

September Quarter 2013

Information pack

CommonwealthBank



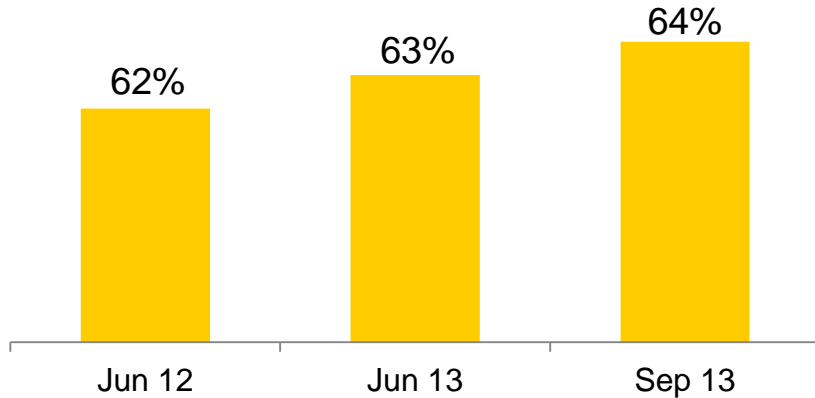
Disclaimer

The material that follows is a presentation of general background information about the Group's activities current at the date of the presentation, 6 November 2013. It is information given in summary form and does not purport to be complete. It is not intended to be relied upon as advice to investors or potential investors and does not take into account the investment objectives, financial situation or needs of any particular investor. These should be considered, with or without professional advice when deciding if an investment is appropriate.

Strength

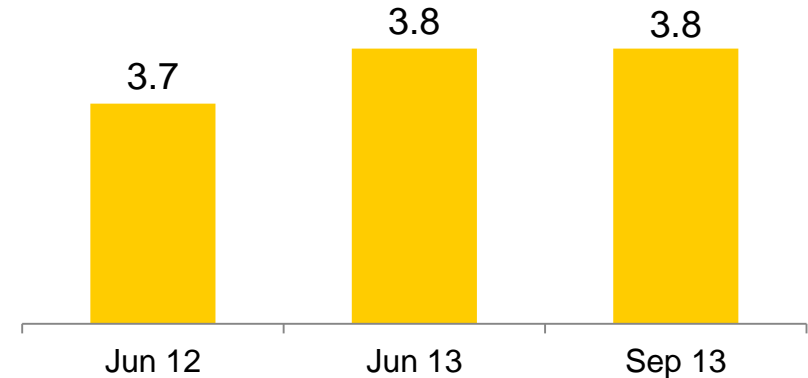
Deposit Funding

% of Total Funding



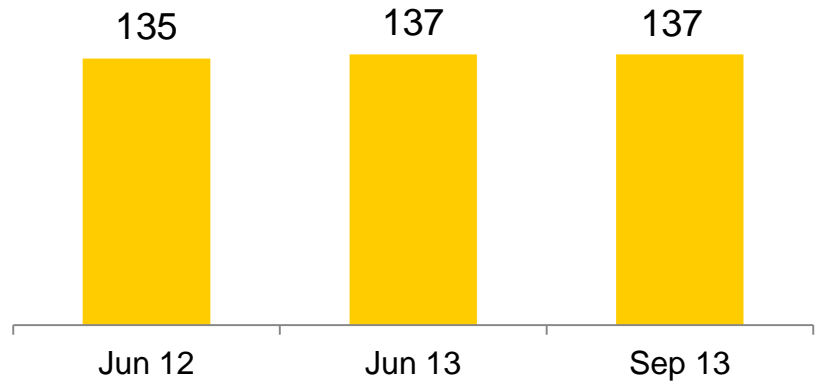
Wholesale Funding Tenor (years)¹

Portfolio



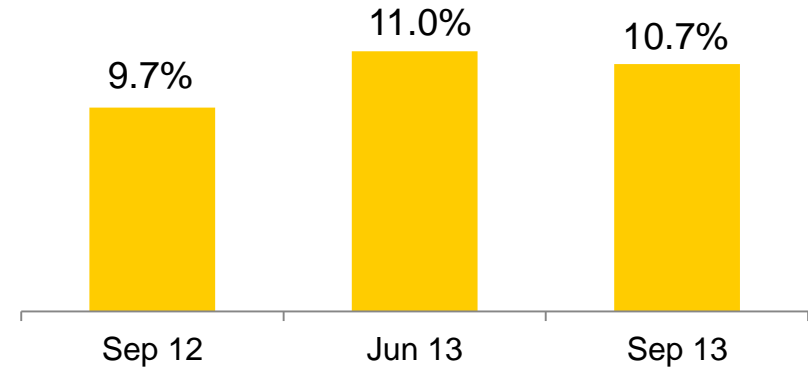
Liquidity

Liquids (\$bn)²



Capital

Common Equity Tier 1
(Basel III International)



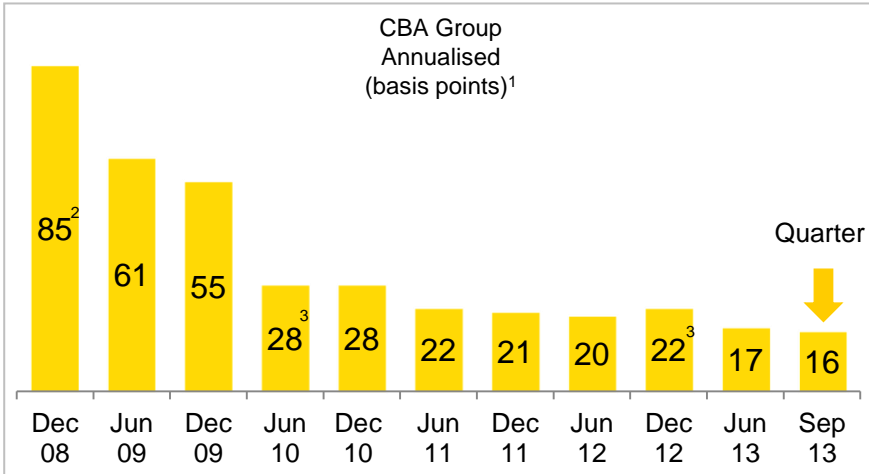
¹ Weighted Average Maturity of long term wholesale debt. Includes all deals with first call or contractual maturity of 12 months or greater.

² Liquids reported post applicable haircuts.

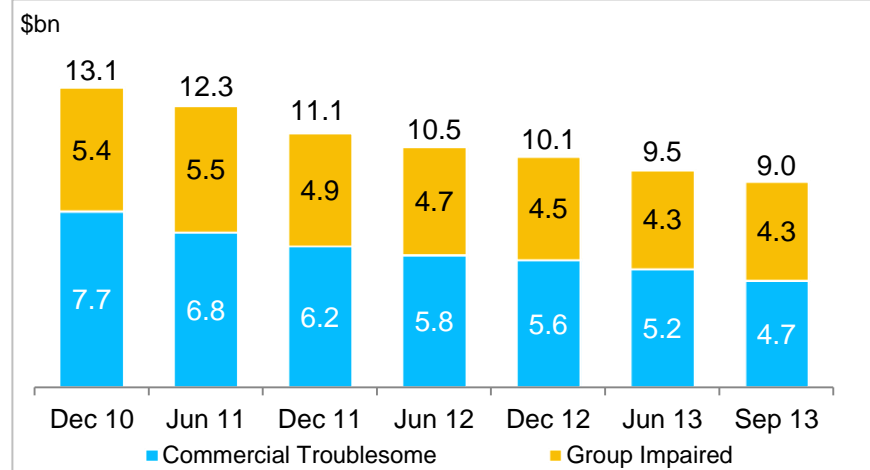


Credit Quality

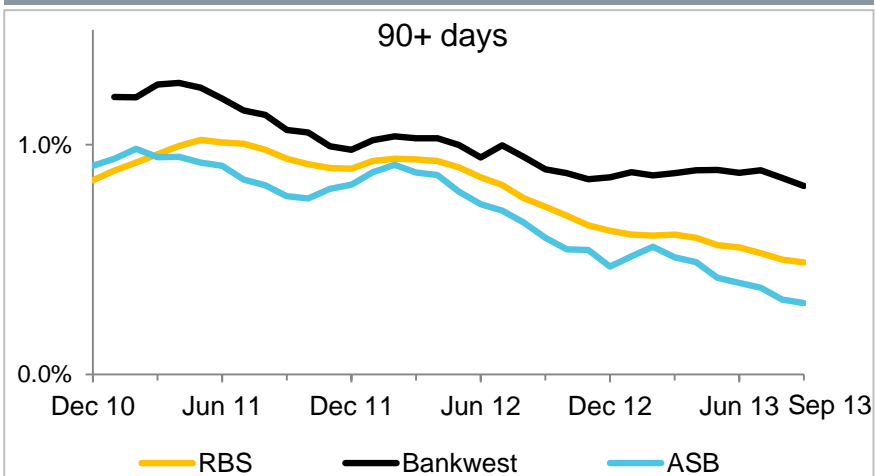
Loan Impairment Expense to Gross Loans



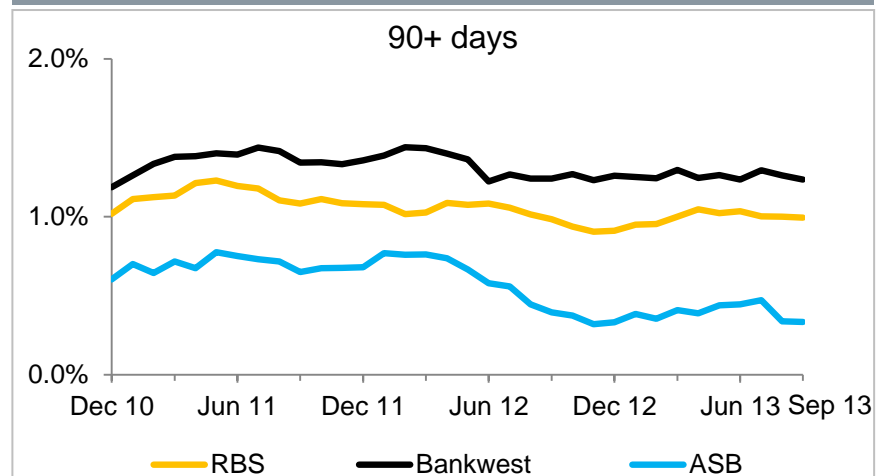
Troublesome and Impaired Assets



Home Loan Arrears



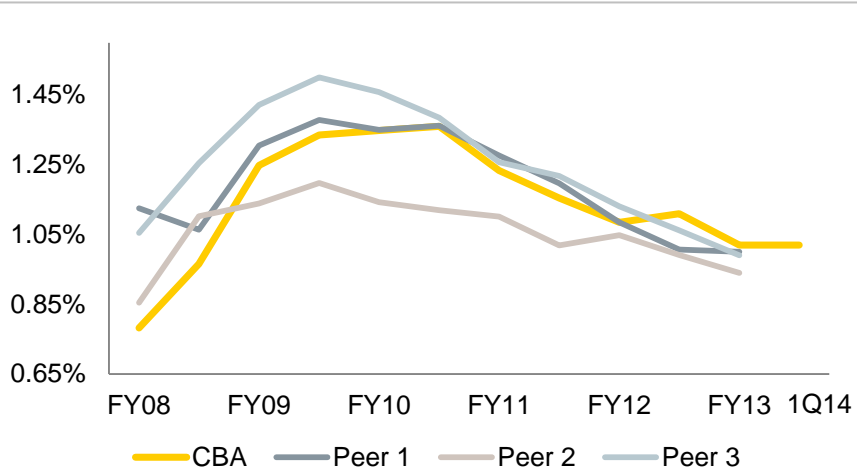
Credit Card Arrears



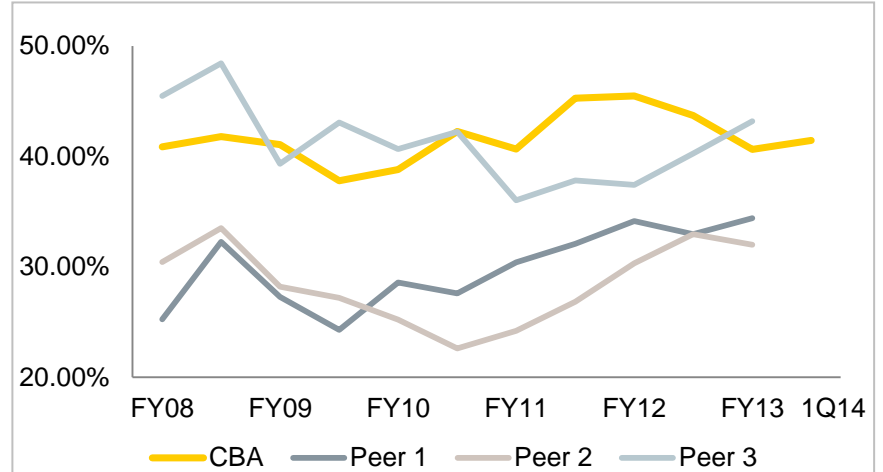
1 Basis points as a percentage of average Gross Loans and Acceptances.
 2 December 2008 includes Bankwest on a pro-forma basis.
 3 Statutory LIE for June 2010 of 40 bpts and for December 2012 of 25 bpts.

Coverage Ratios - Provisions

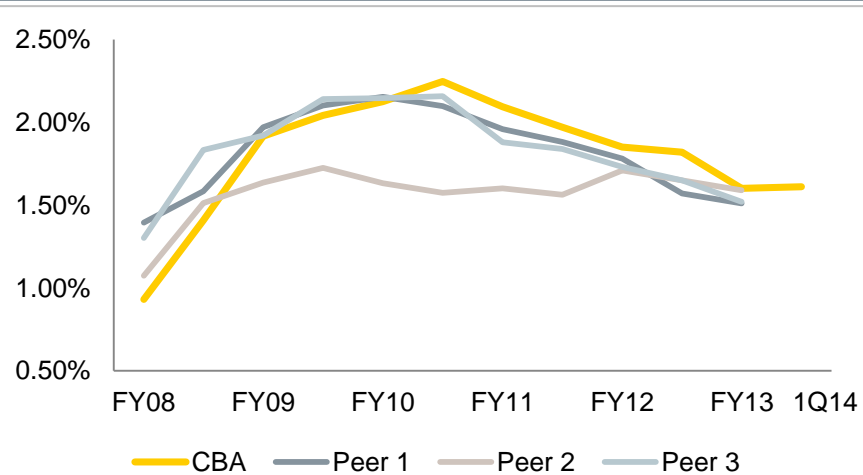
Collective Provisions¹ to Credit RWA²



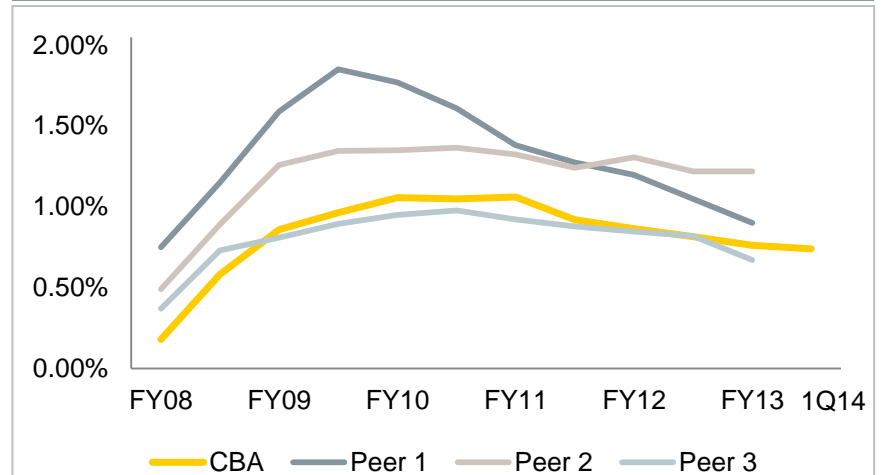
Provisions for Impaired Assets³ to Impaired Assets⁴



Total Provisions¹ to Credit RWA²



Impaired Assets⁴ to Gross Loans and Acceptances



Charts based on financial year data (CBA: 31 December and 30 June, Peers: 31 March and 30 September).

1 Provisions do not include General Reserve for Credit Losses, equity reserves or other similar adjustments.

2 All ratios subsequent to 1 January 2013 are based on Basel III credit RWA, all ratios prior to this date are based on Basel II/Basel 2.5 credit RWA.

3 CBA ratios prior to June 2010 and Peers 1 & 2 ratios based on Individually Assessed Provisions to Impaired Assets.

4 CBA data from June 2010 has been updated for changes in the definition of impaired assets to include unsecured retail exposures which are 90 days past due.