



CommonwealthBank 

MARCH 2016 QUARTER

INFORMATION PACK

COMMONWEALTH BANK OF AUSTRALIA | ACN 123 123 124 | 9 MAY 2016

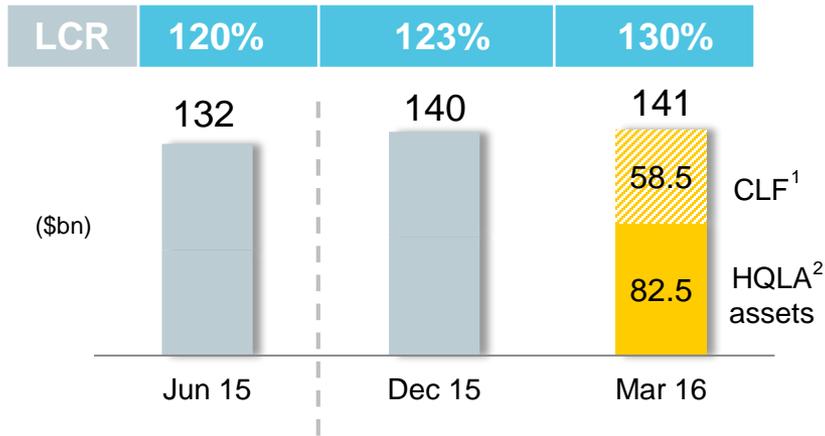
**WHEN
WE BELIEVE,
WE CAN.**

Disclaimer

The material that follows is a presentation of general background information about the Group's activities current at the date of the presentation, 9 May 2016. 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.

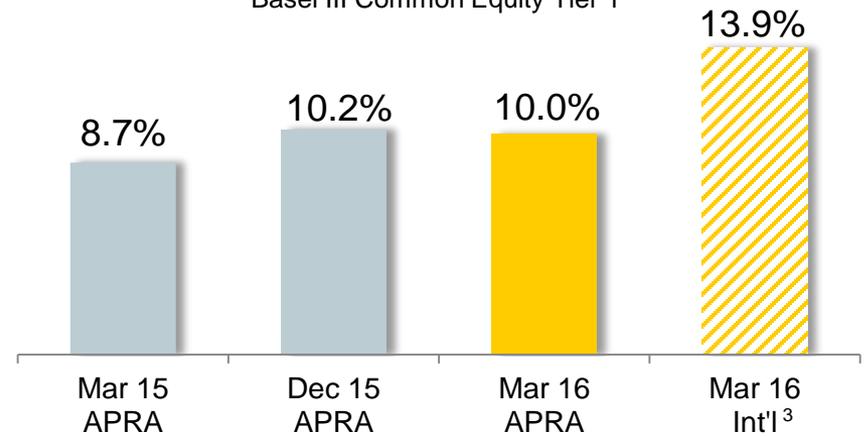
Strength

Liquidity



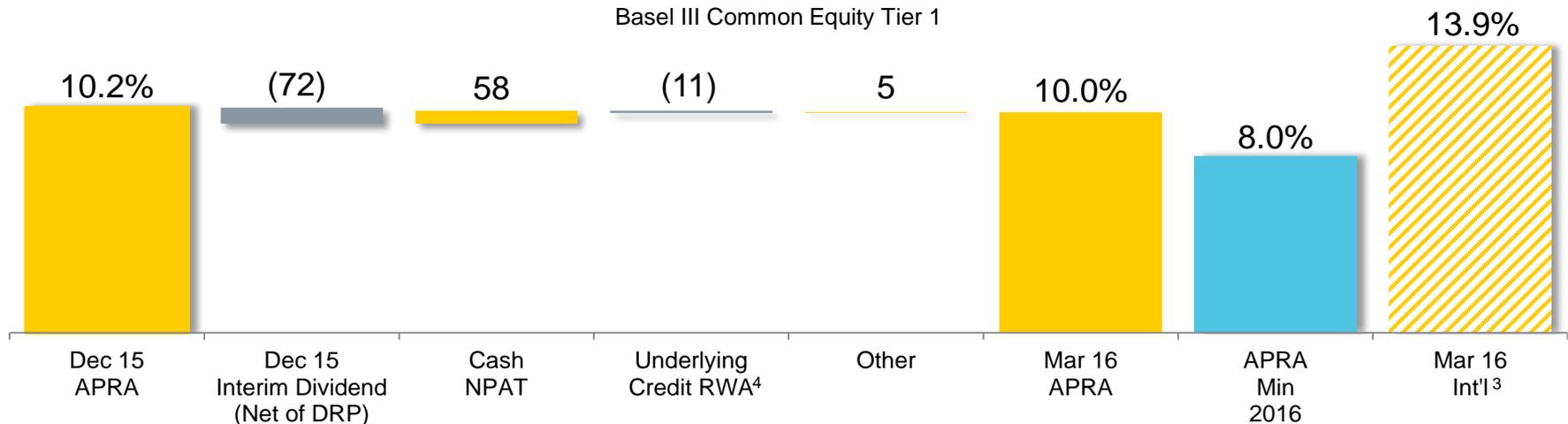
Capital

Basel III Common Equity Tier 1



Capital Movement

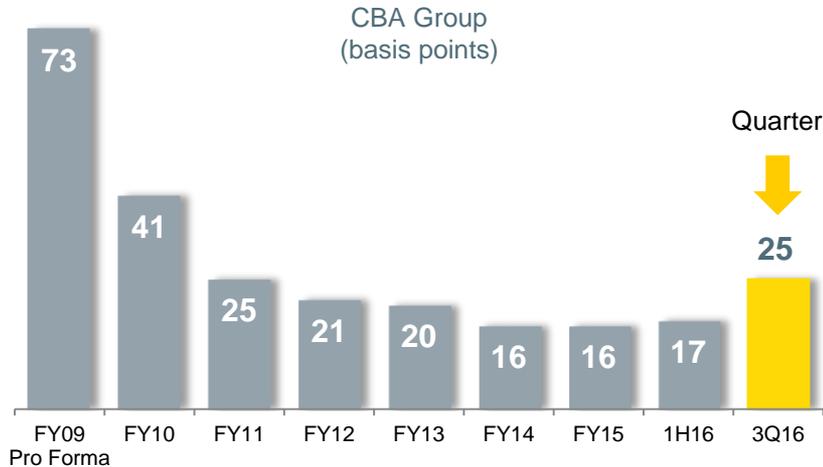
Basel III Common Equity Tier 1



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 Excludes impact of foreign exchange movements

Credit quality

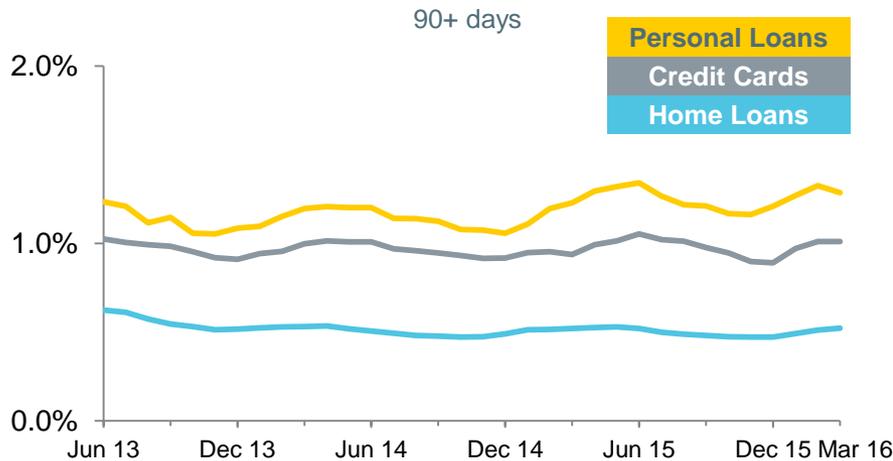
Loan Impairment Expense (Cash)



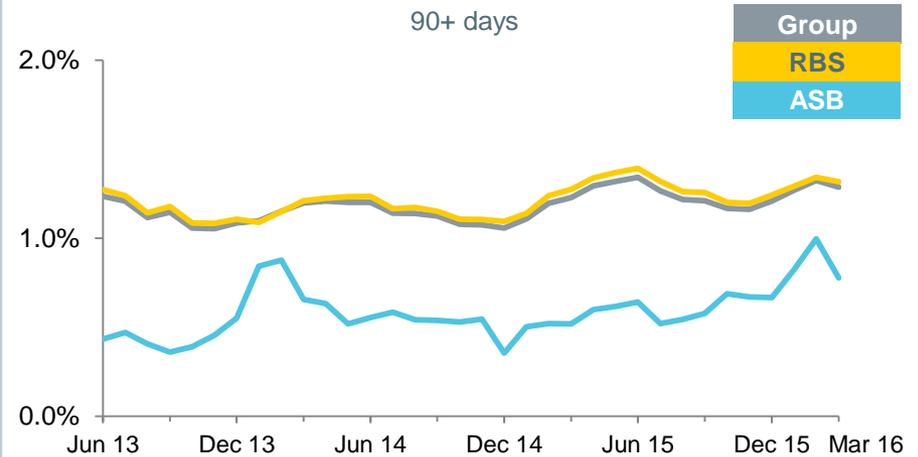
Troublesome and Impaired Assets



Consumer Arrears



Personal Loans

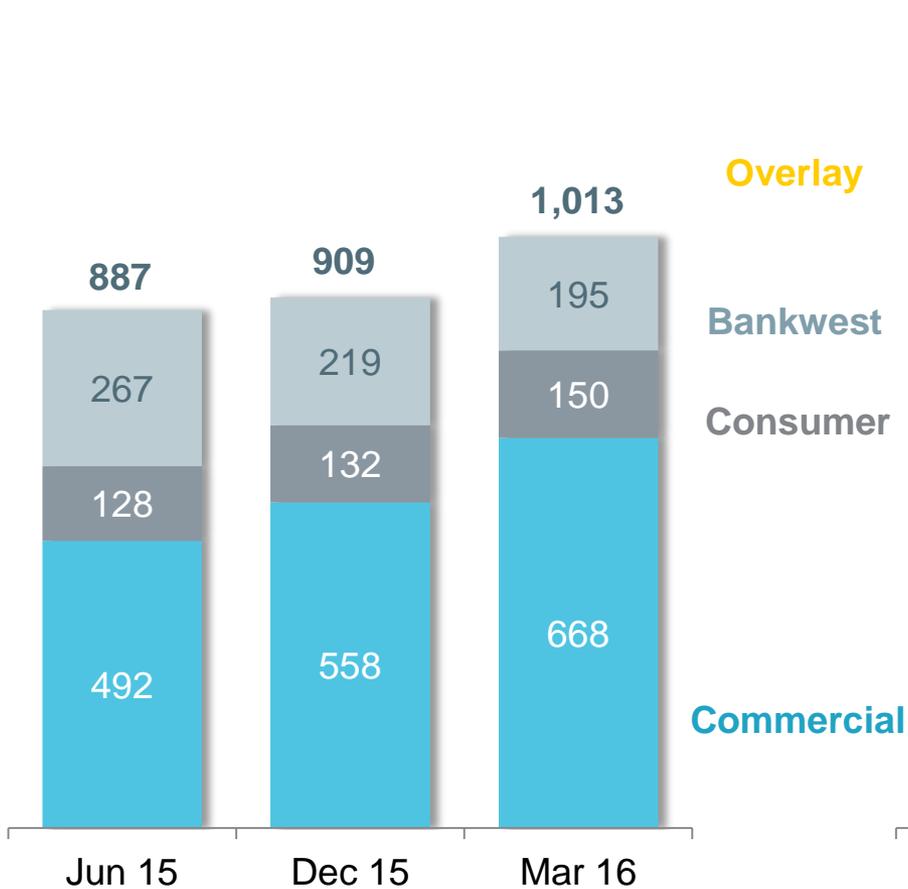


LIE (Loan Impairment Expense): Basis points calculated as a percentage of average Gross Loans and Acceptances (GLA). FY09 includes Bankwest on a pro-forma basis and is based on impairment expense for the year. Group Statutory Loan Impairment Expense for FY10 48 bpts, FY13 21 bpts and FY14 16 bpts. Consumer Home Loan Arrears exclude Reverse Mortgage, Commonwealth Portfolio Loan (RBS only) and Residential Mortgage Group (RBS only) loans.

Provisions

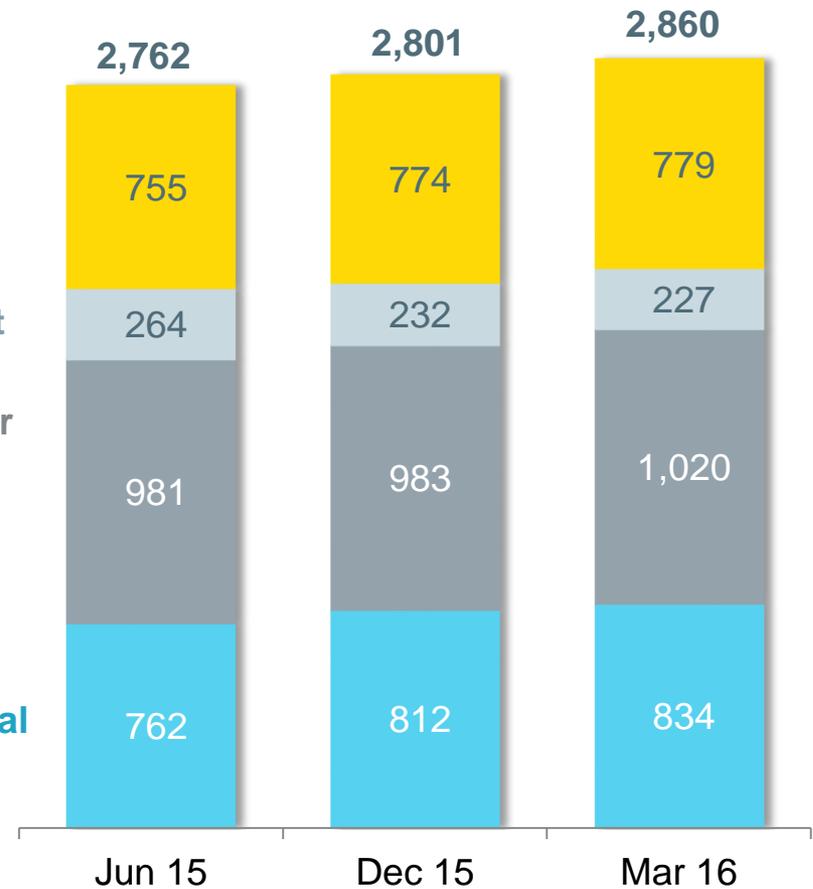
Individual Provisions

\$m



Collective Provisions

\$m





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