Media Presentation

For the full year ended
30 June 2017

Ian Narev, Chief Executive Officer
<table>
<thead>
<tr>
<th>Metric</th>
<th>Jun 17</th>
<th>% Change</th>
<th>Jun 16</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Statutory Profit ($m)</td>
<td>9,928</td>
<td>7.6%</td>
<td></td>
<td></td>
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<tr>
<td>Cash NPAT ($m)</td>
<td>9,881</td>
<td>4.6%</td>
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<tr>
<td>Cash Earnings per Share ($)</td>
<td>5.74</td>
<td>3.5%</td>
<td></td>
<td></td>
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<tr>
<td>Dividend per Share ($)</td>
<td>4.29</td>
<td>2.1%</td>
<td></td>
<td></td>
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<tr>
<td>ROE – Cash</td>
<td>16.0%</td>
<td>(from 16.5%)</td>
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</tbody>
</table>
Managing for **today’s environment**

**Positive Jaws**
- FY17 vs FY16
- Underlying\(^1\)
- Income: 3.8%
- Expense: 2.4%
- Operating Perform.: 4.8%

**Strength**
- Deposit funding: 67%
- LCR: 129%
- CET1: 15.6%
- International: 10.1% APRA

**Returns**
- ROE (cash): 16.0%
- Dividend (cents): 429
- +9 cents

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1. In order to present an underlying view of the result, FY17 growth rates have been adjusted to exclude a $397m gain on sale of the Group’s remaining investment in Visa Inc in Other banking income, and a $393m one-off expense for acceleration of amortisation on certain software assets.
Delivering for all our stakeholders

Our Customers

- 16.6 million customers

Our Community

- $3.9bn in taxes
- Australia’s largest taxpayer

Our Shareholders

- 51,800 people in 11 countries
- 51,800 shareholders

Our People

- ~800,000 people

Australia’s largest taxpayer
Delivering for our customers

Satisfied Customers

<table>
<thead>
<tr>
<th>Retail MFI¹</th>
<th>82.7%</th>
</tr>
</thead>
</table>

Dissatisfied Customers

| Retail MFI¹ | 3.8% |

Customer Satisfaction

<table>
<thead>
<tr>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail</td>
</tr>
<tr>
<td>Business</td>
</tr>
<tr>
<td>Wealth</td>
</tr>
<tr>
<td>Internet</td>
</tr>
<tr>
<td>International</td>
</tr>
</tbody>
</table>

Excludes neutral responses

Sources:
- 1. Source: Roy Morgan. Excludes “Can’t say” and “N/A” responses.
- Refer slide at back of this presentation for source information.
Delivering for our customers

FY17¹

- $197bn in total new lending
- 330,000 new home loans
- $6bn in new loans to rural customers
- Insured more than 6m customers
- 2.7m new deposit accounts
- Helped 1.8m customers invest for the future²

1. Group totals (Australia and Offshore)  2. Superannuation and managed funds  3. NSW includes ACT
Delivering for our customers – One CommBank

- **62,000** customer insights each week
- **43,000** video-conferencing referrals in FY17
- **93** new branch lenders in FY17
- **8%** growth in home & contents insurance¹
- **226** new format locations
- **50%** reduction in branch space

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**Proprietary % of Total Flows**

- **Home lending (RBS)**: 62%

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Market Performance:

- **Jun 16**: 54%
- **Dec 16**: 47%
- **Jun 17**: 46%²

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1. Policies with new home loans  
2. Market as at Mar 17
Delivering for our **customers** - Financial Wellbeing

**Spend Tracker**
- Tracking everyday expenses to make budgeting easier

**Savings Jar**
- Watch your small change add up to bigger savings

**CommSec $10 Trade**
- Making share investing accessible and affordable

Developed in the CommBank lab – with the help of our customers
Delivering for our shareholders

CBA Market Capitalisation

Australian owned ~80%

Overseas investors

Australians investing in funds

Super funds for millions of Australians

~800,000 retail investors

All figures are approximates
Delivering for our shareholders

Our Owners

- 75% of profit returned to shareholders
- ~800,000 retail investors
- Millions more via super funds

Total Return (10yrs)

<table>
<thead>
<tr>
<th>Date</th>
<th>Share Price Increase</th>
<th>Dividend Reinvestment</th>
<th>Average shareholding 850 shares</th>
<th>Jun 17</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jun 07</td>
<td>$47,000</td>
<td>$23,500</td>
<td></td>
<td>$124,500</td>
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</tbody>
</table>

+165%¹

1. Return of 190% achieved when franking credits are included

All figures are approximates
Delivering for our **shareholders** - Return on Equity

- **07 2H**: 21.7%
- **08**: 20.4%
- **09**: 15.8%
- **10**: 18.7%
- **11**: 19.5%
- **12**: 18.4%
- **13**: 18.2%
- **14**: 18.7%
- **15**: 18.2%
- **16 1H**: 16.5%
- **16 2H**: 16.0%
- **17**: 16.1%

**FY17**: 16.0%
Delivering for our **community** – strength for all stakeholders

**Australia’s largest taxpayer**

- $3.9bn in taxes\(^1\) in FY17
- Equivalent to 260 schools; 6 hospitals
- Banking levy a further impost

**A responsible corporate citizen**

- $272m invested in the community FY17
- Almost 575,000 students in Start Smart
- Employer of choice for gender equality

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1. Group total
Delivering for our **community** - strength

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<thead>
<tr>
<th></th>
<th>Jun 07</th>
<th>Jun 17</th>
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</thead>
<tbody>
<tr>
<td>Deposit funding</td>
<td>54%</td>
<td>67%</td>
</tr>
<tr>
<td>Long term funding %</td>
<td>49%</td>
<td>60%</td>
</tr>
<tr>
<td>WAM(^1) – new issuance</td>
<td>3.4 yrs</td>
<td>5.2 yrs</td>
</tr>
<tr>
<td>Liquid assets</td>
<td>$15bn(^2)</td>
<td>$142bn</td>
</tr>
<tr>
<td>CET1 (APRA)</td>
<td>4.5%</td>
<td>10.1%</td>
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1. Weighted Average Maturity of wholesale funding - includes debt with an original maturity or call date of greater than 12 months (including loan capital)
2. Assumes current LCR-type treatment of liquid assets
Outlook

• Economic indicators generally positive

• Ongoing concerns about job security, wage growth and cost of living

• Need continuing broad productive business investment – next wave post mining and construction investment

• For CBA, on-going focus on strength, customer engagement and technology, and more emphasis on productivity

• People the key
Customer metrics

1 Roy Morgan Research Retail Main Financial Institution (MFI) Customer Satisfaction. Australian population 14+, % “Very Satisfied” or “Fairly Satisfied” with relationship with that MFI. 6 month rolling average to June 2017. Peers includes ANZ, NAB and Westpac. CBA excludes Bankwest.

2 DBM Business Financial Services Monitor (June 2017), average satisfaction rating of business customers’ Main Financial Institution (MFI), across all Australian businesses, using an 11 pt scale where 0 is Extremely Dissatisfied and 10 is Extremely Satisfied, 6 month rolling average. Rankings are based on DBM significance testing.

3 The Colonial First State (CFS, the platform provider) score is calculated based on the weighted average (using Funds Under Administration (FUA) from the Strategic Insights (formerly known as Plan for Life) FUA subscription database) of the overall satisfaction scores (out of 10, from the annual Wealth Insights Platform Service Level Survey) of FirstChoice and FirstWrap. The ranking is calculated by comparing the overall satisfaction score with the weighted average of other platform providers in the relevant peer set (using the same FUA weighted methodology as the CFS score). The relevant peer set includes platforms belonging to Westpac, NAB, ANZ, AMP and Macquarie Bank in the Wealth Insights survey. This measure is updated annually in April.

4 PT Bank Commonwealth in Indonesia rated number one among foreign banks for customer service as measured by MRI (one of the leading industry Standards for Customer Service Excellence).

5 Customer satisfaction – internet banking services: Roy Morgan Research. Australian population 14+. Proportion of customers who conducted internet banking via website or app with their Main Financial Institution in the last 4 weeks, who are either “Very Satisfied” or “Fairly Satisfied” with the service provided by that institution. Rank based on comparison to ANZ, NAB and Westpac. CBA held the number one position for Overall Satisfaction with Internet Banking the entire financial year 2017.