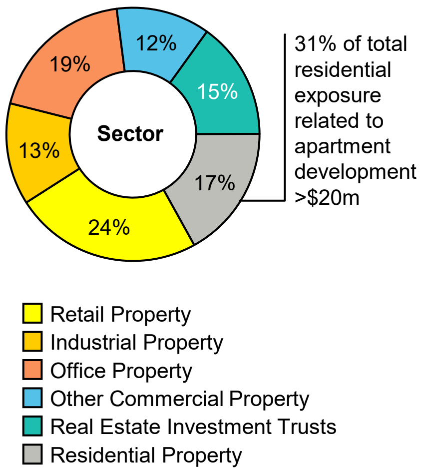
Diversified and well-secured portfolio

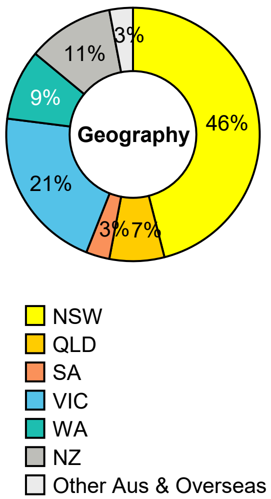
- Over the half, exposure grew 5%. Growth was across sub-sectors and geographies.
- Residential Property remained the largest contributor to growth, although momentum moderated over the half, reflecting labour supply constraints, cost inflation, and uncertainty around the impacts of the Federal Budget changes on development feasibility. These pressures are being closely monitored and while low vacancy rates, housing demand, and government supply initiatives continue to support the sector, activity is likely to be subdued in the near term.
- TNPE increased modestly due to a small number of customer downgrades, while overall portfolio performance remained stable and well secured.
- Leverage remains moderate for the individually risk-rated property investment portfolio, with a weighted average Loan to Valuation Ratio (LVR) of 48%[1]. Of the unsecured exposure, >90% is to investment grade customers.
- Office exposures are weighted toward Premium and A Grade property where capital values have improved. Elevated vacancy rates remain a focus, with tighter LVRs in place for high vacancy precincts.
- Retail performance was sound, supported by low vacancy rates, limited new supply and population growth.
- Portfolio settings remain conservative, with close oversight of covenants, Interest Coverage Ratios and targeted adjustments to origination settings to address valuation, income and interest rate risk.

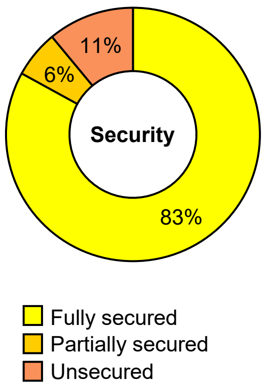
Group exposure



Profile







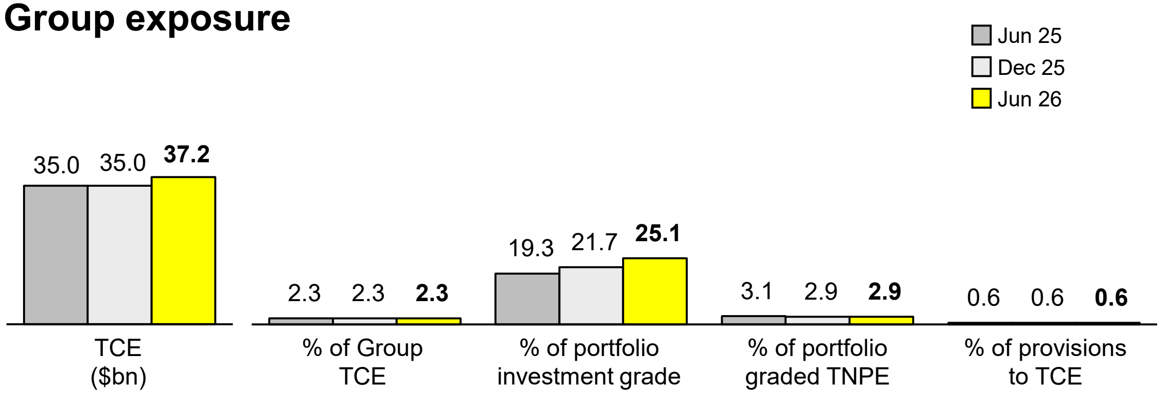
1. As at 30 June 2026. The remaining exposure primarily relates to statistically managed exposures where LVR is not available, and property development.

Agriculture & Forestry

Well-secured portfolio with sound quality amid mixed conditions

- The Agricultural sector remains resilient, underpinned by stronger livestock and grain prices, robust demand, diversified markets and production levels that remain above historical averages. The portfolio grew 6% over the half, with portfolio quality and TNPE remaining stable.
- Many Agricultural customers face input cost pressures, particularly fuel, fertiliser and transport, impacting profitability and margins. Customers have responded with a range of measures, including utilising cash reserves, managing costs, adjusting planting plans, and in some cases, deferring capital expenditure. As at 30 June 2026, the Bank has proactively contacted ~80% of its Australian customers[1] in this sector with only 2% indicating a need for support through payment deferrals, working capital or debt restructuring.
- Conditions were mixed across the sub-sectors, with livestock markets supported by robust global demand while farm production is impacted by drier seasonal conditions.
- Farm values remain strong, although growth is moderating following an extended period of gains.
- Stable climatic conditions in New Zealand supporting dairy farm productivity, combined with improved commodity prices and lower interest rates, have contributed to improvements in portfolio quality.

Group exposure



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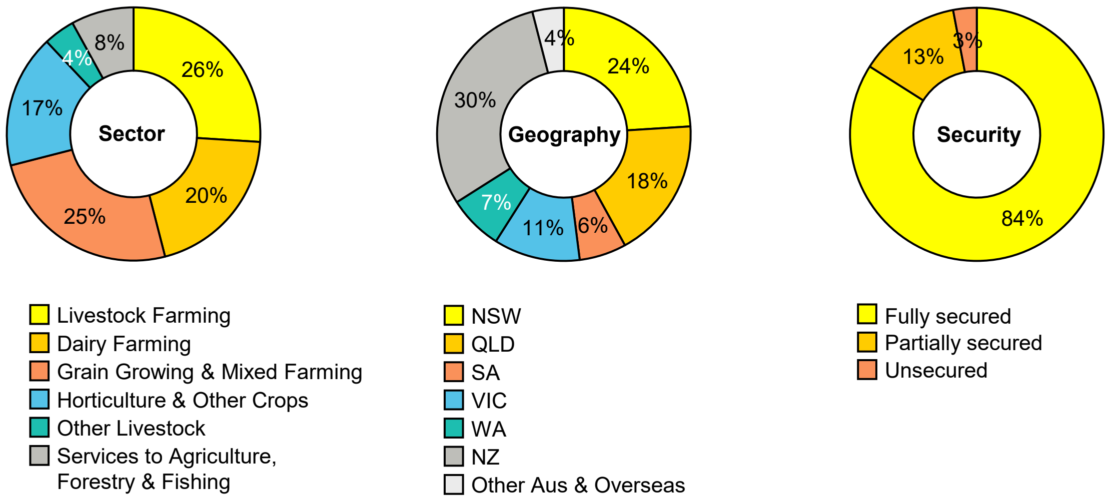


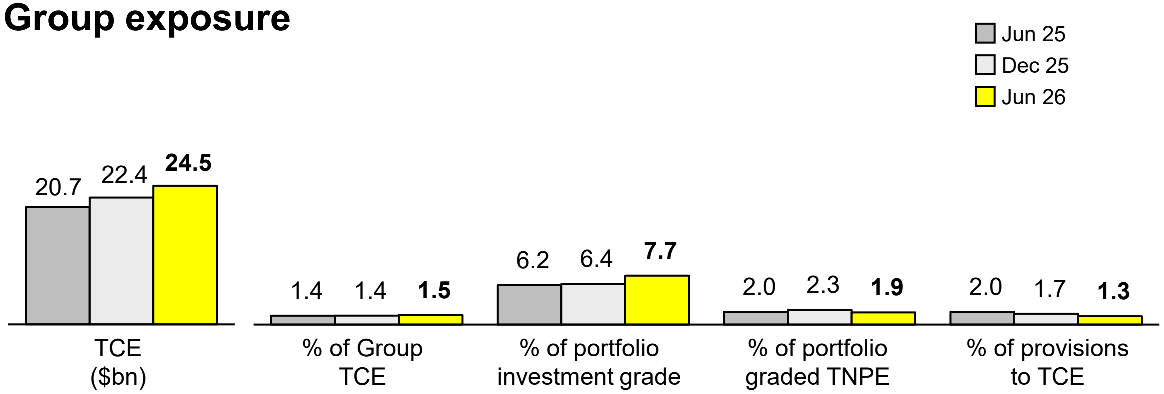
1. Excluding customers in Institutional Banking & Markets and ASB.

Entertainment, Leisure & Tourism

Resilient consumer spending supporting portfolio growth

- CommBank Household Spending Insights Index shows consumer spending remaining resilient despite softer sentiment.
- Hospitality spending increased 7.0% over the 12 months to June 2026[1], with higher spending across fast food outlets, food delivery services, restaurants, pubs, taverns and bars.
- Recreation spending grew 7.7% over the 12 months to June 2026[1], with higher spending across travel, cinemas, fitness clubs, sporting goods and ticketing services.
- Sector challenges include high operating costs and interest-rate-driven changes in consumer behaviour.
- The portfolio grew 9% over the half mainly in Accommodation and Pubs, Clubs & Casinos sub-sectors.
- TNPE decreased to 1.9% of the portfolio, reflecting improved performance across multiple exposures.

Group exposure



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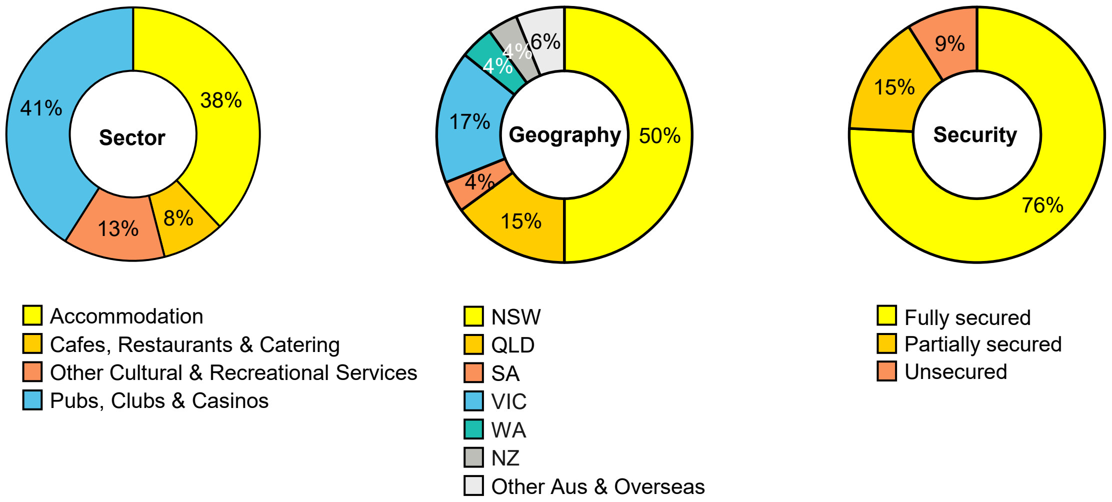


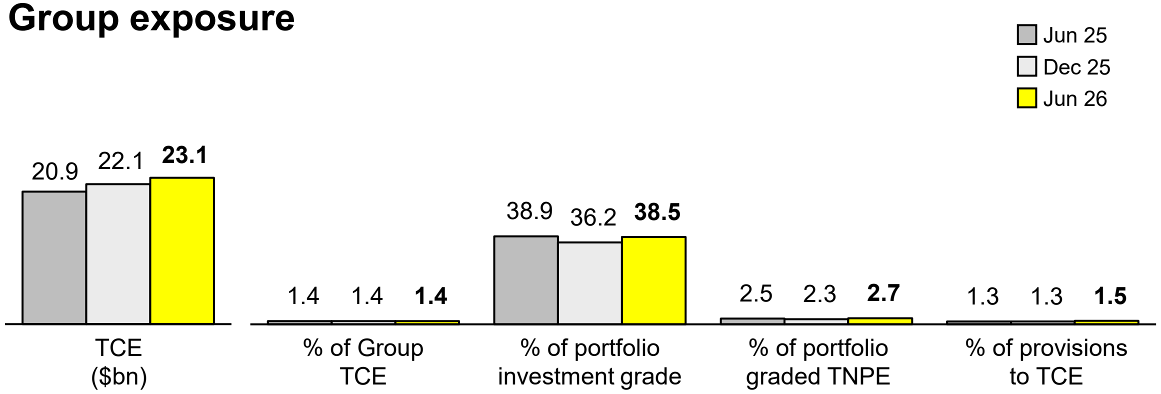
1. CommBank Household Spending Insights Index, June 2026.

Manufacturing

Resilient sector despite ongoing margin pressures

- Manufacturers continue to face supply chain disruption, including shipping delays, supply shortages and export challenges arising from geopolitical tensions.
- Australian dollar volatility is contributing to cost uncertainty and influencing inventory management decisions, with many manufacturers adopting more cautious purchasing and stockholding strategies.
- Global tariffs, and elevated labour, energy and insurance costs continue to pressure margins. While manufacturers have been able to pass through some cost increases where market conditions permit, recovery remains partial.
- As a result, many businesses continue to absorb a portion of these costs, reinforcing a focus on productivity, operational efficiency and cost discipline over volume-driven growth.
- The portfolio grew 4% during the half.
- TNPE increased to 2.7% of the portfolio, primarily driven by a single-name exposure downgrade during the period.

Group exposure



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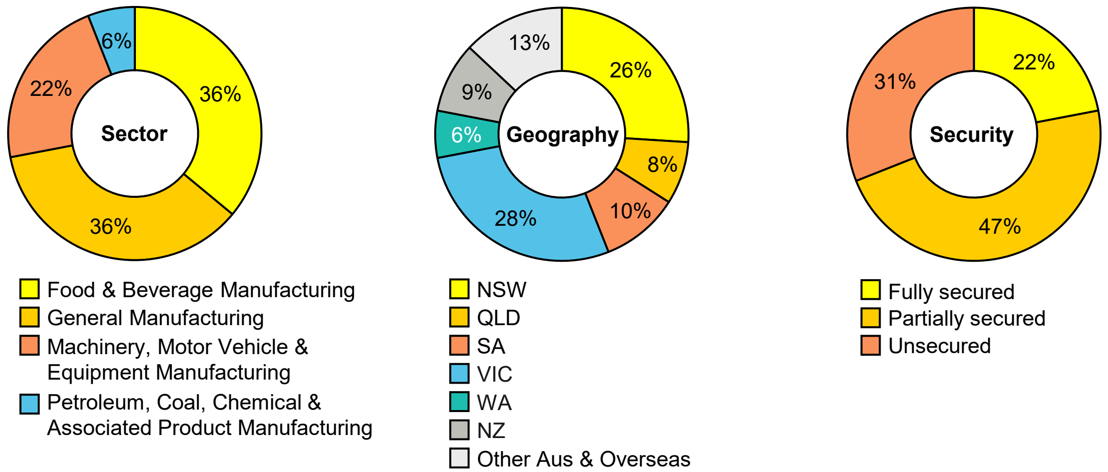
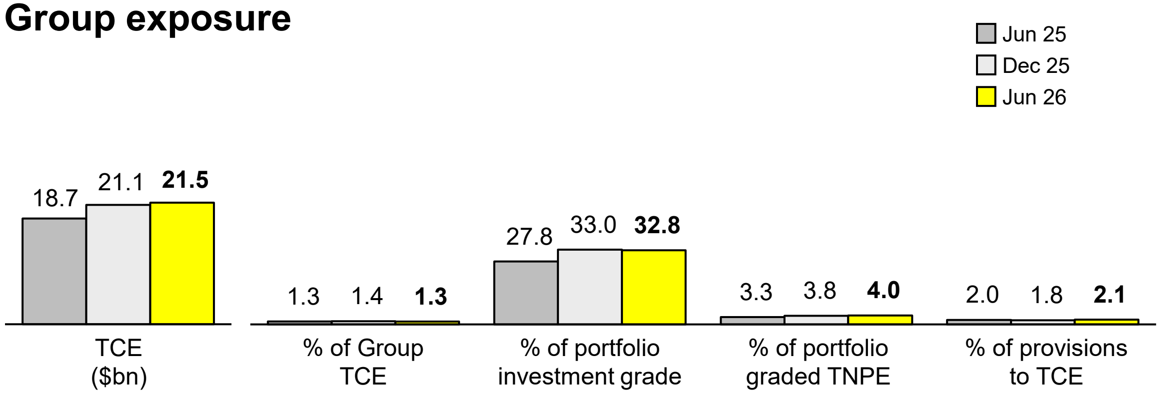


Wholesale Trade

Portfolio broadly stable despite challenging sector conditions

- Wholesale Trade conditions remain challenging, with geopolitical tensions and supply chain uncertainty driving volatility in freight costs, lead times and product availability. These pressures continue to increase inventory management complexity and working capital requirements.
- Elevated labour, energy and insurance costs continue to pressure margins. Price sensitivity among consumers and retailers has limited wholesalers' ability to pass through cost increases, particularly for smaller operators.
- The portfolio remained broadly stable over the half, with 2% exposure growth, a stable investment-grade mix and higher provision coverage.
- TNPE increased slightly to 4% of the portfolio following several smaller exposure downgrades and remains elevated due to a large single-name downgrade in June 2024.

Group exposure



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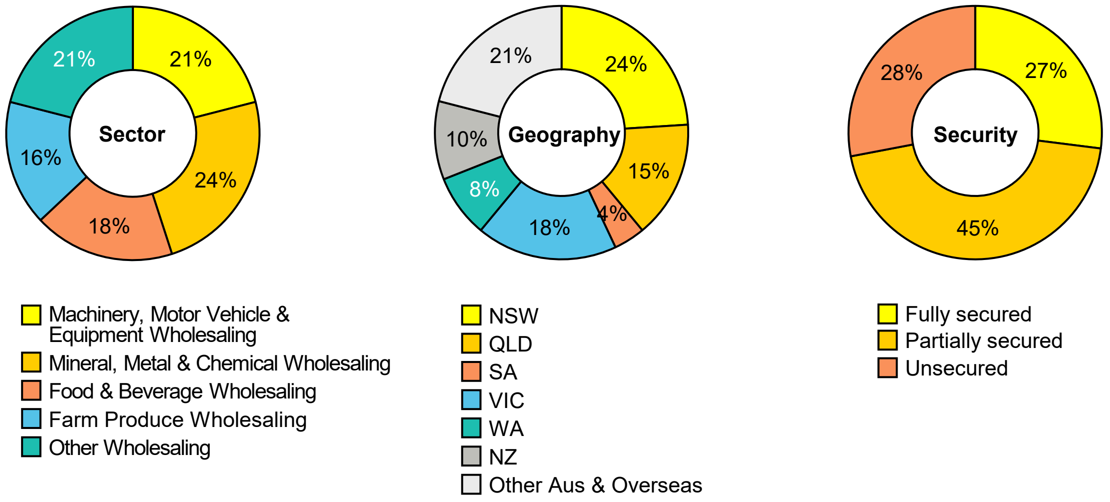
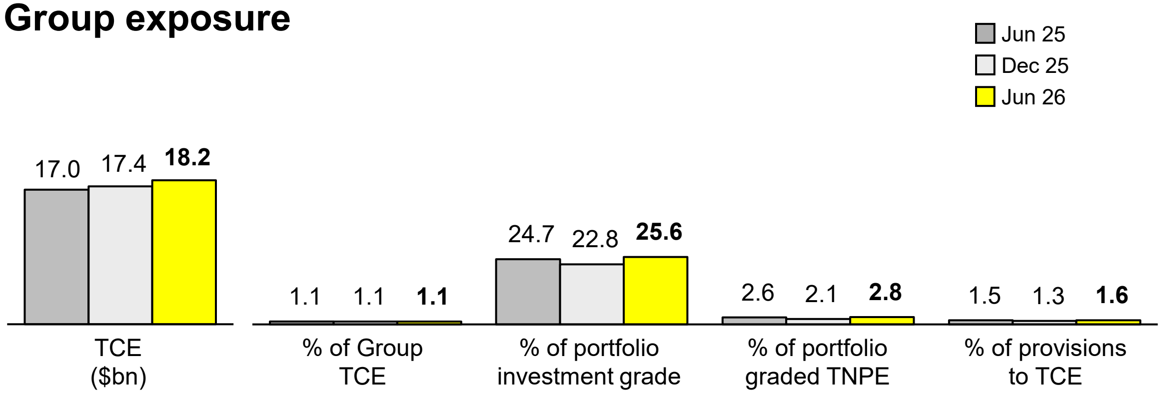


Retail Trade

Resilient consumer spending despite cost pressures

- Cost-of-living pressures and higher interest rates continue to weigh on consumer sentiment.
- Population growth, underpinned by net overseas migration, has expanded the consumer base and supported overall spending.
- Consumers remain price sensitive, with some households increasingly prioritising essential expenditure and becoming more selective in discretionary purchases. Retailers face elevated input costs across freight, logistics, supply chains and energy.
- Against this backdrop, cost recovery through pricing remains constrained, placing pressure on margins. The portfolio grew 5% over the half, while the percentage of portfolio investment grade increased to 25.6%.
- TNPE increased to 2.8% of the portfolio due to downgrades of a small number of customers during the period.

Group exposure



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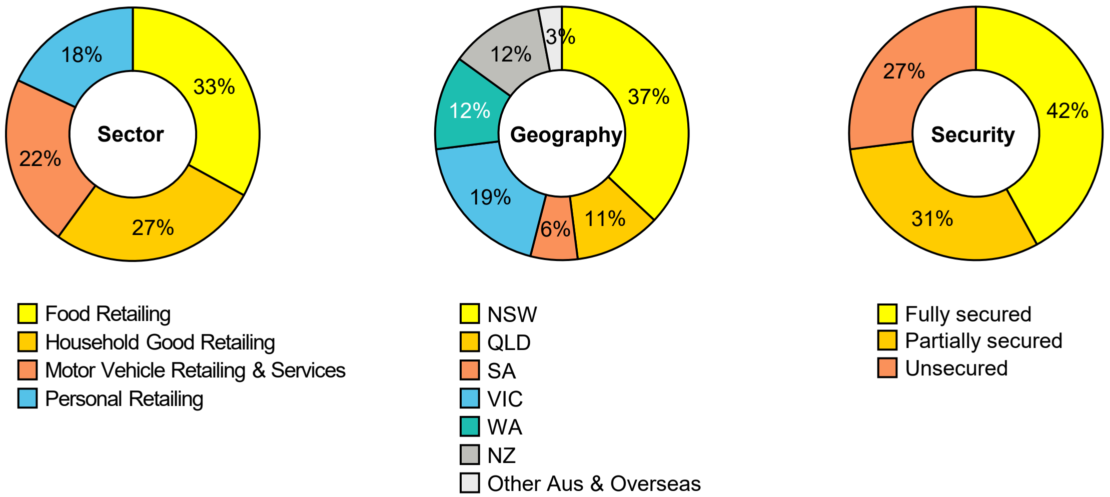
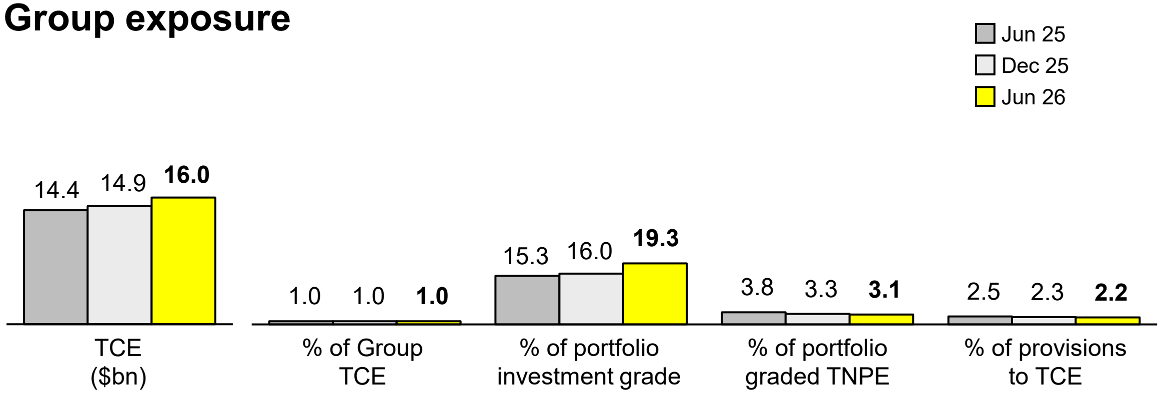


Construction

Resilient construction pipeline supporting improved sector conditions

- Construction pipelines are near all-time highs[1], supported by strong activity across infrastructure, renewable energy, data centres, health and aged care, and apartment developments.
- Conditions vary across sub-sectors and regions, with near-term demand strongest in Western Australia, South Australia and Queensland.
- Despite strong pipelines, growth is likely to moderate due to higher interest rates and input costs.
- Higher costs driven by geopolitical tensions are largely being absorbed through contractual recovery mechanisms or shared between contractors and project owners.
- The portfolio grew 8% over the half. An increase in the proportion of investment grade exposures and a reduction in TNPE as a percentage of the portfolio reflect continued improvement in sector credit quality.
- Pockets of stress remain, with 3,472 construction sector insolvencies[2] in the 12 months to June 2026.

Group exposure



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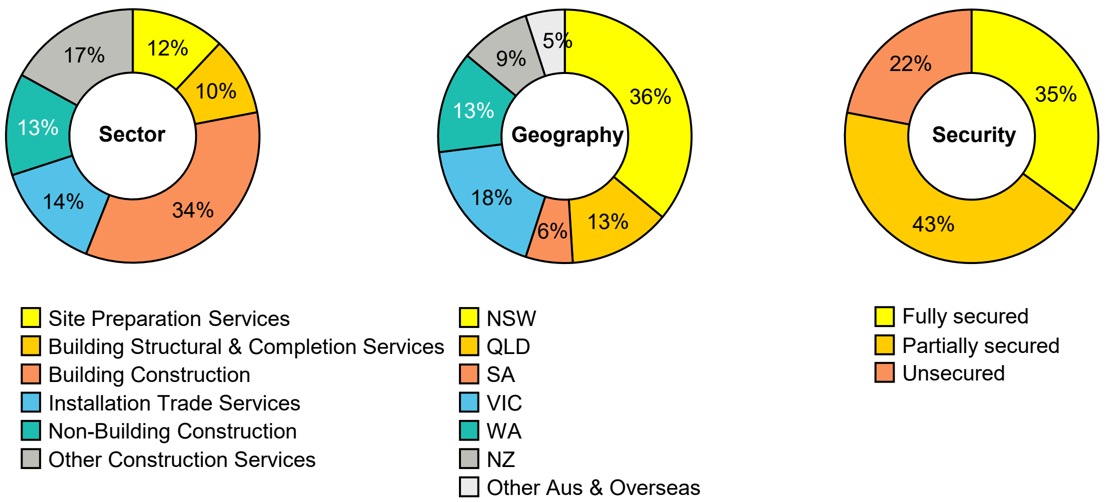

1. Rider Levett Bucknall Australia Construction Update Q2 2026. 2. Source: ASIC.

Sources, glossary & notes

Sources and notes

Slide 13
1. System source: RBA Lending and Credit Aggregates.
2. System source: APRA MADIS.
3. Other household lending market share includes personal loans, margin loans and other forms of lending to individuals.
4. Source: RBA Lending and Credit Aggregates. Business including select financial businesses, not seasonally adjusted. Comparative information has been restated to conform to the presentation in the current year.
5. Represents business lending to and business deposits by non-financial businesses (NFB) under APRA definitions.
6. Represents total business lending to non-financial businesses, financial institutions, general government and community service organisations under APRA definitions.
7. Represents CommSec traded value as a percentage of total Australian equities markets, on a 12 month rolling average basis.
8. System source: Based upon RBNZ lending by purpose and deposits by sector data. Business and rural lending represents aggregated business and agriculture loans per RBNZ classifications.
9. Series break from June 2021 relating to restatements.

Slide 14
1. Source: APRA MADIS.
2. CBA business lending multiple is based on Business Banking growth rate (excluding Institutional Banking and Markets) over published APRA Total Business Lending data (excluding estimated institutional lending balances).
3. Source: APRA MADIS – Non-financial Business Deposits (including IB&M).
4. Rebased underlying FY25 NIM excludes 4 basis point mix impact from current period growth in average liquid assets and institutional repo balances, which have a broadly neutral impact on net interest income. FY25 headline NIM is 2.08%.
5. Peer average represents 5 year CAGR from FY20 to FY25.

Slide 15
1. Progressive rollout to select retail customers in FY26.
2. Refer to glossary at the back of this presentation for further details.
3. Total retail transaction accounts, excluding offset accounts. Includes Bankwest.
4. Source: APRA MADIS.
5. The total number of logins to the CommBank app in the month of June 2026 divided by the number of days in the month.
6. ‘Days’ relates to business days. Application times relate to average time to first decision for applications not auto-decisioned for FY26 (simple and complex applications excluding home seeker).
7. Proprietary home loan applications auto-decisioned using an automated credit rules engine in FY26.
8. Retail Banking Services contribution to FY26 Group cash NPAT (from continuing operations).

Slide 16
1. Progressive rollout to select small business customers in FY26.
2. Refer to glossary at the back of this presentation for further details.
3. Represents Business Banking divisional business loan balances on a spot basis. Comparative information has been restated to conform to presentation in the current period.
4. CBA business lending multiple is based on Business Banking growth rate (excluding Institutional Banking and Markets) over published APRA Total Business Lending data (excluding estimated institutional lending balances). Represents growth for the period June 2026 vs June 2025.
5. As at 30 June 2026.
6. Improvement in time to credit decisions for Corporate SME lending, three-month average to June 2026 vs benchmark in FY25. Measured from application start date to the credit decision date.
7. Business Banking contribution to FY26 Group cash NPAT (from continuing operations).

Sources and notes

Slide 31
1. Includes other short-term liabilities.
2. Represents long-term wholesale funding as a percentage of total funding which includes RBNZ term lending facilities drawdowns where applicable.
3. Represents the Weighted Average Maturity of outstanding long-term wholesale debt with a residual maturity greater than 12 months as at reporting date. WAM includes RBNZ term lending facilities drawdowns where applicable.
4. Maturities may vary due to FX revaluation.
5. Includes Senior Bonds and Structured MTN.
6. Additional Tier 1 and Tier 2 Capital.
7. Quarterly average.
8. Indicative weighted senior and covered bond funding costs (excluding Tier 2 costs), across major currencies. Represents the spread over BBSW equivalent on a swapped basis.
9. Includes debt buy-backs and reported at historical FX rates.
10. Short-term wholesale funding including Vostro balances.
11. Lending excludes collateral loans.
12. Other includes collateral on hedging instruments, IFRS MTM, FX, net derivatives, net other assets and rounding.

Slide 32
1. CBA data as at 30 June 2026. Peer data based on regulatory disclosures as at 31 March 2026.
2. Total retail transaction accounts, excluding offset accounts, includes Bankwest.
3. Represents Retail Banking Services divisional deposit balances. Transactions include non-interest bearing deposits and transaction offsets. Online savings include NetBank Saver, Goal Saver, Business Online Saver, Bankwest Hero Saver, Smart eSaver, and Telenet Saver and Easy Saver. Savings and Investments includes savings offset accounts.
4. Includes at-call interest bearing deposits, term deposits and non-interest bearing deposits.
5. Includes non-interest bearing deposits and other customer funding.

Slide 43
1. CBA including Bankwest.
2. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loans, Residential Mortgage Group and Unloan, unless otherwise stated.
3. Any amount ahead of monthly minimum repayment at an account level; includes offset facilities and loans in arrears.
4. Average number of monthly payments ahead of scheduled repayments.
5. Redraw balances represent the value of all payments in advance (payments ahead of scheduled repayments), excluding offset facilities.
6. Group including ASB.
7. Comparative information since July 2023 has been restated to conform to presentation in the current period.
8. CBA including Bankwest, Line of Credit and Reverse Mortgages. Excludes Commonwealth Portfolio Loans, Residential Mortgage Group and Unloan. Taking into account cross-collateralisation. Offset balances not considered.

Glossary

Term	Description
Cash Profit	The Profit Announcement (PA) discloses the net profit after tax on both a statutory and cash basis. The statutory basis is prepared in accordance with the *Corporations Act 2001 (Cth)* and the Australian Accounting Standards, which comply with International Financial Reporting Standards (IFRS). The cash basis is used by management to present a clear view of the Bank's operating results. It is not a measure based on cash accounting or cash flows. The items excluded from cash profit, such as hedging and IFRS volatility, and gains or losses on acquisitions, disposal, closure, capital repatriation and demerger of controlled businesses and associates classified as discontinued operations are calculated consistently with the prior year and prior half disclosures and do not discriminate between positive and negative adjustments. A list of items excluded from cash profit is provided on page 3 of the Group's 30 June 2026 PA, which can be accessed at our website: www.commbank.com.au/results
Level 1	CBA parent bank, offshore branches and extended licensed entities approved by APRA.
Level 2	Consolidated banking group including banking subsidiaries such as ASB Bank Limited and CBA Europe N.V..
Corporate Troublesome	Corporate Troublesome includes exposures to corporate customers where profitability is weak and the capacity to meet financial commitments is diminished. These customers are at higher risk of default over the next 12 months.
Credit Valuation Adjustment (CVA)	The market value of the counterparty credit risk on the derivative portfolio, calculated as the difference between the risk-free portfolio value and the portfolio value that takes into account the possibility of a counterparty's default.
Derivative Valuation Adjustments (XVA)	A number of different valuation adjustments are made to the value of derivative contracts to reflect the additional costs or benefits in holding these contracts. The material valuation adjustments included within the CBA result are CVA and FVA.
Funding Valuation Adjustment (FVA)	The expected funding cost or benefit over the life of the uncollateralised derivative portfolio.
High Quality Liquid Assets (HQLA)	As defined by APRA in Australian Prudential Standard *APS210 Liquidity*. Qualifying HQLA includes cash, government and semi-government securities, and RBNZ eligible securities.
International Capital	The measure is based on the Australian Banking Association publication 'Basel 3.1 Capital Comparison Study' (March 2023), which compares APRA's capital framework, including RBNZ prudential requirements, with the finalised post-crisis Basel III reforms.
Leverage Ratio	Tier 1 Capital divided by Total exposures, expressed as a percentage. Total exposures are the sum of On Balance Sheet items, derivatives, Securities Financing Transactions (SFTs), and Off Balance Sheet items, net of any Tier 1 regulatory deductions that are already included in these items.
Liquidity Coverage Ratio (LCR)	LCR was implemented by APRA on 1 January 2015. Australian Prudential Standard *APS210 Liquidity* requires Australian ADIs to hold sufficient liquid assets to meet 30-day net cash outflows projected under an APRA-prescribed stress scenario.
Main Financial Institution (MFI) share – Retail	MFI share measures the proportion of Banking and Finance MFI Customers that nominated each bank as their MFI. MFI definition: In the Roy Morgan Single Source Survey MFI is a customer determined response where one institution is nominated as the primary financial institution they deal with (when considering all financial products they hold). Peers include ANZ Group (including Suncorp from August 2024), NAB Group and Westpac Group (including St George Group). CBA Group includes Bankwest. Source: Roy Morgan Single Source survey conducted by Roy Morgan, Australian population 14+ (12-month averages to June 2026), excl. unable to identify MFI. Roy Morgan has re-calibrated the results from April 2020 to March 2021 to take into account methodology changes since COVID-19. This has resulted in small differences to some of the previously published figures.
MFI Share – Business	RFI Global Atlas Business MFI Share: Data on a six-month roll weighted to the Australian business population. MFI Customer Share is the proportion of all businesses with any business banking, that nominate the financial institution as their main financial institution. Share based on grouped brands as follows: CBA Group includes CBA and Bankwest, ANZ Group includes ANZ and Suncorp (from August 2024), NAB Group includes NAB, Westpac Group includes Westpac, St George, BankSA and Bank of Melbourne.
MFI Share – Institutional	RFI Global Atlas Business Institutional MFI Share. Data on a 12-month roll weighted to the Australian business population with an annual revenue of $500 million or more for the previous financial year. MFI Customer Share is the proportion of all businesses with any business banking, that nominate the FI as their main financial institution. Share based on grouped brands as follows: CBA Group includes CBA and Bankwest, ANZ Group includes ANZ and Suncorp from August 2024, NAB Group includes NAB, Westpac Group includes Westpac, St George, BankSA and Bank of Melbourne.
Next Chapter interactions	The total number of interactions with individuals, including non-CommBank customers, in vulnerable circumstances supported by CommBank Next Chapter during the reporting period. The channels are: inbound calls answered; asynchronous chat opened conversations via the CommBank app; and successful outbound contacts made to support customers who received abusive messages via transaction descriptions. Excludes ASB businesses in New Zealand.

Term	Description
NPS – Consumer	RFI Global Atlas Consumer MFI NPS: Based on Australian population aged 14+ years old rating their likelihood to recommend their MFI. NPS results are shown as a six-month rolling average. NPS is reported for each brand, therefore Commonwealth Bank of Australia excludes Bankwest and ASB Banking Group.
NPS – Business	RFI Global Atlas Business MFI NPS: Based on Australian businesses rating their likelihood to recommend their MFI for Business Banking. NPS results are shown as a six-month rolling average. NPS is reported for each brand, therefore Commonwealth Bank of Australia excludes Bankwest and ASB Banking Group.
NPS – Institutional	RFI Global Atlas Institutional $300 million plus Business MFI NPS: Based on Australian businesses with an annual revenue of $300 million or more for the previous financial year rating their likelihood to recommend their MFI for Business Banking. NPS results are shown as a 12-month rolling average. NPS is reported for each brand, therefore Commonwealth Bank of Australia excludes Bankwest and ASB Banking Group.
NPS – Consumer Mobile App	RFI Global Atlas Consumer MFI Mobile Banking App NPS: Based on MFI customers rating their likelihood to recommend their MFI's Mobile Banking App used in the last 4 weeks. NPS results are shown as a six-month rolling average. NPS is reported for each brand, therefore Commonwealth Bank of Australia excludes Bankwest and ASB Banking Group.
NPS – Consumer Digital Banking	RFI Global Atlas Consumer MFI Digital Banking NPS: Based on MFI customers 14+ rating their likelihood to recommend their MFI's Mobile Banking App and/or Online Banking used in the last four weeks. Overall Digital NPS is then calculated by weighting Online Banking : Mobile Banking App by a factor of 20.7 : 79.3. NPS results are shown as a six-month rolling average. NPS is reported for each brand, therefore Commonwealth Bank of Australia excludes Bankwest and ASB Banking Group.
NPS – Business Digital Banking	RFI Global Atlas Business MFI Digital Banking NPS: Based on MFI businesses rating their likelihood to recommend their MFI's Mobile Banking App and/or Online Banking used in the last 4 weeks. Overall Digital NPS is then calculated by weighting Online Banking : Mobile Banking App by a factor of 36.8 : 63.2. NPS results are shown as a six-month rolling average. NPS is reported for each brand, therefore Commonwealth Bank of Australia excludes Bankwest and ASB Banking Group.
NPS – Business mobile app	RFI Global Atlas Business MFI Mobile Banking App NPS: Based on MFI businesses (turnover below $40m) rating their likelihood to recommend their MFI's Mobile Banking App used in the last four weeks. NPS results are shown as a six-month rolling average. NPS is reported for each brand, therefore Commonwealth Bank of Australia excludes Bankwest and ASB Banking Group.
NPS & Share Ranks	NPS and MFI Share ranks are based on absolute scores as at 30 June 2026, or simple comparisons of incidences among major banks, not statistically significant differences.
Net Stable Funding Ratio (NSFR)	NSFR was implemented by APRA on 1 January 2018. Australian Prudential Standard *APS210 Liquidity* requires Australian ADIs to fund their assets with sufficient stable funding to reduce funding risk over a one-year horizon. APRA-prescribed factors are used to determine the stable funding requirement of assets and the stability of funding.
Non-Performing Exposures	An exposure which is in default, meaning it is 90 days or more past-due or it is considered unlikely the borrower will repay the exposure in full without recourse to actions such as realising security.
RepTrak reputation score	RepTrak, The RepTrak Company. Data is collected throughout the quarter and reported at quarter end. The reputation score is a calculation based on four statements measuring esteem, admiration and respect, trust and good feeling towards the organisation; expressed as a score ranging from 0-100 to determine the reputational strength of the company.
Risk Weighted Assets (RWA)	The value of the Group's On and Off Balance Sheet assets are adjusted by risk weights calculated according to various APRA prudential standards. For more information, refer to the APRA website.
Total Committed Exposures (TCE)	Total Committed Exposures is defined as the balance outstanding and undrawn components of committed facility limits. It is calculated post receipt of eligible financial collateral that meets the Group's netting requirements and excludes settlement exposures.
Troublesome & Non-Performing Exposures (TNPE)	Troublesome and non-performing exposures (TNPE) have replaced the Group's previous Troublesome and Impaired assets measures to align with the industry standard measure of Non-Performing. TNPE comprises Non-Performing exposures and Corporate troublesome exposures.

Our reporting suite

Committed to transparent reporting

Annual Report

Corporate Governance Statement

Profit Announcement

Pillar 3 Report

Investor Discussion Pack

Sustainability Performance Metrics

GRI and SASB reporting

Modern Slavery and Human Trafficking Statement