

ASX Announcement

Reclassification of statistical household lending data

Friday, 29 September 2017 (Sydney): Commonwealth Bank of Australia (CBA) has today advised that following clarification of loan purpose reporting guidelines, certain statistical data have been reclassified as part of regulatory reporting obligations for Authorised Deposit-taking Institutions. The reclassification relates to mortgage-secured household lending data for the periods between October 2015 and July 2017. The approximate impacts of the reclassification¹ as at 31 July 2017 include:

- Restatement of Loans to Households: Housing: Owner-occupied from \$278.4bn to \$273.9bn;
- Restatement of Loans to Households: Housing: Investment from \$138.2bn to \$134.8bn; and
- Restatement of Loans to Households: Other from \$10.1bn to \$18.0bn

The reclassification is for statistical reporting purposes only and has no impact on customers, the security and serviceability arrangements for these loans or on CBA's regulatory capital, risk appetite, risk-weighted assets or statutory financial statements. The reclassification has minimal impact on CBA's reported volumes relative to APRA's industry benchmark for investor mortgage growth and limit for new interest-only mortgage lending.

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(1) Data published in APRA's Monthly Banking Statistics and Quarterly Authorised Deposit-taking Institution Property Exposures