

Fixed Income Investor Discussion Pack

For the full year ended 30 June 2024

Commonwealth Bank of Australia

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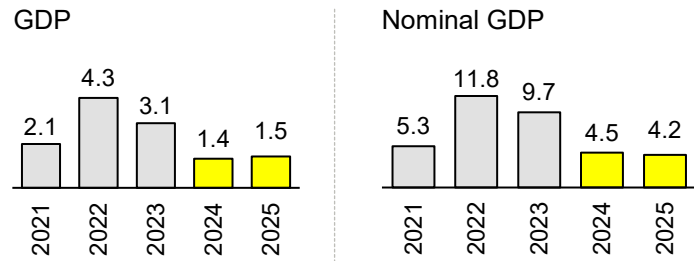
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The release of this announcement was authorised by the Board.

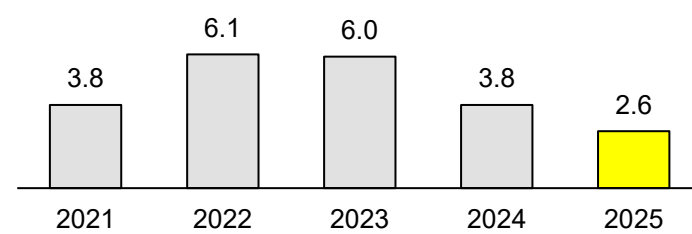
Key Australian economic indicators¹ (June FY)



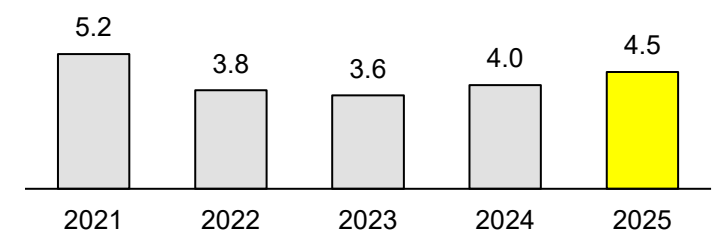
GDP %
Financial year average



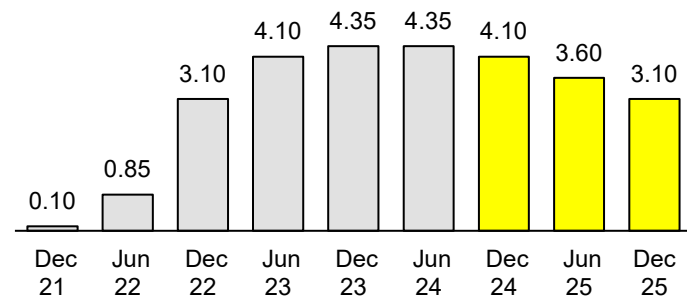
Headline CPI %
Year on year, June quarter



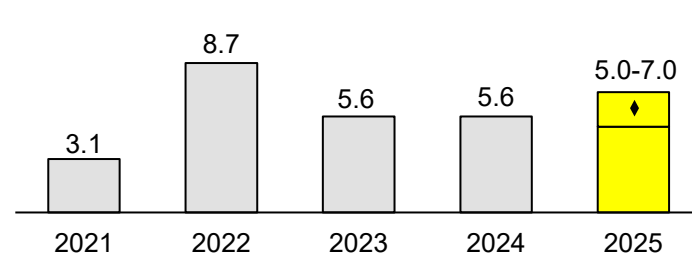
Unemployment rate %
June quarter average



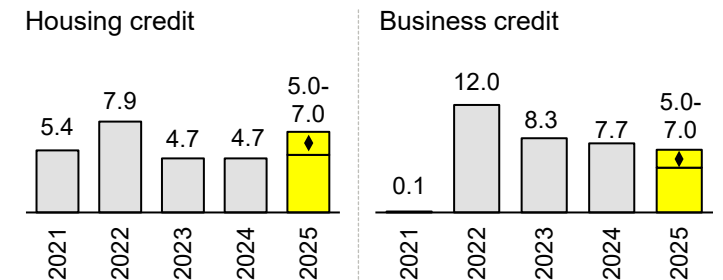
Cash rate %



Total credit growth %
12 months to June



Selected credit growth %
12 months to June



Actual Forecast, CBA Global Economic & Markets Research

1. Source: ABS, RBA and CBA Global Economic and Markets Research.

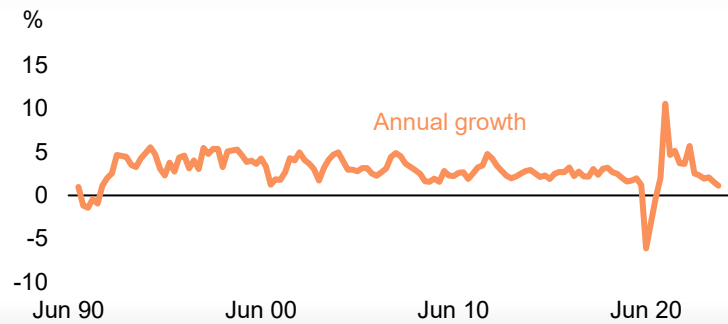
The Australian economy

Slowing economic growth, population growth providing tailwinds



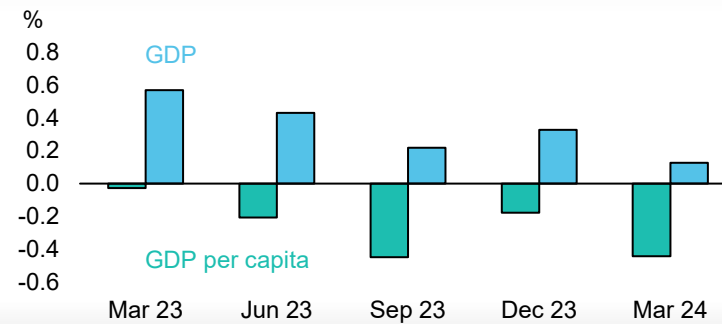
Economy growing well below trend¹

GDP growth



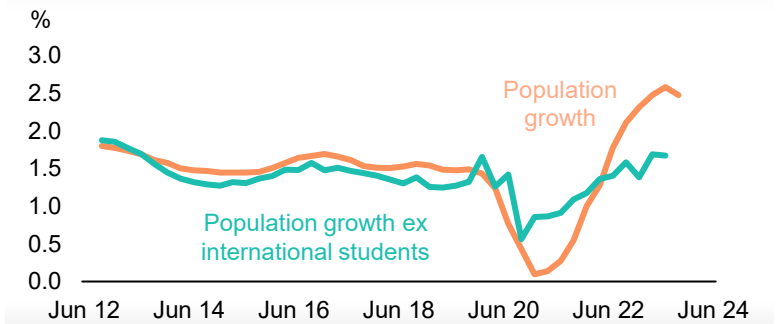
GDP per capita has fallen for five quarters¹

Quarterly growth in GDP and GDP per capita



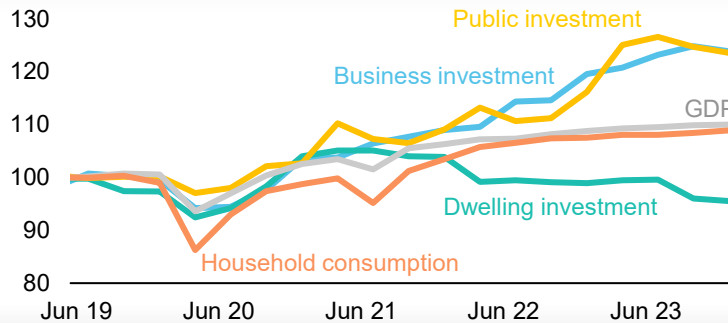
Population growth has been a tailwind¹

Population growth (annual change)



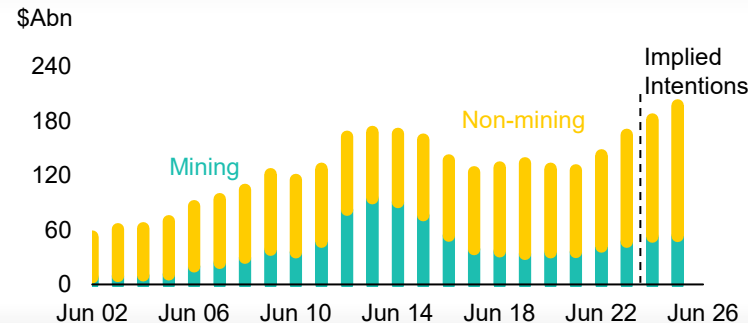
Investment driving growth¹

GDP drivers, index =100, 2019



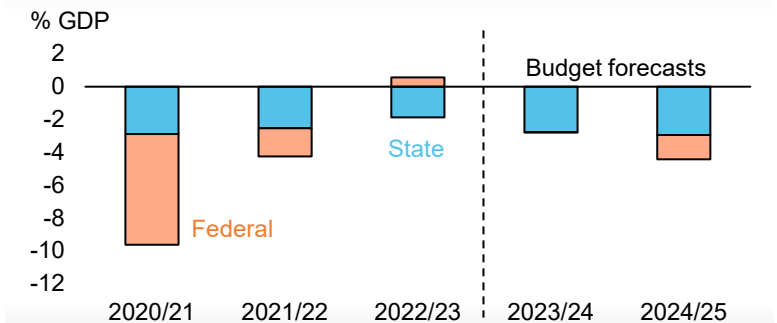
Business investment pipeline growing²

Capex actual spend and intentions



As fiscal policy moves back to modestly stimulatory³

Federal and state budget balances



1. Source: ABS. 2. Source: ABS, CBA. 3. Source: State and Federal budget papers 2024/25 using NFPS operating balance as % nominal GDP.

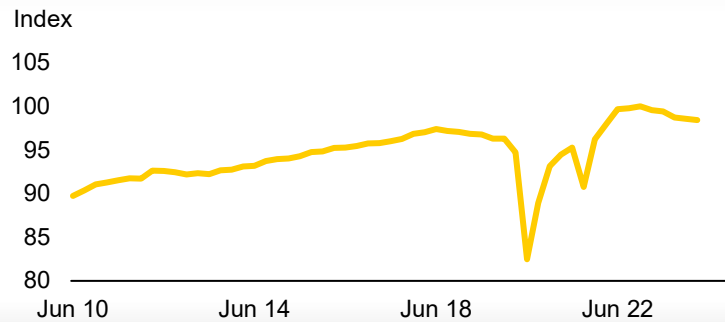
The Australian economy

Cost of living pressures continuing to impact consumers



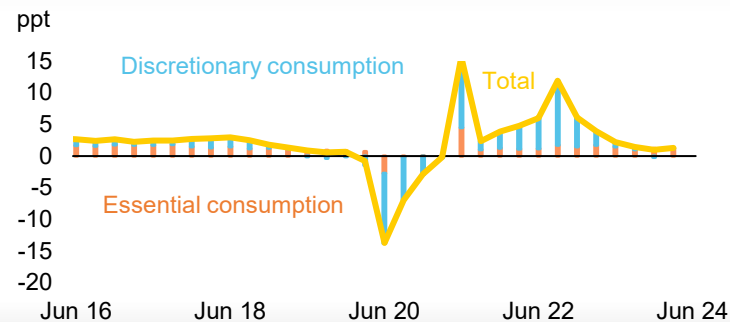
Real per capita consumption declining¹

Real household consumption (index = 100, Q4 19)



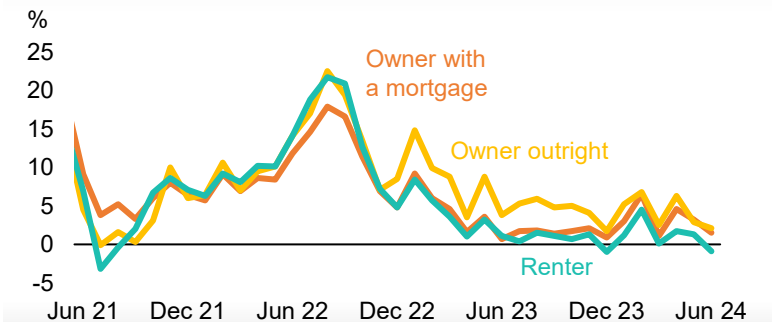
Consumers winding back discretionary spend¹

Household consumption (annual growth contribution)



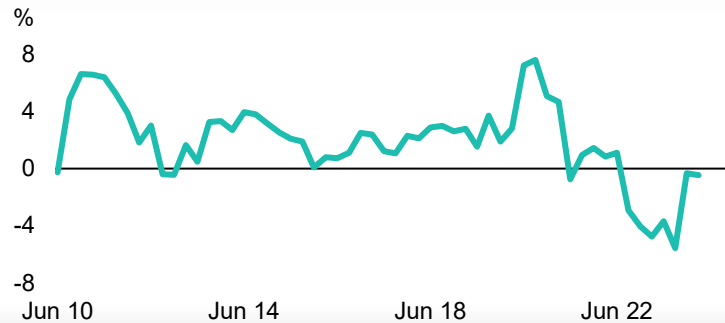
Renters feeling the pain²

Per capita household consumption (annual growth)



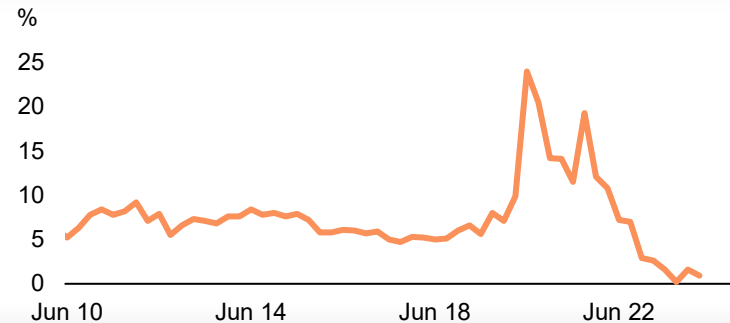
As real household disposable income has fallen¹

Real household disposable income (annual growth)



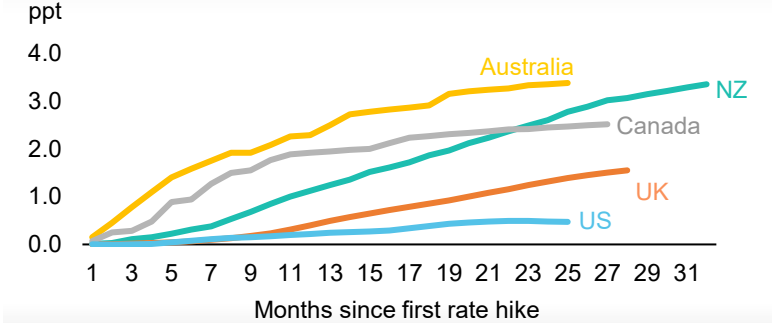
And household savings rate well below average¹

Household savings rate



RBA policy transmission more direct in Australia³

Outstanding mortgage rates lift



1. Source: ABS. 2. Source: CBA Household Spending Insights. 3. Source: Bloomberg, RBNZ, RBA, BoE, BoC, CBA.

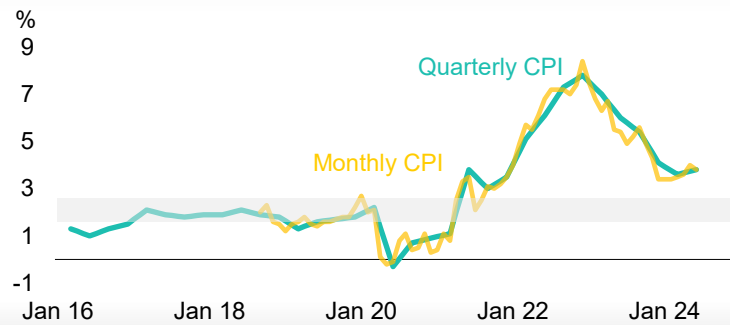
The Australian economy

Inflationary pressures moderating



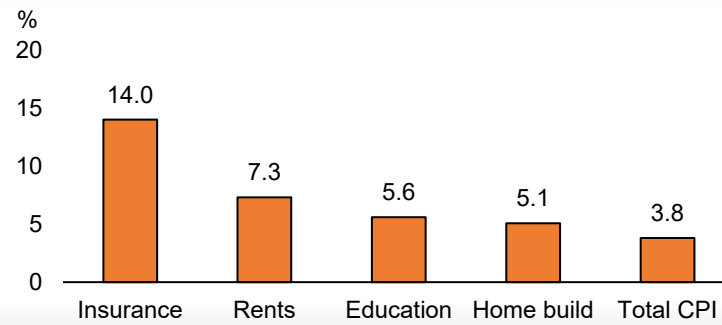
Inflation elevated but trending lower¹

Inflation (annual change)



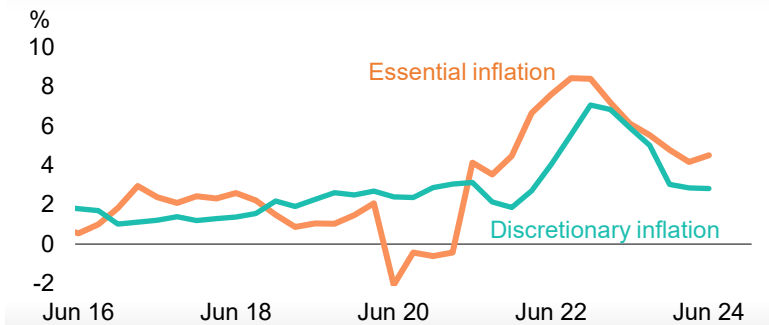
Certain categories keeping inflation higher¹

Inflation (annual change), June quarter 24 vs June quarter 23



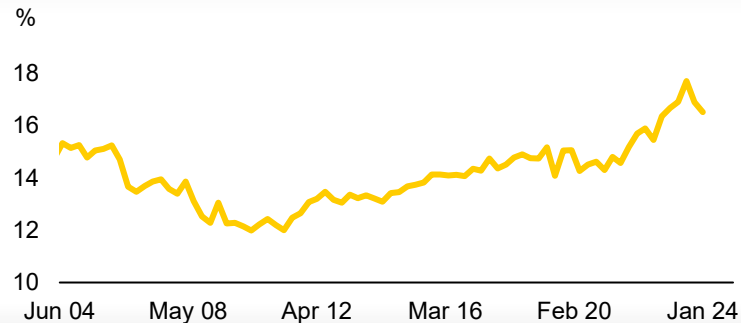
Wide difference between essential and discretionary¹

Inflation (annual change)



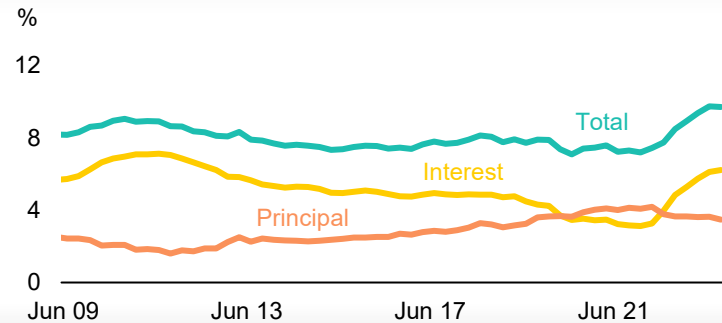
Higher tax added to pressure, but will fall¹

Household taxes (share of household gross income)



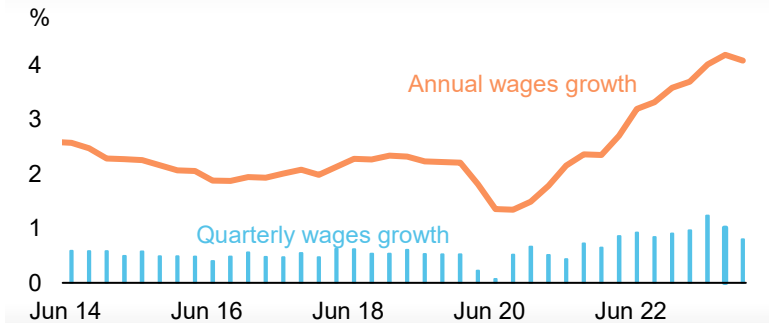
And higher housing debt payments²

Housing debt servicing costs (share of disposable income)



And wages growth has peaked¹

Wage Price Index (quarterly and annual growth)



1. Source: ABS. 2. Source: ABS, RBA.

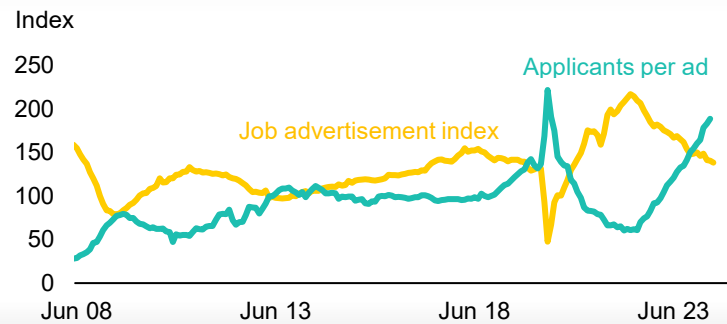
The Australian economy

Labour market loosening, support for households in FY25 through tax cuts and energy rebates



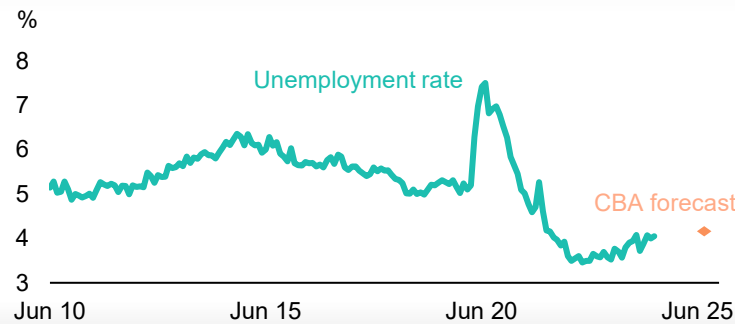
Labour demand weakening¹

Labour demand and supply



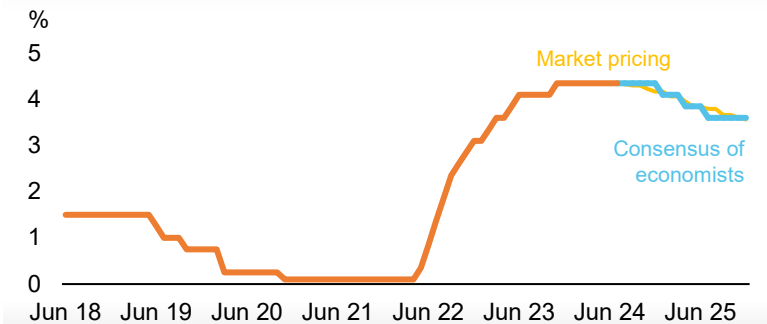
Unemployment to continue to lift²

Unemployment rate (with CBA forecast)



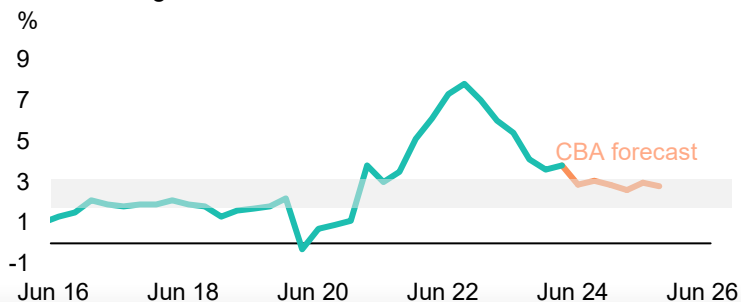
Consensus of economists expect rate cuts³

RBA cash rate



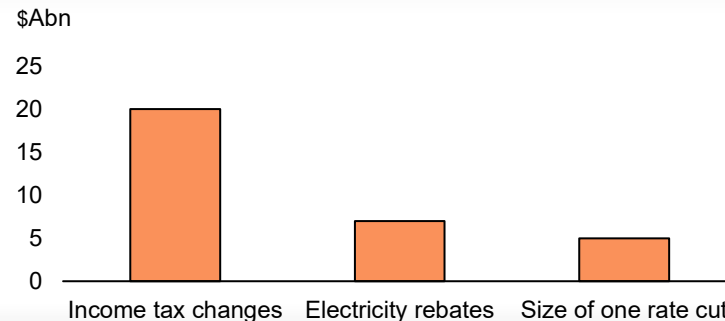
Headline CPI to fall within target due to electricity rebates²

CPI annual growth with forecast



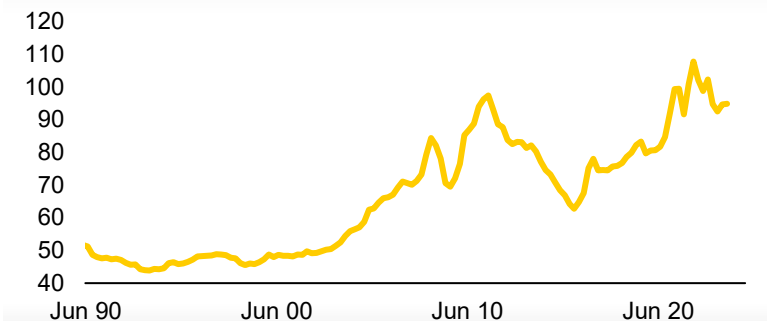
Household support over FY25⁴

Est. dollar value



Commodity prices staying higher for longer²

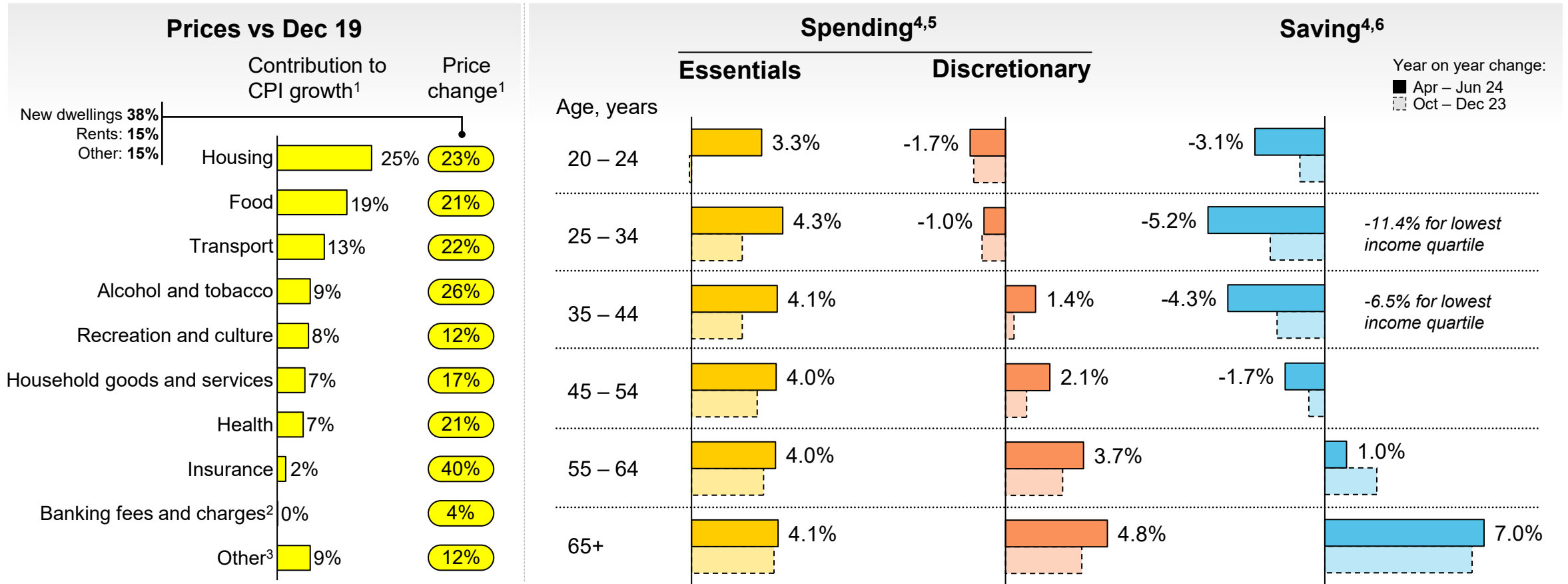
Terms of trade index



1. Source: Seek. 2. Source: ABS, CBA. 3. Source: RBA, Bloomberg. Market pricing as at 31 July 2024 post Q2 24 CPI release. 4. Source: Federal and state budget papers, ABS, RBA, CBA. Estimated dollar value returned to households in 2024/25 financial year from the size of income tax cuts, total electricity rebates by State and Federal governments and the size of one RBA rate cut if it was fully passed on to mortgage rates.

Cost of living impacts unevenly felt

Last six months even tougher for younger customers

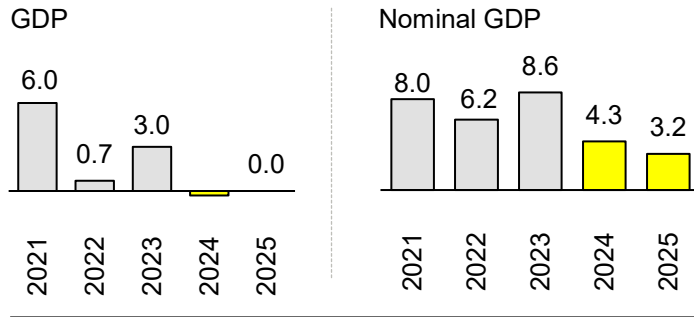


1. Source: ABS, as at June 2024. 2. Reported by ABS as deposit and loan facilities (direct charges). 3. Including education, stamp duty and conveyancing, clothing and footwear, communication.
 4. Per customer. For spending 13 weeks to end of quarter, for saving the average balance as at end of quarter. Consistently active card customers and CBA brand products only. 5. Spending based on consumer debit and credit card transactions data (excluding StepPay). 6. Includes all forms of deposit accounts (transaction, savings and term) and home loan offset and redraw balances. Trimmed mean excluding top and bottom 5% of customers within each age band. Income quartile calculated across all ages based on customers with income payments to CBA accounts in the 13 weeks to 30 June 2024, considering salary, wages and government benefits.

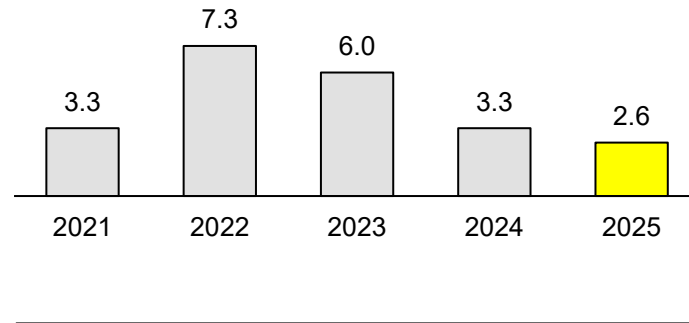
Key New Zealand economic indicators (June FY)¹



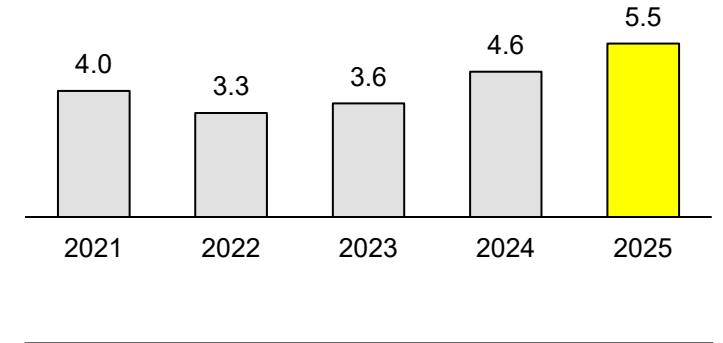
GDP %
Financial year average



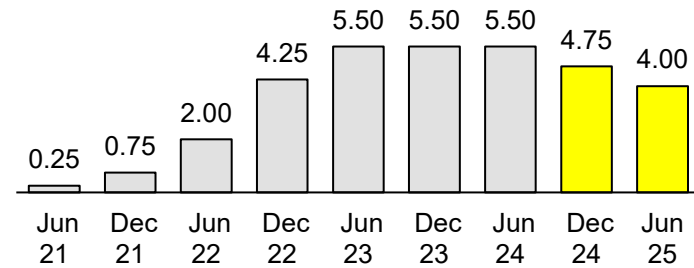
CPI %
Year on year, June quarter



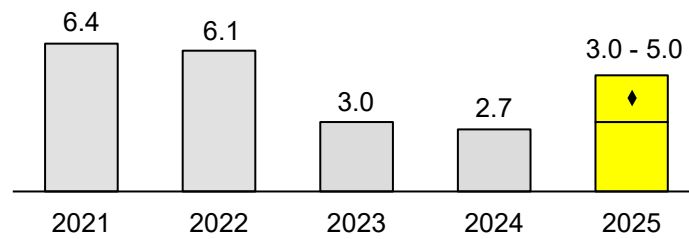
Unemployment rate %
June quarter average



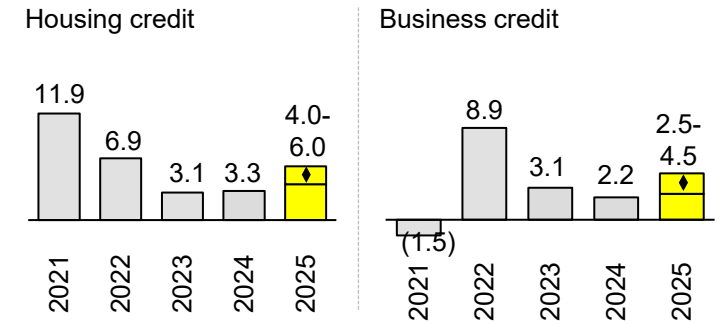
Cash rate %



Total credit growth %
12 months to June



Selected credit growth %
12 months to June



Actual Forecast, ASB Economics

1. Source: Statistics NZ, RBNZ and ASB Economics.



Summary

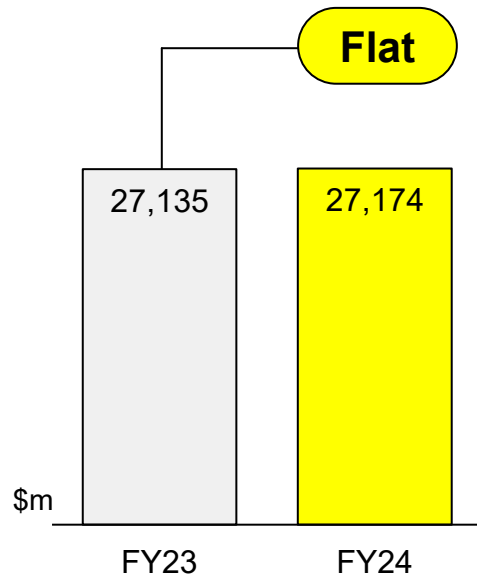
Financials¹

Cash NPAT down 2% with income flat, higher expenses – margin stabilising



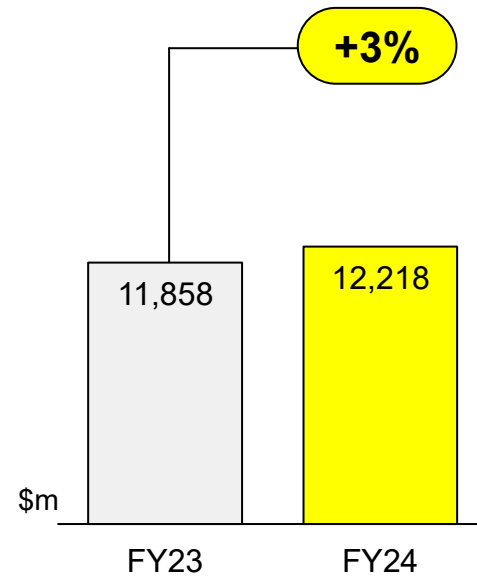
Operating income

Disciplined volume growth with margin stabilising



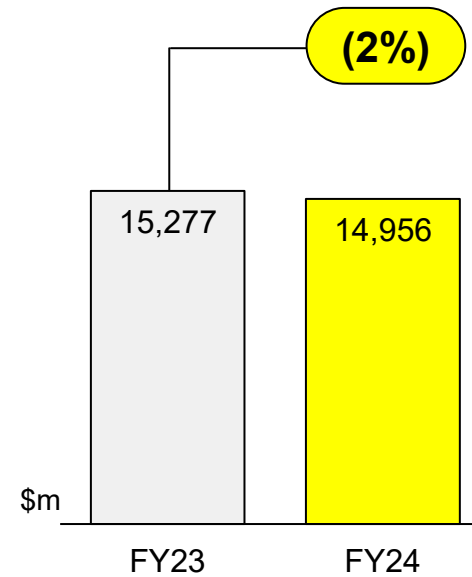
Operating expenses

Inflation and technology costs



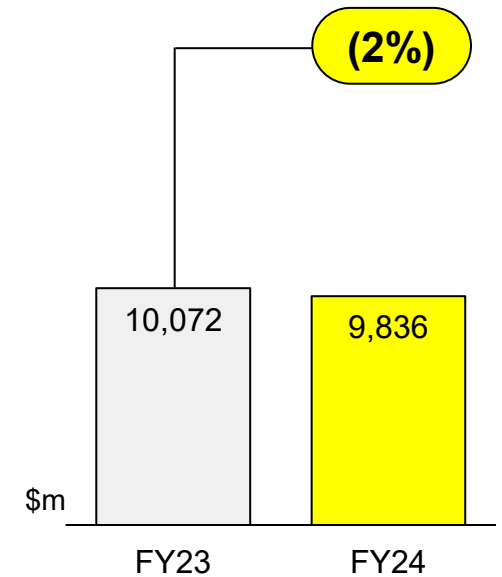
Pre-provision profit

Flat revenue and higher operating expenses



Cash NPAT

Lower loan impairment expense



1. Presented on a continuing operations basis. Comparative information has been restated to conform to presentation in the current period.

Building a brighter future for all

Consistent, disciplined execution of our strategy



<p>Our strategy</p>	<p>Leadership in Australia's recovery and transition</p>	<p>Reimagined products and services</p>	<p>Global best digital experiences and technology</p>	<p>Simpler, better foundations</p>
<p>How we deliver on our purpose</p>	<p>Grow the economy and standards of living</p>	<p>Help customers achieve their life goals</p>	<p>Deliver superior customer experiences</p>	<p>Be safe, strong, and there when most needed</p>
<p>Examples of what we have delivered</p>	<ul style="list-style-type: none"> • Grew business lending balances 11% (1.2x system) to \$145bn¹ • Grew institutional sustainable² lending balances 74% to \$7.4bn, with record new loan transactions • Reduced customer scam losses >50% and made capability available to others³ • Supported regional Australia and those most impacted by cost of living pressures 	<ul style="list-style-type: none"> • Helped 120,000 households buy a home and launched new digital direct home loan⁴ • Grew MFI share of new to market customers – 62% of migrants, 46% of young adults⁵ • Scaled new products to help businesses better manage working capital and deposits • Scaled CommBank Yello to one of Australia's largest loyalty programs 	<ul style="list-style-type: none"> • Increased consumer digital NPS⁵ and engagement, broadening gap to peers • Extended messaging capacity – now two thirds of contact centre interactions⁴ • Delivered substantially more tech changes, reduced operational incidents, lower mean time to recover • Continued AI progress – doubled AI models in use to +2,000, app feature discovery +66% driven by AI 	<ul style="list-style-type: none"> • Recognised by Moody's as one of only five banks globally with the highest financial strength⁶ • Repaid \$50bn remaining of Term Funding Facility and strengthened key balance sheet settings • Invested over \$800m to protect customers from fraud, scams, cyber and financial crime⁷ • Completed divestment of PTBC in Indonesia
<p style="text-align: center;">← Highly engaged team with strong culture – focus on attracting, developing and retaining talent →</p>				

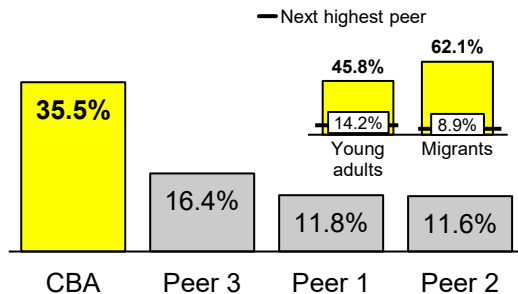
1, 2, 3, 4, 5, 6, 7. Refer to sources, glossary and notes at the back of this presentation for further details.

Why CBA?

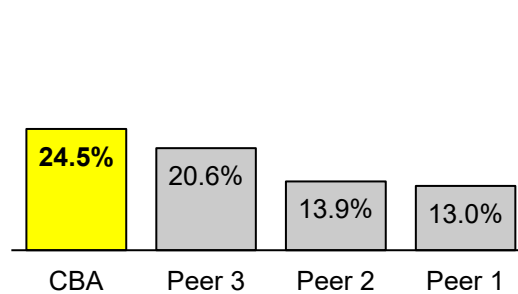
Leading franchise – strong balance sheet settings – supporting sustainable returns



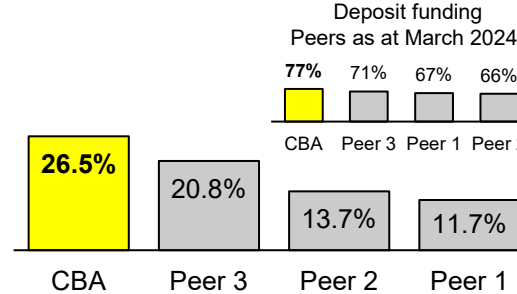
Retail MFI share¹



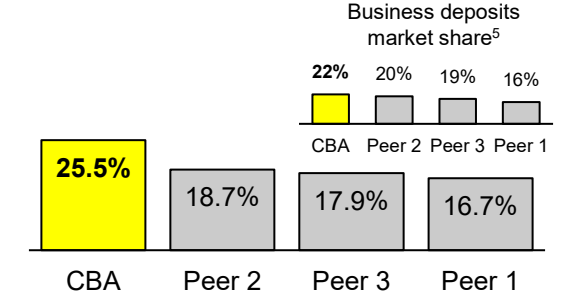
Home lending share²



Household deposits share³

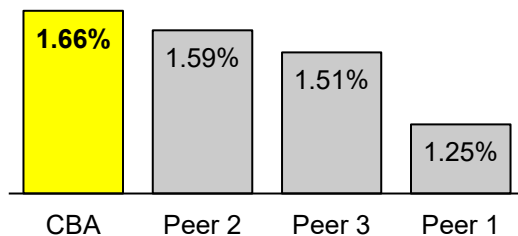


Business MFI share¹



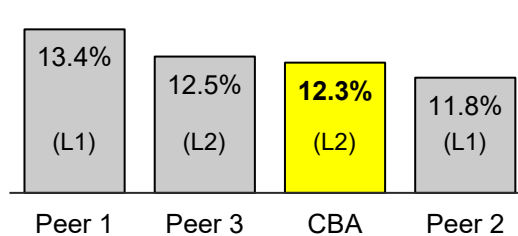
Provisioning

Total provision coverage to Credit RWA⁶
Peers as at March 2024



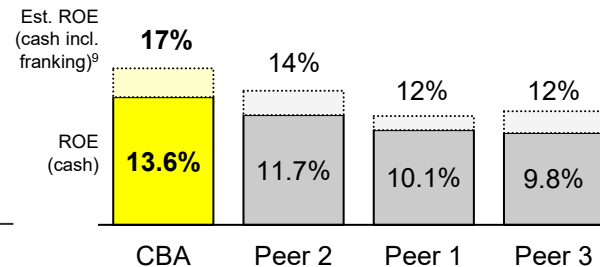
CET1 capital

Capital binding constraint⁷
Peers as at March 2024



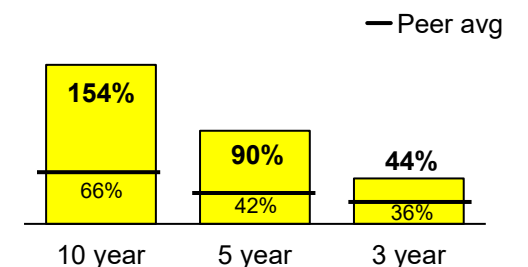
ROE (cash)⁸

Peers as at March 2024



Shareholder returns

Total shareholder return¹⁰



1. Refer to glossary at the back of this presentation for further details. 2. CBA source: RBA Lending and Credit Aggregates. Peer source: Peer APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS) balance divided by RBA Lending and Credit Aggregates system balance. 3. Source: APRA MADIS. 4. Calculated as total customer deposits divided by total funding excluding equity. Peer data as derived from publicly available disclosures. 5. Source: APRA Deposits to non-financial businesses. 6. Total provisions divided by credit risk weighted assets. Peer 2 excludes estimated impairment provisions for derivatives at fair value for consistency. 7. Binding constraint is the lower of Level 1 and Level 2 CET1 capital ratio. 8. Return on equity (ROE) on a cash or cash equivalent continuing operations basis over average ordinary equity. Peer ROE are for the half to March 2024, and for the full year to June 2024 for CBA. 9. Estimated ROE (cash) including the benefit from franking credits which is recognised as 70% of the Australian tax generated in FY23 for peer banks, and in FY24 for CBA. 10. Source: Bloomberg. Total shareholder return as at 30 June 2024, compared to average of major peer banks.

Global best digital experiences

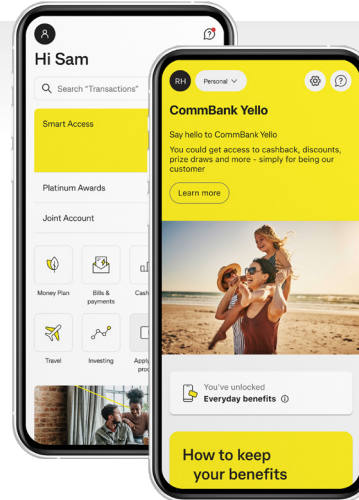
Market leading digital ecosystem – CommBank app 5.0 and CommBank Yello



CommBank app

Simpler, more personalised app experience

- Personalised, dynamic navigation
- Enhanced search functionality, easy to find features
- Access to share trading via CommSec integration
- Easy switching to business profile
- Personalised content discovery
- Faster login experience



CommBank Yello

Rewarding our customers, highly personalised

- Australian banking first
- Combines customer insights and leading AI capability
- Highly personalised offers and rewards
- Offers and rewards evolve to changing preferences
- Creating value for retail and merchant customers
- Extending to business customers



Bank of the Year – Digital Banking
(15 years in a row¹)



Best Digital Consumer Bank (Major)
(6 years in a row²)



Most Innovative Major Consumer Bank
(6 years in a row²)

Australia's most popular banking app³

8.5 million

active app users
+9% vs Jun 23⁴

>5 million

customers engaging with
CommBank Yello⁵

~\$40 million

in value delivered to
~700k customers⁶

29%

CommSec accounts opened
via the CommBank app⁷

Our commitment to sustainability

Building a brighter future for all



Climate strategy

- Approved six new sector-level financed emissions targets covering our transport and Australian commercial property sectors. We now have targets for 15 sectors¹, that accounts for 67% of our 2020 financed emissions²
- \$54.2 billion in cumulative funding³ towards our CBA Sustainability Funding Target of \$70 billion in cumulative funding by 2030
- Performed a Group Climate Risk Materiality Assessment to assess climate-related impacts on our material risk types



Engaging our people

- New Enterprise Agreement with 90% of respondents voting 'yes'
- \$1,000 one-off cost of living payment and up to 13% pay rise over 3 years for eligible employees
- Over 15,000 module completions of new 'AI for All' micro-learning series, on Gen AI, deep learning and Responsible AI
- 84% employee engagement, Your Voice Survey⁵
- New cultural diversity goal for Executive Manager and above roles⁶



Supporting our customers

- Over \$800m⁷ spent to prevent fraud, scams, financial and cyber crime
- NameCheck prevented an estimated ~\$40m of scams and ~\$370m in mistaken payments⁸
- CallerCheck verified 3.8m calls to and from CommBank⁹
- 8.4m customers contacted on scam awareness and education
- Largest bank ATM and branch network with ~40% of branches based in regional Australia



Strengthening our communities

- \$2m in grants made to 201 community organisations by CommBank Staff Foundation
- \$2.5m raised by over 7,000 participants for Can4Cancer
- Over 61,500 hours volunteered by our people with organisations across Australia
- In a global first, we made our transaction description AI model available to other banks to help reduce technology facilitated abuse¹¹
- Released our new Accessibility and Inclusion Strategy for designing inclusive products, services, experiences and workplaces



Conducting business responsibly

- Partnered with Supply Nation to support the growth of Indigenous businesses
- \$22m indigenous supplier direct spend, increasing from \$8m in FY23
- Published our 2023 Modern Slavery and Human Trafficking Statement in accordance with the *Australian Modern Slavery Act 2018 (Cth)* and *UK Modern Slavery Act 2015*¹²

\$6.3bn

Total renewable energy exposure⁴

37%

Cultural diversity in Executive Manager and above roles (Goal: 40%, 2028)

#1

Consumer and Institutional NPS¹⁰

8,983

Participants supported through the Financial Independence Hub since inception (1 July 2020)

65.8

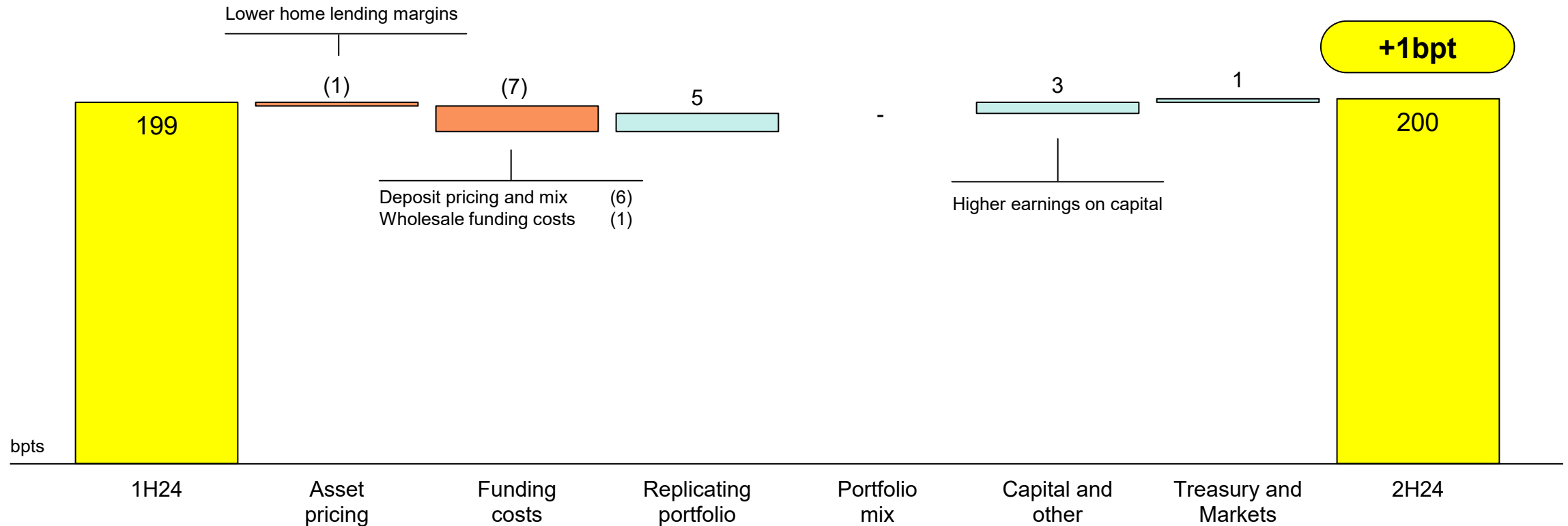
RepTrak reputation score¹³ +12.8 vs Jun 18

Group margin

Hedging returns offsetting impact of deposit competition



Stable quarterly margin trends in 2H24 (excluding impact of excess liquids held to repay Term Funding Facility)



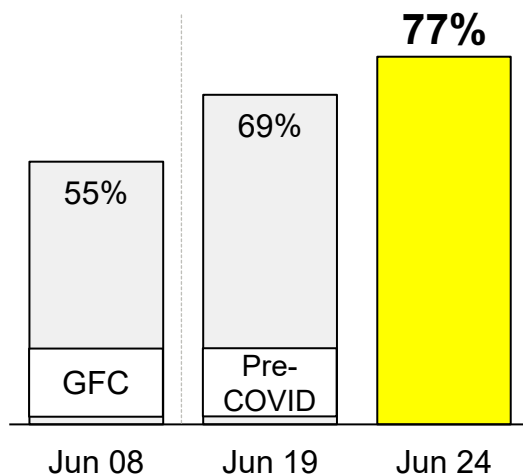
Balance sheet strength

Long-term, conservative approach to balance sheet risk management



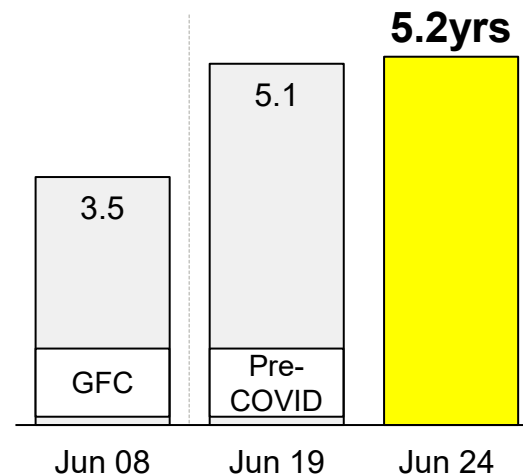
Deposit funding

% of total funding



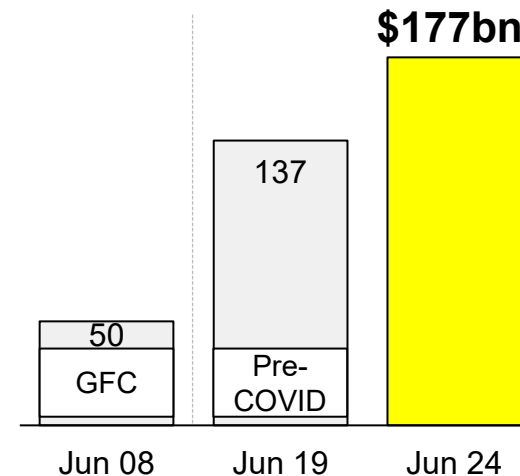
Long-term funding

Weighted average maturity, yrs



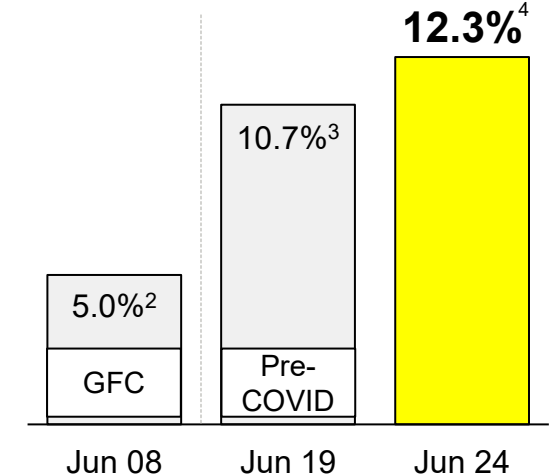
Liquid assets

Average¹, \$bn



Capital

CET1 ratio, Level 2



1. Six month average balance as at June 2008, quarterly average balance as at June 2019 and June 2024. 2. Pro-forma CET1 under the capital framework effective until 31 December 2022. 3. Capital framework effective until 31 December 2022. 4. APRA's revised capital framework effective from 1 January 2023.

Credit risk

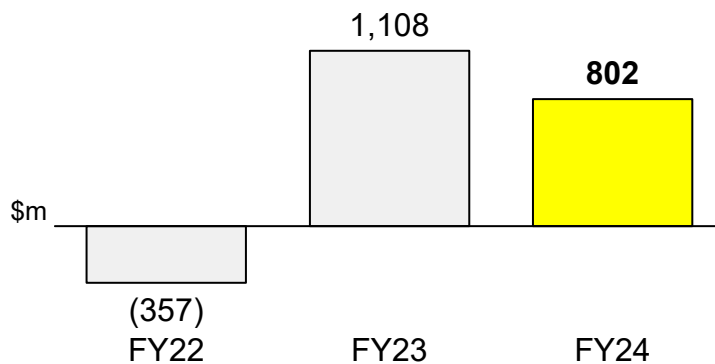
Cost of living pressures impacting arrears, TIA includes small number of single name exposures



Loan impairment expense

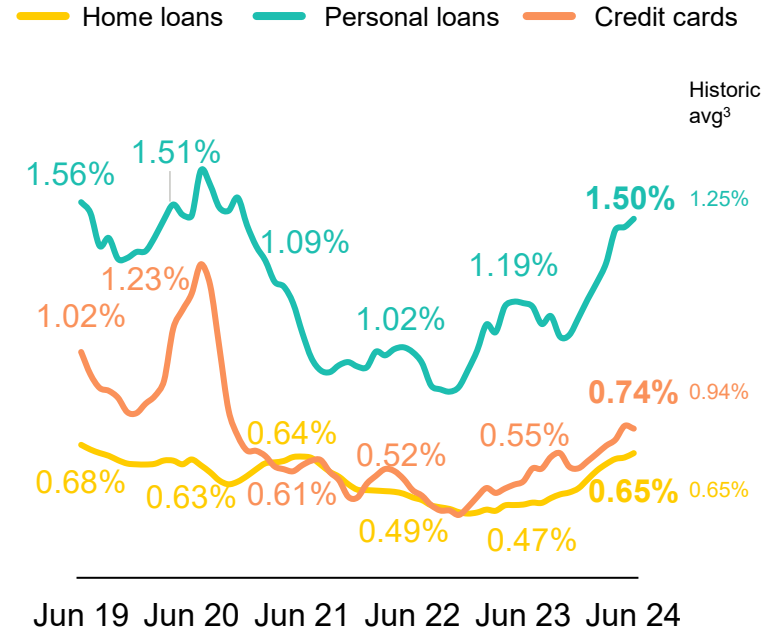
Loan loss rate, bpts¹

	FY22	FY23	FY24
Consumer	(7)	11	6
Corporate	4	15	16
Total	(4)	12	9



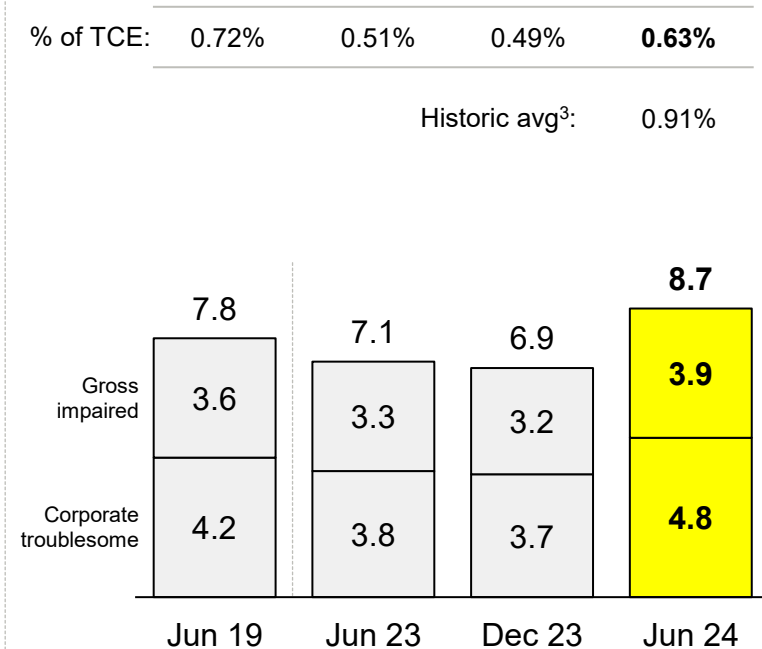
Arrears²

90+ days



Troublesome and impaired assets

\$bn



Provisioning¹

Strong provision coverage maintained during period of high interest rates

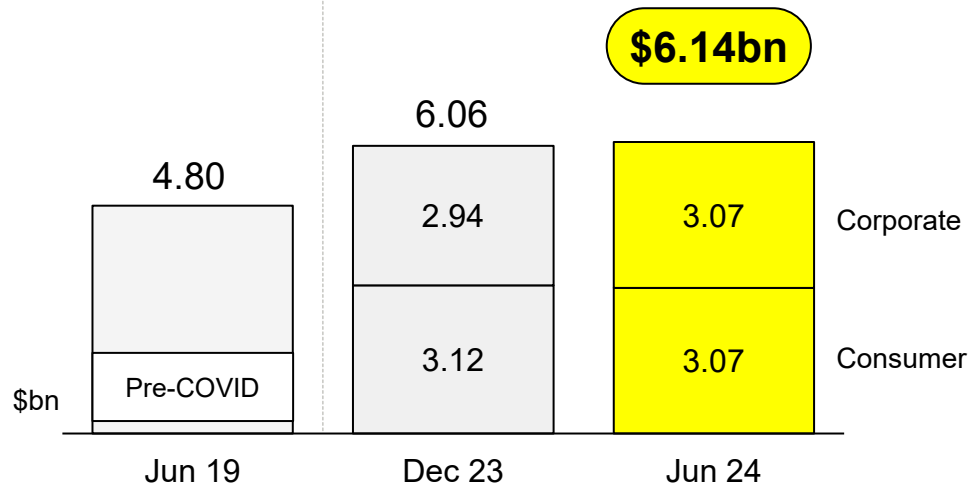


Total credit provisions

\$bn

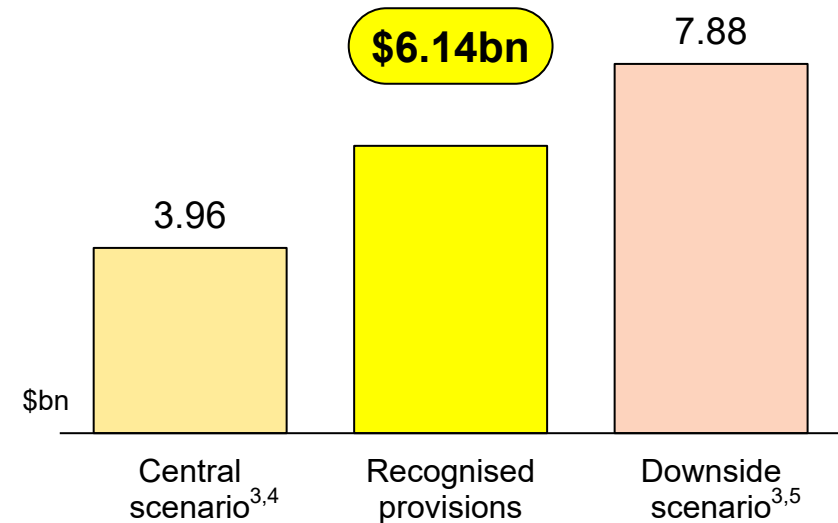
TP/CRWA:

1.29%	1.64% ²	1.66%²
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Provisions and scenarios

Jun 24



1. The Group uses four alternative macroeconomic scenarios to reflect a range of possible future outcomes in estimating the Expected Credit Loss (ECL) for significant portfolios, scenarios are updated based on changes in both the macroeconomic and geopolitical environment. 2. Revised APRA capital framework effective from 1 January 2023. 3. Assuming 100% weighting holding all assumptions including forward-looking adjustments constant and includes individually assessed provisions. 4. Central scenario is based on the Group's internal economic forecasts and market consensus as well as other assumptions used in business planning and forecasting. 5. The downside scenario contemplates the potential impact of possible, but less likely, adverse macroeconomic conditions, resulting from persistent inflationary pressures which leads to disorderly asset price declines, a sharp increase in credit spreads, corporate defaults and high unemployment. The scenario also reflects the potential macroeconomic impacts of climate risk from a severe drought in Australia, through a decline in house prices, higher unemployment as well as weaker growth.

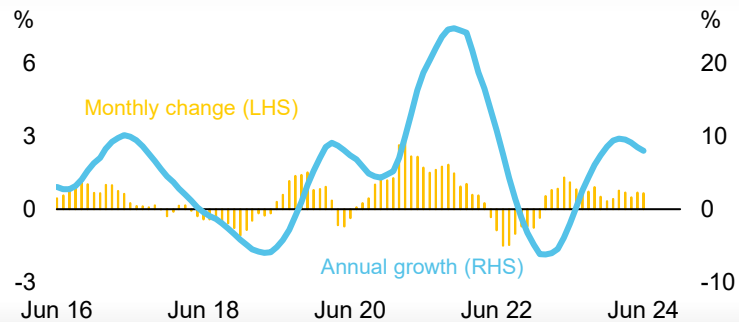
Housing sector

Higher house prices as supply is constrained



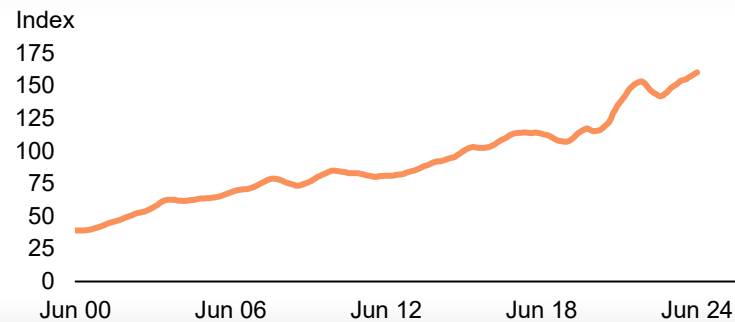
House prices rose over the past year¹

Dwelling prices (8 capital cities)



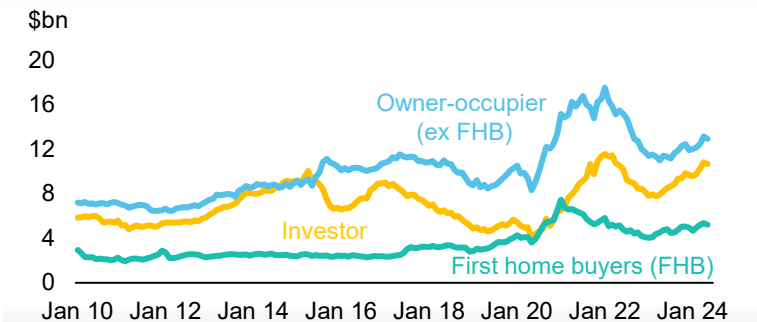
Reaching fresh record highs¹

Dwelling prices (8 capital cities)



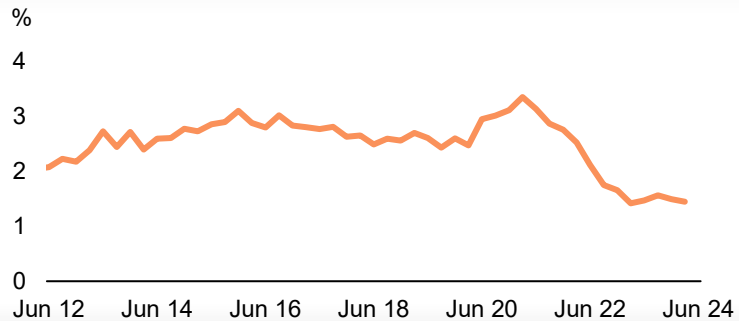
Driven by large lift in investor lending²

Housing loan approvals (excluding refinancing)



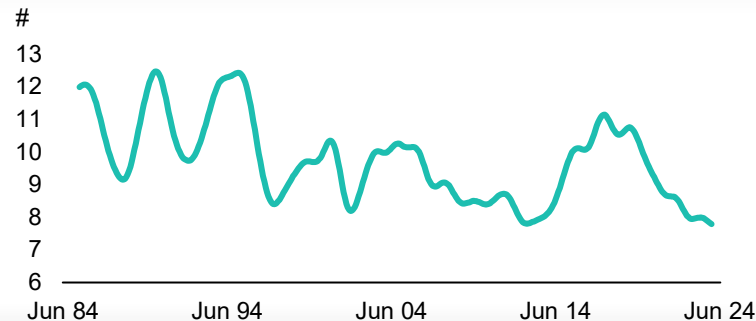
Vacancy rates at low levels³

Rental vacancy rate (8 capital city average)



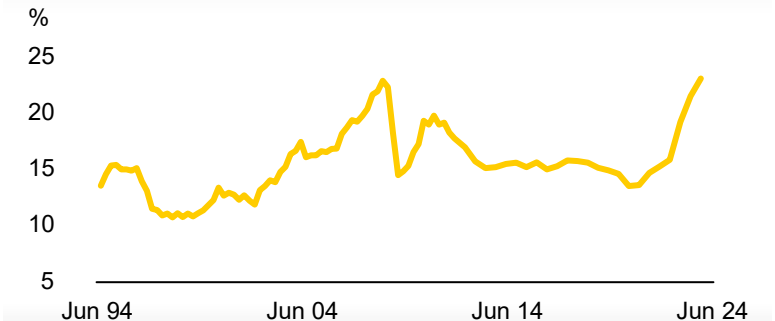
Building approvals close to lowest in a decade²

Building approvals rolling annual total per 1000 people



Housing becoming more unaffordable⁴

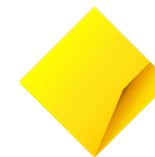
Percent of pre-tax income directed to mortgages



1. Source: CoreLogic. 2. Source: ABS. 3. Source: REIA. 4. Source: RBA, ABS, APRA and CBA. Dual average full-time income household buying median priced dwelling.

Home loans – CBA¹

A disciplined approach to portfolio quality, growth and sustainable returns



Portfolio ¹	Jun 23	Dec 23	Jun 24
Total balances – spot (\$bn)	584	582	596
Total balances – average (\$bn)	577	580	587
Total accounts (m)	2.0	1.9	1.9
Variable rate (%)	72	81	87
Owner occupied (%)	71	70	70
Investment (%)	28	29	29
Line of credit (%)	1	1	1
Proprietary (%) ²	53	54	54
Broker (%) ²	47	46	46
Interest only (%) ^{2,3}	10	10	10
Lenders' mortgage insurance (%) ²	17	16	15
Mortgagee in possession (bpts) ²	2	2	2
Negative equity (%) ^{2,4}	1.0	1.1	0.8
Annualised loss rate (bpts) ²	1	1	0
Portfolio dynamic LVR (%) ^{2,5}	45	45	43
Customers in advance (%) ^{2,6}	78	79	80
Payments in advance incl. offset ^{2,7}	29	30	29
Offset balances – spot (\$bn) ²	69	75	75

New business ¹	Jun 23	Dec 23	Jun 24
Total funding (\$bn) ⁸	72	67	69
Average funding size (\$'000) ⁹	431	453	457
Serviceability buffer (%) ¹⁰	3.0	3.0	3.0
Variable rate (%)	95	97	99
Owner occupied (%)	68	63	60
Investment (%)	32	37	40
Line of credit (%)	0	0	0
Proprietary (%) ²	53	57	54
Broker (%) ²	47	43	46
Interest only (%) ¹¹	21	24	24
Lenders' mortgage insurance (%) ²	8	8	7

- All portfolio and new business metrics are based on balances and funding respectively, unless stated otherwise. All new business metrics are based on 6 months to June 2023, December 2023 and June 2024. CBA including Bankwest. Excludes ASB.
- Excludes Residential Mortgage Group.
- Excludes Viridian Line of Credit.
- Negative equity arises when the outstanding loan balance (less offset balances) exceeds updated house value. Based on outstanding balances, taking into account both cross-collateralisation and offset balances. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loans, Residential Mortgage Group and Unloan.
- Dynamic LVR defined as current balance/current valuation.
- Any amount ahead of monthly minimum repayment; includes offset facilities.
- Average number of monthly payments ahead of scheduled repayments.
- Gross funding includes internal refinancing and top-ups, Viridian Line of Credit and Residential Mortgage Group.
- Average funding size defined as funded amount/number of funded accounts. Excludes Residential Mortgage Group.
- Serviceability test based on the higher of the customer rate plus an interest rate buffer or minimum floor rate.
- Based on the APRA definition of Interest only reporting, inclusive of construction loans.

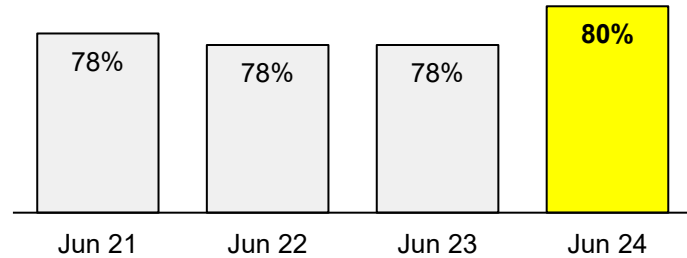
Home loans – resilience¹

Credit quality remains sound – higher savings buffers, lower DLVR



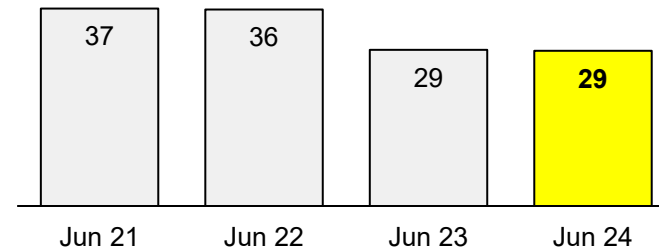
Customers in advance²

% of customers



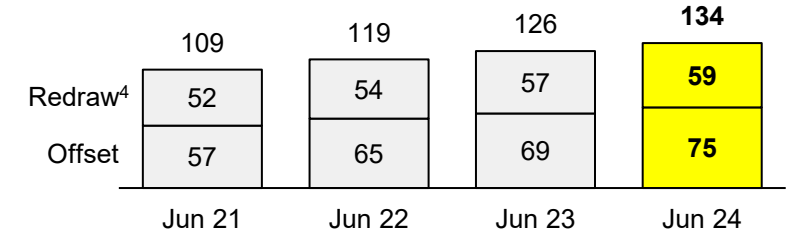
Average payments in advance^{2,3}

of payments



Offset and redraw balances

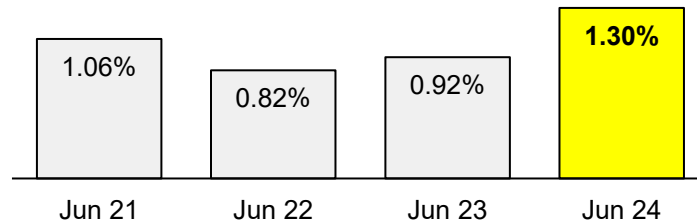
\$bn



Home loan arrears⁵

30+ days

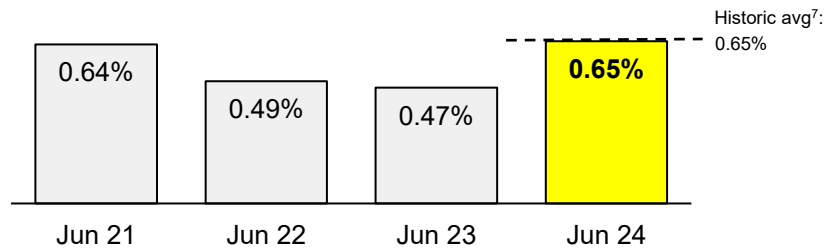
30+ arrears for expired fixed rate loans⁶: 1.38%



Home loan arrears⁵

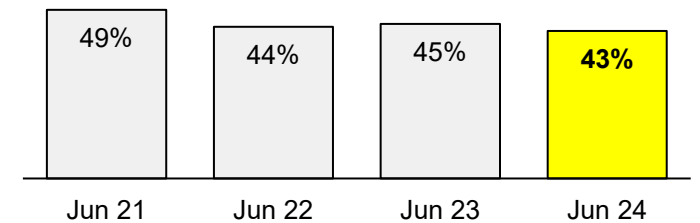
90+ days

90+ arrears for expired fixed rate loans⁶: 0.63%



Dynamic LVR⁸

Portfolio averages



1. CBA including Bankwest. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loans, and Residential Mortgage Group and Unloan, unless otherwise stated. 2. Any amount ahead of monthly minimum repayment; includes offset balances. 3. Average number of monthly payments ahead of scheduled repayments. 4. Redraw balances represent the value of all payments in advance (payments ahead of scheduled repayments), excluding offset facilities. 5. Group including New Zealand. 6. CBA including Bankwest, excludes ASB. Represents arrears for fixed rate loans which expired in the period 1 January 2023 to 30 June 2024. 7. Historic average from August 2008 to June 2023. 8. Taking into account cross-collateralisation. Offset balances not considered.

Total committed exposure¹

Close monitoring of key sectors



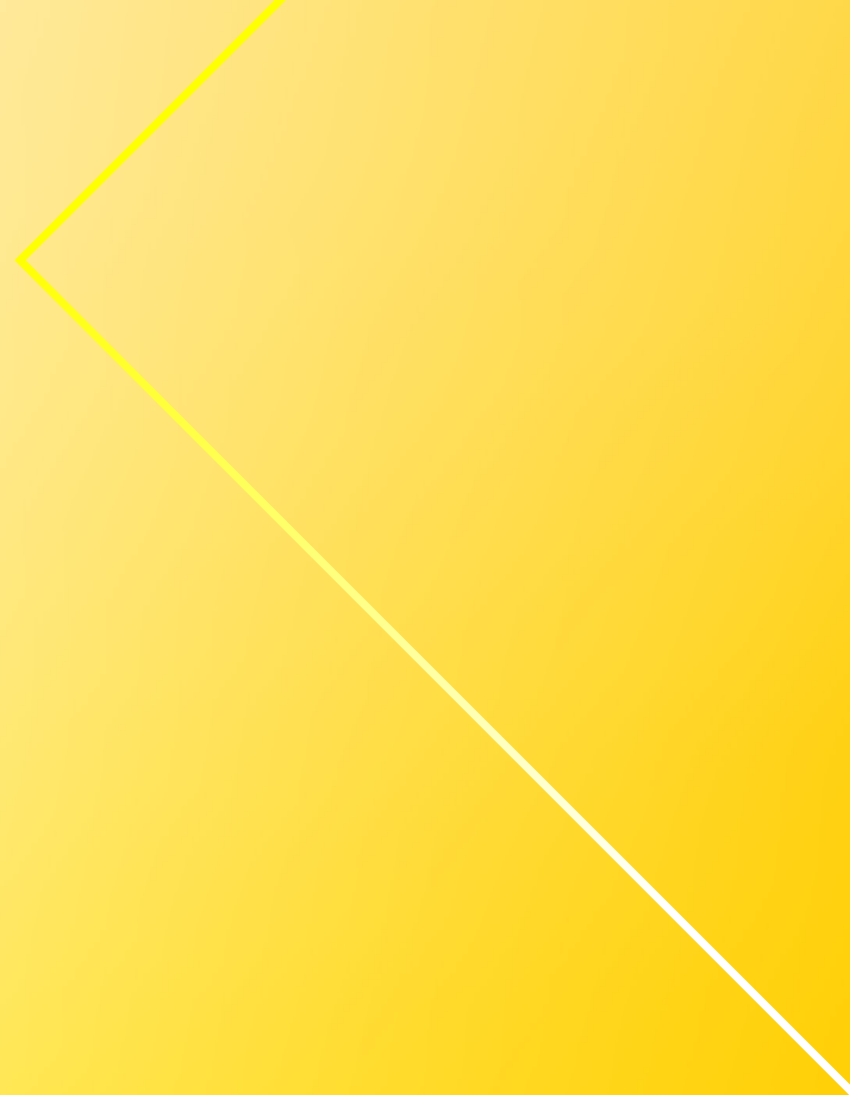
	Group TCE (\$bn)		TIA (\$bn)		TIA % of TCE		Provisions to total committed exposure %	
	Dec 23	Jun 24	Dec 23	Jun 24	Dec 23	Jun 24	Dec 23	Jun 24
Consumer	776.2	793.0	2.0	2.5	0.3%	0.3%	0.4%	0.4%
Government administration & defence	206.9	174.5	0.0	0.0	0.0%	0.0%	0.0%	0.0%
Finance & insurance	113.3	98.9	0.1	0.1	0.1%	0.1%	0.1%	0.1%
Commercial property	94.0	94.9	0.6	1.2	0.7%	1.3%	0.5%	0.5%
Agriculture & forestry	31.2	32.5	0.8	1.0	2.5%	2.9%	0.7%	0.6%
Transport & storage	26.1	27.8	0.2	0.3	0.8%	1.1%	0.6%	0.6%
Manufacturing	20.4	19.5	0.4	0.5	2.0%	2.8%	1.4%	1.5%
Entertainment, leisure & tourism	16.6	18.2	0.4	0.4	2.2%	2.2%	1.5%	1.6%
Wholesale trade	17.0	16.8	0.4	0.8	2.3%	4.6%	1.8%	2.3%
Business services	15.4	16.4	0.2	0.3	1.5%	1.8%	0.8%	1.0%
Electricity, gas & water	15.9	15.9	0.0	0.0	0.1%	0.1%	0.3%	0.4%
Retail trade	16.1	15.7	0.3	0.3	1.9%	1.9%	1.2%	1.2%
Health & community services	15.4	15.4	0.4	0.4	2.4%	2.9%	1.2%	1.5%
Construction	12.5	13.1	0.7	0.6	5.8%	4.8%	3.4%	3.0%
Mining, oil & gas	6.8	7.1	0.0	0.0	0.5%	0.4%	0.8%	0.7%
Media & communications	5.5	5.3	0.1	0.1	1.3%	1.4%	0.5%	0.6%
Education	3.6	3.8	0.0	0.1	1.3%	1.7%	0.3%	0.4%
Personal & other services	3.3	3.5	0.1	0.0	2.0%	1.3%	0.8%	0.7%
Other	5.4	5.8	0.2	0.1	3.0%	2.1%	n/a	n/a
Total	1,401.6	1,378.1	6.9	8.7	0.5%	0.6%	0.4%	0.4%

Refer separate slides following

1. Refer to glossary at the back of this presentation for further details.



Funding, liquidity & capital



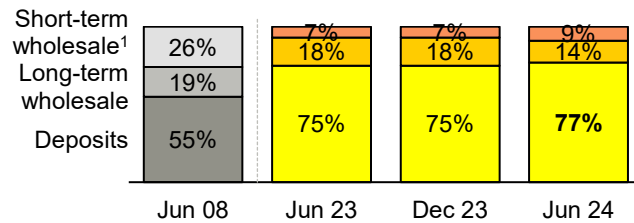
Funding overview

Long-term conservative funding settings maintained – TFF fully repaid



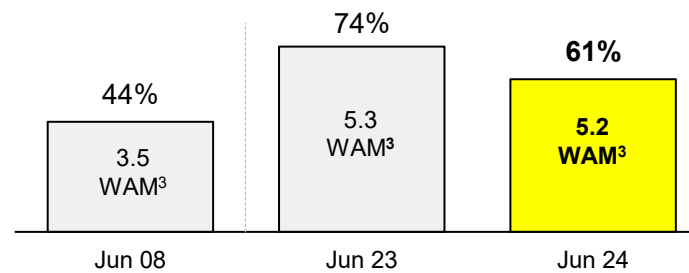
Funding composition

% of total funding



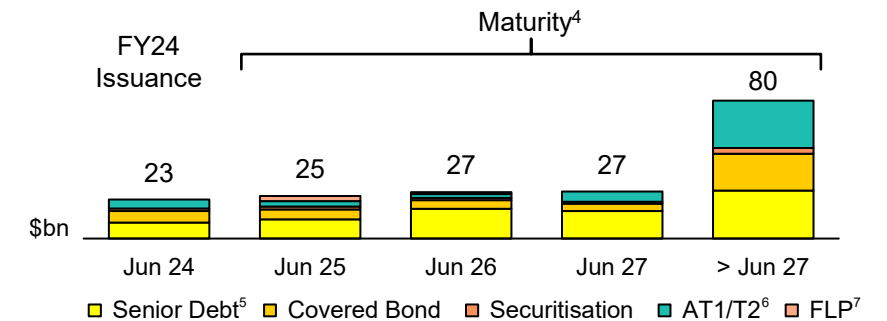
Wholesale funding²

Long-term as % of total wholesale funding

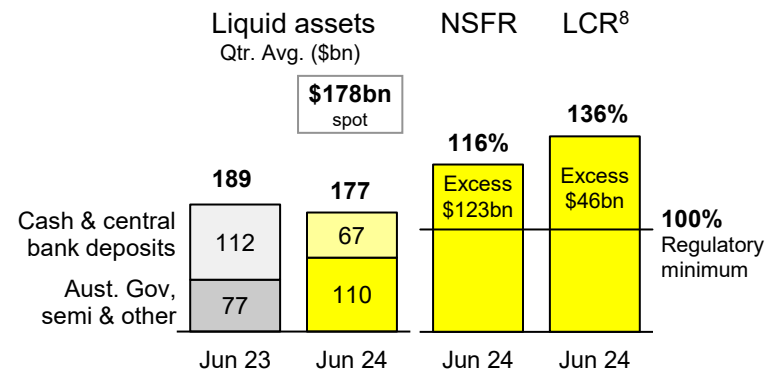


Funding profile

TFF now fully repaid

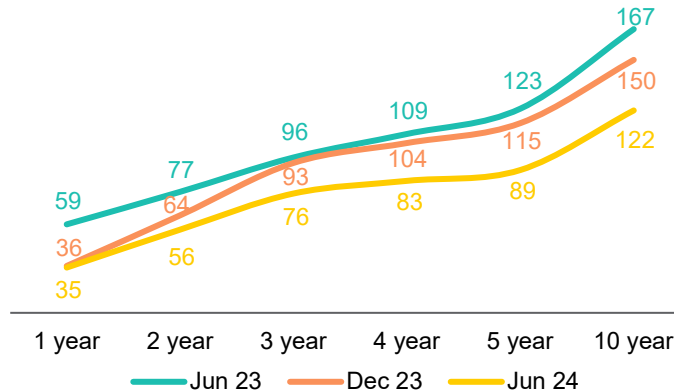


Liquidity metrics



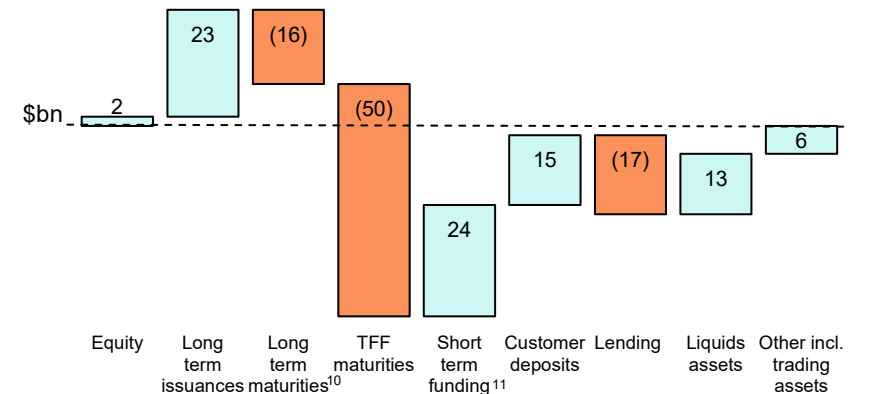
Indicative wholesale funding costs⁹

bpts



Sources and uses of funds

12 months to June 24



1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11. Refer to sources, glossary and notes at the back of this presentation for further details.

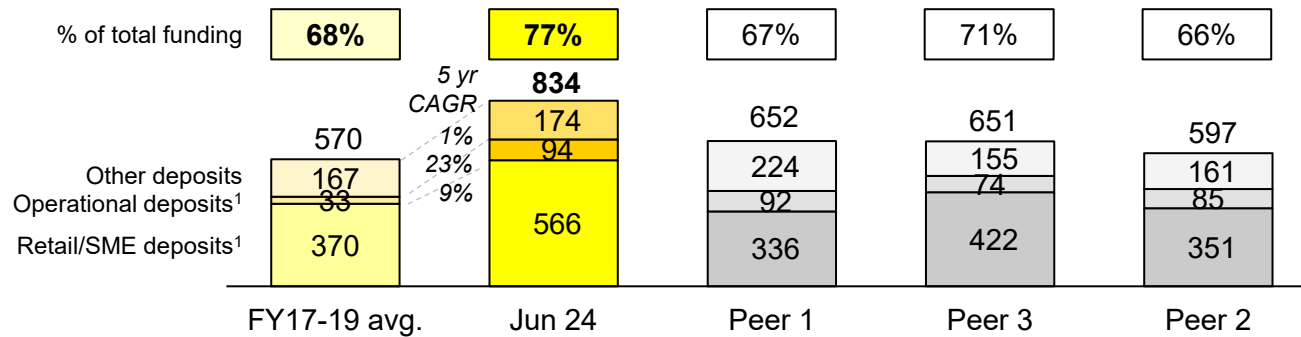
Deposit funding

Highest share of stable customer deposits in Australia



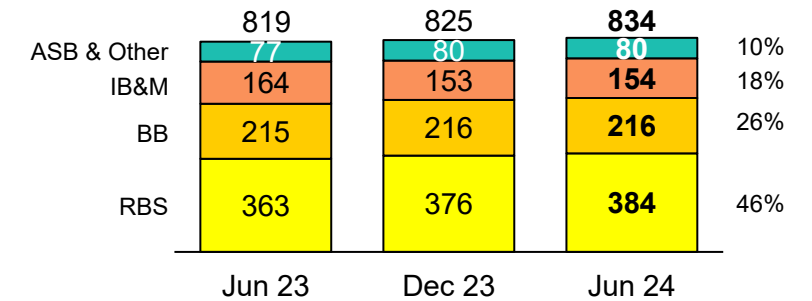
Customer deposits vs peers¹

(\$bn)



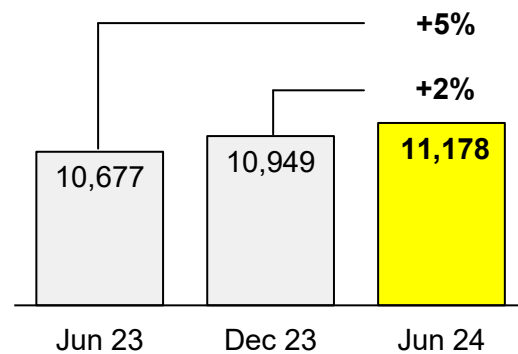
Customer deposits by segment⁴

(\$bn)



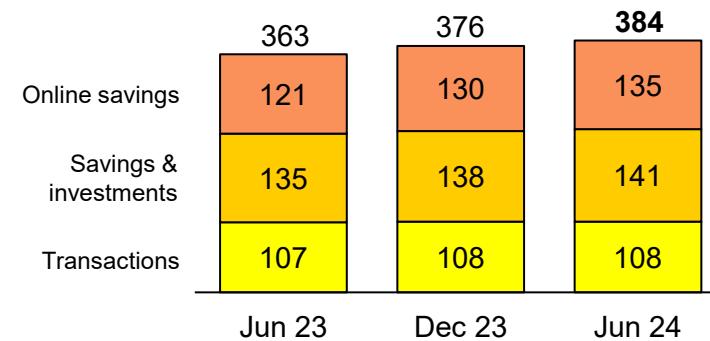
Retail transaction accounts²

Total accounts (#, '000)



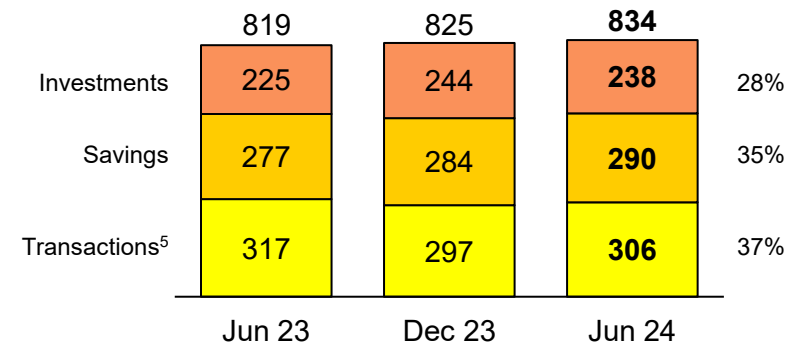
Retail deposit mix³

(\$bn)



Customer deposits by product⁴

(\$bn)



1, 2, 3, 4, 5. Refer to sources, glossary and notes at the back of this presentation for further details.

Deposit switching

Rate of switching stabilised

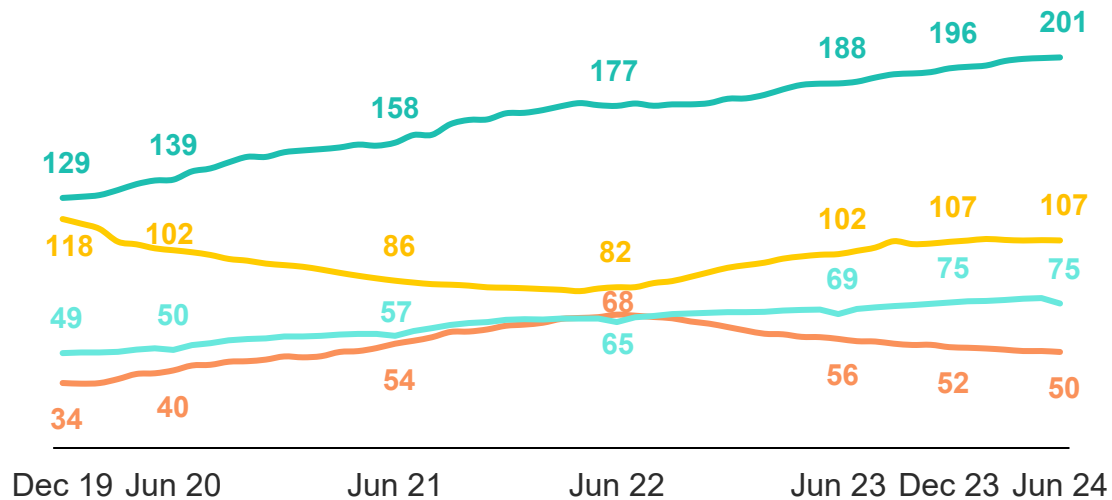


Domestic retail deposits^{1,2}

\$bn

Non-interest bearing mvt %⁴

1Q24	2Q24	3Q24	4Q24
(4.3%)	(3.3%)	(2.5%)	(2.4%)

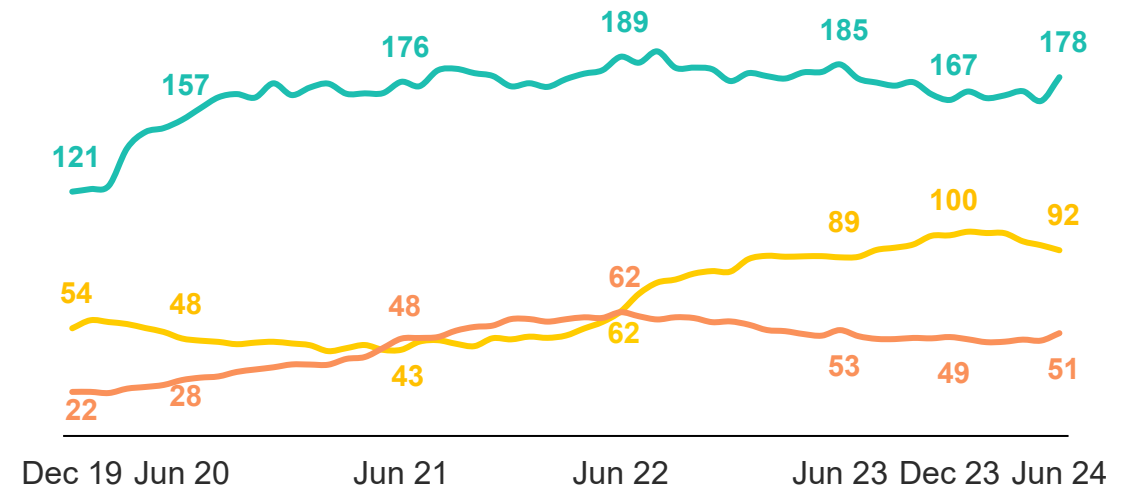


Domestic business deposits^{1,2,3}

\$bn

Non-interest bearing mvt %⁴

1Q24	2Q24	3Q24	4Q24
(8.5%)	2.1%	(4.7%)	9.1%



Term deposits At-call interest bearing⁵ Offsets⁵ Non-interest bearing

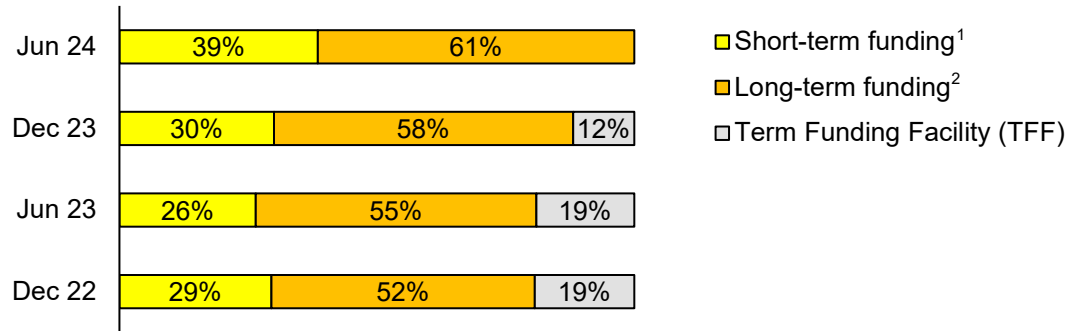
1. CBA Group, excludes ASB. Reflects retail and business deposits distributed to Retail Banking Services, Business Banking and Institutional Banking & Markets customers. 2. Excludes other demand deposits. 3. Includes Institutional Banking & Markets. 4. Percentage change in spot balances on an unrounded basis versus the prior quarter. 5. At-call interest bearing deposits excluding offsets. Offsets are included in at-call interest bearing deposits on the balance sheet.

Wholesale funding

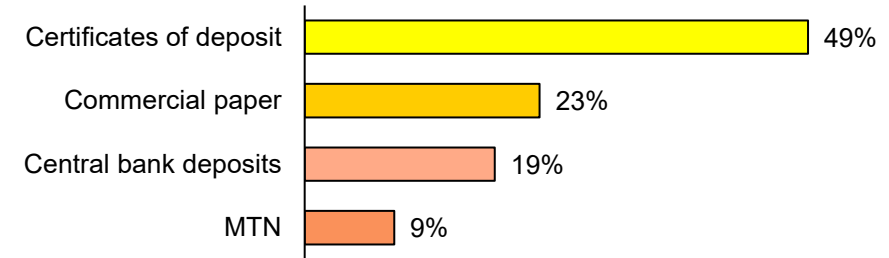
Wholesale funding diversified across differing products, currencies and tenor – TFF fully repaid



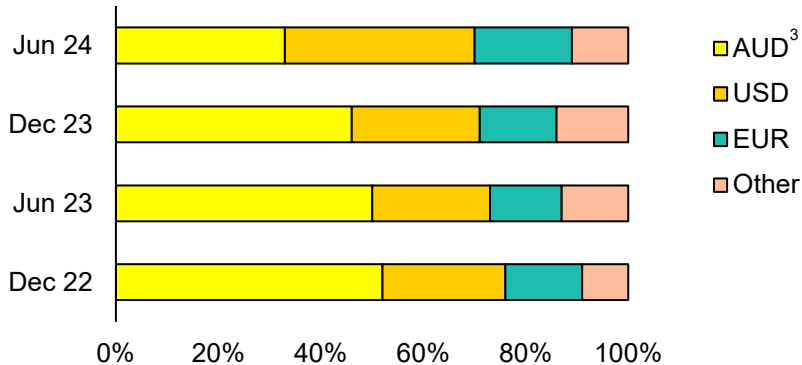
Portfolio mix



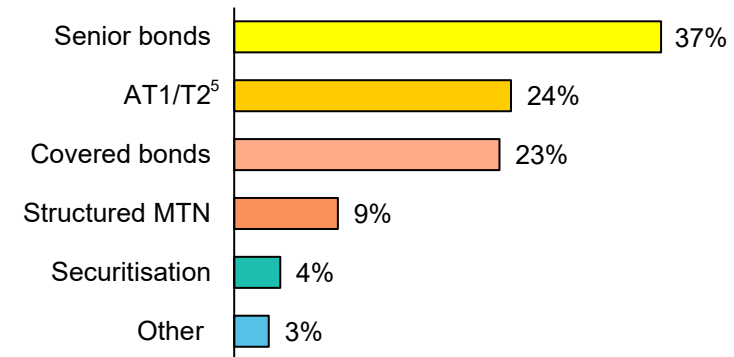
Short-term funding by product⁴



Long-term funding by currency



Long-term funding by product⁴



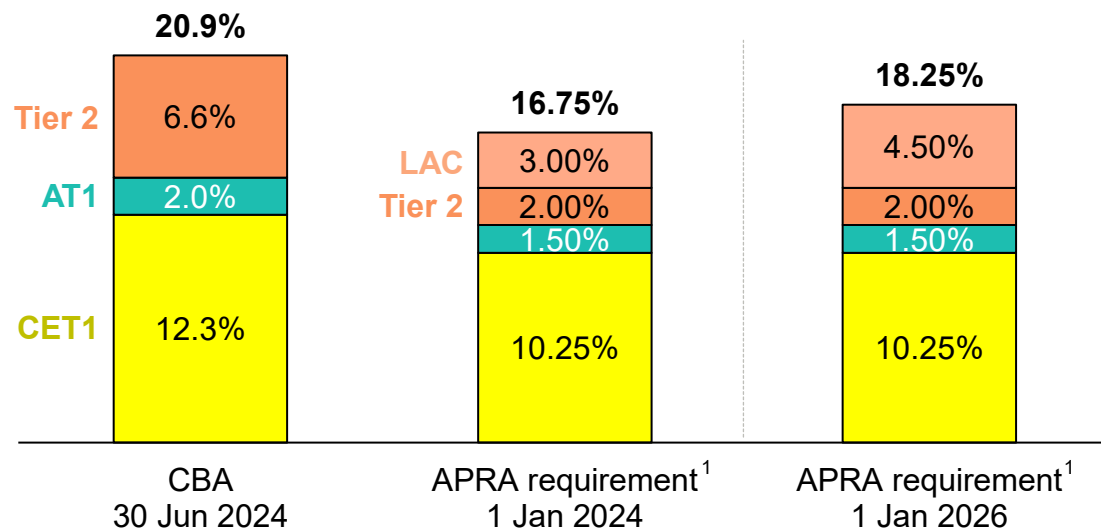
1. Excludes short-term collateral deposits. 2. Represents the carrying value of long-term funding inclusive of hedges. 3. Prior to June 2024 data includes TFF drawdowns. 4. As at 30 June 2024. 5. Additional Tier 1 and Tier 2 Capital.

Total Capital

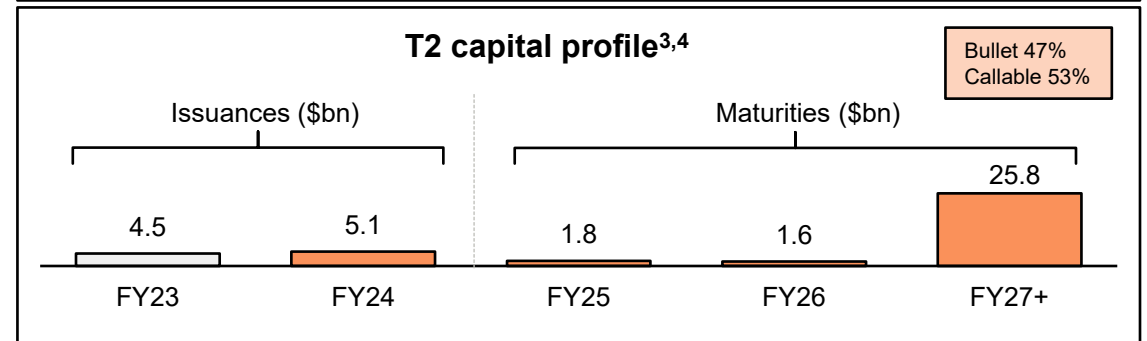
Well placed to meet APRA requirements for loss-absorbing capacity (LAC)



- Total capital ratio at 30 Jun 24 of 20.9%, \$12.5bn above 1 Jan 26 requirement of 18.25%.
- With 6.6% of Tier 2 at 30 Jun 24 CBA is well positioned to meet the 1 Jan 26 LAC requirement of 6.5%.



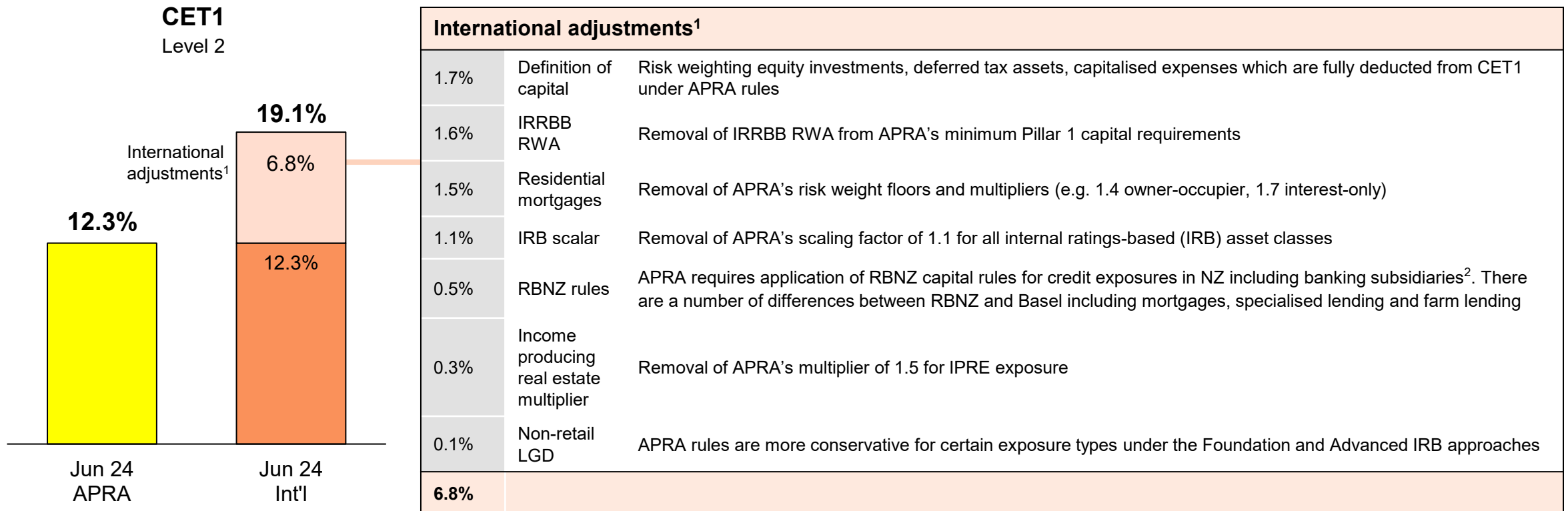
\$bn	30 Jun 2024 Actual at 5%	1 Jan 2026 Req. of 6.5%
Risk Weighted Assets at 30 June 2024	468	468
Tier 2 requirement	23.4	30.4
Existing Tier 2 at 30 June 2024 (6.6%) ²	30.8	30.8
Excess / (shortfall) (excluding Tier 1 capital excess)	7.4	0.4
Maturities by 1 Jan 26	N/A	3.4



1. Under APRA's LAC requirements, the minimum Total Capital ratio requirement for D-SIBs has increased to 16.75% effective from 1 Jan 2024. This will increase to 18.25% from 1 Jan 2026.
 2. Inclusive of provisions eligible for inclusion in Tier 2 and Tier 2 regulatory adjustments. 3. Represents AUD equivalent notional amount using spot FX translation at date of issue for issuance and spot FX translation at 30 June 2024 for maturities. 4. Securities in callable format profiled to first call date. Securities in bullet format profiled based on capital treatment (including amortisation period).

CET1 – International

APRA's revised capital framework remains more conservative than Basel framework



1. Methodology based on the Australian Banking Association publication 'Basel 3.1 Capital Comparison Study' (March 2023), which compares APRA's revised capital framework, including RBNZ prudential requirements, with the finalised post-crisis Basel III reforms. 2. Except in respect of the overall scaling factor and Standardised floor, where APRA's rules must be applied.

Capital – regulatory changes

A number of regulatory changes in progress



Change	Implementation	Details
Revision to capital framework	Minor amendments to APS 112, 113 (30 Sep 2024) APS 330 (1 Jan 2025)	<ul style="list-style-type: none"> Revised APS 330 on public disclosure requirements which aligns with both APRA's new capital framework and the Basel Committee's internationally agreed minimum requirements effective from 1 Jan 2025, replacing the existing transitional APS 330 APRA finalised minor amendments to APS 112 and APS 113 to address specific implementation issues raised by the industry, which are expected to have an immaterial impact for CBA, with a number of the revisions already implemented
ADI Liquidity and Capital Standards	APS 210 and APS 111 (1 Jul 2025)	<ul style="list-style-type: none"> Targeted revisions to ensure ADIs have strong crisis preparedness, prudently value their liquid assets and minimise potential contagion risks These revisions are not expected to result in any material impact to the Group
Provisions	APS 111 and 220 (deferred) APS 330 (finalised)	<ul style="list-style-type: none"> On 17 July 2024, APRA finalised a set of minor technical updates and clarifications on disclosure requirements under the new APS 330 following the consultation in April 2024 The proposed changes to APS 111 and APS 220 in respect to specific and general provisions have been deferred until the associated reporting standards are consulted on
Market Risk	APS 117 (1 Oct 2025) APS 116 (2026)	<ul style="list-style-type: none"> Non-traded: APRA has released the final revised APS 117 which aims to standardise aspects of the calculation of IRRBB capital to reduce volatility over time and variations between ADIs. The revised APS117 will come into effect on 1 October 2025 Traded: APRA is yet to commence consultation on Fundamental Review of the Trading Book
Loss-absorbing capital (LAC)	1 Jan 2024 and 1 Jan 2026	<ul style="list-style-type: none"> 3% Total Capital on 1 Jan 2024. Increasing by 1.5% to 4.5% by 1 Jan 2026 Can be met via any form of capital (CET1, Tier 1 or Tier 2)
RBNZ Capital review	Phased implementation from Oct 2021 to 1 Jul 2028	<ul style="list-style-type: none"> By the end of the transition period, the minimum Tier 1 and Total capital requirements for Domestic-Systemically Important Banks (D-SIBs), including ASB, will increase to 16% and 18% of RWA respectively, of which 13.5% must be in the form of CET1 capital Tier 2 Capital can contribute up to a maximum of 2% of the Total capital requirement
Additional Tier 1 Capital	Discussion paper released on 21 Sep 2023 with formal consultation in CY24	<ul style="list-style-type: none"> Considers the effectiveness of AT1 Capital as a 'going concern' instrument to stabilise a bank in stress, and support an orderly resolution to avoid the use of public money and safeguard depositor funds The discussion paper outlines a number of potential options centred around 3 key themes, being the design, role and participation in AT1 Response to discussion paper submitted on 15 Nov 2023 and APRA expects to undertake a formal consultation process in CY2024



Financial overview

Overview – FY24 result¹

Key outcomes summary



Financial

Statutory NPAT (\$m)	9,481	(6.1%)
Cash NPAT (\$m)	9,836	(2.3%)
ROE (cash)	13.6%	(30bpts)
EPS cents (cash)	588	(8c)
DPS ² (\$)	4.65	+15c
Cost to income	45.0%	+130bpts
NIM	1.99%	(8bpts)
Operating income (\$m)	27,174	+0.1%
Operating expenses (\$m)	12,218	+3.0%
Profit after capital charge (PACC) ³ (\$m)	5,544	(6.4%)
LIE to GLAA ⁴ (bpts)	9	(3bpts)

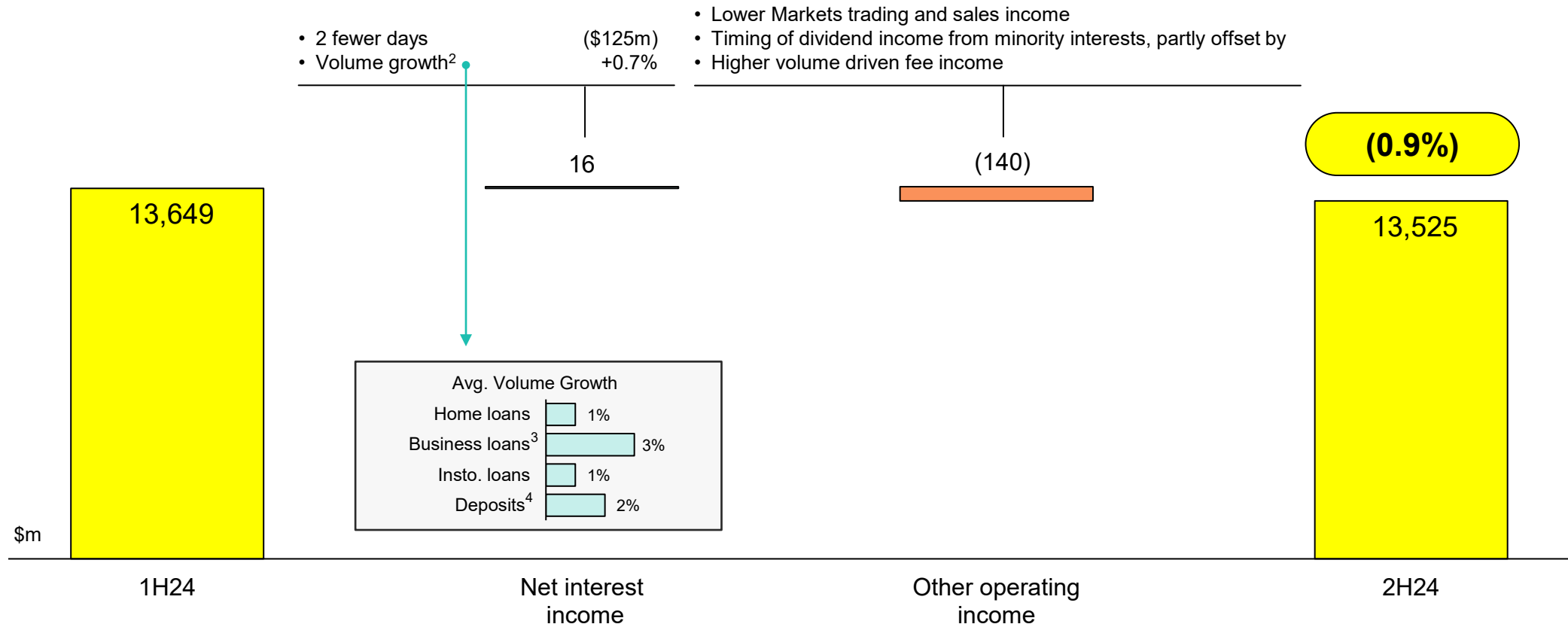
Balance sheet, capital & funding

Capital – CET1 ^{2,5} (Int'l)	19.1%	Flat
Capital – CET1 ² (APRA)	12.3%	+10bpts
Total assets (\$bn)	1,254	+0.1%
Total liabilities (\$bn)	1,181	Flat
Deposit funding	77%	+2%
LT wholesale funding WAM ⁶	5.2yrs	(0.1yrs)
Liquidity coverage ratio ⁷	136%	+5%
Leverage ratio (APRA) ²	5.0%	(10bpts)
Net stable funding ratio	116%	(8%)
Credit ratings ⁸	AA-/Aa2/AA-	Refer footnote 8

1. Presented on a continuing operations basis, all movements on the prior comparative period unless otherwise stated. Comparative information has been restated to conform to presentation in the current period. 2. Includes discontinued operations. 3. The Group uses PACC as a key measure of risk-adjusted profitability. It takes into account the profit achieved, the risk to capital that was taken to achieve it, and other adjustments. 4. Loan impairment expense as a percentage of average Gross Loans and Acceptances (GLAA) annualised. 5. International capital, refer to glossary for definition. 6. As at 30 June 2024. 30 June 2023 Weighted Average Maturity (WAM) included RBA TFF and RBNZ term lending facilities drawdowns (WAM excluding TFF: 5.5 years). 7. Quarterly average. 8. S&P, Moody's and Fitch. S&P last published on CBA's unchanged ratings and stable outlook on 28 July 2024. Moody's upgraded CBA's ratings and stable outlook on 27 May 2024. Fitch upgraded CBA's ratings and stable outlook on 26 May 2024.

Sequential half operating income¹

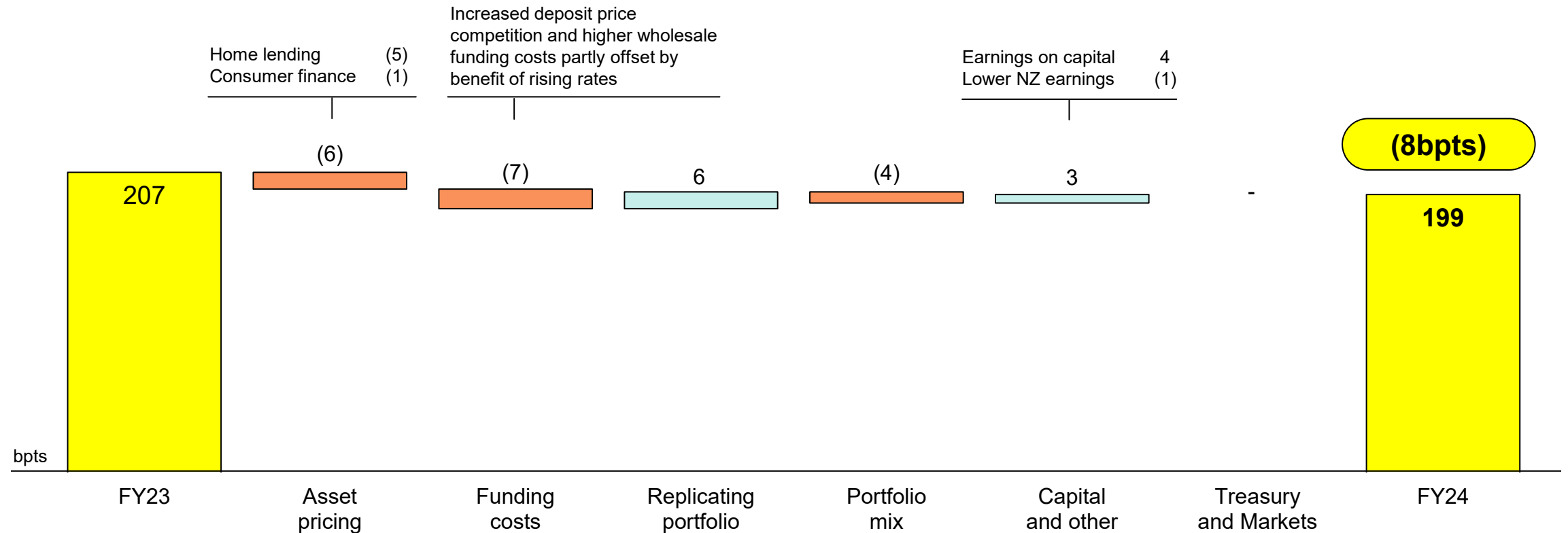
Lower other operating income and two fewer days, partly offset by volume growth



1. Presented on a continuing operations basis. 2. Excluding liquids. 3. Includes New Zealand and other business loans. 4. Excluding Cash Management Pooling Facilities.

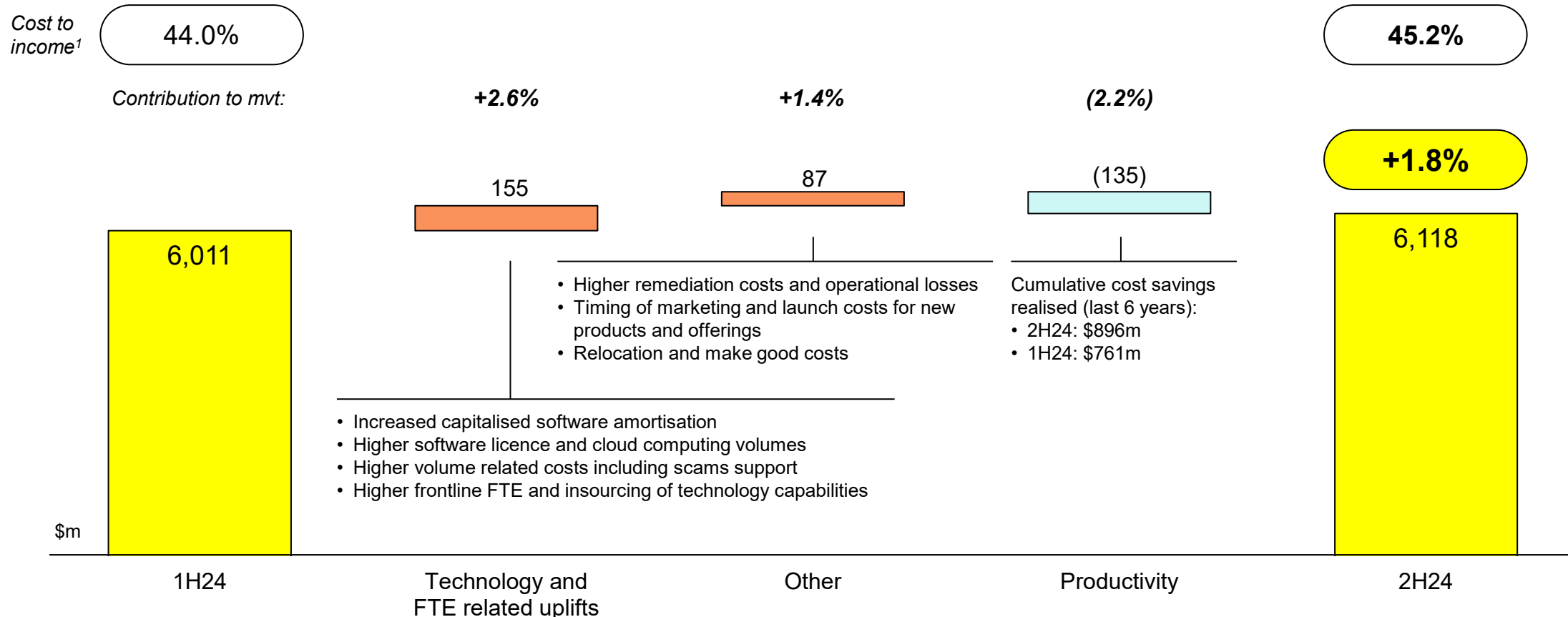
Group margin – 12 months

Competitive pressures and deposit switching partly offset by hedging returns



Sequential half operating expenses¹

Technology and FTE related growth driving cost uplift



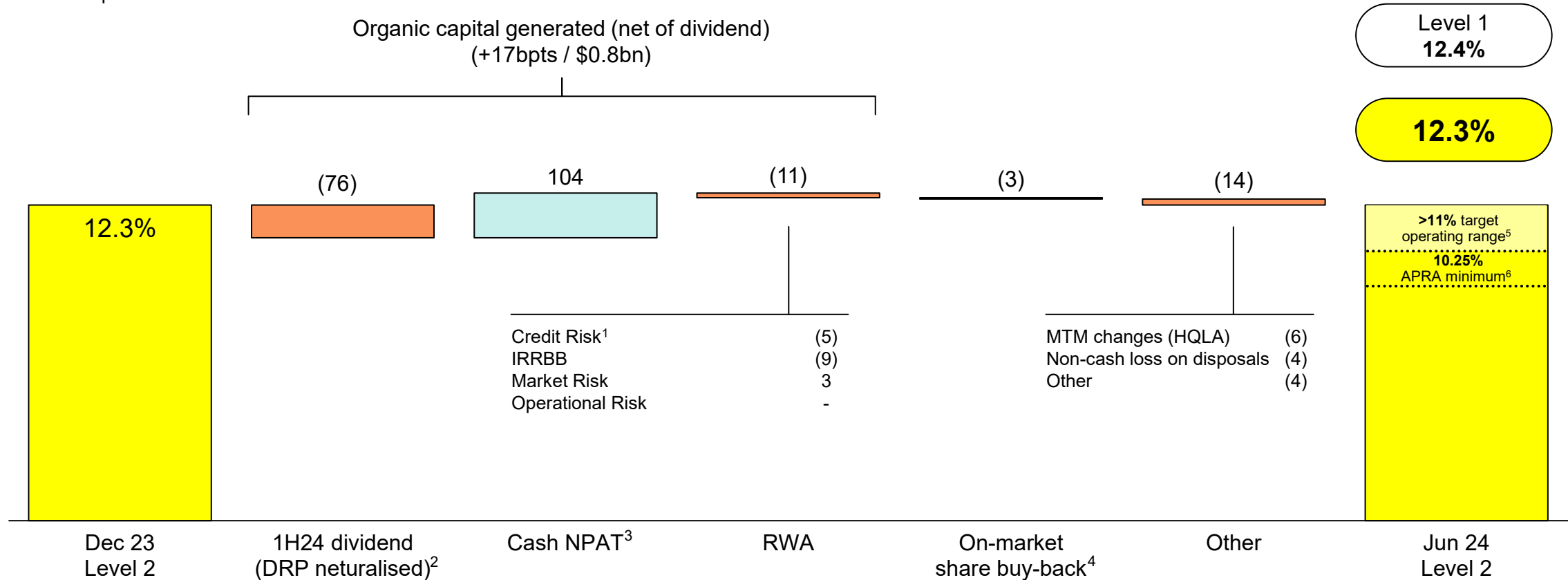
1. Presented on a continuing operations basis excluding \$89m relating to restructuring in 2H24. Headline operating expenses +3.3% including this item.

Capital

Strong capital position maintained



Movements in bpts



1. Excludes impact of foreign exchange movements on Credit RWA, which is included in 'Other'. 2. Includes the on-market purchase of shares in respect of the DRP. 3. Excludes equity accounted profits/losses and impairments from investments, which are neutral from a regulatory capital perspective due to the offsetting increase in capital deductions. 4. \$128m of the previously announced \$1bn on-market share buy-back was completed in 2H24 (1,071,576 shares acquired at an average price of \$119.24 per share), bringing the total completed as at 30 June 2024 to \$282m at an average price of \$108.84 per share. 5. CBA expects to operate with a post-dividend CET1 ratio of greater than 11.0%, except in circumstances of unexpected capital volatility. 6. Inclusive of 1% default countercyclical capital buffer which may be varied by APRA in the range of 0% to 3.5%.

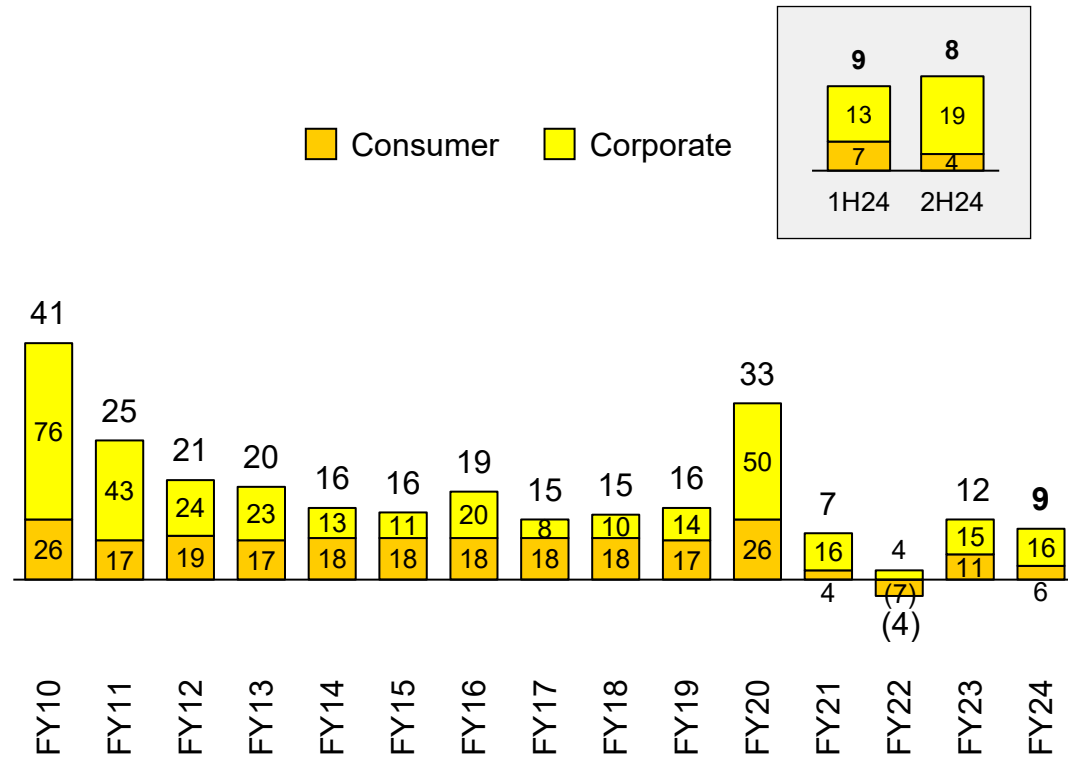
Loan losses

Loan impairment expense remains low



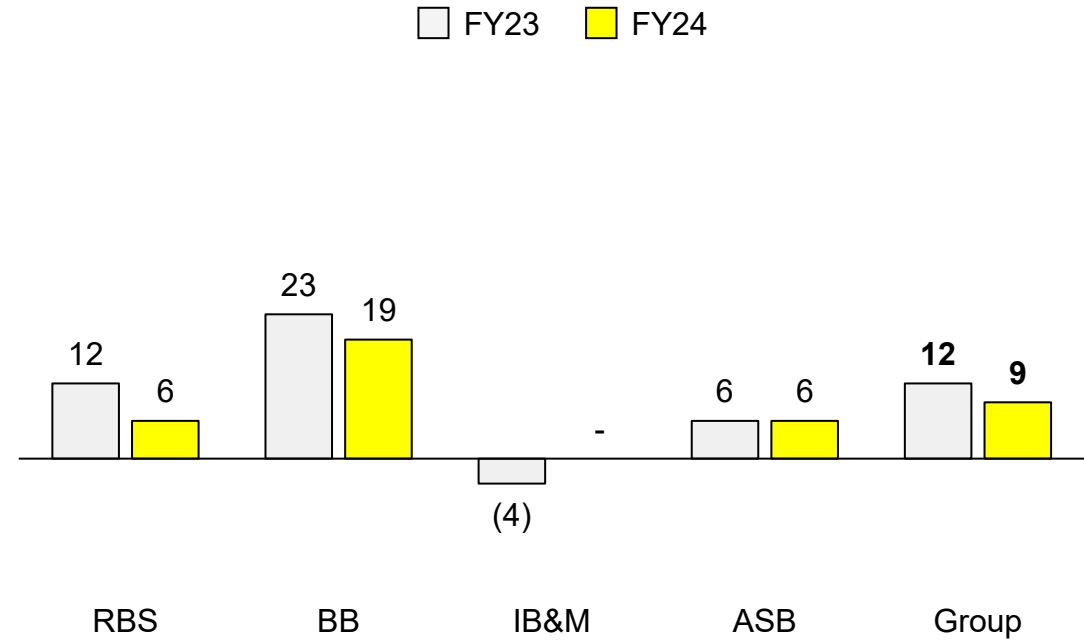
Loan loss rate¹

bpts



Loan loss rate by business unit^{1,2}

bpts



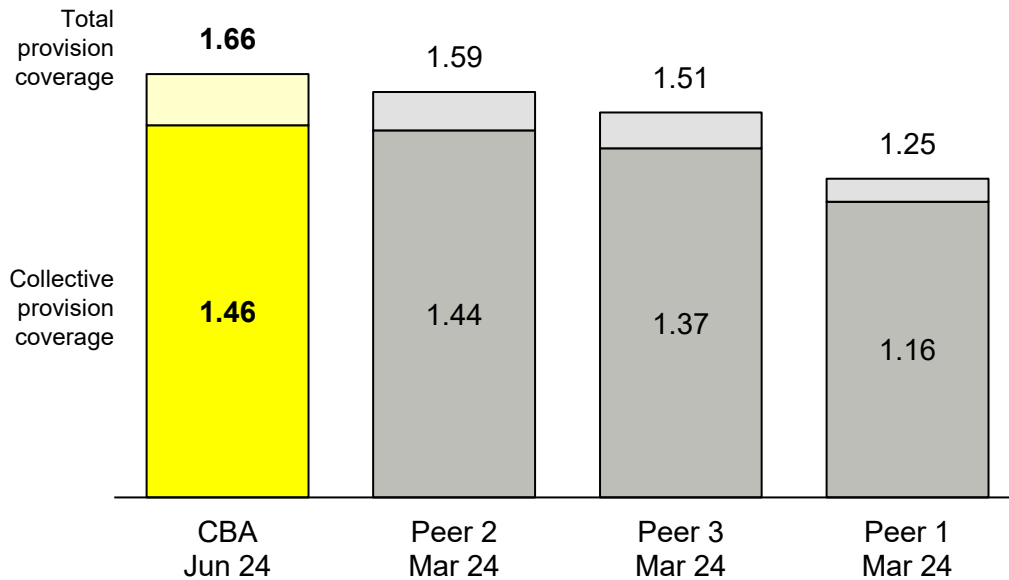
1. Loan impairment expense as a percentage of average gross loans and acceptances annualised. 2. Comparative information has been restated to conform to presentation in the current period.

Provisions¹

Peer-leading provision coverage of 1.66%



Provision coverage²/CRWA
%



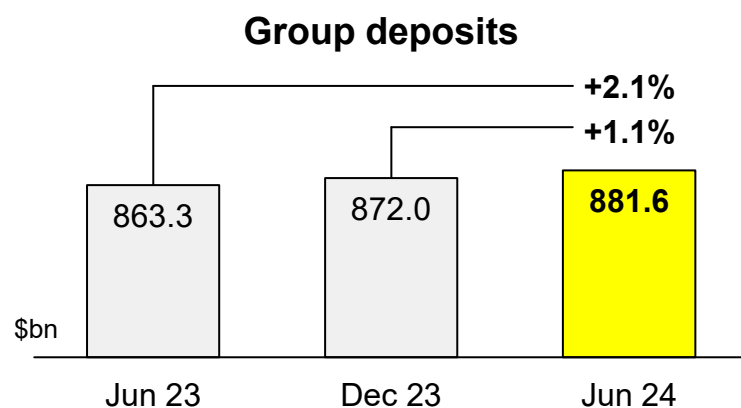
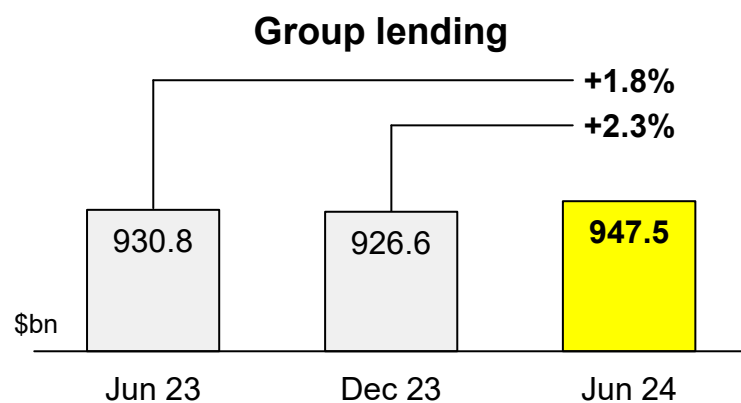
Provisions by stage

	\$m	Credit exposures		Credit provisions		Stage 2 exposures by credit grade ³			
		Jun 23	Jun 24	Jun 23	Jun 24	Jun 23	Jun 24		
Collectively assessed	Stage 1	921,565	941,150	1,709	1,795	\$188bn	\$191bn		
	Stage 2 ⁴	187,874	191,460	2,889	2,794			8	8
	Stage 3	6,210	8,088	598	834			156	156
Individually assessed	Stage 3	1,567	1,489	754	712	24	27		
	Total	1,117,216	1,142,187	5,950	6,135				

1. AASB 9 classifies loans into stages; Stage 1 – Performing, Stage 2 – Performing but significantly increased credit risk, Stage 3 – Non-performing. Performing relates to Stage 1 and Stage 2. Non-performing relates to Stage 3. Stage 2 is defined based on a significant deterioration in internal credit risk ratings, as well as other indicators such as arrears. Assessment of Stage 2 includes the impact of forward-looking adjustments for emerging risk. 2. Excludes estimated impairment provisions for derivatives at fair value. 3. Segmentation of loans in retail and risk rated portfolios is based on the mapping of a counterparty's internally assessed PD to S&P Global ratings (refer to Pillar 3), reflecting a counterparty's ability to meet their credit obligations. 4. The assessment of significant increase in credit risk includes the impact of forward looking multiple economic scenarios in addition to adjustments for emerging risks at an industry, geographic location or particular portfolio segment level, which are calculated by stressing an exposure's internal credit rating grade at the reporting date. This accounts for approximately 64% of Stage 2 exposures as at 30 June 2024 (31 December 2023: 62% and 30 June 2023: 62%).

Balance sheet¹

Disciplined and targeted lending growth, switching to higher yielding deposits stabilised in 2H24



\$bn	Jun 23	Dec 23	Jun 24	Jun 24 vs Dec 23	Jun 24 vs Jun 23
Home loans	652.2	650.5	664.7	2.2%	1.9%
Consumer finance	17.0	17.5	16.8	(4.1%)	(1.6%)
Business loans ²	164.7	169.2	178.2	5.3%	8.2%
Institutional loans	96.8	89.4	87.9	(1.7%)	(9.2%)
Total Group lending	930.8	926.6	947.5	2.3%	1.8%
Non-lending interest earning assets	272.0	289.3	261.6	(9.6%)	(3.8%)
Other assets (incl. held for sale)	49.6	60.1	45.0	(25.1%)	(9.4%)
Total assets	1,252.4	1,276.0	1,254.1	(1.7%)	0.1%
Total interest bearing deposits	744.8	761.1	772.2	1.5%	3.7%
Non-interest bearing trans. deposits	118.5	110.8	109.4	(1.3%)	(7.6%)
Total Group deposits	863.3	872.0	881.6	1.1%	2.1%
Debt issues	122.3	139.3	144.5	3.8%	18.2%
Term funding from central banks	54.2	36.6	4.2	(88.4%)	(92.2%)
Other interest bearing liabilities (incl. loan capital)	97.8	102.0	110.3	8.1%	12.8%
Other liabilities (incl. held for sale)	43.2	53.3	40.3	(24.4%)	(6.8%)
Total liabilities	1,180.8	1,203.1	1,181.0	(1.8%)	0.0%

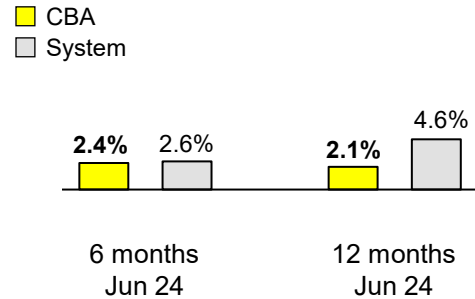
1. Due to rounding, numbers presented in this section may not sum precisely to the totals provided. 2. Business loans growth of +8.2% (vs June 2023) driven by Business Banking growth of +11.4%, and NZ business and rural lending growth of +0.1% (excl. FX, NZ business and rural lending growth of +0.5%).

Volume growth

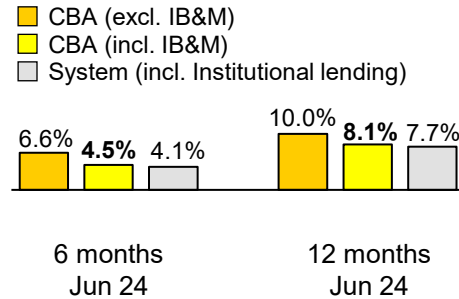
Disciplined approach to growth – focus on sustainable returns



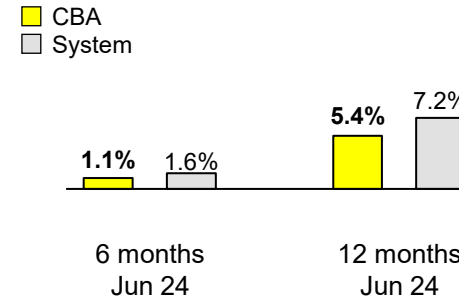
Home lending^{1,2}



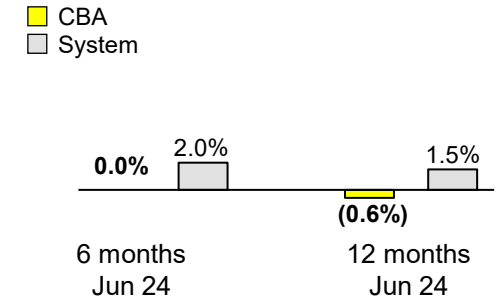
Business lending^{1,2,3}



Household deposits^{1,4}

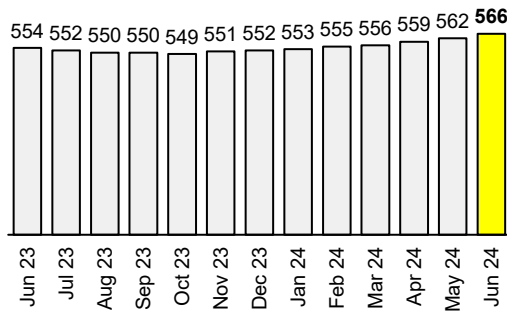


Business deposits^{1,5}



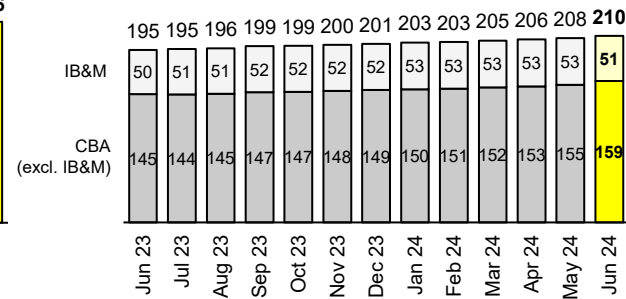
Balances by month⁶

\$bn



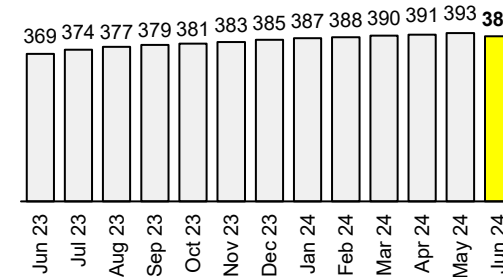
Balances by month⁶

\$bn



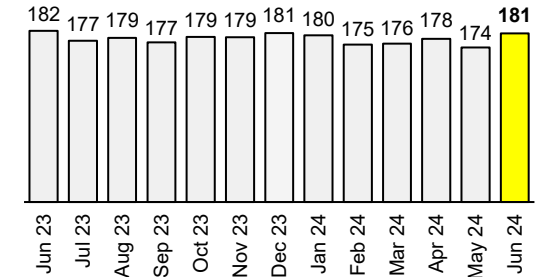
Balances by month⁶

\$bn



Balances by month⁶

\$bn



1, 2, 3, 4, 5, 6. Refer to sources, glossary and notes at the back of this presentation for further details.

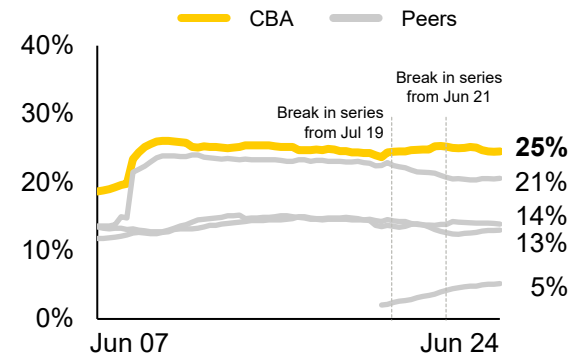
Market share¹

Strong market shares

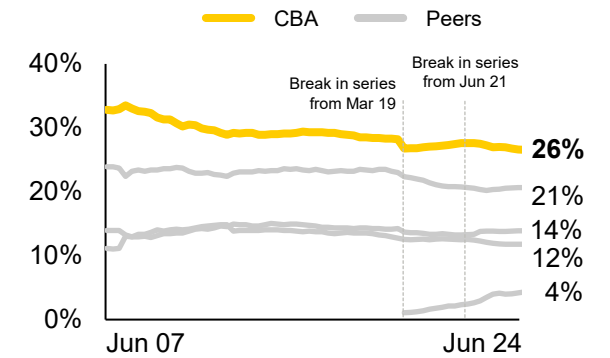


%	Jun 23	Dec 23	Jun 24
Home loans – RBA ²	25.1	24.5	24.5
Home loans – APRA ³	25.8	25.3	25.2
Credit cards – APRA ³	28.9	29.0	27.4
Other household lending – APRA ^{3,4}	20.5	21.4	21.8
Household deposits – APRA ³	26.9	26.6	26.5
Business lending – RBA ⁵	16.8	16.8	16.9
Business lending – APRA ^{3,6}	18.0	18.2	18.4
Business deposits – APRA ^{3,6}	22.9	22.8	22.4
Equities trading ⁷	3.5	3.3	3.3
NZ home loans ⁸	21.5	21.0	20.9
NZ business and rural lending ⁸	17.2	17.1	17.1
NZ customer deposits ⁸	18.5	18.6	18.7

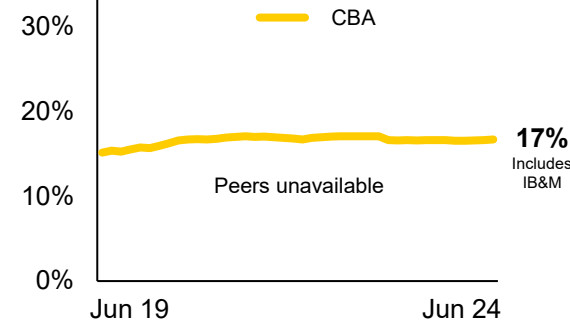
Home lending^{2,9}



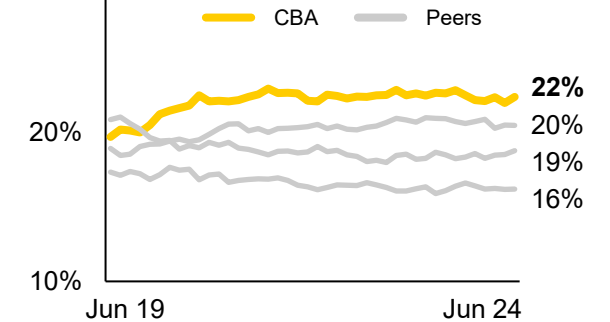
Household deposits^{3,9}



Business lending⁵



Business deposits^{3,6}



1, 2, 3, 4, 5, 6, 7, 8, 9. Refer to sources, glossary and notes at the back of this presentation for further details.



Asset quality

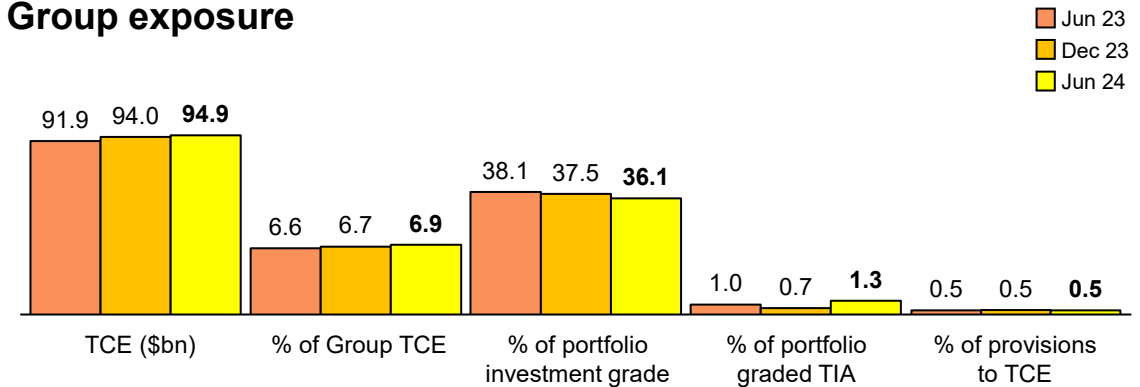
Commercial property

Moderate growth, well secured portfolio, market conditions easing

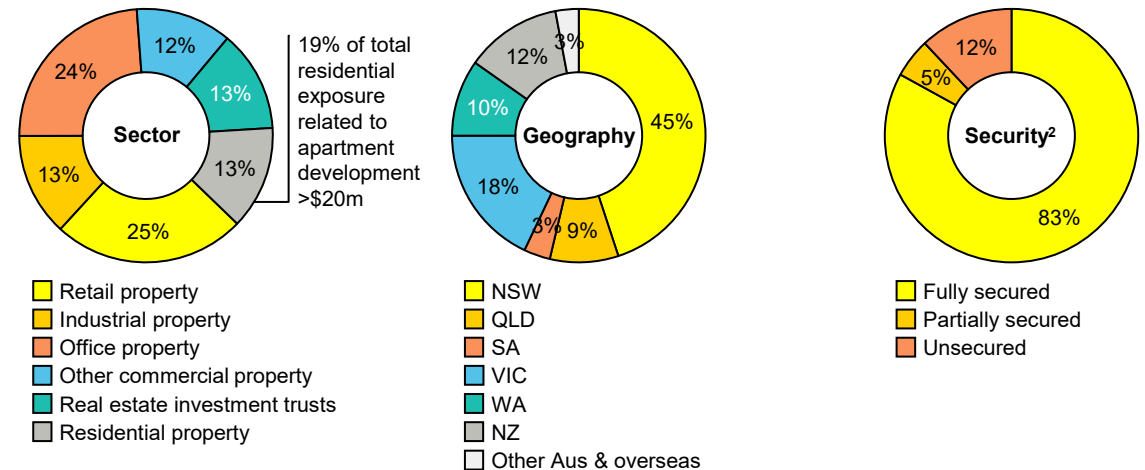


- Softening in yields and capital values has started to ease, although vacancies remain high for Office property in specific metropolitan Sydney and Melbourne locations.
- Maintaining close portfolio oversight with serviceability and Interest Coverage Ratio (ICR) origination thresholds.
- Approach to serviceability and ICR determination combined with active management of Loan to Valuation Ratios (LVR) has resulted in ongoing improvements to the security position of the portfolio, remaining well secured should there be further deterioration in asset values.
- Low exposure growth driven by low sales volumes, serviceability at higher interest rates driving lower LVRs, low levels of new development starts due to conditions in the construction sector, and early repayment of REIT exposures in the last six months.
- Exposure is diversified across sectors and by counterparty, with the top 20 counterparties representing 13% of the portfolio.
- Office exposures are weighted toward Premium/A Grade property with weighted average LVR maintaining a buffer to the Group's minimum requirements. Tighter origination LVRs are in place for Office properties in high vacancy precincts.
- Retail origination criteria actively managed with tighter criteria for assets with predominantly discretionary retailers as tenants.
- Portfolio remains well secured. Leverage for the individually risk rated property investment portfolio which represents ~80% of the exposure to the sector, remains moderate with average LVR of 45%¹. Of the Unsecured exposure, 97% is to investment grade customers.
- TIA increase over the half is driven by downgrade of a small number of secured single name exposures, no material losses expected.

Group exposure



Profile



1. The remaining exposure primarily relates to statistically managed exposures where LVR is not available, and property development. 2. Security classification logic previously treated asset finance exposures as fully secured and is now treated as partially secured to align with classification of these exposures under Group Credit Policy.

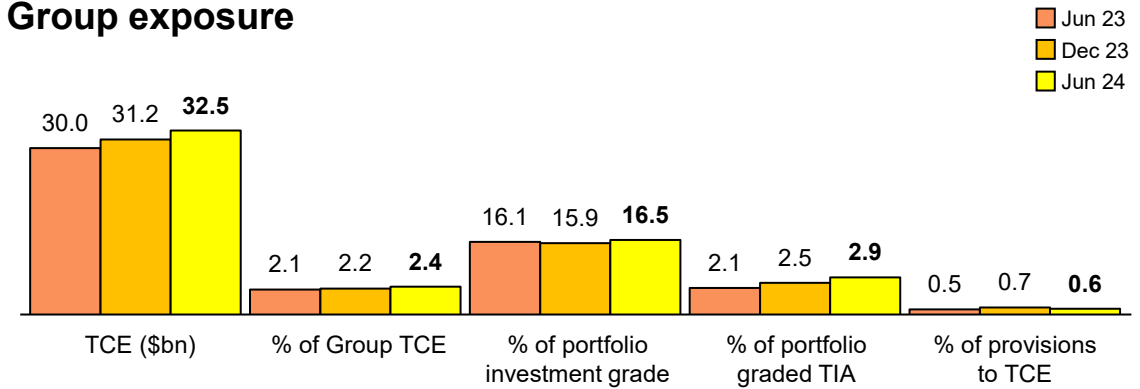
Agriculture & forestry

Sector performing well – underpinned by sound fundamentals

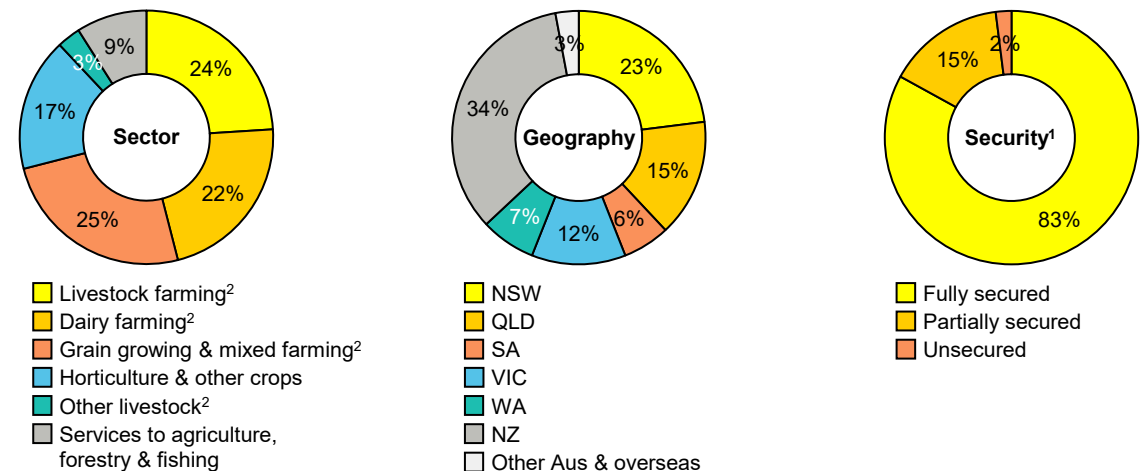


- The portfolio grew ~8% this year, mostly in the livestock and mixed farming sectors.
- Weather conditions have been favourable, with good subsoil moisture. There were dryer conditions in WA, Tasmania and New Zealand.
- Australian cattle prices improved toward historical average levels of 550c/kg, up from a low of 340c/kg in October 2023.
- Australian lamb prices fell over the past six months from 778c/kg to 584c/kg, though recently recovered to 710c/kg.
- Avian influenza (Bird Flu) remains a risk with some customers already impacted, and strong physical controls implemented by growers and State authorities.
- The agriculture portfolio remains well secured.

Group exposure



Profile



1. Security classification logic treats asset finance exposures as partially secured to align with classification of these exposures under Group Credit Policy. 2. Sub-sectors accounting for \$20.7 billion of TCE within these sectors have been identified as exposed to elevated climate related transition risk and physical risk as at 30 June 2024. Refer to page 52 of the 2024 Climate Report for further information.

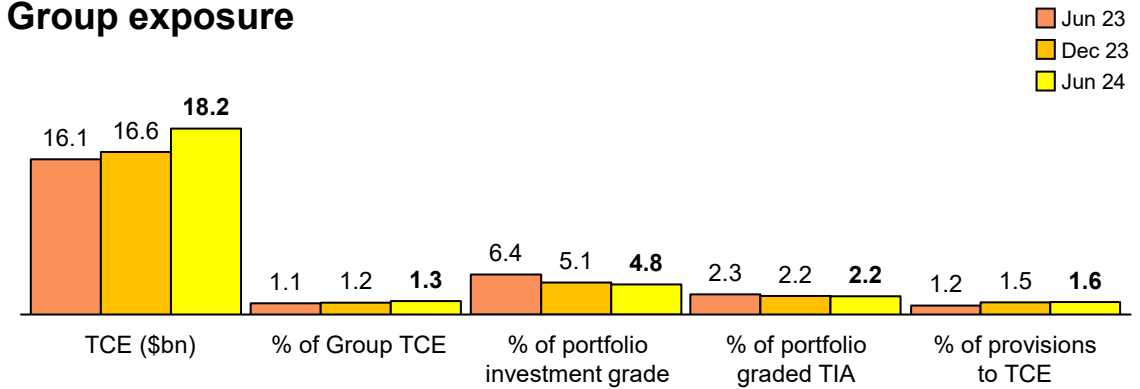
Entertainment, leisure & tourism

Stable performance

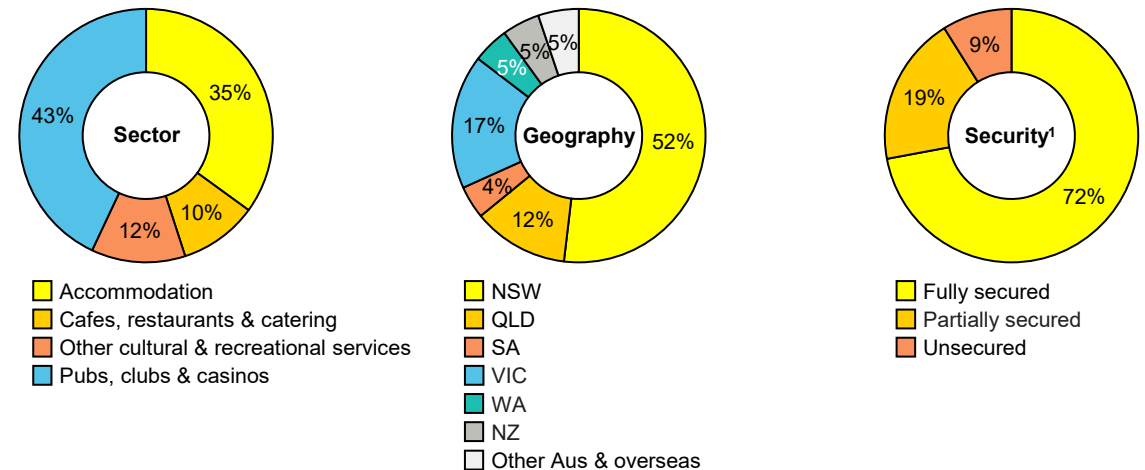


- Portfolio growth has focused on higher quality, well secured and diversified operators.
- LVRs are well positioned, typically lower than 55%.
- Spending on Hospitality has increased in the year, primarily in fast food outlets, food delivery services, restaurants, pubs, taverns and bars.
- Pubs and clubs have traded well despite operators noting moderating food and beverage spend.
- Real household disposable income has stabilised as the pace of inflation has eased. Household disposable income in real terms is expected to grow in the next fiscal year.

Group exposure



Profile



1. Security classification logic previously treated asset finance exposures as fully secured and is now treated as partially secured to align with classification of these exposures under Group Credit Policy.

Wholesale & retail trade

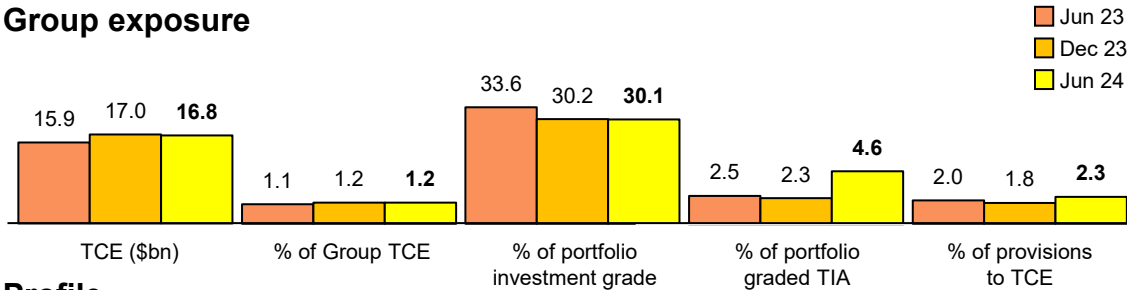
Essential spending driving retail consumption, wholesale trade impacted by single name exposure



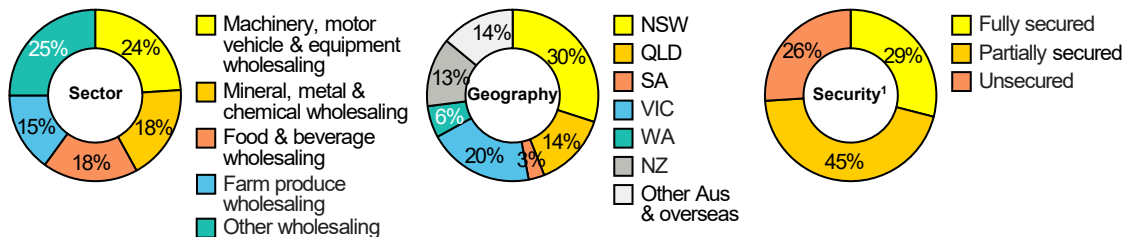
Wholesale trade

- Portfolio growth of ~6% across the year.
- Portfolio performance has been stable outside of the downgrade of a single name client in the period.
- High fuel and electricity costs, continued FX volatility and disrupted shipping routes remain key challenges for the sector.
- Strong inventory management is essential given uneven economic conditions.

Group exposure



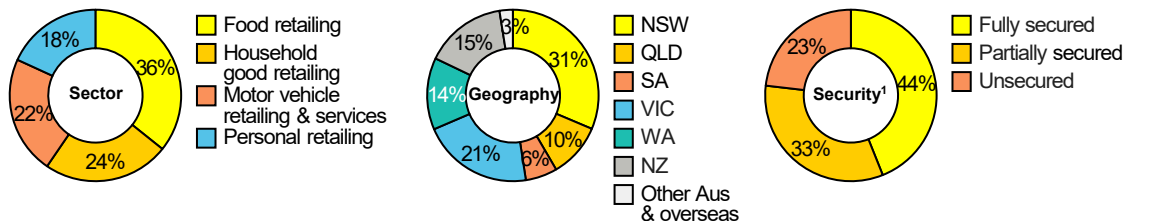
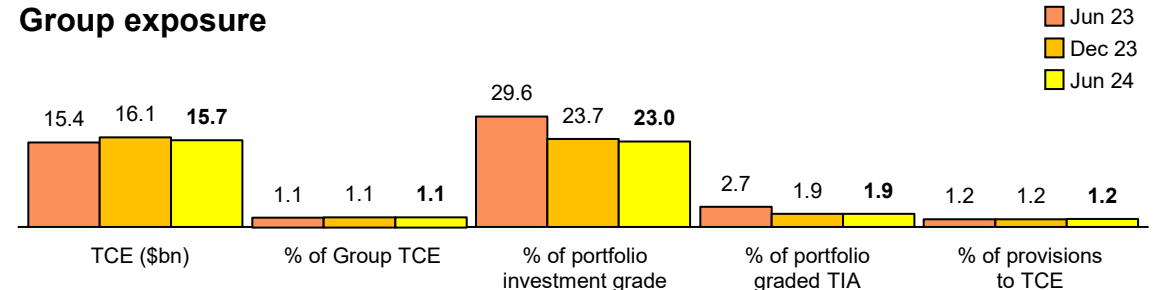
Profile



Retail trade

- Portfolio growth of ~2% across the year, predominantly within non-discretionary sectors. 64% of Retail Exposure is non-discretionary.
- Discretionary spending has risen in nominal terms, influenced by population growth, however growth on a per capita basis has been more subdued. Spending on essentials has remained resilient. The labour market remains tight, but migration has contributed to population growth and delivered some easing of labour availability pressures.
- Percentage of the portfolio rated investment grade decreased due to a mix of repayments and downgrades of small number of single name exposures across sub-sectors.

Group exposure



1. Security classification logic previously treated asset finance exposures as fully secured and is now treated as partially secured to align with classification of these exposures under Group Credit Policy.

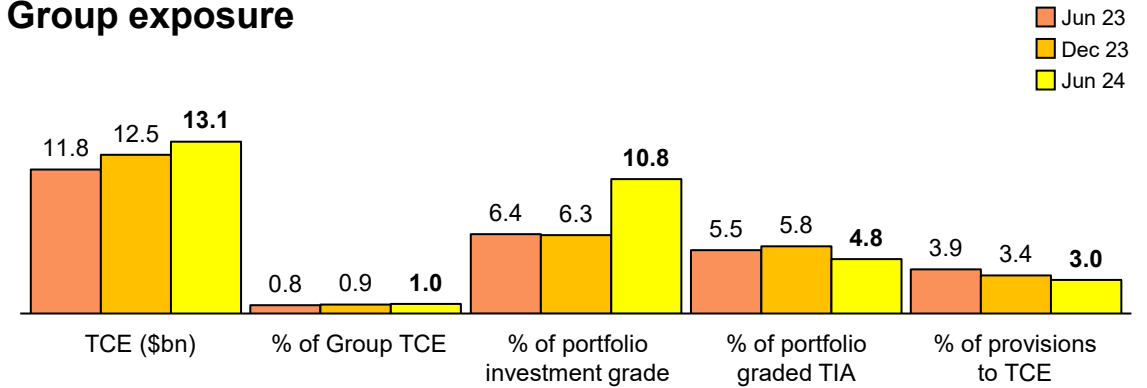
Construction

Sector remains challenged

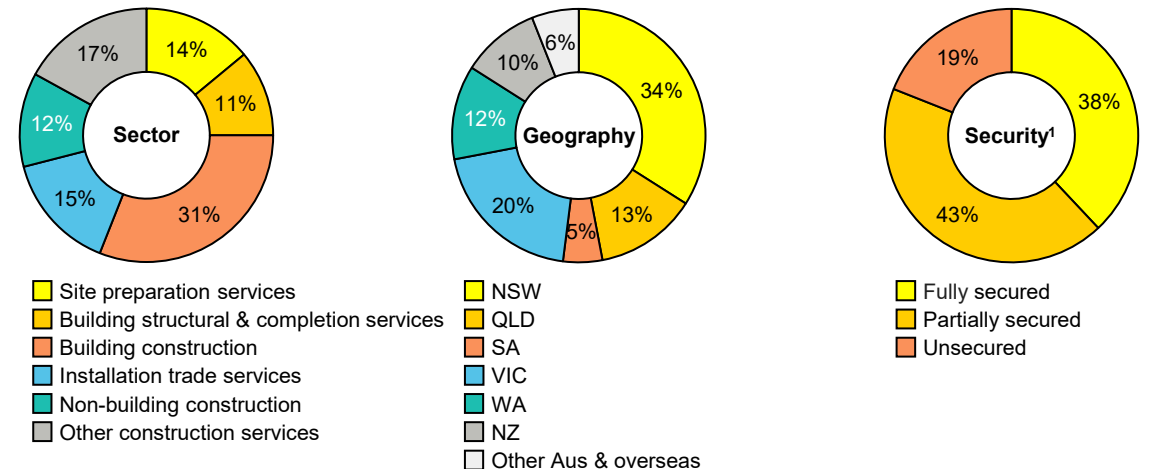
- Portfolio growth focused on supporting existing clients.
- Residential and commercial builders have largely worked through the loss making fixed priced contracts that challenged the sector.
- Civil and non-building construction operators have benefitted from infrastructure spend and development of residential land. Our clients in these sub-sectors tend to be less exposed to long-term, fixed price contract risk.
- Trade and construction services is the largest and most diverse construction segment, consisting of small and medium sized businesses that provide trade services to construction companies (subcontractors), households and businesses.
- Labour constraints, cost inflation and reduced new housing starts remain key challenges for the sector.



Group exposure



Profile



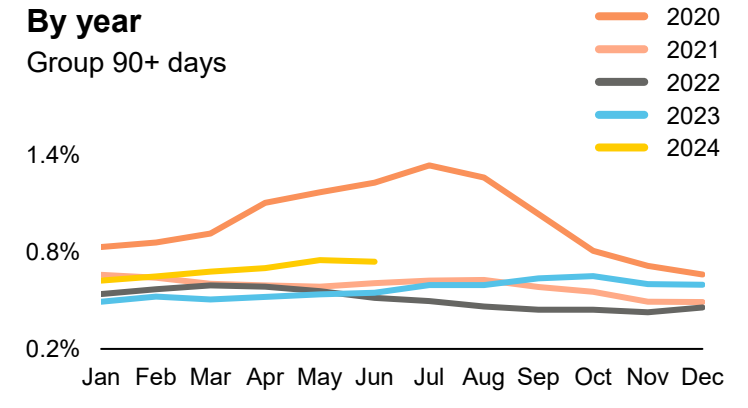
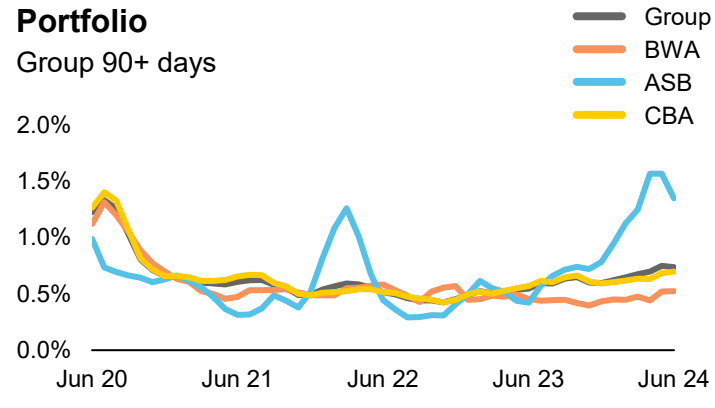
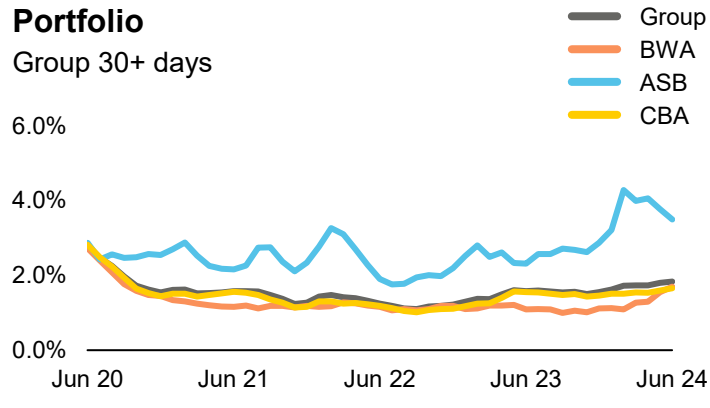
1. Security classification logic previously treated asset finance exposures as fully secured and is now treated as partially secured to align with classification of these exposures under Group Credit Policy.

Consumer finance – arrears¹

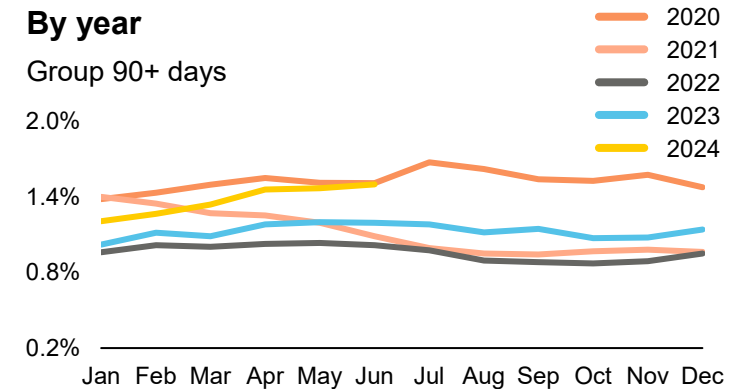
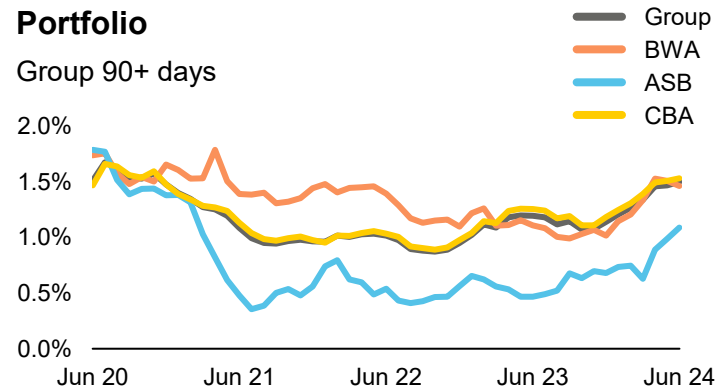
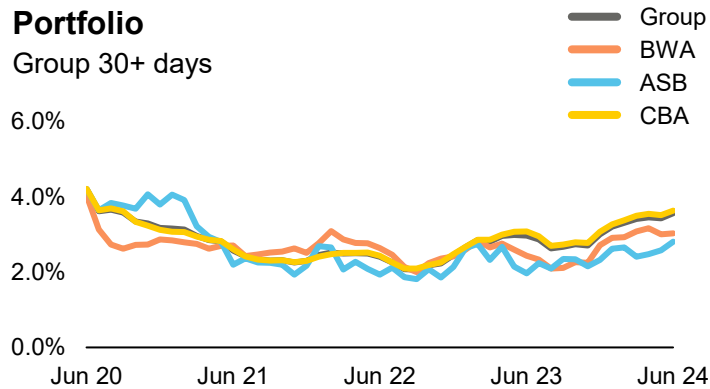
Elevated ASB arrears due to delays in collections during system implementation



Credit cards



Personal loans



1. Group consumer arrears including New Zealand.



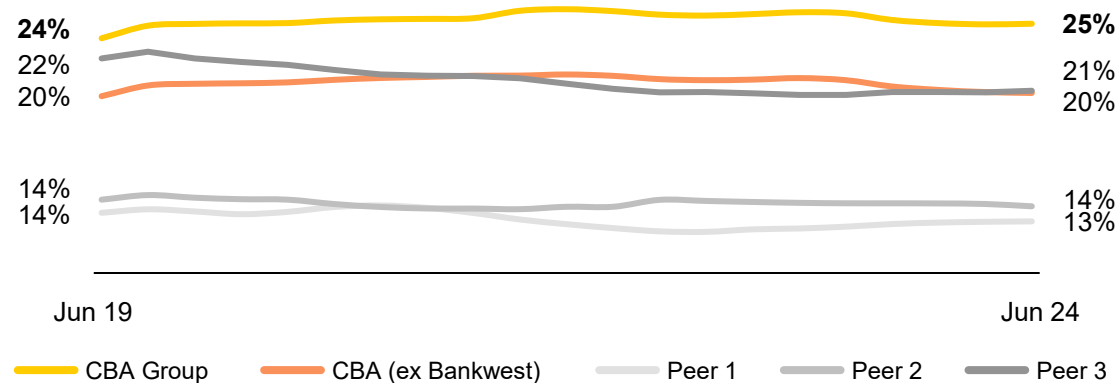
Home lending

Home loans – disciplined execution

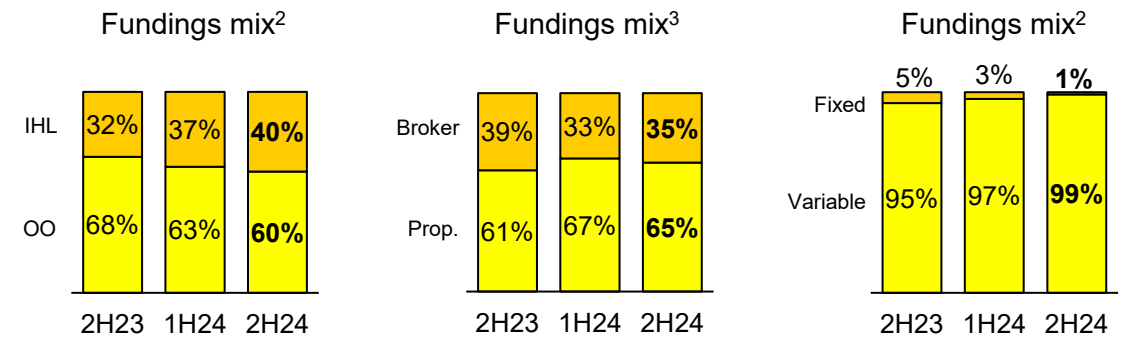
Disciplined strategic and operational execution in a competitive market



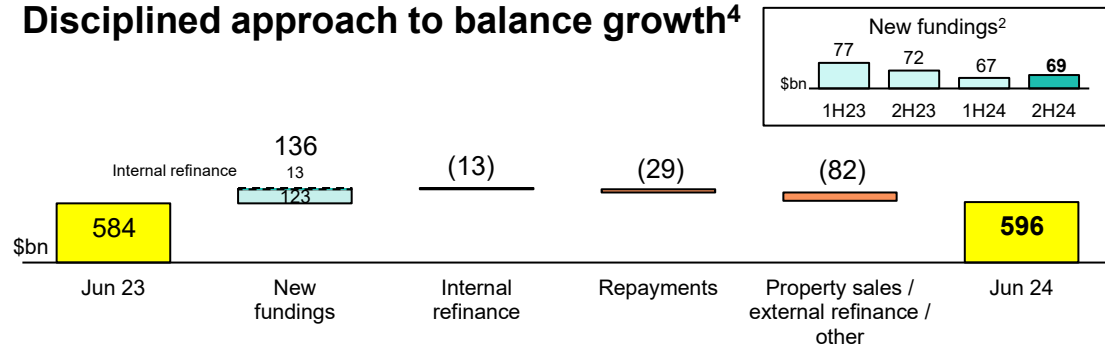
Consistent market share performance¹



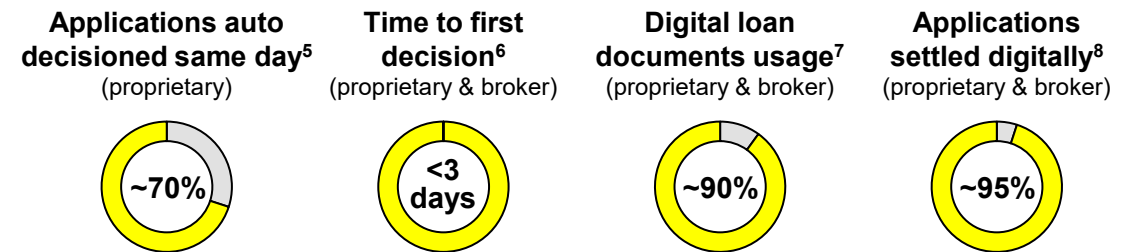
Fundings weighted towards proprietary distribution, reduction in owner occupied and fixed rate lending



Disciplined approach to balance growth⁴



Operational discipline with fast, efficient processing



1. CBA source: RBA Lending and Credit Aggregates, Peer source: Peer APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS) balance divided by RBA Lending and Credit Aggregates system balance. Series break due to new regulatory definitions set by APRA from 1 July 2019. As a result of this change, market share is not comparable to previous reporting periods. Additional series break from June 2021 relating to restatements. 2. Includes internal refinancing, Unloan, Residential Mortgage Group and Bankwest and excludes Viridian Line of Credit. 3. Excludes Bankwest and Residential Mortgage Group. 4. CBA including Bankwest. 5. Proprietary home loan applications auto decided using an automated credit rules engine in FY24. 6. 'Days' relates to business days. Application times relate to average time to first decision for applications not auto decided for FY24 (simple and complex applications excl. home seeker). 7. Home loan digital document and signing utilisation for eligible customers in FY24. 8. Retail home loans settled digitally via PEXA and Sympli in FY24.

Home loans – serviceability assessment¹

90% of the book originated under tightened standards since FY16



Key serviceability changes by year²

- FY16-19**
- Increased serviceability buffer and buffers on existing debts
 - Removed Low doc and EQFS products
 - Tightened lending requirements for non-residents and use of foreign currency
 - Tightened lending requirements in high risk areas
 - Reduced IO maximum term limits

- FY20**
- Changes to serviceability buffer and floor assessment rate
 - Removed LMI/LDP waivers for construction, land loans
 - Temporary COVID-19 tightening on verification

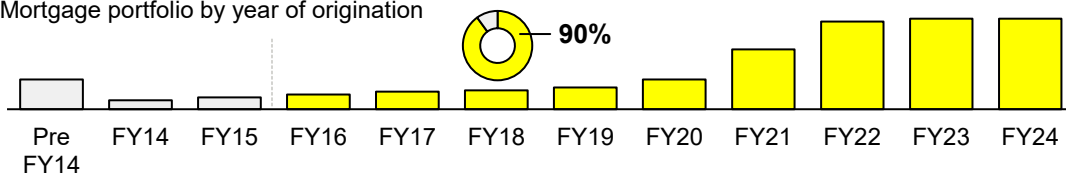
- FY21**
- Restrictions on family guarantor arrangements
 - Rental expense capture (net rental income)
 - Expenses excluded from HEM added to higher of declared expenses or HEM
 - Increased serviceability floor rate
 - Reduced max LVR for construction and bridging loans

- FY22**
- Enhanced self employed and investment income calculations
 - Increased serviceability buffer

- FY23**
- Tightened LVR limits for high value properties
 - Updated post code level appetite to current economic cycle
 - Updated rental income shading and maximum yield to market cycle
 - Allowed latest year financials for high quality self employed segments
 - Increased serviceability floor rate

- FY24**
- Expanded application of postcode level appetite across higher risk locations

Mortgage portfolio by year of origination



New loan assessment (from FY16)³

- Income**
- All income used in application to assess serviceability is verified
 - 80% or lower cap on less stable income sources (e.g. bonus, overtime)
 - Applicants reliant on less stable sources of income manually decisioned
 - 90% cap on tax free income, including government benefits
 - Limits on investor income allowances
 - Rental income net of rental expenses used for servicing

- Living expenses**
- Living expenses captured for all customers
 - Servicing calculations use the higher of declared expenses or HEM adjusted by income and household size
 - Expenses excluded from HEM are added to the higher of the declared expenses or HEM

- Interest rates**
- Assess customer ability to pay based on the higher of the customer rate plus serviceability buffer or minimum floor rate
 - Interest only loans assessed on principal and interest basis over the residual term of the loan

- Existing debt**
- Existing customer commitments are verified through Comprehensive Credit Reporting (CCR) and CBA transaction accounts data where available
 - CBA transaction accounts and CCR data used to identify undisclosed customer obligations
 - For repayments on existing debt:
 - CBA and OFI repayments recalculated using the higher of the actual rate plus a buffer or minimum floor over remaining principal and interest loan term
 - Credit card repayments calculated at an assessment rate of 3.8%
 - Other debt repayments calculated based on actual rate + buffer

1. CBA excluding Bankwest unless stated otherwise. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loan and Residential Mortgage Group. 2. Serviceability changes are reflective of changes made within the financial year and may have changed since implementation or may not be in currently in place. 3. Indicative loan assessment and is subject to change.

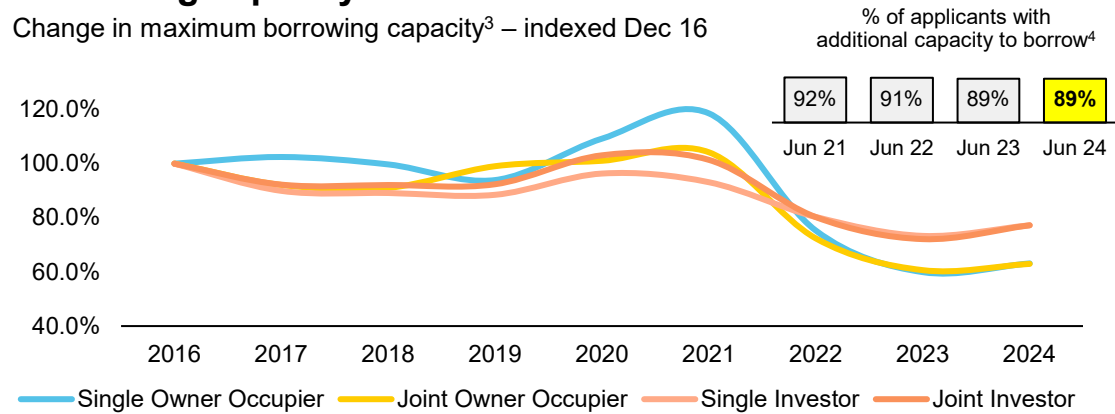
Home loans – borrowing capacity¹

Improved borrowing capacity from recent changes to individual income tax rates and thresholds²



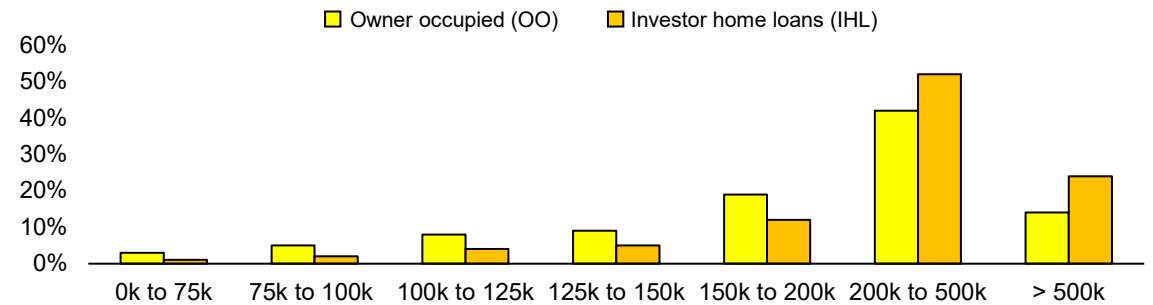
Borrowing capacity³

Change in maximum borrowing capacity³ – indexed Dec 16



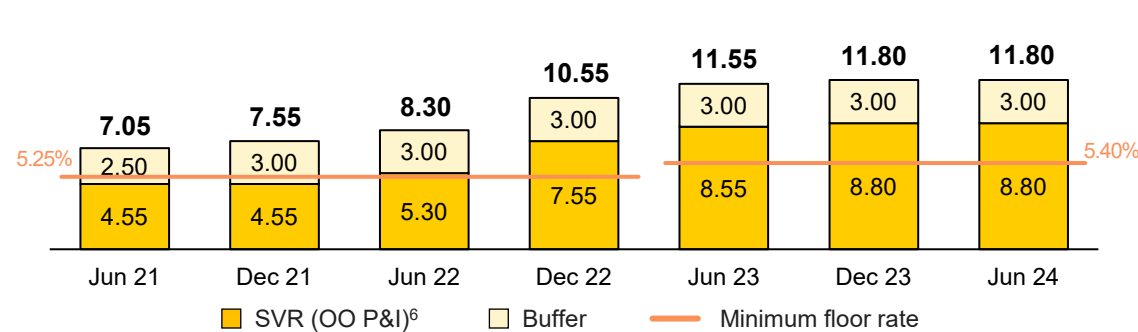
Application gross income band⁷

6 months to Jun 24 – Funding \$



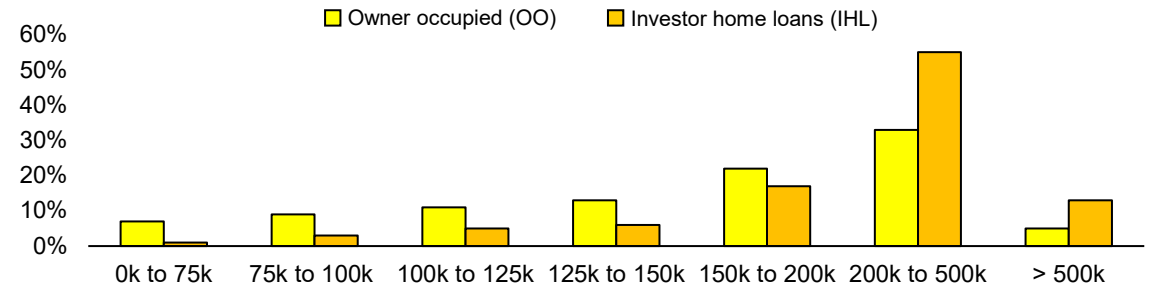
Serviceability buffer and interest rates

Loans assessed based on the higher of the customer rate⁵ + buffer, or minimum floor rate



Application gross income band⁷

6 months to Jun 24 – Funding #



1. CBA excluding Bankwest and Unloan, unless noted otherwise. 2. Reflects changes to individual income tax rates and thresholds effective 1 July 2024. 3. Scenarios based on differing assumptions with respect to family types, number of dependents, loan size, income sources and existing liabilities/commitments. 4. Applications that have passed system serviceability test; borrowed with excess capacity reflects applicants above minimal net income surplus. 5. Customer rate includes any customer discounts that may apply. 6. SVR (OO P&I) reflects the advertised reference rate and does not include any customer pricing concessions. 7. CBA including Bankwest. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan.

Home loans – savings and repayment buffers

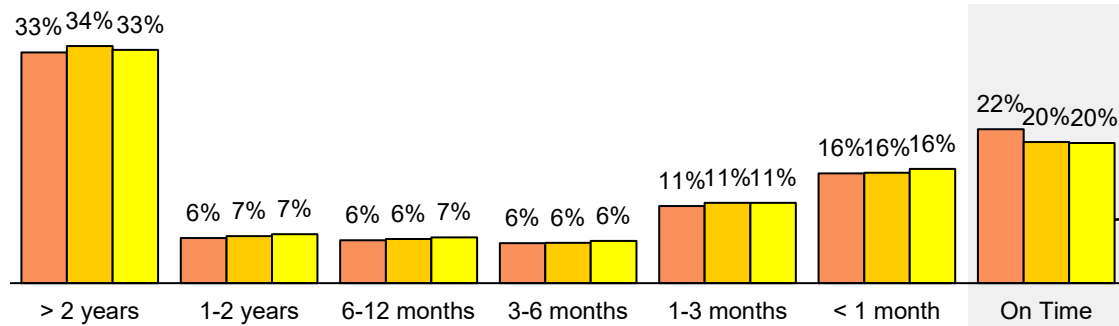
Higher savings and repayment buffers



Repayment buffers

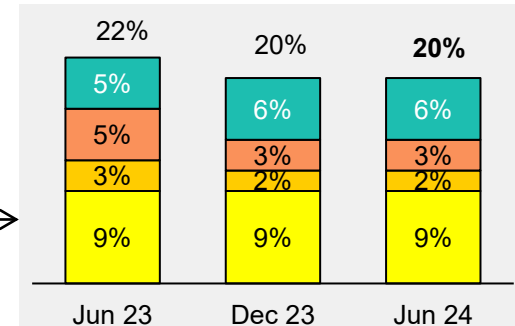
(Payments in advance¹, % of accounts)

■ Jun 23
■ Dec 23
■ Jun 24



Repayment buffers

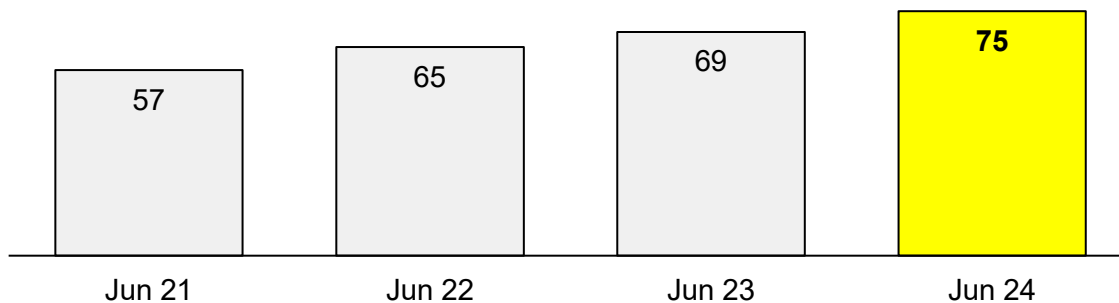
(Payments on time¹, % of accounts)



■ Residual
■ Structural: e.g. fixed rate loans
■ New accounts: <1 year on book
■ Investment loans: negative gearing/tax benefits

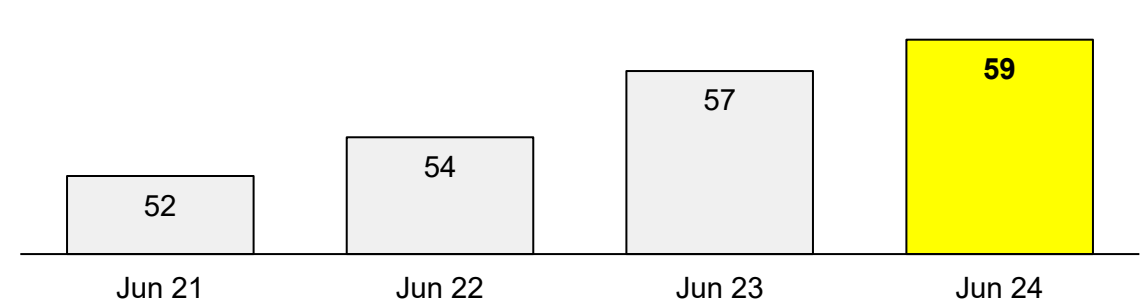
Offset balances²

\$bn



Redraw balances^{2,3}

\$bn



1. CBA including Bankwest. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan. Includes offset facilities, excludes loans in arrears.

2. Represents spot balances. 3. Redraw balances represent the value of all payments in advance (payments ahead of scheduled repayments), excluding offset facilities.

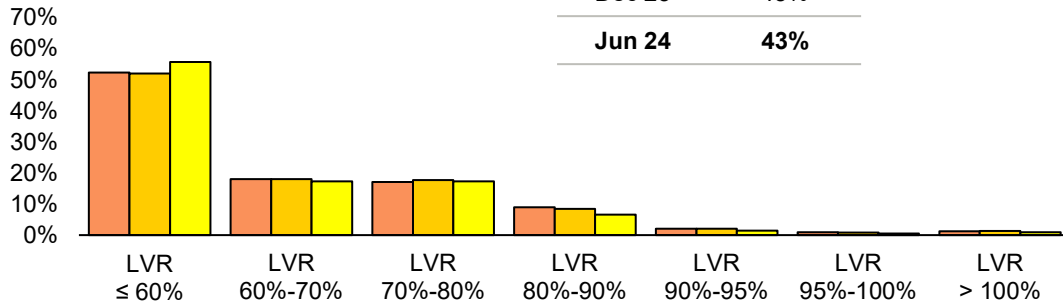
Home loans – portfolio DLVR¹

Strong portfolio DLVR of 43% – supported by growth in house prices



Dynamic LVR bands²

% of total portfolio balances



Average dynamic LVR³

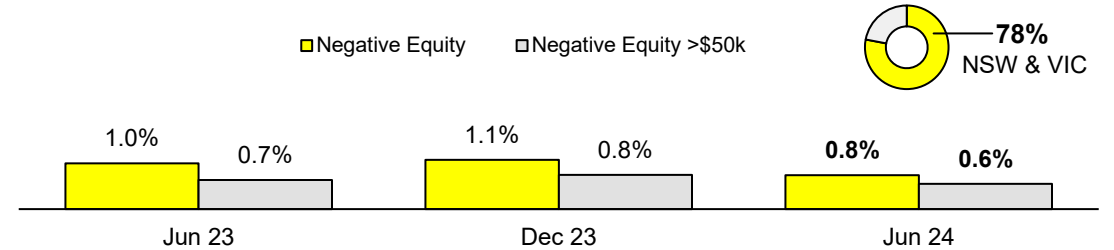
Jun 23	45%
Dec 23	45%
Jun 24	43%



Negative equity⁴

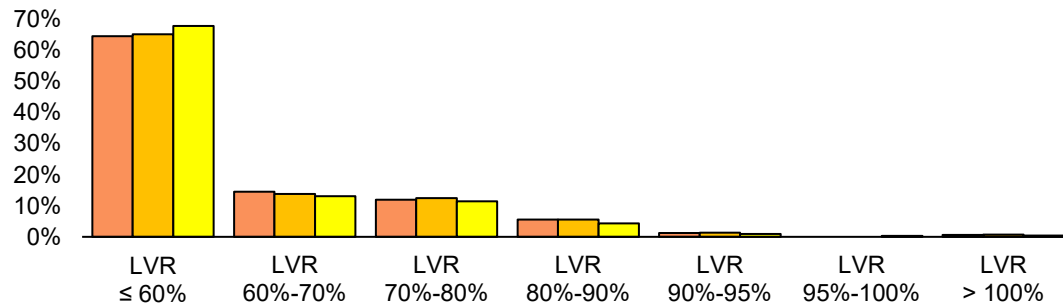
Proportion of balances in negative equity

- 63% of customers ahead of repayments
- 17% of home loans in negative equity have Lenders Mortgage Insurance

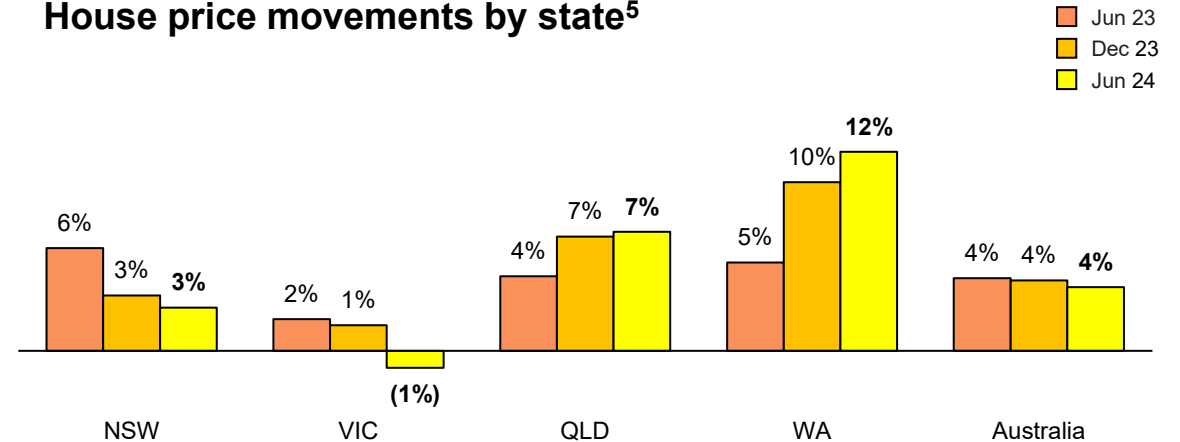


Dynamic LVR bands²

% of total portfolio accounts



House price movements by state⁵



1. CBA including Bankwest. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan. 2. Taking into account cross-collateralisation. Offset balances not considered. 3. CBA including Bankwest, Line of Credit & Reverse Mortgages. Excludes Commonwealth Portfolio Loans and Residential Mortgage Group and Unloan. Average calculations based on collateral grouping. 4. Negative equity arises when the outstanding loan (less offsets) exceeds house value. Based on outstanding balances, taking into account cross-collateralisation and offset balances. CBA updates house prices monthly using internal and external valuation data. 5. Six month change sourced from CoreLogic Home Value Index released 1 July 2024.

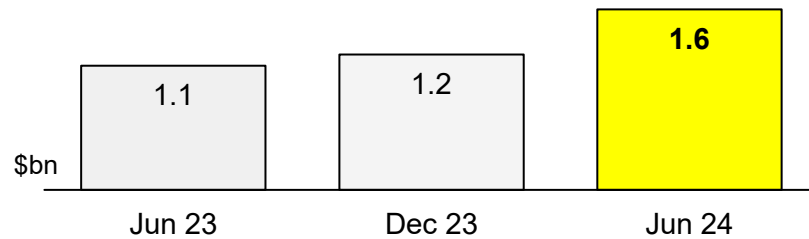
Home loans – impaired loans, losses and insurance¹

Modest increase in impaired home loans, predominantly well secured – portfolio losses remain low

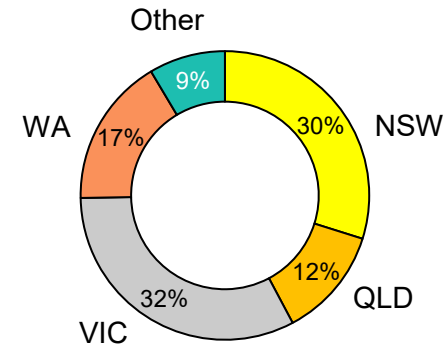


Impaired home loans²

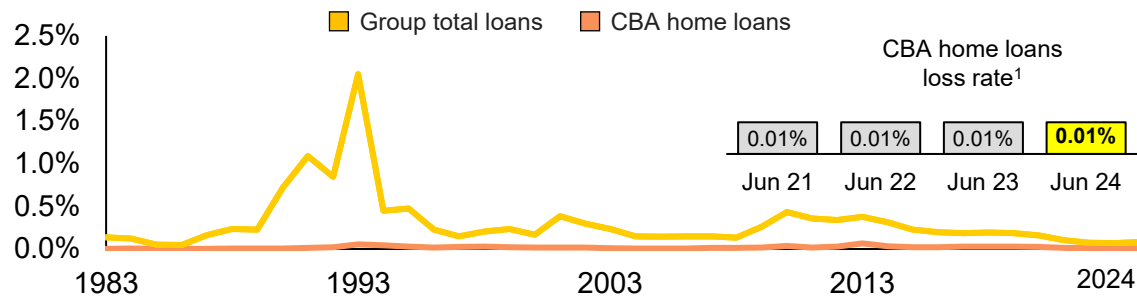
Higher Australian impaired home loans due to an increase in predominantly well secured home loans as higher interest rates continue to provide upward pressure on households



Impaired home loans – by state³

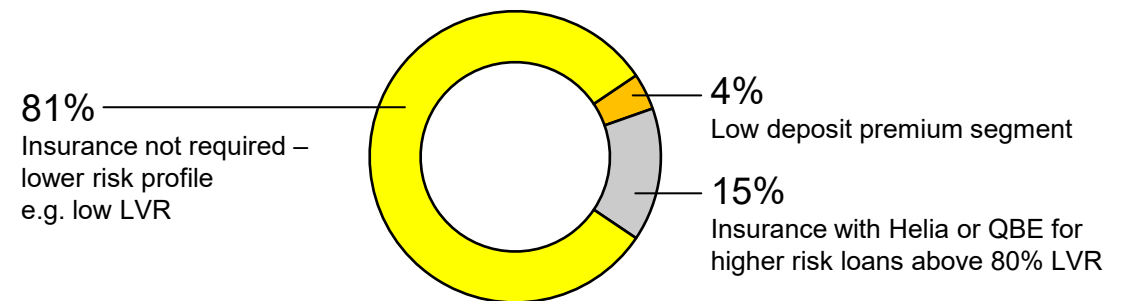


Losses to average gross loans and acceptances (GLAA)⁴



Portfolio insurance profile⁵

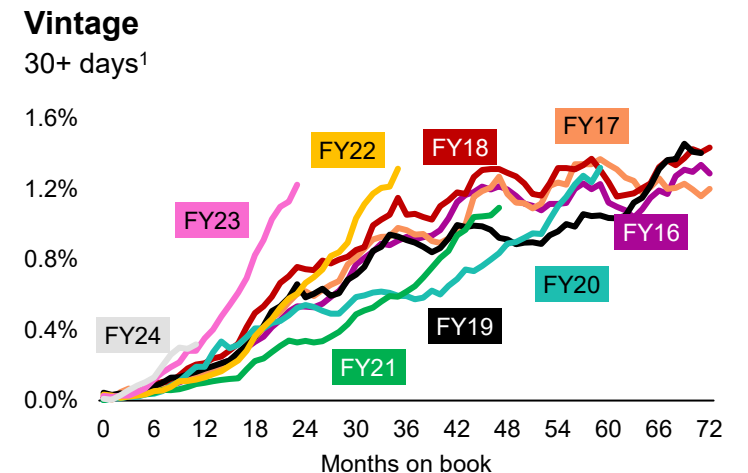
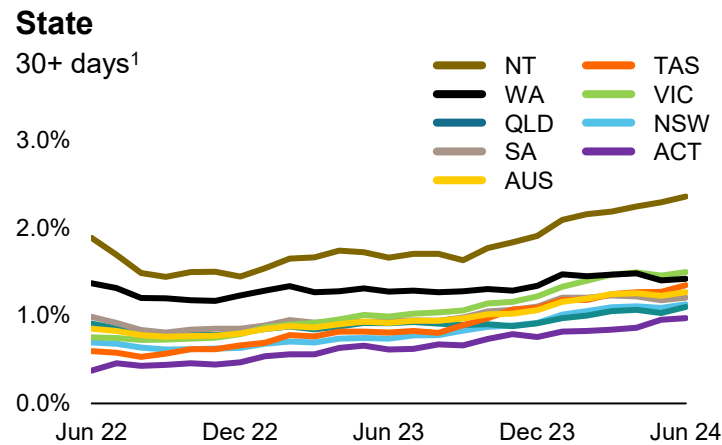
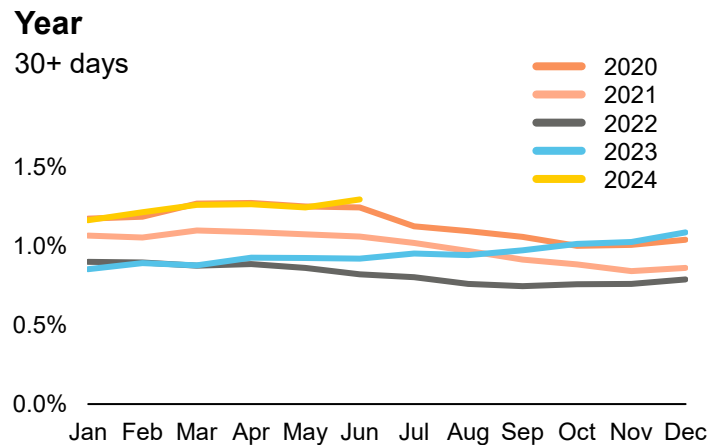
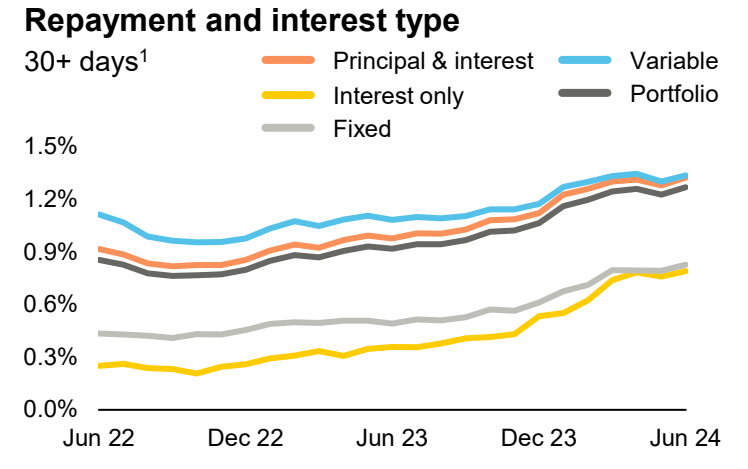
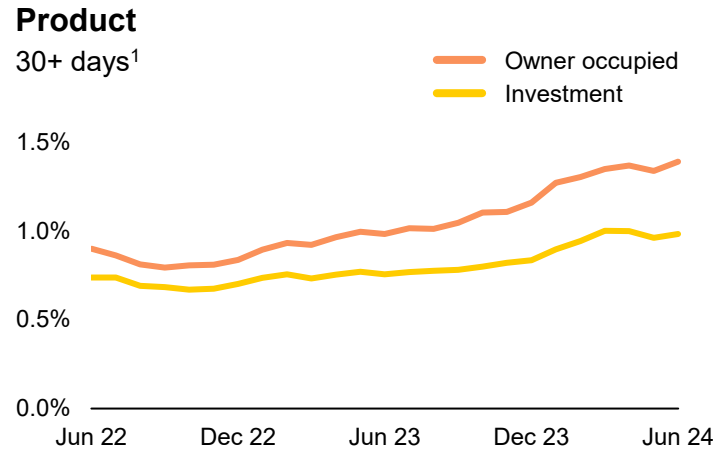
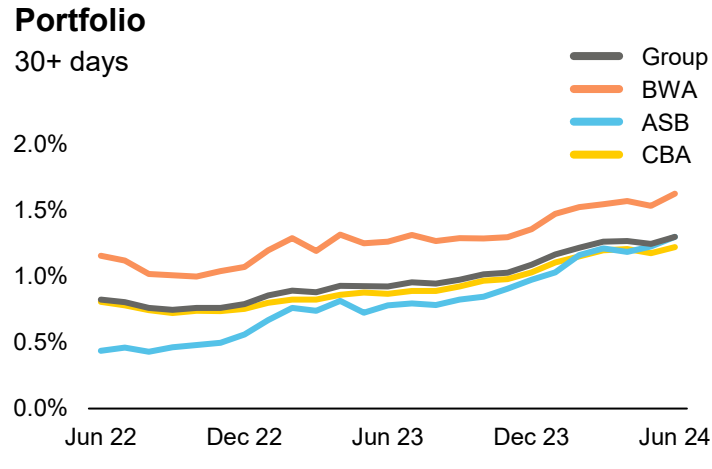
% of home loan portfolio



1. CBA including Bankwest. 2. Process for identification of impairments: impairment assessments are carried out at 90 days past due for not well secured loans or at observed events e.g. bankruptcy, and takes into account cross-collateralisation, impairment is triggered where refreshed security valuation, minus 4% transaction cost and expected next 12 months interests, is less than the loan balance by $\geq \$1$, impaired accounts 90+ days past due are included in 90+ arrears reporting, and where the shortfall is greater than or equal to \$20,000 an Individually Assessed Provision is raised. Includes home loans greater than 90 days past due that have been restructured and are well secured. 3. Excludes ASB. 4. Bankwest included from FY09. 5. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan.

Home loans – arrears (30+ days)

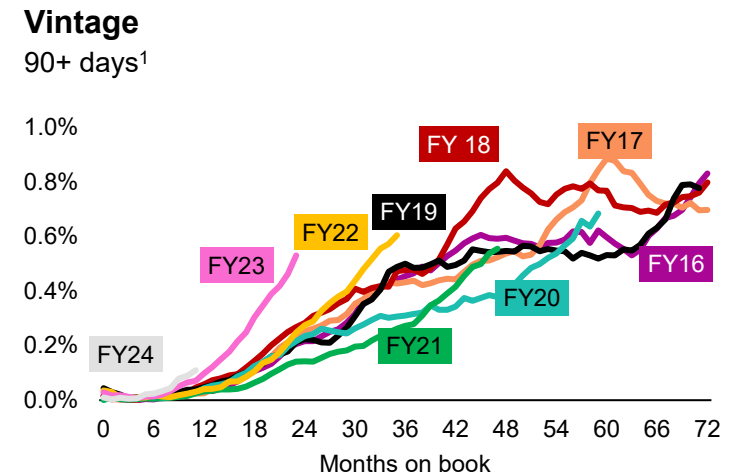
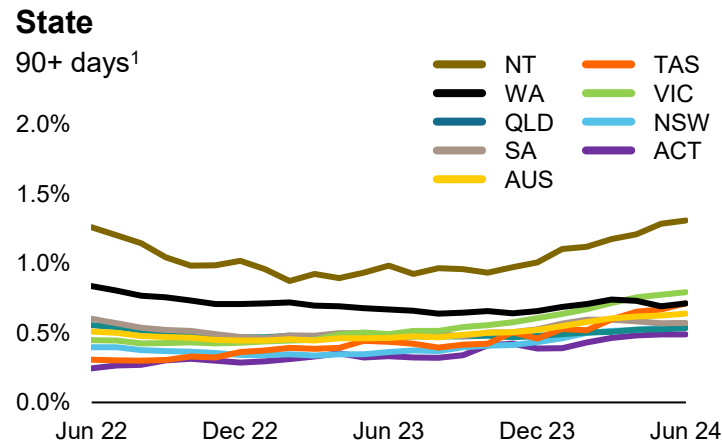
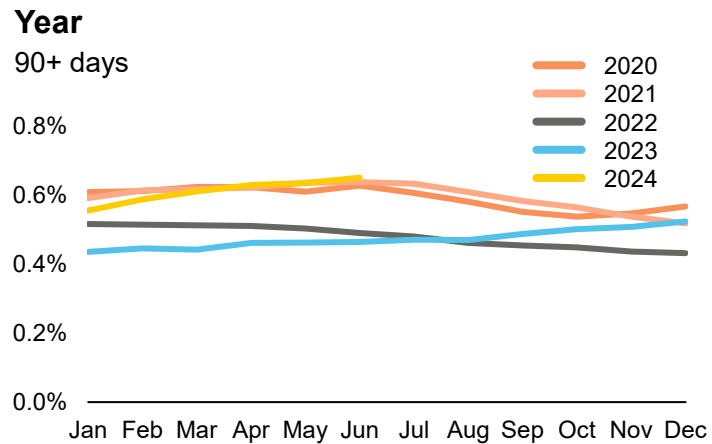
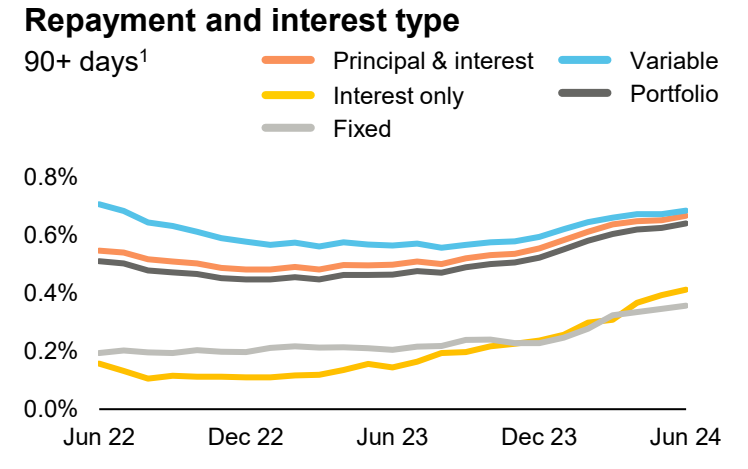
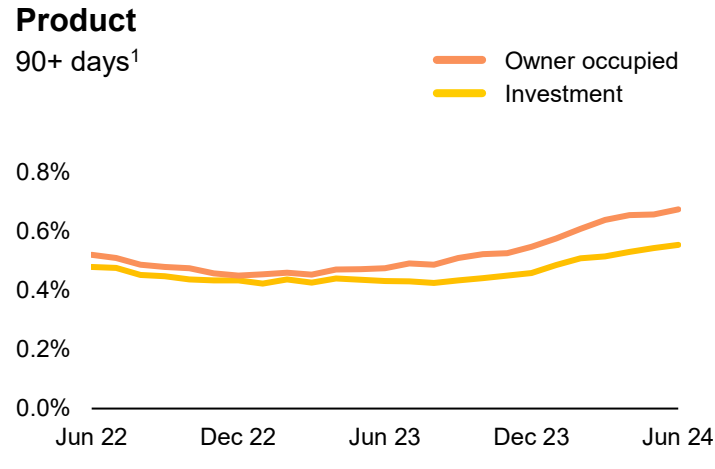
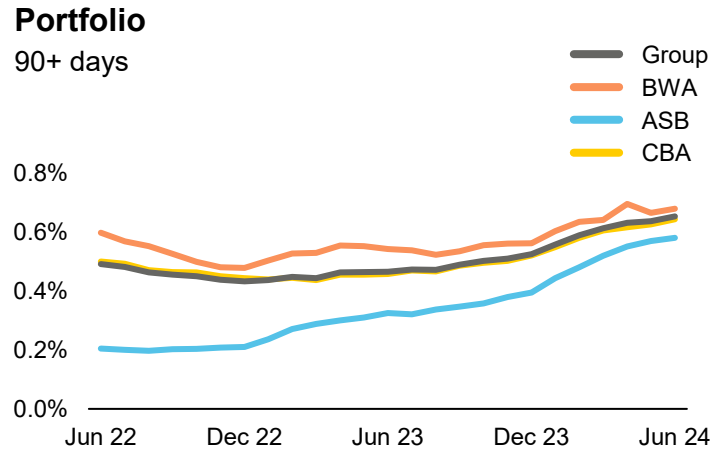
Increase in arrears as higher cost of living impacting some borrowers



1. CBA including Bankwest. Excludes ASB, Lines of Credit, Reverse Mortgages, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan.

Home loans – arrears (90+ days)

Increase in arrears as higher cost of living impacting some borrowers



1. CBA including Bankwest. Excludes ASB, Lines of Credit, Reverse Mortgages, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan.



Sources, glossary & notes

Sources and notes



Slide 12

1. Source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS). CBA Business lending multiple is based on Business Banking growth rate (excluding Institutional Banking and Markets) over published APRA and RBA Total Business Lending data (excluding estimated Institutional Lending balances).
2. Average balance for FY24. Includes utilised secured and unsecured financing transactions that are aligned with external market principles such as the LMA / LSTA / APLMA Green, Social and Sustainability-Linked Loan Principles.
3. We have made available our leading NameCheck technology offering to other banks and wider industry participants to assist them in reducing customer scam losses.
4. 1 July 2023 to 30 June 2024.
5. Refer to glossary at the back of this presentation for further details.
6. Only five banks globally with a1 Baseline Credit Assessment. Includes publicly traded retail and commercial banks, excludes custodians.
7. Invested over \$800 million in FY24, includes expenditure on operational processes and upgrading functionalities.

Slide 14

1. CBA won Canstar's Bank of the Year – Digital Banking award for 2024 (for the 15th year in a row). Awarded June 2024.
2. CBA was awarded both the 'Most Innovative Major Consumer Bank' and 'Best Digital Consumer Bank (Major)' (for the 6th year in a row) by RFI Global's Banking & Finance Awards 2024. Presented June 2024. Award is based on information collected from the RFI Global Atlas research program – feedback from over 80,000 business and/or retail customers January through December 2023.
3. Based on most active app users as at 31 March 2024 compared to major peer banks.
4. Represents the growth in the total number of customers that have logged into the CommBank app at least once in the month of June 2024 compared to June 2023.
5. Customers who have engaged with a CommBank Yello location since launch in 1H24.
6. CommBank Yello has delivered ~\$40m in product cashbacks, discounts and prize draws to customers from November 2023 to June 2024.
7. Percentage of CommSec domestic equity, including Pocket accounts opened via the CommBank app as a proportion of total CommSec domestic equity, including Pocket accounts opened in FY24.

Slide 15

1. Since June 2022.
2. In line with the PCAF Standard, our 2020 financed emissions calculations consider our customers' Scope 3 emissions in upstream oil and gas extraction, and thermal coal mining. In 2020, we did not consider customers' Scope 3 emissions in other sectors. For more information on our financed emissions methodology see pages 78–85 of the 2024 Climate Report.
3. Cumulative funding since June 2020.
4. Group TCE as at 30 June 2024. Renewable energy exposure includes pure-play renewables companies and diversified power generation customers where at least 90% of electricity generated is from renewable sources. We assess changes to customer classification using a rolling three-year generation average.
5. 'CBA Your Voice' employee survey as at May 2024.
6. CBA's aspiration is for Executive Manager and above roles to match the cultural diversity of our Australian-based workforce.
7. Invested over \$800 million in FY24, includes expenditure on operational processes and upgrading functionalities.
8. Prevented ~\$370m of mistaken payments by customers and an estimated ~\$40m of scams via the CommBank app and NetBank from July 2023 to June 2024.
9. From July 2023 to June 2024.
10. Refer to glossary at the back of this presentation for further details.
11. Since launching our AI model in 2021, we have been able to detect and address over 1,500 cases each year of more severe forms of abuse.
12. Statement available at commbank.com.au/sustainabilityreporting.
13. CBA and major bank peer reputation scores. Source: RepTrak, The RepTrak Company. Data is collected throughout the quarter and reported at quarter end from July 2020.

Sources and notes



Slide 25

1. Includes other short-term liabilities.
2. Represents long-term wholesale funding as a proportion of total wholesale funding.
3. Represents the Weighted Average Maturity of outstanding long-term wholesale debt with a residual maturity greater than 12 months as at reporting date. WAM and long-term % includes TFF and RBNZ term lending facilities (TFLP) drawdowns where applicable. WAM excluding TFF was 5.5 years at 30 Jun 2023.
4. Maturities may vary quarter to quarter due to FX revaluation.
5. Includes Senior Bonds and Structured MTN.
6. Additional Tier 1 and Tier 2 Capital.
7. Includes RBNZ Term Funding for Lending Programmes.
8. Quarterly average.
9. Indicative weighted senior and covered bond funding costs (excluding Tier 2 costs), across major currencies. Represents the spread over BBSW equivalent on a swapped basis.
10. Includes debt buy-backs and reported at historical FX rates.
11. Short term wholesale funding and other short-term collateral deposits including net collateral received and Vostro balances.

Slide 26

1. CBA data as at 30 June 2024. Peer data based on Regulatory Disclosures as at 31 March 2024.
2. Total retail transaction accounts, excluding offset accounts, includes Bankwest.
3. Transactions include non-interest bearing deposits and transaction offsets. Online includes NetBank Saver, Goal Saver, Business Online Saver, Bankwest Hero Saver, Smart eSaver, and Telenet Saver and Easy Saver. Savings and Investments includes savings offset accounts. Presented on a net basis after value attribution to other business units. Prior periods have been restated.
4. Includes at-call interest bearing deposits, term deposits and non-interest bearing deposits. Prior periods have been restated.
5. Includes non-interest bearing deposits and other customer funding.

Slide 41

1. Percentage growth calculations are based on actual numbers on a non-annualised basis.
2. Source: RBA Lending and Credit Aggregates.
3. Business including select financial businesses. CBA excludes Cash Management Pooling Facilities. Historic CBA balances restated to reflect resegmentation.
4. Source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS).
5. Source: APRA NFB Deposits, including IB&M.
6. Totals calculated using unrounded numbers.

Slide 42

1. Comparatives have been updated to reflect market restatements.
2. CBA source: RBA Lending and Credit Aggregates. Home lending peer source: Peer APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS) balance divided by RBA Lending and Credit Aggregates system balance.
3. System source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS).
4. Other household lending market share includes personal loans, margin loans and other forms of lending to individuals.
5. Business including select financial businesses and Cash Management Pooling Facilities.
6. Represents business lending to and business deposits by non-financial businesses under APRA definitions.
7. Represents CommSec traded value as a percentage of total Australian equities markets, on a 12 month rolling average basis.
8. System source: Based upon RBNZ lending by purpose and deposits by sector data. Business and rural lending represents aggregated business and agriculture loans per RBNZ classifications.
9. Series break due to new regulatory definitions set by APRA from 1 July 2019. As a result of this change, market share is not comparable to previous reporting periods. Additional series break from June 2021 relating to restatements.

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Glossary



Term	Description
Cash Profit	The Profit Announcement (PA) discloses the net profit after tax on both a statutory and cash basis. The statutory basis is prepared in accordance with the Corporations Act 2001 (Cth) and the Australian Accounting Standards, which comply with International Financial Reporting Standards (IFRS). The cash basis is used by management to present a clear view of the Bank's operating results. It is not a measure based on cash accounting or cash flows. The items excluded from cash profit, such as hedging and IFRS volatility and losses or gains on acquisition, disposal, closure, capital repatriation and demerger of businesses are calculated consistently with the prior year and prior half disclosures and do not discriminate between positive and negative adjustments. A list of items excluded from cash profit is provided on page 3 of the Group's 30 June 2024 PA, which can be accessed at our website: www.commbank.com.au/results
Level 1	CBA parent bank, offshore branches and extended licensed entities approved by APRA.
Level 2	Consolidated banking group including banking subsidiaries such as ASB Bank and CBA Europe N.V.
Corporate Troublesome	Corporate Troublesome includes exposures where customers are experiencing financial difficulties which, if they persist, could result in losses of principal or interest, and exposures where repayments are 90 days or more past due and the value of security is sufficient to recover all amounts due.
Credit Valuation Adjustment (CVA)	The market value of the counterparty credit risk on the derivative portfolio, calculated as the difference between the risk-free portfolio value and the portfolio value that takes into account the possibility of a counterparty's default.
Derivative Valuation Adjustments (XVA)	A number of different valuation adjustments are made to the value of derivative contracts to reflect the additional costs or benefits in holding these contracts. The material valuation adjustments included within the CBA result are CVA and FVA.
Funding Valuation Adjustment (FVA)	The expected funding cost or benefit over the life of the uncollateralised derivative portfolio.
High Quality Liquid Assets (HQLA)	As defined by APRA in Australian Prudential Standard APS210: Liquidity. Qualifying HQLA includes cash, government and semi-government securities, and RBNZ eligible securities.
International Capital	The measure is based on the Australian Banking Association publication 'Basel 3.1 Capital Comparison Study' (March 2023), which compares APRA's revised capital framework, including RBNZ prudential requirements, with the finalised post-crisis Basel III reforms.
Leverage Ratio	Tier 1 Capital divided by Total exposures, expressed as a percentage. Total exposures are the sum of On Balance Sheet items, derivatives, securities financing transactions (SFTs), and Off Balance Sheet items, net of any Tier 1 regulatory deductions that are already included in these items.
Liquidity Coverage Ratio (LCR)	The LCR is the first quantitative liquidity measure that is part of the Basel III reforms. It was implemented by APRA in Australia on 1 January 2015. It requires Australian ADIs to hold sufficient liquid assets to meet 30 day net cash outflows projected under an APRA-prescribed stress scenario.
Main Financial Institution (MFI) share – Retail	MFI share measures the proportion of Banking and Finance MFI Customers that nominated each bank as their MFI. MFI definition: In the Roy Morgan Single Source Survey MFI is a customer determined response where one institution is nominated as the primary financial institution they deal with (when considering all financial products they hold). Peers include ANZ Group, NAB Group and Westpac Group (including St George Group). CBA Group includes Bankwest. Source: Roy Morgan Single Source survey conducted by Roy Morgan, Australian population 14+ (12 month averages to June 2024), excl. unable to identify MFI. Roy Morgan has re-calibrated the results from April 2020 to March 2021 to take into account methodology changes since COVID-19. This has resulted in small differences to some of the previously published figures.
MFI share – Retail – Migrant	Individuals born overseas who have been in Australia for less than 1 year, or individuals who have changed their main financial institution (MFI) in the last 12 months and indicate their reason for switching their main financial institution is they previously banked overseas.

Term	Description
MFI share – Retail – Young adults	Individuals aged 18-24 years old.
MFI share – Business	RFI Global Atlas Business MFI Share. Data on a 6 month roll weighted to the Australian business population. MFI Customer Share is the proportion of all businesses with any business banking, that nominate the FI as their main financial institution. Share based on grouped brands as follows: CBA Group includes CBA and Bankwest, ANZ Group includes ANZ, NAB Group includes NAB, Westpac Group includes Westpac, St George, BankSA and Bank of Melbourne.
Merchant acquiring share – Rank	RFI Global Atlas Business Merchant Facility Penetration. Data on a 6 month roll weighted to the Australian business population. Merchant Facility Penetration is the proportion of all businesses with turnover below \$40m (SME) with a merchant facility issued by the FI. Share based on grouped brands as follows: CBA Group includes CBA and Bankwest, ANZ Group includes ANZ, NAB Group includes NAB and HICAPS, Westpac Group includes Westpac, St George, BankSA and Bank of Melbourne.
NPS – Consumer	RFI Global Atlas Consumer MFI NPS. Based on Australian population aged 14+ years old rating their likelihood to recommend their MFI. NPS results are shown as a six-month rolling average. NPS is reported for each brand, therefore Commonwealth Bank of Australia excludes Bankwest and ASB Banking Group.
NPS – Business	RFI Global Atlas Business MFI NPS. Based on Australian businesses rating their likelihood to recommend their MFI for Business Banking. NPS results are shown as a six-month rolling average. NPS is reported for each brand, therefore Commonwealth Bank of Australia excludes Bankwest and ASB Banking Group.
NPS – Institutional	RFI Global Atlas Institutional \$300 million plus Business MFI NPS: Based on Australian businesses with an annual revenue of \$300 million or more for the previous financial year rating their likelihood to recommend their MFI for Business Banking. NPS results are shown as a 12 month rolling average. NPS is reported for each brand, therefore Commonwealth Bank of Australia excludes Bankwest and ASB Banking Group.
NPS – Consumer Mobile App	RFI Global Atlas Consumer MFI Mobile Banking App NPS: Based on MFI customers rating their likelihood to recommend their MFI's Mobile Banking App used in the last 4 weeks. NPS results are shown as a six-month rolling average. NPS is reported for each brand, therefore Commonwealth Bank of Australia excludes Bankwest and ASB Banking Group.
NPS – Consumer Digital Banking	RFI Global Atlas Consumer MFI Digital Banking NPS: Based on MFI customers rating their likelihood to recommend their MFI's Mobile Banking App or Online Banking used in the last four weeks. Overall Digital NPS is then calculated by weighting Online Banking: Mobile Banking App by a factor of 27:73. NPS results are shown as a six-month rolling average. NPS is reported for each brand, therefore Commonwealth Bank of Australia excludes Bankwest and ASB Banking Group.
NPS – Business Digital Banking	RFI Global Atlas Business MFI Digital Banking NPS: Based on MFI customers (turnover below \$40m) rating their likelihood to recommend their MFI's Mobile Banking App or Online Banking used in the last 4 weeks. Overall Digital NPS is then calculated by weighting Online Banking: Mobile Banking App by a factor of 43:57. NPS results are shown as a six-month rolling average. NPS is reported for each brand, therefore Commonwealth Bank of Australia excludes Bankwest and ASB Banking Group.
NPS & share Ranks	NPS, MFI share, and Merchant share ranks are based on absolute scores, or simple comparisons of incidences among major banks, not statistically significant differences.
Net Stable Funding Ratio (NSFR)	The NSFR is the second quantitative liquidity measure of the Basel III reforms, in addition to the LCR. It was implemented by APRA in Australia on 1 January 2018. It requires Australian ADIs to fund their assets with sufficient stable funding to reduce funding risk over a one year horizon. APRA prescribed factors are used to determine the stable funding requirement of assets and the stability of funding.
RepTrak reputation score	RepTrak, The RepTrak Company. Data is collected throughout the quarter and reported at quarter end. The reputation score is a calculation based on four statements measuring esteem, admiration and respect, trust and good feeling towards the organisation; expressed as a score ranging from 0-100 to determine the reputational strength of the company.
Risk Weighted Assets (RWA)	The value of the Group's On and Off Balance Sheet assets are adjusted by risk weights calculated according to various APRA prudential standards. For more information, refer to the APRA website.
Total Committed Exposure (TCE)	Total Committed Exposure is defined as the balance outstanding and undrawn components of committed facility limits. It is calculated before collateralisation and excludes settlement exposures.
Troublesome and Impaired Assets (TIA)	Corporate troublesome and Group gross impaired exposures.

Our reporting suite

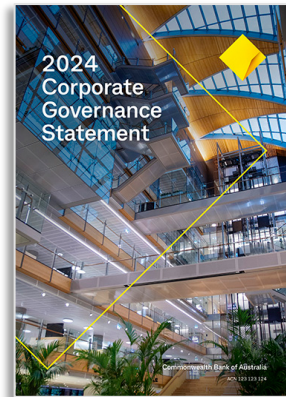
Committed to transparent reporting



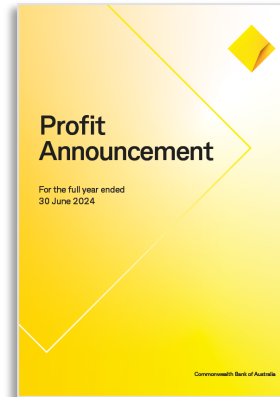
Annual Report



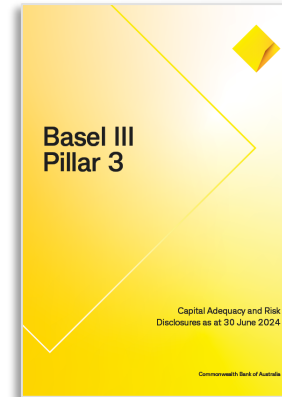
Climate Report



Corporate Governance Statement



Profit Announcement



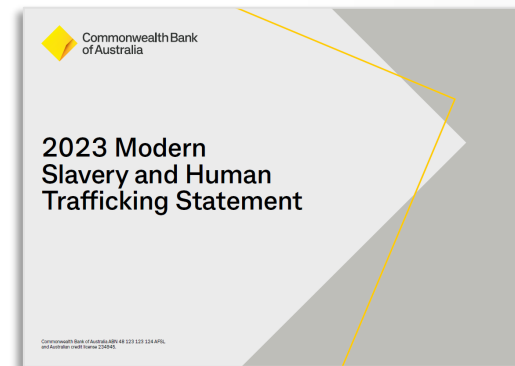
Pillar 3 Report



Investor Discussion Pack



Sustainability Reporting Appendix



Modern Slavery and Human Trafficking Statement

