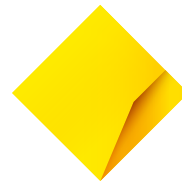


February 2025

# Letter to shareholders



## 2025 half year highlights<sup>1</sup>

### Dear shareholder

With continued cost of living pressures, our purpose remains more relevant than ever, building a brighter future for all. Our role is to support our customers, communities and the economy through good and challenging times. We remain focused on investing in our business and consistently delivering our strategy to bring our purpose to life.

### Supporting customers

We have heard how the current environment continues to challenge many of our customers and communities. We remain focused on proactively engaging our customers with a range of options to help them manage their finances. For customers most in need of support, we have made it easier to apply for help and provided more than 65,000 tailored payment arrangements this half.

### Protecting communities

Fraud and scams are still impacting too many Australians. We have invested more than \$450 million in 1H25 to continue to protect our customers. Our work with governments, regulators, peer banks and other industries is helping to reduce fraud and scams losses.

### Strengthening Australia

Aligned with our purpose, we aim to contribute to improving the standards of living for all Australians. This half, we have lent \$21 billion to businesses to help them grow, helped more than 70,000 households buy a home and paid over \$11 billion in interest to Australian savers. Our performance and future are closely connected with Australia's prosperity.

### Delivering sustainable performance

The Board and management continue to review the appropriateness of our strategy to serve our customers' changing needs and preferences. Strong organic capital generation and prudent balance sheet settings, enable us to support our customers, fund balance sheet growth, invest for the future and pay a sustainable dividend over the long term.

Consistent execution of our strategy and strong customer focus has supported this half year result. We reported a cash NPAT of \$5,132 million and determined a fully franked, interim dividend of \$2.25 per share, an increase of 10 cents per share on 1H24. Our dividend payout ratio was 73% of cash NPAT.

Thank you for your ongoing support.

**Paul O'Malley** Chair  
12 February 2025

**Matt Comyn** CEO  
12 February 2025

**\$5,142m**

Statutory net profit after tax (NPAT)

⬆️ 6% on 1H24

**\$7,725m**

Pre-provision profit

⬆️ 1% on 1H24

**\$5,132m**

Cash NPAT

⬆️ 2% on 1H24

**12.2%**

CET1 Capital ratio

(APRA, Level 2)

⬇️ 10bpts on 1H24

**\$2.25**

Interim dividend

per share, fully franked

<sup>1</sup> For the six months ended 31 December 2024. Financials are presented on a continuing operations basis except Common Equity Tier 1 (CET1) and dividend per share which includes discontinued operations.

# Supporting our customers and communities

It has been another challenging period for many of our customers. We have maintained our focus on supporting customers who need assistance and continue to provide money management tools to help with managing finances. Each month on average, more than 3 million of our customers are using our digital money management tools via the CommBank app. In partnership with the Nine Network, we have launched six financial fitness money lessons to help people feel more confident about their relationship with money, including tips on saving, investing and budgeting.

To protect our customers from the ever-growing threat of fraud, scams, and financial and cyber crime, our continued investment has helped reduce customer scam losses by more than 70% over two years. We recently joined the 'BioCatch Trust' pilot, a world-first inter-bank network, which allows us to share device- and behavioural-based intelligence in real-time before a payment is made by a customer.

Our increased investment in technology and innovation continues to improve customer experiences. Around 8.8 million customers are logging onto the CommBank app monthly, over 12 million times per day. To further personalise customer experience, we launched Australia's first GenAI powered messaging service for bank customers, which provides detailed, curated information within seconds, including end-to-end dispute resolution.

Our focus on strong customer engagement and deeper relationships has helped us become Australia's leading bank for both households and businesses. We acknowledge that there is always more to do to provide superior customer experiences.

## Our 1H25 contribution

**\$11bn**

interest paid to Australian savers

**\$450m**

invested to protect against fraud, scams, and financial and cyber crime

**70,000+**

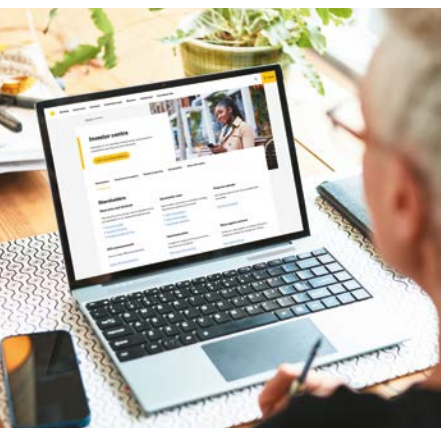
households bought homes

**\$21bn**

lent to businesses to help them grow

**\$4bn**

paid in dividends and share buy-backs to shareholders



## CBA Investor centre

Our investor centre provides more information on the Bank's strategic, financial and operating performance.

Find out more [commbank.com.au/shareholders](https://commbank.com.au/shareholders)

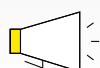
## Key dates <sup>1</sup>

**28 March 2025**  
Interim dividend payment

**13 August 2025**  
Full year results

**29 September 2025**  
Final dividend payment

**15 October 2025**  
Annual General Meeting



### Things you should know

Our share registry has a new name. **Link Market Services** is now known as **MUFG Corporate Markets** following the acquisition by Mitsubishi UFJ Trust & Banking Corporation in May 2024. While their name has changed, they will continue to provide you with share registry services.



### Keep your details up to date

To keep your account secure and ensure our share registry, MUFG Corporate Markets (MUFG), can reach you with information about your shareholding, it is important that your contact and banking details are up to date. To view and update your details, log in to the MUFG Investor Centre or contact MUFG:

Login: [au.investorcentre.mpms.mufg.com](https://au.investorcentre.mpms.mufg.com) | Email: [cba@cm.mpms.mufg.com](mailto:cba@cm.mpms.mufg.com) | Phone: (+61) 1800 022 440

<sup>1</sup> Dates may be altered by the Commonwealth Bank should circumstances require. Any changes will be advised to the Australian Securities Exchange.