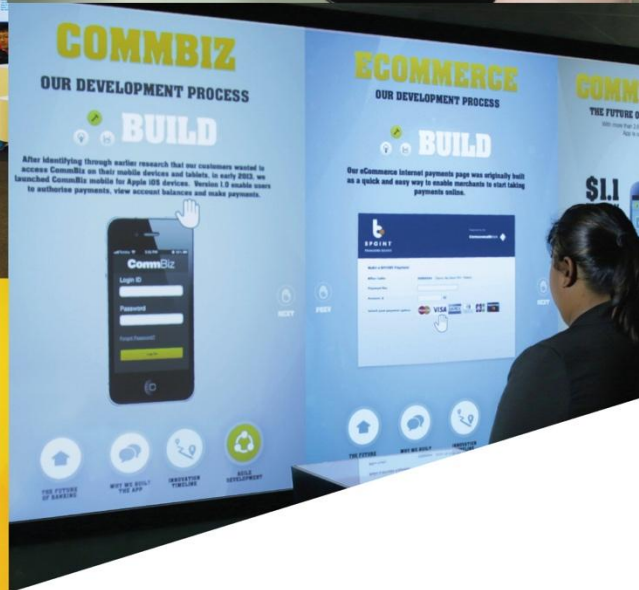
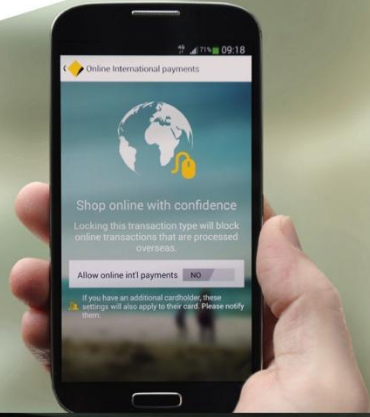


MARCH QUARTER 2015

INFORMATION PACK



CommonwealthBank

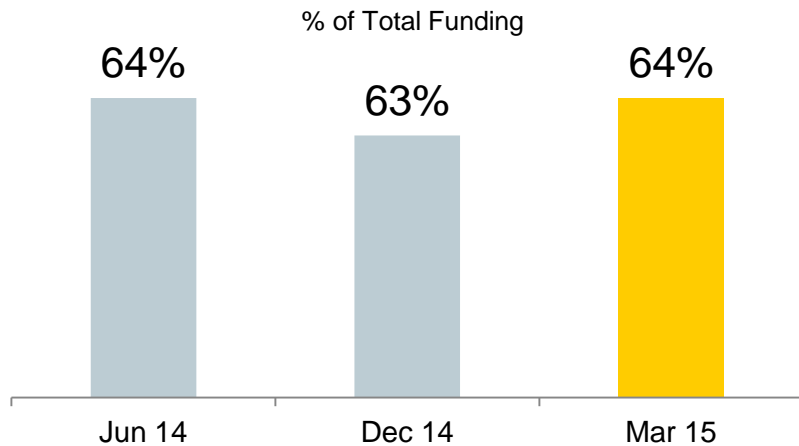


Disclaimer

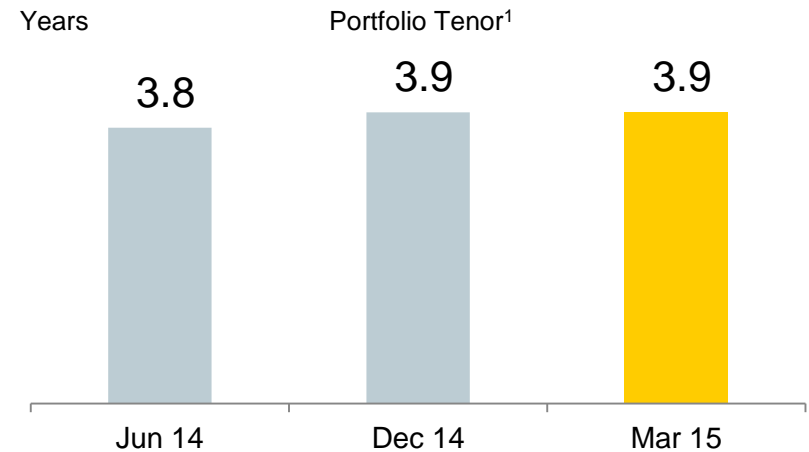
The material that follows is a presentation of general background information about the Group's activities current at the date of the presentation, 6 May 2015. It is information given in summary form and does not purport to be complete. It is not intended to be relied upon as advice to investors or potential 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

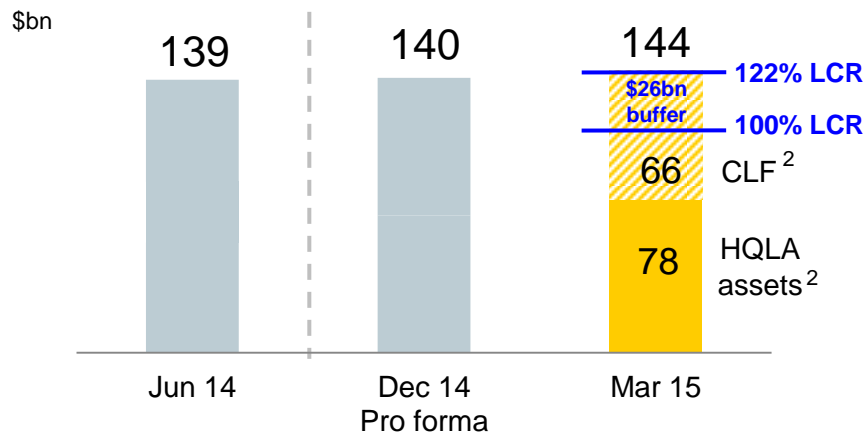
Deposit Funding



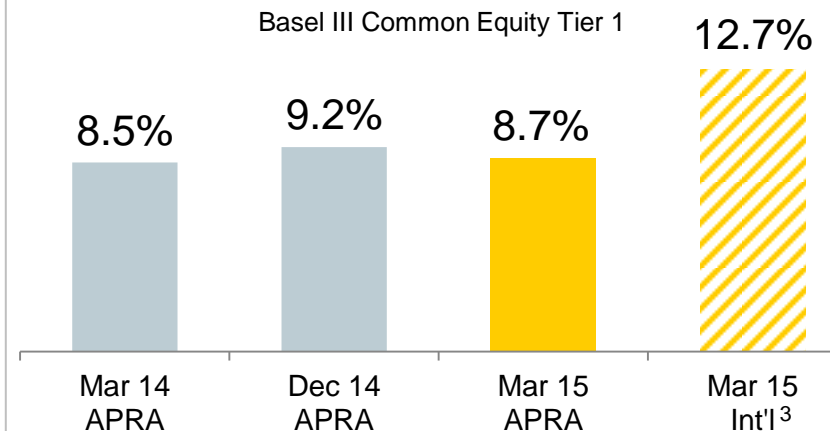
Wholesale Funding Tenor



Liquidity²



Capital



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

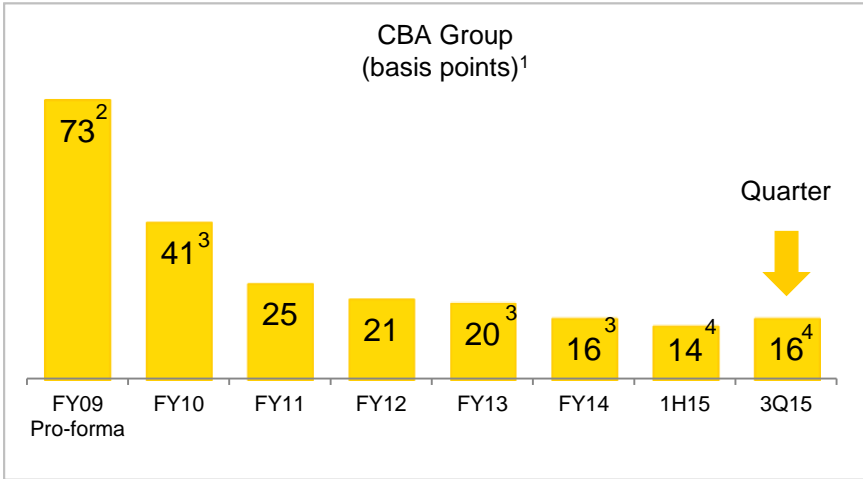
² Prior to 1 Jan 2015 liquids were reported net of applicable regulatory haircuts. Dec 14 comparative has been restated for impact of APS210. Jun 14 has not been restated. Reported CLF of \$66bn as at 31 Mar is net of CLF used for ESA intraday settlement. As at 31 March 2015 qualifying HQLA includes cash, Govt and Semi Govt securities. Also includes \$5.7bn of other RBNZ eligible securities.

³ International measure of CET1 methodology consistent with that detailed in the August 2014 PwC Australia report commissioned by the ABA.

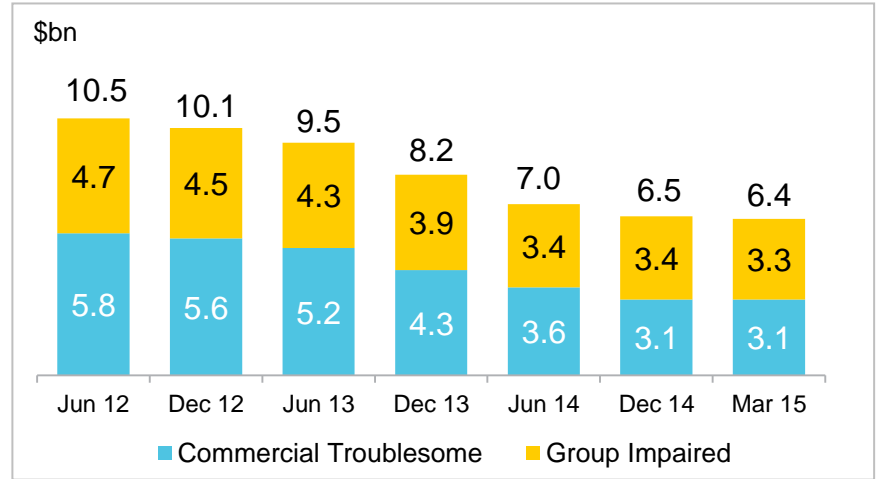


Sound credit quality

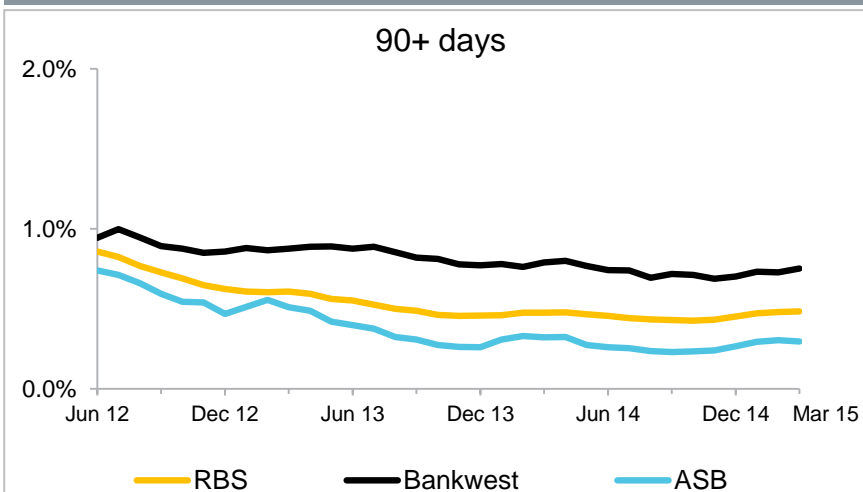
Loan Impairment Expense (Cash)



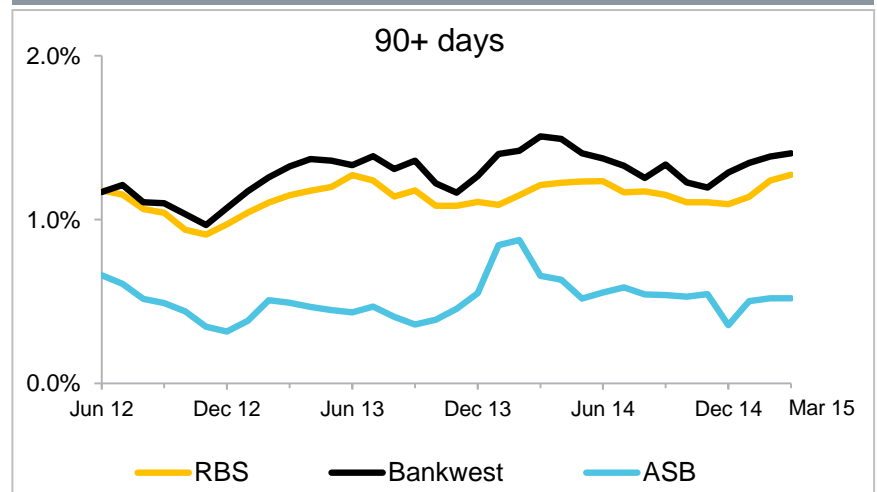
Troublesome and Impaired Assets



Home Loan Arrears



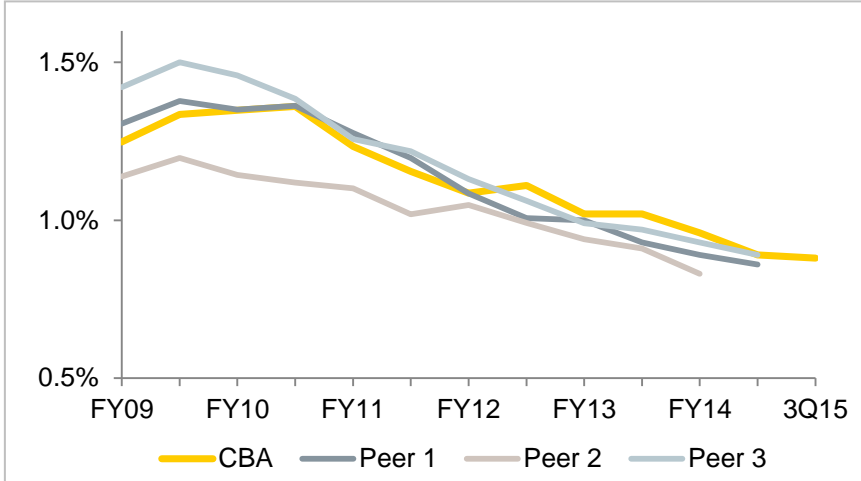
Personal Loan Arrears



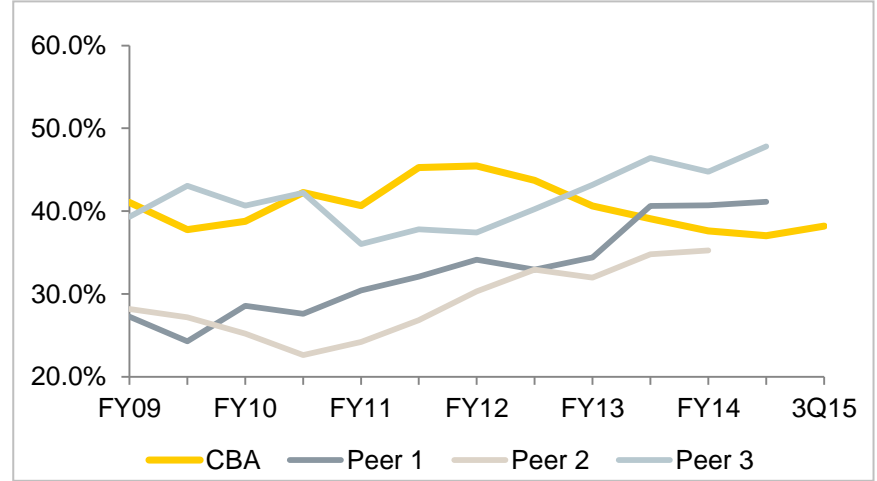
1 Basis points as a percentage of average Gross Loans and Acceptances (GLA).
 2 FY09 includes Bankwest on a pro-forma basis and is based on impairment expense for the year.
 3 Statutory Loan Impairment Expense (LIE) for FY10 48 bpts, FY13 21 bpts and FY14 16 bpts.
 4 1H15 six months annualised, 3Q15 three months annualised.

Coverage ratios

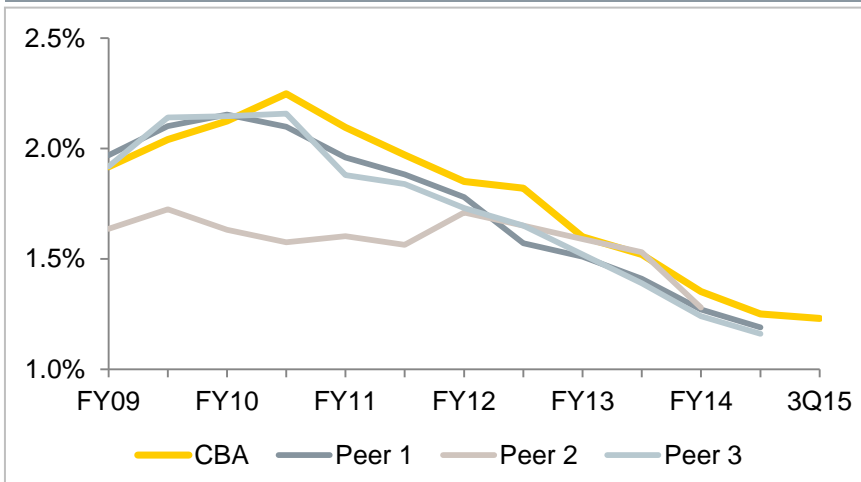
Collective Provisions¹ to Credit RWA²



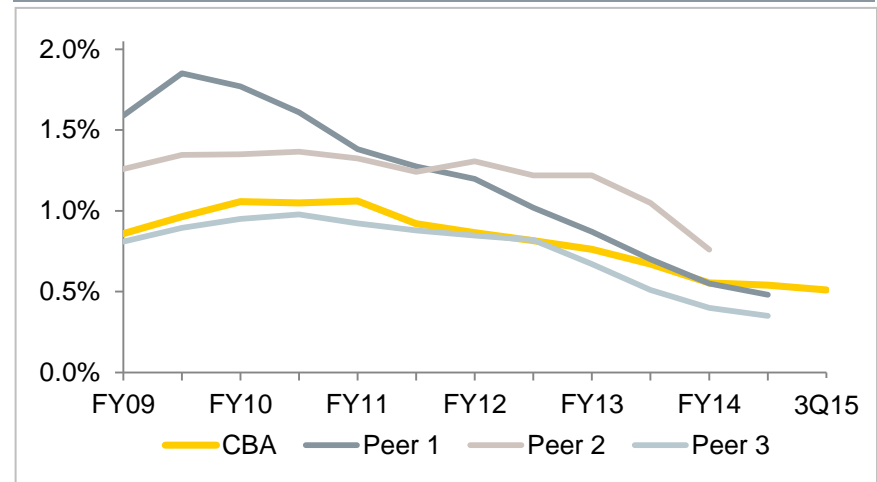
Provisions for Impaired Assets³ to Impaired Assets⁴



Total Provisions¹ to Credit RWA²



Impaired Assets⁴ to Gross Loans and Acceptances



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

