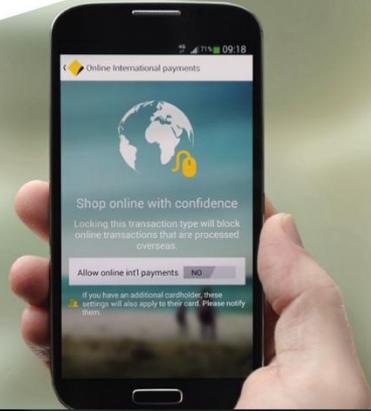


# SEPTEMBER QUARTER 2015

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**Commonwealth**Bank



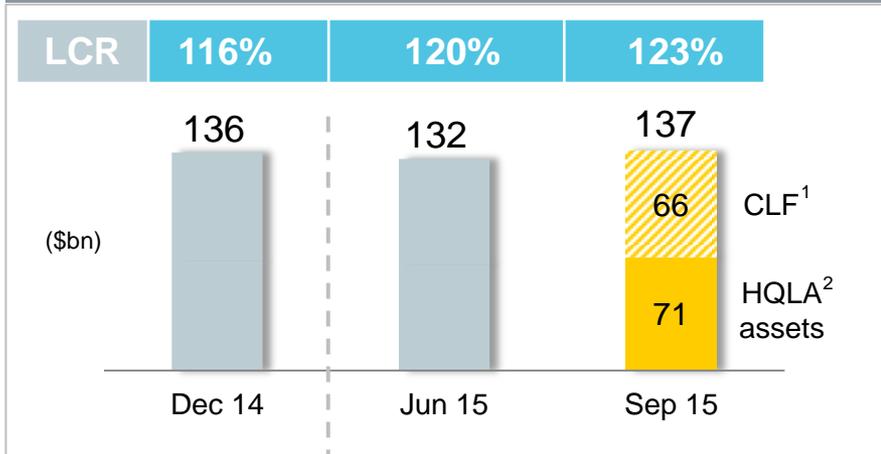
# Disclaimer

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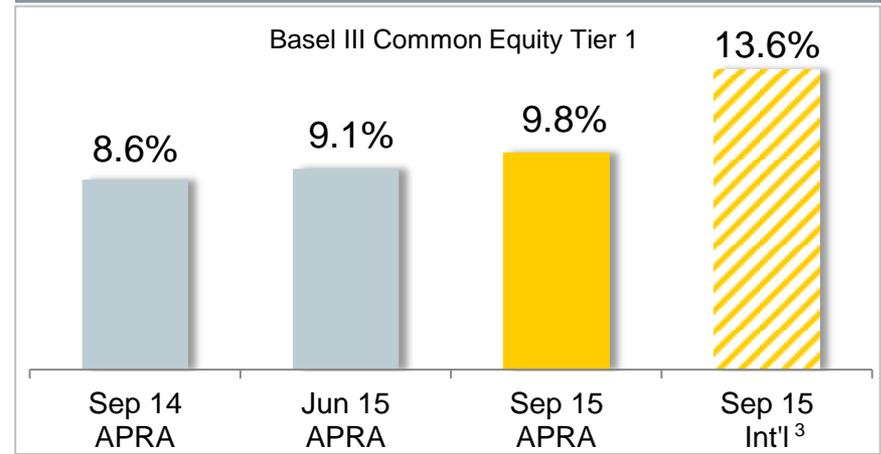
The material that follows is a presentation of general background information about the Group's activities current at the date of the presentation, 5 November 2015. It is information given in summary form and does not purport to be complete. It is not intended to be relied upon as advice to investors 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 to support our customers

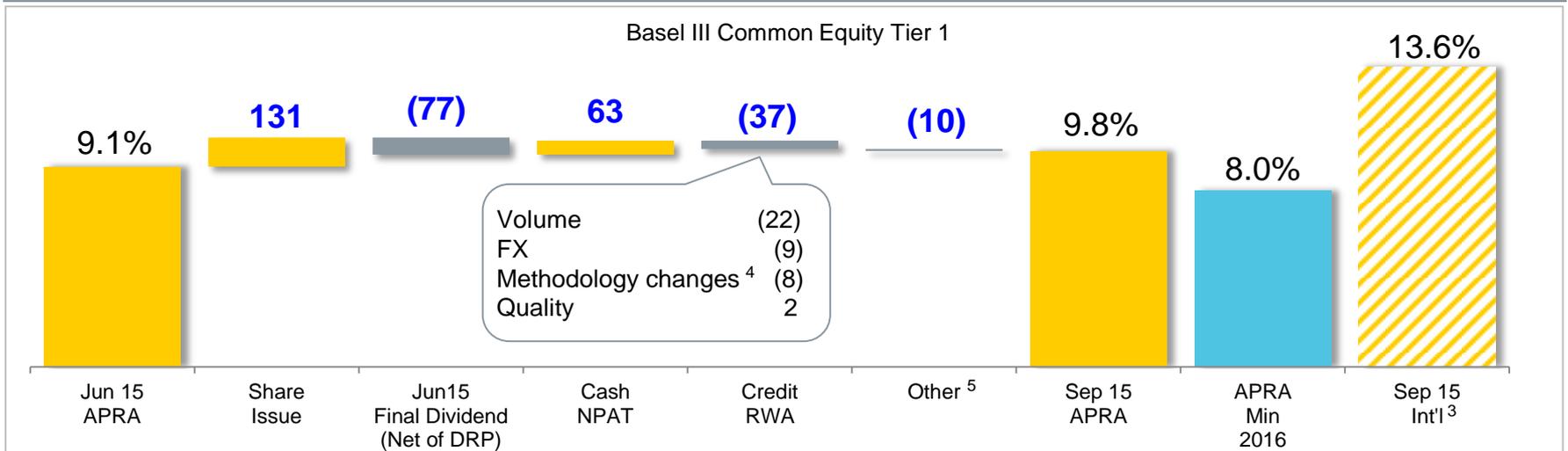
## Liquidity



## Capital



## Capital Movement



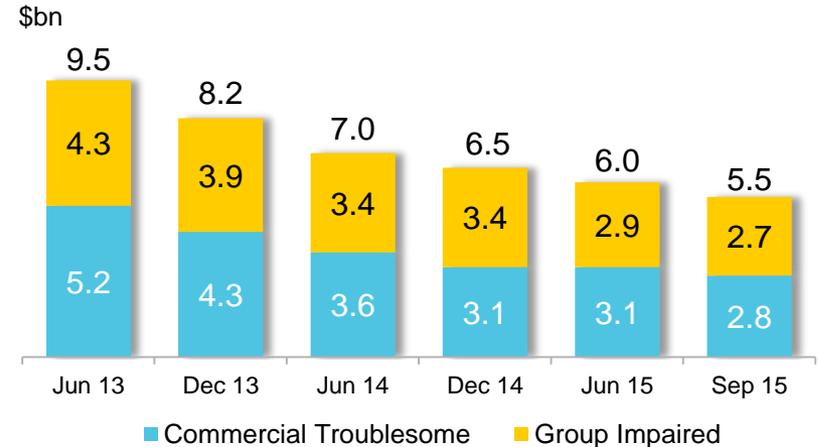
1 Committed Liquidity Facility  
 2 High Quality Liquid Assets  
 3 Analysis aligns with the APRA study entitled "International capital comparison study" (13 July 2015)  
 4 Primarily annual credit risk factor refresh  
 5 Includes the impact of market volatility, primarily an increase in credit spreads (-7 bpts)

# Sound credit quality

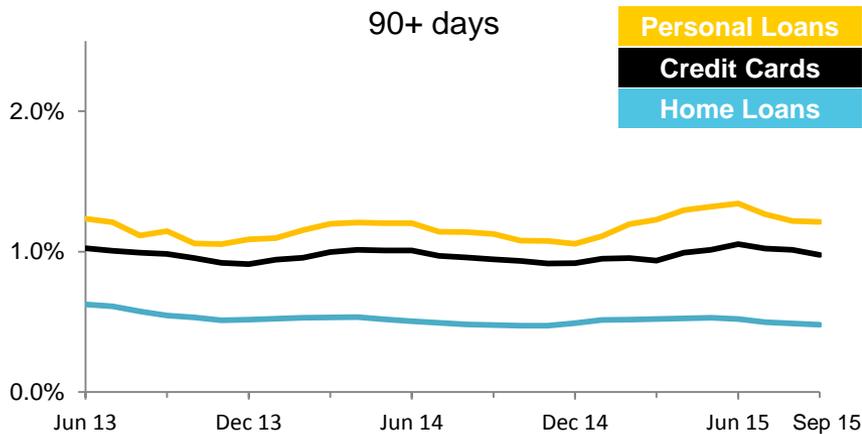
## Loan Impairment Expense (Cash)



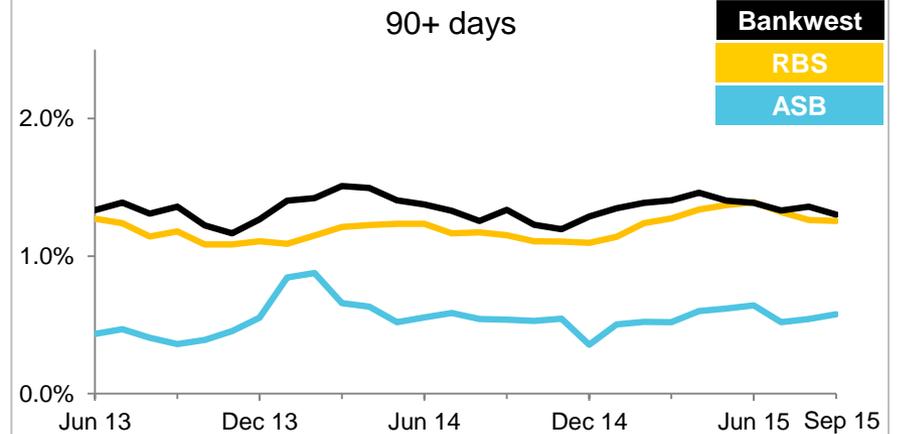
## Troublesome and Impaired Assets



## Consumer Arrears<sup>5</sup>



## Personal Loan Arrears<sup>6</sup>

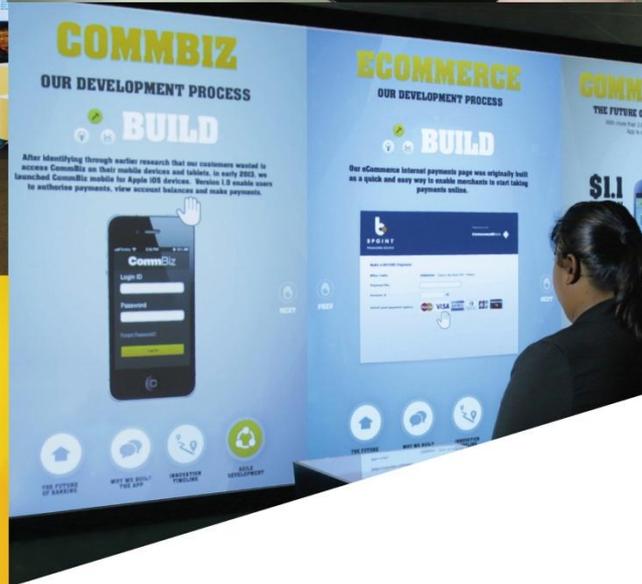
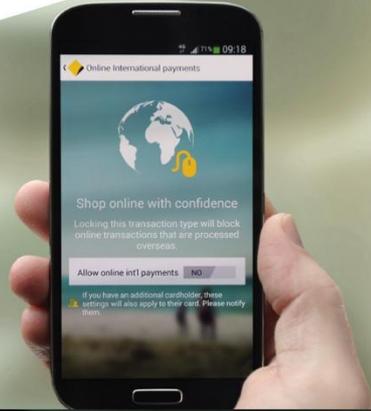


1. Basis points as a percentage of average Gross Loans and Acceptances (GLA). 2. FY09 includes Bankwest on a pro-forma basis and is based on impairment expense for the year. 3. Statutory Loan Impairment Expense (LIE) for FY10 48 bpts, FY13 21 bpts and FY14 16 bpts. 4. 1Q16 three months annualised.

5. Represents Retail Banking Services, ASB Retail and Bankwest Retail. 6. Results not consistently measured/defined across the industry. CBA definition is conservative as it includes Hardship accounts. Includes unsecured and secured personal loans. ASB write-off typically around 90 days past due if no agreed repayment plan.

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