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Results Presentation and Investor Discussion Pack

For the full year ended 30 June 2024

Commonwealth Bank of Australia

Important information

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This presentation contains certain forward-looking statements with respect to the financial condition, capital adequacy, operations and business of the Group and certain plans and objectives of the management of the Group. Such forward-looking statements speak only as at the date of this presentation and are provided to assist sophisticated investors with their understanding of the company, but undue reliance should not be placed upon such statements. Although the Group currently believes the forward-looking statements have a reasonable basis, they are not certain and involve known and unknown risks and assumptions, many of which are beyond the control of the Group, which may cause actual results, conditions or circumstances to differ materially from those expressed or implied in such statements. Readers are cautioned not to place undue reliance on forward-looking statements particularly in light of: current economic conditions, geopolitical events, and global banking uncertainty including recent examples of instability in the banking system and regulatory, government and central bank responses.

Forward-looking statements can generally be identified by the use of forward-looking words such as “may”, “will”, “would”, “could”, “expect”, “intend”, “plan”, “aim”, “estimate”, “target”, “anticipate”, “believe”, “continue”, “objectives”, “outlook”, “guidance” or other similar words, and include statements regarding the Group’s intent, belief or current expectations with respect to the Group’s business and operations, market conditions, results of operations and financial condition, capital adequacy and risk management. To the maximum extent permitted by law, responsibility for the accuracy or completeness of any forward-looking statements, whether as a result of new information, future events or results or otherwise, is disclaimed. The Group is under no obligation to update any of the forward-looking statements contained within this presentation, subject to applicable disclosure requirements.

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The release of this announcement was authorised by the Board.

Commonwealth Bank of Australia | Media Release 098/2024 | ACN 123 123 124 | Commonwealth Bank Place South, Level 1, 11 Harbour Street, Sydney NSW 2000.

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Contents

Results presentation

Matt Comyn, Chief Executive Officer

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Supporting our customers and communities

Delivering better outcomes

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Supporting customers	• Provided 132,000 tailored payment arrangements for customers most in need of support[1] • Proactive alerts helping to deliver bonus interest to >80% of our customer Goal Saver balances[2] • Access[3] for >6m customers up to $2,000 limit in no interest credit and no monthly fee, as a safety net • Maintained commitment to regional branch footprint supporting regional jobs and communities[4]
Protecting communities	• Invested over $800 million to protect our customers against fraud, scams, financial and cyber crime[5] • Reduced customer scam losses more than 50% in FY24; including through five industry first innovations • Shared technology and intelligence with other institutions • NameCheck used 57 million times and prevented more than $410 million mistaken and scam payments[6]
Strengthening Australia	• Lent $39 billion[7] to businesses to help them grow; helped 120,000 households buy a home[8] • Further strengthened our balance sheet to help support customers and financial stability • Recognised by Moody's as one of only five banks globally with the highest financial strength[9] • Returned $8 billion to shareholders, benefitting over 13 million Australians[10,11]

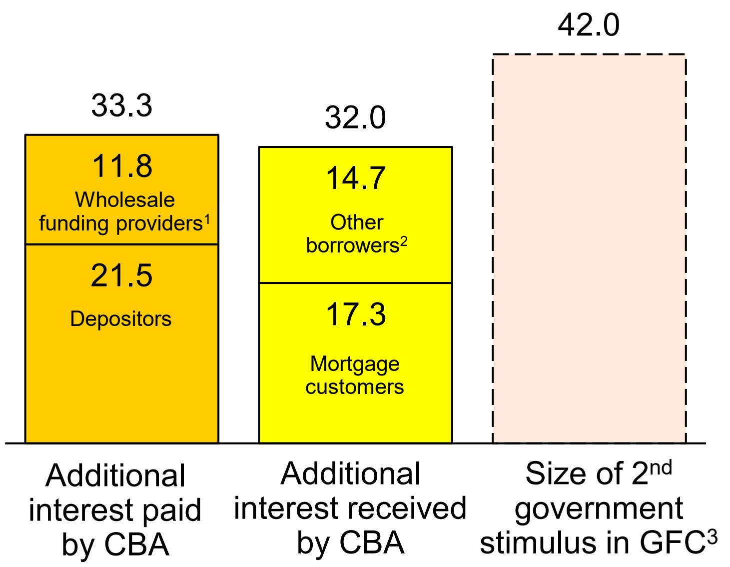
1. Payment arrangements defined at account level. 2. FY24 average. 3. Available to customers who meet CBA's credit and affordability criteria. A late fee may apply for missed repayments. 4. Commitment to keep all CBA branded regional branches open until at least the end of 2026. 5. Includes expenditure on operational processes and upgrading functionalities. 6. Via NetBank and CommBank app. 7. Business Bank business lending, new funding and drawdowns in FY24. 8. 1 July 2023 to 30 June 2024. 9. Only five banks globally with a1 Baseline Credit Assessment. Includes publicly traded retail and commercial banks, excludes custodians. 10. Includes dividend and buy-back. 11. Refer to sources, glossary and notes at the back of this presentation for further details.

Impact of higher rates

Huge impact still being absorbed by the economy

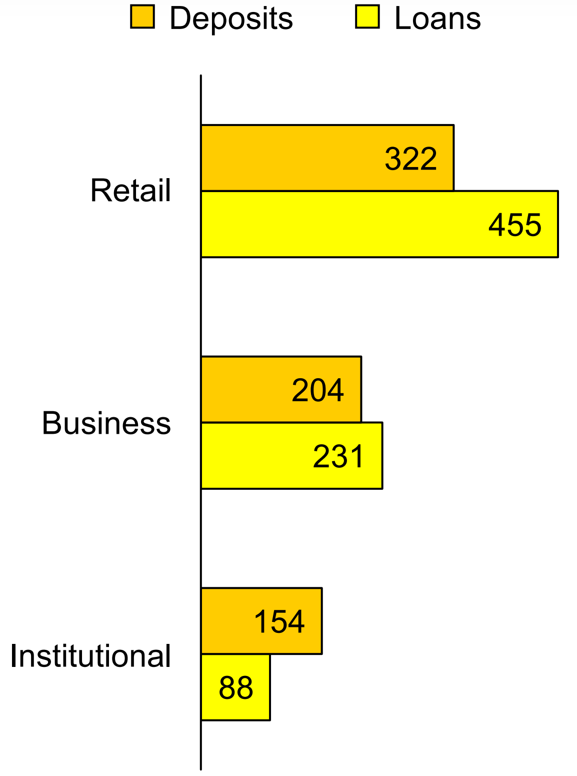
Impact in FY24 vs FY22

$bn



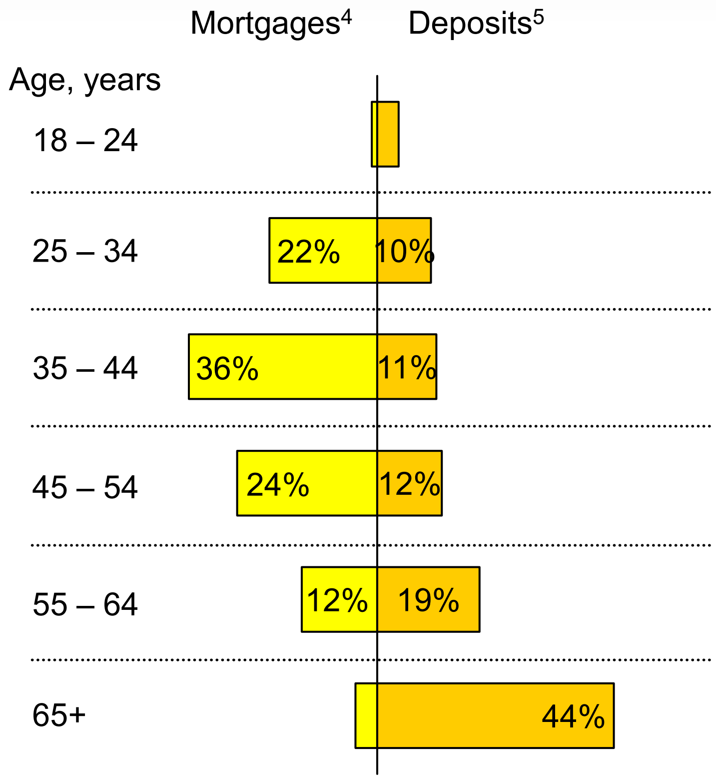
Total balances[4,5,6]

$bn



Retail balances by age[6]

%



1. Includes loan capital. 2. Includes consumer finance, business and corporate lending and other activities with other financial institutions and government agencies. 3. The $42bn Nation Building and Jobs Plan announced on 3 February 2009. 4. Principal balances net of offsets. 5. Deposit balances exclude offset accounts. 6. Represents total CBA balances and retail balances by age as at 30 June 2024.

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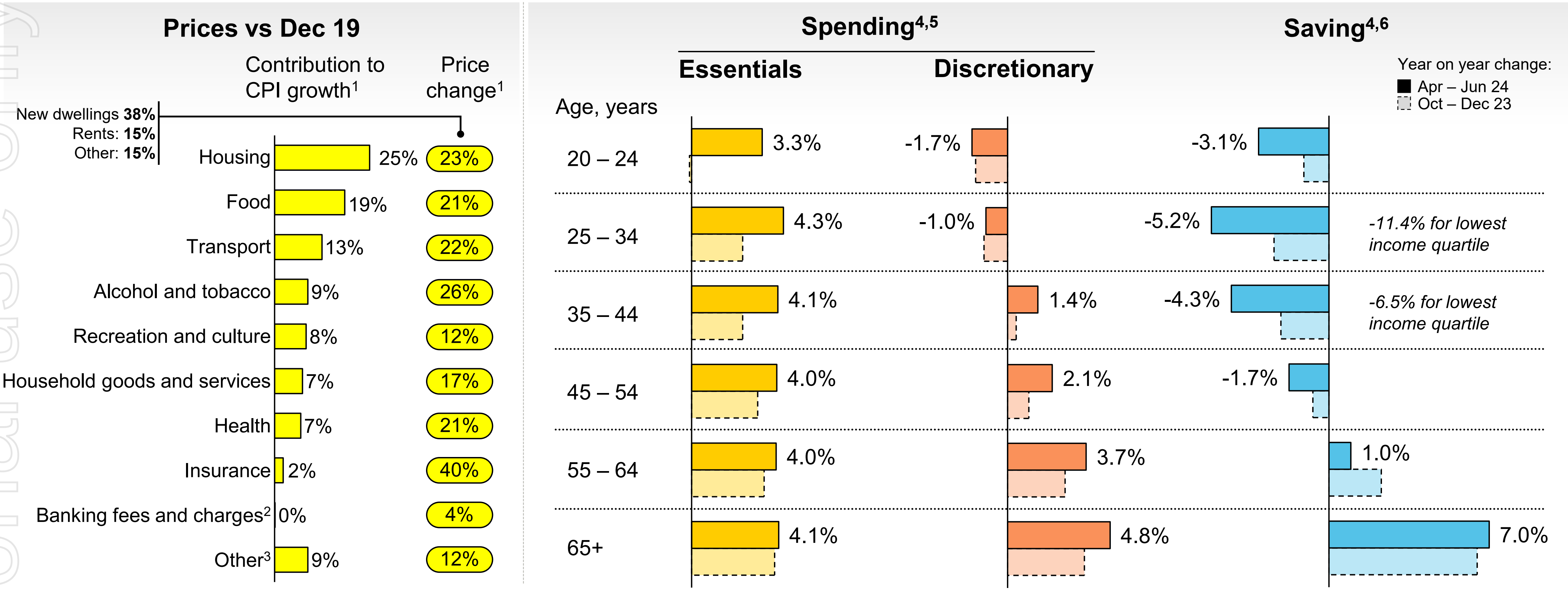
Cost of living impacts unevenly felt

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.

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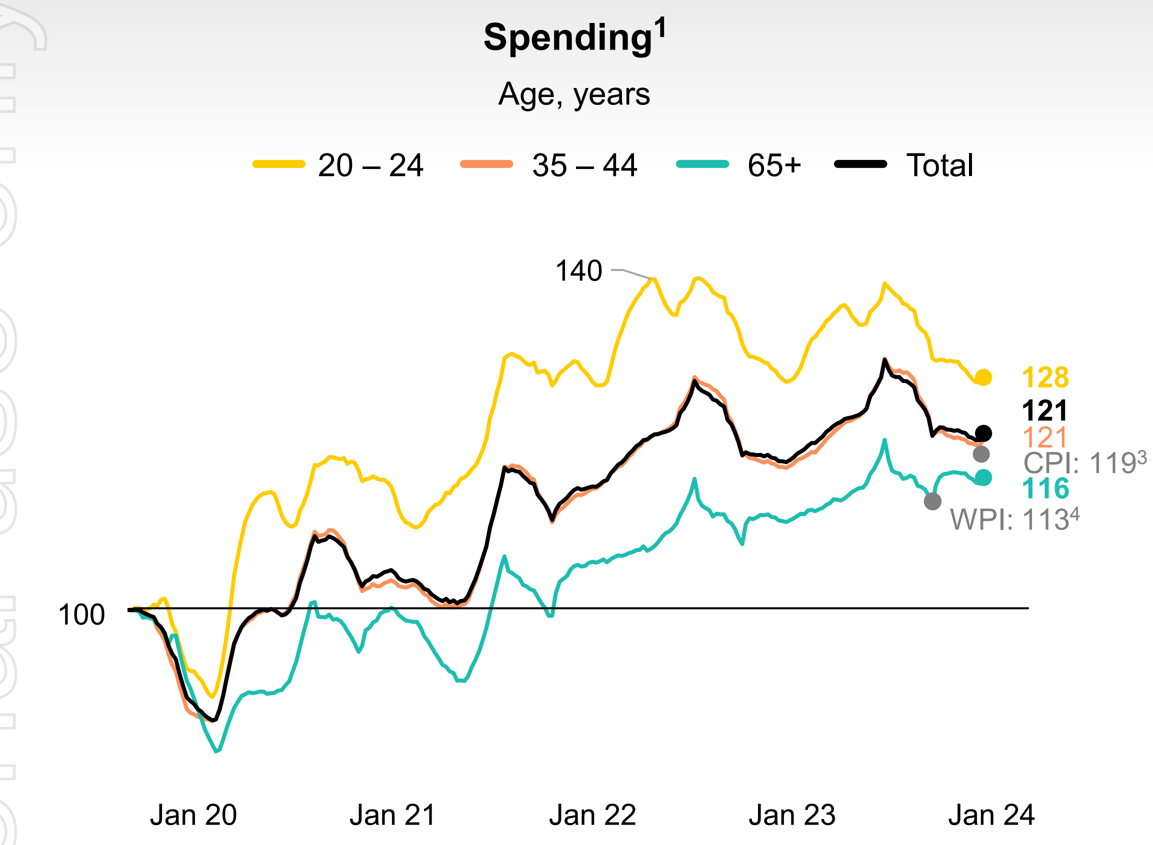
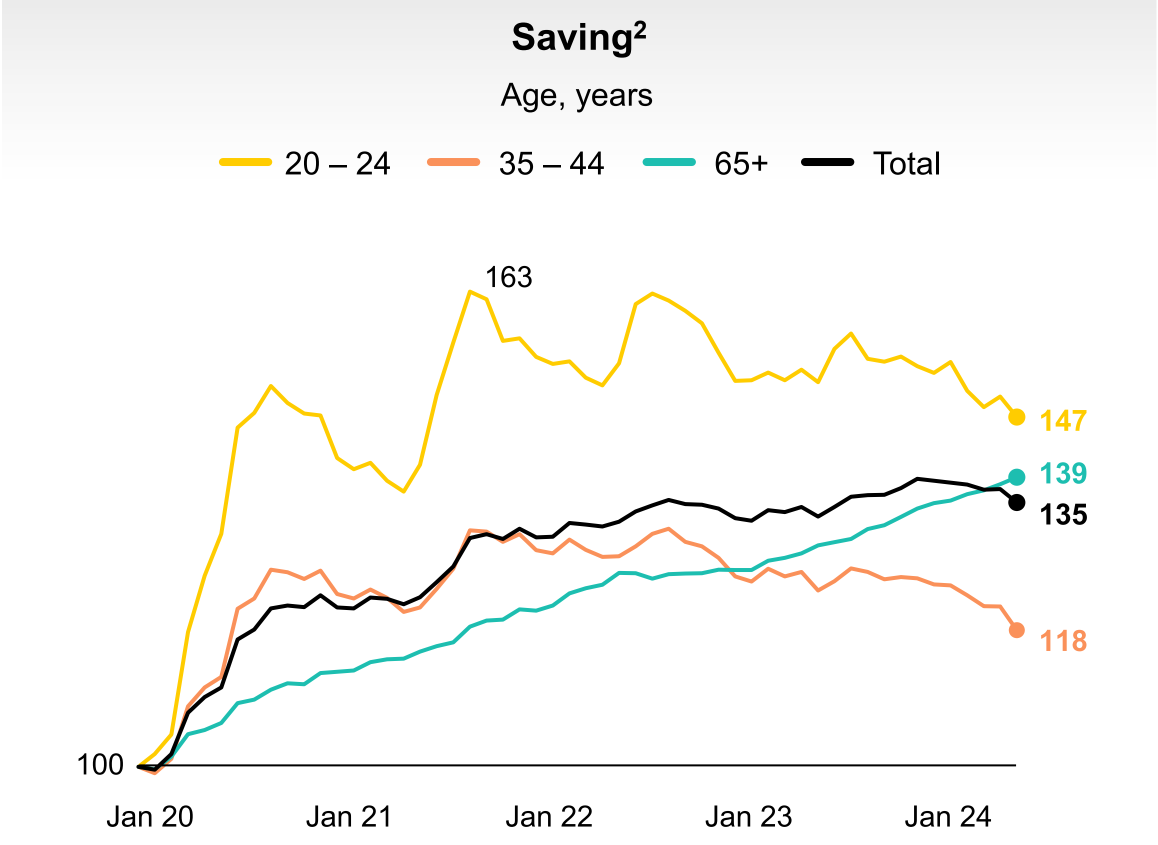
Higher spending and saving

Past four years experienced differently by different age cohorts





1. Per customer, 13 week rolling, to 30 June 2024. Index is set to 100 based on the average weekly spend in the 13 weeks to 5 January 2020. Consistently active card customers and CBA brand products only. Spending based on consumer debit and credit card transactions data (excluding StepPay). Total excludes customers under 20 years old. 2. Per customer, month ending, to 30 June 2024. Indexed to 100 on 31 January 2020. Consistently active card customers and CBA brand products only. 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. Total excludes customers under 20 years old. 3. Source: ABS, as at June 2024. 4. Source: ABS, as at March 2024.

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Building a brighter future for all

Consistent, disciplined execution of our strategy

Our strategy	**Leadership in Australia's recovery and transition**	**Reimagined products and services**	**Global best digital experiences and technology**	**Simpler, better foundations**
How we deliver on our purpose	**Grow the economy and standards of living**	**Help customers achieve their life goals**	**Deliver superior customer experiences**	**Be safe, strong, and there when most needed**
Examples of what we have delivered	• Grew business lending balances 11% (1.2x system) to $145bn[1] • Grew institutional sustainable[2] lending balances 74% to $7.4bn, with record new loan transactions • Reduced customer scam losses >50% and made capability available to others[3] • Supported regional Australia and those most impacted by cost of living pressures	• Helped 120,000 households buy a home and launched new digital direct home loan[4] • Grew MFI share of new to market customers – 62% of migrants, 46% of young adults[5] • Scaled new products to help businesses better manage working capital and deposits • Scaled CommBank Yello to one of Australia's largest loyalty programs	• Increased consumer digital NPS[5] and engagement, broadening gap to peers • Extended messaging capacity – now two thirds of contact centre interactions[4] • 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	• Recognised by Moody's as one of only five banks globally with the highest financial strength[6] • 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 crime[7] • Completed divestment of PTBC in Indonesia

← Highly engaged team with strong culture – focus on attracting, developing and retaining talent →

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

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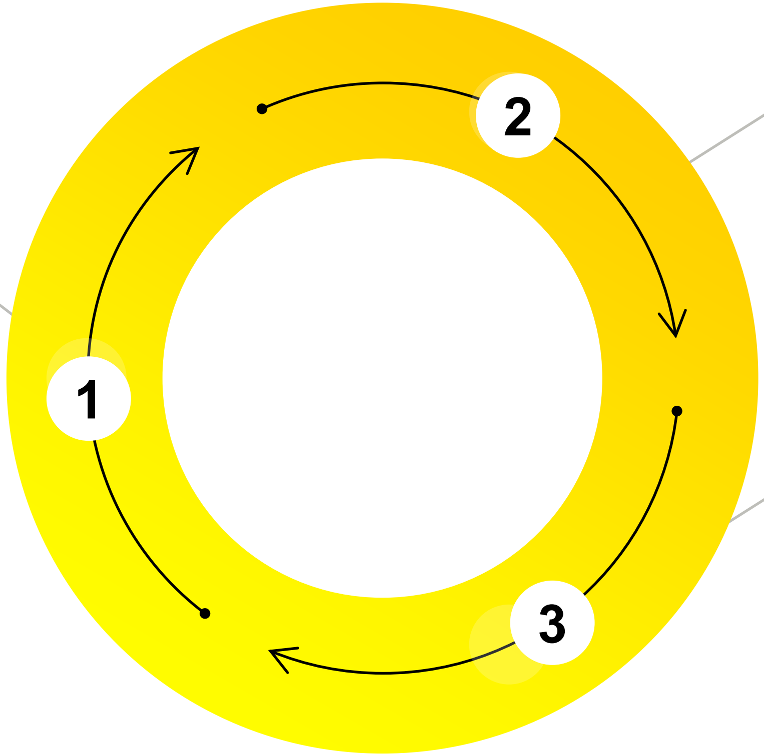
Core franchise

Building stronger, deeper customer relationships

1 Stronger customer relationships and frequency of engagement

- Australia's most valuable brand[1]
- Leading MFI share[2]
- Superior deposits and data franchise
- Focus on NPS[2] improvement



2 Better understanding of customer needs and risk

- Technology leader, history of innovation
- Leading decisioning technology
- Higher quality, lower risk lending
- Personalisation and machine learning at scale

3 Superior customer experience

- Disciplined operational execution
- Leading physical and digital distribution
- Distinctive products and services
- More rewarding loyalty proposition

Value creation

Favourable business mix	+	Sector leading ROE, organic capital generation	+	Strong balance sheet and risk management

1. Source: Kantar's BrandZ Top 100 Most Valuable Global Brands 2024, June 2024. 2. Refer to glossary at the back of this presentation for further details.

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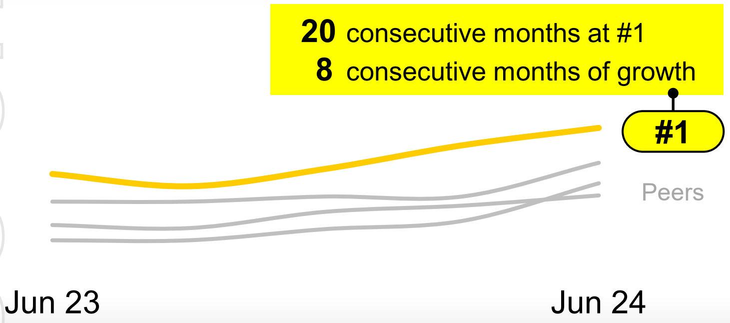
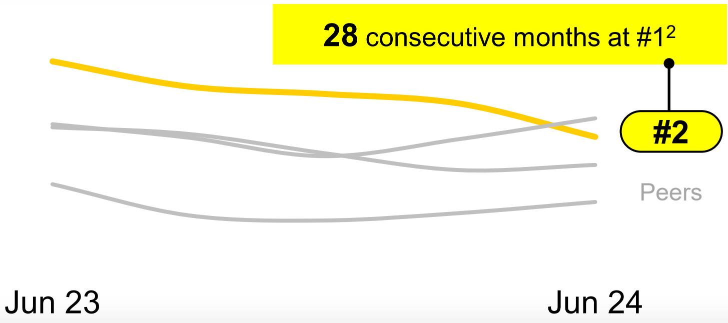
Customer engagement

Net Promoter Scores[1] across key segments

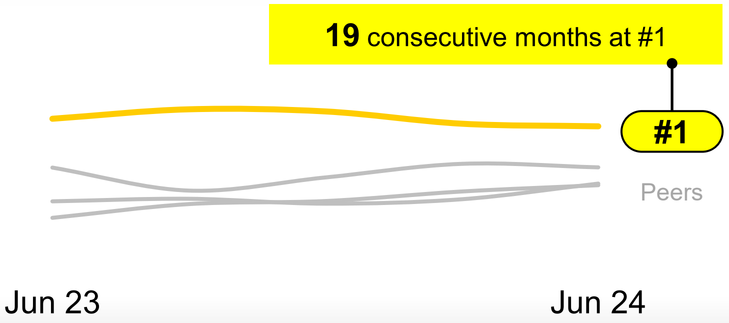
Consumer



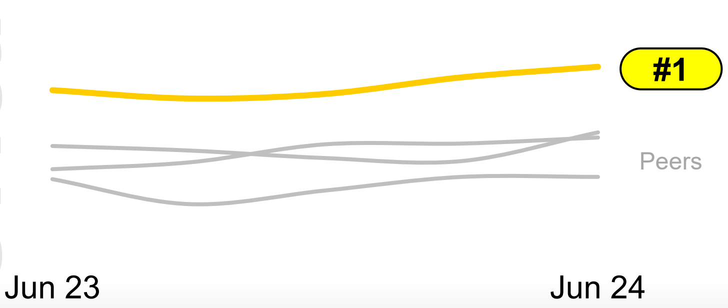
Business



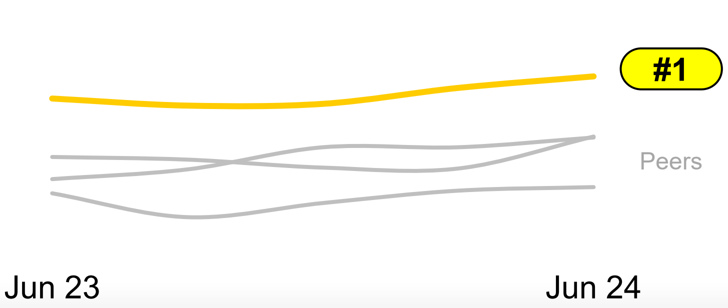
Institutional[3]



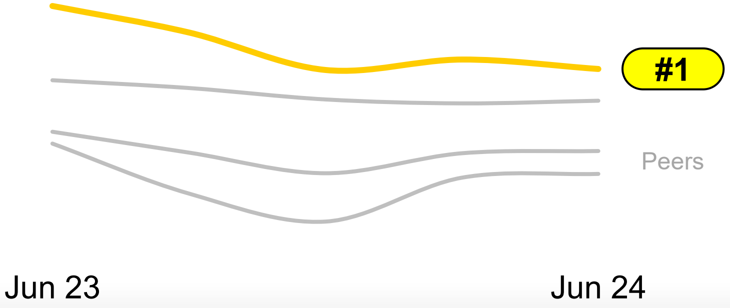
Consumer mobile app



Consumer digital



Business digital



1. Refer to glossary at the back of this presentation for further details. 2. Represents the period from February 2022 to May 2024. 3. Turnover +$300 million per annum.

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Core franchise

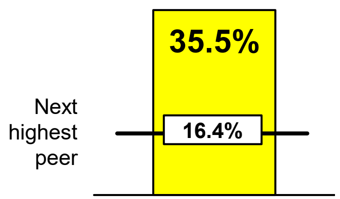
Building stronger, deeper customer relationships – strengthening long-term franchise

MFI share[1]

Retail

#1

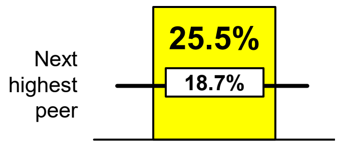
More than 1 in 3 Australians



Business

#1

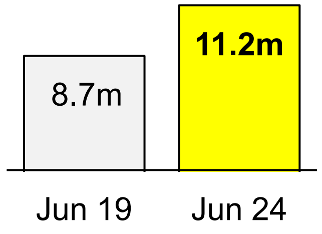
More than 1 in 4 Australian businesses



Transaction accounts

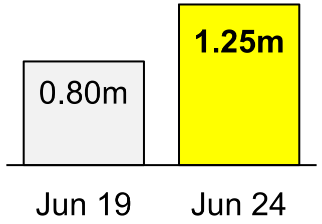
Total retail accounts[2]

+29%



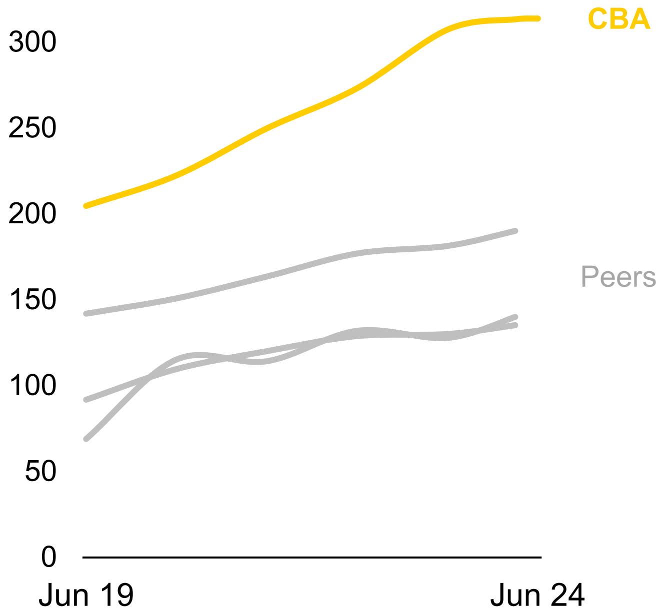
Total business accounts

+55%



Stable deposits

Retail & SME deposits in NSFR[3] ($bn)



1. Refer to glossary at the back of this presentation for further details. 2. Total retail transaction accounts, excluding offset accounts. Includes Bankwest. 3. Represents stable deposits per NSFR disclosures. CBA as at 30 June 2024. Peers source: 31 March 2024 Pillar 3 Regulatory Disclosures.

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Performance summary

Consistent, disciplined execution

Customer performance	• Record consumer NPS[1] for any major bank through focus on loyalty and fixing breakpoints • NPS[1] leadership for consumer mobile app, consumer and business digital, consumer and institutional • Increased total number of transaction accounts by ~110k in business and ~0.5m in retail[2] • Deepening digital engagement – more app users[3] (8.5m, +9%), logging in more often (41x per month)[4]
Operational performance	• Disciplined approach to volume/margin – increased home loan NII share, ceded 61bpts of market share[5] • Improved contact centre speed to answer, increased home loan auto-decisioning, maintained turnaround times • Responding to substantial increases in disputed transactions, scams and other emerging threats • Intense focus on capital – $10bn in organic capital generated; higher risk adjusted earnings in IB&M
Strategic differentiation	• Grew primacy of relationships – retail MFI[1] share +90bpts to 35.5%, business MFI[1] share +10bpts to 25.5% • Grew CBA proprietary home loan mix to 66% for FY24, versus market of ~28%[6] • Extended digital ecosystem in retail – travel, auto, telco, energy, and business – health, real estate, agri • Only Australian company in Kantar global 100 most valuable brands; >50% domestic brand consideration[7]

1. Refer to glossary at the back of this presentation for further details. 2. Total retail transaction accounts, excluding offset accounts. Includes Bankwest. 3. The total number of customers that have logged into the CommBank app at least once in the month of June. 4. The total number of logins to the CommBank app divided by the number of customers who have logged into the CommBank app in the month of June. 5. Source: RBA Lending and Credit Aggregates. 6. Source: Mortgage & Finance Association of Australia quarterly release for new home loans originated through Mortgage Brokers for the period July 2023 to March 2024. FY24 broker share of ~72% is estimated based on the simple average of first 3 quarters of the financial year. 7. Source: CBA Brand Tracker – Consumer and Business, June 2024.

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This result[1]

Delivering through customer focus and disciplined execution

↓	6%	Statutory NPAT
↓	2%	Cash NPAT
↓	8c	Cash EPS
↑	15c	DPS

Leading MFI share

35.5% Retail MFI[2]

25.5% Business MFI[2]

Jun 24

Transaction accounts

~ +500k retail accounts[3]

~ +110k business accounts

Jun 24 vs Jun 23

Deposit funding

77%

% of total funding

CET1

Level 2

12.3%

>11% target operating range[4]

Dividend per share

$4.65

+15c vs FY23

Shareholder returns

$8bn[5]

Benefitting over 13m Australians[6]

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

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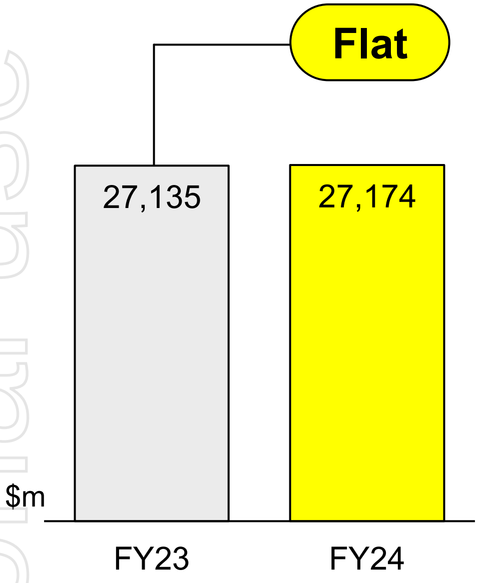
Financials[1]

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

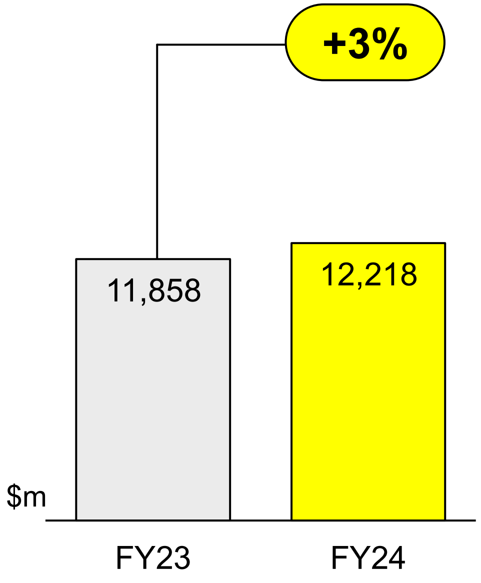
Operating income

Disciplined volume growth
with margin stabilising



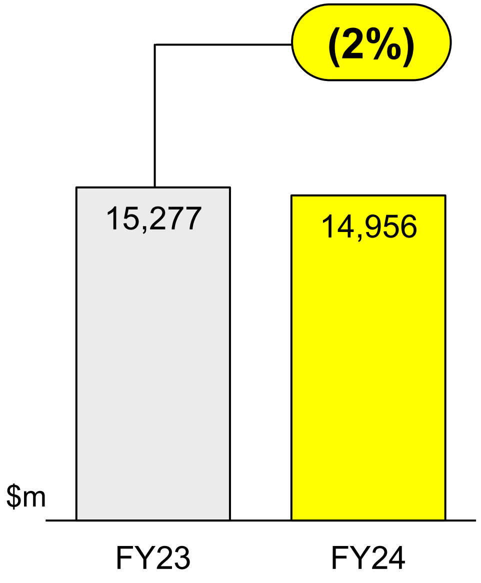
Operating expenses

Inflation and
technology costs



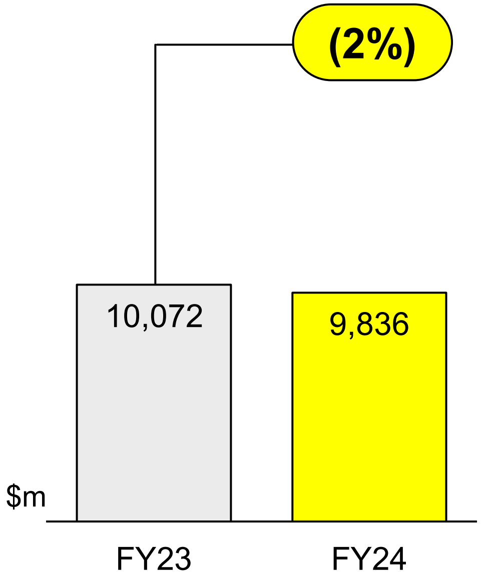
Pre-provision profit

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.

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Balance sheet strength

Long-term, conservative approach to balance sheet risk management

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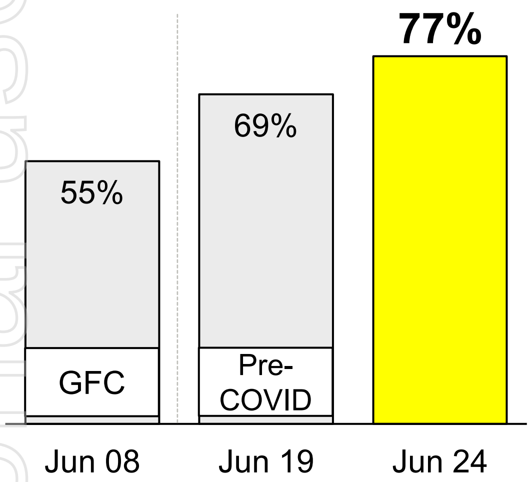
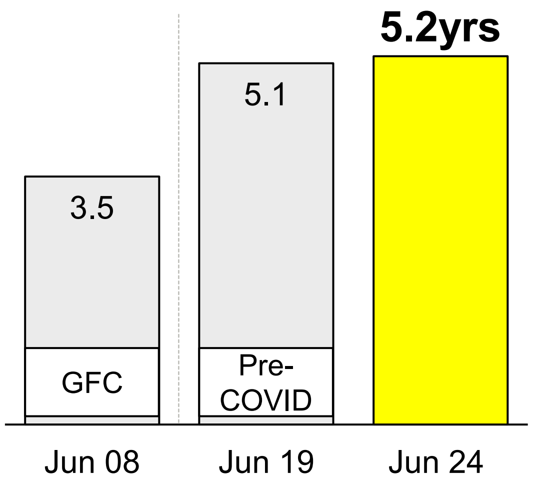
Deposit funding

% of total funding



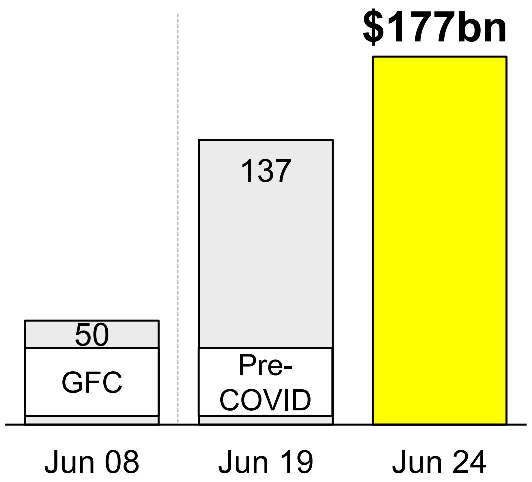
Long-term funding

Weighted average maturity, yrs



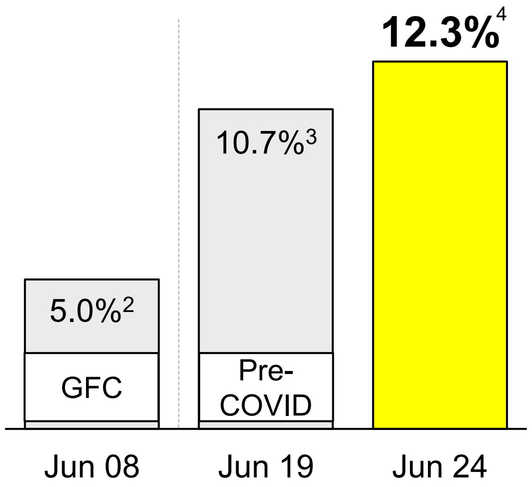
Liquid assets

Average[1], $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 quality

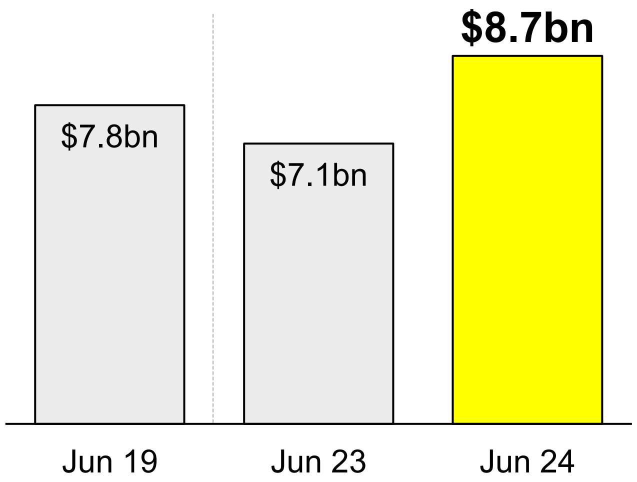
Higher TIA and arrears – portfolio quality sound – well provisioned

TIA

Troublesome & Impaired Assets (TIA)

% of TCE:	0.72%	0.51%	**0.63%**

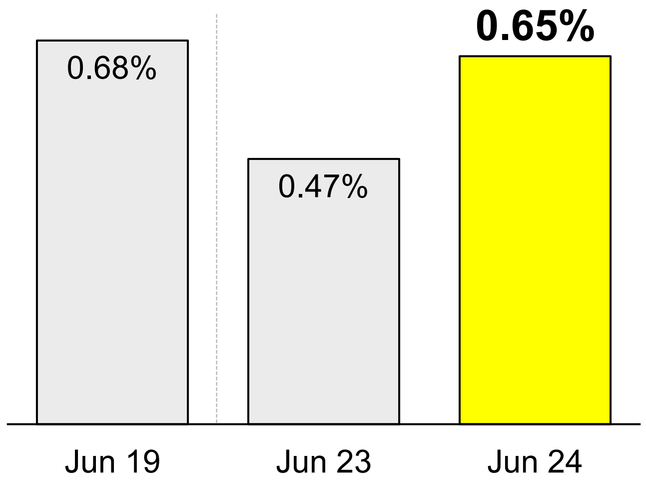
Historic avg[1]: 0.91%



Home loan arrears[2]

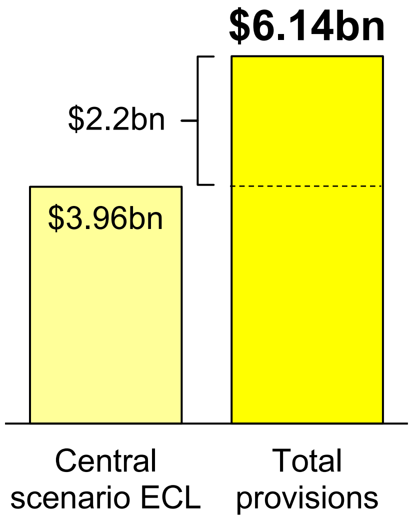
90+ days, %

Historic avg[1]: 0.65%



Provisioning[3]

Total provisions vs Central ECL[4]
Jun 24



1. Historic average from August 2008 to June 2023. 2. Group including New Zealand. 3. 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. 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. Assumes 100% weighting holding all assumptions including forward-looking adjustments constant and includes individually assessed provisions.

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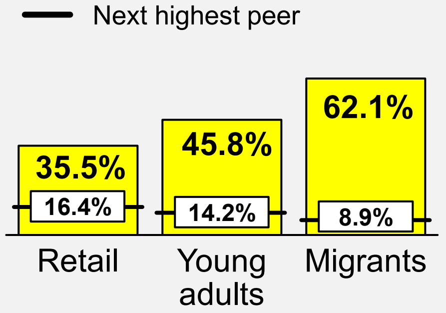
Key highlights

By division

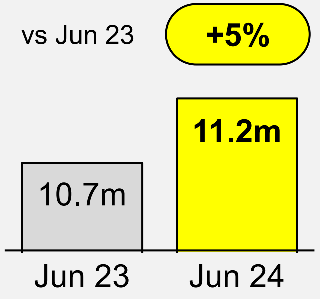
RBS

Retail MFI share[1]

Jun 24

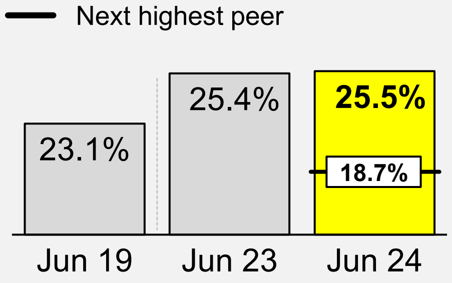


Total transaction accounts[2]

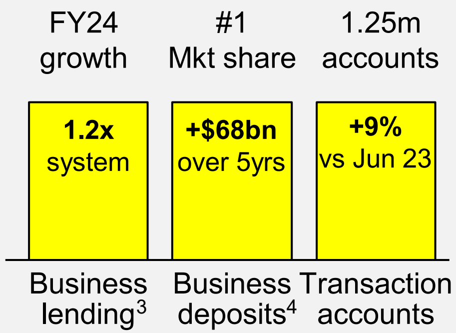


BB

Business MFI share[1]

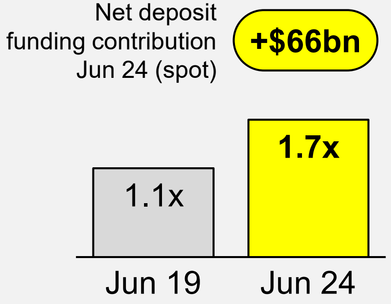


Volumes

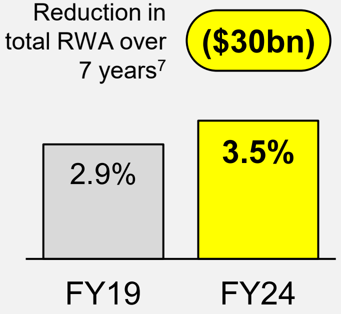


IB&M

Deposit funding ratio[5]

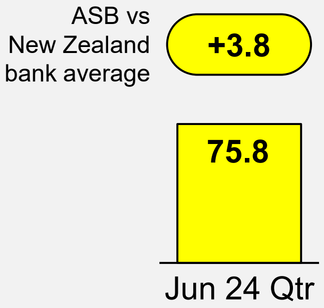


Revenue/Total RWA[6]



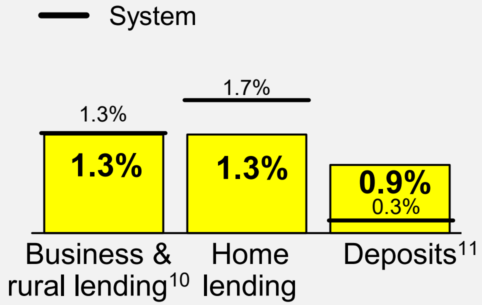
ASB

Reputation score[8]



Volume growth[9]

6 months to Jun 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.

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Business Banking

Differentiated proposition – continuous innovation

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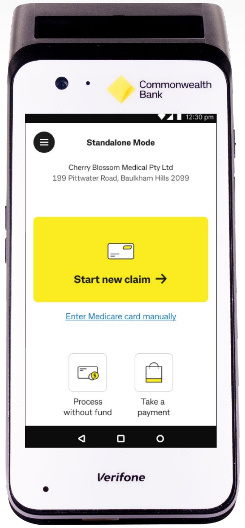
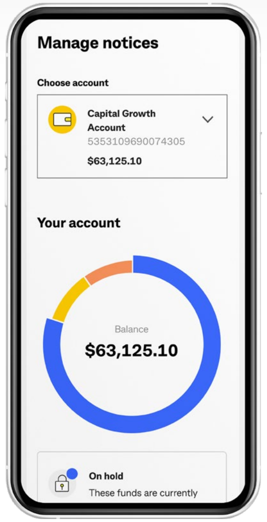
Smart Health



Private health, Medicare payments and NDIS[1] partner >30% MFI for health providers[2]

>3,400
health providers enrolled[3]

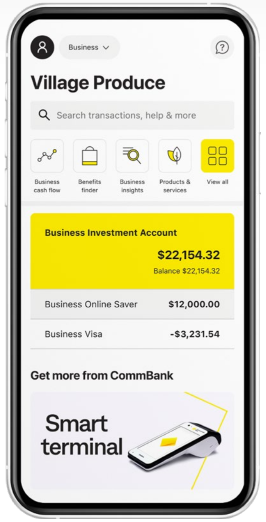
Capital Growth Account



Flexibility to manage your savings with access to withdraw by providing notice

>$1 billion
in balances[4]

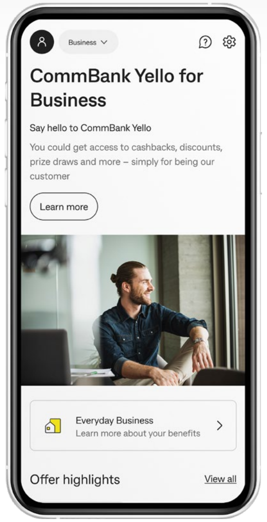
Flexi Business Investment Account



Flexibility to manage your savings with ability to withdraw up to 20% of your balance

Launched
May 2024

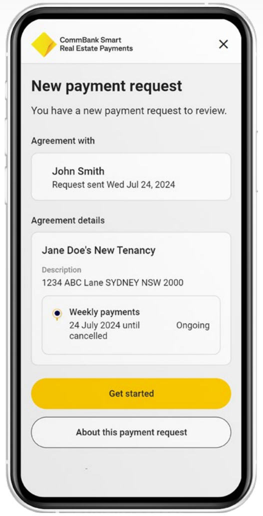
CommBank Yello for Business



Extending one of Australia's largest customer recognition programs to business customers

Announced
June 2024

Smart Real Estate



Making rental payments simple and easy for agents and tenants

Coming soon

1. National Disability Insurance Scheme. 2. June 2024. 3. Number of providers enrolled as at 30 June 2024. 4. Spot balance of Notice Deposit Capital Growth Account product as at 30 June 2024.

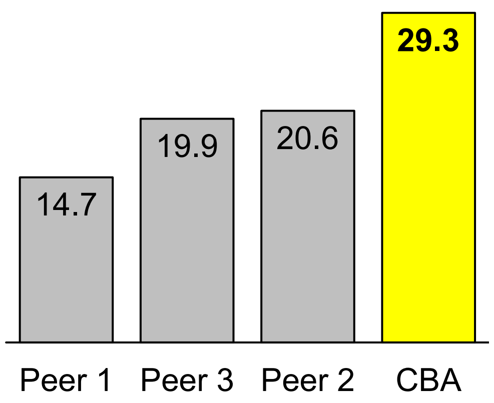
Global best digital experiences

Market leading digital ecosystem – building deeper, stronger customer relationships

Net Promoter Score[1]

Consumer mobile app
Jun 24

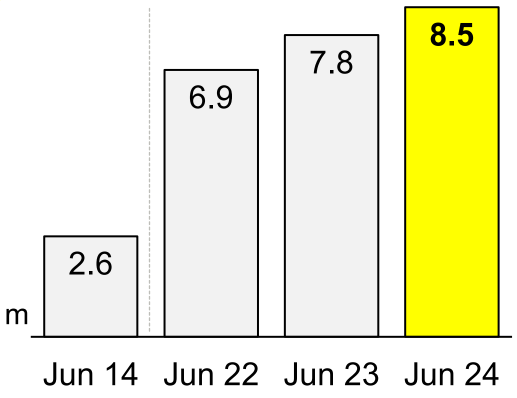
#1



CommBank app

active customers[2]

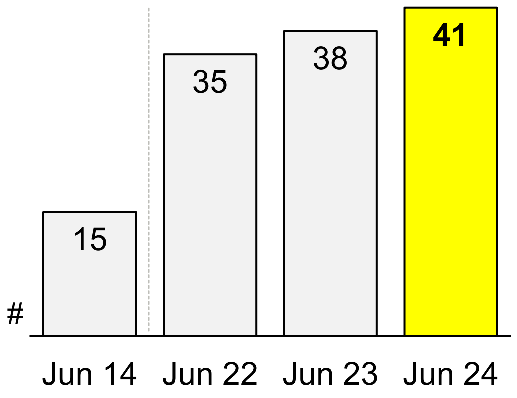
Increase in active customers since 2014 **~3x**

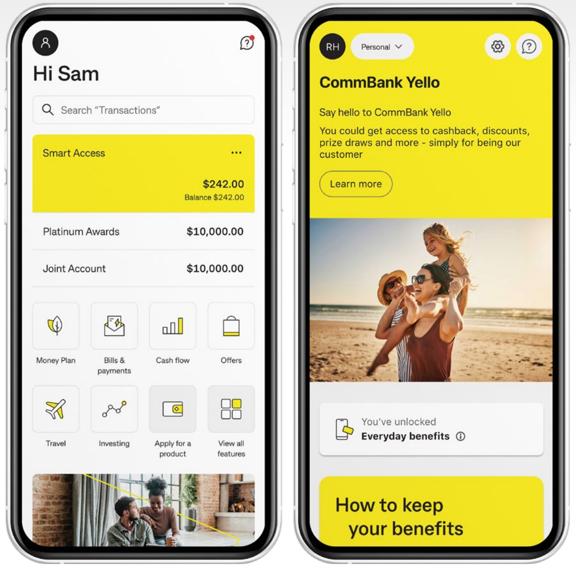


Monthly app logins

per active customer[3]

Increase in app engagement since 2014 **~3x**





Bank of the Year – Digital Banking
(15 years in a row[4])

Best Digital Consumer Bank (Major)
(6 years in a row[5])
Most Innovative Major Consumer Bank
(6 years in a row[5])

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

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Supporting our customers

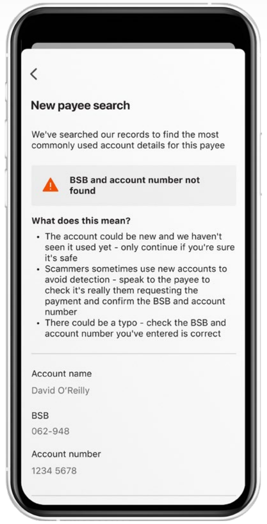
Helping our customers to keep safe and secure

- More than halved customer scam losses in FY24
- Invested >$800m to protect against fraud, scams, financial, cyber crime[1]
- Dedicated customer CommBank Safe scams teams in retail and business bank
- First bank to integrate into anti-scam intelligence loop; to report and remove scams
- Increased notifications – 11,000 per day average, 76% response rate[2], 71 NPS
- NameCheck used 57 million times[3] & prevented >$410 million mistaken payments[4]
- Sharing NameCheck technology with other organisations[5]
- Launched NameCheck Bulk for use by businesses
- Telstra, Optus, Vodafone partnerships – e.g. SMS blocking & scam call interception
- Proactively contacted 8.4 million customers to build scams awareness[6]
- Launched Truyu – alert misuse of identity online, >5,000 customer accounts in pilot[7]
- Help to protect customers from losses linked to cryptocurrency scams

CommBank Safe

8.4 million
customers contacted[6]

NameCheck



>$410 million
payments prevented[4]

1. Invested over $800 million in FY24, includes expenditure on operational processes and upgrading functionalities. 2. Suspected unauthorised transaction alerts through two-way push. 3. Includes NetBank and CommBank app. Excludes CommBiz, Bankwest and External NameCheck API. Represents the number of times where NameCheck has been used for the period July 2023 to June 2024. 4. 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. 5. Includes Bendigo Bank, Satori and Liink by J.P. Morgan.
6. Unique reach for the scams awareness communications undertaken between July 2023 to June 2024. 7. Accounts created since launch from 6 May 2024 to 30 June 2024. The ID Usage Alert Service is limited to over 60% of identity checks conducted at businesses in Australia that run identity checks (subject to change). You will not receive an alert if your identity information is used at a merchant that is not part of our ID Usage Alert Service.

Results presentation

Alan Docherty, Chief Financial Officer

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Results overview

Long-term franchise strengthened as we respond to changes in our operating context

Operating context

- Economy proving resilient to higher rates
- Uneven household impacts
- Ongoing competitive intensity
- Continued macro uncertainty, Australia well-positioned

Management response

- Proactively supporting our customers
- Investing to extend tech & customer leadership
- Disciplined approach: volume/margin; M&A; capital
- Strengthened balance sheet settings

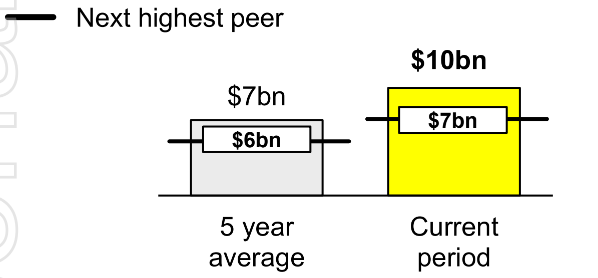
Long-term franchise implications

- Focus on customer advocacy
- Leading MFI[1] share
- Sector leading ROE, record organic capital generation
- Strong and sustainable dividends

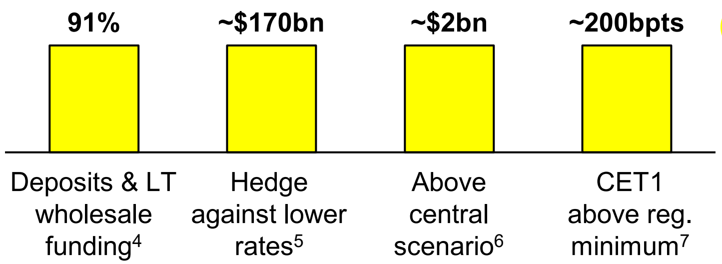
FY24 financial outcomes

Organic capital generation[2]

Current full year period vs 5 year avg[3]

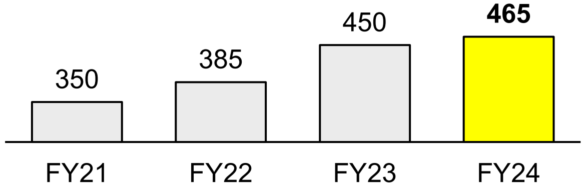


Strengthened balance sheet settings



Superior shareholder returns

Dividend per share (cents)



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

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Statutory vs cash NPAT[1]

Statutory NPAT of $9.5 billion, includes loss on PTBC Indonesian divestment

$m	FY23	**FY24**
Statutory NPAT – continuing operations	10,096	**9,481**
Non-cash items:		
- Transaction costs and gains and (losses) on disposals[2]	32	**(372)**
- Hedging and IFRS volatility[3]	(8)	**17**
Cash NPAT – continuing operations	10,072	**9,836**

Includes PT Bank Commonwealth, CommInsure General Insurance, Count Financial and other previously announced business divestments and closures

Primarily related to gains and (losses) on economic hedges[3] from interest rate and FX volatility

1. Presented on a continuing operations basis. Comparative information has been restated to conform to presentation in the current period. 2. Includes gains and losses net of transaction costs associated with the disposal of previously announced divestments. 3. Includes unrealised accounting gains and losses arising from the application of *"AASB 139 Financial Instruments: Recognition and Measurement"*.

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FY24 result[1]

Cash NPAT down 2% vs FY23, income flat as margins stabilised

$m	**FY24**	FY24 vs FY23	2H24 vs 1H24	
Operating income	**27,174**	0.1%	(0.9%)	Flat adjusting for day count
Operating expenses	**12,218**	3.0%	3.3%	
Operating performance	**14,956**	(2.1%)	(4.2%)	
Loan impairment expense	**802**	(27.6%)	(6.7%)	
Cash NPAT	**9,836**	(2.3%)	(4.0%)	

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

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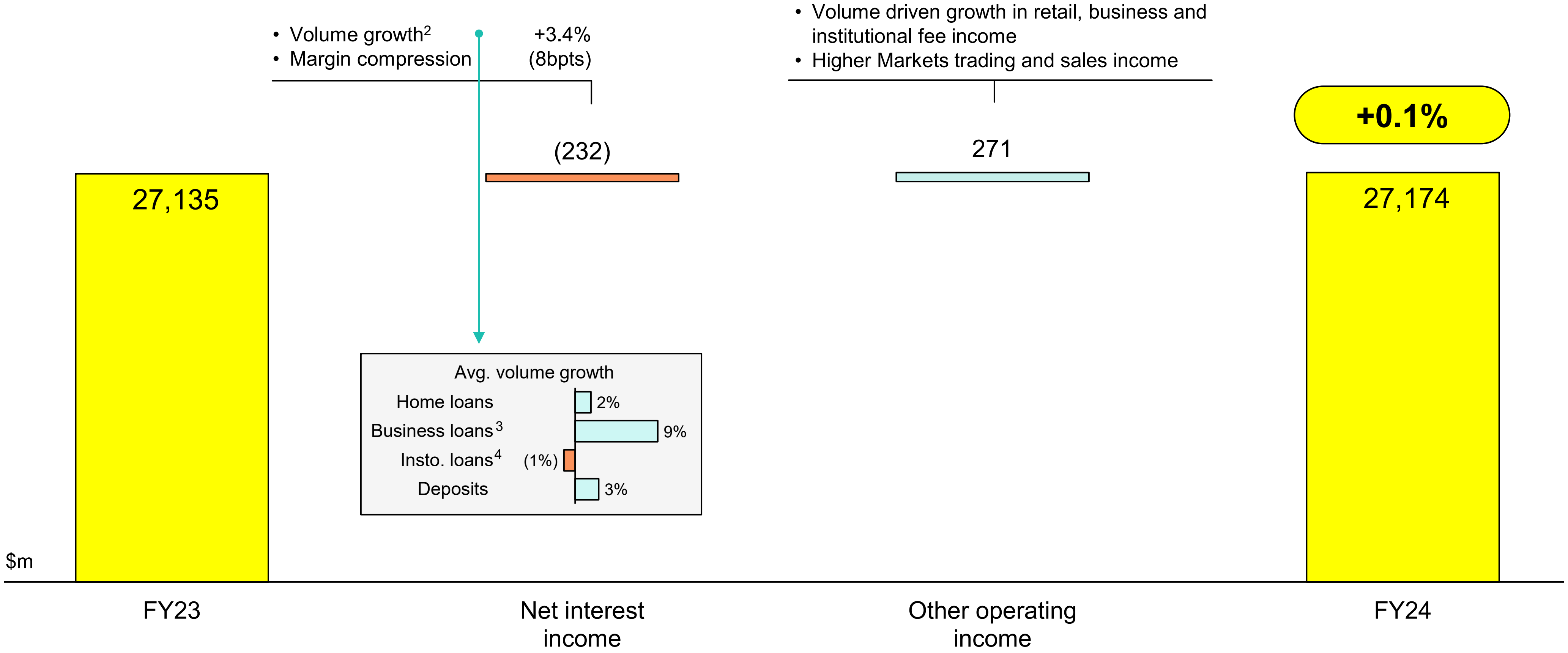
Operating income[1]

Stable revenue over the year



1. Presented on a continuing operations basis. Comparative information has been restated to conform to presentation in the current period. 2. Excluding liquids. 3. Includes New Zealand and other business loans. 4. Excluding Cash Management Pooling Facilities.

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Operating income[1]

Stabilisation of margin in 2H24, volatility in other operating income

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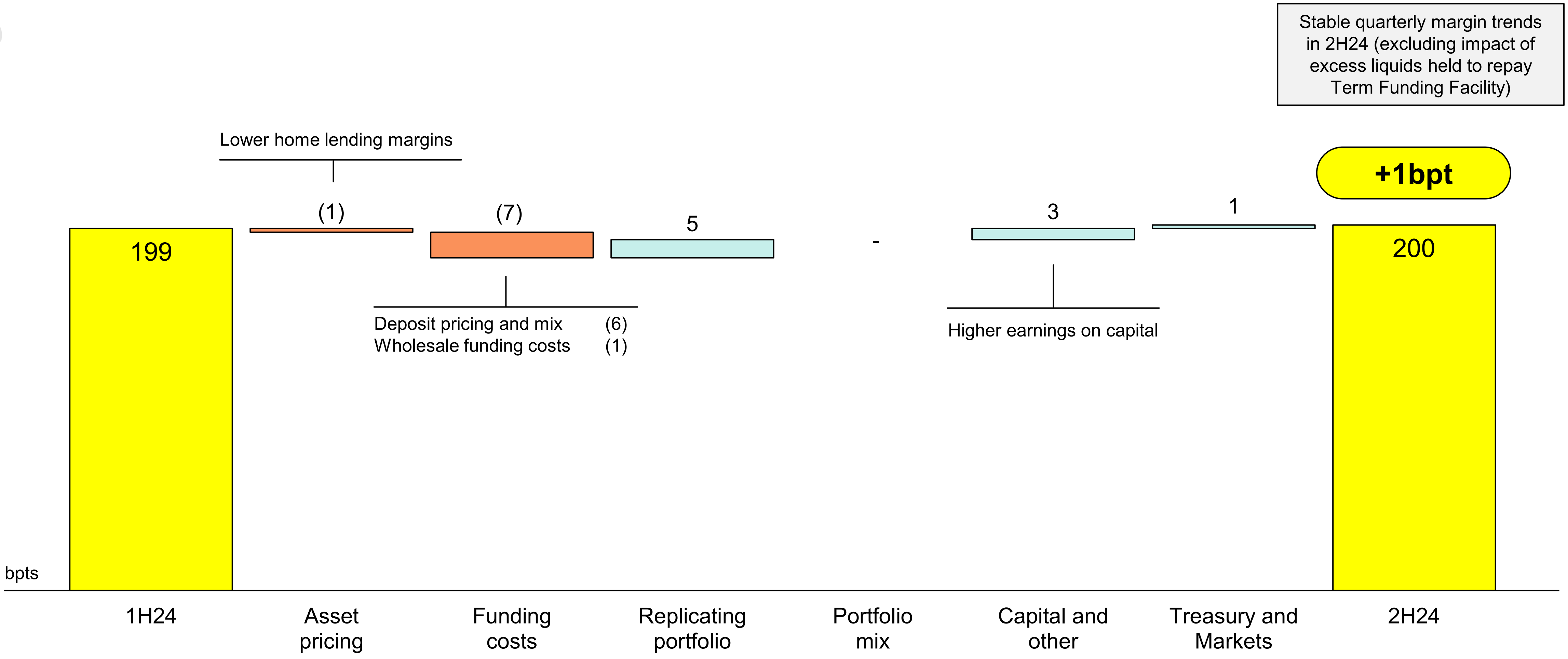
Stabilisation of margins in 2H24

Breakdown:	FY24 vs FY23		2H24 vs 1H24	
NII – volume/margin change (ex. day count)	($232m)		+$141m	
NII – day count	–		($125m)	2 fewer days in 2H24
Net interest income	**($232m)**		**+$16m**	
Other operating income	**+$271m**	Volume growth in fees and commissions	**($140m)**	Lower trading income and dividends from minority interests
Total operating income	**+$39m**		**($124m)**	

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

Group margin

Hedging returns offsetting impact of deposit competition



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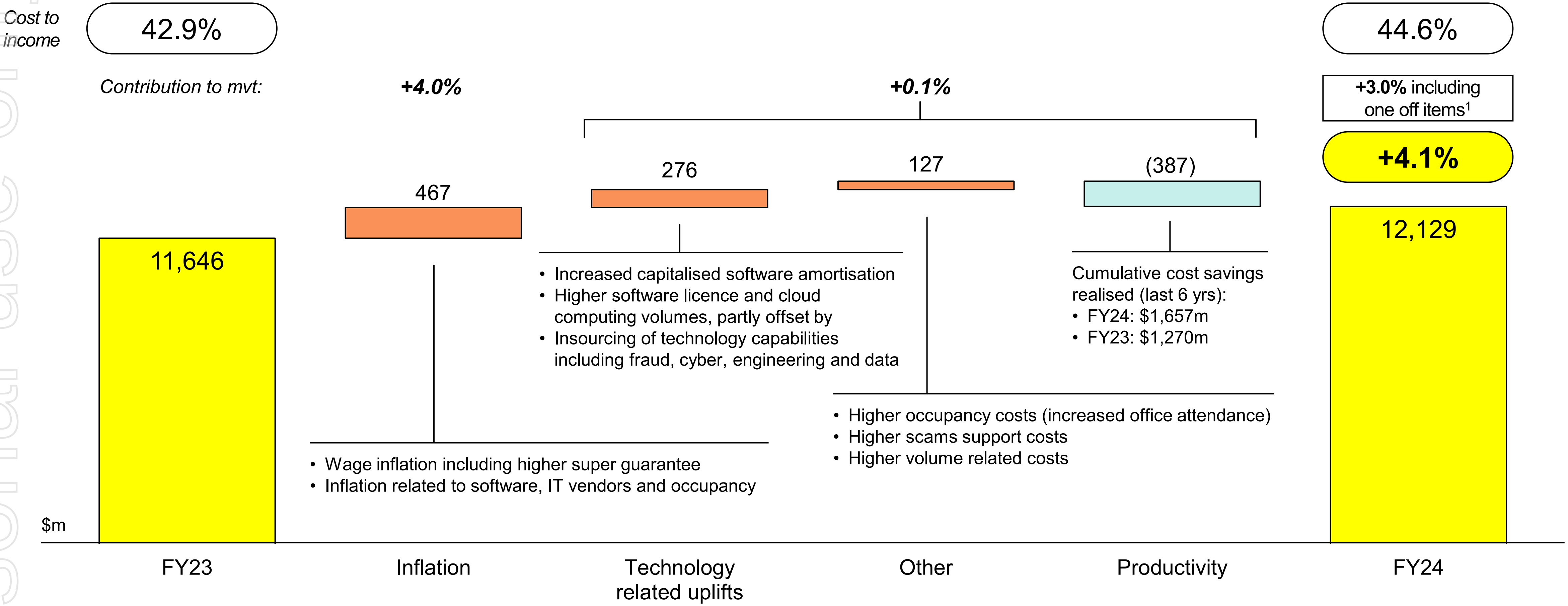
Operating expenses

Inflation driving cost growth – increased technology investment and other costs offset by productivity



1. One off items: $89m relating to restructuring costs in FY24 and $212m relating to restructuring and one off regulatory provision in FY23.

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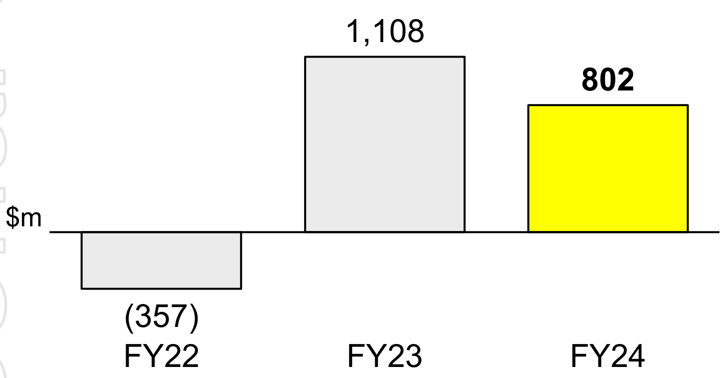
Credit risk

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

Loan impairment expense

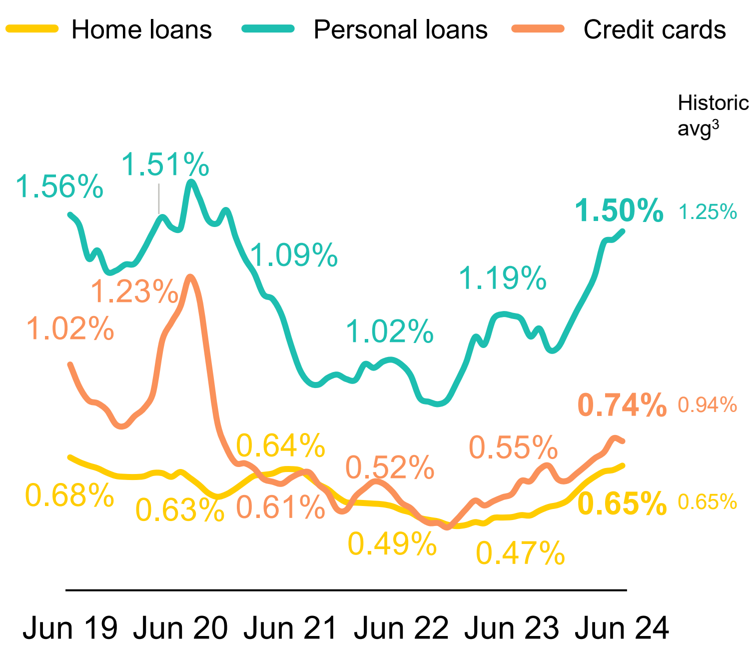
Loan loss rate, bpts[1]

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



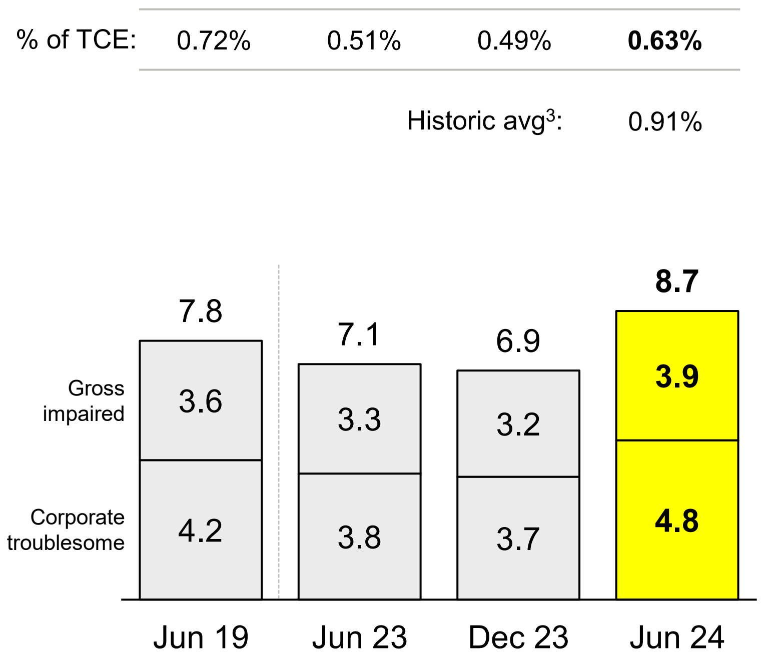
Arrears[2]

90+ days



Troublesome and impaired assets

$bn



1. Loan impairment expense as a percentage of average Gross loans and acceptances (bpts) annualised. 2. Group consumer arrears including New Zealand. 3. Historic average from August 2008 to June 2023.

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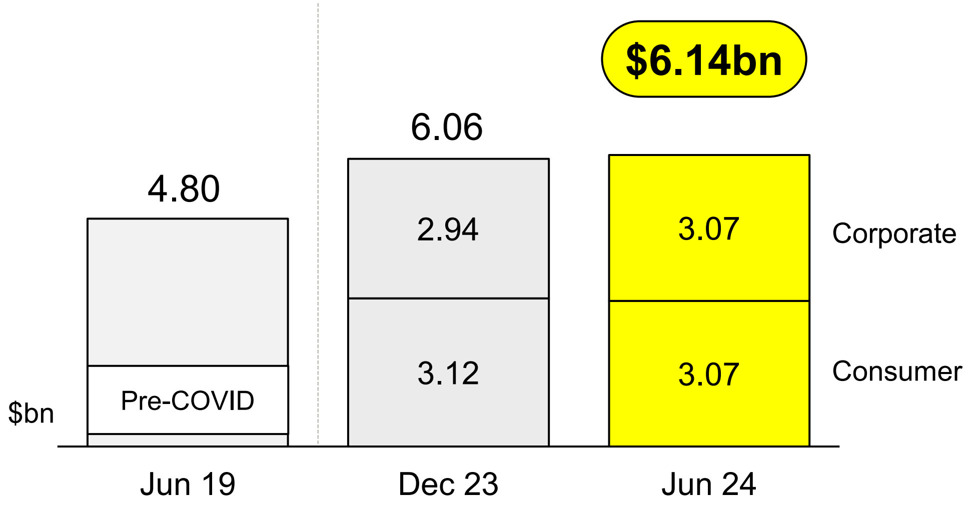
Provisioning[1]

Strong provision coverage maintained during period of high interest rates

Total credit provisions

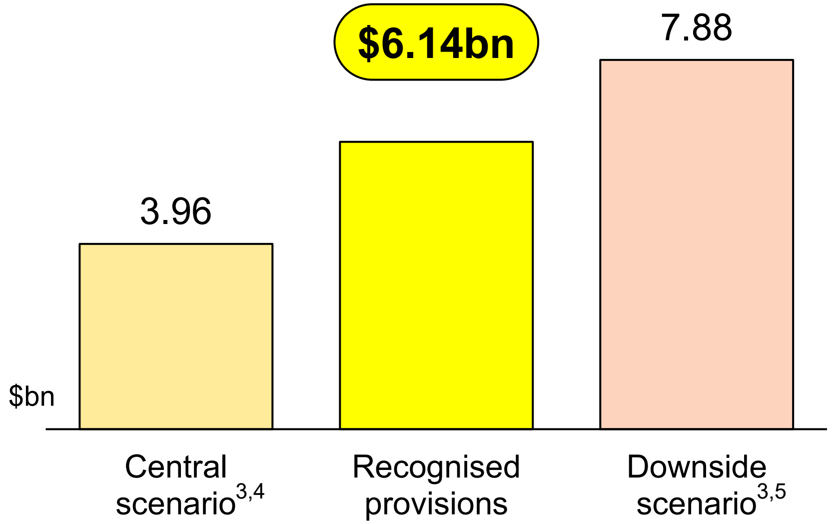
$bn

TP/CRWA:	1.29%	1.64%[2]	**1.66%[2]**



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.

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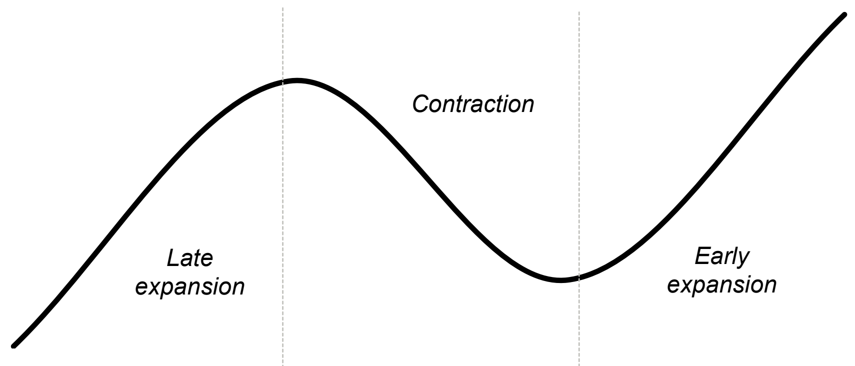
Provisioning through the cycle

Forward-looking approach – customer, macroeconomic and sectoral considerations

Economic cycle

GDP



	Lower	CP – Base	Higher
Forward-looking components	Higher	CP – FLAs	Lower
	Higher	CP – MES	Likely lower[1]
	Lower	IAPs[2]	Higher
	Higher	**Total provisions[3]**	Likely lower

- AASB 9 requires a forward-looking approach to loan loss provisioning to dampen pro-cyclical provisioning behaviour through forward-looking adjustments (FLAs) and multiple economic scenarios (MES) in determining collective provisions (CP).
- Total provisions will likely be lower following an economic contraction (despite higher base provisions) as we adopt a forward-looking view of an economic expansion.
- Sectoral considerations (last 6 months):
  - Consumer: reduction in modelled provisions due to rising house prices and lower expected losses on unsecured consumer finance, partly offset by ongoing adjustment for home loan customers under the greatest debt servicing pressures.
  - Construction: reduction in FLAs as portfolio starting to exhibit stable to improving trends. Number of dwellings under construction remains high and infrastructure pipeline is strong. Concerns remain on future dwelling construction activity as new approvals and commencements remain subdued.
  - Retail trade: non-material change in provision coverage. Discretionary spending still growing in nominal terms as a result of population growth. Non-discretionary spending remains resilient.
  - Entertainment, leisure and tourism: non-material change in provision coverage. Remain cautious about the sector, though real household disposable incomes are expected to rise on a per capita basis.
  - Commercial property: non-material change in provision coverage. Sales and valuations continue to be weak. Focus on where valuations will land under a prolonged higher interest rate scenario.
  - Agriculture: reduction in FLAs due to a period of favourable weather conditions. The sector is well placed to navigate headwinds.

1. If economic conditions are expected to recover following a recession, then the MES overlay would reduce as economic variables improve and/or the probability weighting towards more benign scenarios increases. This may not be the case where further deterioration in economic conditions is expected (e.g. a double-dip recession). 2. Individually assessed provisions (IAPs) are raised for non-performing exposures. 3. This refers to expectations before and after an economic slowdown. How total provisions change <u>during</u> a contraction is uncertain: if FLAs and MES under-predict actual losses, then total provisions will increase. If they over-predict losses (as was the case during the early stages of the COVID-19 pandemic) then total provisions will decrease.

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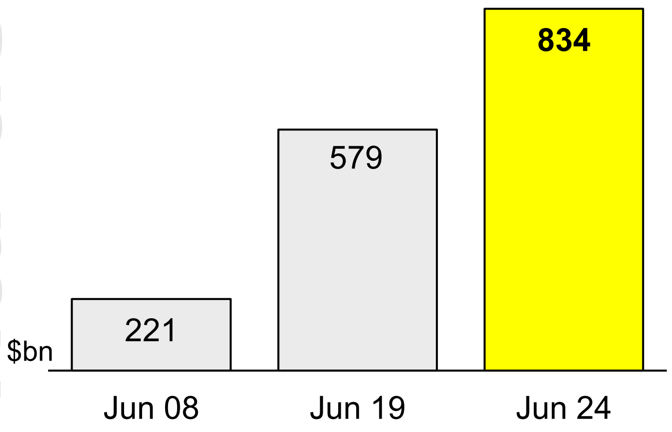
Funding

Term Funding Facility fully repaid, conservative settings maintained

Deposit funding

% of total funding

55%	69%	**77%**

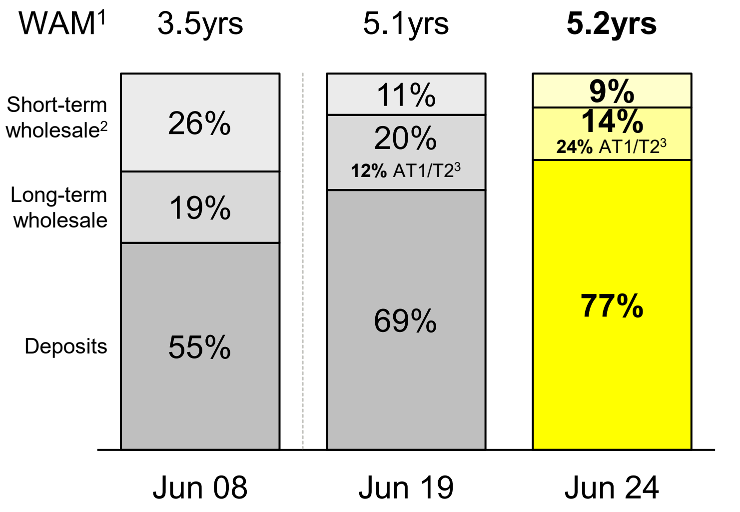


Funding composition

% of total funding

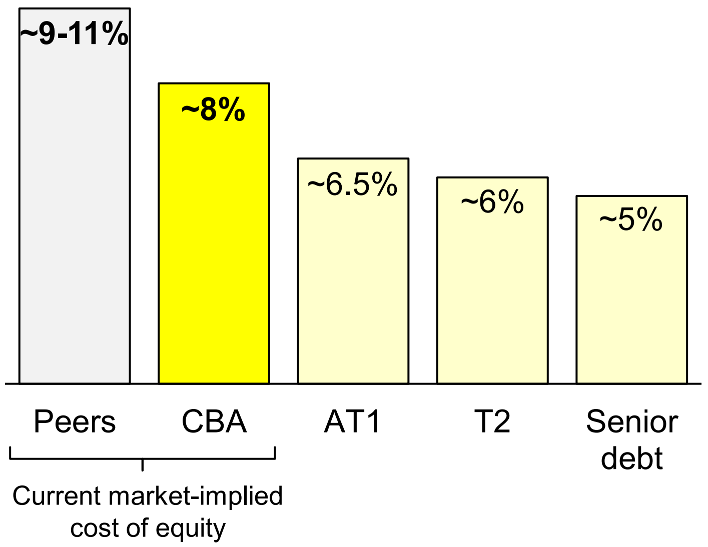
Liquids as a % of total assets

10%	14%	**14%**



Illustrative market-implied cost of equity[4] vs debt[5]

Jun 24



1. Represents the Weighted Average Maturity (WAM) of outstanding long-term wholesale debt with a residual maturity greater than 12 months as at reporting date including RBNZ term lending facilities (TFLP) drawdowns where applicable. 2. Includes other short-term liabilities. 3. Represents Additional Tier 1 and Tier 2 Capital as a proportion of long-term wholesale funding. 4. Market-implied rate of return assuming consensus dividend distributions, including franking credits (discounted at 70%). Note: internal cost of capital performance hurdles remain unchanged at 10%. 5. Indicative cost of term funding (5 to 10 years) including the impact of tax and franking credits distribution or utilisation (discounted at 70%).

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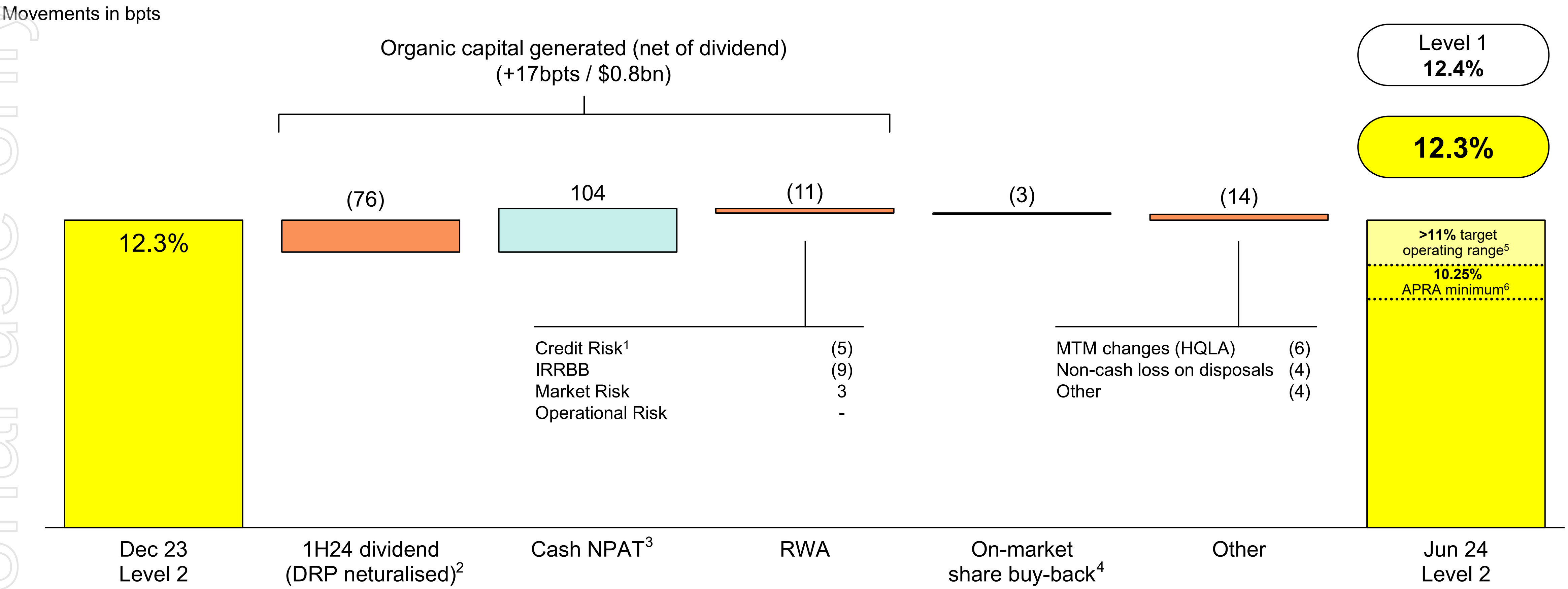
Capital

Strong capital position maintained



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%.

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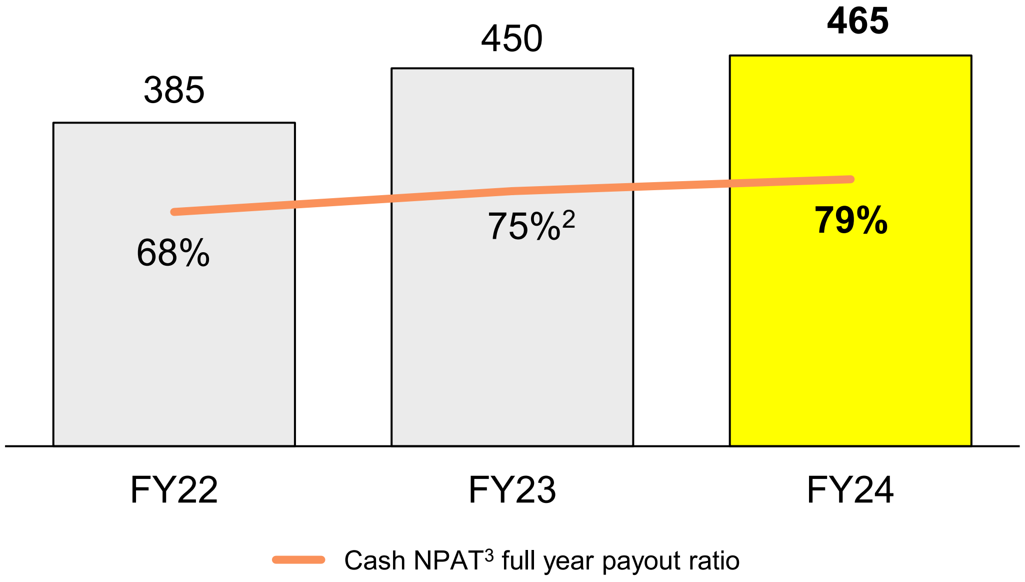
Dividends

Long-term sustainable returns

- Final dividend of $2.50, 4% increase on 2H23 dividend
- DRP with no discount and expected to be fully neutralised
- Full year payout ratio of 79%, upper end of target payout range. 2H24 payout ratio of 87%
- Cumulative share buy-backs completed to date have enabled the distribution of an additional ~65 cents dividend per share to shareholders over the last three years[1]
- The Bank will continue to target a full year payout ratio of 70-80% Cash NPAT
- Franking neutral payout ratio remains ~80%

Sustainable returns

Dividend per share (cents)



1. Impact of lower share count from the $6bn off-market share buy-back completed in October 2021, the $3bn on-market share buy-backs completed as at June 2023 and $282m of the $1bn on-market buy-back announced in August 2023 completed as at 30 June 2024. 2. Comparative information has been restated to conform to presentation in the current period. 3. Cash NPAT inclusive of discontinued operations.

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Our long-term approach

Long-term approach to key settings, strengthened over time

Long-term approach to key settings

Funding

MFI led deposit growth and conservative funding profile

+

Structural hedges

Net interest earnings supported by reinvestment of ~$3bn each month at higher long-term rates

+

Investment

Ongoing investment in strategic priorities supporting core franchise growth

+

Franking

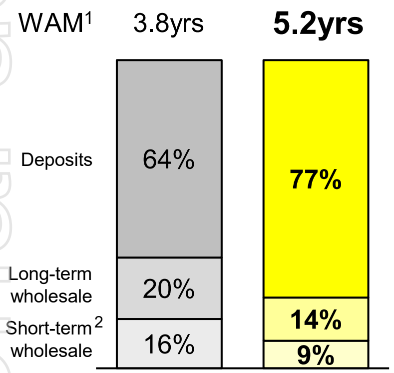
Maintain healthy franking surplus and efficient distribution via fully franked ordinary dividends

+

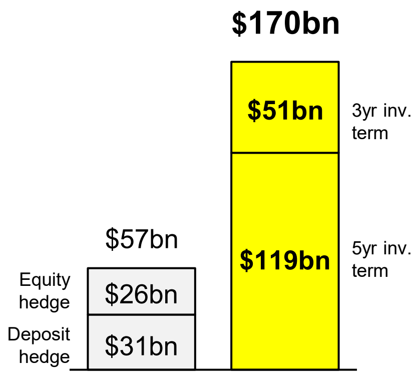
Capital management

Tightly manage share count; loan loss provisions; and M&A discipline

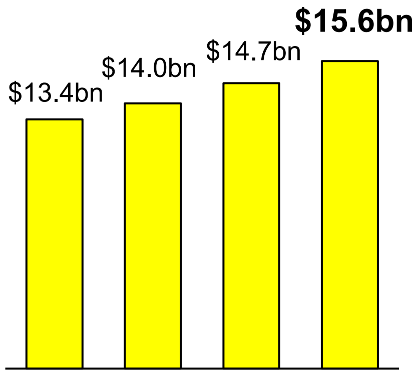
Funding composition
% of total funding



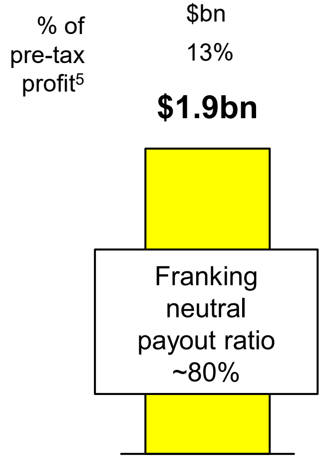
Deposit & equity hedges
$bn



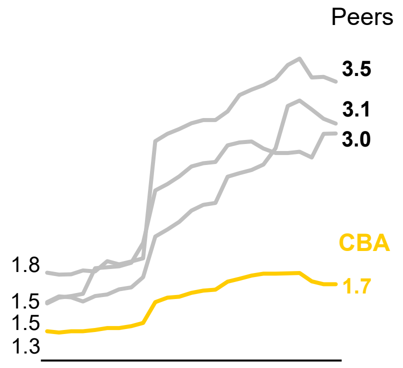
Investment spend[3]
Cumulative (rolling 10 years)



Franking account[4]
$bn



Number of shares
bn



1. 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 the percentage of long-term wholesale funding includes RBNZ term lending facilities (TFLP) drawdowns where applicable. 2. Includes short-term collateral deposits. 3. Represents cumulative gross investment spend over a rolling ten year period. 4. Represents franking account balance as at 30 June 2024. 5. Franking account balance at 30 June 2024 divided by FY24 pre-tax profit. 6. CBA and peers shares on issue as at 30 June 2024.

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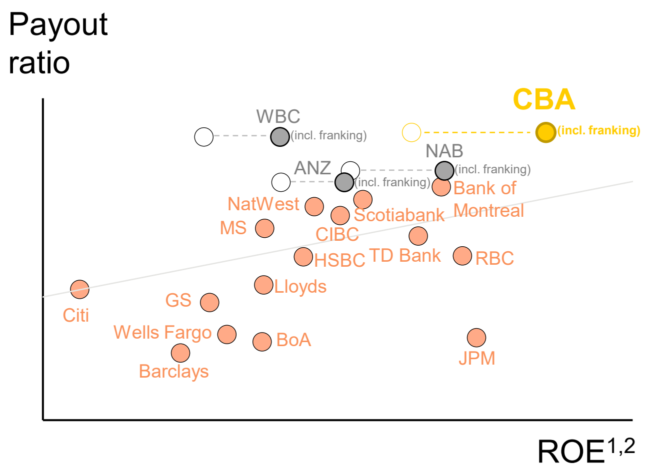
Supporting sustainable returns

Our long-term approach supports strong, sustainable shareholder returns

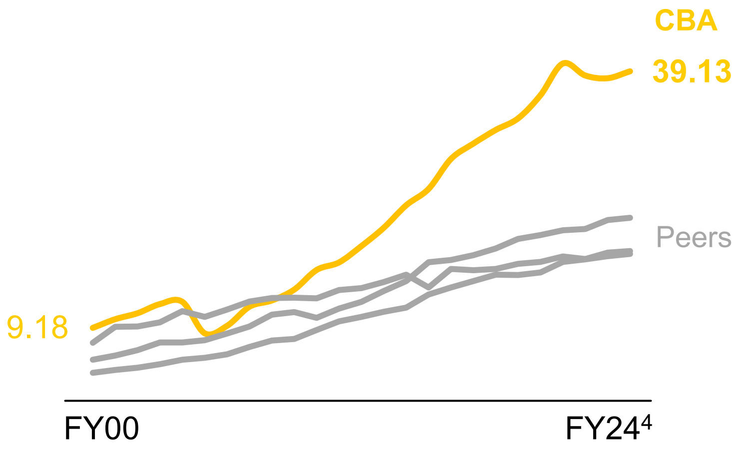
Superior shareholder returns

Strong return on equity and generation of organic capital to fund dividends	+	Disciplined capital management and continued investment generating growth and scale	+	Delivering superior and sustainable shareholder returns over the long term

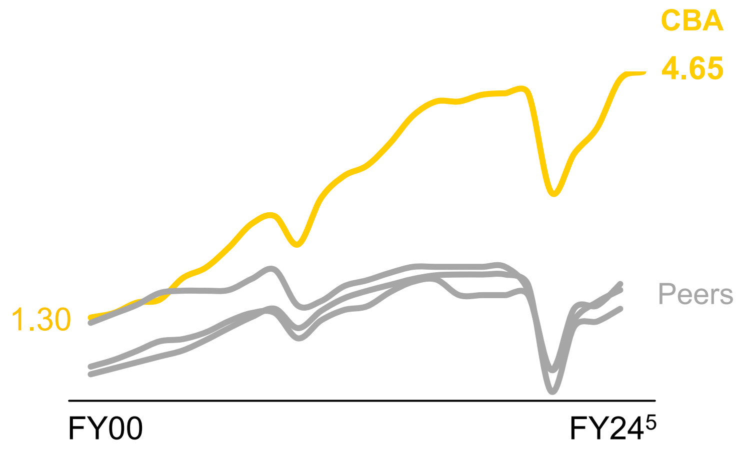
ROE vs dividend payout ratio
Average last 2 years



Net tangible assets per share[3]
$



Dividend per share
$



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

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Economic outlook

Australia well positioned, but downside risks remain

- Economy still absorbing shocks of past few years
  - Higher interest rates lowering household demand and growth
  - Inflation lower, but slower rate of decrease
  - Households making spending and saving sacrifices
- Risks remain around the outlook
  - Critical that inflation returns to target band
  - Domestic challenges around housing affordability and productivity growth
  - Continued global uncertainty – Australia well positioned
- Solid fundamentals for the Australian economy
  - Low unemployment, strong exports, and high business investment
  - Favourable budget position past two years, household disposable incomes to rebound
  - Australia has a number of structural advantages that provide optimism for the future

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Summary

Supporting customers – providing strength and stability – delivering for all stakeholders

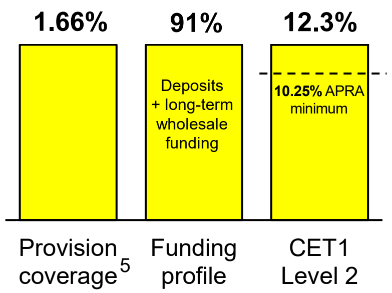
- Supporting and protecting our customers
- Strength and stability, supporting resilient Australian economy
- Disciplined operational and strategic execution
- Customer focus – building deeper, stronger relationships
- Extending leadership – long-term franchise strength

Customers

Net Promoter Score[1]	Rank
Consumer	#1
Business	#2
Consumer digital	#1
Business digital	#1

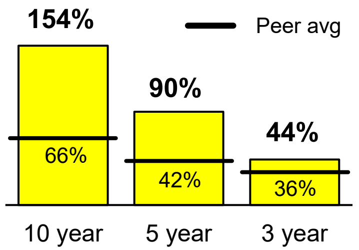
Market share	Rank
Household deposits[2]	#1
Home lending[3]	#1
Business deposits[2]	#1
Business lending[2,4]	#2

Balance sheet



Shareholders

Total shareholder return[6]



1. Refer to glossary at the back of this presentation for further details. 2. System source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS). 3. 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.
4. Non-Financial Business Lending Source: APRA (MADIS). 5. Total provisions divided by credit risk weighted assets. 6. Source: Bloomberg. Total shareholder return as at 30 June 2024, compared to the average of the major peer banks.

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Overview & strategy

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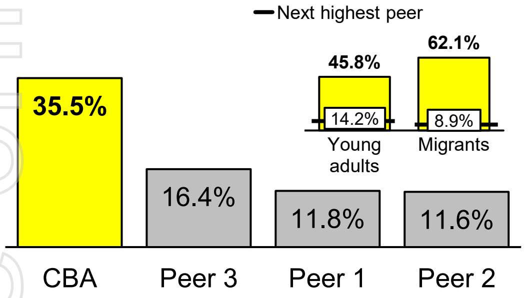
Why CBA?

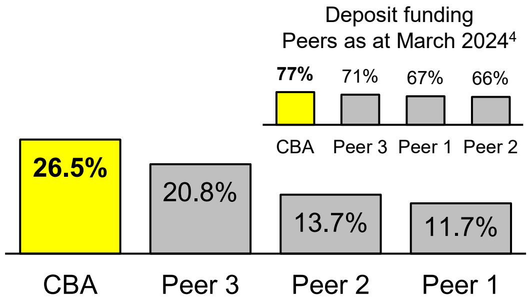
Leading franchise – strong balance sheet settings – supporting sustainable returns

Retail MFI share[1]

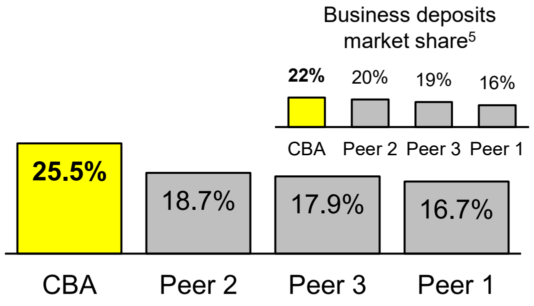


Home lending share[2]

Household deposits share[3]

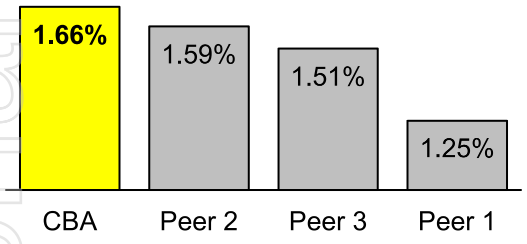


Business MFI share[1]



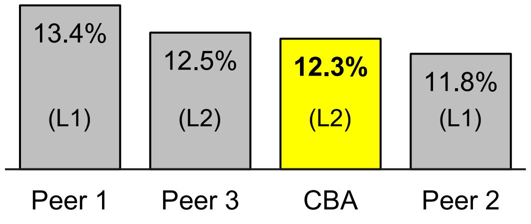
Provisioning

Total provision coverage to Credit RWA[6]
Peers as at March 2024



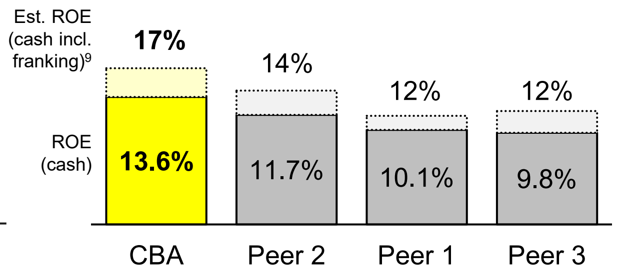
CET1 capital

Capital binding constraint[7]
Peers as at March 2024



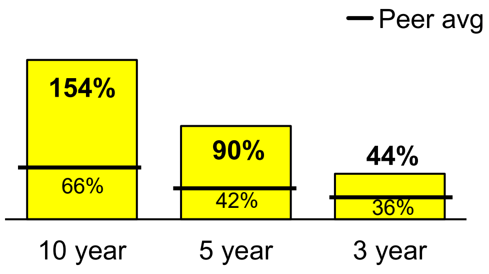
ROE (cash)[8]

Peers as at March 2024



Shareholder returns

Total shareholder return[10]



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.

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How we contribute to Australia[1]

Supporting our customers, the community and the economy

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Customers & domestic debt investors[2]

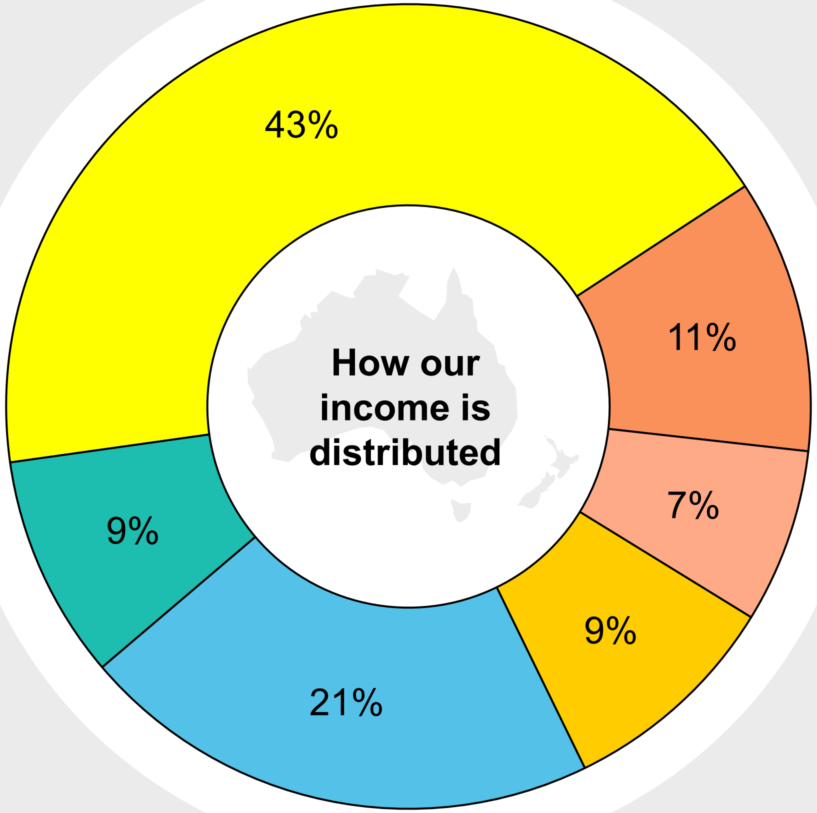
- Leading retail bank with >25% share of market[3]
- Includes **~$20bn** interest paid to Australian savers (up ~$10bn on FY23)

Government[4]

- One of Australia's largest corporate tax payers
- Includes **~$3.5bn** in Australian income tax paid in FY24
- Signatory of the Voluntary Tax Transparency Code

Offshore investors[5]

- Accessing offshore wholesale funding and investment to help our customers buy a home and invest for their future, supporting domestic economic growth



Our people

- Over 53,000 people employed, predominantly in Australia and New Zealand
- Over 50% of the workforce is female
- 37% cultural diversity in Executive Manager and above roles

Suppliers and partners[6]

- Supporting domestic small and medium sized businesses
- Lent **$39bn** to help businesses grow[7]

Shareholders

- **~$7.6bn** in dividends paid to shareholders[8]
- **~$3,618** in dividends related to FY24 for the average retail shareholder[9]
- Returns to more than 13 million Australians through superannuation

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

Our strategy

Building tomorrow’s bank today for our customers

Our purpose — **Building a brighter future for all**

Our priorities

Leadership in Australia’s recovery and transition	Reimagined products and services	Global best digital experiences and technology	Simpler, better foundations
Extend retail and business banking leadership	Reimagine priority customer journeys	Deliver the best integrated digital experiences	Fix customer breakpoints
Help build Australia’s future economy	Differentiate our customer proposition	Build world-class engineering capability	Deliver better customer outcomes through leading risk management
Lead in the support we provide to customers and communities	Connect to external services and build new ventures	Modernise systems and digitise end-to-end	Reduce operating costs and manage capital with discipline

Our values

Care	Courage	Commitment
We care about our customers and each other – we serve with humility and transparency	We have the courage to step in, speak up and lead by example	We are unwavering in our commitment – we do what’s right and we work together to get things done

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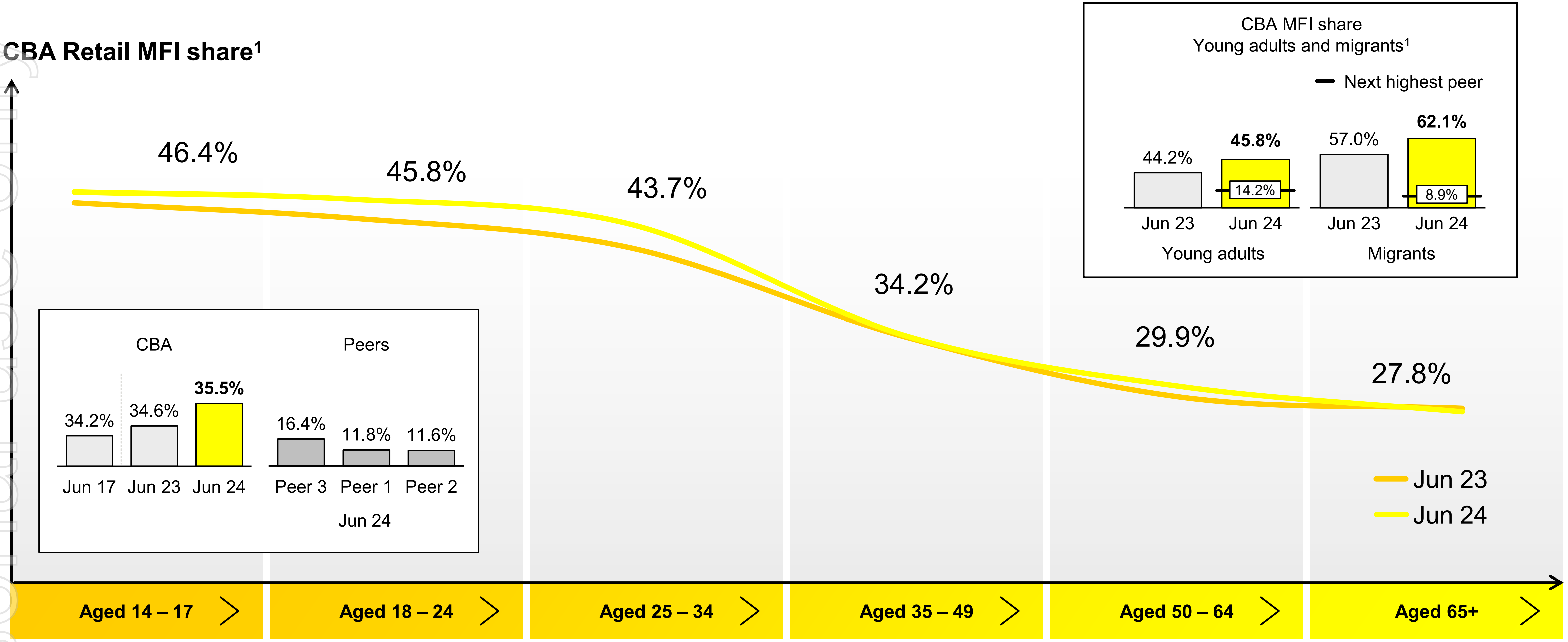
Reimagining banking

Franchise strength – supporting our customers across their lifecycle



1. Refer to glossary at the back of this presentation for further details. Young adults refers to individuals aged 18 – 24 years old.

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Engaged customers

Strong customer engagement, deeper relationships – key driver of growth

Retail

Retail MFI share[1]

Jun 24

Peer 3	Peer 1	Peer 2
16.4%	11.8%	11.6%

35.5%

Jun 22	Jun 23	Jun 24
34.4%	34.6%	

Retail transaction accounts[2]

vs Jun 23 **+5%**

'000	Jun 22	Jun 23	Jun 24
	9,920	10,677	11,178

Home loan balances[3]

Home loans linked to a transaction account **>97%**

$bn	Jun 22	Jun 23	Jun 24
	528	554	566

Business

Business MFI share[1]

Jun 24

Peer 2	Peer 3	Peer 1
18.7%	17.9%	16.7%

25.5%

Jun 22	Jun 23	Jun 24
25.5%	25.4%	

Business transaction accounts

vs Jun 23 **+9%**

'000	Jun 22	Jun 23	Jun 24
	1,042	1,138	1,245

Business loan balances[4]

Business loans linked to a transaction account **~90%**

$bn	Jun 22	Jun 23	Jun 24
	117	130	145

1. Refer to glossary at the back of this presentation for further details. 2. Total retail transaction accounts, excluding offset accounts. Includes Bankwest. 3. Source: RBA Lending and Credit Aggregates.
4. Represents Business Banking divisional business loan balances on a spot basis.

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Reimagining banking

Extending our market leading digital ecosystem

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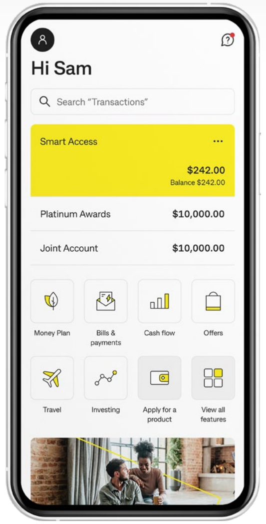
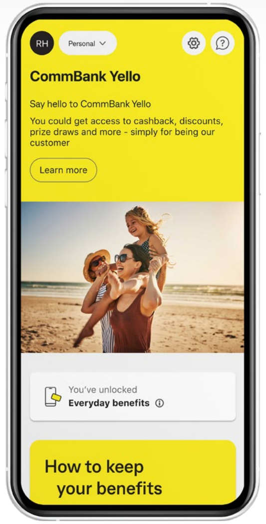
CommBank app



Australia's most popular banking app[1]
Simpler, better, easier to use
Personalised tools & features

8.5 million
active app users[2]

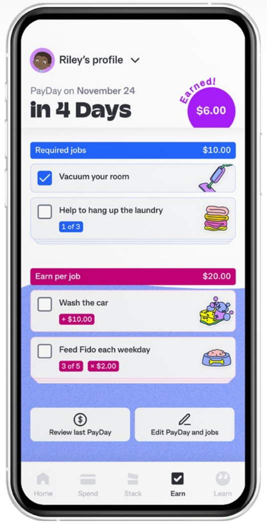
CommBank Yello



Rewards & recognition for customers
Personalised benefits & offers
Extending to business customers

>5 million
engaged customers[3]

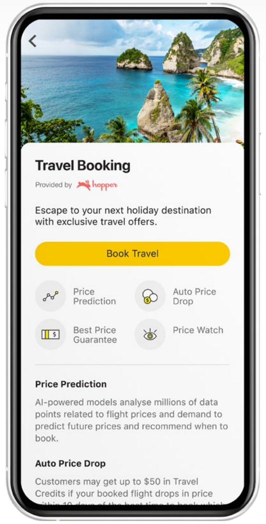
Kit



Kids pocket money app & prepaid card
Accelerate financial capability of youth
Apple Pay & Google Pay capability

61,000
customers[4]

Travel Booking



Search, book & pay for travel via the app
Range of innovative travel features
Data-driven solutions for the best deal

Launched
June 2024

1. Based on most active app users as at 31 March 2024 compared to major peer banks. 2. The total number of customers that have logged into the CommBank app at least once in the month of June 2024.
3. Customers who have engaged with a CommBank Yello location since launch in 1H24. 4. Total customers as at 30 June 2024.

Reimagining banking

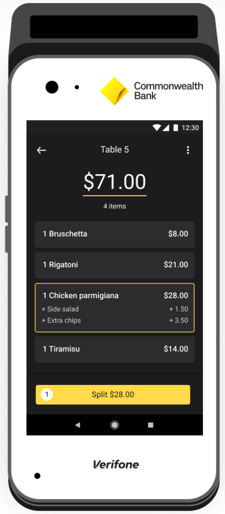
Business Banking – differentiated proposition, continuous innovation

Smart Terminals

POS integrations[1]
Customer insights & reporting
Dual-sim & WiFi connectivity available[2]

>109,000
terminals in market[3]

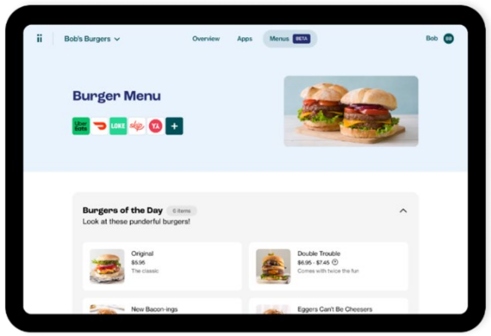
Smart Hospitality



Leading Pay At Table payment experience
Supporting top Australian restaurants
Integrating with 6 leading POS providers

>$90 million
integrated payments processed[4]

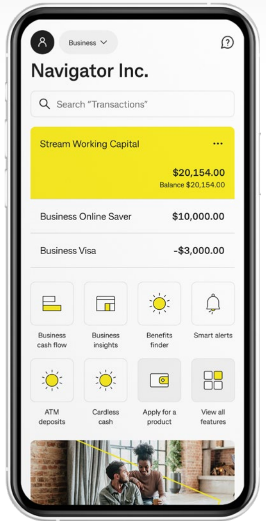
doshii



Hospitality POS integration technology
Covers 84% of serviceable market[3]
Live with Uber Eats, Menulog & DoorDash

14 million
orders through Doshii[5]

Stream Working Capital



Diversified working capital solution
Market leading self-service experience[6]
Greater customer certainty upfront

>$100 million
funding provided[7]

1. Available on Essential Plus, Smart and Smart Integrated terminals. 2. Available on Essential Lite and Smart (standalone) terminals. 3. As at 30 June 2024. 4. 1 July 2023 to 30 June 2024. 5. Since acquisition, 1 January 2021 to 30 June 2024. 6. Customers can view their drawn balances of the Stream product within the CommBank app. Managing the facility can be done through NetBank and CommBiz. 7. Total committed exposure on the Stream platform as at 30 June 2024.

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Global best digital experiences

Building on a history of innovation to reimagine banking

Strong foundations | **Establishing leadership** | **Reimagining banking**

24/7

1997 – 2009

NetBank
Full functionality 24-hour online banking service

Core banking
Real-time banking and settlement

CommSee
Proprietary customer relationship system

2010 – 2019

Customer Engagement Engine
Learns from customer interactions to drive relevant personalised banking services

CommBank app 4.0
Simple, smart and secure

CommBank app
#1 mobile banking app (Net Promoter Score)

CommSec Pocket
Make investing affordable and approachable for more Australians

2020 & beyond

Market first offerings
First major bank to offer:
- Open Banking data sharing
- PayTo

CommBank app 5.0
Making Australia's most popular banking app even better[1]

Launch of x15ventures
Building a pipeline of new digital businesses

x15

Examples
unloan, Home-in, doshii, creditsavvy, Kit

Partnering with industry leaders
Providing more value in banking and beyond

Examples
Klarna, CommBank iQ Powered by quantium, H2O.ai, more, Xpansiv, amber

CommBank Yello
One of Australia's largest customer recognition programs

1. Based on most active app users as at 31 March 2024 compared to major peer banks.

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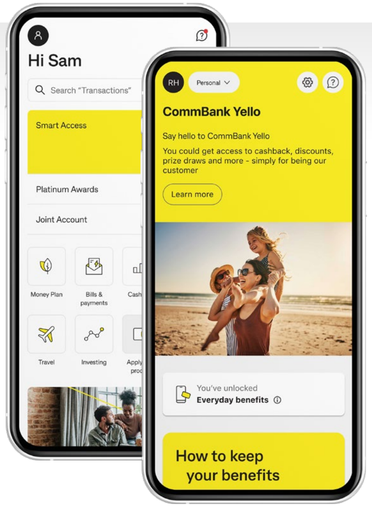
Global best digital experiences

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 row[1])

Best Digital Consumer Bank (Major)
(6 years in a row[2])

Most Innovative Major Consumer Bank
(6 years in a row[2])

Australia's most popular banking app[3]

8.5 million
active app users
+9% vs Jun 23[4]

>5 million
customers engaging with CommBank Yello[5]

~$40 million
in value delivered to ~700k customers[6]

29%
CommSec accounts opened via the CommBank app[7]

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

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Global best digital experiences

Reimagining banking using our world-class data, AI and analytics platform

Delivering more personalised customer experiences

- Customer Engagement Engine (CEE) launched in 2015
- CEE supports Next Best Conversations with our customers across all channels
- **+2,000** machine learning models processing over 157bn data points[1]
- **75m** interactions screened per day to identify and alert potential scams[2]
- **+25m** personalised offers through CommBank Yello in app to >5m customers[3]
- **+66%** increase in feature discoverability in app driven by AI models[4]
- Supporting **~1.4m** customers monthly to predict and manage expenses (Bill Sense)[5]

+

Making things easier for our people

- **+60** Gen AI use cases identified to simplify operations and support staff[2]
- Large Language Models (LLMs) reducing customer support response times
- **~100x** reduction in time to generate complaints acknowledgement letter via Gen AI[3]
- **+1m** pages processed per week using Doc.AI, 2x faster time to decision[2]
- Microsoft, AWS and H2O.ai partnerships for group-wide Gen AI transformation
- Scaling access to latest AI products (e.g. MS CoPilot, GitHub CoPilot)
- **+15k** module completions of ‘AI for All’ learning series to upskill our people on AI[3]

Evolution of AI at CBA

2015 – 2018
- CEE launched
- Centre of Excellence established

2019 – 2020
- 300 machine learning models in CEE
- AI and analytics platform built: 500 users
- Piloted Australian government Ethical AI principles

2021 – 2022
- CommBank.ai established
- H2O.ai investment and partnership
- 100% improvement in CEE performance
- 1,000 machine learning models in CEE[1]

2023
- Established Gen.ai Studio to bring 100+ LLMs into a controlled environment
- First Generative AI use case deployed
- #1 APAC bank, #6 globally in AI maturity[6]
- AI policy (incl. Responsible AI principles)

2024+
- Transform customer experience with CommBank Customer CoPilot
- Democratising AI and Gen AI groupwide
- Scaling AI education across the Group
- Responsible AI toolkit and Gen AI playbook launched

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

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Home loans – experience[1]

Enhancing customer experience through simple, scalable and digitised processes

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Simple and seamless application experience

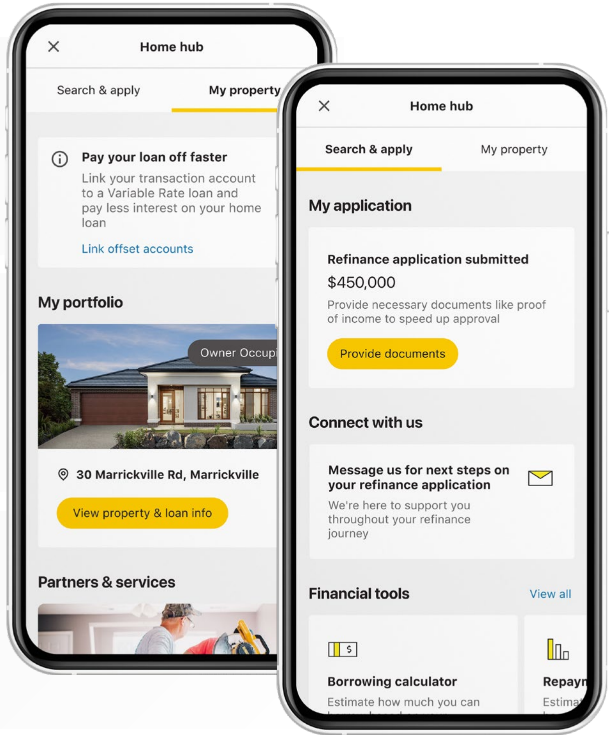
- Application experience – simple online applications with fast initial approval
- Pre-populated inputs – to make it easy for customers and lenders to progress at first attempt
- Status tracking – digital application status tracking through CBA Home Hub and CommBroker
- Channel choice – largest home lending network, digital loan option and broker supported experience

Fast verification and credit assessment

- Digital ID verification – safely identifying customers digitally with ability to use multiple forms of ID
- Income and liability verification – using AI and other tools to verify customer income and expenses
- Automated title and valuations – digitally order title, and order and verify property valuation information
- Automatic first credit decision (auto decisioning) – simplified process to increase speed to decision

Digital settlement and self-serve tools

- Digital loan documents – simplified digital documents including digital signatures
- Digital settlements – fast and on-time settlements
- In-life activities – ability to self-serve digitally (including via Home Hub), phone or in branch support
- Fast mortgage release – streamlined discharge process to ensure release as scheduled



~70%
Applications auto decisioned same day[2] (proprietary)

<3 days
Time to first decision[3] (proprietary & broker)

~90%
Digital loan document usage[4] (proprietary & broker)

~95%
Applications settled digitally[5] (proprietary & broker)

>1.2m
Customers using app to manage their loan[6]

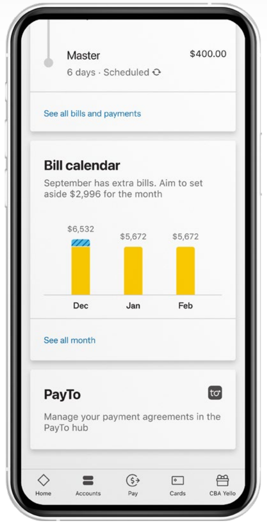
1. Information relates to new home loan applications unless noted otherwise. 2. Proprietary home loan applications auto approved using an automated credit rules engine in FY24. 3. 'Days' relates to business days. Application times relate to average time to first decision for applications not auto-decisioned for FY24 (simple and complex applications excl. home seeker). 4. Home loan digital document and signing utilisation for eligible customers in FY24. 5. Retail home loans settled digitally via PEXA and Sympli in FY24. 6. Number of unique customers using home loan features in the CommBank app in FY24.

Supporting our customers

Helping our customers today

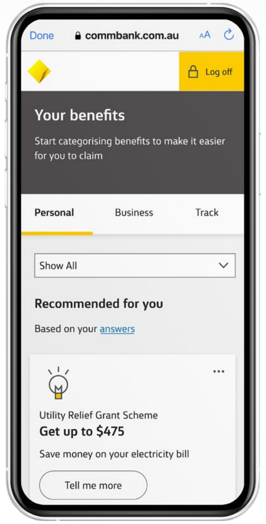
- Expanded and easier access to hardship support
- Supporting home loan customers in hardship
- Flexible payment plans, repayment pauses, deferrals and interest only
- Proactive customer contact; fixed rate roll off, interest only
- Dedicated specialist team for our most vulnerable customers
- Support options available for business customers
- ~$1.2bn in benefits identified[1] through Benefits finder
- Money management tools, 3m customers engaging monthly[2]

Bill Sense



1.4 million
customers engaging monthly[3]

Benefits finder



~$1.2 billion
benefits identified[1]

1. Estimated value of retail and business benefits connected to customers since inception (2019) to 30 June 2024. 2. Average monthly unique customers who engaged with one of our money management features in the CommBank app between July 2023 to June 2024. Money management features include Money Plan, Bill Sense, Category Budgets, Cash Flow View, Goal Tracker, Credit Score and Smart Savings. 3. Average monthly unique customers who visited Bill Sense via CommBank app from July 2023 to June 2024.

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Cost of providing cash services

Challenging commercial model

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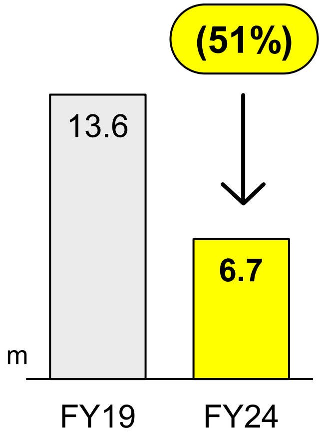
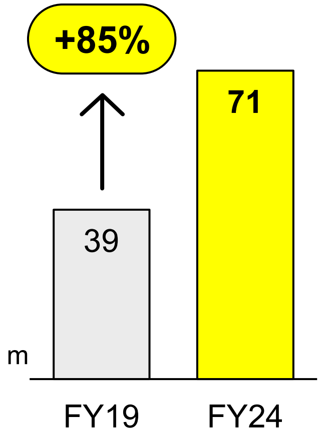
ATM withdrawals[1]

Monthly average



Digital payments[2]

Monthly average



Revenue and costs from cash services

Annual	$m
Consumer	~20
Business	~40
Total revenue	**~60**
Total costs	**~(410)**
Net cost of providing cash	**~$350m**

- Free ATM withdrawals at major banks since 2017[3]
- Monthly cash withdrawal volumes halved[4]
- Unit cost of providing cash up ~50%[5]
- > 1,850 CBA ATMs[6]
- ~25% of ATM withdrawals from non-customers

1. CBA excluding Bankwest ATMs. 2. CBA including Bankwest. Includes outward Direct Credit and New Payments Platform payments, of which vast majority are initiated through digital channels. 3. Free ATM withdrawals at major bank branded ATM machines. 4. Between FY19 and FY24. 5. FY19 to FY24. All cash transactions (including deposits). 6. ATMs and Intelligent Deposit Machines as at June 2024, including in branches and off-premise, excludes Bankwest.

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 sectors[1], that accounts for 67% of our 2020 financed emissions[2]
- $54.2 billion in cumulative funding[3] 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

$6.3bn
Total renewable energy exposure[4]

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 Survey[5]
- New cultural diversity goal for Executive Manager and above roles[6]

37%
Cultural diversity in Executive Manager and above roles (Goal: 40%, 2028)

Supporting our customers

- Over $800m[7] spent to prevent fraud, scams, financial and cyber crime
- NameCheck prevented an estimated ~$40m of scams and ~$370m in mistaken payments[8]
- CallerCheck verified 3.8m calls to and from CommBank[9]
- 8.4m customers contacted on scam awareness and education
- Largest bank ATM and branch network with ~40% of branches based in regional Australia

#1
Consumer and Institutional NPS[10]

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 abuse[11]
- Released our new Accessibility and Inclusion Strategy for designing inclusive products, services, experiences and workplaces

8,983
Participants supported through the Financial Independence Hub since inception (1 July 2020)

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]

65.8
RepTrak reputation score[13]
+12.8 vs Jun 18

1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13. Refer to sources, glossary and notes at the back of this presentation for further details.

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Financial overview

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Overview – FY24 result[1]

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.

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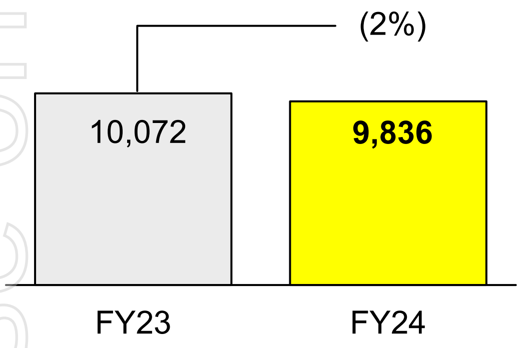
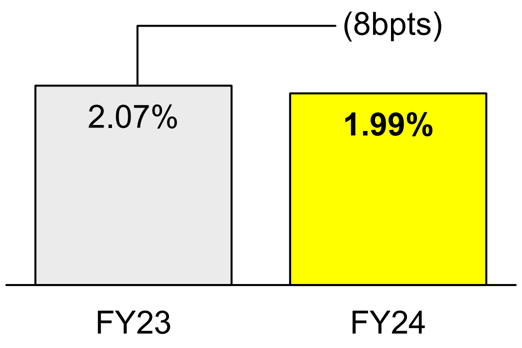
Overview – FY24 result

Key financial outcomes

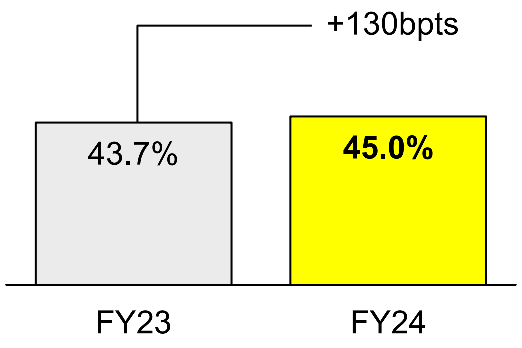
Cash NPAT[1,2] ($m)



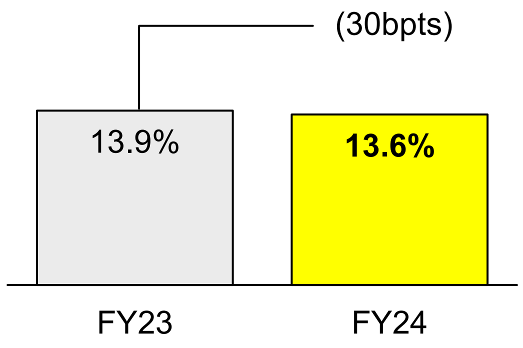
NIM[1]



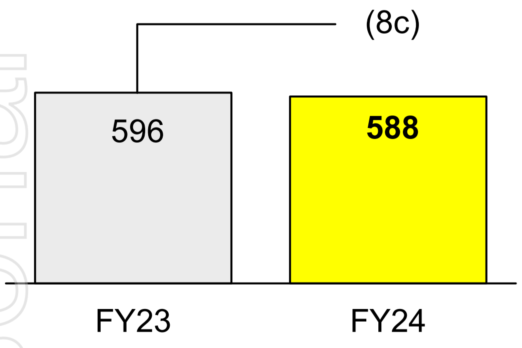
Cost to income[1,2]



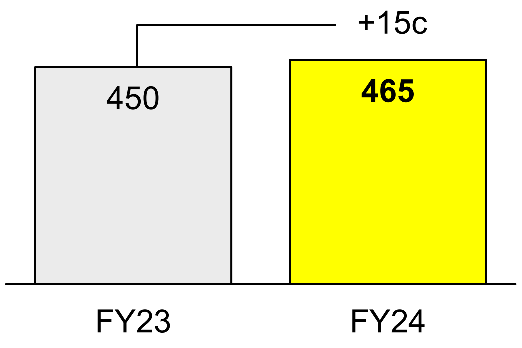
Cash ROE[1,2]



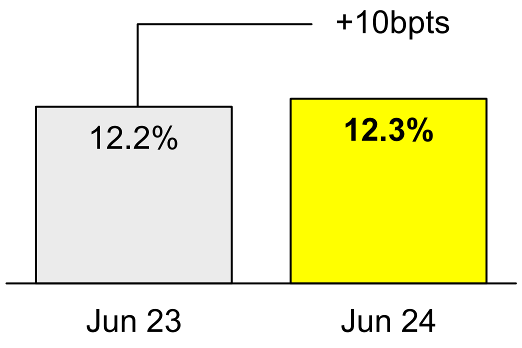
Cash EPS[1,2] (cents)



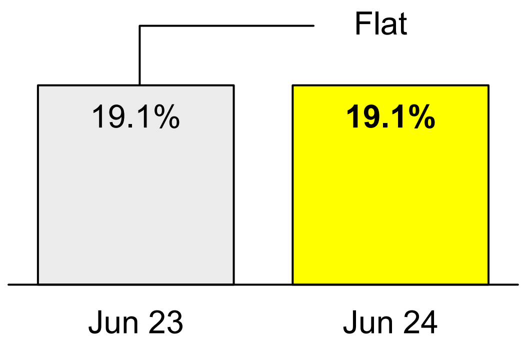
DPS (cents)



CET1 (APRA)



CET1 (International)[3]



1. Presented on a continuing operations basis. 2. Comparative information has been restated to conform to presentation in the current period. 3. International capital, refer to glossary for definition.

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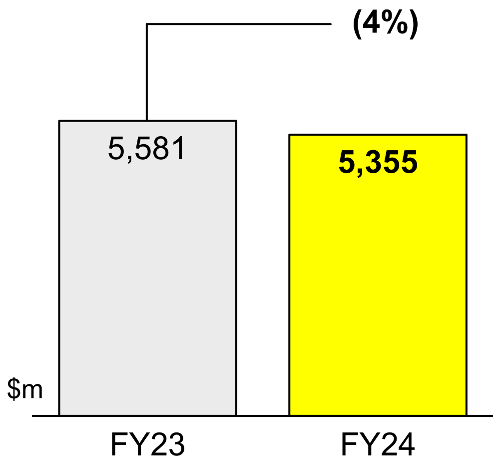
Cash NPAT

By division[1]

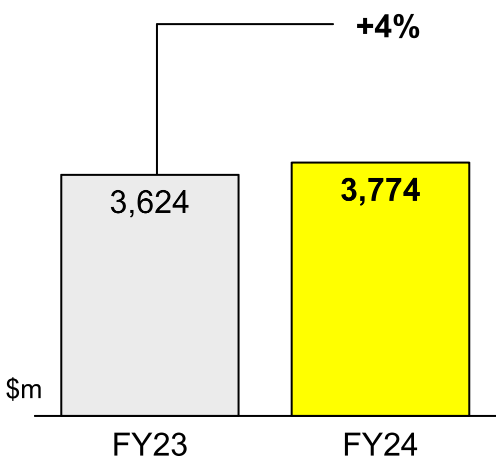
RBS[2]

	vs FY23
• Income	(3%)
• Costs	+4%
• Impairment expense	-$270m



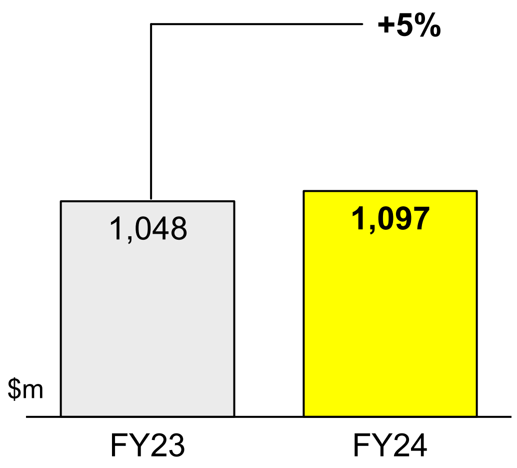
BB

	vs FY23
• Income	+4%
• Costs	+5%
• Impairment expense	-$55m



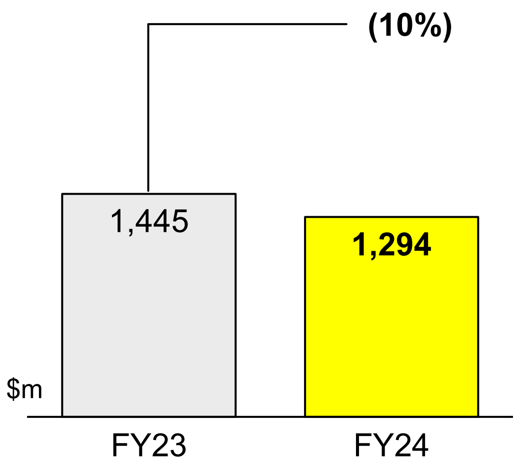
IB&M

	vs FY23
• Income	+3%
• Costs	+3%
• Impairment benefit	-$32m



NZ (NZD)[3]

	vs FY23
• Income	(5%)
• Costs	+3%
• Impairment expense	+$6m



Cost to income	RBS FY23	RBS FY24	BB FY23	BB FY24	IB&M FY23	IB&M FY24	NZ FY23	NZ FY24
	35.0%	**37.5%**	31.5%	**32.0%**	43.6%	**43.4%**	37.9%	**41.0%**

1. Presented on a continuing operations basis. Comparative information has been restated to conform to presentation in the current period. 2. Includes Bankwest Retail, excludes General Insurance.
3. New Zealand result incorporates ASB, and CBA cost allocations including capital charges and funding costs. The CBA Branch results relating to the Institutional Banking and Markets business in New Zealand are not included.

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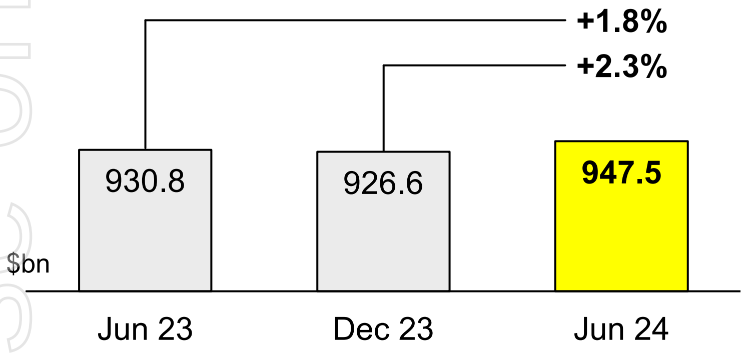
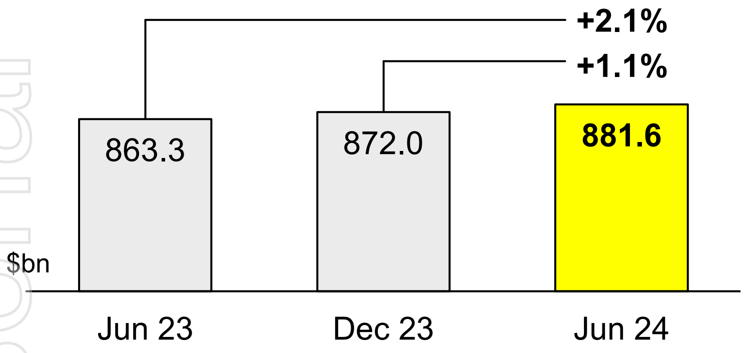
Balance sheet[1]

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

Group lending



Group deposits



$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%).

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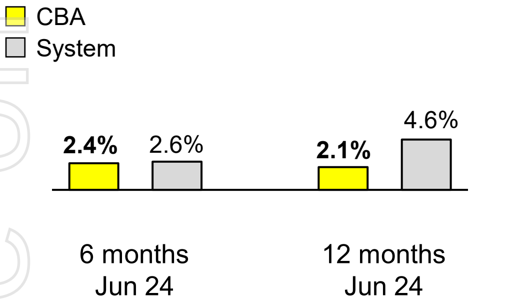
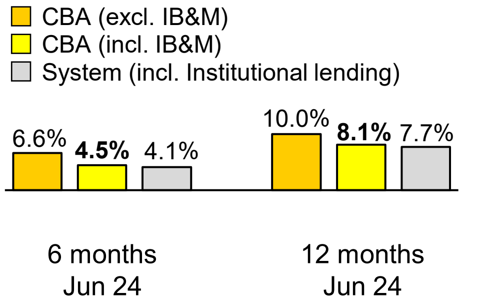
Volume growth

Disciplined approach to growth – focus on sustainable returns

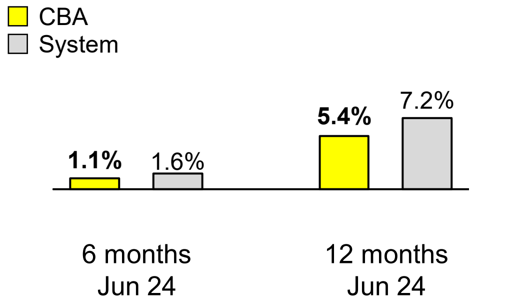
Home lending[1,2]



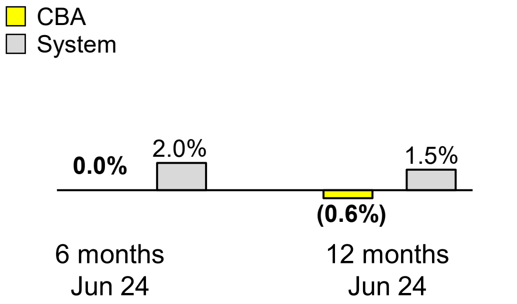
Business lending[1,2,3]



Household deposits[1,4]

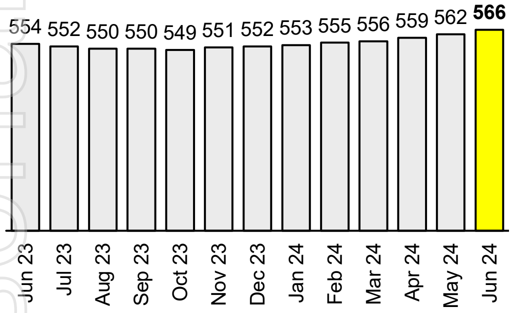


Business deposits[1,5]



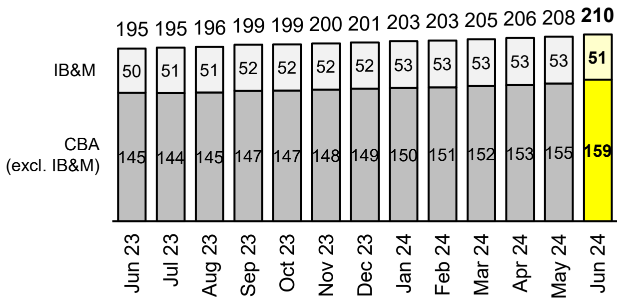
Balances by month[6]

$bn



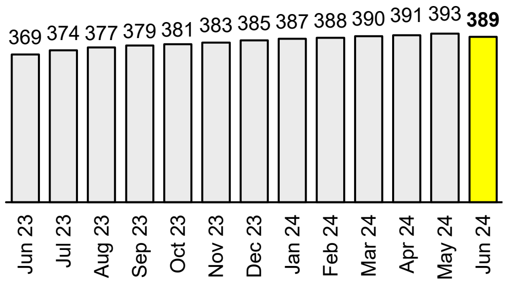
Balances by month[6]

$bn



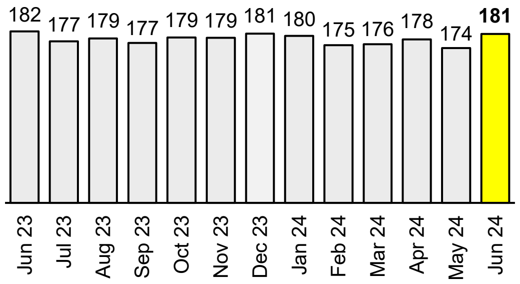
Balances by month[6]

$bn



Balances by month[6]

$bn



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

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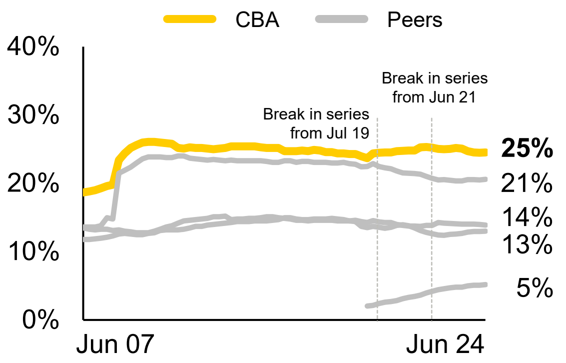
Market share[1]

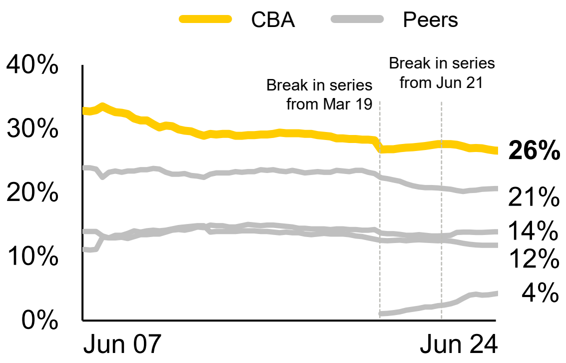
Strong market shares

%	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**

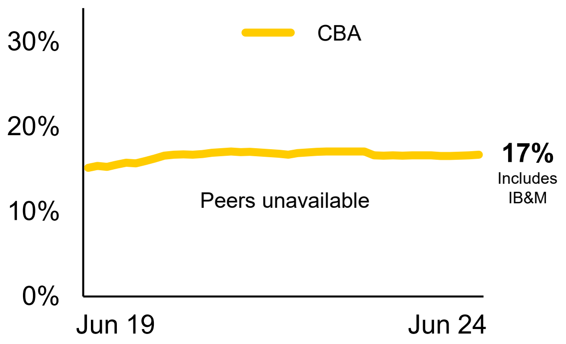
Home lending[2,9]



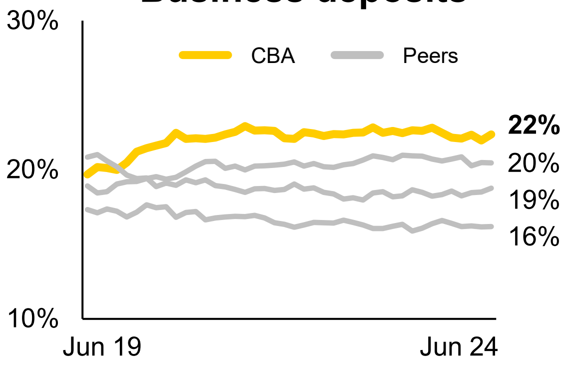
Household deposits[3,9]



Business lending[5]



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.

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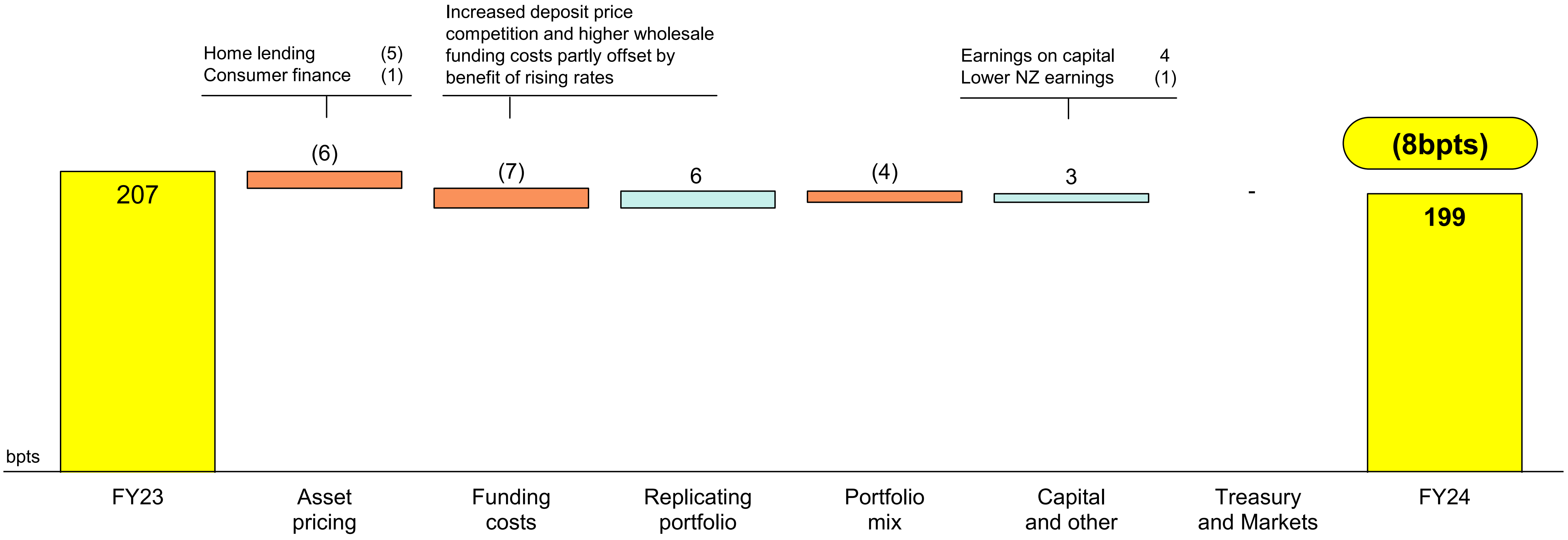
Group margin – 12 months

Competitive pressures and deposit switching partly offset by hedging returns



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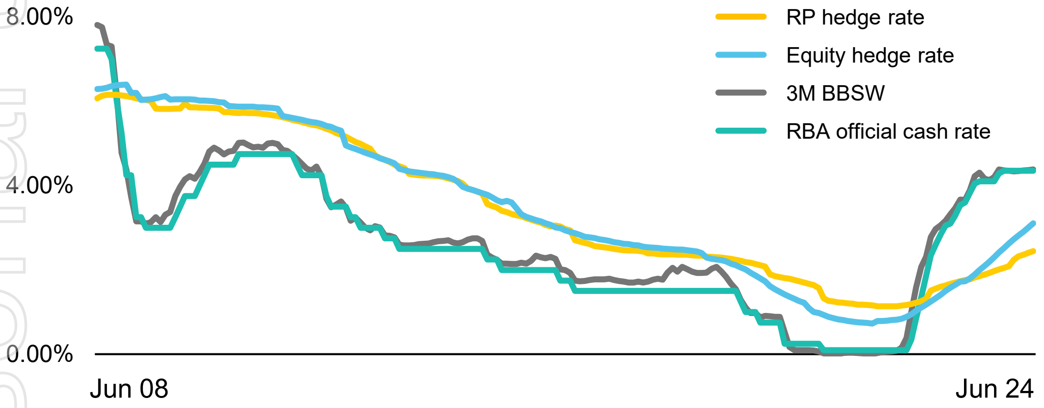
Group margin

Hedge earnings continue to increase due to higher interest rates

Replicated portfolio (RP) & equity hedge[1]

- In FY24, RP and equity hedge earnings benefitted from higher rates
- Earnings outlook continues to improve with higher exit tractor rates
- RP increased $11bn to $119bn as at Jun 24

	Jun 24 balance $bn	FY24 Avg. tractor[2]	Exit tractor[2] rate	Investment term
Domestic equity hedge	51	2.56%	3.11%	3 years
Deposit hedge	119	2.13%	2.45%	5 years



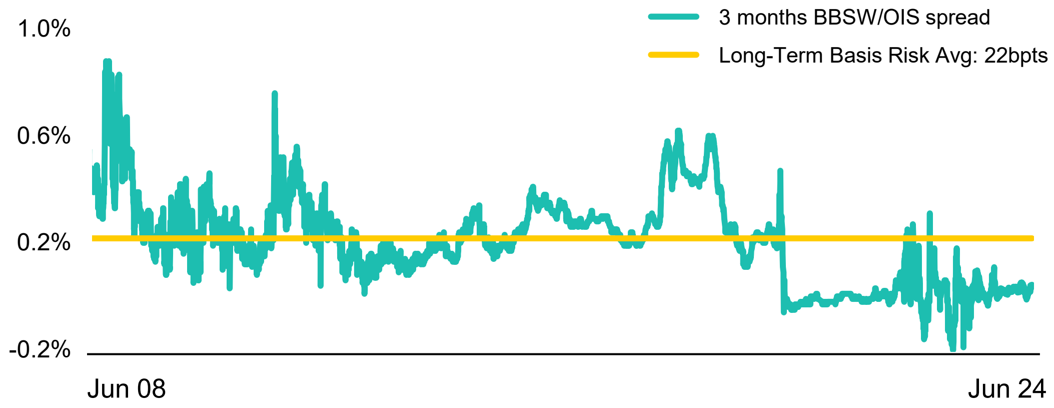
Liquidity & basis risk

Liquidity

- Every additional $10bn of liquid assets is expected to reduce Group NIM by ~2bpts

Basis risk

- Increased sensitivity to basis risk in FY24 with mix reversion back to variable rate home loans driving higher exposure to basis risk
- Jun 24 average BBSW/OIS spread = 2bpts
- As at Jun 24[3], every 7bpts = ~1bpt of Group NIM, this ratio will reduce as exposure to basis risk increases



1. Represents domestic AUD equity and deposit hedges. 2. Tractor is the moving average hedge rate on equity and rate insensitive deposits. Exit tractor rate represents average rate for June 2024.
3. Based on average exposure to basis risk in June 2024.

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Deposit switching

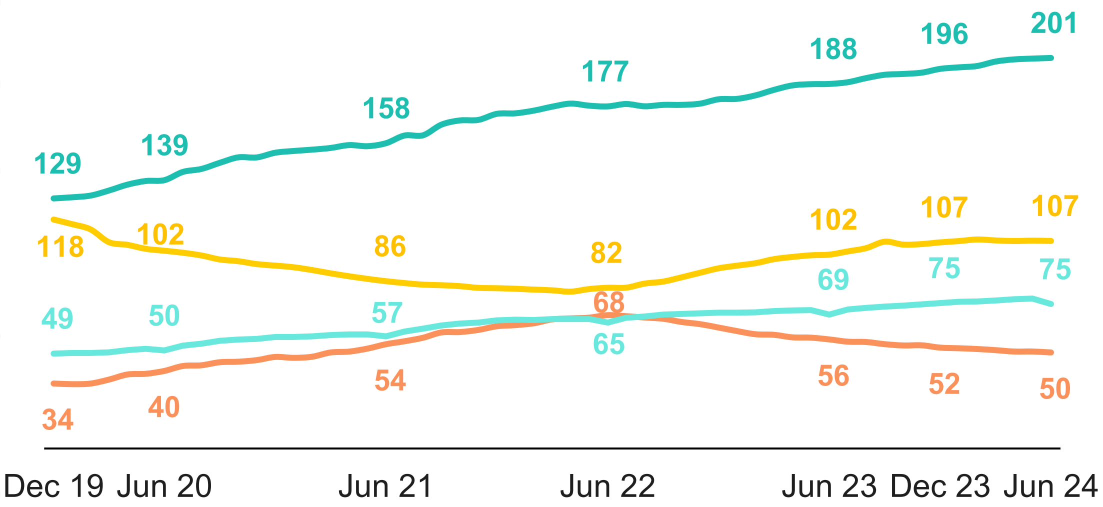
Rate of switching stabilised

Domestic retail deposits[1,2]

$bn

Non-interest bearing mvt %[4]

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

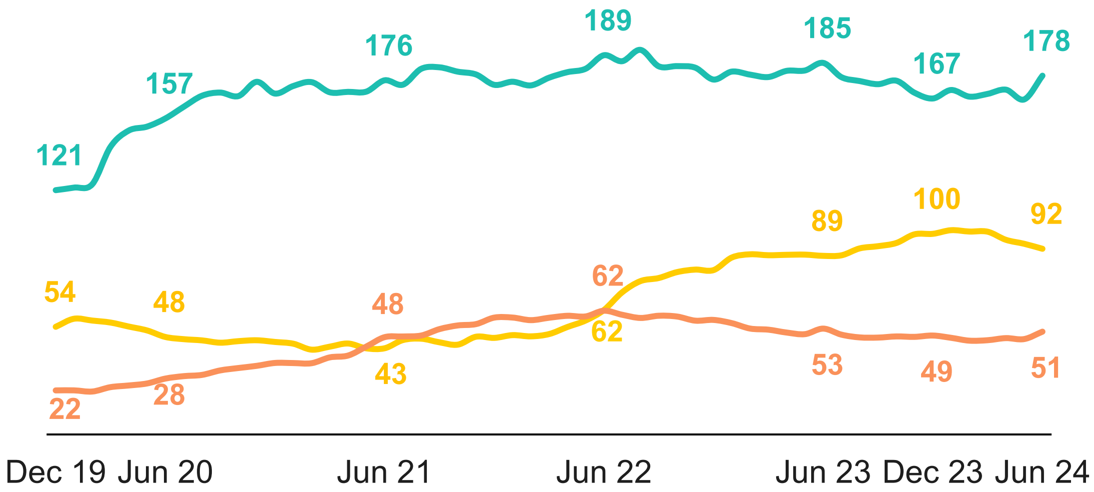


Domestic business deposits[1,2,3]

$bn

Non-interest bearing mvt %[4]

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



Term deposits — At-call interest bearing[5] — Offsets[5] — 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.

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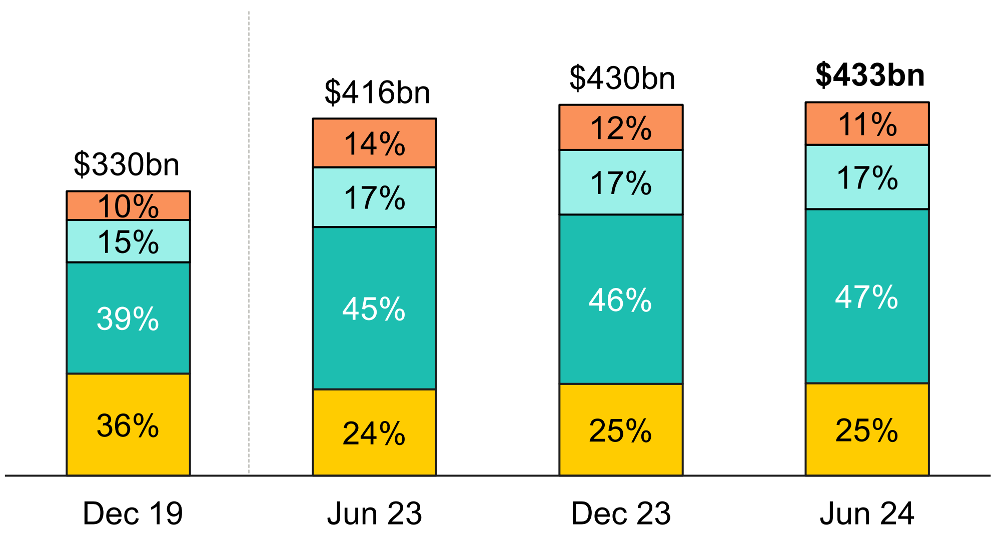
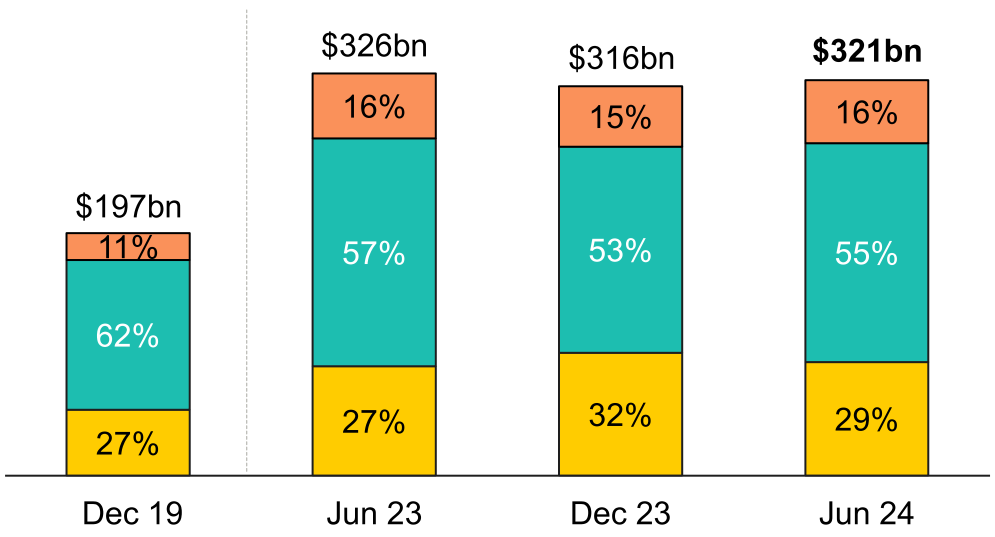
Deposit composition

Deposit mix trends stabilised over 2H24

Domestic retail deposits[1,2]
$bn



Domestic business deposits[1,2,3]
$bn



Term deposits | At-call interest bearing[4] | Offsets[4] | 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. At-call interest bearing deposits excluding offsets. Offsets are included in at-call interest bearing deposits on the balance sheet.

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Margins by division[1]

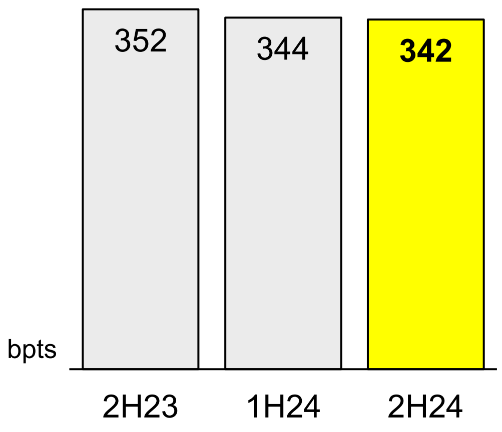
Deposit mix and competitive pressures impacting margins

RBS[2]

Lower margins due to increased competition and unfavourable deposit mix as customers switch to higher yielding savings and term deposits

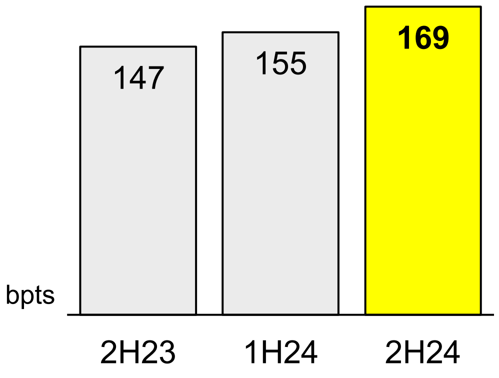
BB

Lower lending margins reflecting increased competition and unfavourable deposit mix as customers switch to higher yielding deposits



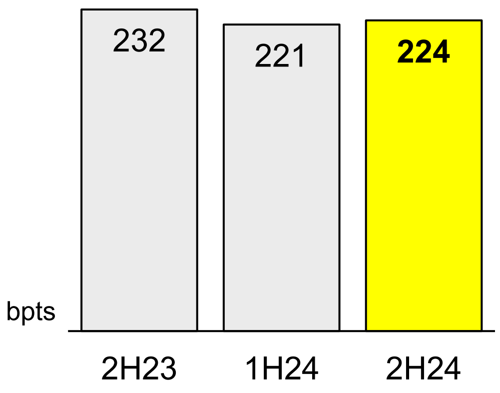
IB&M (ex Markets)[3]

Increase reflecting favourable assets mix and higher earnings on equity, partly offset by lower institutional lending margins



NZ (ASB)[4]

Increase reflecting higher earnings on equity, favourable funding mix and higher lending margins, partly offset by lower term deposit margins



1. Comparative information has been restated to conform to presentation in the current period. 2. Includes Bankwest Retail, excludes General Insurance. 3. Institutional Banking & Markets NIM including Markets is 2H23: 91bpts, 1H24: 82bpts and 2H24: 85bpts. 4. NIM is ASB Bank only and calculated in NZD.

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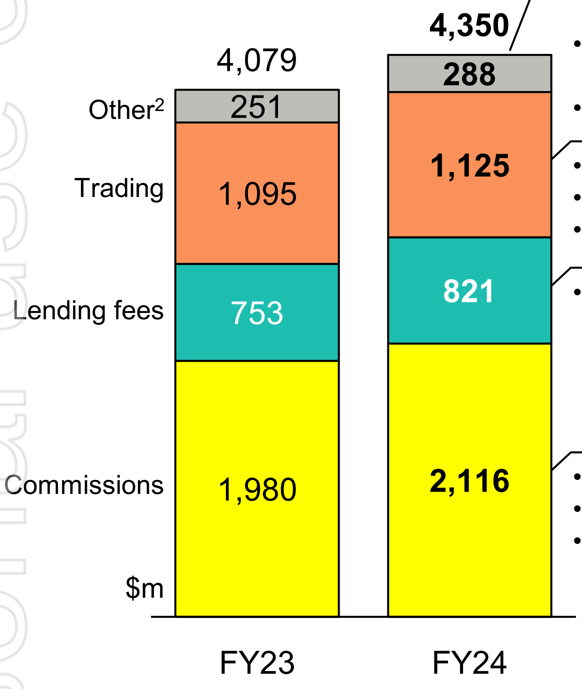
Other operating income[1]

Higher volume driven fees and Markets trading income

Other operating income



FY24 vs FY23

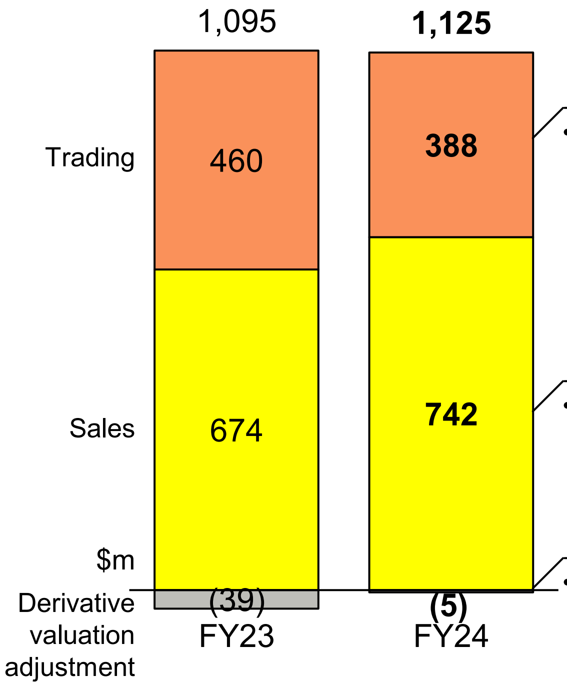
- Non-recurrence of losses on minority interests in FY23
- Higher Structured Asset Finance rental income, partly offset by
- Non-recurrence of Structured Asset Finance sales in the prior year
- Reduced gains from Treasury liquid asset sales

- Higher Markets income
- Favourable XVA, partly offset by
- Lower Treasury earnings

- Higher volume driven retail, business and institutional lending fees

- Increased volume driven FX and cards income
- Higher institutional fees, partly offset by
- Lower merchants and CommSec equities income

Trading income



FY24 vs FY23

- Lower trading income from Fixed Income and Rates and lower gains from Treasury activities, partly offset by higher Markets trading gains from Commodities & Carbon and Foreign Exchange portfolios

- Higher Fixed Income volumes

- Favourable XVA

1. Presented on a continuing operations basis. Comparative information has been restated to conform to presentation in the current period. 2. Includes funds management and insurance income.

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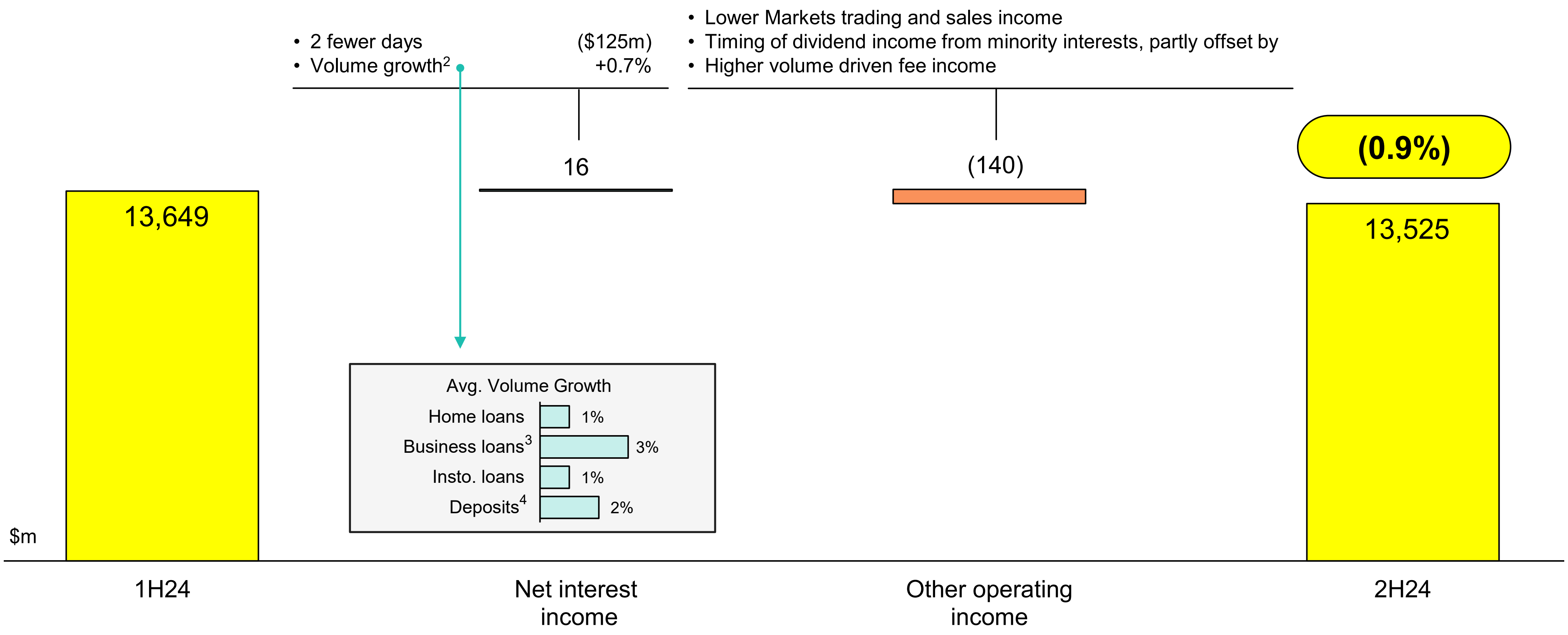
Sequential half operating income[1]

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.

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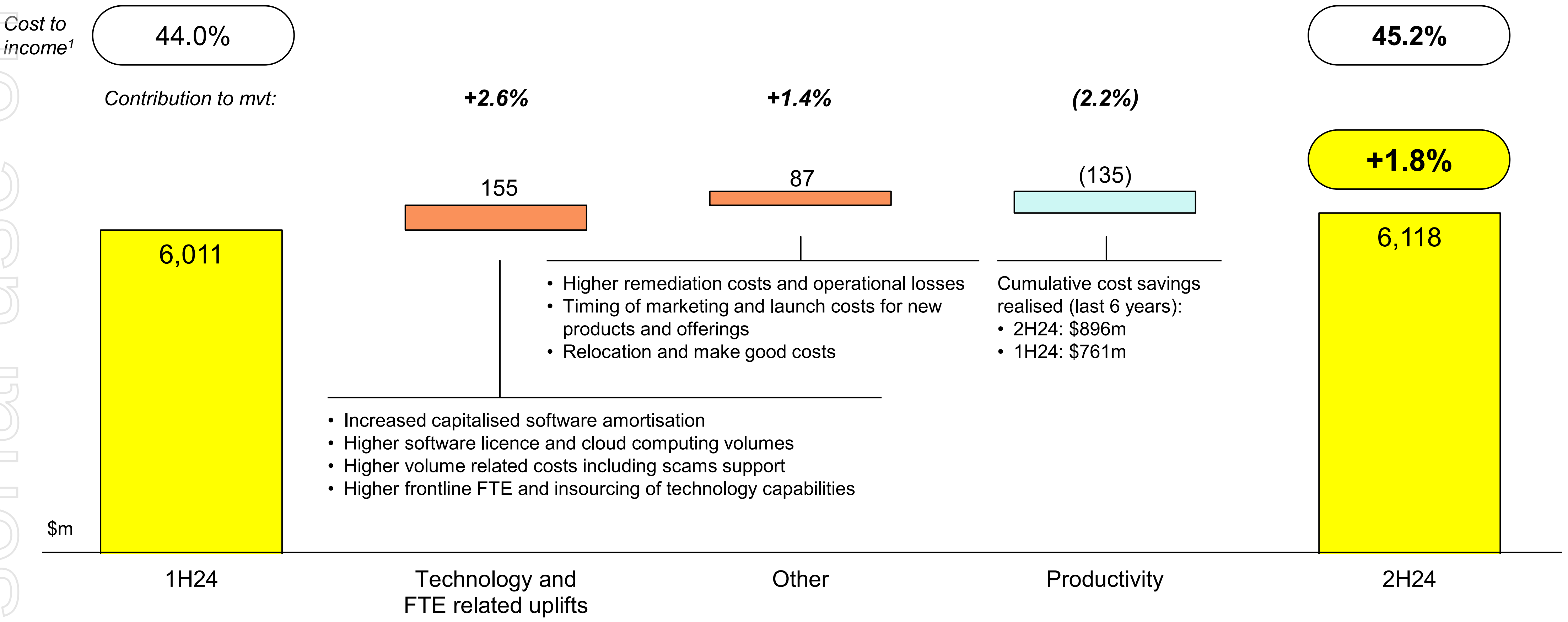
Sequential half operating expenses[1]

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.

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Cost approach

Ongoing productivity savings creating capacity for long-term investment

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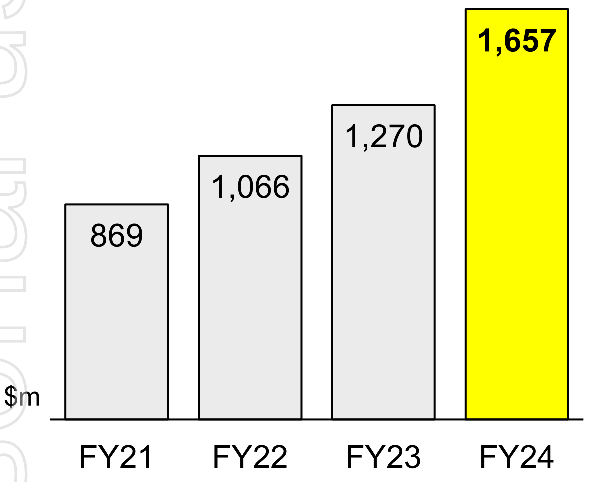
Cost reduction

Cumulative savings[1]

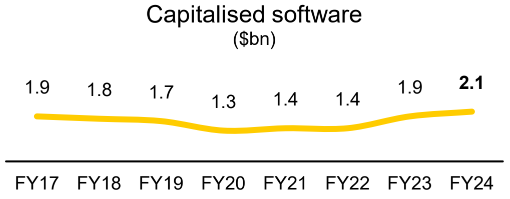


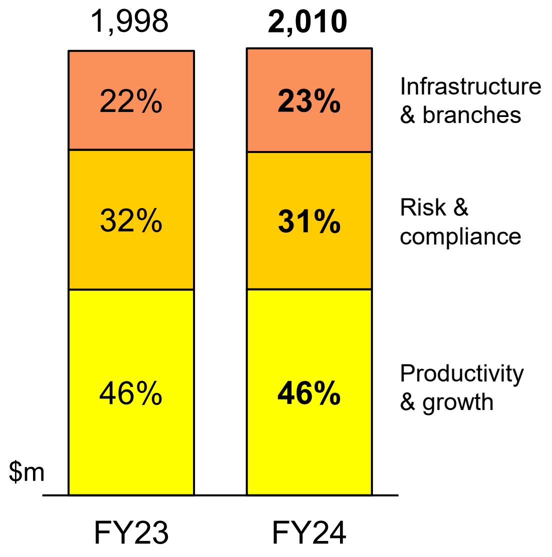
Cost approach

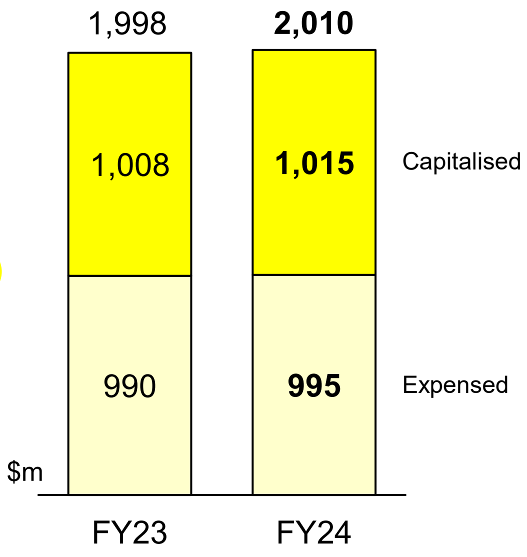
- **Simpler, more efficient** business for our customers and people
- Continue to **invest** in the business
- Strengthen our **digital and technology capability** for future growth
- Deliver long-term **sustainable shareholder returns**

Investment spend

Continued focus on productivity & growth







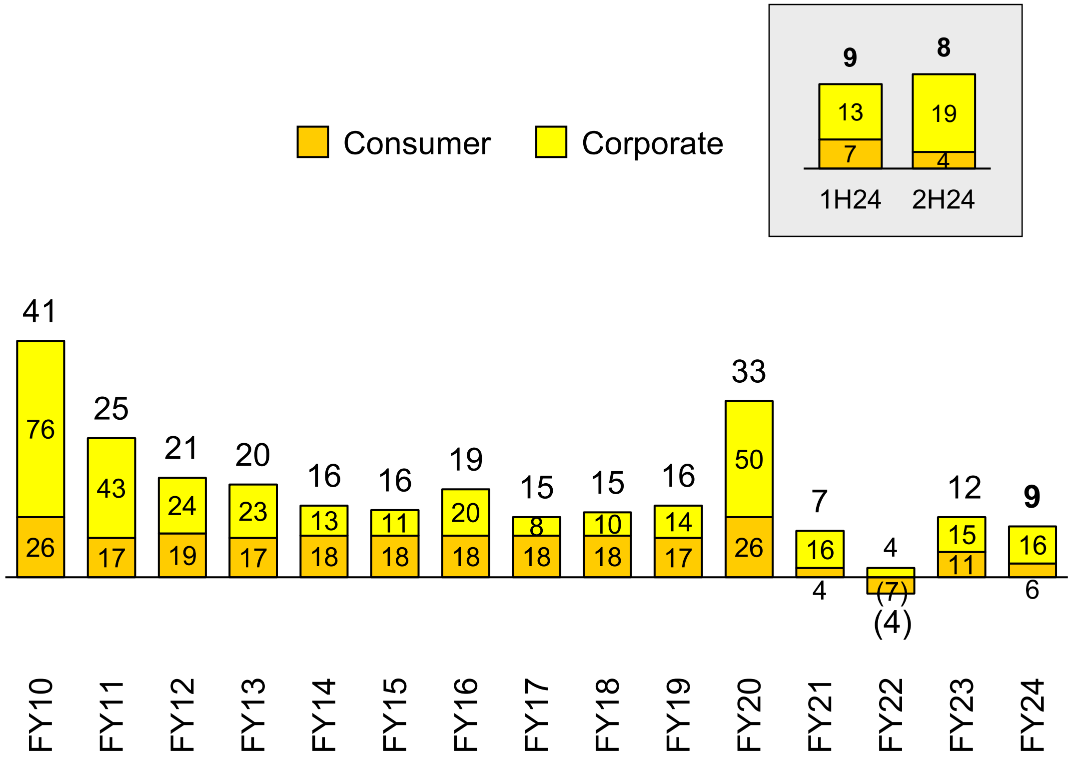
1. Cumulative cost savings over six years (FY19 to FY24).

Loan losses

Loan impairment expense remains low

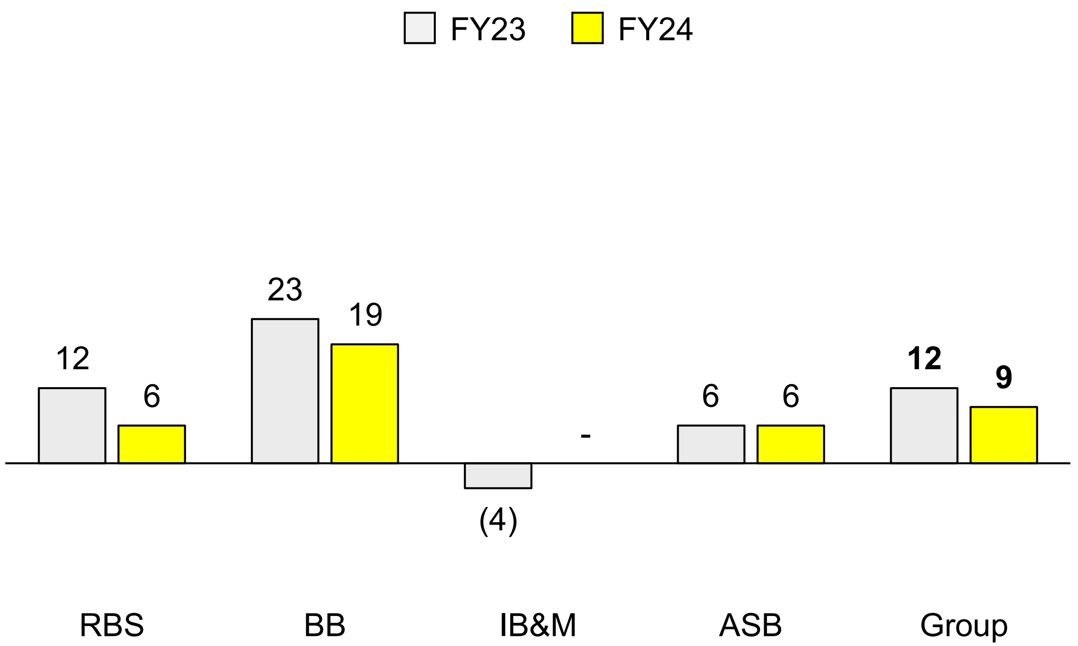
Loan loss rate[1]

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.

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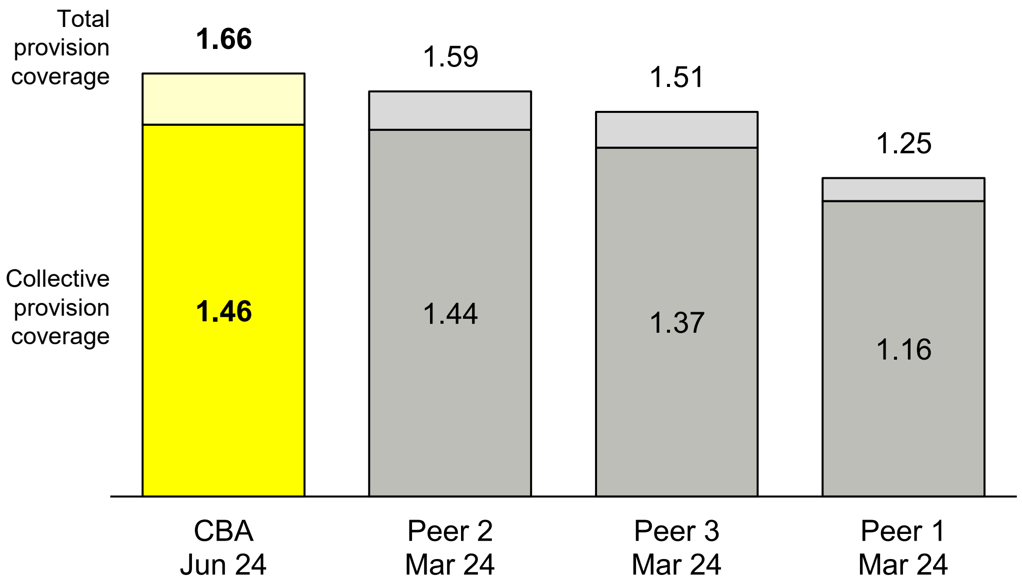
Provisions[1]

Peer-leading provision coverage of 1.66%

Provision coverage[2]/CRWA

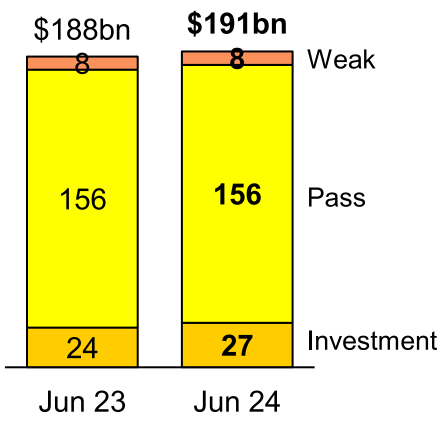
%



Provisions by stage

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

Stage 2 exposures by credit grade[3]



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%).

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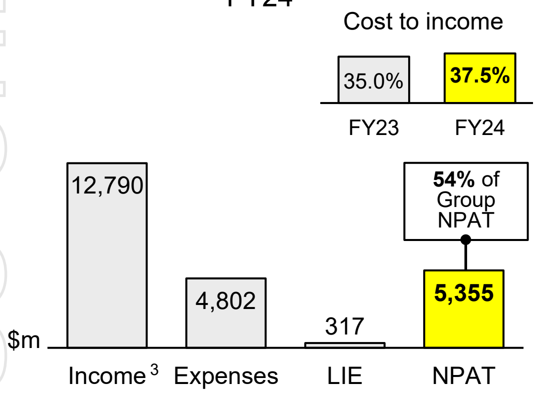
Financial performance[1]

By division

RBS[2]

FY24



vs FY23 (3%) +4% (46%) **(4%)**

Income

NII – Lower margins due to competition and unfavourable deposit mix, partly offset by volume growth.

OOI – Increased volume driven FX, cards and lending fee income.

Expenses

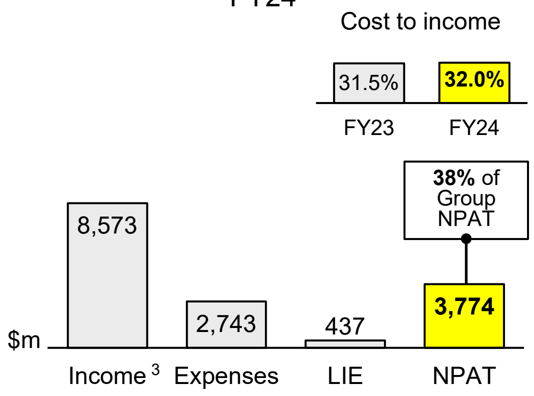
Inflation, higher staff costs, amortisation and technology spend, partly offset by productivity.

Loan impairment expense

Lower collective provisions reflecting rising house prices and lower expected consumer finance losses.

BB

FY24



vs FY23 +4% +5% (11%) **+4%**

Income

NII – Volume growth partly offset by lower margins due to competition.

OOI – Increased volume driven lending fee and FX payments income, partly offset by lower merchants and equities income.

Expenses

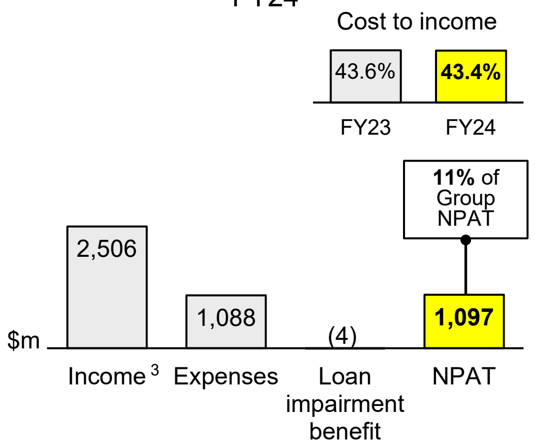
Increased technology spend, inflation, additional customer facing staff and product investment.

Loan impairment expense

Lower specific provisions charges, partly offset by higher collective provisions.

IB&M

FY24



vs FY23 +3% +3% +89% **+5%**

Income

NII – Higher deposits income, higher equity earnings and favourable asset mix, partly offset by lower lending and leasing margins.

OOI – Higher Commodities[4] and FX income and favourable derivative valuation adjustments, partly offset by non-recurrence of asset sale gains.

Expenses

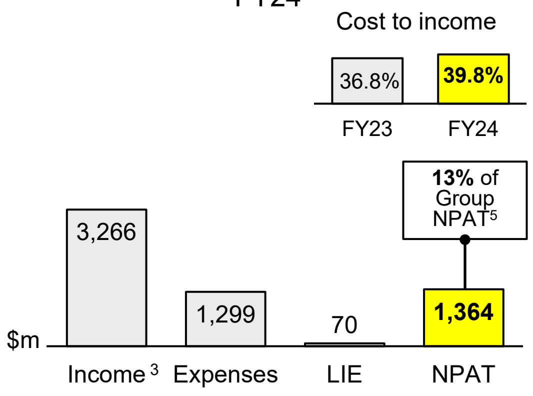
Inflation, investment in resources, partly offset by lower technology costs and productivity.

Loan Impairment benefit

Higher collective provisions.

ASB (NZD)

FY24



vs FY23 (5%) +3% +9% **(10%)**

Income

NII – Lower deposit margins due to unfavourable mix, and lower lending margins due to competition, partly offset by higher earnings on equity.

OOI – Lower service fees due to fee removals, partly offset by higher volume driven insurance income.

Expenses

Higher technology costs from software licensing and amortisation, and inflation driven staff costs.

Loan impairment expense

Higher individually assessed provisions and write-offs, partly offset by lower collective provisions.

1. Comparative information has been restated to conform to presentation in the current period. Group Cash NPAT includes net loss after tax from the Group Corporate Centre not shown in the business unit contribution. 2. Includes Bankwest Retail, excludes General Insurance. 3. Net interest income (NII) and Other operating income (OOI). 4. Higher commodities trading income in other operating income, more than offsetting increased funding costs in NII. 5. ASB Bank only and calculated in Australian dollars.

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Home & consumer lending

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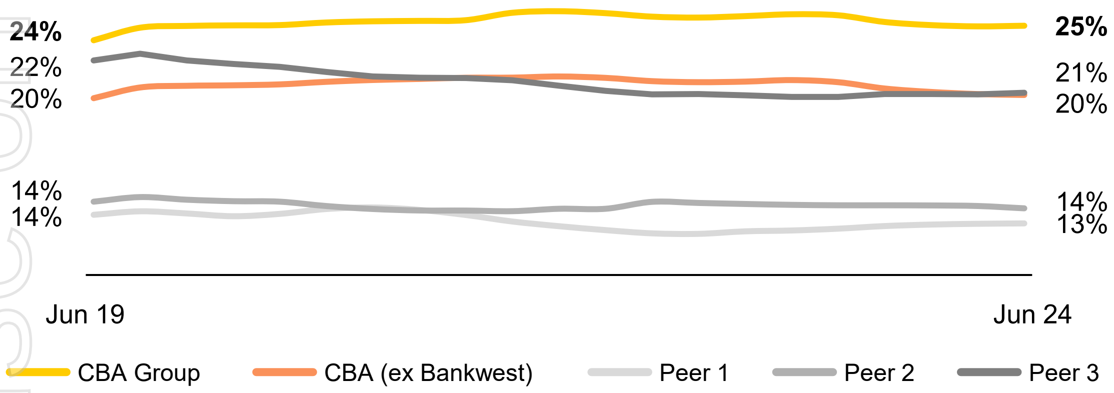
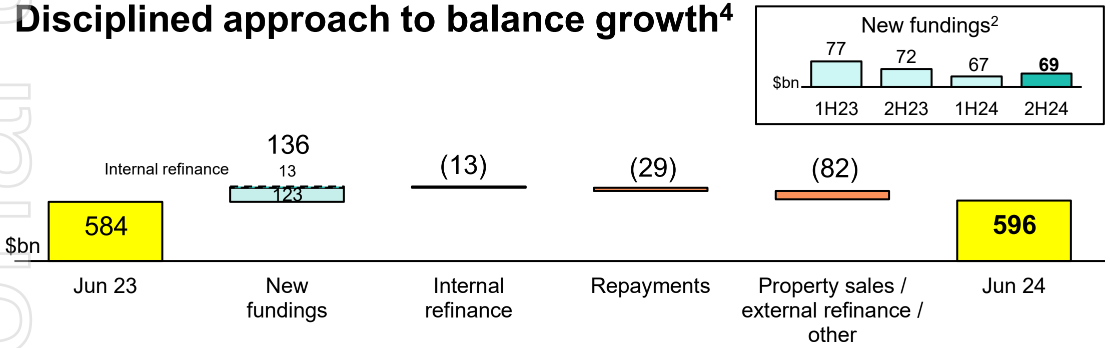
Home loans – disciplined execution

Disciplined strategic and operational execution in a competitive market

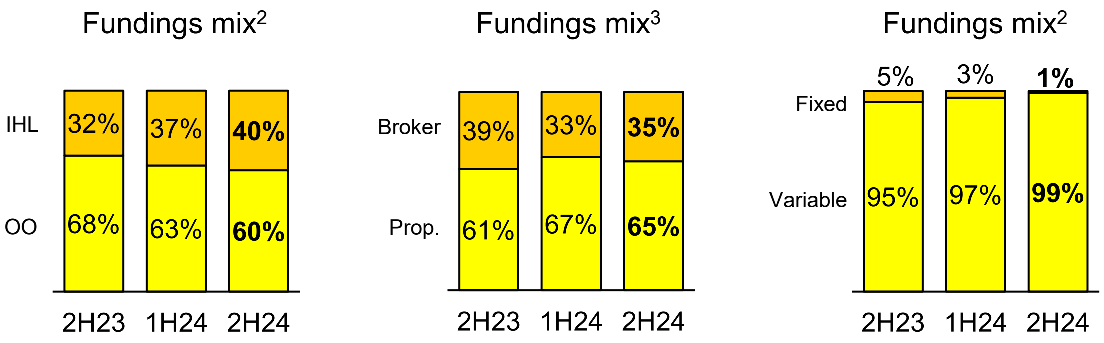
Consistent market share performance[1]



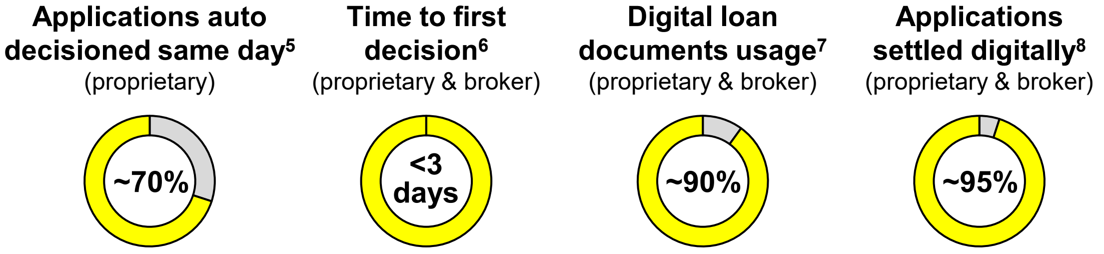
Disciplined approach to balance growth[4]



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



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 decisioned 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 decisioned 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.

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Home loans – CBA[1]

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**

1. 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.
2. Excludes Residential Mortgage Group.
3. Excludes Viridian Line of Credit.
4. 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.
5. Dynamic LVR defined as current balance/current valuation.
6. Any amount ahead of monthly minimum repayment; includes offset facilities.
7. Average number of monthly payments ahead of scheduled repayments.
8. Gross funding includes internal refinancing and top-ups, Viridian Line of Credit and Residential Mortgage Group.
9. Average funding size defined as funded amount/number of funded accounts. Excludes Residential Mortgage Group.
10. Serviceability test based on the higher of the customer rate plus an interest rate buffer or minimum floor rate.
11. Based on the APRA definition of Interest only reporting, inclusive of construction loans.

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Home loans – CBA ex BWA[1]

A disciplined approach to portfolio quality, growth and sustainable returns

Portfolio[1]	Jun 23	Dec 23	Jun 24
Total balances – spot ($bn)	494	491	**500**
Total balances – average ($bn)	489	490	**494**
Total accounts (m)	1.7	1.6	**1.6**
Variable rate (%)	71	79	**86**
Owner occupied (%)	70	70	**70**
Investment (%)	29	29	**29**
Line of credit (%)	1	1	**1**
Proprietary (%)[2]	60	61	**61**
Broker (%)[2]	40	39	**39**
Interest only (%)[2,3]	10	10	**10**
Lenders' mortgage insurance (%)[2]	16	15	**14**
First home buyers (%)[2]	9	9	**8**
Mortgagee in possession (bpts)[2]	1	2	**1**
Annualised loss rate (bpts)[2]	1	1	**1**
Portfolio dynamic LVR (%)[2,4]	44	44	**42**
Customers in advance (%)[2,5]	76	77	**78**
Payments in advance incl. offset[2,6]	30	31	**30**
Offset balances – spot ($bn)[2]	58	63	**62**

New business[1]	Jun 23	Dec 23	Jun 24
Total funding ($bn)[7]	60	55	**55**
Average funding size ($'000)[8]	427	447	**451**
Serviceability buffer (%)[9]	3.0	3.0	**3.0**
Variable rate (%)	94	96	**98**
Owner occupied (%)	68	64	**61**
Investment (%)	32	36	**39**
Line of credit (%)	0	0	**0**
Proprietary (%)[2]	61	67	**65**
Broker (%)[2]	39	33	**35**
Interest only (%)[10]	20	21	**22**
Lenders' mortgage insurance (%)[2]	8	8	**7**
First home buyers (%)[2]	11	11	**9**

1. 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 excluding Bankwest and ASB.
2. Excludes Residential Mortgage Group.
3. Excludes Viridian Line of Credit.
4. Dynamic LVR defined as current balance/current valuation.
5. Any amount ahead of monthly minimum repayment; includes offset facilities.
6. Average number of monthly payments ahead of scheduled repayments.
7. Gross funding includes internal refinancing and top-ups, Viridian Line of Credit and Residential Mortgage Group.
8. Average funding size defined as funded amount/number of funded accounts. Excludes Residential Mortgage Group.
9. Serviceability test based on the higher of the customer rate plus an interest rate buffer or minimum floor rate.
10. Based on the APRA definition of interest only reporting, inclusive of construction loans.

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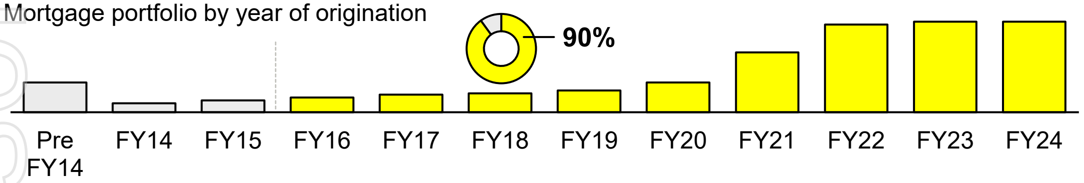
Home loans – serviceability assessment[1]

90% of the book originated under tightened standards since FY16

Key serviceability changes by year[2]

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.

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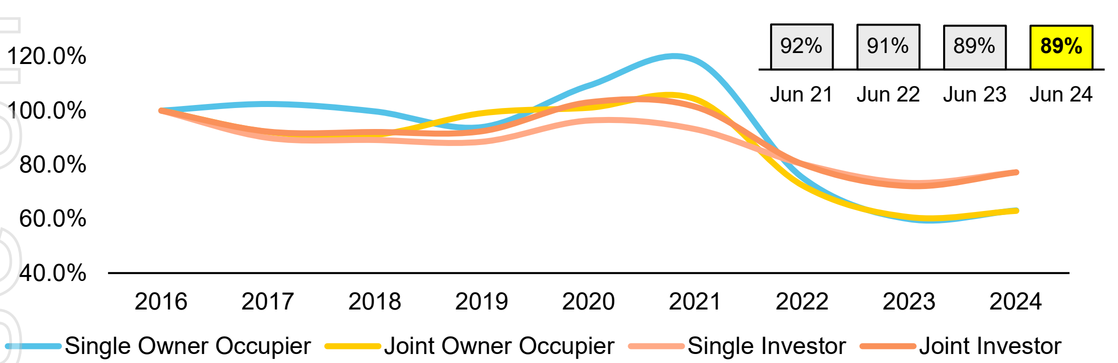
Home loans – borrowing capacity[1]

Improved borrowing capacity from recent changes to individual income tax rates and thresholds[2]

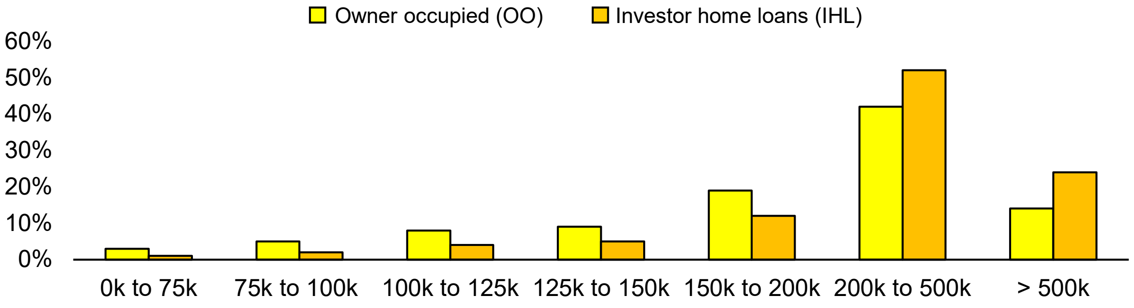
Borrowing capacity[3]

Change in maximum borrowing capacity[3] – indexed Dec 16



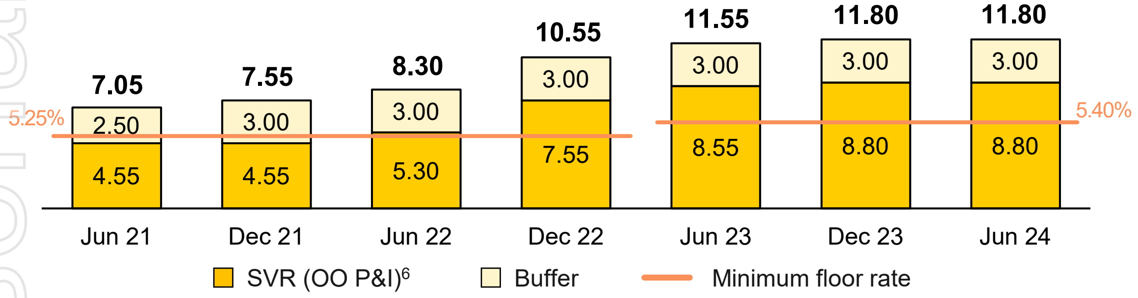
Application gross income band[7]

6 months to Jun 24 – Funding $



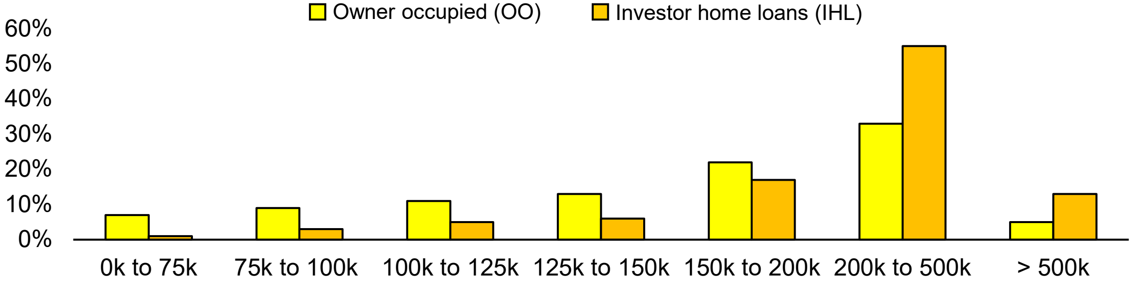
Serviceability buffer and interest rates

Loans assessed based on the higher of the customer rate[5] + buffer, or minimum floor rate



Application gross income band[7]

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.

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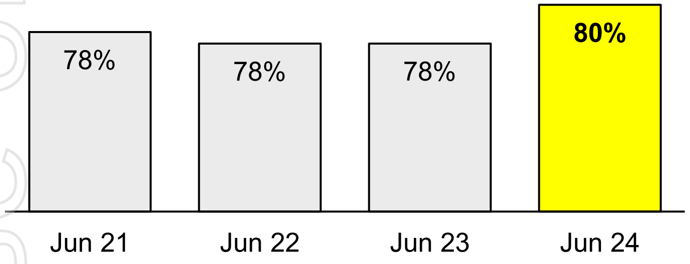
Home loans – resilience[1]

Credit quality remains sound – higher savings buffers, lower DLVR

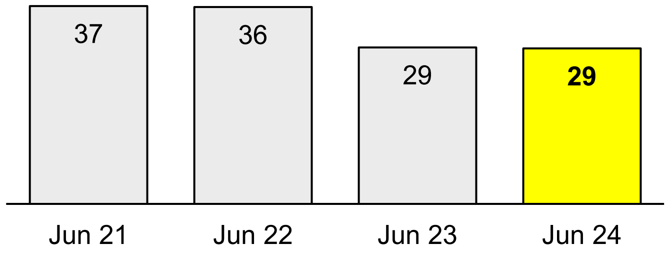
Customers in advance[2]

% of customers



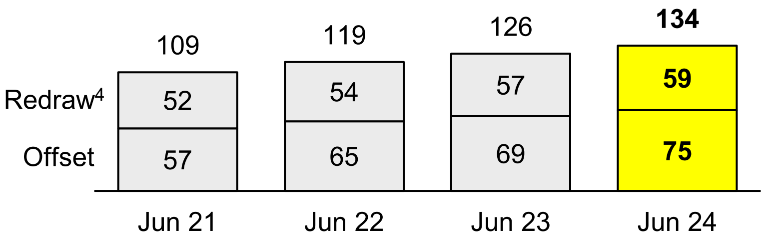
Average payments in advance[2,3]

of payments



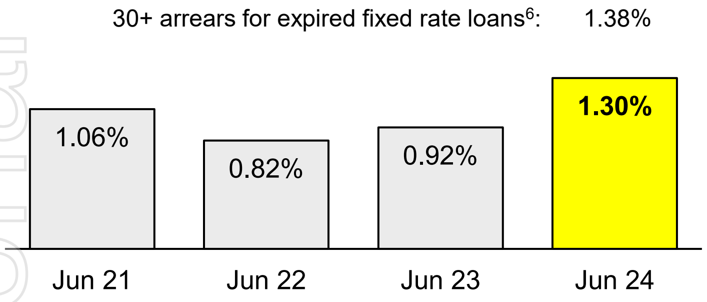
Offset and redraw balances

$bn



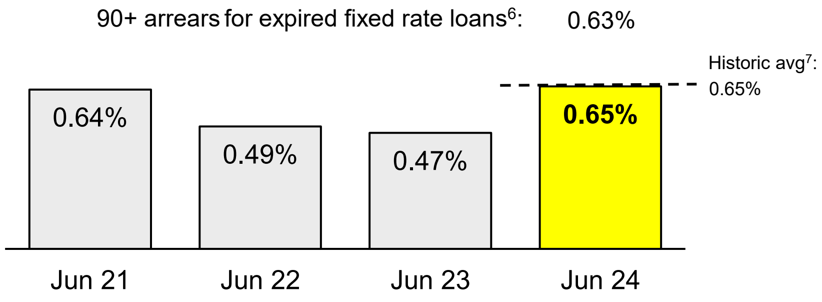
Home loan arrears[5]

30+ days



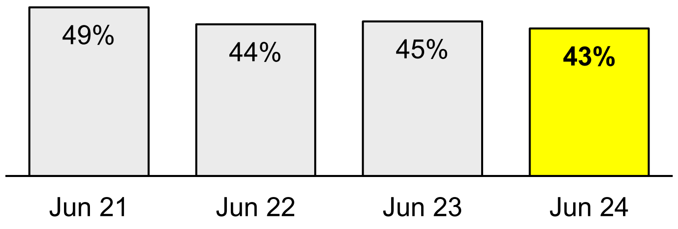
Home loan arrears[5]

90+ days



Dynamic LVR[8]

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.

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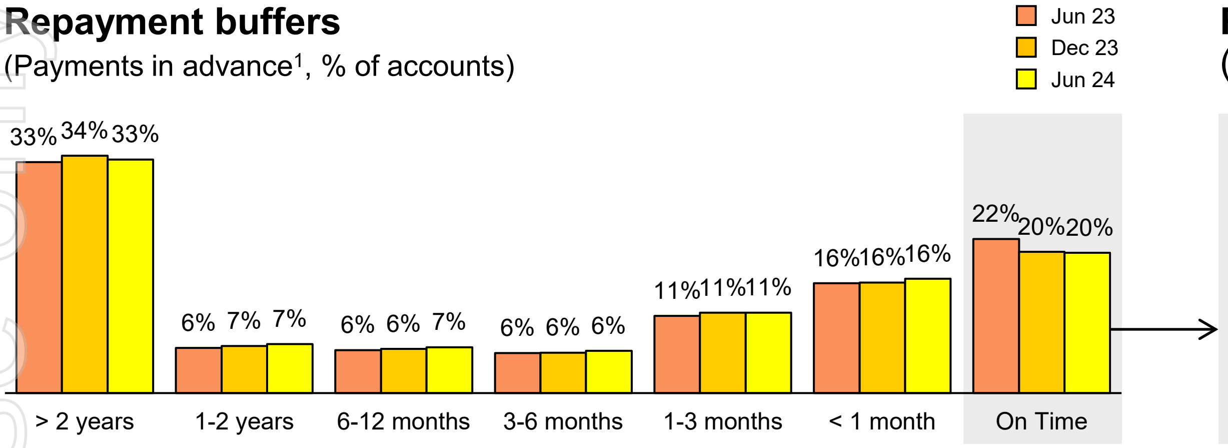
Home loans – savings and repayment buffers

Higher savings and repayment buffers

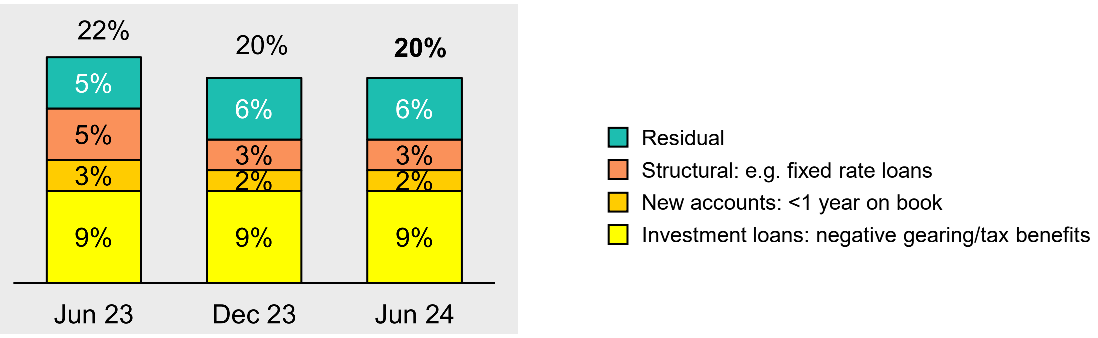
Repayment buffers

(Payments in advance[1], % of accounts)



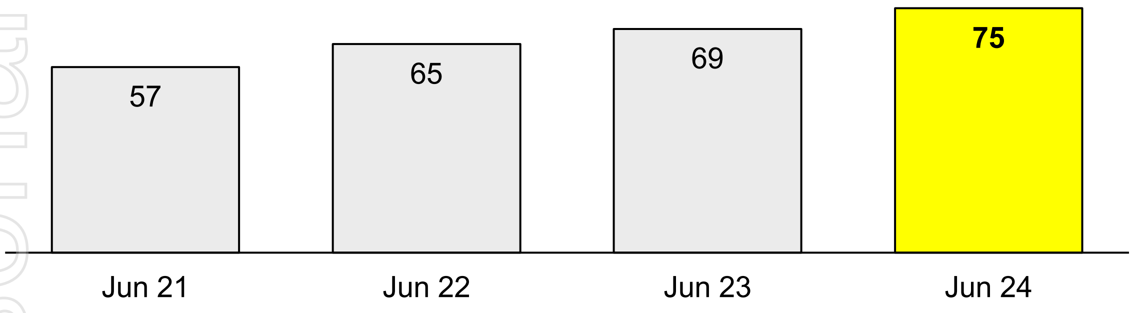
Repayment buffers

(Payments on time[1], % of accounts)



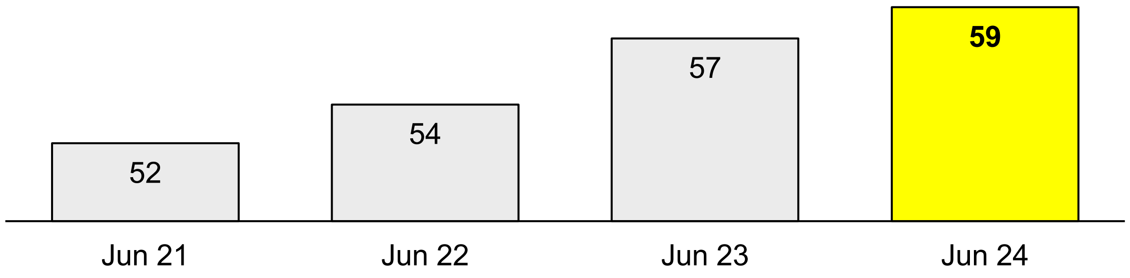
Offset balances[2]

$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.

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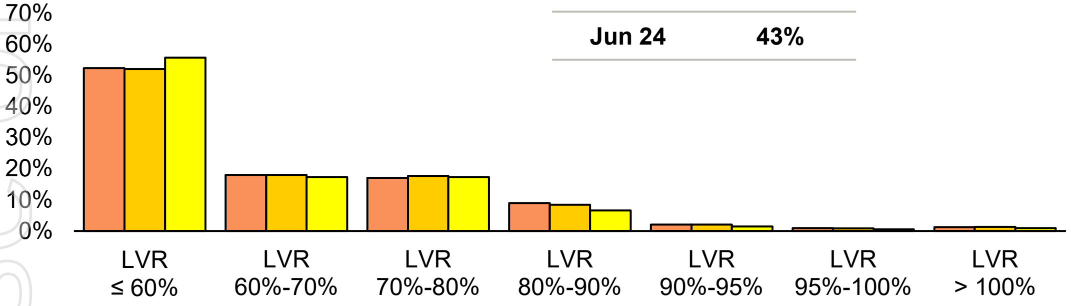
Home loans – portfolio DLVR[1]

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

Dynamic LVR bands[2]

% of total portfolio balances

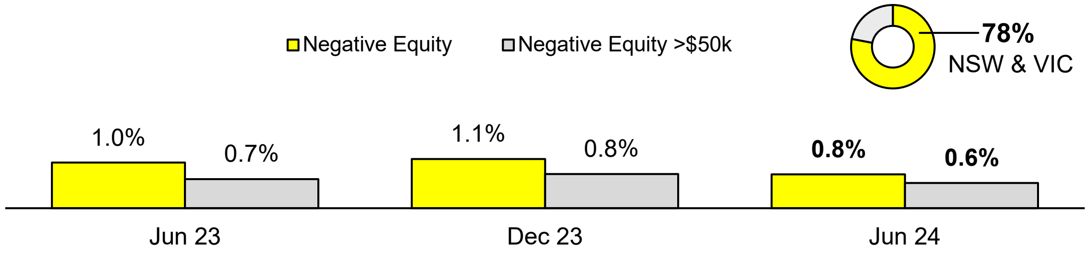
Average dynamic LVR[3]	
Jun 23	45%
Dec 23	45%
Jun 24	**43%**



Negative equity[4]

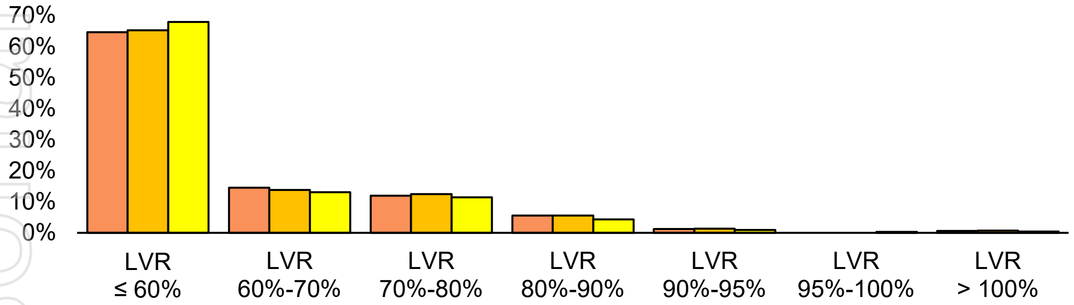
Proportion of balances in negative equity

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

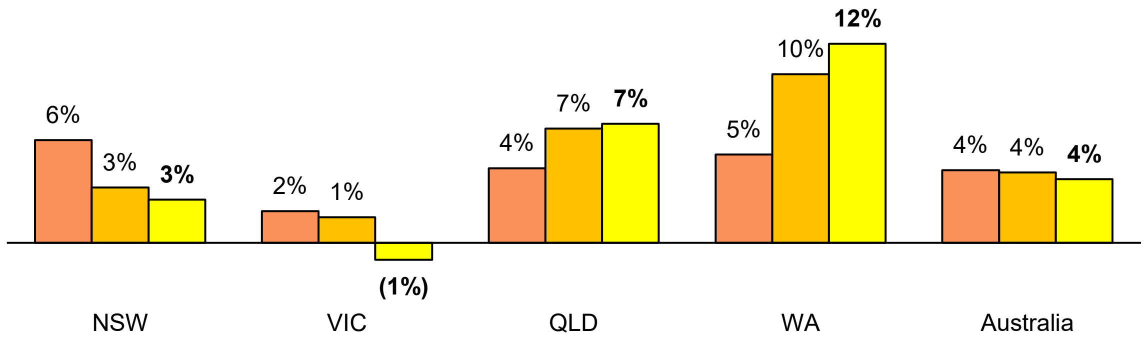


Dynamic LVR bands[2]

% of total portfolio accounts



House price movements by state[5]



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.

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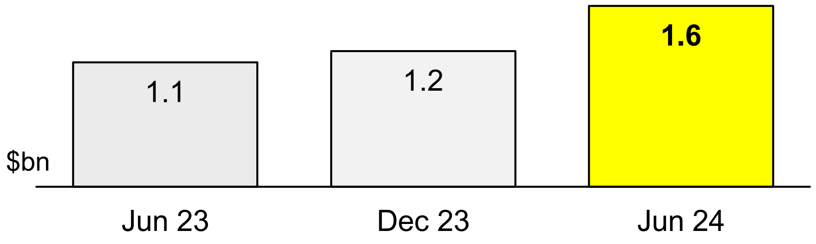
Home loans – impaired loans, losses and insurance[1]

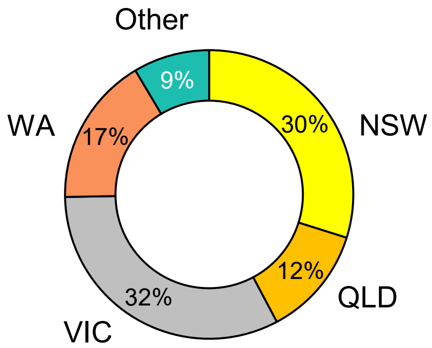
Modest increase in impaired home loans, predominantly well secured – portfolio losses remain low

Impaired home loans[2]

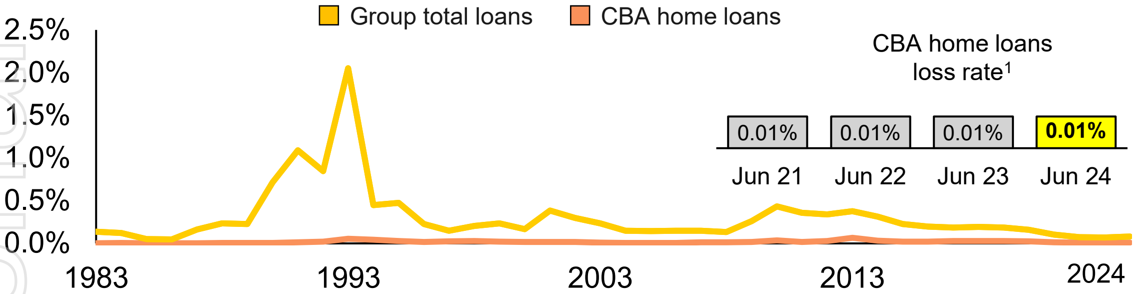
Higher Australian impaired home loans due to an increase in predominantly well secured home loans as higher interest rates continue to provide upward pressure on households



Impaired home loans – by state[3]

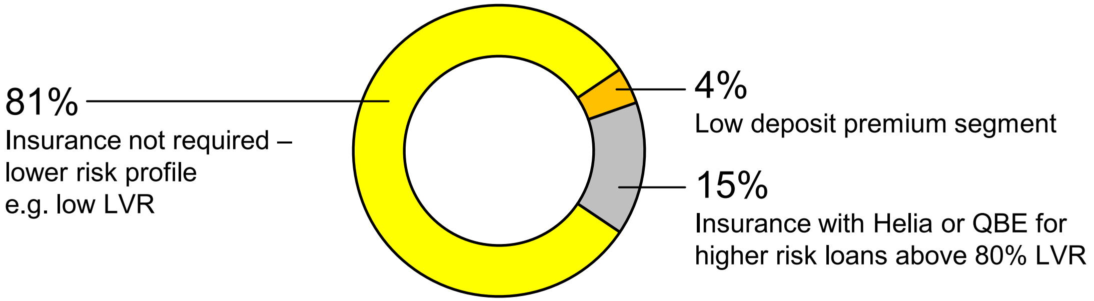


Losses to average gross loans and acceptances (GLAA)[4]



Portfolio insurance profile[5]

% 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 ≥ $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.

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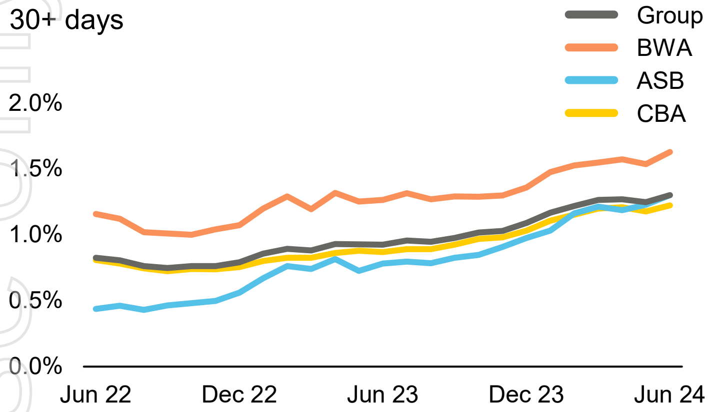
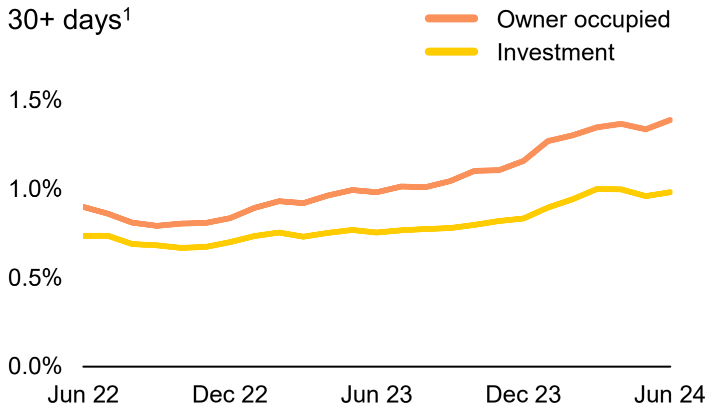
Home loans – arrears (30+ days)

Increase in arrears as higher cost of living impacting some borrowers

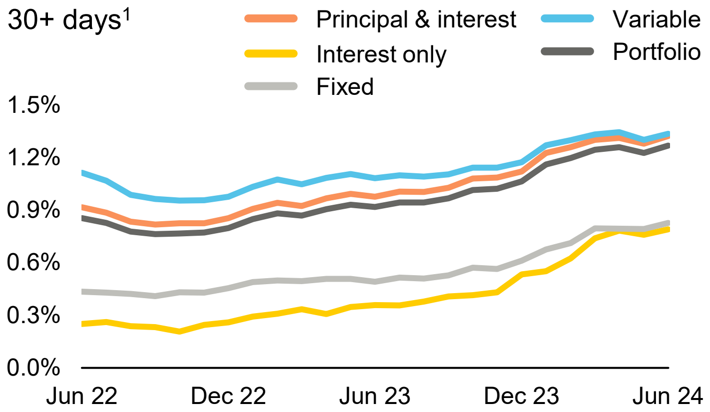
Portfolio



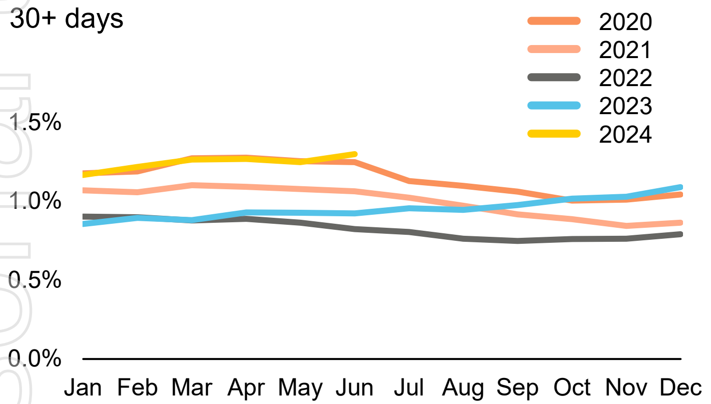
Product



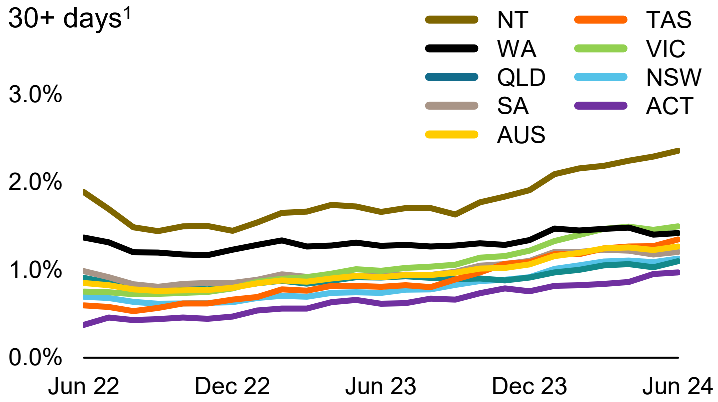
Repayment and interest type



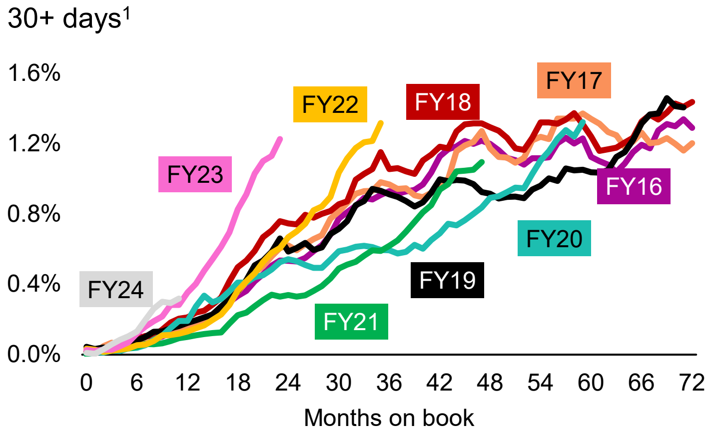
Year



State



Vintage



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

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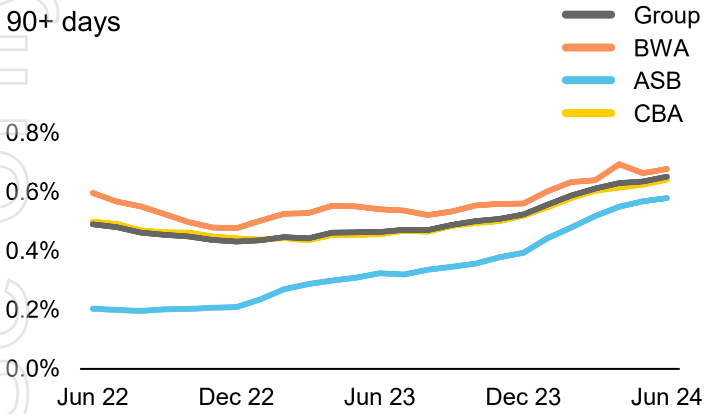
Home loans – arrears (90+ days)

Increase in arrears as higher cost of living impacting some borrowers

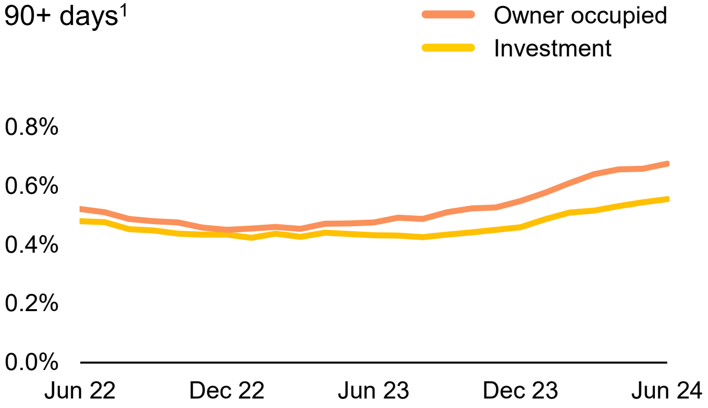
Portfolio

90+ days



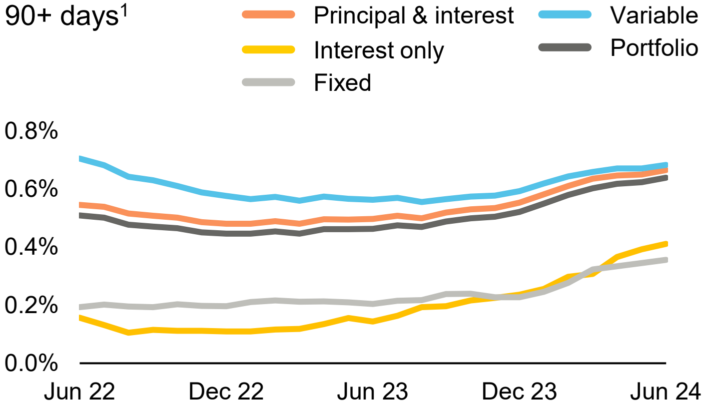
Product

90+ days[1]



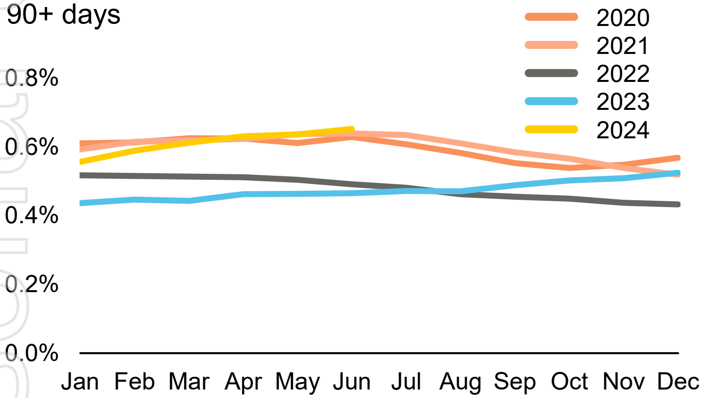
Repayment and interest type

90+ days[1]



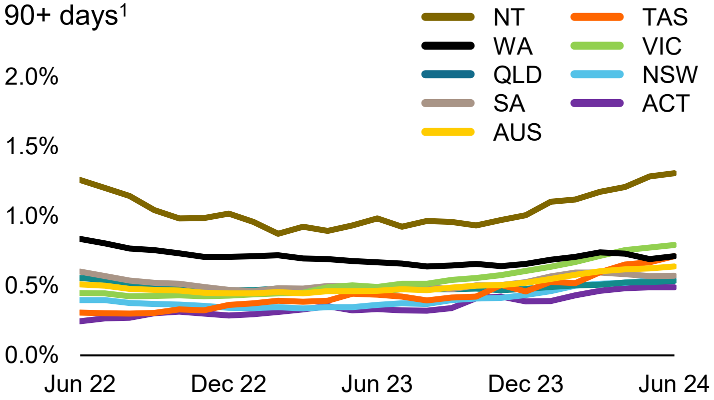
Year

90+ days



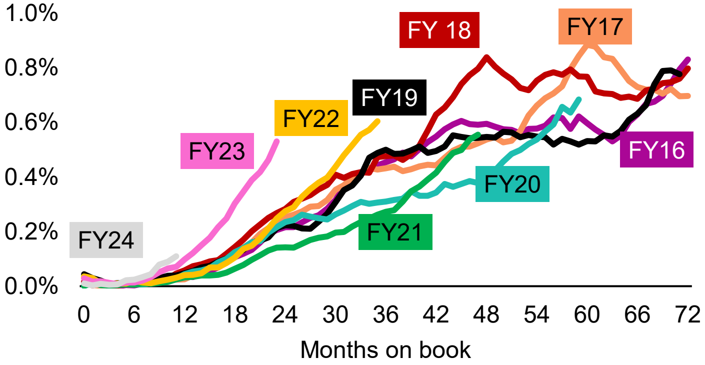
State

90+ days[1]



Vintage

90+ days[1]



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

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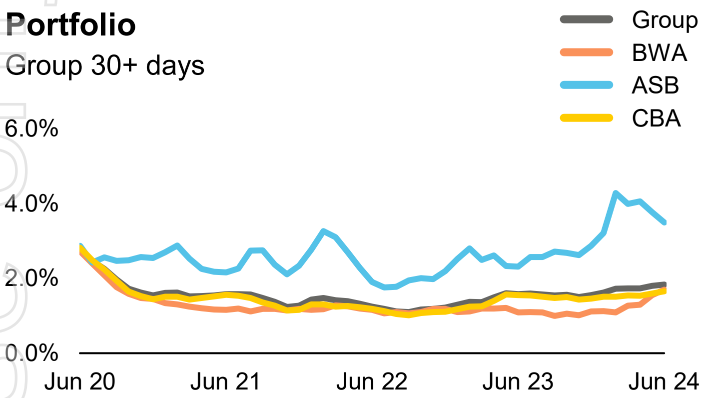
Consumer finance – arrears[1]

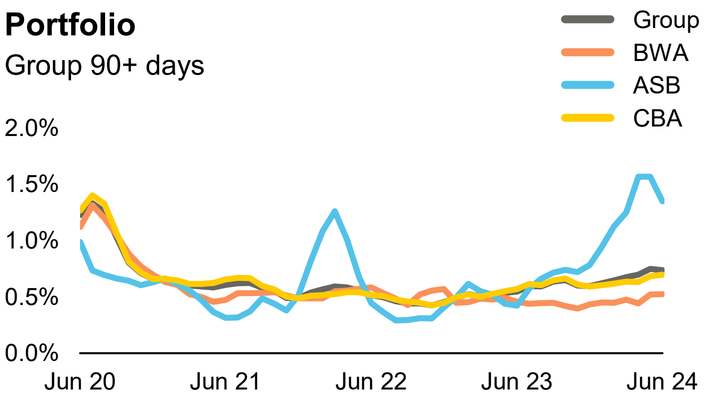
Elevated ASB arrears due to delays in collections during system implementation

Credit cards

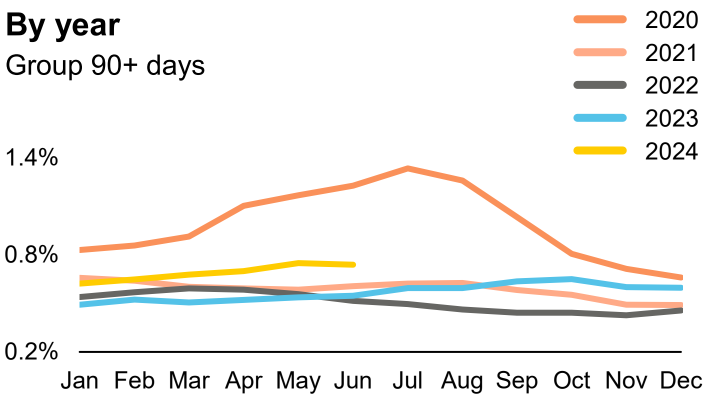
Portfolio
Group 30+ days



Portfolio
Group 90+ days

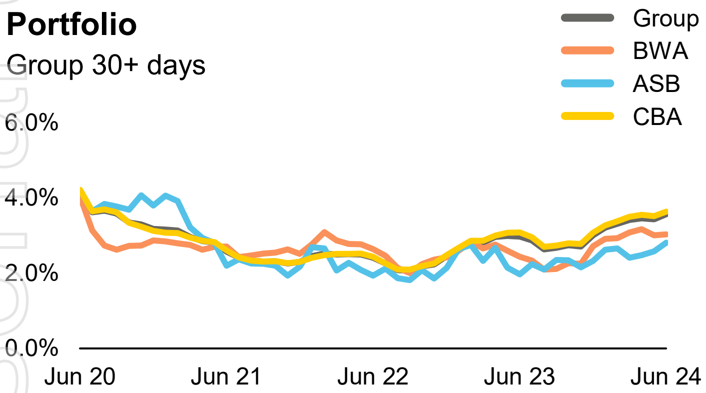


By year
Group 90+ days

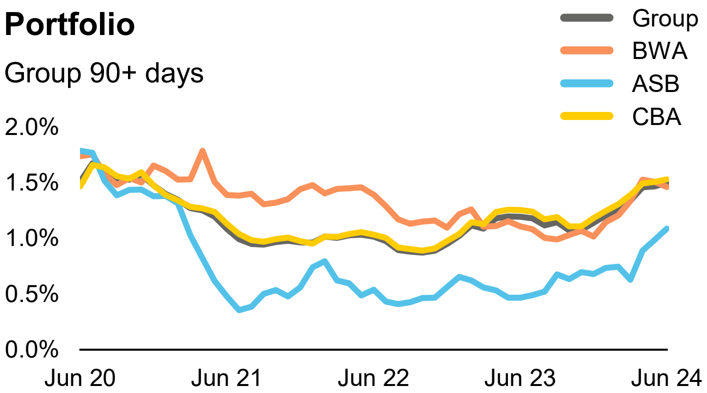


Personal loans

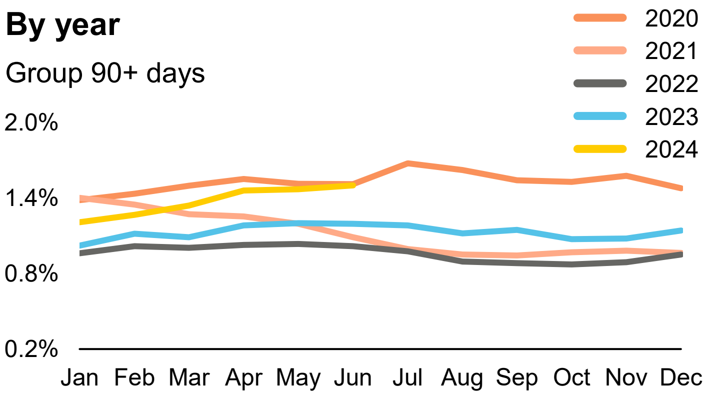
Portfolio
Group 30+ days



Portfolio
Group 90+ days



By year
Group 90+ days



1. Group consumer arrears including New Zealand.

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Business & corporate lending

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Portfolio quality[1]

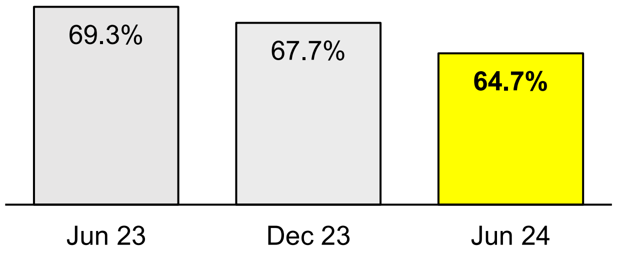
Portfolio quality metrics sound

Exposures by industry[1]

TCE $bn	AAA to AA-	A+ to A-	BBB+ to BBB-	Other	Jun 24
Gov. admin & defence	156.8	17.1	0.5	0.0	**174.5**
Finance & insurance	49.7	39.8	6.3	3.0	**98.9**
Com. property	2.0	8.9	23.4	60.6	**94.9**
Agriculture & forestry	-	0.3	5.1	27.2	**32.5**
Transport & storage	0.3	3.6	13.1	10.7	**27.8**
Manufacturing	-	1.2	6.1	12.2	**19.5**
Ent. leisure & tourism	0.0	0.0	0.8	17.3	**18.2**
Wholesale trade	-	0.0	5.0	11.7	**16.8**
Business services	0.1	0.5	4.2	11.6	**16.4**
Elect. gas & water	0.3	3.0	9.2	3.4	**15.9**
Retail trade	-	1.0	2.6	12.1	**15.7**
Health & community services	0.1	0.3	3.5	11.5	**15.4**
Construction	0.0	-	1.4	11.7	**13.1**
Mining, oil & gas	0.1	0.8	4.0	2.2	**7.1**
Media & communications	1.4	1.2	1.4	1.3	**5.3**
All other ex consumer	0.4	1.5	1.6	9.7	**13.2**
Total	**211.2**	**79.4**	**88.2**	**206.2**	**585.1**

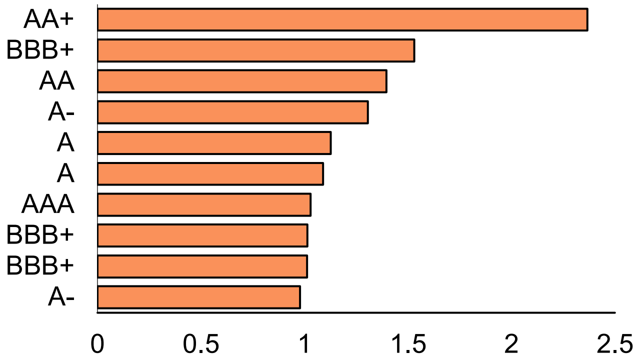
Corporate portfolio quality

Investment grade



Top 10 commercial exposures

TCE, $bn



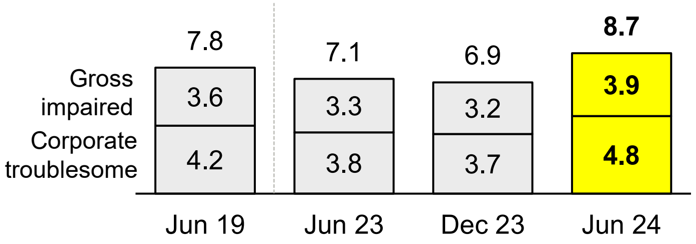
Group TCE by geography

	Jun 23	Dec 23	Jun 24
Australia	82.2%	80.6%	**81.5%**
New Zealand	9.7%	9.8%	**9.9%**
Americas	3.5%	3.4%	**3.8%**
Europe	2.2%	3.2%	**2.4%**
Asia	2.4%	3.0%	**2.4%**

Troublesome & impaired assets

$bn

% of TCE	0.72%	0.51%	0.49%	**0.63%**
			Historic avg[2]:	0.91%



1. CBA grades in S&P equivalents. 2. Historic average from August 2008 to June 2023.

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Total committed exposure[1]

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.

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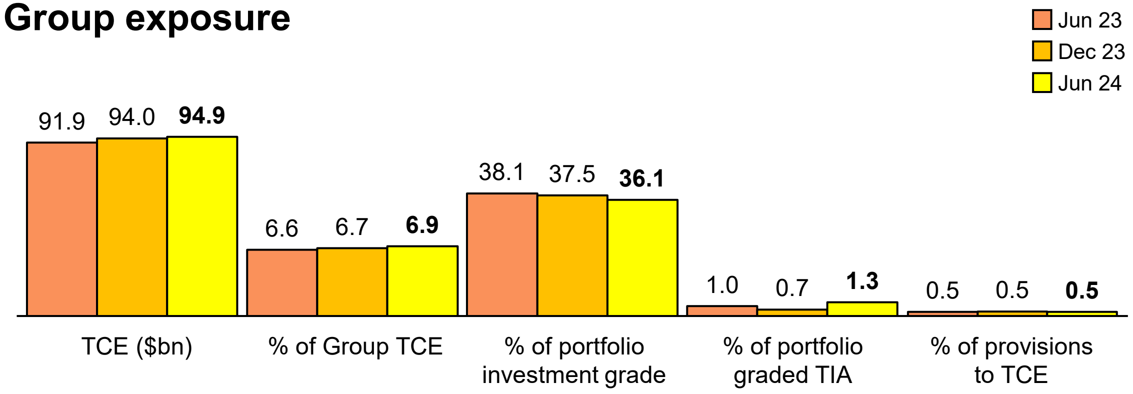
Commercial property

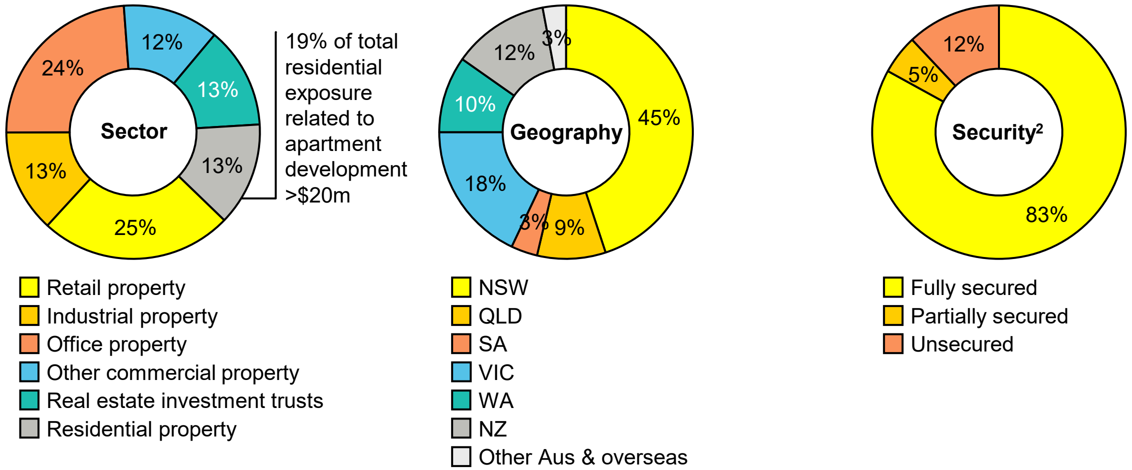
Moderate growth, well secured portfolio, market conditions easing

- 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.

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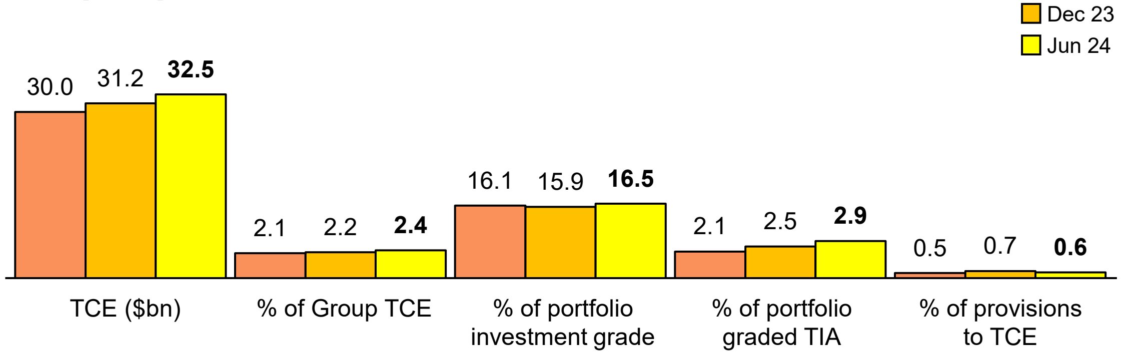
Agriculture & forestry

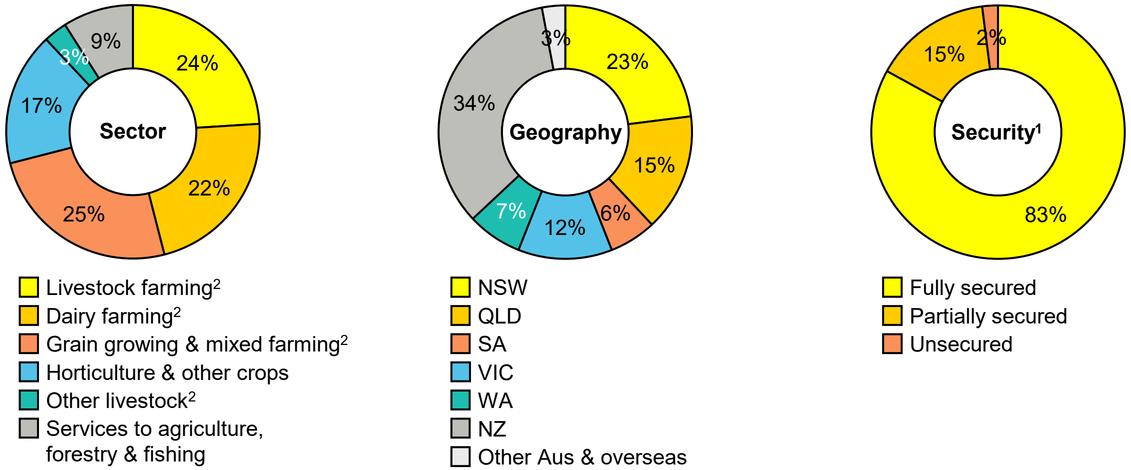
Sector performing well – underpinned by sound fundamentals

- 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.

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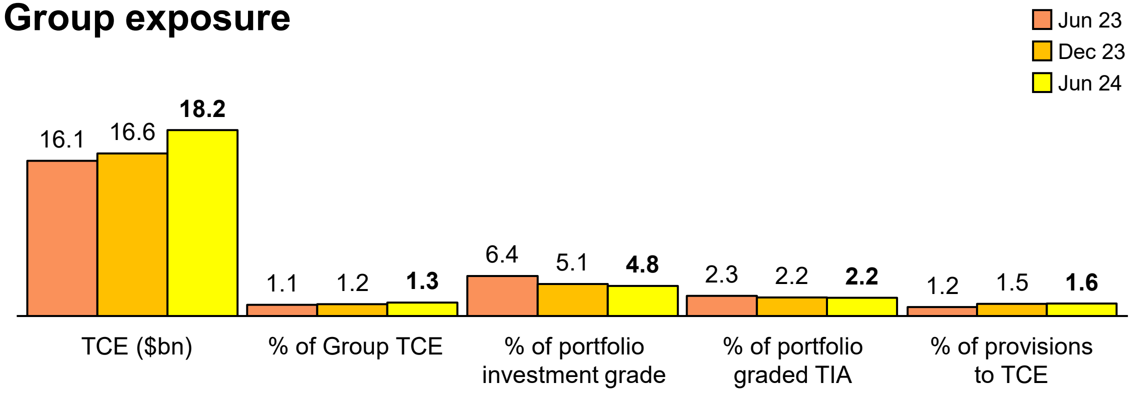
Entertainment, leisure & tourism

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



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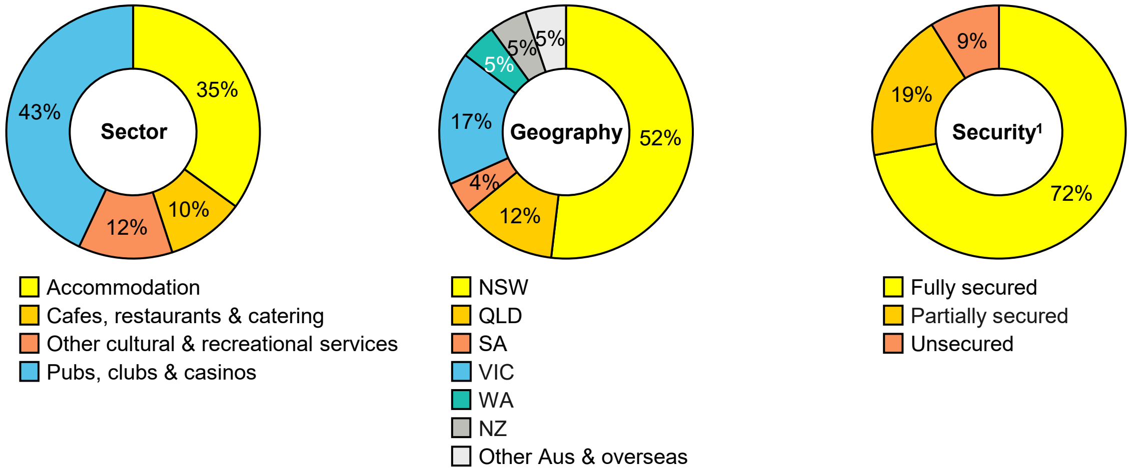


1. Security classification logic previously treated asset finance exposures as fully secured and is now treated as partially secured to align with classification of these exposures under Group Credit Policy.

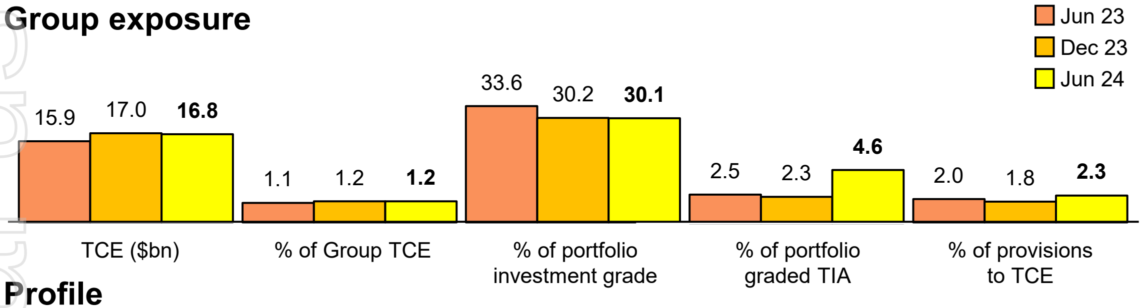
Wholesale & retail trade

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

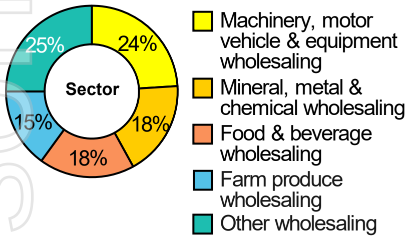
Wholesale trade

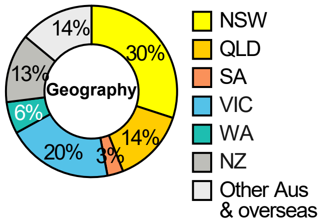
- Portfolio growth of ~6% across the year.
- Portfolio performance has been stable outside of the downgrade of a single name client in the period.
- High fuel and electricity costs, continued FX volatility and disrupted shipping routes remain key challenges for the sector.
- Strong inventory management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

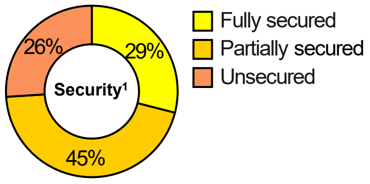
Group exposure



Profile



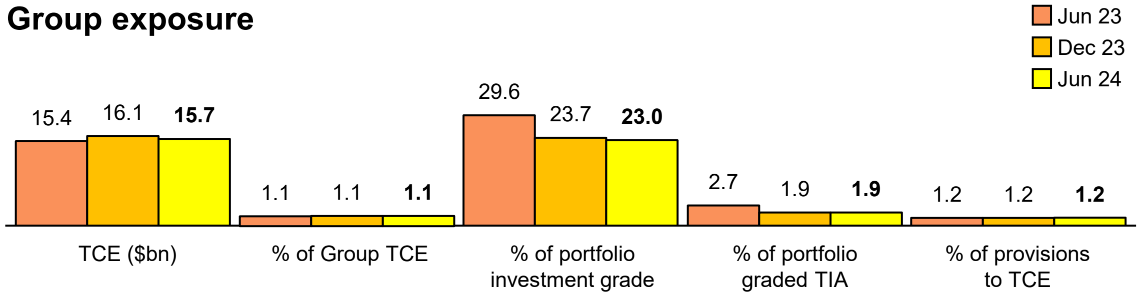


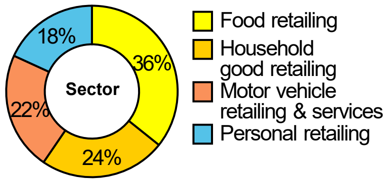


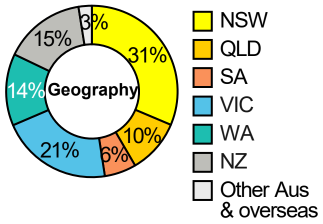
Retail trade

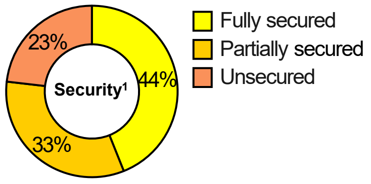
- Portfolio growth of ~2% across the year, predominantly within non-discretionary sectors. 64% of Retail Exposure is non-discretionary.
- Discretionary spending has risen in nominal terms, influenced by population growth, however growth on a per capita basis has been more subdued. Spending on essentials 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.

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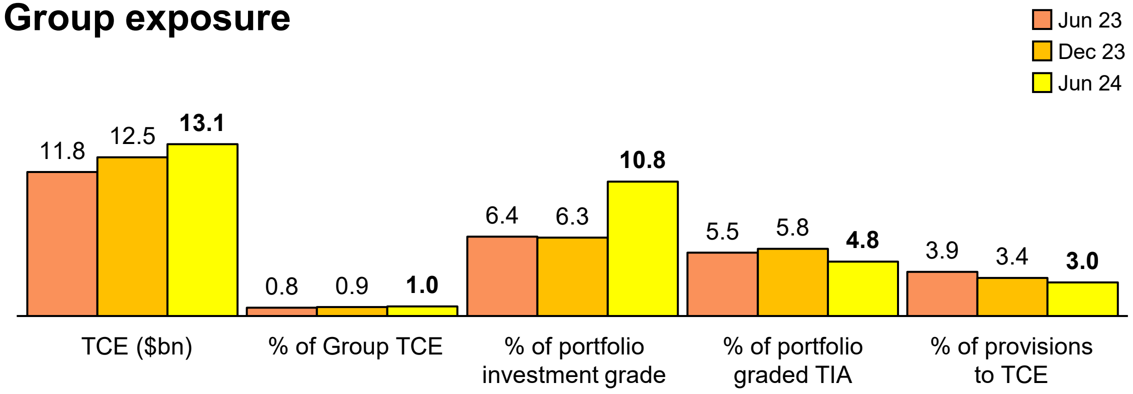
Construction

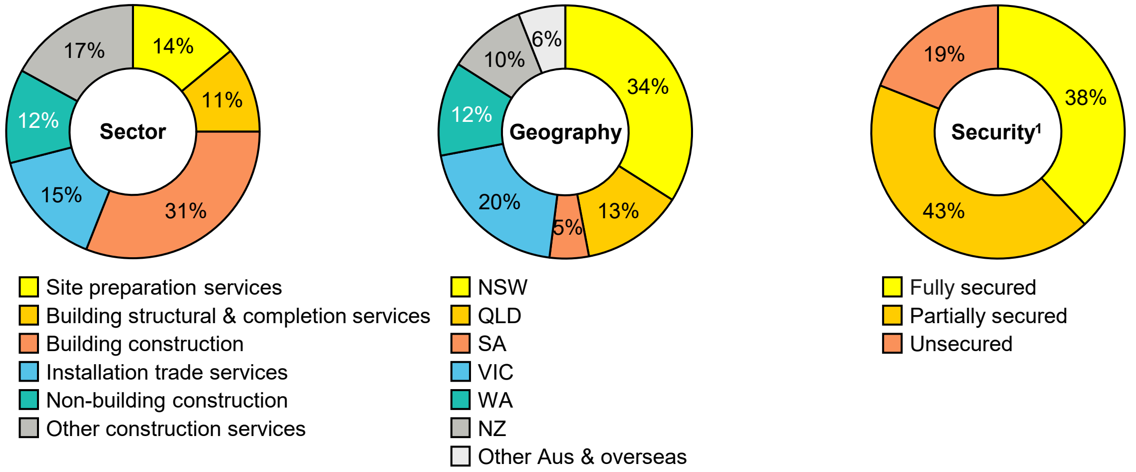
Sector remains challenged

- 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.

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Funding, liquidity & capital

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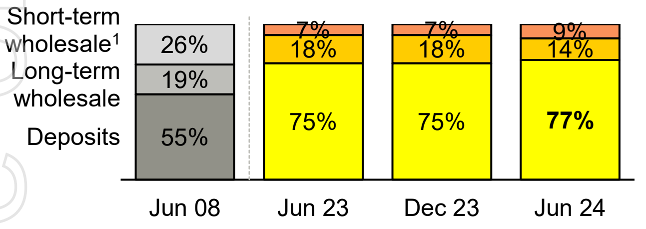
Funding overview

Long-term conservative funding settings maintained – TFF fully repaid

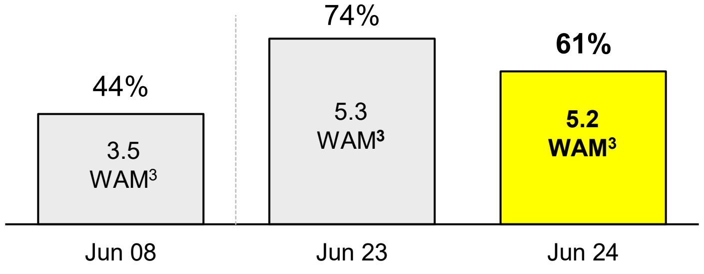
Funding composition

% of total funding



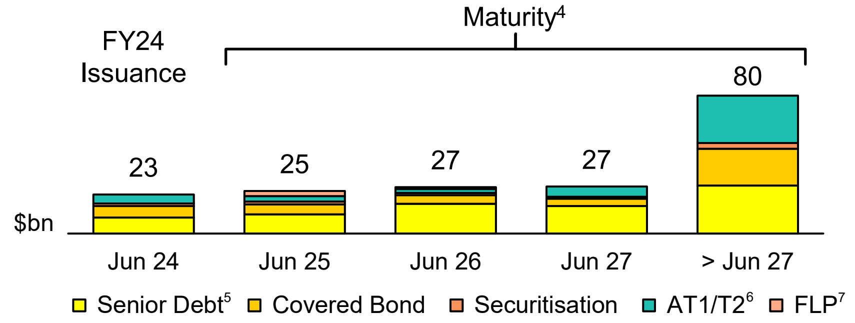
Wholesale funding[2]

Long-term as % of total wholesale funding

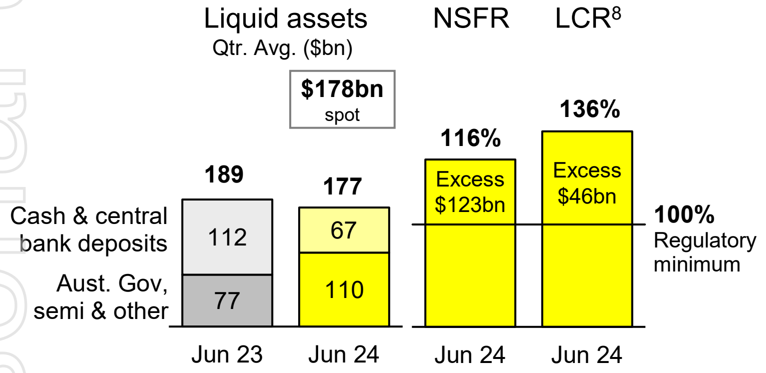


Funding profile

TFF now fully repaid

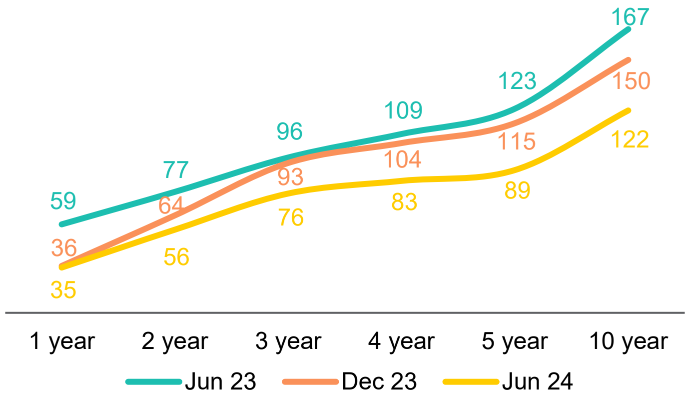


Liquidity metrics



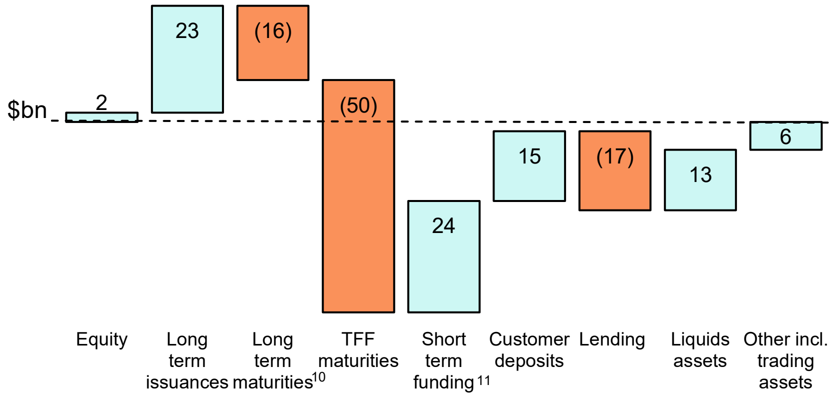
Indicative wholesale funding costs[9]

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.

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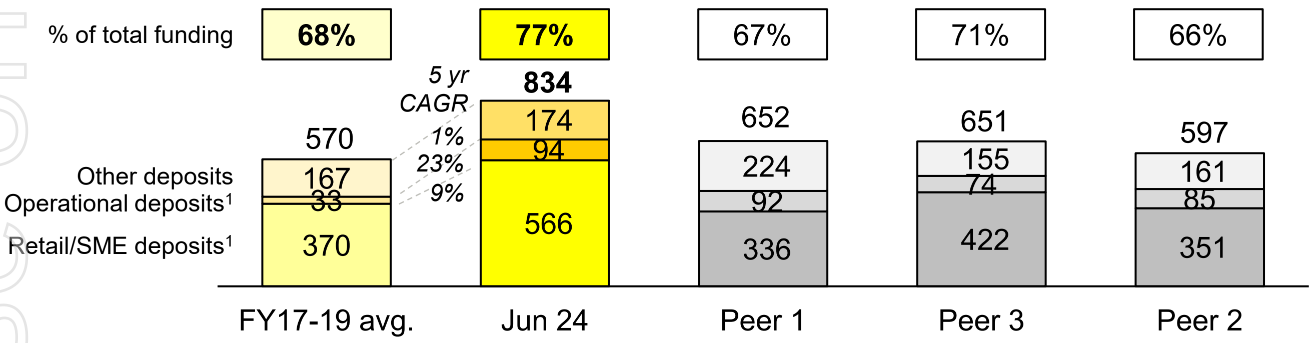
Deposit funding

Highest share of stable customer deposits in Australia

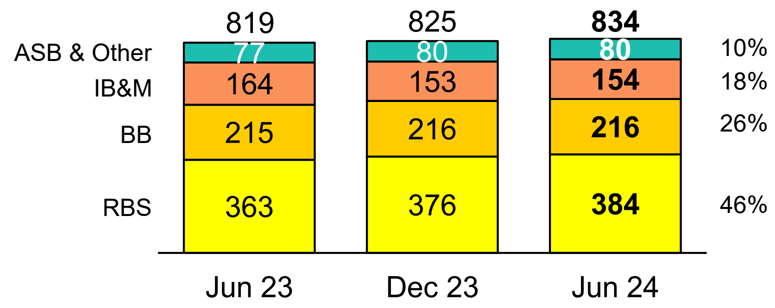
Customer deposits vs peers[1]

($bn)



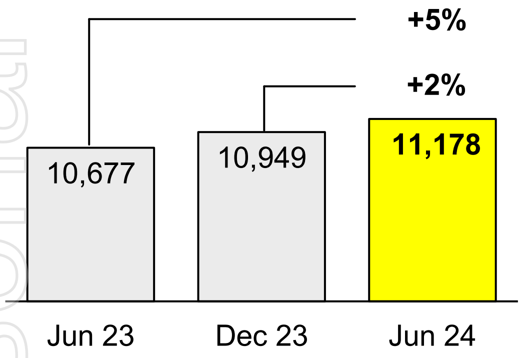
Customer deposits by segment[4]

($bn)



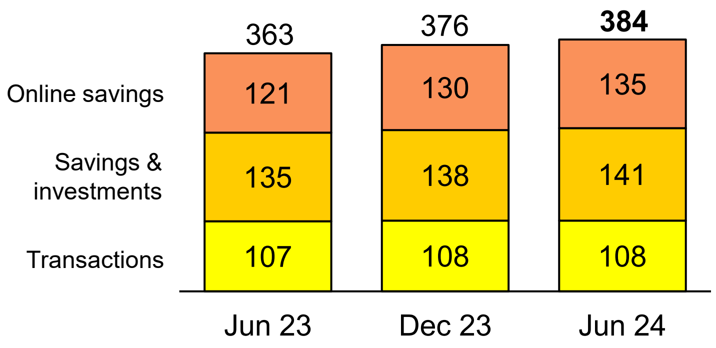
Retail transaction accounts[2]

Total accounts (#, '000)



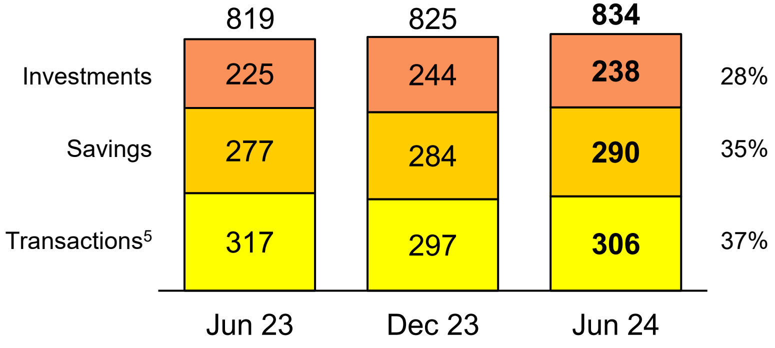
Retail deposit mix[3]

($bn)



Customer deposits by product[4]

($bn)



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

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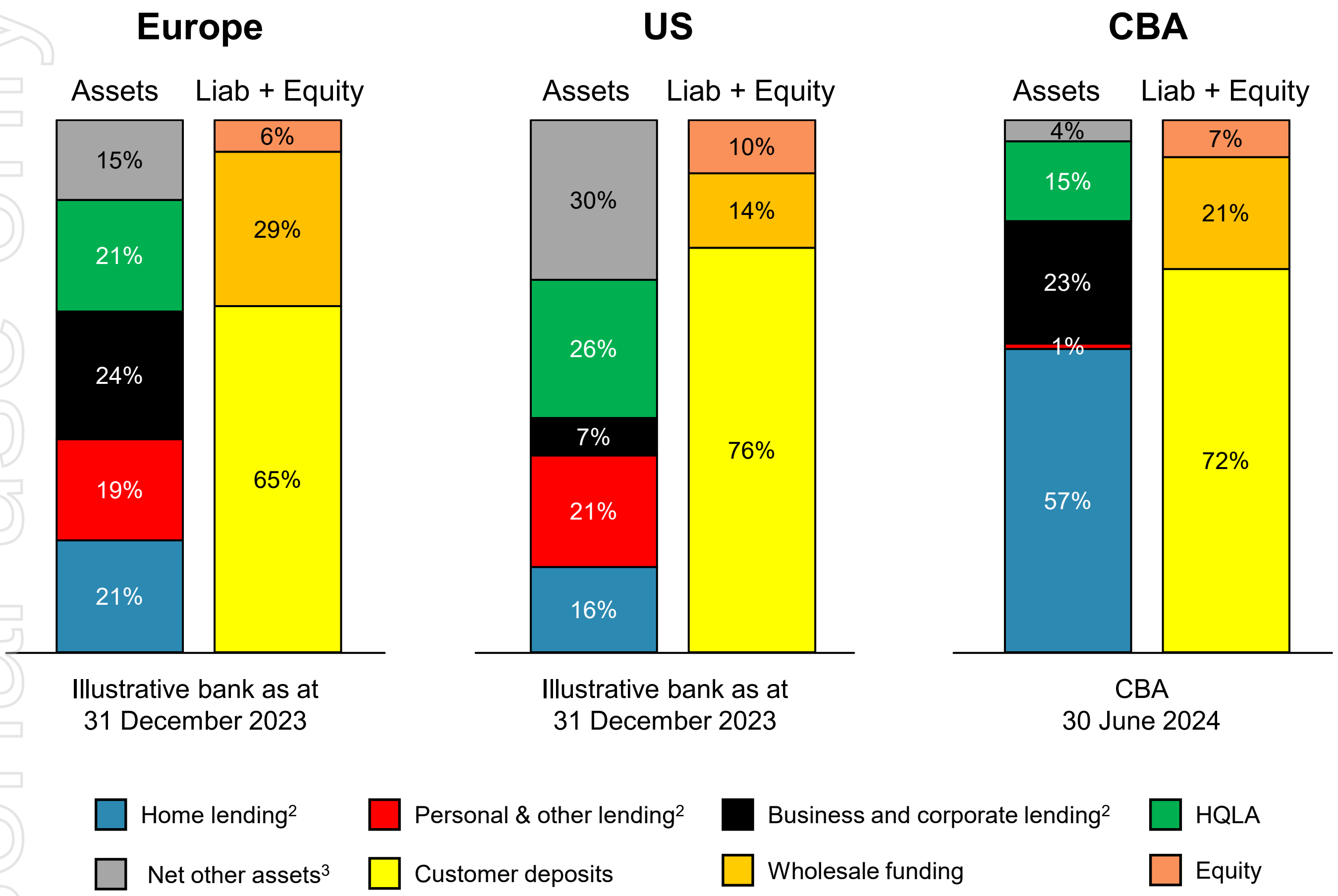
Balance sheet composition[1]

CBA has stable, high quality assets and conservative funding settings



Assets – CBA has a stable, high quality asset profile:

- High proportion of well secured home lending assets
- Very low proportion of higher risk unsecured consumer finance/personal lending
- HQLA primarily consists of cash and deposits with central banks, government and semi-government securities; all bonds held are fully hedged for interest rate risk

Funding – CBA has proactively maintained conservative funding settings:

- Low proportion of short-term funding which provides flexibility through tighter financial conditions
- Long-term wholesale funding has a weighted average maturity of 5.2 years and is diversified by product and currency; track record of good access to global funding markets
- Large proportion of customer deposits funding including highest proportion of stable household deposits

1. Based on published peer bank balance sheet disclosures, with the exception of other assets, which are presented net of other liabilities, and High Quality Liquid Assets (HQLA) which is based on Pillar 3 disclosures. 2. Lending includes gross loans and advances. 3. Includes unencumbered marketable securities that do not qualify as HQLA, pledged securities and other assets net of trading and other liabilities.

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Wholesale funding

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

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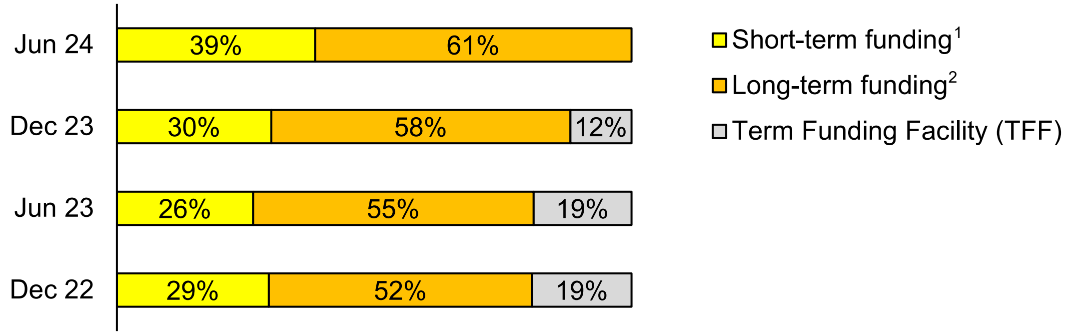
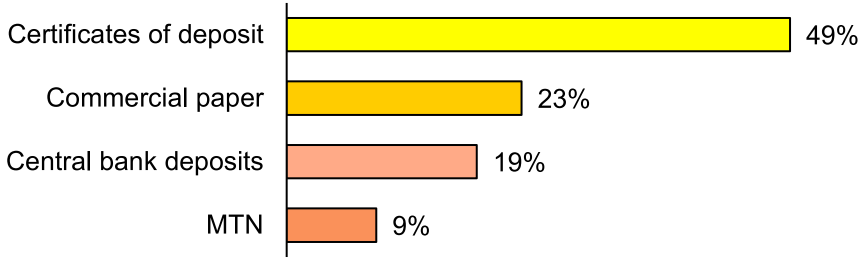
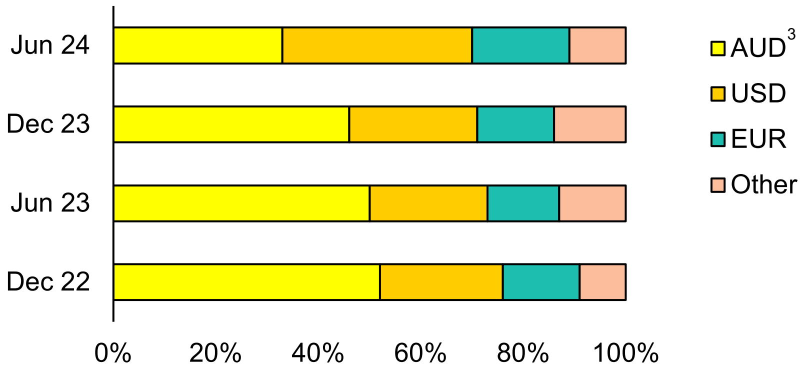
Portfolio mix



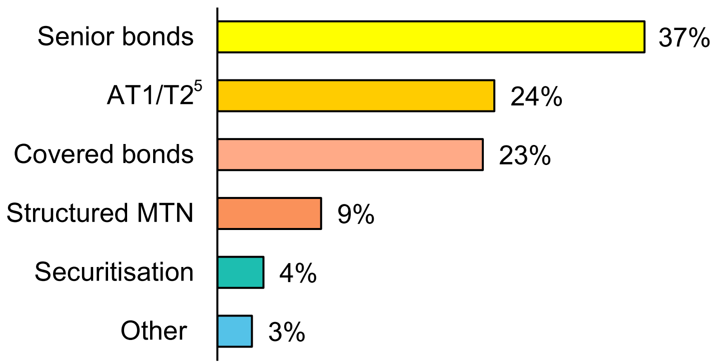
Short-term funding by product[4]



Long-term funding by currency



Long-term funding by product[4]



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.

Funding and liquidity metrics[1]

Funding and liquidity metrics remain well above regulatory minimums post repayment of TFF

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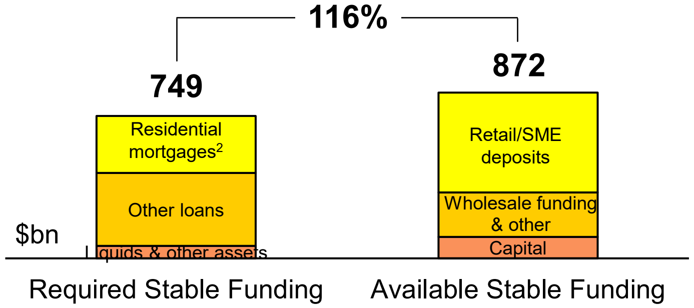
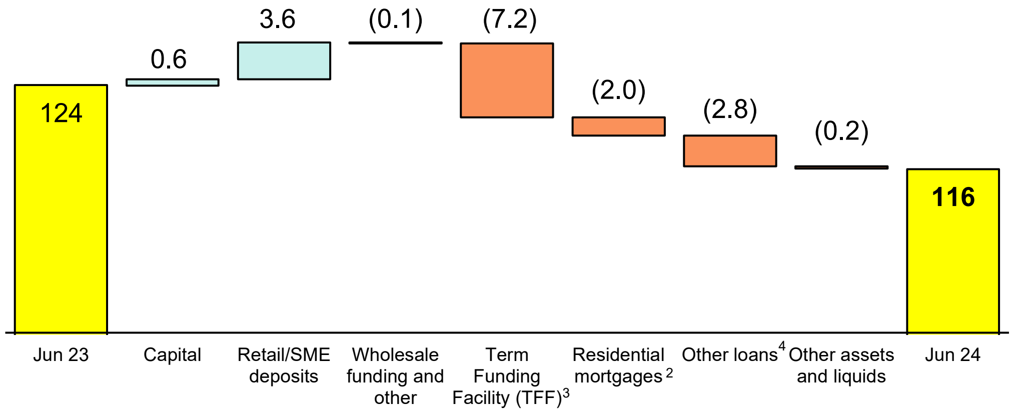
NSFR
Jun 24

NSFR requirements specify banks must maintain a sufficient profile of stable funding to meet their assets and off-balance sheet activities

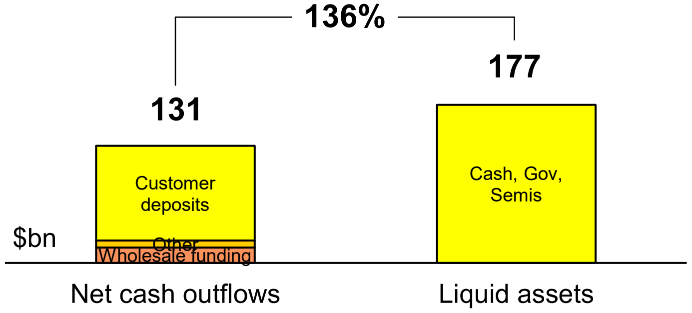


NSFR (%)

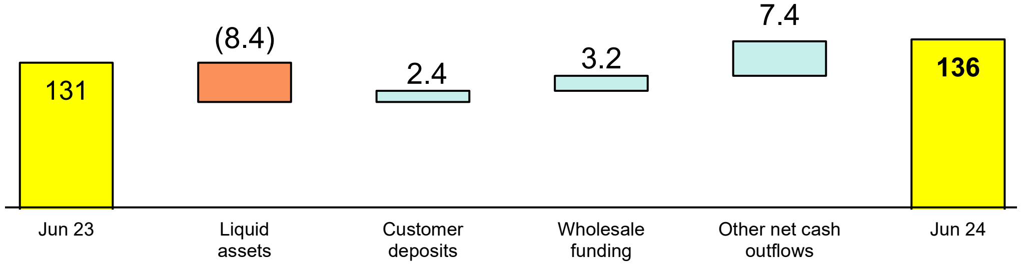


LCR[6]
Jun 24

LCR requirements specify banks must hold sufficient liquidity (HQLA) to meet the projected outflows over a 30 day period during a stress scenario



LCR (%)[5,6,7]

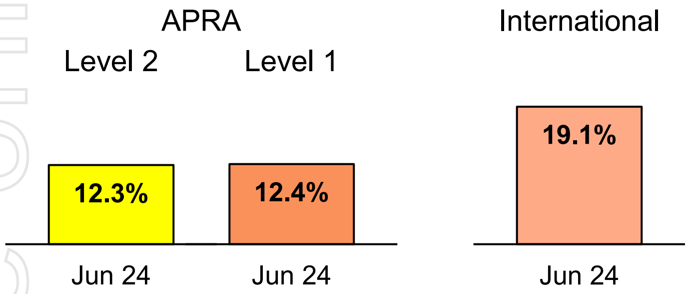


1. All figures shown on a Level 2 basis. 2. Primarily relates to residential mortgages that are subject to application of the 65% RSF factor when calculating NSFR. 3. Calculation reflects the impact of TFF on both numerator and denominator. 4. Other Loans includes off-balance sheet items, net derivatives and other assets. 5. Calculation reflects movements in both the numerator and denominator. 6. Quarterly average. 7. Liquid assets includes High Quality Liquid Assets (HQLA) of $176.0bn (June 2023: $188.6bn) and RBNZ eligible securities of $1.3bn (June 2023: $0.8bn).

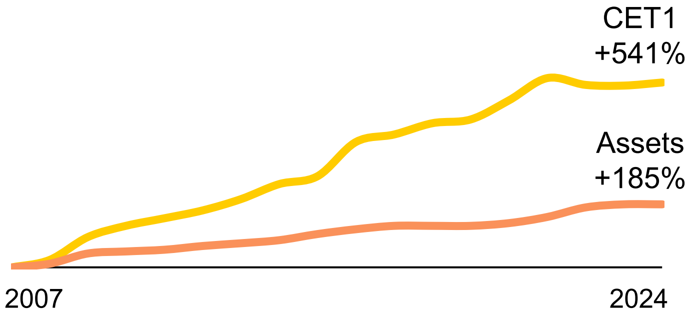
Capital overview

Strong capital position maintained

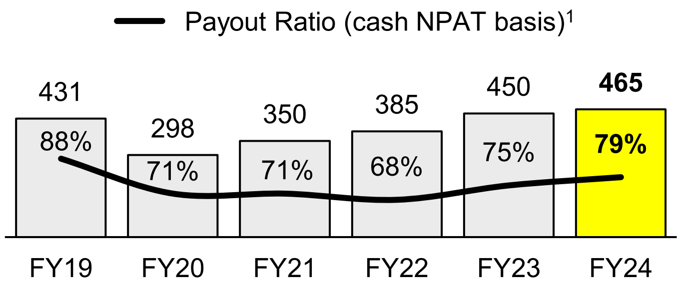
CET1



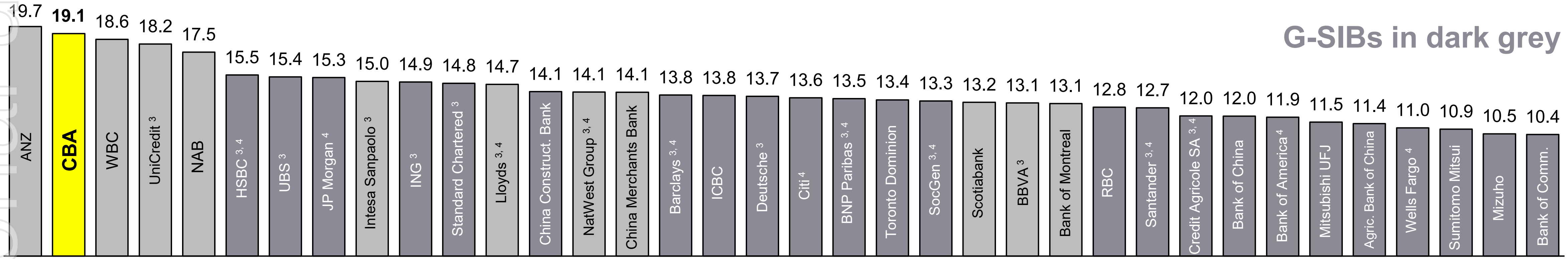
CET1



Dividend per share (cents)



International CET1 ratios[2]



1. Cash NPAT inclusive of discontinued operations. Comparative information has been restated to conform to presentation in the current period. 2. Source: Morgan Stanley and CBA. CBA as at 30 June 2024. Peers based on last reported CET1 ratios up to 2 August 2024. Peer group comprises: (i) Domestic peers: disclosed March 2024 International CET1 ratios based on Australian Banking Association publication 'Basel 3.1 Capital Comparison Study' (March 2023); and (ii) listed commercial banks with total assets in excess of A$1,200bn which have disclosed fully implemented Basel III ratios or provided sufficient disclosure for a Morgan Stanley estimate. 3. Deduction for accrued expected future dividends added back for comparability. 4. CET1 includes benefit of COVID-19 transitional arrangements for expected credit loss provisioning to be phased-out over 3 years to 2024.

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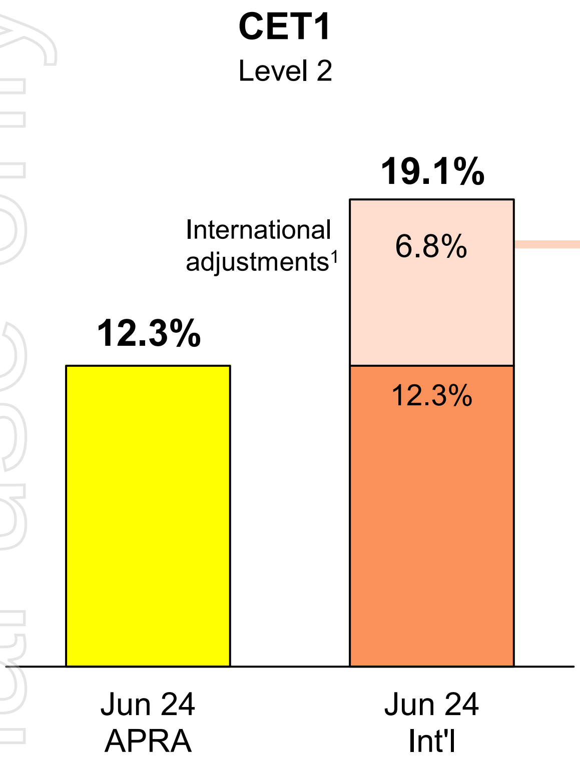
CET1 – International

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



International adjustments[1]		
1.7%	Definition of capital	Risk weighting equity investments, deferred tax assets, capitalised expenses which are fully deducted from CET1 under APRA rules
1.6%	IRRBB RWA	Removal of IRRBB RWA from APRA's minimum Pillar 1 capital requirements
1.5%	Residential mortgages	Removal of APRA's risk weight floors and multipliers (e.g. 1.4 owner-occupier, 1.7 interest-only)
1.1%	IRB scalar	Removal of APRA's scaling factor of 1.1 for all internal ratings-based (IRB) asset classes
0.5%	RBNZ rules	APRA requires application of RBNZ capital rules for credit exposures in NZ including banking subsidiaries[2]. There are a number of differences between RBNZ and Basel including mortgages, specialised lending and farm lending
0.3%	Income producing real estate multiplier	Removal of APRA's multiplier of 1.5 for IPRE exposure
0.1%	Non-retail LGD	APRA rules are more conservative for certain exposure types under the Foundation and Advanced IRB approaches
6.8%		

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.

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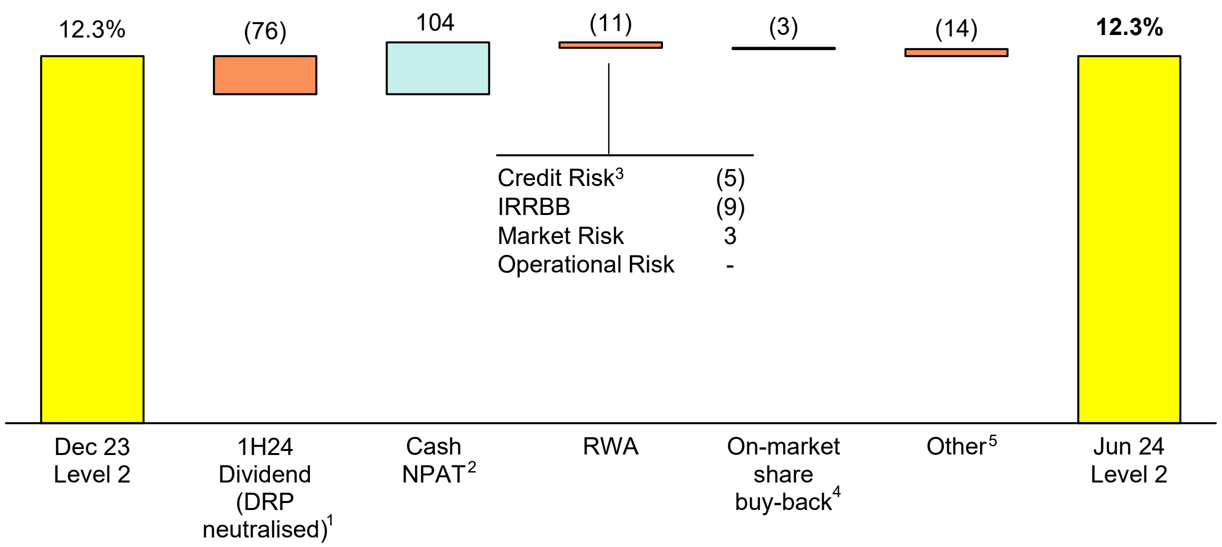
Capital – summary

Strong capital position maintained

- CET1 capital ratio of 12.3%
- 2024 interim and final dividends – DRP neutralised
- Progress on the previously announced $1bn on-market share buy-back

CET1 capital ratio movements



Key capital ratios (%)	Jun 23	Dec 23	Jun 24
CET1 capital ratio	12.2	12.3	**12.3**
Additional Tier 1 capital	2.3	2.4	**2.0**
Tier 1 capital ratio	14.5	14.7	**14.3**
Tier 2 capital	5.5	5.8	**6.6**
Total capital ratio	20.0	20.5	**20.9**
Risk weighted assets ($bn)	468	464	**468**
Leverage ratio	5.1	5.0	**5.0**
Level 1 CET1 ratio	12.5	12.5	**12.4**
International ratios			
Leverage ratio	5.7	5.6	**5.6**
CET1 capital ratio	19.1	19.0	**19.1**

1. Includes the on-market purchase of shares in respect of the DRP. 2. 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. 3. Excludes impact of foreign exchange movements on Credit RWA, which is included in 'Other'. 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. Other includes the impact of intangibles, FX impact on Credit RWA, equity accounted profits/losses and impairments from associates, movements in reserves and other regulatory adjustments.

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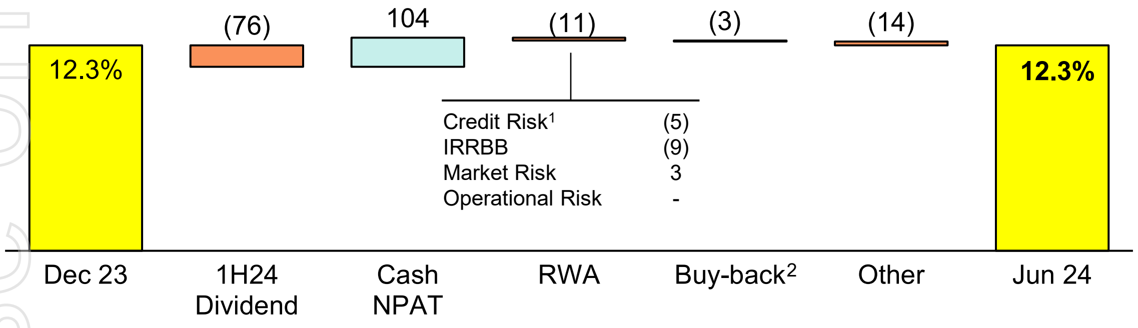
RWA drivers

Higher RWA driven by higher IRRBB and CRWA growth, partly offset by lower Market Risk RWA

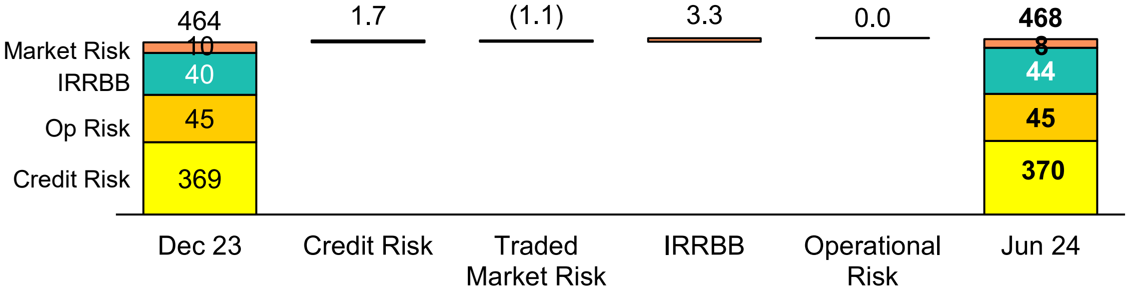
CET1 (Level 2)

bpts



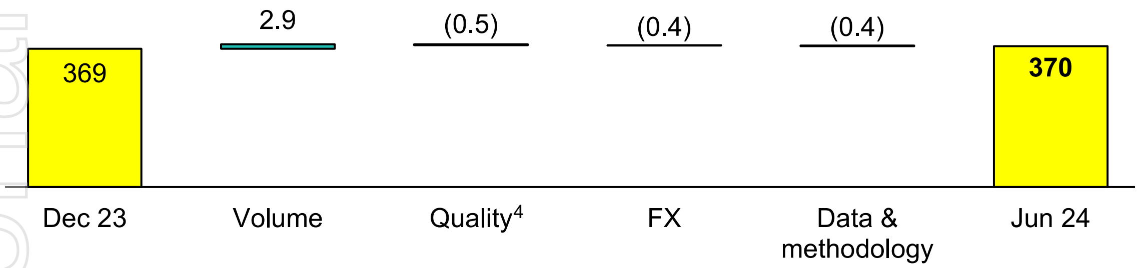
Total Risk Weighted Assets (RWA)[3]

$bn



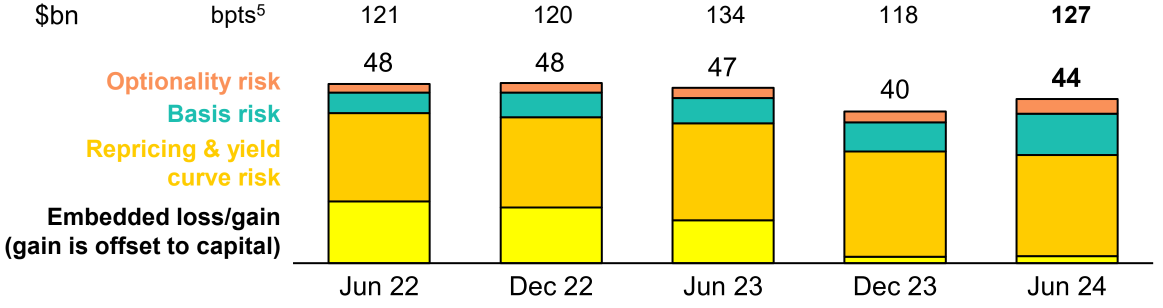
Credit RWA[3]

$bn



Interest Rate Risk in Banking Book (IRRBB)

$bn



APRA requires ADIs to hold capital for the risk of loss due to adverse movements in interest rates, including those from liquidity and capital management activities

1. Excludes impact of foreign exchange movements on Credit RWA, which is included in 'Other'. 2. $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. 3. Due to rounding, numbers presented may not sum precisely to the totals provided. 4. Credit quality includes portfolio mix. 5. Basis points impact on CET1 ratio.

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Capital management

Disciplined & balanced approach to optimise growth, reinvestment, shareholder returns & flexibility

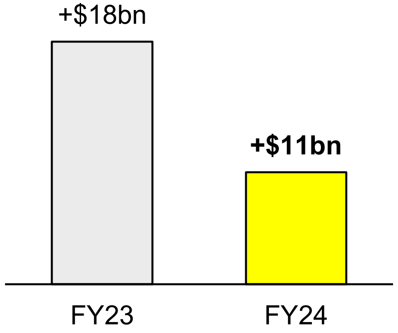
Capital generation

Capital flexibility

Reinvested in the Group

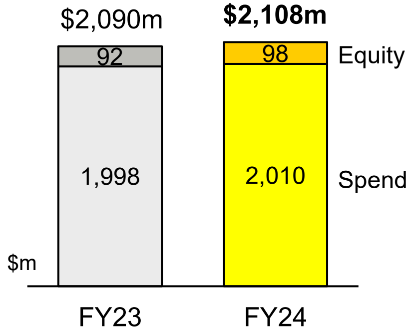
Franchise growth

Credit RWA volume growth



Investment[1]

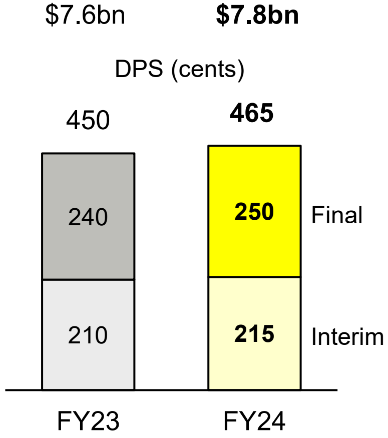
Investment ($m)



Distributed to shareholders

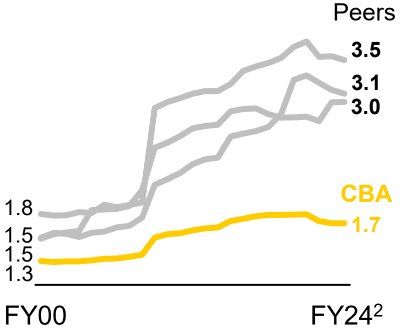
Dividends

Dividends ($bn)



Capital return

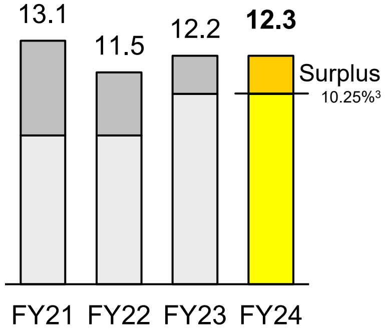
Number of shares (bn)



Retained

Surplus retained

CET1 Level 2 (%)



CBA target

Reinvest up to 20-30% NPAT in accretive growth	Invest in selected new services & digital experience	Sustainable dividends	Lower share count to support ROE & DPS	Continuing capital returns while retaining flexibility

1. Investment spend in the franchise and capital committed in minority equity investments. 2. CBA and peers shares on issue as at 30 June 2024. 3. APRA regulatory minimum of 8% under the previous framework up until 31 December 2022 and 10.25% under the revised framework effective from 1 January 2023 (inclusive of 1% default countercyclical capital buffer which may be varied by APRA in the range of 0% to 3.5%).

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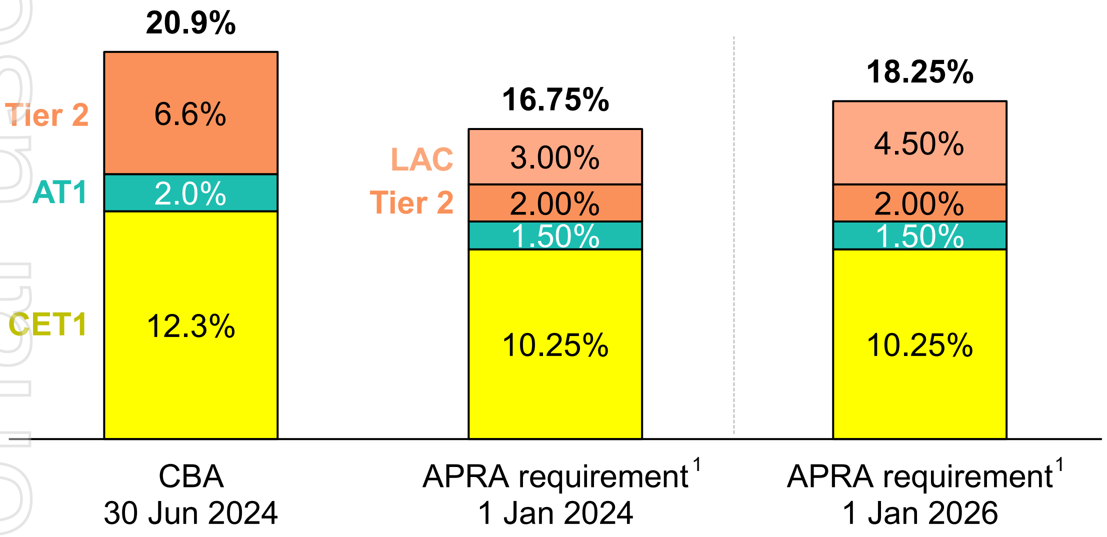
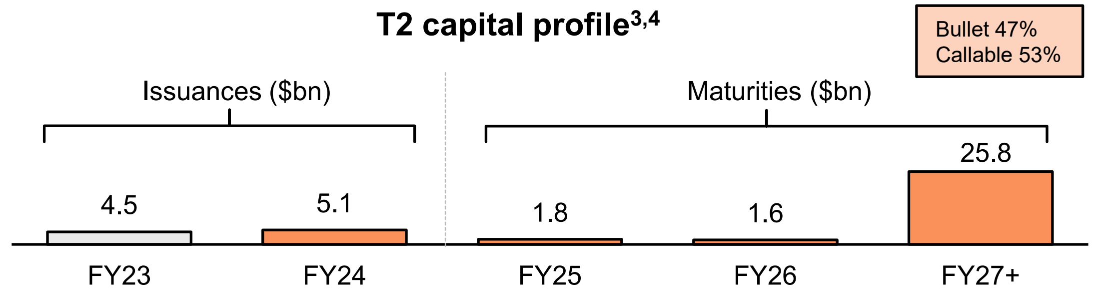
Total Capital

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).

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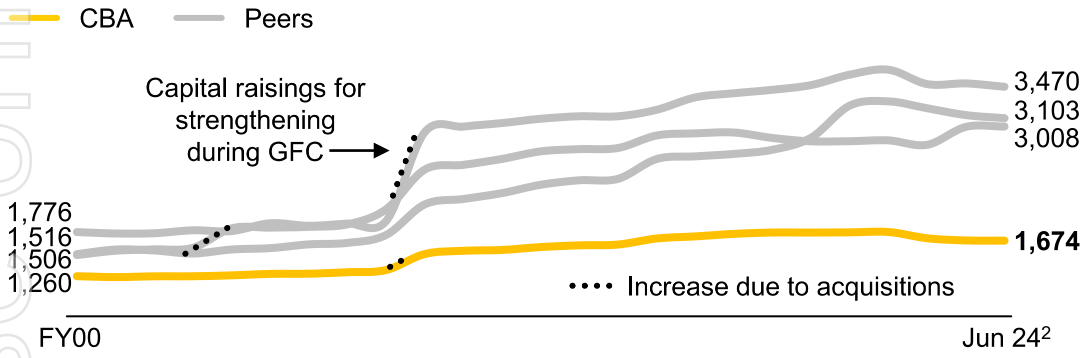
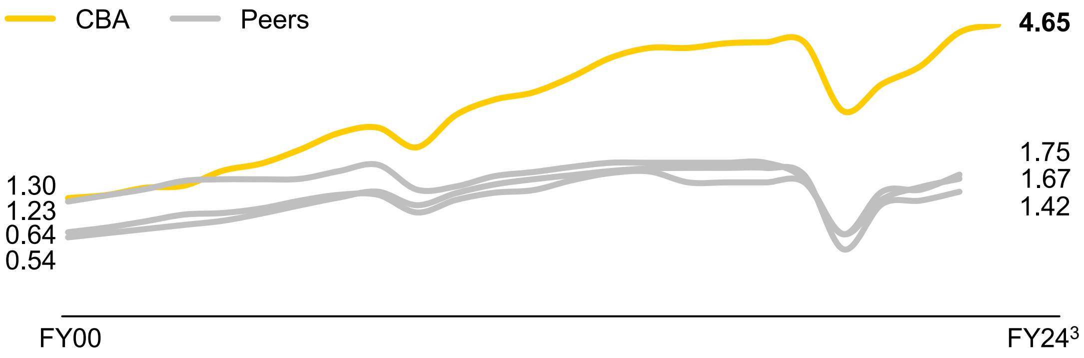
Share count

Lower share count supports higher shareholder returns and dividends

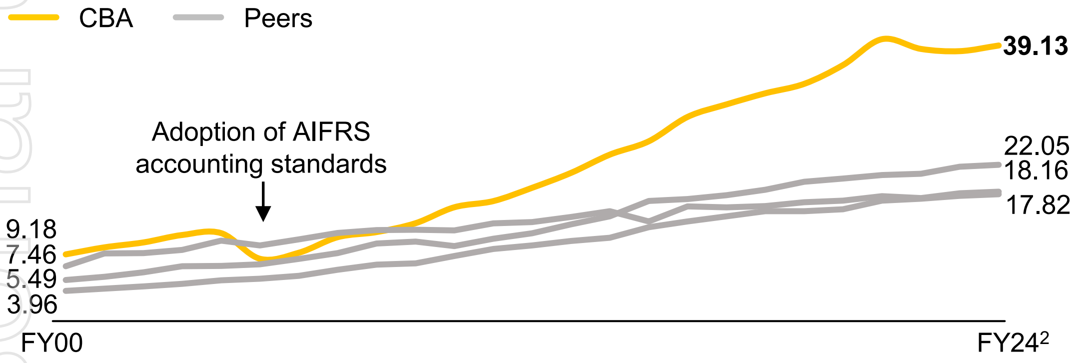
Number of shares (m)[1]



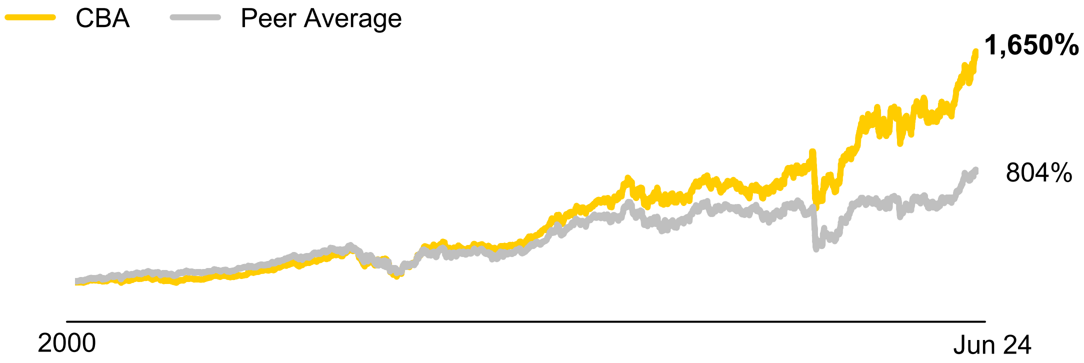
Dividend per share ($)



Net tangible assets per share ($)[4]



Total shareholder return (%)[5]



1. Historical share count data sourced from Bloomberg, using the last trading day in September of each year. 2. CBA and peers shares on issue as at 30 June 2024. 3. Reflects full year dividend in FY23 for peers and FY24 for CBA. 4. Net tangible assets per share as reported. FY00 – FY04 net tangible assets have not been normalised for the impact of the transition to AIFRS in 2005.
5. Source: Bloomberg, 1 January 2000 to 30 June 2024. Peer average is the average of major bank peers.

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Capital management – share buy-back

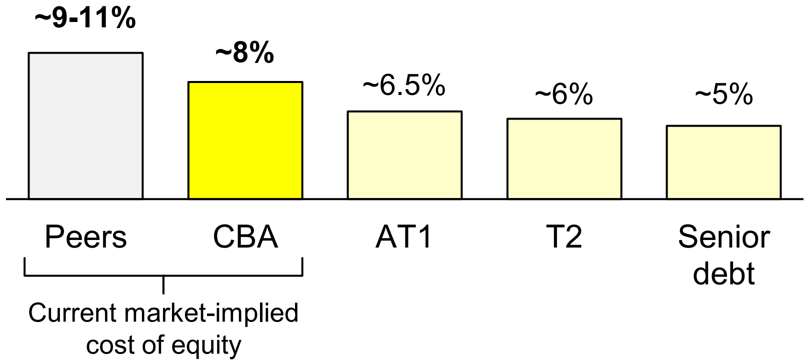
$9.3bn buy-backs in last three years

- $282 million of current $1 billion on-market share buy-back completed to date
- Buy-back period extended by 12 months to allow for flexibility in execution
- Completion of remaining $718 million on-market share buy-back expected to reduce CET1 capital ratio by ~15bpts. Timing and actual number of shares purchased will depend on market conditions and other considerations
- Supports long-term value creation for shareholders, enabled the distribution of an additional ~65 cents in dividend per share over the last three years as a result of lower share count from the buy-backs completed to date
- Equity remains the most expensive form of funding

CBA capital management activities
Last 3 years

Share buy-back			Dividend impact[1]	
Capital returned	Share count reduction	Average price paid	Higher dividends / DPS equivalent	Franking credits
$9.3bn	100.5m	$92.3	~$1.2bn / ~65 cents *(FY24: ~$0.5bn / ~26 cents)*	~$0.4bn

Illustrative cost of equity[2] vs shareholders' cost of debt[3]
Jun 24



1. Higher dividends distributed as a result of total shares bought back to-date. 2. Market-implied rate of return assuming consensus dividend distributions, including franking credits (discounted at 70%). Note: internal cost of capital performance hurdles remain unchanged at 10%. 3. Indicative cost of term funding (5 to 10 years) including the impact of tax and franking credits distribution or utilisation (discounted at 70%).

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Capital – divestments/buy-backs

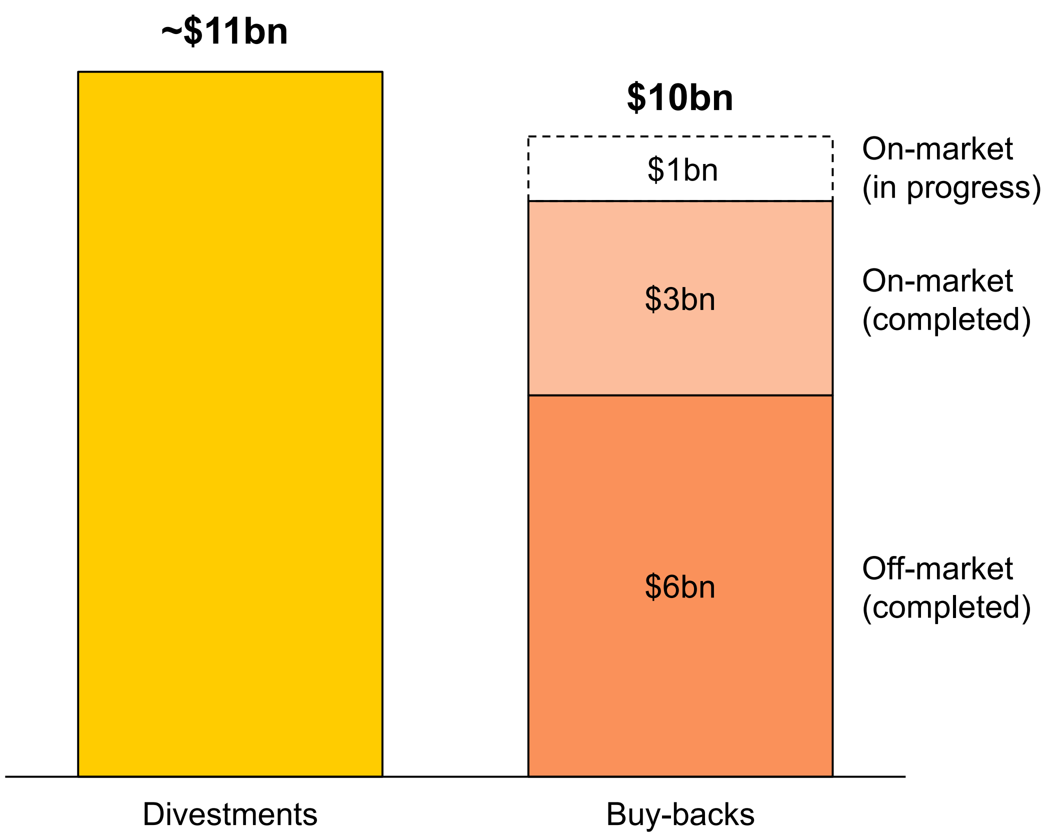
Announced divestment program – $9.3bn returned to shareholders in last three years

Divestments

	Completed	Associated buy-back
PT Bank Commonwealth	May 24	**Completed:** $3bn on-market buy-back and $6bn off-market buy-back. **In progress:** $1bn on-market buy-back announced Aug 23, $282m completed as at Jun 24.
General Insurance	Sep 22	
Bank of Hangzhou (HZB)[1]	Jun 22	
Colonial First State (CFS)[1]	Dec 21	
Aussie Home Loans (AHL)[1]	May 21	
AUSIEX	May 21	
CommInsure Life	Apr 21	
BoCommLife	Dec 20	
PT Commonwealth Life	Jun 20	
Financial Wisdom	Jun 20	
CFP Pathways	Mar 20	
Count Financial	Oct 19	
CFSGAM	Aug 19	
TymeDigital	Nov 18	
Sovereign	Jul 18	

Completed

CET1



1. Represents partial divestments. CBA's retained shareholdings are ~5.6% of HZB, 45% of CFS and ~42% of Lendi (merged with AHL).

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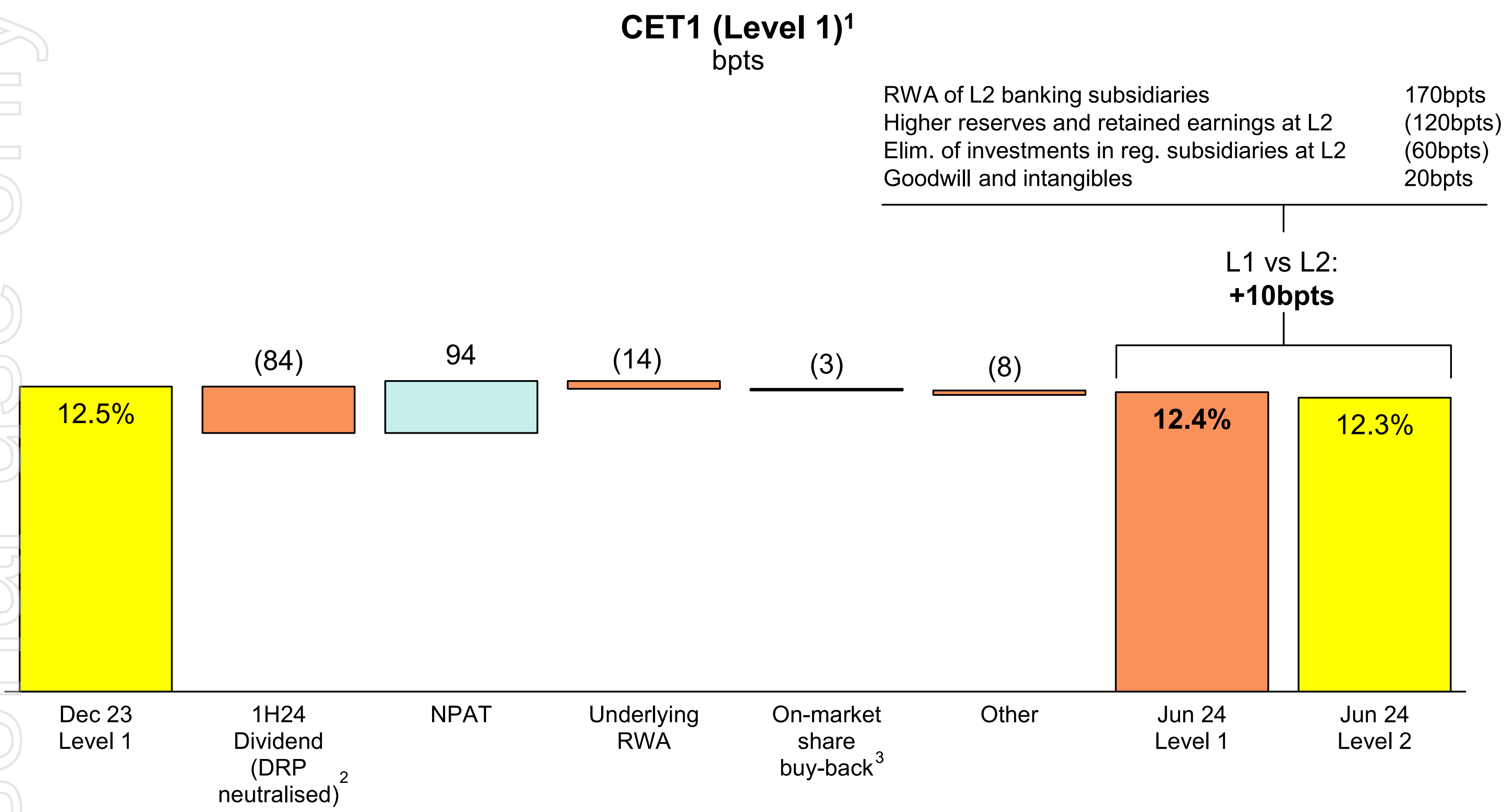
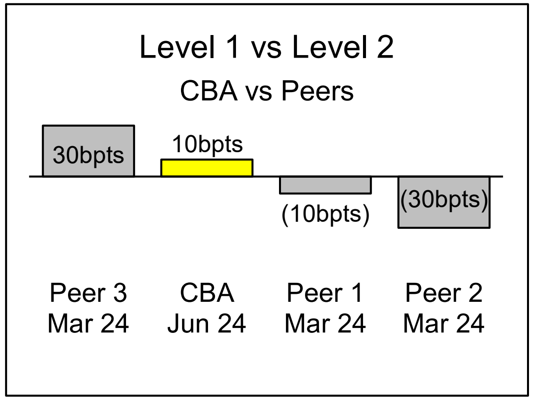
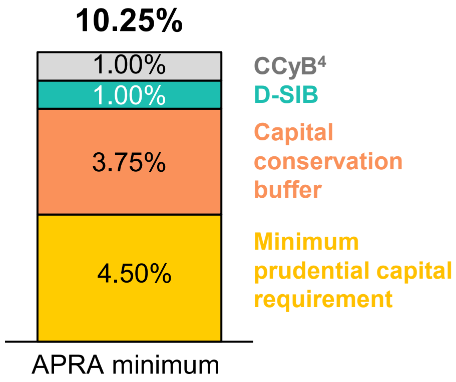
CET1 – Level 1

Strong CET1 Level 1 of 12.4%







1. Due to rounding, numbers presented may not sum precisely to the total provided. 2. Includes the on-market purchase of shares in respect of the DRP. 3. $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. 4. Inclusive of 1% default countercyclical capital buffer which may be varied by APRA in the range of 0% to 3.5%.

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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)	• 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)	• 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)	• 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)	• 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	• 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	• 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	• 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

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Regulatory expected loss[1]

For non-defaulted exposures, eligible provisions in excess of regulated expected losses added back to Tier 2 Capital

$m	Jun 23 Defaulted	Jun 23 Non-defaulted	Dec 23 Defaulted	Dec 23 Non-defaulted	Jun 24 Defaulted	Jun 24 Non-defaulted
Regulatory expected loss (EL)	**1,253**	**2,377**	**1,506**	**2,399**	**1,708**	**2,515**
Eligible provisions (EP)						
Collective and specific provisions[2]	1,466	4,598	1,623	4,681	1,814	4,589
Less: ineligible provisions (standardised portfolio)	(118)	(145)	(87)	(119)	(70)	(71)
Total eligible provisions	**1,348**	**4,453**	**1,536**	**4,563**	**1,744**	**4,518**
Shortfall / (excess) of regulatory EL to EP	(95)	(2,076)	(30)	(2,164)	(36)	(2,003)
Common equity Tier 1 deduction	-	-	-	-	-	-
Tier 2 Capital add-back	**N/A**	**2,011**	**N/A**	**2,043**	**N/A**	**2,003**

1. Represents the shortfall between the calculated Regulatory EL and Eligible Provisions (EP) with respect to credit portfolios which are subject to the AIRB approach. The adjustment is assessed separately for both defaulted and non-defaulted exposures. Where there is an excess of EL over EP in either assessments, the difference must be deducted from CET1. For non-defaulted exposures where the EL is lower than the EP, this may be included in Tier 2 Capital up to a maximum of 0.6% of total Credit RWA. 2. Defaulted provisions comprises of specific provisions, including accounting collective provisions relating to defaulted exposures, and partial write offs.

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Economic overview

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Key Australian economic indicators[1] (June FY)

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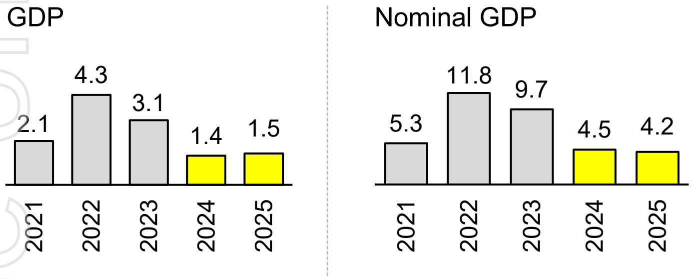
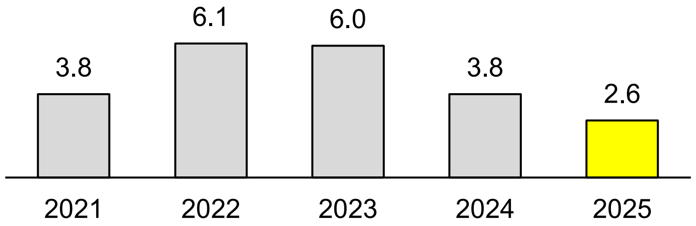
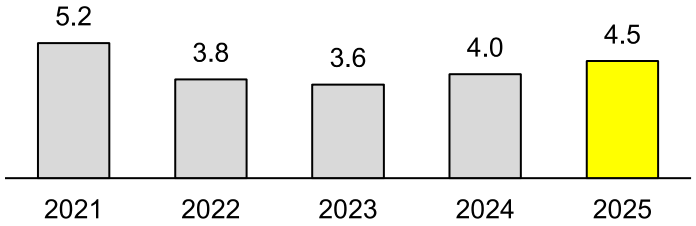
GDP %
Financial year average



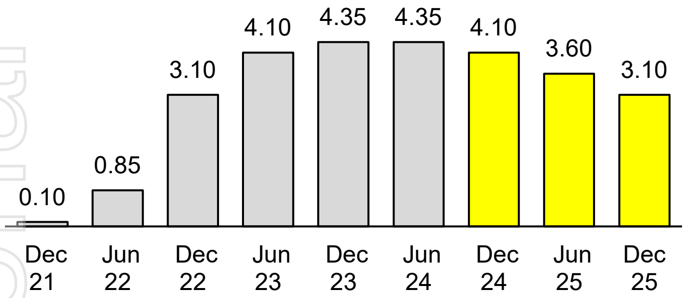
Headline CPI %
Year on year, June quarter



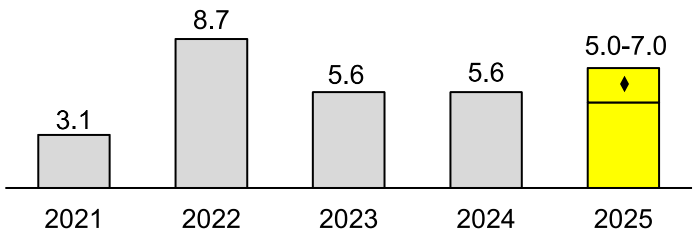
Unemployment rate %
June quarter average



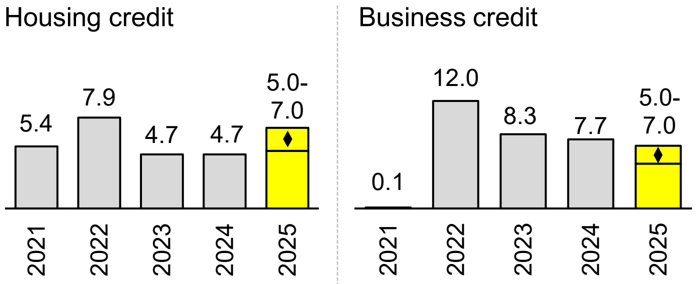
Cash rate %



Total credit growth %
12 months to June



Selected credit growth %
12 months to June



Actual   Forecast, CBA Global Economic & Markets Research

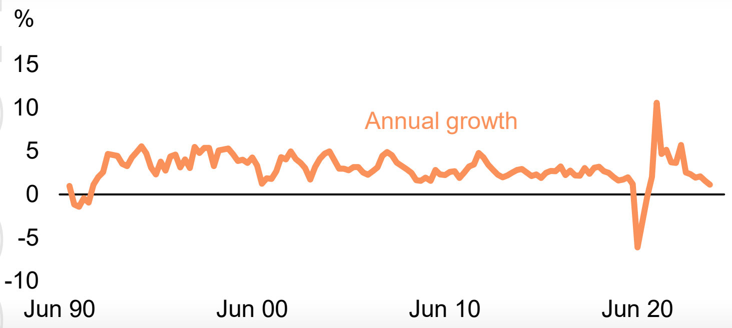
1. Source: ABS, RBA and CBA Global Economic and Markets Research.

The Australian economy

Slowing economic growth, population growth providing tailwinds

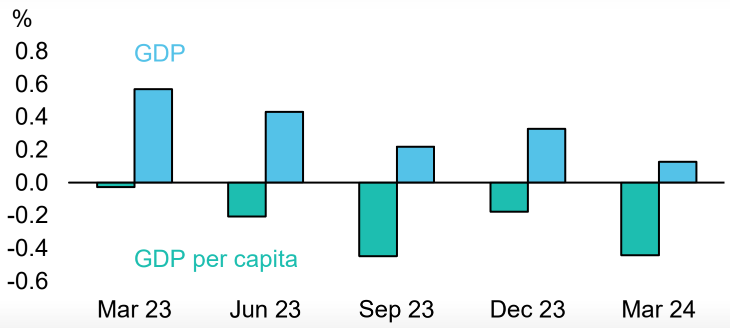
Economy growing well below trend[1]

GDP growth



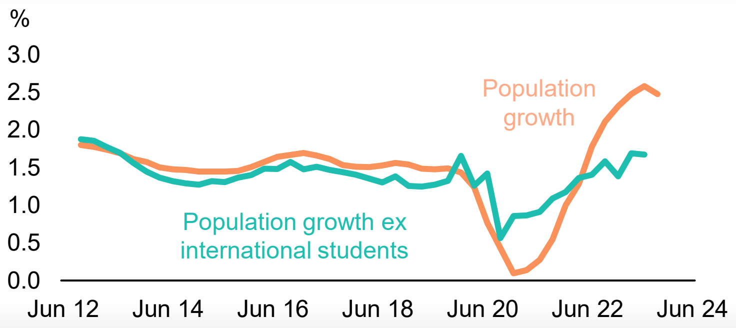
GDP per capita has fallen for five quarters[1]

Quarterly growth in GDP and GDP per capita



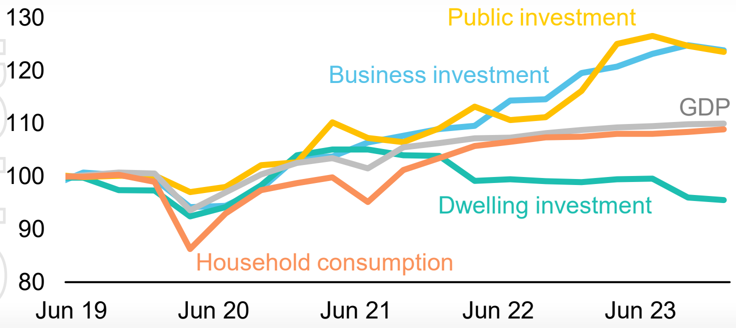
Population growth has been a tailwind[1]

Population growth (annual change)



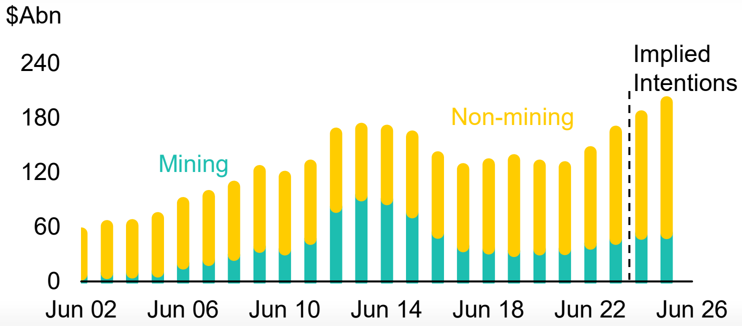
Investment driving growth[1]

GDP drivers, index =100, 2019



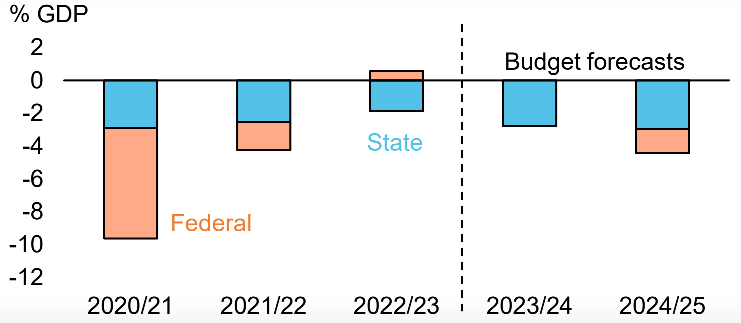
Business investment pipeline growing[2]

Capex actual spend and intentions



As fiscal policy moves back to modestly stimulatory[3]

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.

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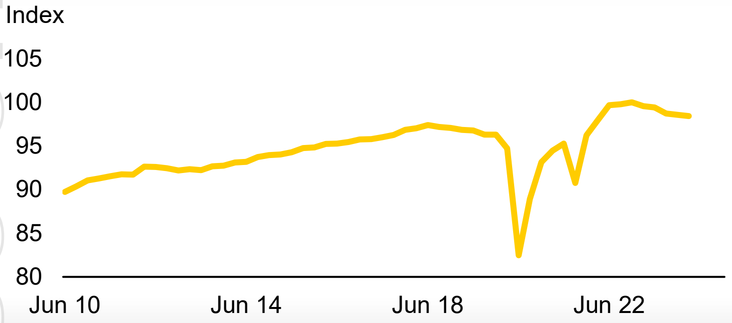
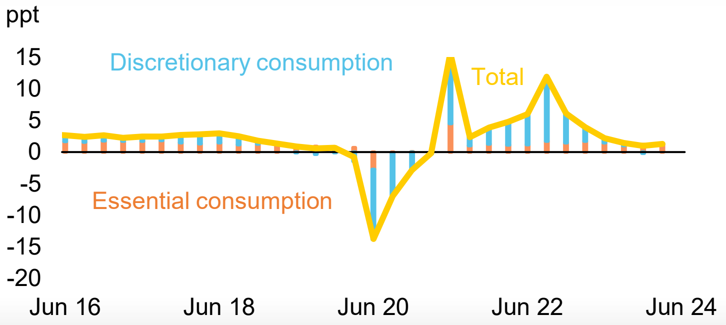
The Australian economy

Cost of living pressures continuing to impact consumers

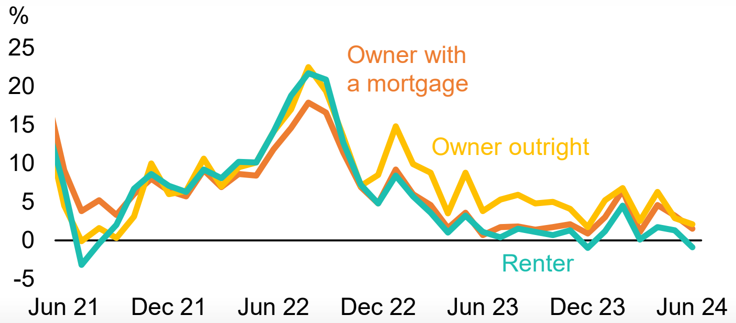
Real per capita consumption declining[1]
Real household consumption (index = 100, Q4 19)



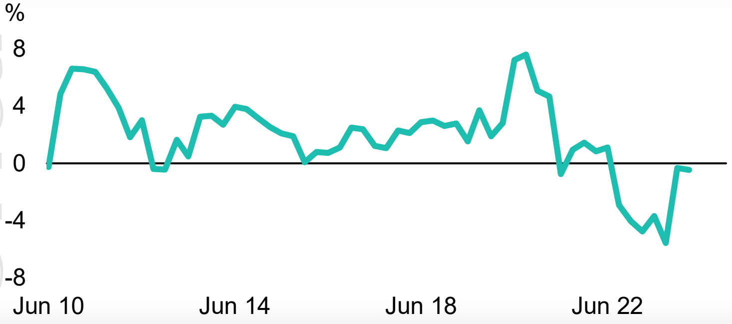
Consumers winding back discretionary spend[1]
Household consumption (annual growth contribution)



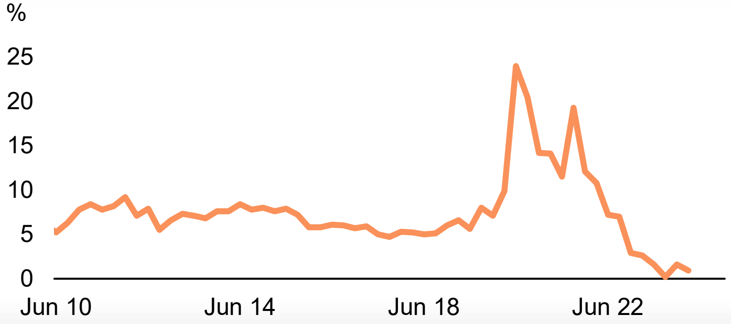
Renters feeling the pain[2]
Per capita household consumption (annual growth)



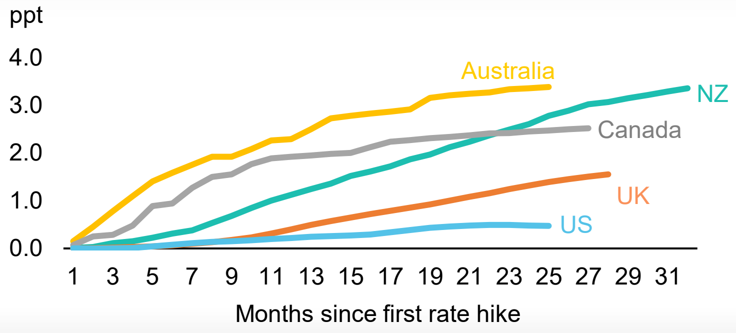
As real household disposable income has fallen[1]
Real household disposable income (annual growth)



And household savings rate well below average[1]
Household savings rate



RBA policy transmission more direct in Australia[3]
Outstanding mortgage rates lift



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

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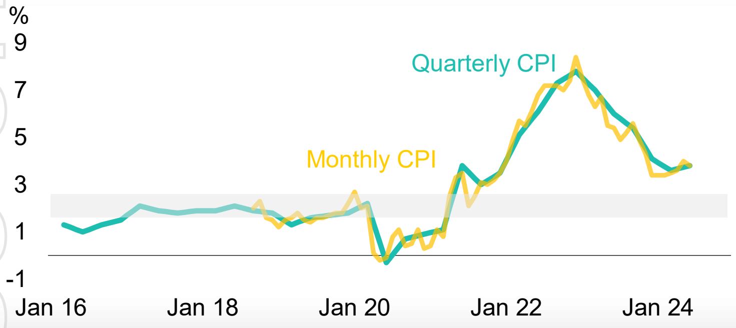
The Australian economy

Inflationary pressures moderating

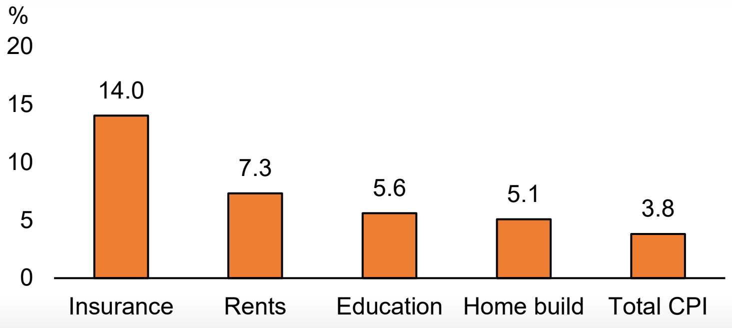
Inflation elevated but trending lower[1]

Inflation (annual change)



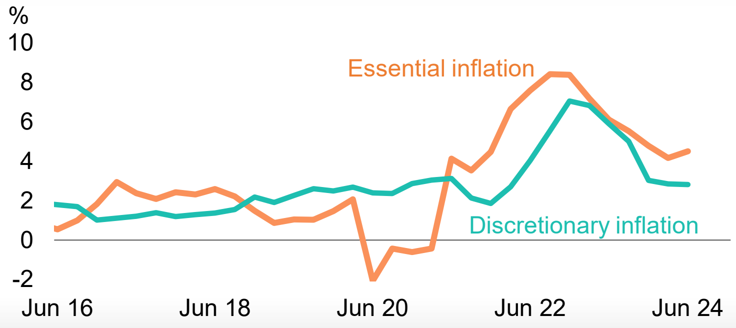
Certain categories keeping inflation higher[1]

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



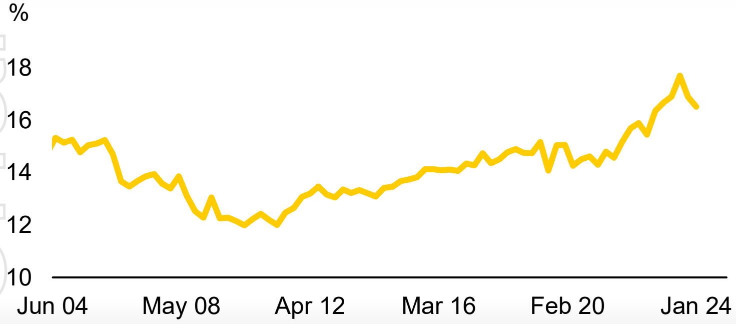
Wide difference between essential and discretionary[1]

Inflation (annual change)



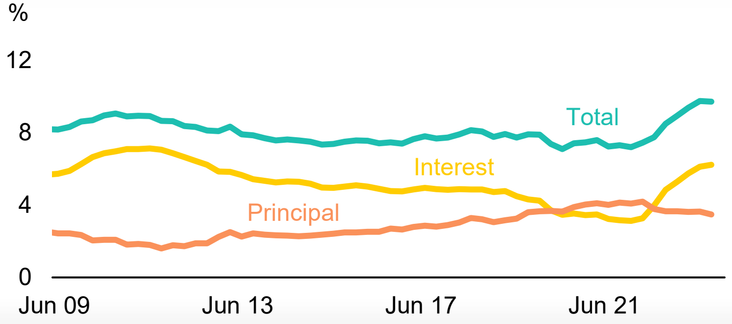
Higher tax added to pressure, but will fall[1]

Household taxes (share of household gross income)



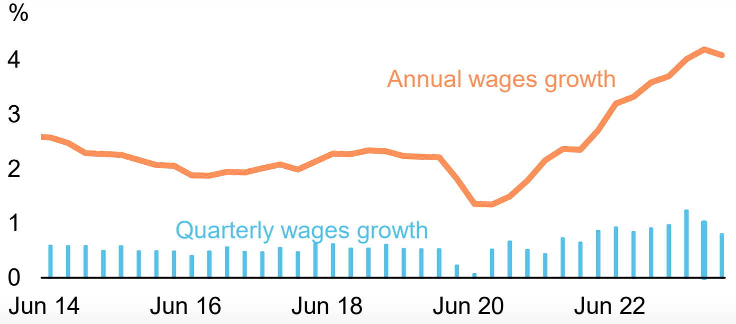
And higher housing debt payments[2]

Housing debt servicing costs (share of disposable income)



And wages growth has peaked[1]

Wage Price Index (quarterly and annual growth)



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

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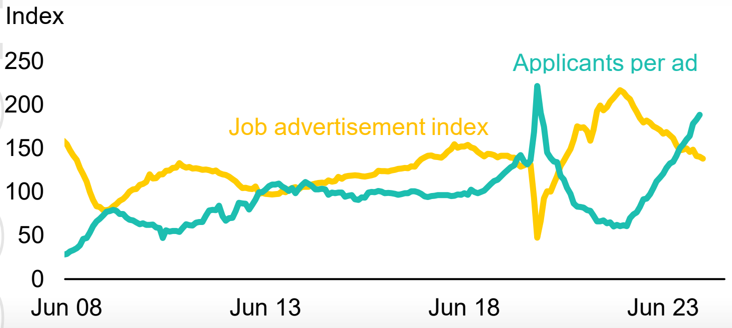
The Australian economy

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

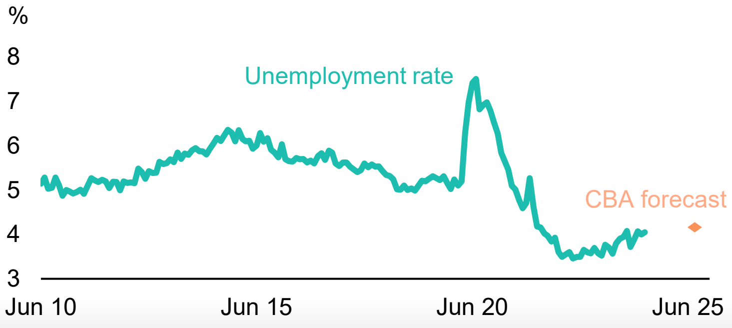
Labour demand weakening[1]

Labour demand and supply



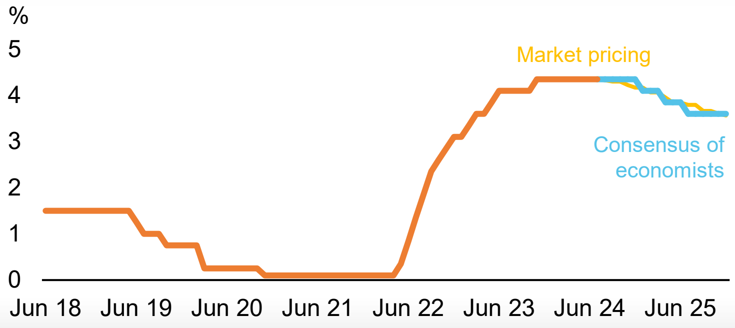
Unemployment to continue to lift[2]

Unemployment rate (with CBA forecast)



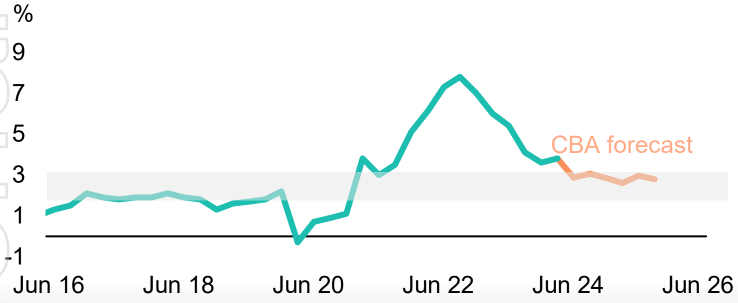
Consensus of economists expect rate cuts[3]

RBA cash rate



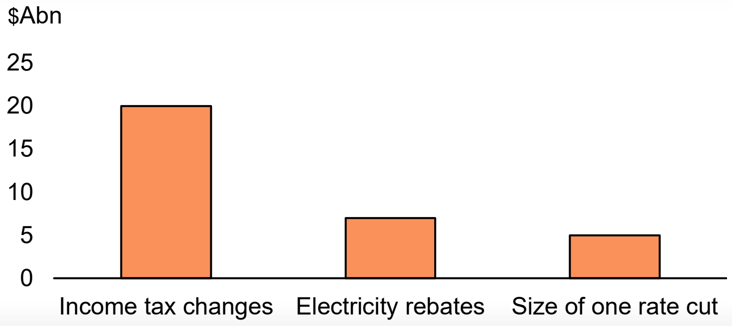
Headline CPI to fall within target due to electricity rebates[2]

CPI annual growth with forecast



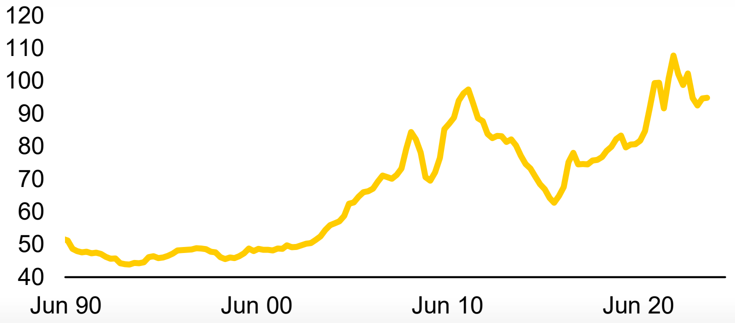
Household support over FY25[4]

Est. dollar value



Commodity prices staying higher for longer[2]

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.

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Housing sector

Higher house prices as supply is constrained

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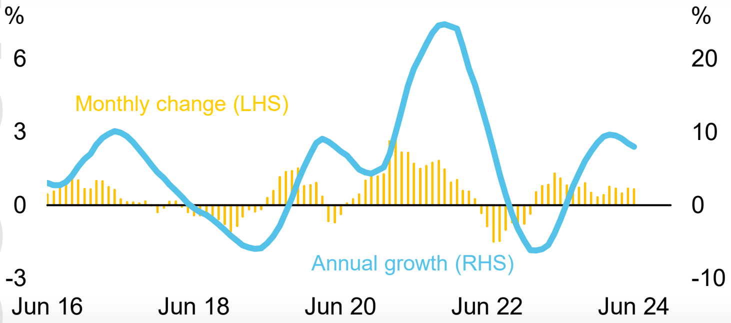
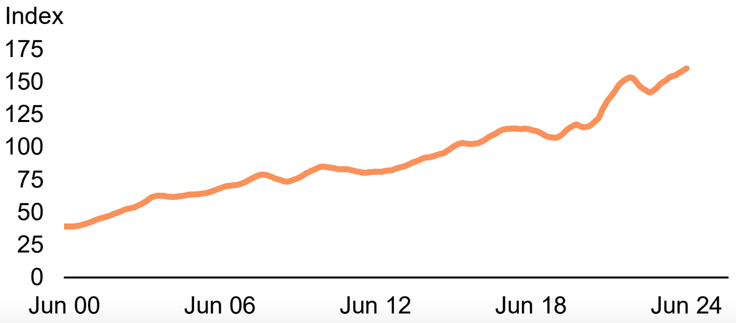
House prices rose over the past year[1]

Dwelling prices (8 capital cities)



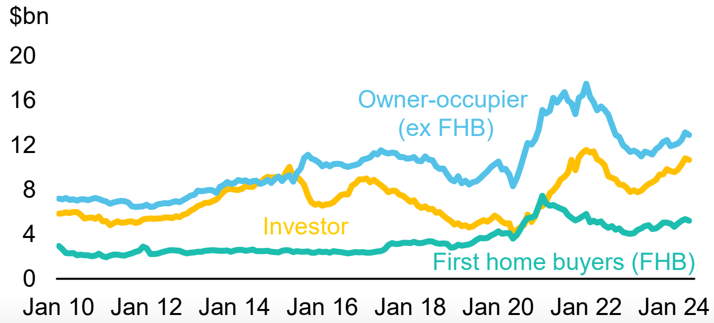
Reaching fresh record highs[1]

Dwelling prices (8 capital cities)



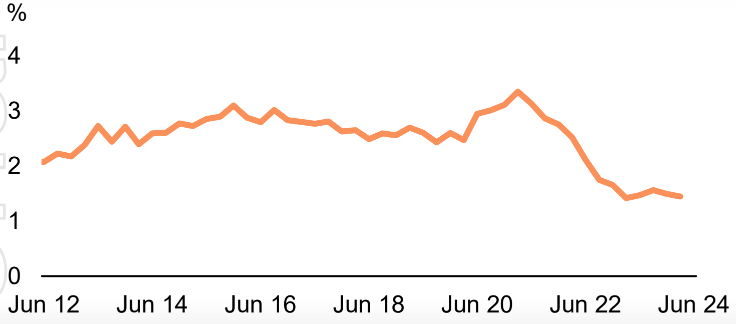
Driven by large lift in investor lending[2]

Housing loan approvals (excluding refinancing)



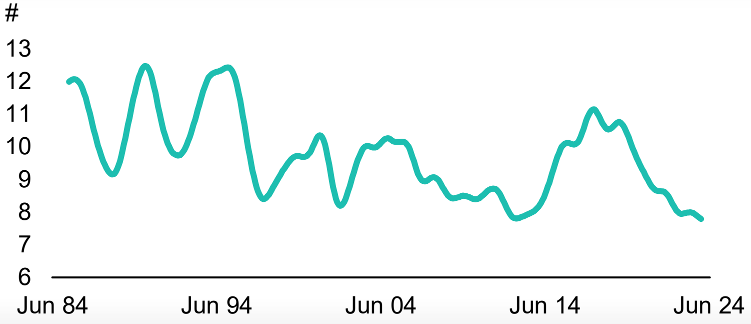
Vacancy rates at low levels[3]

Rental vacancy rate (8 capital city average)



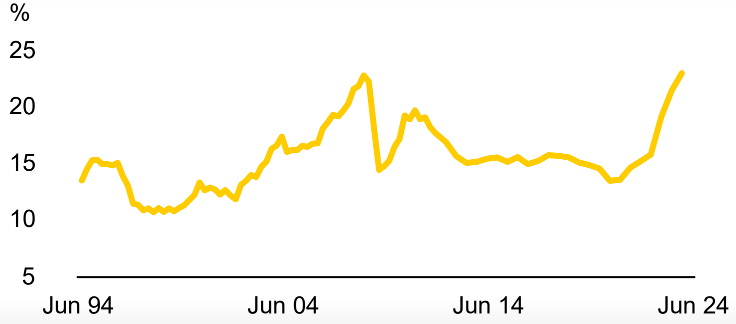
Building approvals close to lowest in a decade[2]

Building approvals rolling annual total per 1000 people



Housing becoming more unaffordable[4]

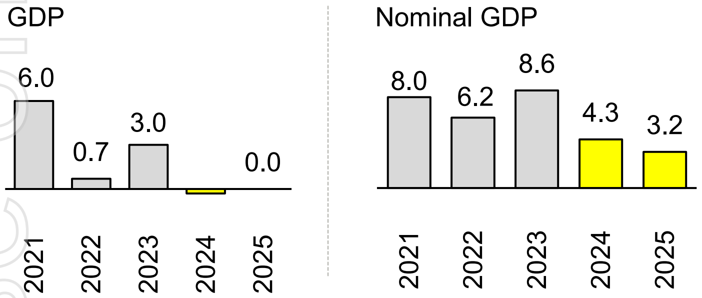
Percent of pre-tax income directed to mortgages



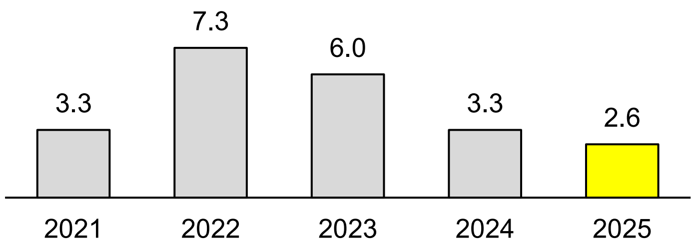
1. Source: CoreLogic. 2. Source: ABS. 3. Source: REIA. 4. Source: RBA, ABS, APRA and CBA. Dual average full-time income household buying median priced dwelling.

Key New Zealand economic indicators (June FY)[1]

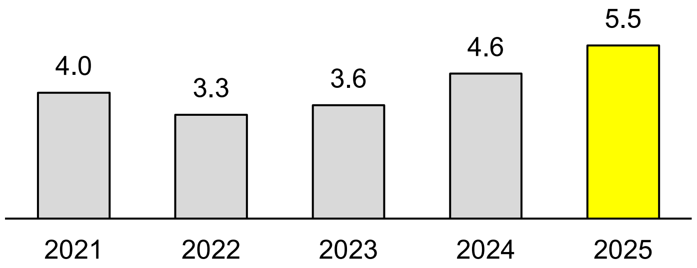
GDP %
Financial year average



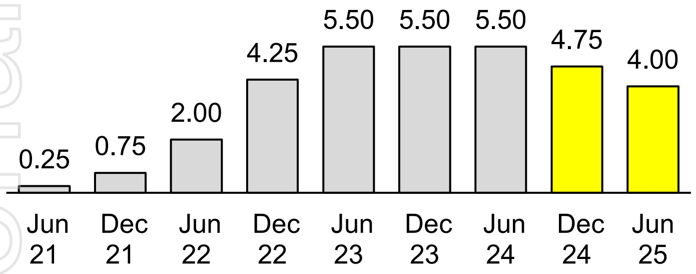
CPI %
Year on year, June quarter



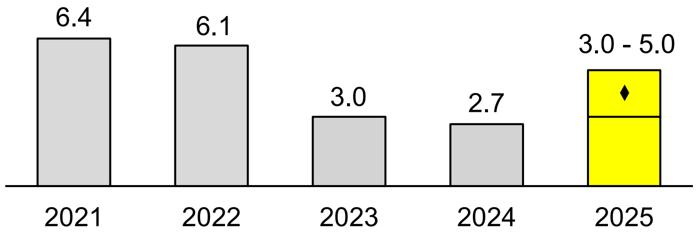
Unemployment rate %
June quarter average



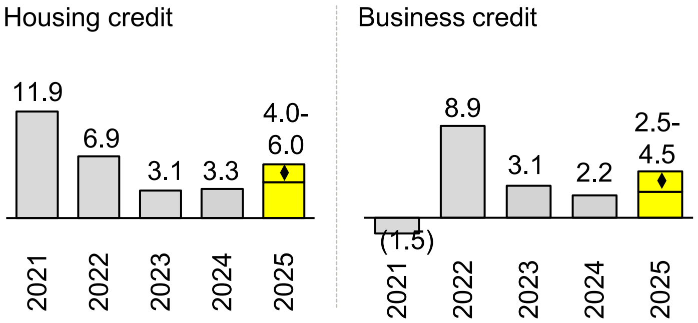
Cash rate %



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.

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Sources, glossary & notes

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Sources and notes

Slide 5

11. CBA generates returns to over 830,000 direct shareholders and indirectly to over 13 million Australians through their superannuation.

Slide 9

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. Variances to prior comparative period unless otherwise stated.
2. Refer to glossary at the back of this presentation for further details.
3. Total retail transaction accounts, excluding offset accounts. Includes Bankwest.
4. CBA expects to operate with a post-dividend CET1 ratio of greater than 11.0%, except in circumstances of unexpected capital volatility.
5. Represents 2H23 and 1H24 dividend, and on-market share buy-back undertaken during FY24.
6. CBA generates returns to over 830,000 direct shareholders and indirectly to over 13 million Australians through their superannuation.

Slide 18

1. Refer to glossary at the back of this presentation for further details.
2. Total retail transaction accounts, excluding offset accounts. Includes Bankwest.
3. 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).
4. Source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS).
5. For June 2024, deposit funding ratio reflects spot interest bearing deposits versus interest earning lending assets. For June 2019, the ratio reflects transaction, savings and investment deposits versus interest earning lending assets, from the latest available disclosures.
6. Total IB&M revenue as a proportion of total Risk Weighted Assets, from the latest available disclosures.
7. Represents the reduction in total Risk Weighted Assets from June 2017 to June 2024.
8. Source:RepTrak Corporate Reputation survey, representative of New Zealanders aged 18+. Reputation scores shown are quarterly. New Zealand bank average includes ANZ, ASB, BNZ, Kiwibank and Westpac.
9. Based upon RBNZ lending by purpose and deposits by sector data.
10. Business and rural lending represents aggregated business and agriculture loans per RBNZ classifications.
11. Includes Institutional deposits.

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Sources and notes

Slide 20
1. Refer to glossary at the back of this presentation for further details.
2. The total number of customers that have logged into the CommBank app at least once in the month of June.
3. The total number of logins to the CommBank app divided by the number of customers who have logged into the CommBank app in the month of June.
4. CBA won Canstar's Bank of the Year – Digital Banking award for 2024 (for the 15th year in a row). Awarded June 2024.
5. CBA was awarded 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 from January 2023 to December 2023.

Slide 23
1. Refer to glossary at the back of this presentation for further details.
2. Represents Cash NPAT and movement in risk weighted assets excluding major regulatory changes including implementation of Basel 3 from 1 Jan 23 and APRA's operational risk overlays.
3. Average annual organic capital generated in the five years representing the last full year reporting period, CBA represents the period FY20 to FY24, the next highest peer represents the period FY19 to FY23. Current period reflects last full year reporting period.
4. Deposits and long-term wholesale funding as a percentage of total funding (excluding equity).
5. Represents spot balance of domestic equity hedge and deposit hedge at 30 June 2024.
6. Represents the difference between total actual provisions held and the expected credit loss in the central scenario.
7. Surplus CET1 capital ratio above APRA regulatory minimum of 10.25% under the revised capital framework effective from 1 January 2023.

Slide 37
1. Return on equity on a cash (or cash equivalent basis) and continuing operations basis over average ordinary equity for domestic peers. Domestic Peer ROE and dividend payout ratio represents the average of the last two full year results as published, excluding special dividends. CBA reporting period includes the average of the full year to June 2024 and June 2023. International banks data sourced from Bloomberg and represents the average of the last two full years.
2. Estimated Return on equity (cash) including the benefit from franking credits which is recognised as 70% of the Australian tax generated relative to the average shareholders' equity in the period for CBA and domestic peers.
3. Net tangible assets per share as reported. FY00 – FY04 net tangible assets have not been normalised for the impact of the transition to AIFRS in 2005.
4. CBA and peers shares on issue as at 30 June 2024.
5. Reflects full year dividend in FY23 for peers and FY24 for CBA.

Slide 42
1. Represents an approximated distribution of FY24 Group gross income (net of loan impairment) to our customers and stakeholders across Australia and New Zealand.
2. Includes interest paid on deposits.
3. Represents share of household deposits as at June 2024. Source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS).
4. Includes payment of corporate tax, employee related taxes and Major Bank Levy.
5. Includes interest paid on offshore deposits and wholesale funding as well as earnings returned to shareholders.
6. Includes underlying costs incurred and payments made to our suppliers and partners.
7. Represents Business Bank business lending, new funding and drawdowns in FY24.
8. Represents 2H23 and 1H24 dividend paid.
9. Retail shareholder calculation is based on the number of shareholders who hold 10,000 shares or less.

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Sources and notes

Slide 49

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 50

1. Data source: Customer Engagement Engine Reporting. July 2023 to June 2024.
2. Daily average from July 2023 to June 2024.
3. As at 30 June 2024.
4. Unique users interacting with the Quick Links bar in the app from 1 July 2023 to November 2023.
5. Average monthly unique customers who visited Bill Sense via CommBank app from July 2023 to June 2024.
6. Evident AI Index 2023 published by Evident Insights Index, November 2023.

Slide 54

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.

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Sources and notes

Slide 60

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 61

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.

Slide 96

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 97

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.

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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.
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.

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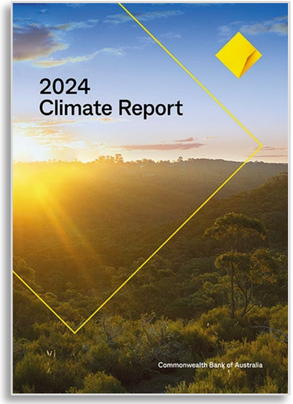
Annual Report



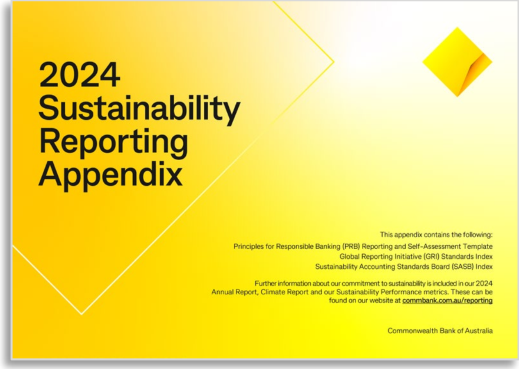
Climate Report

Corporate Governance Statement

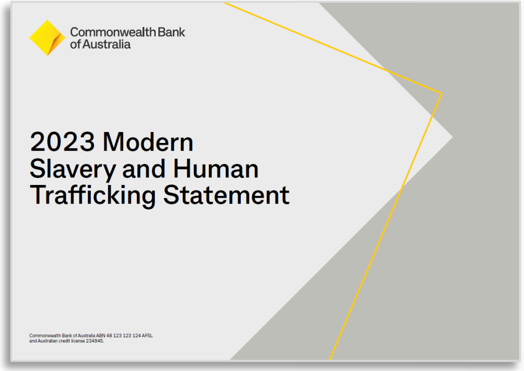
Profit Announcement

Pillar 3 Report

Investor Discussion Pack



Sustainability Reporting Appendix



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