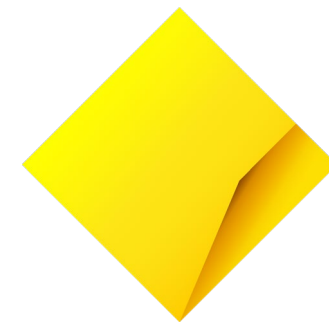


Results Presentation and Investor Discussion Pack

For the half year ended 31 December 2024

Commonwealth Bank of Australia



Important information

The material in this presentation is general background information about the Group and its activities current as at the date of this presentation, 12 February 2025. It is information given in summary form and does not purport to be complete. It is intended to be read by a professional analyst audience. Information in this presentation is not intended to be relied upon as advice to investors or potential investors and does not take into account the investment objectives, financial situation or needs of any particular investor. Investors should consider these factors, and consult with their own legal, tax, business and/or financial advisors in connection with any investment decision.

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 investors with their understanding of the Group, 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 regulatory, government and central bank responses to instability in the banking system.

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. Forward-looking statements may also be made – verbally and in writing – by members of the Group’s management in connection to this presentation. Such statements are also subject to the same limitations, uncertainties and assumptions which are set out in this presentation.

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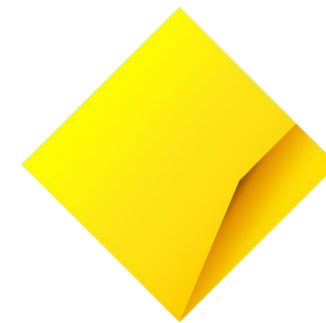
Readers should also be aware that certain financial data in this presentation may be considered “non-Generally Accepted Accounting Principles (non-GAAP) financial measures” under Regulation G of the *Securities and Exchange Act of 1934*, as amended, and “non-International Financial Reporting Standards (non-IFRS) financial measures” under Regulatory Guide 230 ‘disclosing non-IFRS financial information’ published by ASIC, including Net Profit After Tax (“cash basis”), earnings per share (“cash basis”), dividend payout ratio (“cash basis”), and dividend cover (“cash basis”). The disclosure of such “non-GAAP and non-IFRS” financial measures in the manner included in this presentation may not be permissible in a registration statement under the *U.S. Securities Act*. Although the Group believes that these “non-GAAP and non-IFRS” financial measures provide a useful means through which to examine the underlying performance of the business, such “non-GAAP and non-IFRS” financial measures do not have a standardised meaning prescribed by Australian Accounting Standards or IFRS and therefore may not be comparable to similarly titled measures presented by other entities. They should be considered as supplements to the financial statement measures that have been presented in accordance with the Australian Accounting Standards or IFRS and not as a replacement or alternative for them. Readers are cautioned not to place undue reliance on any such measures.

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The release of this announcement was authorised by the Board.

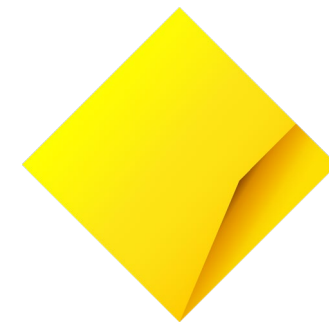
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Results presentation

Matt Comyn, Chief Executive Officer



Supporting our customers and communities

Delivering better outcomes



Supporting customers

- Focus on supporting our customers with cost of living pressures
- Provided more than 65,000 tailored payment arrangements for customers most in need of support¹
- More than 3 million customers using digital money management tools monthly to manage their finances²
- Maintained commitment to regional branch footprint supporting regional jobs and communities³



Protecting communities

- Invested \$450 million to protect our customers against fraud, scams, and financial and cyber crime⁴
- Reduced customer scam losses by more than 70% over two years⁵
- Identified and alerted customers of suspicious transactions, leveraging AI; 18k alerts sent per day, up 6x⁶
- NameCheck used more than 80 million times, preventing \$650 million mistaken and scam payments⁷



Strengthening Australia

- Lent \$21 billion⁸ to businesses to help them grow; helped more than 70,000 households buy a home⁹
- Paid over \$11 billion in interest to Australian savers⁹
- Further strengthened our balance sheet to help support customers & financial stability
- Returned \$4 billion to shareholders, benefitting over 13 million Australians^{10,11}

1. Payment arrangements in 1H25, defined at account level. 2. Average monthly unique customers who engaged with one of our money management features in the CommBank app in 1H25. Money management features include Money Plan, Bill Sense, Category Budgets, Cash Flow View, Goal Tracker, Credit Score and Smart Savings. 3. Previous commitment to keep all regional branches open until at least the end of 2026, recently extended to mid-2027. 4. Includes expenditure on operational processes and upgrading functionalities in 1H25. 5. 1H25 vs 1H23. 6. Reflects the monthly average suspicious card transaction alerts to customers through two-way push notifications sent during 1H25 vs 1H24. 7. Via NetBank and CommBank app from July 2023 to December 2024. 8. Business Bank business lending, new funding and drawdowns in 1H25. 9. 1H25. 10. Includes 2H24 dividend and 1H25 buy-back. 11. Refer to sources, glossary and notes at the back of this presentation for further details.

How we contribute to Australia

Supporting our customers, the community and the economy

Customers



~16m

Australian customers¹

\$11bn

interest paid to Australian savers²

Our people



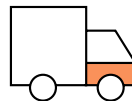
35,000+

Australian employees³

\$3bn

in salaries and superannuation paid to Australian employees⁴

Suppliers



3,700+

of which over 2,000 are Australian small businesses⁵

\$2bn

paid to suppliers and third parties to enable us to serve our customers⁴

Shareholders



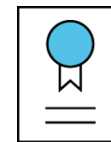
13m+

Australians benefitting including through their superannuation⁶

\$4bn

paid in dividends to shareholders⁶

Government



Contributing
as one of Australia's largest corporate tax payers

\$2bn

in Government payments⁷

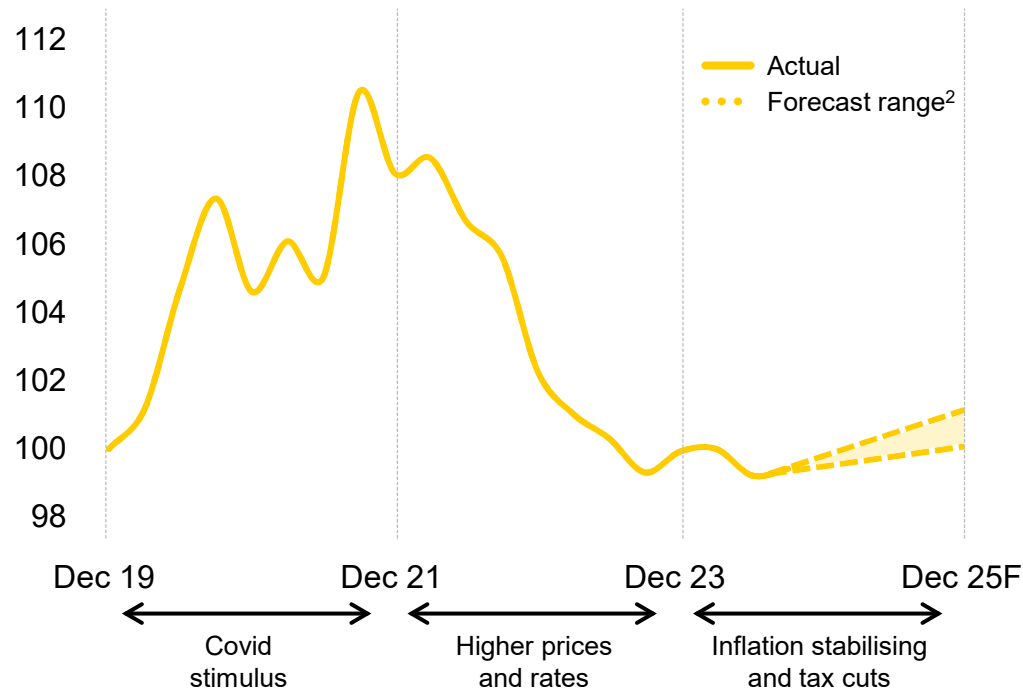
1. CBA and Bankwest customers as at 31 December 2024. 2. Includes interest paid on deposits in 1H25. 3. Australian employees (FTE) as at 31 December 2024. 4. 1H25. 5. CBA registered suppliers as at January 2025. Australian small business per Payment Times Regulator Small Business Identification (SBI) Tool. 6. CBA paid 2H24 dividends to over 825,000 direct shareholders as at record date and indirectly to over 13 million Australians through their superannuation; 75% Australian, 25% offshore based on issued share capital as at 31 December 2024. 7. Includes payment of Australian corporate tax, employee related taxes and Major Bank Levy in 1H25.

Some relief for stretched households

Disposable income stabilised – consumption more evenly distributed

Disposable income

Real household disposable income¹
Per capita – indexed to Dec 19



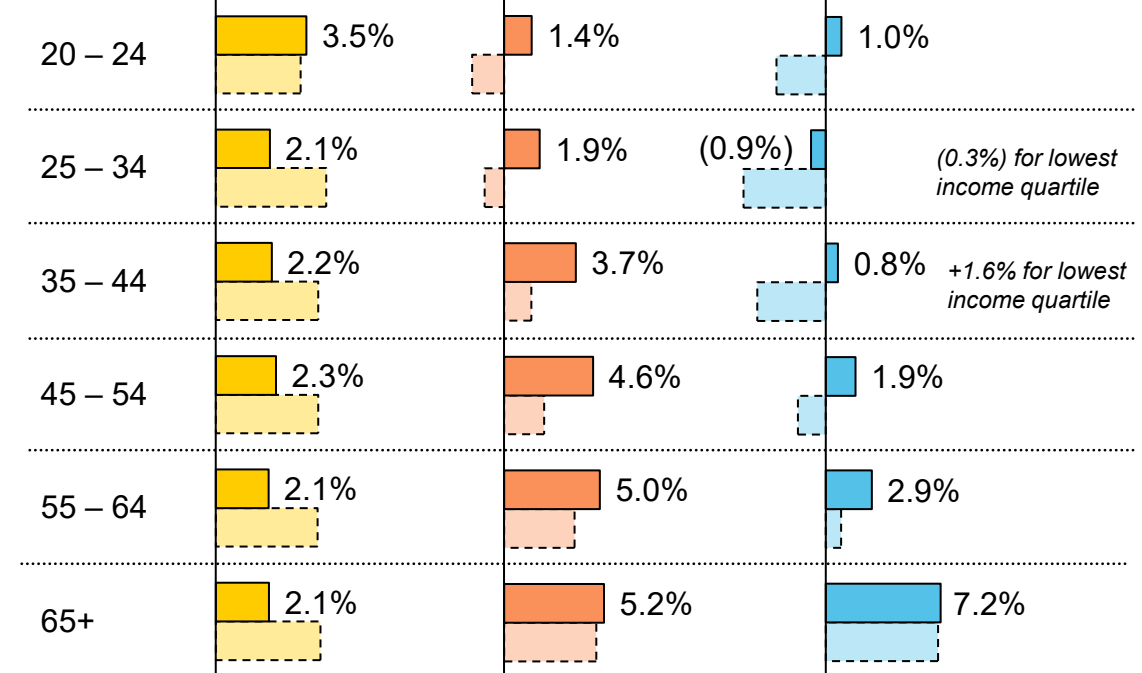
Spending^{3,4}

Essentials Discretionary

Saving^{3,5}

Year on year change:
Oct – Dec 24
Apr – Jun 24

Age, years

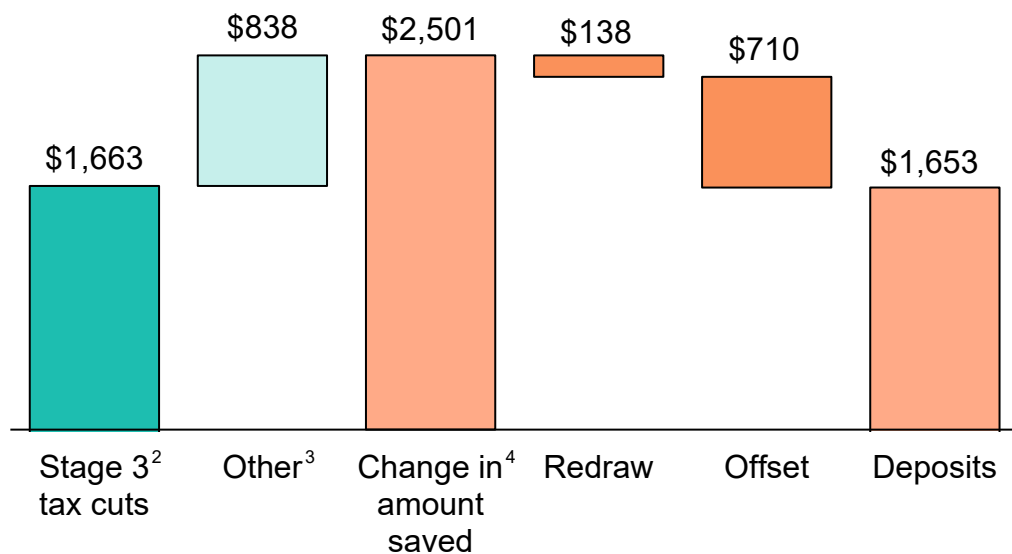


1. Sources: ABS and RBA. 2. Forecast based on RBA total real household disposable income growth projection and estimates for population growth. 3. Per customer. For spending 13 weeks to end of quarter, for saving the average balance as at end of quarter. Consistently active card customers and CBA branded products only. 4. Spending based on consumer debit and credit card transactions data (excluding StepPay). 5. 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 29 December 2024, considering salary, wages and government benefits.

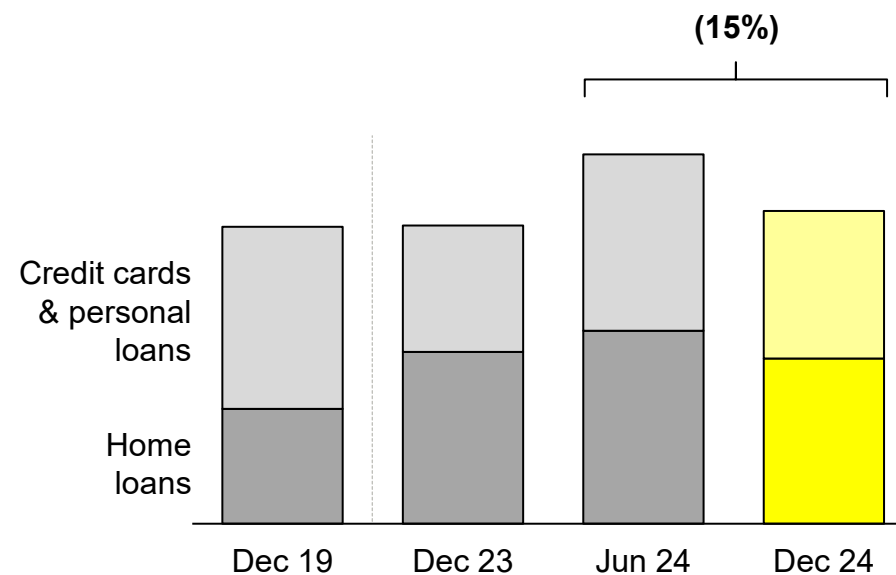
Income growth, tax cuts and rebates providing support

Increase in savings flowing to offsets and deposits

Change in amount saved¹
Salary and wage earners, annualised



Hardship
Number of cases



1. Per customer. Consistently active card customers and CBA branded products only. Salary and wage earners based on customers with payments identified as salaries and wages into CBA accounts.

2. Average post-tax impact of stage 3 tax cuts on CBA customers' salaries and wages. 3. Changes in salaries and wages, other income, spending, and deposit market share. 4. Increase in savings balance in 1H25 compared to increase in savings balance in 1H24.

Building a brighter future for all

Consistent, disciplined execution of our strategy



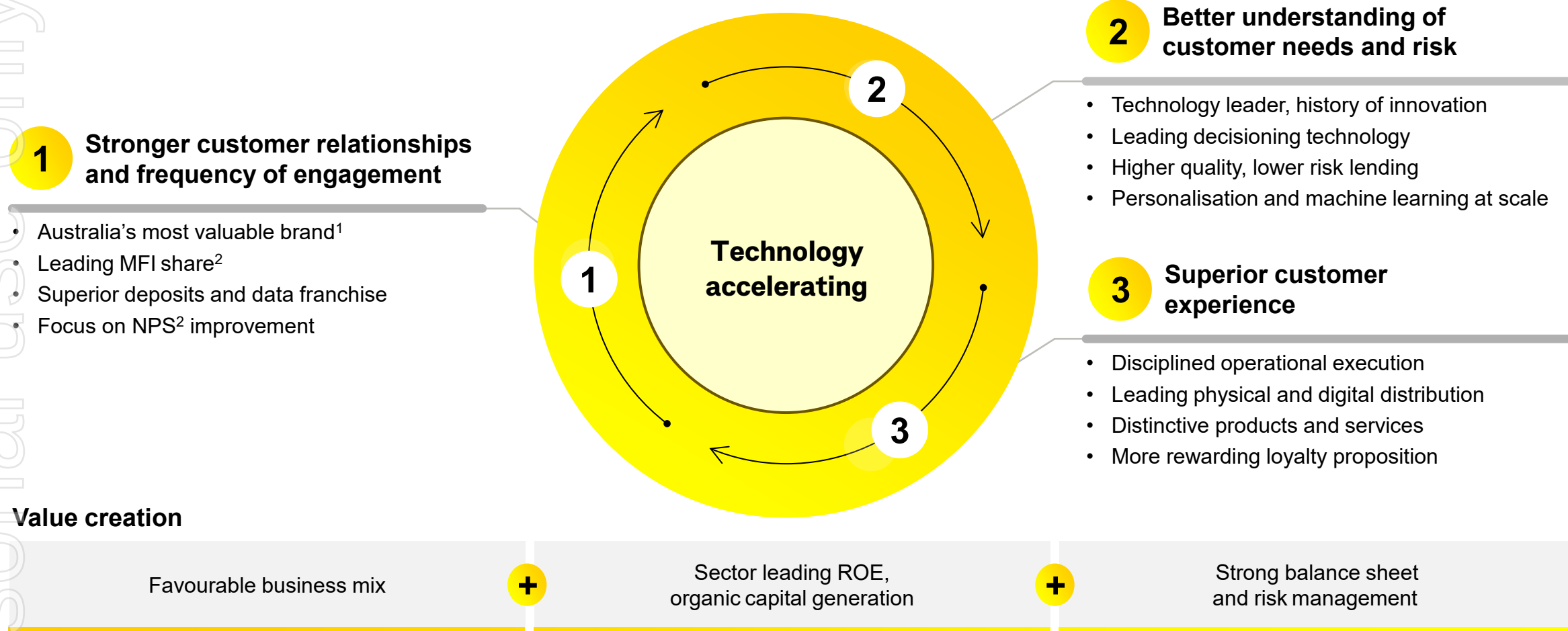
Our strategy	Leadership in Australia's recovery and transition	Reimagined products and services	Global best digital experiences and technology	Simpler, better foundations
How we deliver on our purpose	Grow the economy and standards of living - Grew business lending 1.3x system¹ and institutional sustainable lending +44%² - Reduced customer scam losses by >70%³ - Supported regional Australia and those most impacted by cost of living pressures	Help customers achieve their life goals - Helped >70,000 households buy a home⁴ - Strong MFI share in growth segments⁵ - Launched CommBank Yello for Business, opened CommBank app features to more Australians to experience Australia's best digital experiences and services⁶	Deliver superior customer experiences - Maintained leadership in consumer digital, consumer mobile app and business digital NPS⁵ - Accelerated tech investment to refresh infrastructure & develop AI capability, launched Australia's first GenAI powered messaging service for bank customers - Transforming disputes, simplify and automate CommBiz customer experience	Be safe, strong, and there when most needed - Invested \$450 million to protect customers from fraud, scams, cyber and financial crime⁷ - Maintained strong balance sheet settings - Launched Generative Responsible Toolkits for safer implementation of GenAI - Completed partial divestment of VIB in Vietnam⁸
Examples of what we have delivered				

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

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

Core franchise

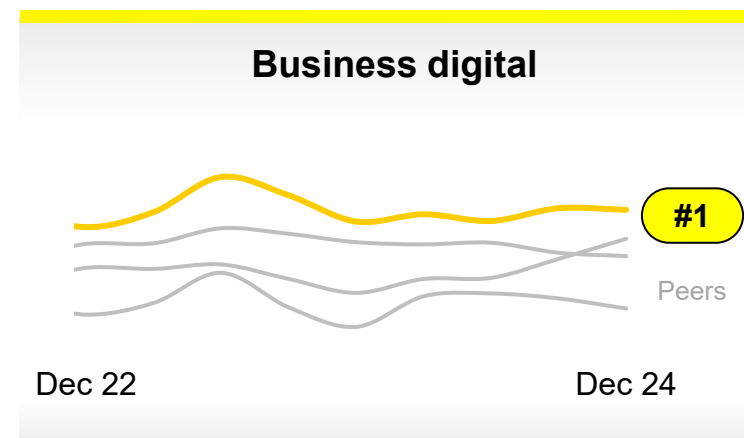
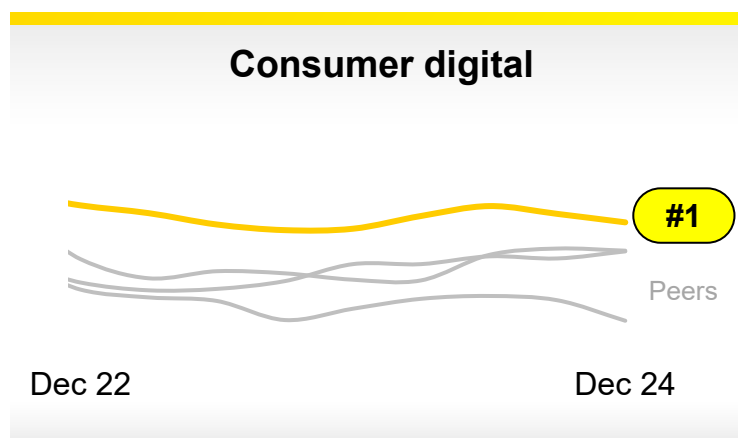
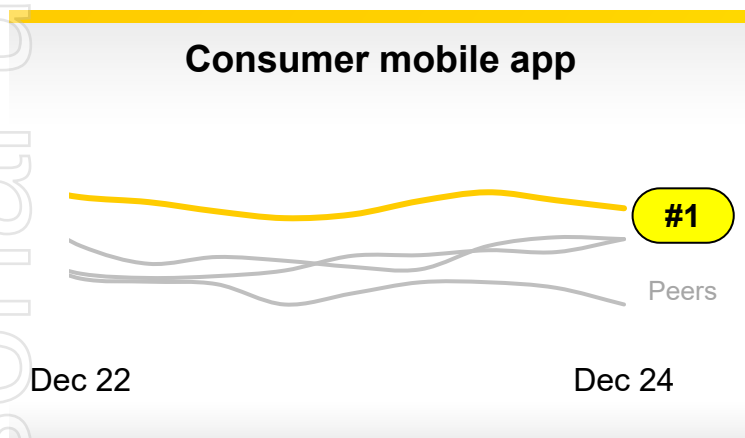
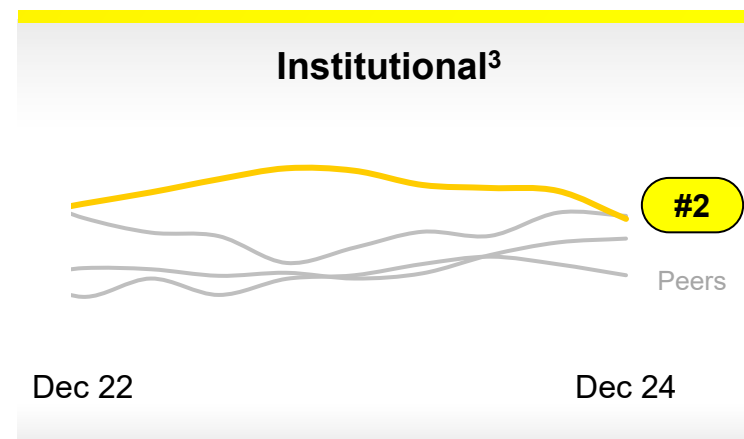
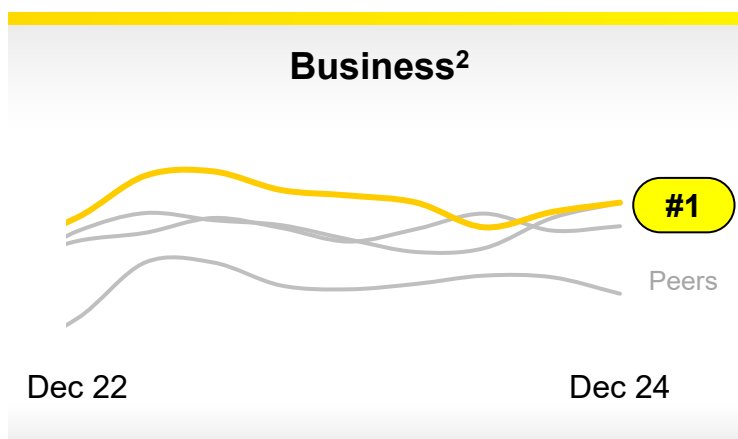
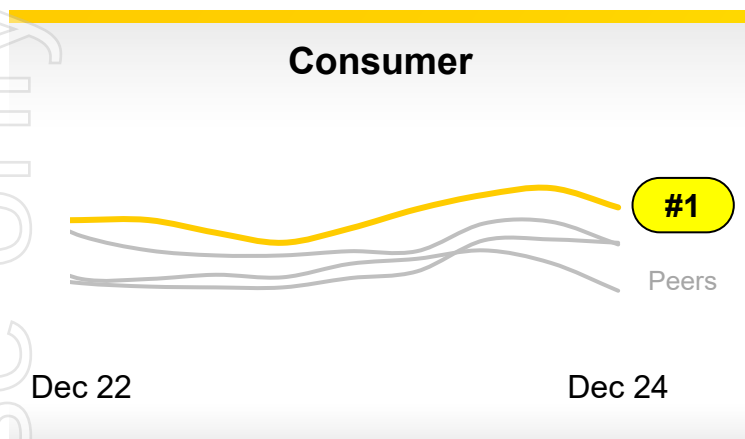
Building stronger, deeper customer relationships



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.

Customer engagement

Strong Net Promoter Scores¹ across key segments



1. Refer to glossary at the back of this presentation for further details. 2. CBA is co-lead in Business NPS at December 2024. 3. Turnover +\$300 million per annum.

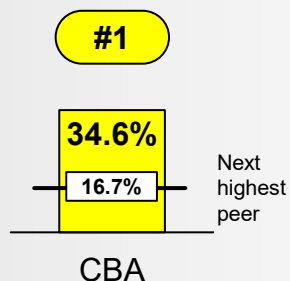
Engaged customers

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

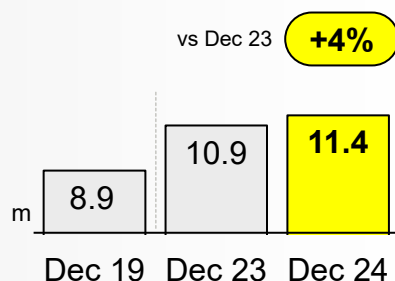
Retail

More than 1 in 3
Australians

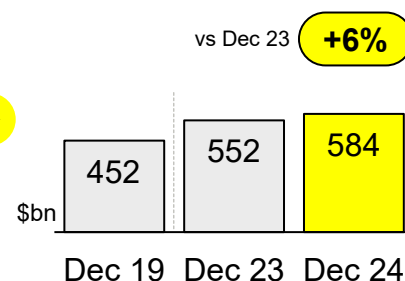
Retail MFI share¹



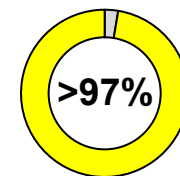
Retail transaction accounts²



Home lending³



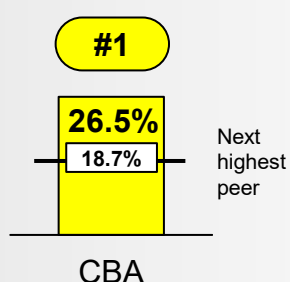
Home loans linked to a transaction account



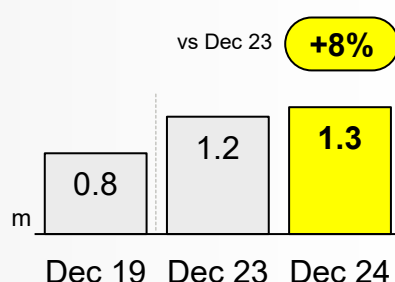
Business

More than 1 in 4
Australian
businesses

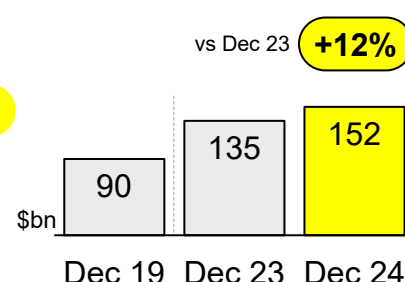
Business MFI share¹



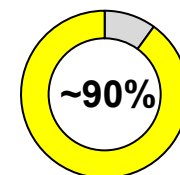
Business transaction accounts



Business lending⁴



Business loans linked to a transaction account



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.

Performance summary

Consistent, disciplined execution



Customer performance

- Leading NPS¹ in Retail and Business², achieved record consumer NPS¹ for any major bank
- NPS¹ leadership across consumer mobile app, consumer and business digital
- Increased total number of transaction accounts by ~100k in business & ~460k in retail³
- Deepening digital engagement – more app users (8.8 million, +600k)⁴, logging in more often (43x per month)⁵



Operational performance

- Disciplined approach to volume/margin – increased share of NII, gained 11bpts of home loan market share⁶
- GenAI powered customer messaging, improved contact centre wait times, faster business loan decisioning
- Launched AI based digital dispute resolution process, alerting customers of suspicious transactions
- Intense focus on capital – strong organic capital generation



Strategic differentiation

- Maintained primacy of relationships – strong retail MFI¹ share of 34.6%, business MFI¹ share of 26.5%
- CBA now accounts for more than 45% of total market share of proprietary home lending flow⁷
- Leveraged technology, data & AI to provide superior, differentiated customer experiences
- Launched CommBank Yello for Business⁸, Travel Booking, Car Buying, opened CommBank app to more Australians⁹

This result¹

Customer focus, consistent and disciplined execution



↑ 6% Statutory NPAT

↑ 2% Cash NPAT

↑ 7c Cash EPS

↑ 10c DPS

MFI share

34.6% Retail MFI²

26.5% Business MFI²

Dec 24

Transaction accounts

~ **+460k** retail accounts³

~ **+100k** business accounts

Dec 24 vs Dec 23

Deposit funding

77%

% of total funding⁴

CET1 Level 2

12.2%

>11% target operating range⁵

Dividend per share

\$2.25

+10c vs 1H24

Shareholder returns

~\$4bn⁶

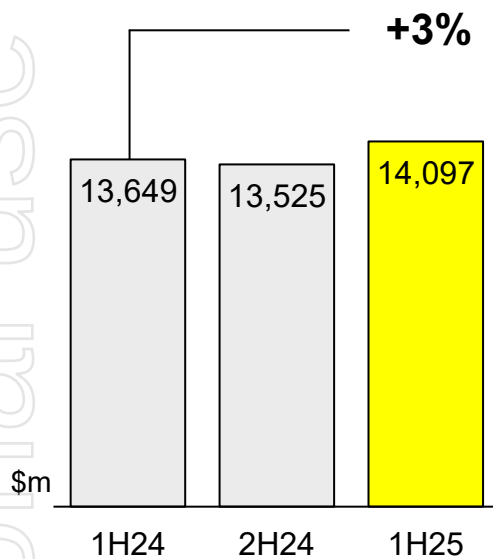
Benefitting >13m Australians⁷

Financials¹

Cash NPAT up 2% - disciplined approach, underlying margin stable - higher expenses

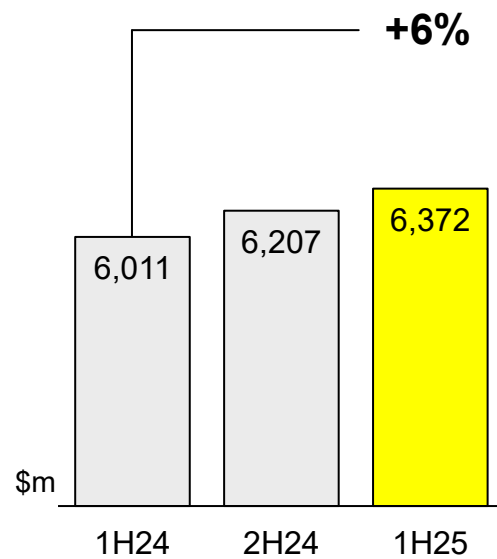
Operating income

Disciplined approach to volume growth with stable underlying margin



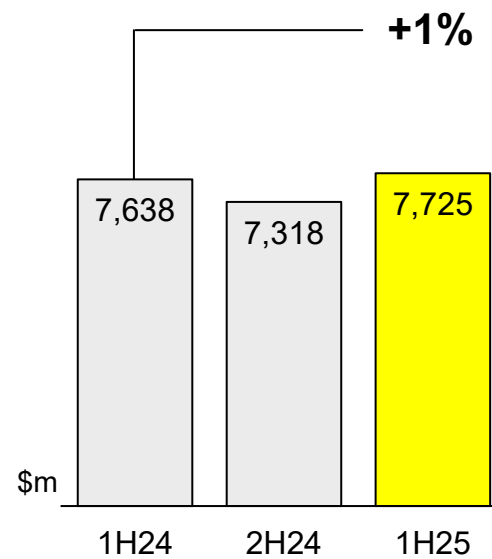
Operating expenses

Inflation and increased investment in technology and frontline



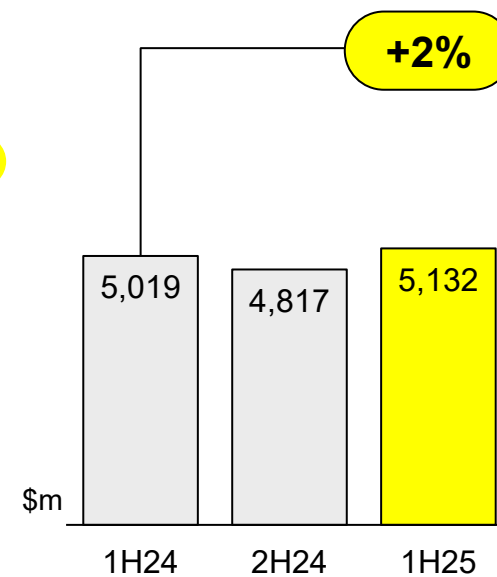
Pre-provision profit

Higher operating income and growth in operating expenses



Cash NPAT

Lower loan impairment expense



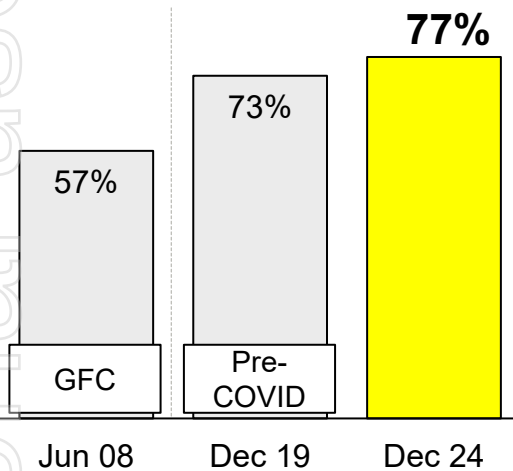
1. Presented on a continuing operations basis.

Balance sheet strength maintained

Long-term, conservative approach – well placed for a range of scenarios

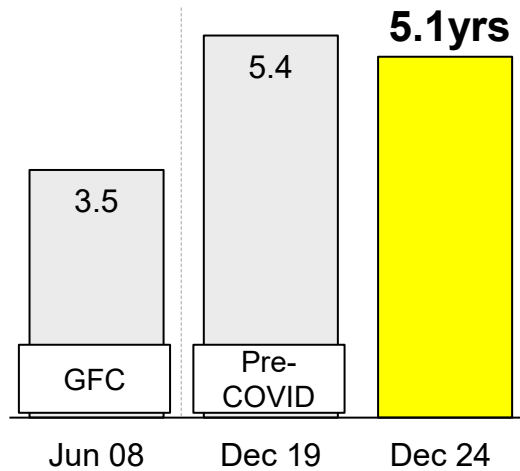
Deposit funding¹

% of total funding



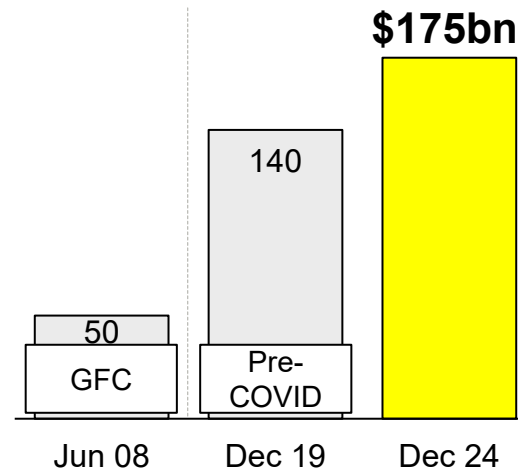
Long-term funding

Weighted average maturity, yrs



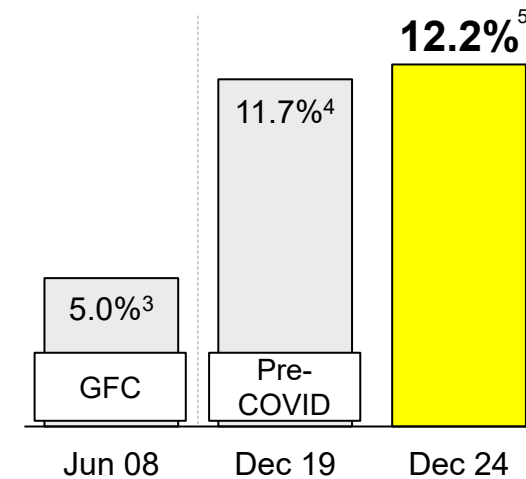
Liquid assets

Average², \$bn



Capital

CET1 ratio, Level 2



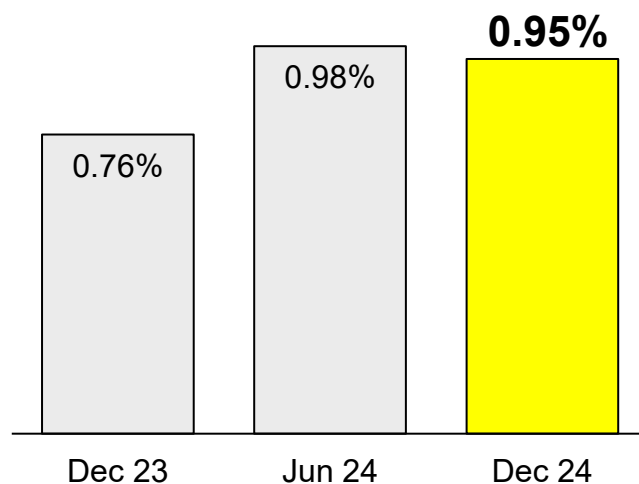
1. Deposit funding includes central bank and interbank deposits (31 December 2024: \$17.7 billion, 31 December 2019: \$19.0 billion and 30 June 2008: \$5.4 billion) previously classified as short-term wholesale funding. Comparative information has been restated to conform to presentation in the current period. 2. Six month average balance as at 30 June 2008, quarterly average balance as at 31 December 2019 and 31 December 2024. 3. Pro-forma CET1 under the capital framework effective until 31 December 2022. 4. Capital framework effective until 31 December 2022. 5. APRA's revised capital framework effective from 1 January 2023.

Credit quality

Arrears and TNPE stable – credit quality sound, well provisioned

Troublesome & non-performing exposures¹

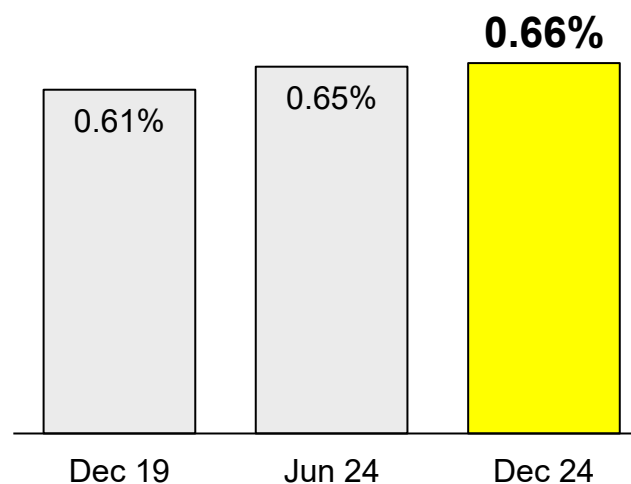
% of TCE



Home loan arrears²

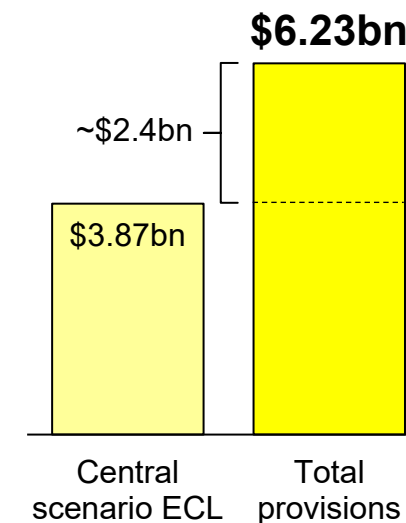
90+ days, %

Historic avg³: 0.65%



Provisioning⁴

Total provisions vs Central ECL⁵
Dec 24



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

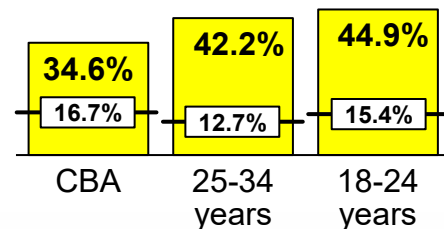
Disciplined growth

Disciplined volume growth across all core business segments

RBS

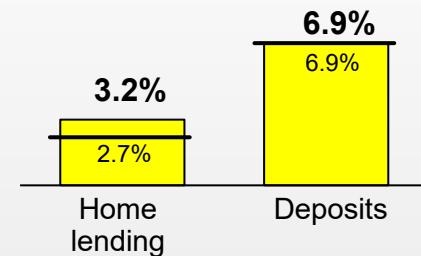
Retail MFI share¹
Dec 24

— Next highest peer



Volume growth²
6 months to Dec 24

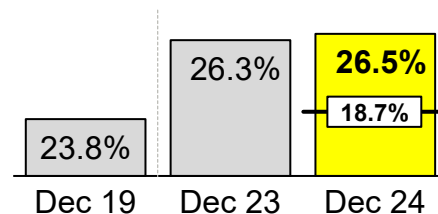
— System



BB

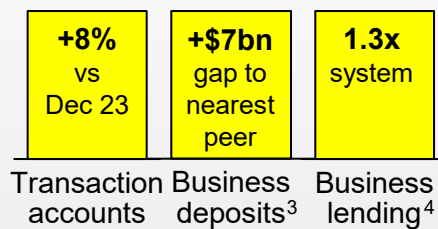
Business MFI share¹

— Next highest peer



Volumes

1.3m accounts #1 Mkt share Balance growth

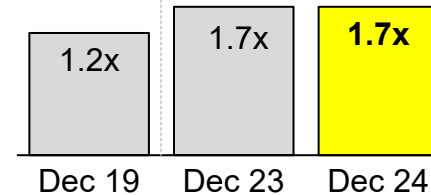


IB&M

Deposit funding ratio⁵

Net deposit funding contribution
Dec 24 (spot)

+\$61bn



Revenue/Total RWA⁶

Reduction in total RWA over 8 years⁷

-\$36bn

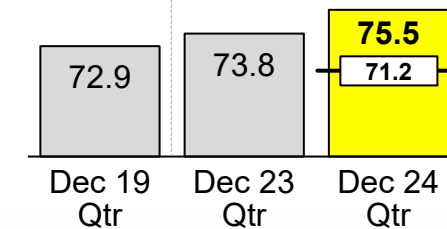


ASB

Reputation score⁸

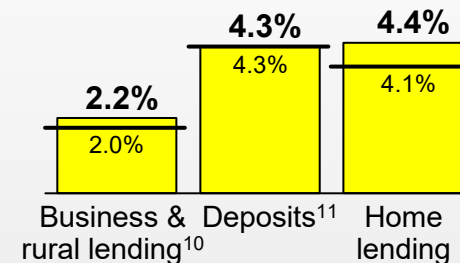
— Avg of major NZ banks

#1



Volume growth⁹
12 months to Dec 24

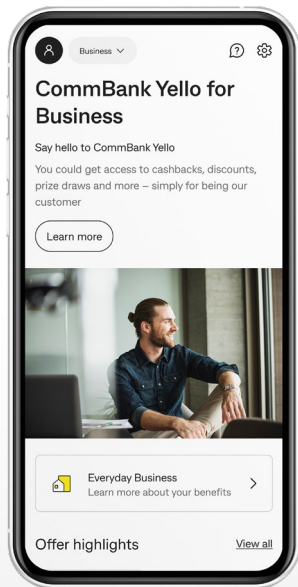
— System



Business Banking

Continued progress in Business Banking

CommBank Yello for Business



Launched
November 2024¹



MFI Share²

Business MFI share



Dec 20

Dec 24

Net Promoter Score^{2,3}

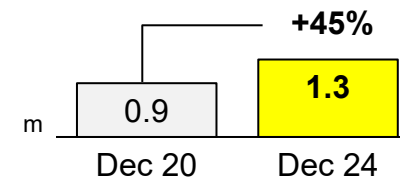
Business



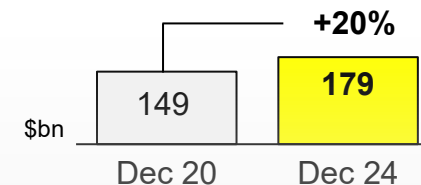
Dec 20

Dec 24

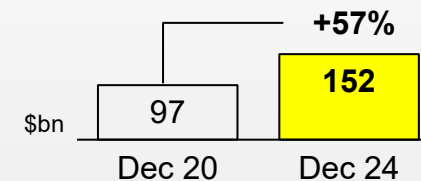
Business transaction accounts



Business deposits^{4,5}



Business lending^{5,6}



More than 1 in 4

Australian businesses

#1

Business deposit
market share

~1.3m

Business transaction
accounts

1.3x system

business lending
growth⁷

+32%

increase in new CommSec
Aus. equities accounts⁸

39%

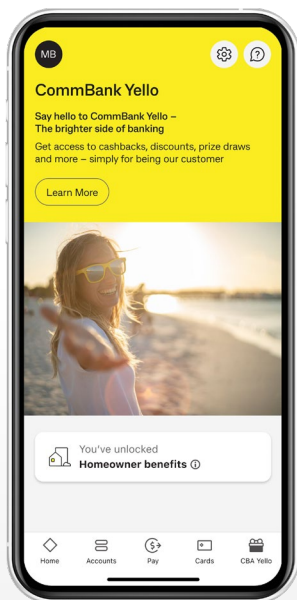
contribution to
Group NPAT⁹



Global best digital experiences

Extending our market leading digital ecosystem – deeper, stronger customer relationships

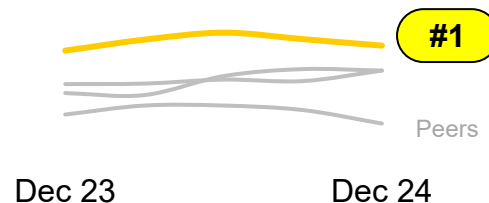
CommBank app CommBank Yello



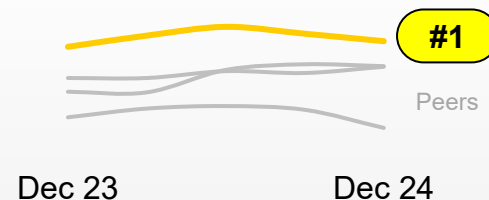
**Australia's best
banking app¹**



Net Promoter Score² Consumer mobile app

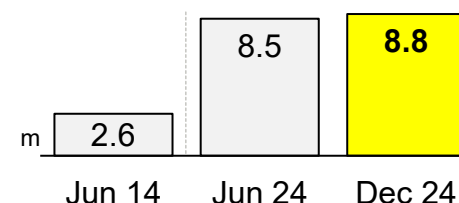


Net Promoter Score² Consumer digital

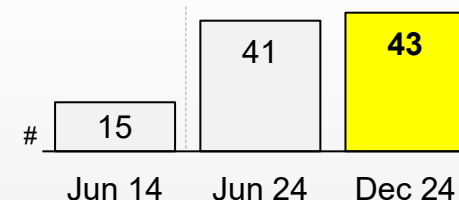


Bank of the Year Digital Banking
(15 years in a row)¹

CommBank app active customers³



Monthly app logins per active customers⁴



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



8.8 million
active app users³

>12.3 million
daily logins to the
CommBank app⁶

3x increase
in CommBank app
engagement since 2014

>6.4 million
customers engaging with
CommBank Yello⁷

~2x more
app logins by CommBank
Yello engaged customers⁸

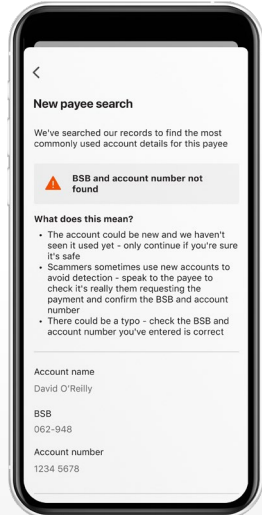
37%
CommSec accounts
opened via app⁹

Supporting our customers

Helping our customers to keep safe and secure

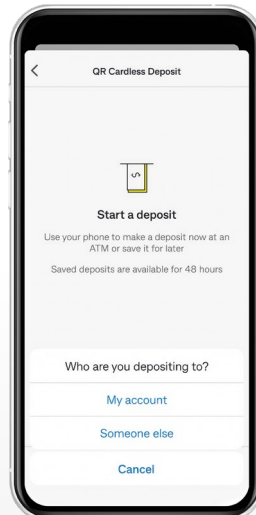


NameCheck



\$650 million
payments prevented¹

QR Cardless



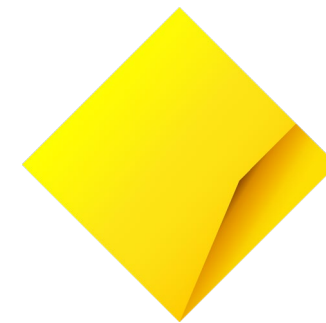
>800,000
cardless transactions²

- Invested \$450m in 1H25 to protect against fraud, scams, and financial and cyber crime³
- >70% reduction in customer scam losses over two years⁴
- Joined global first inter-bank real time behavioural intelligence sharing (BioCatch)
- Launched QR Cardless via CommBank app for safe, fast & secure access to cash
- Launched Digital Wallet review feature in CommBank app, Australian major bank first
- Launched intelligent friction (e.g. intelligent warnings, transaction holds)
- Expanded Scam Indicator to telephone landlines to protect elderly from phone scams
- NameCheck used over 80m times & prevented \$650m mistaken payments & scams¹
- Telstra, Optus, Vodafone partnerships – e.g. SMS blocking & scam call interception
- Proactively contacted 8.7m customers to build scams awareness⁵
- More than 4,000 staff dedicated to fighting financial crime
- Over 500 phishing sites taken down that directly impersonate Group branding⁶

1. Via NetBank and CommBank app from July 2023 to December 2024. 2. Total QR Cardless withdrawal and deposit transactions since launch in October 2024. 3. Includes expenditure on operational processes and upgrading functionalities. 4. 1H25 vs 1H23. 5. Unique reach for the scams awareness communications undertaken in 1H25. 6. CBA and Bankwest in 1H25.

Results presentation

Alan Docherty, Chief Financial Officer



Results overview

Supporting our customers, investing in our franchise, delivering for our shareholders

Operating context

- Some relief for stretched households (↓ tax, rebates)
- Inflation moderating, real incomes improving
- Ongoing advances in AI, large language models
- Macro & geopolitical uncertainty, Australia well-placed

Management response

- Support for customers, restructures (↓ hardship)
- Consistent disciplined approach: volume/rate; capital
- Accelerating investment in tech infrastructure & AI
- Conservative balance sheet settings

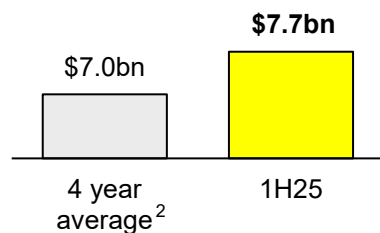
Long-term franchise implications

- Focus on customer advocacy in core segments
- Leading Retail & Business MFI¹ share, volume growth
- Peer leading organic capital generation & ROE
- Strong and sustainable dividends

1H25 financial outcomes

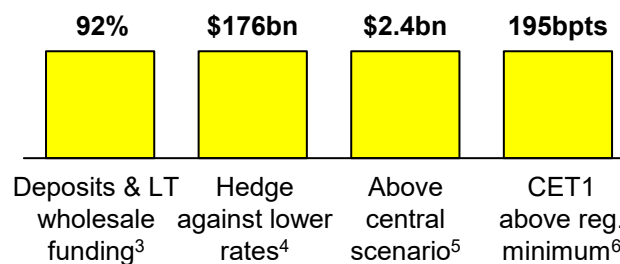
Growth in pre-provision profit

Current half vs 4 year average



Maintained strong balance sheet settings

Funding Interest rate risk Provisioning Capital



Superior shareholder returns

Dividend per share (cents)



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

Statutory vs cash NPAT¹

Statutory NPAT of \$5.1 billion - in line with cash NPAT

\$m	1H24	2H24	1H25
Statutory NPAT – continuing operations	4,837	4,644	5,142
Non-cash items:			
- Transaction costs and losses on disposals ²	(210)	(162)	9
- Hedging and IFRS volatility ³	28	(11)	1
Cash NPAT – continuing operations	5,019	4,817	5,132

1. Presented on a continuing operations basis. 2. Includes 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".

1H25 result¹

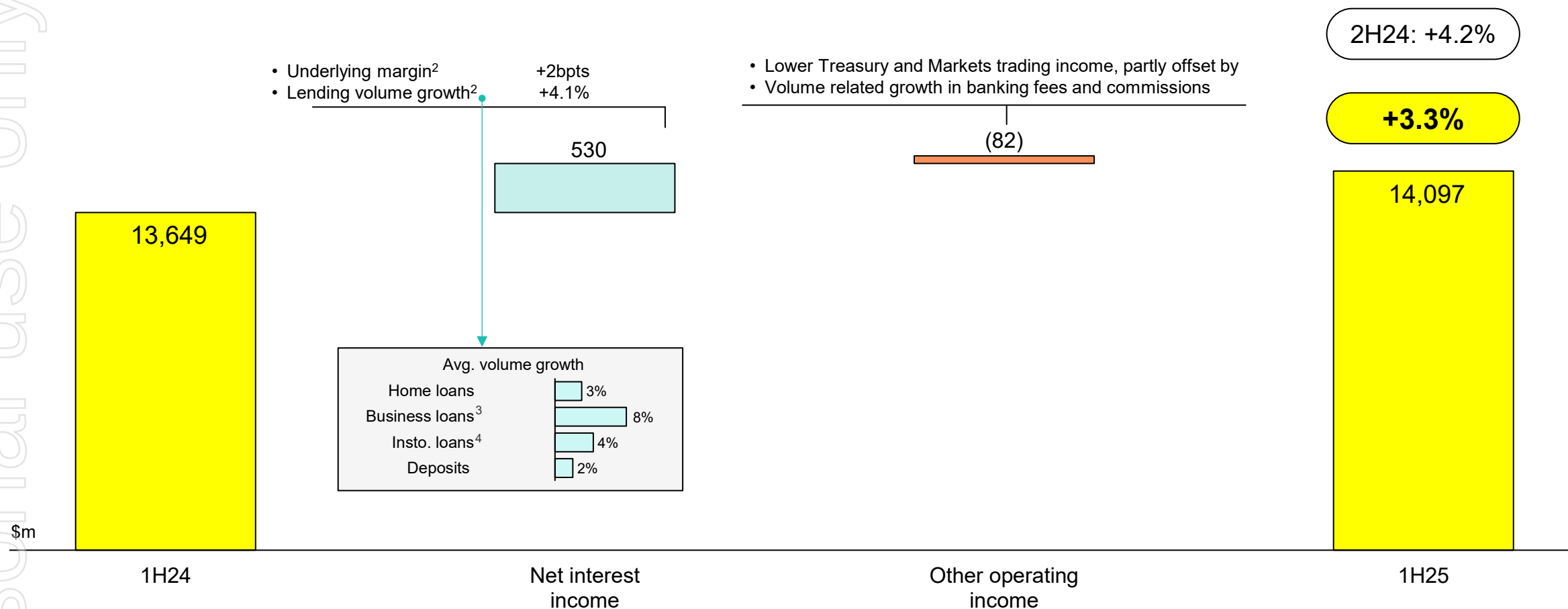
Cash NPAT up 2.3% vs 1H24

\$m	1H25		1H25 vs 1H24		1H25 vs 2H24
Operating income	14,097	↑	3.3%	↑	4.2%
Operating expenses	6,372	↑	6.0%	↑	2.7%
Operating performance	7,725	↑	1.1%	↑	5.6%
Loan impairment expense	320	↓	(22.9%)	↓	(17.3%)
Cash NPAT	5,132	↑	2.3%	↑	6.5%

1. Presented on a continuing operations basis.

Operating income¹

Higher net interest income achieved through disciplined franchise growth – underlying margin stable



1. Presented on a continuing operations basis. 2. Excluding impact from lower liquids and institutional pooled lending facilities net presentation. 3. Includes New Zealand and other business loans. 4. Excludes institutional pooled lending facilities.

Disciplined volume growth for sustainable returns

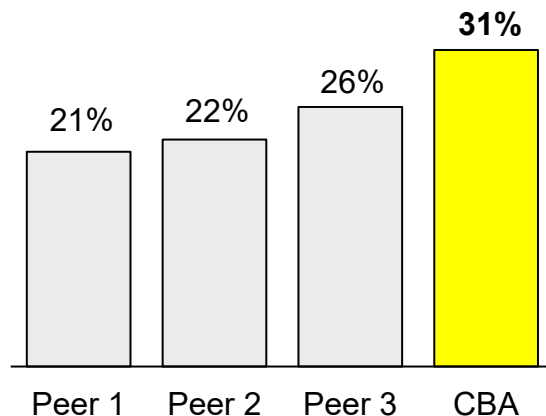
CBA gained share of NII – targeted, disciplined approach to growth

Share of total NII¹

Four largest banks²

2H24 (Sep)

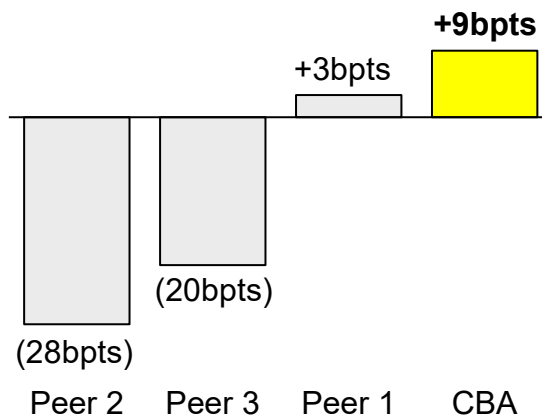
Change in share 2H24 vs 1H24	(0.3%)	(0.4%)	+0.2%	+0.5%
(Sep / Mar):	(\$97m)	(\$164m)	\$76m	+\$185m



Change in home loan market share

Four largest banks^{2,3}

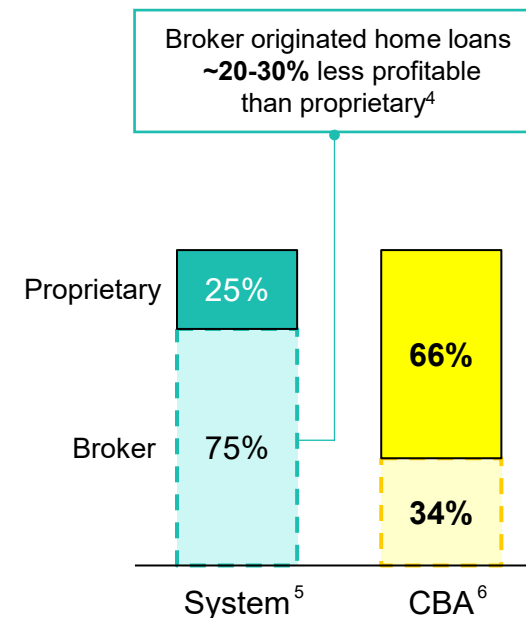
Sep 24 vs Mar 24



Home loan funding

By channel

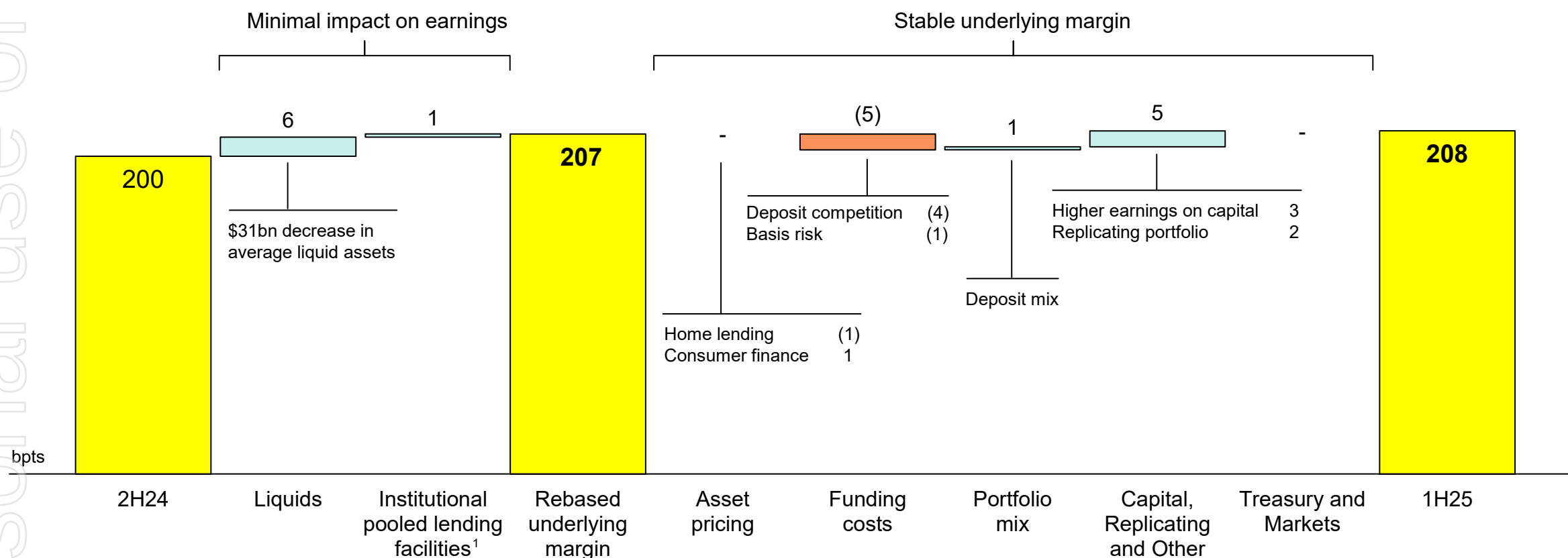
1H25



1. Defined as net interest income excluding notable items as reported. Peer data as derived from publicly available disclosures. Represents six months ending 30 September 2024. 2. Four largest Australian banks based on market capitalisation as at 30 September 2024. 3. Represents the six months from March 2024 to September 2024. 4. Average home loan return based on \$600,000 loan size. Broker returns adjusted for upfront and trail commissions and lower operating expenses, with upper end of range driven by those banks which continue to offer a standard \$2,000 cashback offer. 5. Source: Mortgage & Finance Association of Australia quarterly release for new home loans originated through mortgage brokers for the period July 2024 to September 2024. 1H25 broker share of ~75% is estimated based on the release of the first quarter of the financial year. 6. Excludes Bankwest and Residential Mortgage Group.

Group margin

Underlying margin stable – competition effects offset by hedging activities



1. Impact of institutional pooled lending facilities net presentation.

Operating expenses¹

Inflation and investment in technology & frontline driving cost growth, partly funded by ongoing productivity

Cost to income

44.0%

Contribution to mvt:

+3.8%

+3.2%

+2.7%

(3.7%)

2H24: +2.7%

+6.0%

6,011

227

191

168

(225)

6,372

- Investment in infrastructure modernisation, AI capabilities, fraud and cyber
- Investment in frontline staff, partly offset by
- Insourcing of technology capabilities including engineering and data

- Cumulative cost savings realised (last 6 yrs):
- 1H25: \$986m
 - 1H24: \$761m

- Wage inflation including higher super guarantee
- Inflation related to software and IT vendors
- Two additional working days

- Operational volume growth
- Cloud computing volumes

\$m

1H24

Inflation and 2 additional working days

Investment in technology & frontline

Volume related uplifts & other

Productivity

1H25

1. Presented on a continuing operations basis.

Credit risk

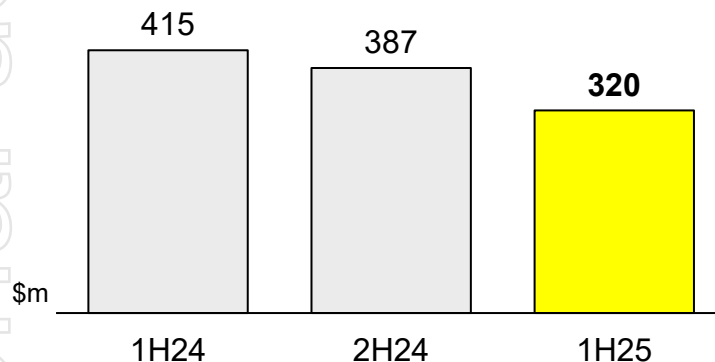
Low impairment expense – arrears broadly stable, lower corporate TNPE – sound credit quality



Loan impairment expense

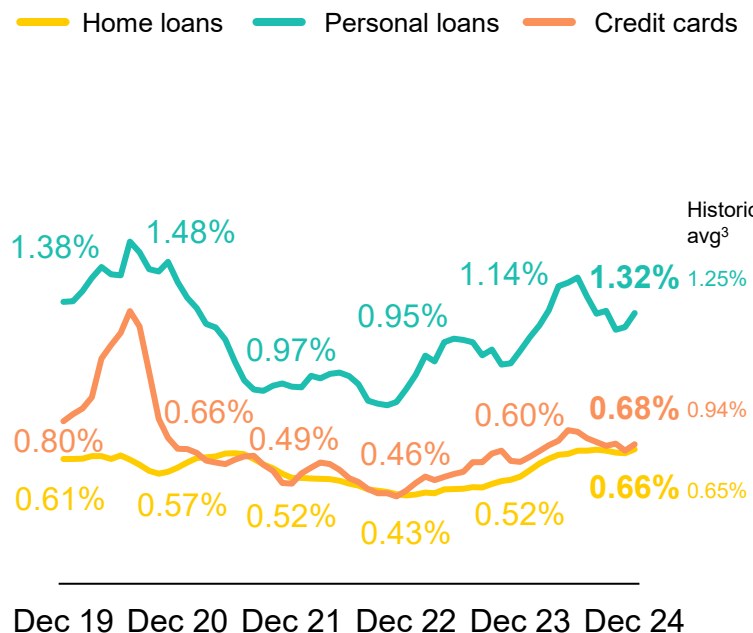
Loan loss rate, bpts¹

	1H24	2H24	1H25
Consumer	7	4	3
Corporate	13	19	16
Total	9	8	7



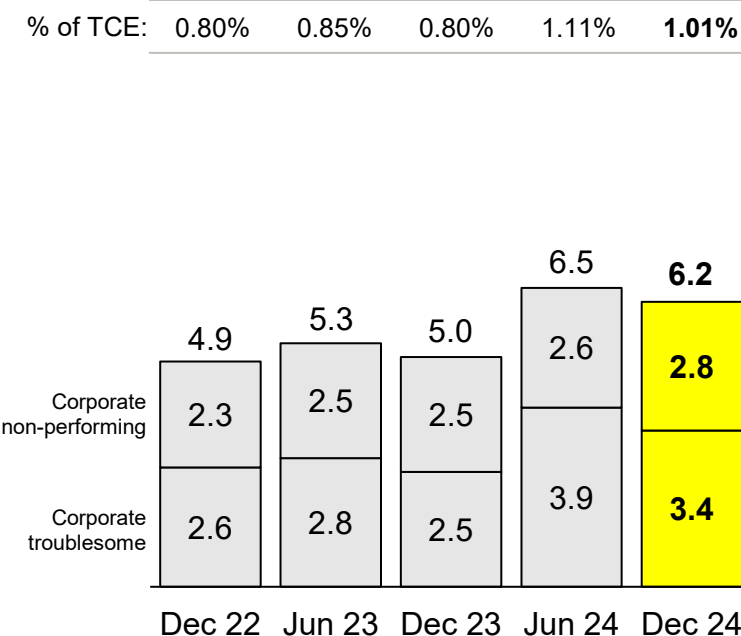
Arrears²

90+ days



Troublesome & non-performing exposures⁴

Corporate, \$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. 4. Non-performing exposures are exposures in default as defined in regulatory standard APS220 Credit Risk Management. Corporate troublesome exposures are defined as exposures to corporate customers where profitability is weak and the capacity to meet financial commitments is diminished. These customers are at higher risk of default over the next 12 months.

Provisioning¹

Strong provision coverage retained – loan loss provisions broadly stable

Total credit provisions

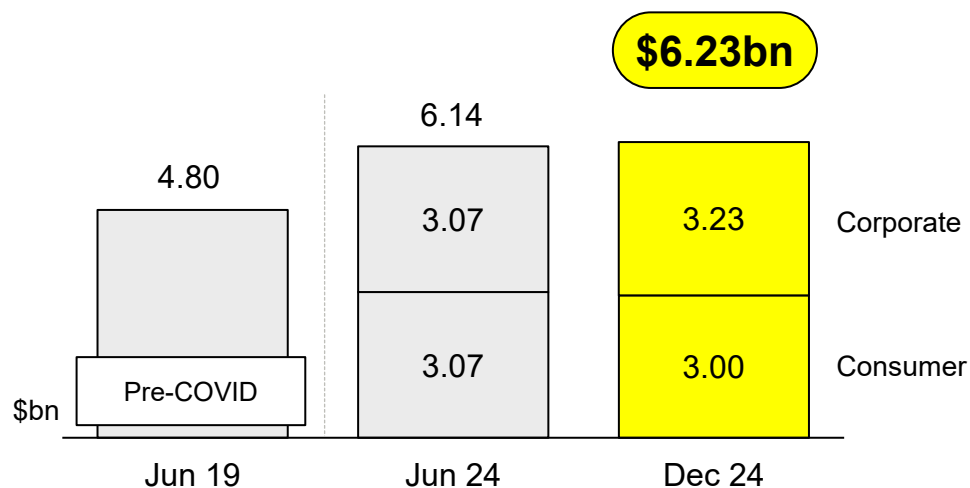
\$bn

TP/CRWA:

1.29%

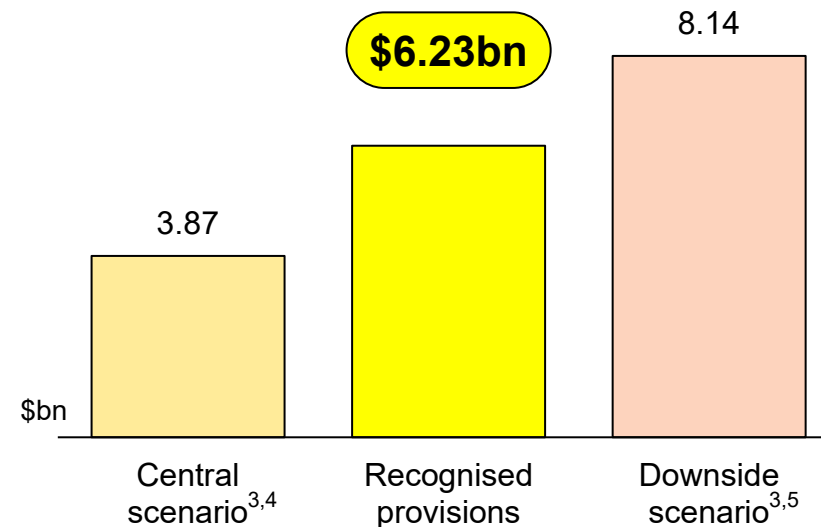
1.66%²

1.62%²



Provisions and scenarios

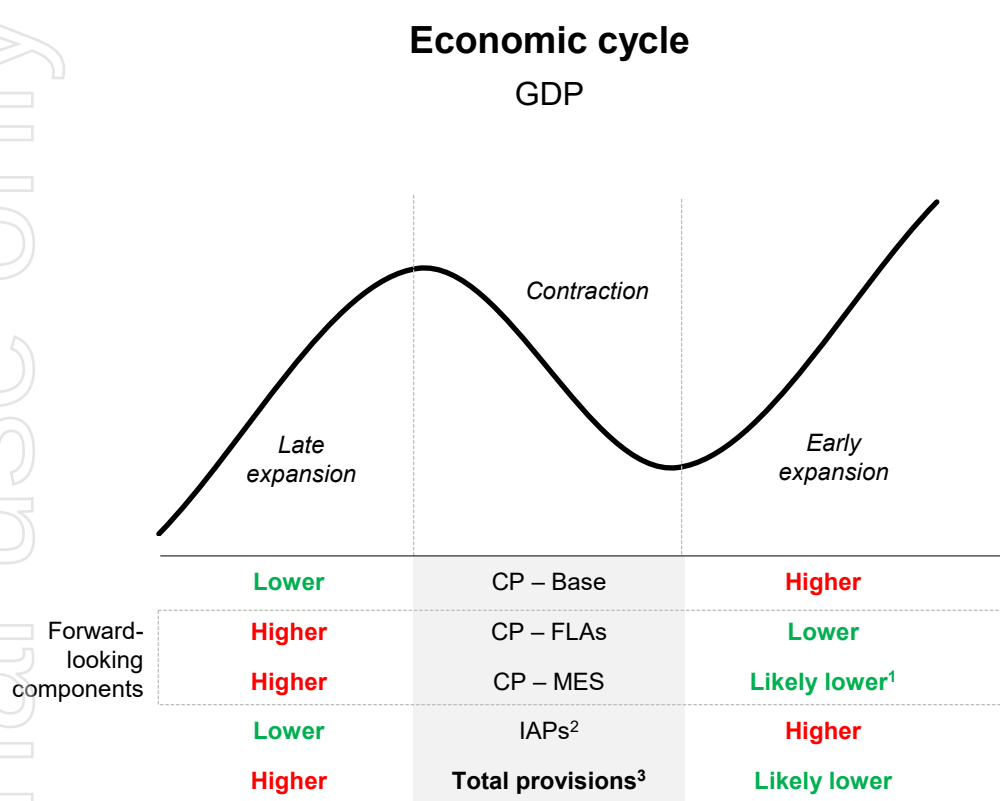
Dec 24



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 significant inflationary pressures which leads to disorderly asset price declines, a sharp increase in credit spreads, corporate defaults and high unemployment. This is exacerbated by a breakdown in global trade and compounded by geopolitical risks. 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.

Provisioning through the cycle

Forward-looking approach – customer, macroeconomic and sectoral considerations



- 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:** slight reduction in modelled provisions due to continued house price growth and lower expected losses on unsecured consumer finance, partly offset by increased FLA for customers under the greatest debt servicing pressures.
 - Construction:** further reduction in FLAs as parts of the portfolio benefit from stable infrastructure spend and strong pipelines. Input and labour costs, along with commencements in residential and commercial construction continue to be a concern.
 - Retail Trade:** increase in overall provision coverage. Discretionary consumption, on a per capita basis continues to be weak.
 - Entertainment, Leisure and Tourism:** increase in FLAs from impacts of higher cost of living and higher-for-longer interest rates. Maintaining caution, though real household disposable incomes are starting to show some improvement on a per capita basis.
 - Commercial Property:** slight reduction in overall provision coverage as credit quality starts to improve. Office vacancy rates continue to be elevated but there are signs that valuation declines may be moderating.
 - Agriculture:** non-material change in provision coverage. Sector remains well placed to navigate headwinds following a period of favourable commodity prices and good seasonal conditions.
 - Healthcare:** non-material change in provision coverage. Sectors more discretionary in nature have been impacted by weaker household disposable incomes. Private hospitals are facing significant cost pressures from inflation and rising labour costs not fully reflected in insurers reimbursement structures, resulting in disputes with insurers.
 - Manufacturing:** reduction in non-discretionary FLAs due to reduced concern of higher energy costs and relatively stable credit performance. Weakened consumer demand, input and labour costs continue to be a challenge.

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 during 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.

Funding

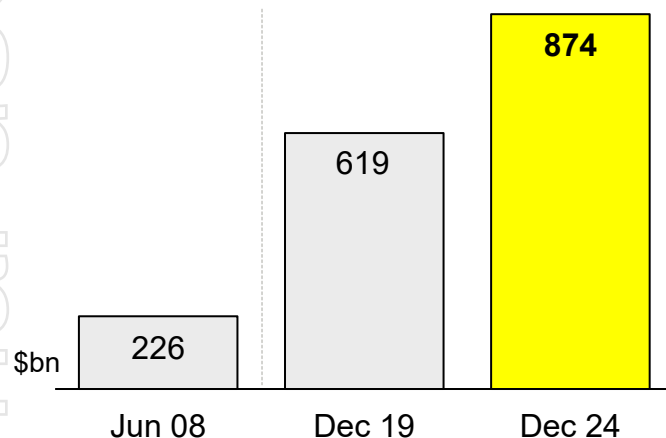
Long-term conservative settings maintained

Deposit funding¹

\$bn

% of total funding

57% 73% **77%**

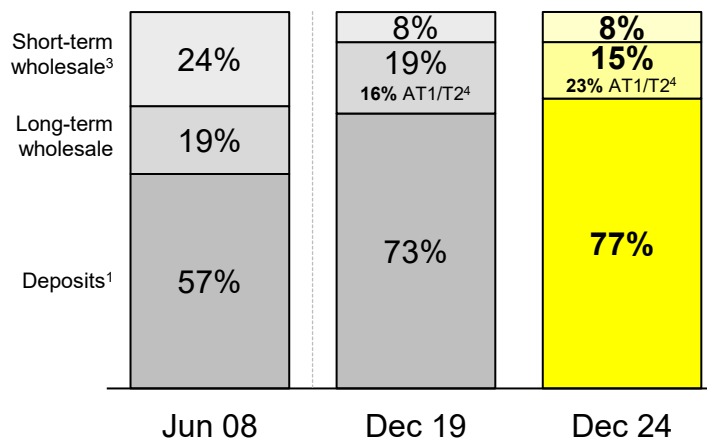


Funding composition

% of total funding

WAM²

3.5yrs 5.4yrs **5.1yrs**

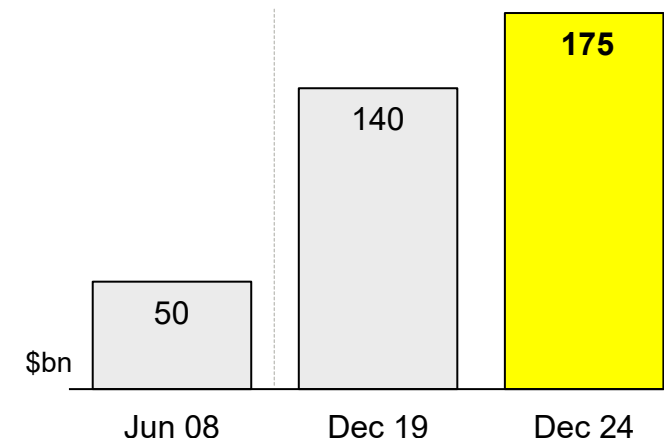


Liquid assets

Average⁵, \$bn

Liquids as a % of total assets

10% 14% **13%**

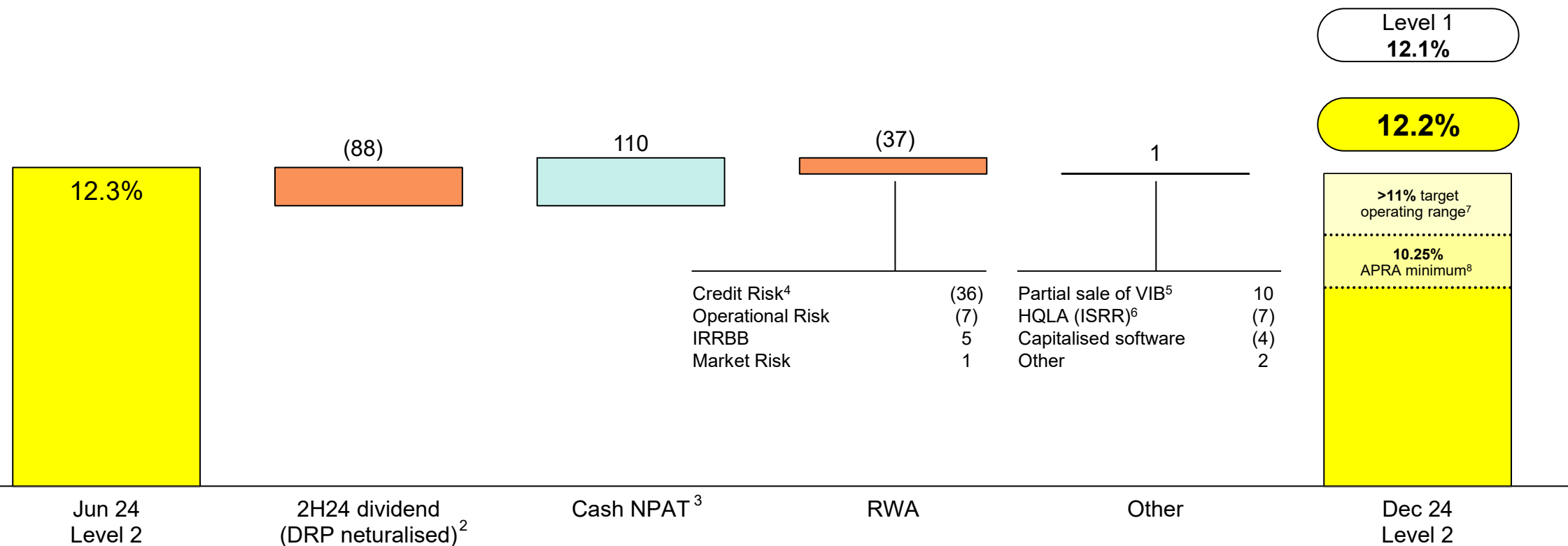


1. Deposit funding includes central bank and interbank deposits (31 December 2024: \$17.7 billion; 31 December 2019: \$19.0 billion; 30 June 2008: \$5.4 billion) previously classified as short-term wholesale funding. Comparative information has been restated to conform to presentation in the current period. 2. 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. 3. Includes other short-term liabilities. 4. Additional Tier 1 and Tier 2 Capital excluding IFRS MTM and derivative FX revaluations as a proportion of long-term wholesale funding. 5. Six month average balance as at 30 June 2008, quarterly average balance as at 31 December 2019 and 31 December 2024.

Capital¹

Strong capital position maintained

Movements in bpts



1. Due to rounding, numbers presented in this section may not sum precisely to the totals provided. 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. Excludes impact of foreign exchange movements on Credit RWA, which is included in 'Other'. 5. 15.4% of the issued capital of VIB sold on-market during 1H25. 6. Investment securities revaluation reserve (ISRR). 7. CBA expects to operate with a post-dividend CET1 ratio of greater than 11.0%, except in circumstances of unexpected capital volatility. 8. Inclusive of 1% default countercyclical capital buffer which may be varied by APRA in the range of 0% to 3.5%.

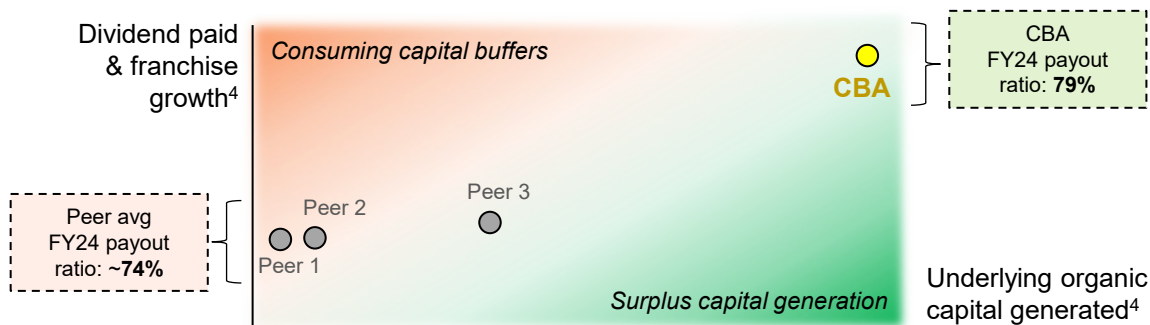
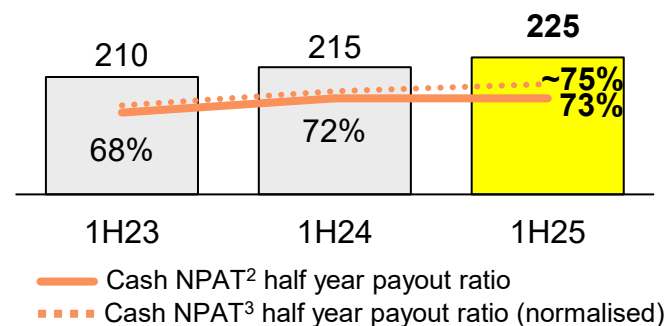
Dividends

Long-term sustainable returns

- Interim dividend of \$2.25, a 5% increase on 1H24 dividend
- DRP with no discount and expected to be fully neutralised
- Half year payout ratio of ~75% on a normalised basis, reflecting our aim to pay strong and sustainable, fully franked dividends
- The Bank will continue to target a full year payout ratio of 70-80% Cash NPAT
- Franking neutral payout ratio remains ~80%
- Cumulative share buy-backs completed to date have enabled the distribution of an additional ~77 cents dividend per share to shareholders since FY22¹

Sustainable returns

Dividend per share (cents)



1. Impact of lower share count from the \$6 billion off-market share buy-back completed in October 2021, the \$3 billion on-market share buy-backs completed as at June 2023 and \$300 million of the \$1 billion on-market buy-back announced in August 2023 completed as at 31 December 2024. 2. Cash NPAT inclusive of discontinued operations. 3. Cash NPAT and dividend payout ratio normalised to reflect a long run loan loss rate. 4. CBA and peer banks for the 6 months ended 30 September 2024. Underlying organic capital generated represents Cash NPAT less movement in capitalised expenses, deferred fees and other intangibles which primarily includes capitalised software. Dividend paid represents the announced dividend for the most recent period, CBA represents the average of 2H24 and 1H25 determined dividends. Franchise growth reflects credit RWA volume growth and quality converted to capital equivalent using a CET1 ratio of 11.5%. Excludes non-recurring RWA benefit achieved through "Data & Methodology" changes to IRB models and non-credit RWA movements.

Capital management

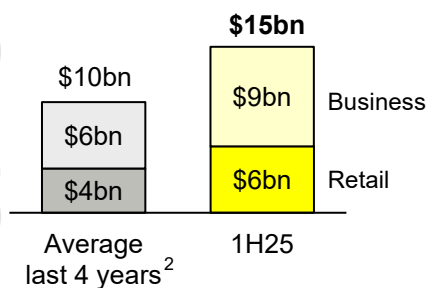
Disciplined & balanced approach to optimise growth, reinvestment, shareholder returns & flexibility

Capital generation

Reinvested in the Group

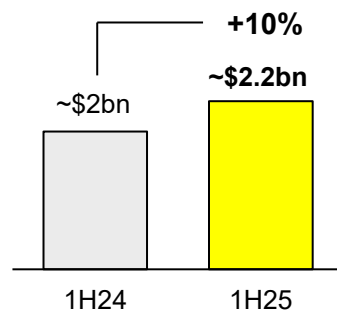
Franchise growth

Credit RWA volume growth¹



Franchise investment

Annualised investment spend



Reinvest up to 20-30% NPAT in accretive growth

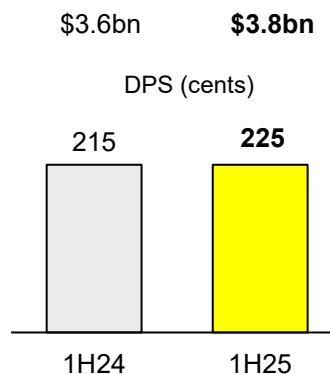
Invest behind our strategic priorities

Capital flexibility

Distributed to shareholders

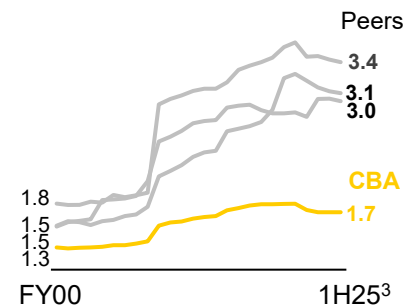
Dividends

Dividends (\$bn)



Capital return

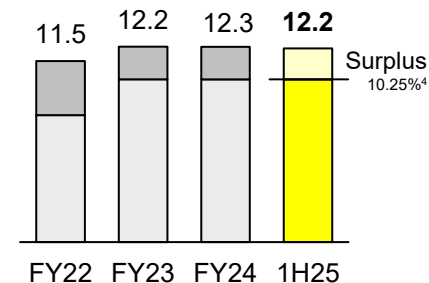
Number of shares (bn)



Retained

Surplus retained

CET1 Level 2 (%)



CBA target

Sustainable dividends

Lower share count to support ROE & DPS

Disciplined capital management while retaining flexibility

1. Excludes SACCR. 2. Represents the average of the half year periods between 1H21 to 2H24. 3. CBA and peers shares on issue as at 31 December 2024. 4. 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%).

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



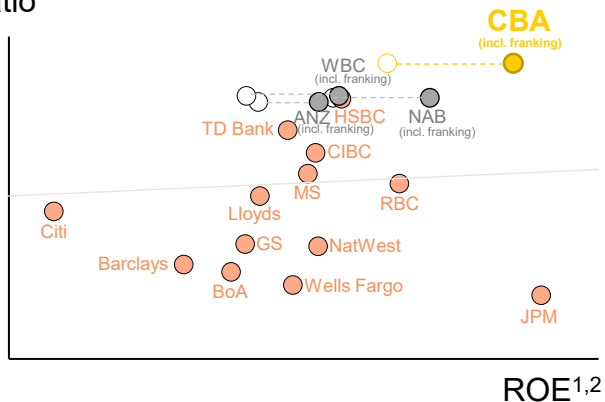
Disciplined capital management and continued investment generating growth and scale



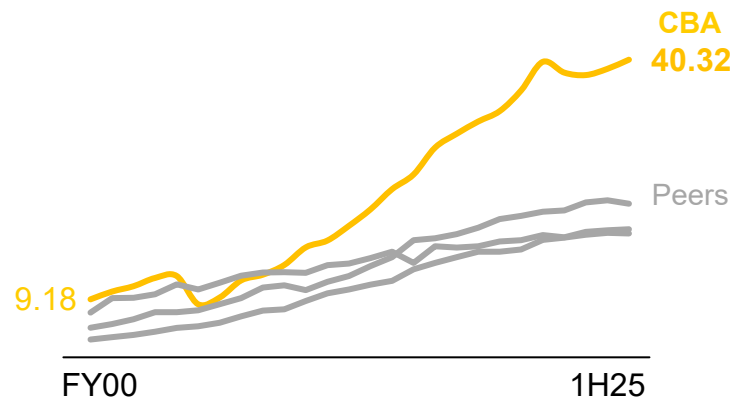
Delivering superior and sustainable shareholder returns over the long-term

ROE vs dividend payout ratio
Average last 2 years

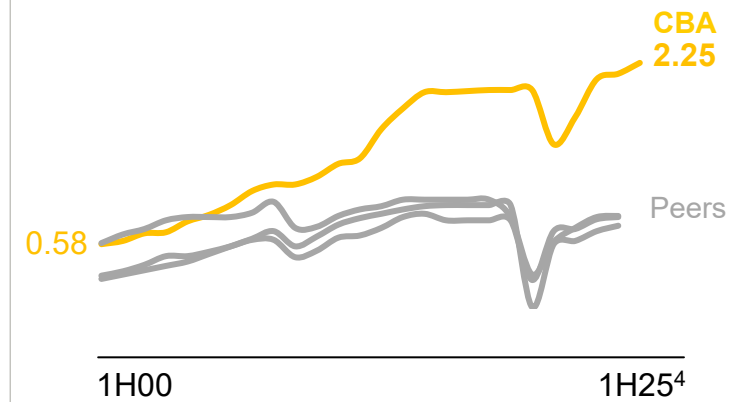
Payout ratio



Net tangible assets per share³
\$



Dividend per share
\$



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

Economic outlook

Inflation moderating, Australian economy remains resilient



- Economic growth has been below trend
 - Underlying inflation has taken time to moderate but is returning to the target band
 - Higher interest rates have weighed on consumer demand and remain restrictive
 - Immigration is moderating from recent highs
- Risks remain around the outlook
 - Housing affordability issues persist
 - Productivity growth is yet to pick up
 - Geopolitical and global macro uncertainties remain
- Some optimism for the Australian economy
 - Labour market is robust and unemployment is low
 - Public sector infrastructure spend is strong and federal budget position is favourable
 - Real household incomes now increasing

Summary

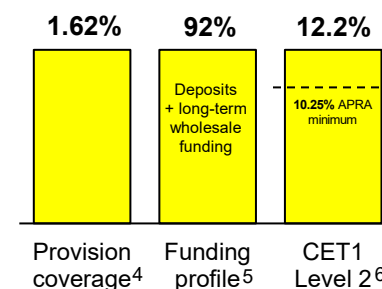
Delivering for all through customer focus disciplined execution – strengthening long-term franchise

- Supporting and protecting our customers
- Providing strength and stability for the broader economy
- Consistent and disciplined strategic execution
- Customer focus, building stronger relationships
- Investing to strengthen long-term franchise

Customers

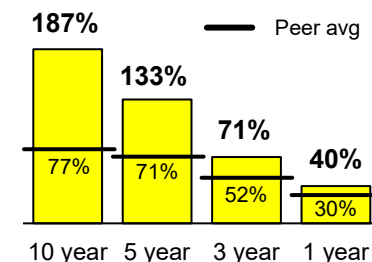
Net Promoter Score ¹	Rank	Market share	Rank
Consumer	#1	Household deposits ²	#1
Business	#1	Home lending ³	#1
Consumer digital	#1	Business deposits ²	#1
Business digital	#1	Business lending ²	#2

Balance sheet



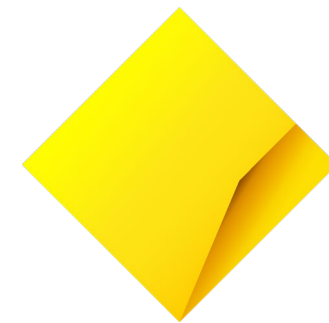
Shareholders

Total shareholder return⁷



1. Refer to glossary at the back of this presentation for further details. CBA is co-lead in Business NPS at December 2024. 2. Household deposits & Non-Financial Business Deposits and Lending 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. Total provisions divided by credit risk weighted assets. 5. Deposit funding includes central bank and interbank deposits (December 2024: \$17.7 billion) previously classified as short-term wholesale funding. 6. CBA expects to operate with a post-dividend CET1 ratio of greater than 11.0%, except in circumstances of unexpected capital volatility. 7. Source: Bloomberg. Total shareholder return as at 31 December 2024, compared to the average of the major peer banks.

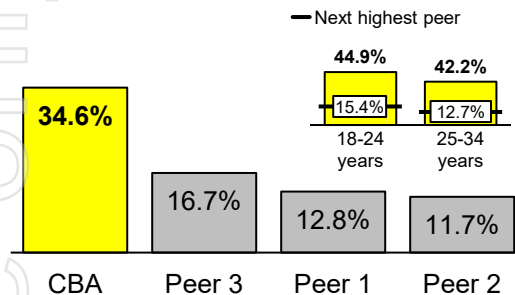
Overview & strategy



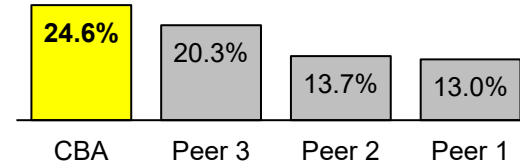
Why CBA?

Leading franchise – strong balance sheet settings – supports sustainable shareholder returns

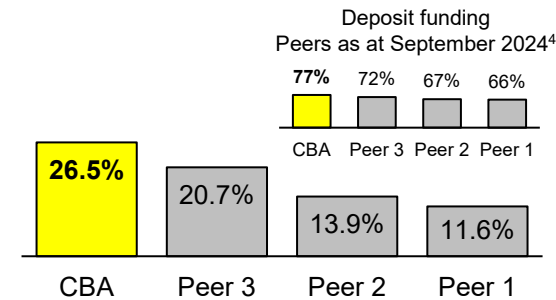
Retail MFI share¹



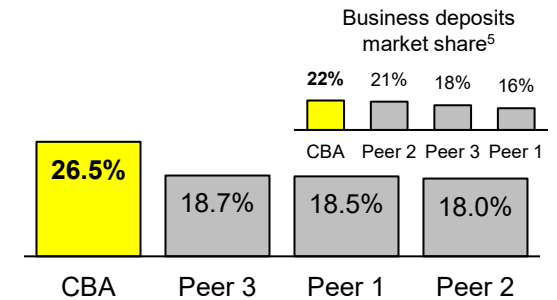
Home lending share²



Household deposits share³

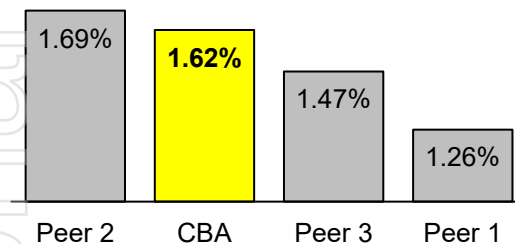


Business MFI share¹



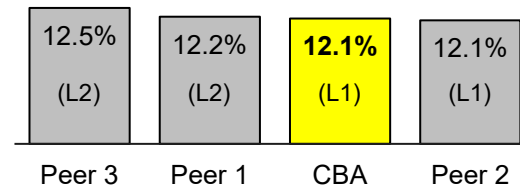
Provisioning

Total provision coverage to Credit RWA⁶
Peers as at September 2024



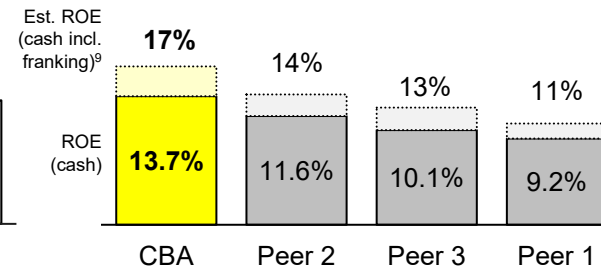
CET1 capital

Capital binding constraint⁷
Peers as at September 2024



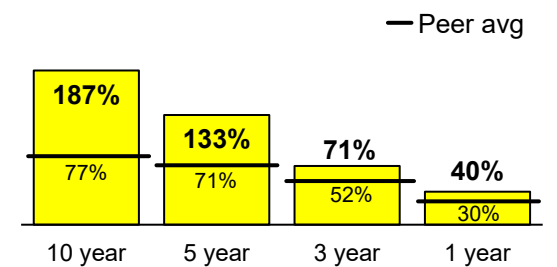
ROE (cash)⁸

Peers as at September 2024



Shareholder returns

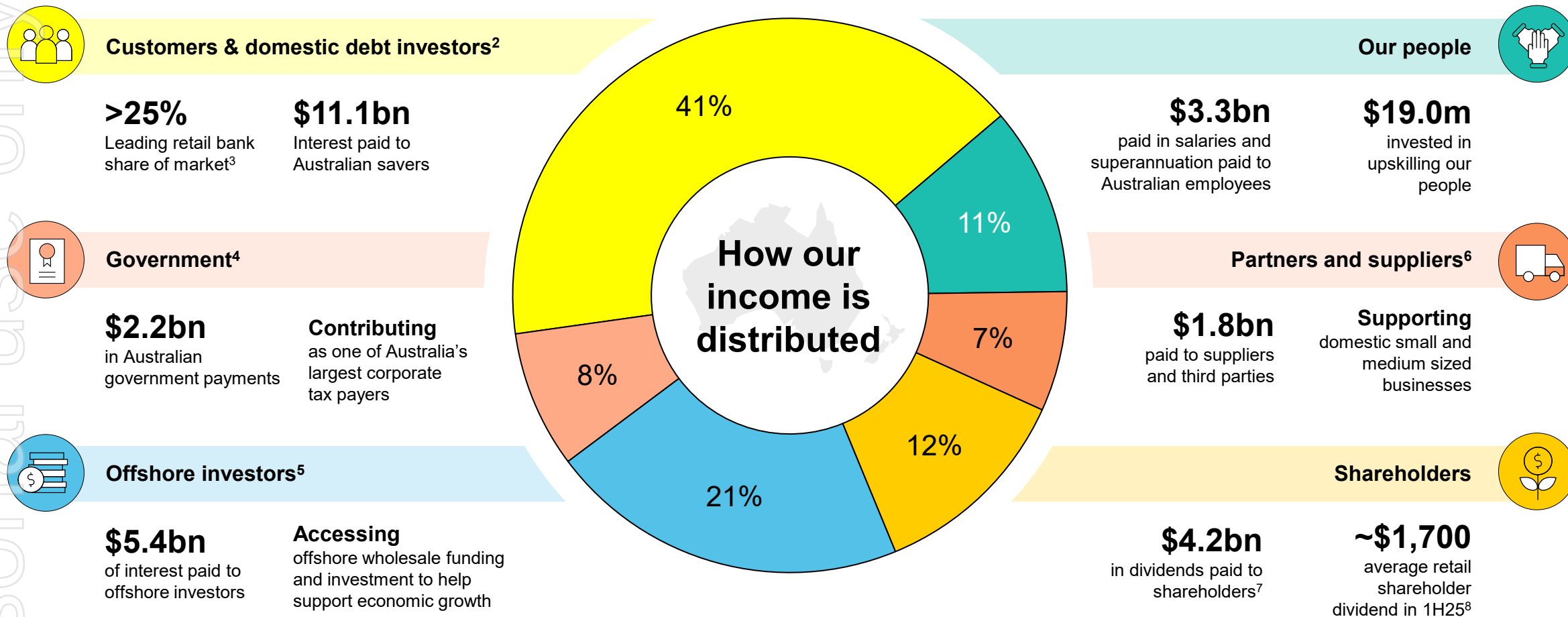
Total shareholder return¹⁰



1. Refer to glossary at the back of this presentation for further details. 2. CBA source: RBA Lending and Credit Aggregates. Peer source: Peer APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS) balance divided by RBA Lending and Credit Aggregates system balance. 3. Source: APRA MADIS. 4. Calculated as total customer deposits divided by total funding excluding equity. Includes central bank and interbank deposits (31 December 2024: \$17.7 billion) previously classified as short-term wholesale funding. 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. 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 six months to September 2024 and CBA ROE is for the six months to December 2024. 9. Estimated ROE (cash) including the benefit from franking credits which is recognised as 70% of the Australian tax generated in FY24 for peer banks, and in 2H24 and 1H25 for CBA. 10. Source: Bloomberg. Total shareholder return as at 31 December 2024, compared to average of major peer banks.

How we contribute to Australia¹

Supporting our customers, the community and the economy



1, 2, 3, 4, 5, 6, 7, 8. 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

Extend retail and business banking leadership

Help build Australia's future economy

Lead in the support we provide to customers and communities

Reimagined products and services

Reimagine priority customer journeys

Differentiate our customer proposition

Connect to external services and build new ventures

Global best digital experiences and technology

Deliver the best integrated digital experiences

Build world-class engineering capability

Modernise systems and digitise end-to-end

Simpler, better foundations

Fix customer breakpoints

Deliver better customer outcomes through leading risk management

Reduce operating costs and manage capital with discipline

Our values

Care

We care about our customers and each other – we serve with humility and transparency

Courage

We have the courage to step in, speak up and lead by example

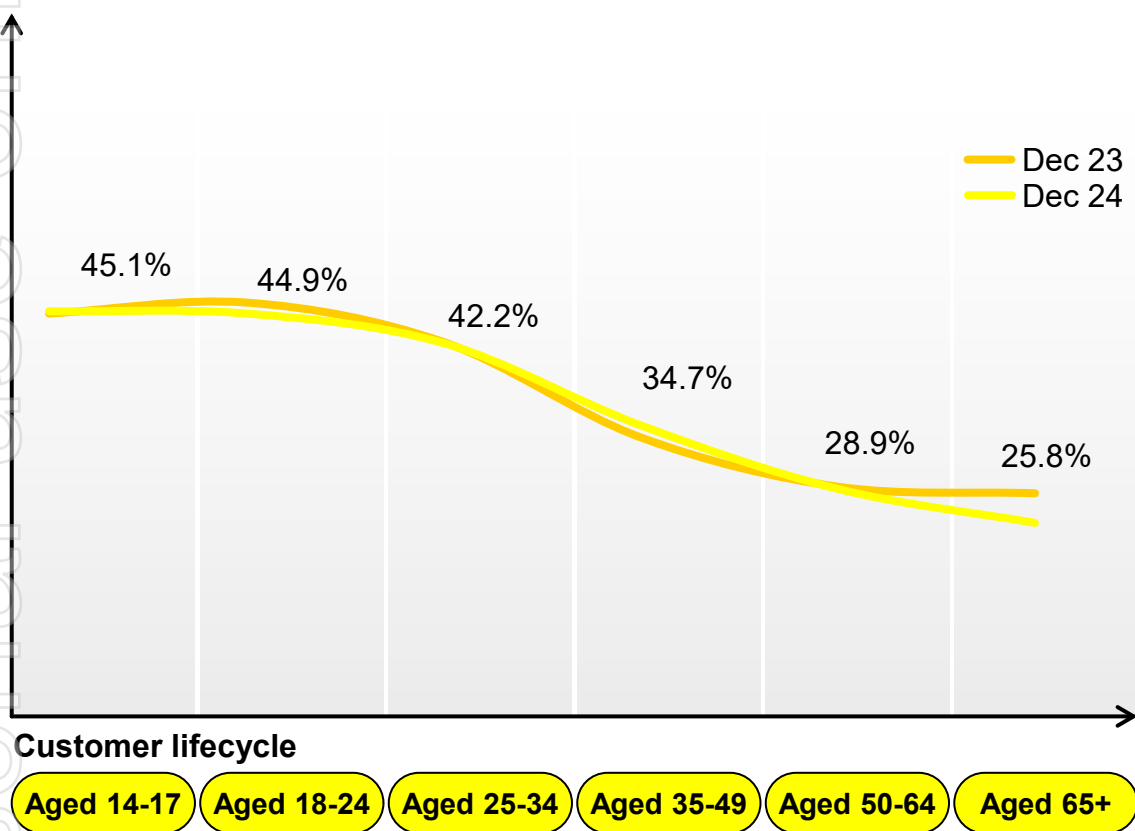
Commitment

We are unwavering in our commitment – we do what's right and we work together to get things done

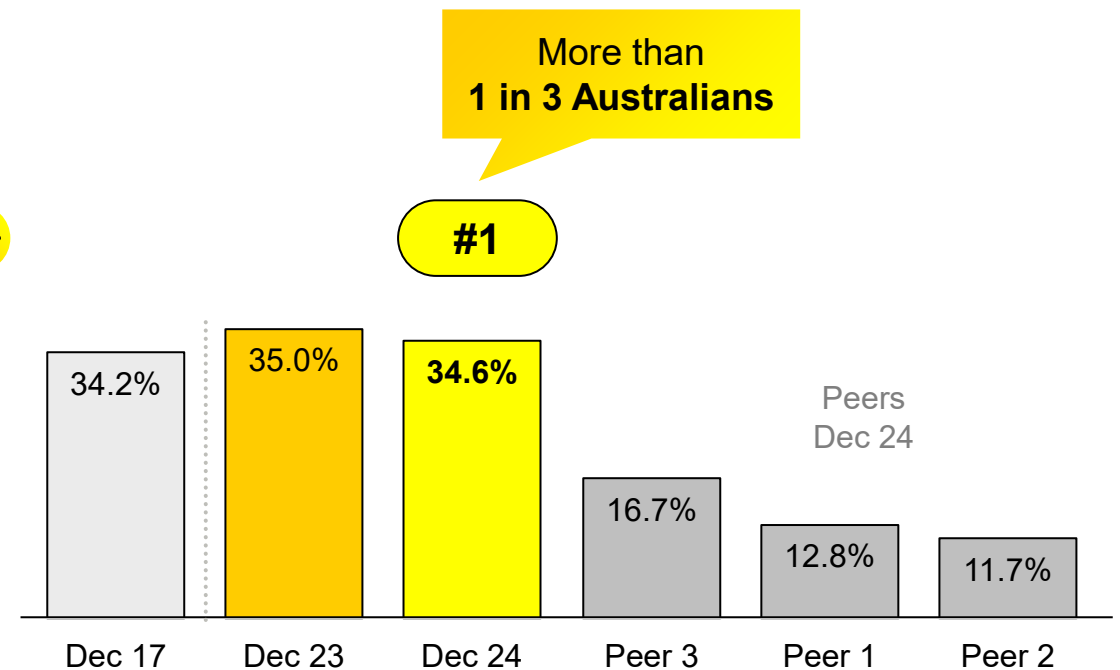
Reimagining banking

Franchise strength – supporting our customers across their lifecycle

CBA Retail MFI share¹



Retail MFI share¹

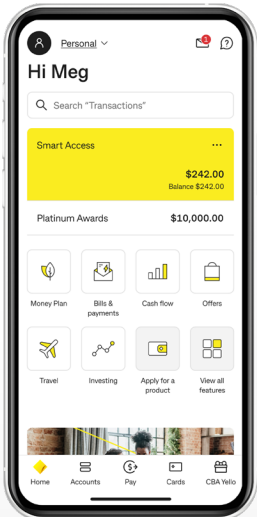


1. Refer to glossary at the back of this presentation for further details.

Reimagining banking

Our market leading digital ecosystem – building deeper, stronger customer relationships

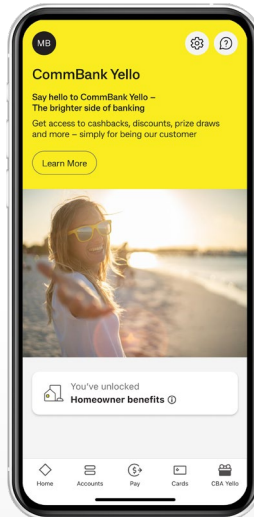
CommBank app



Australia's best banking app¹
Simpler, better, easier to use
Features open to more Australians

8.8 million
active app users²

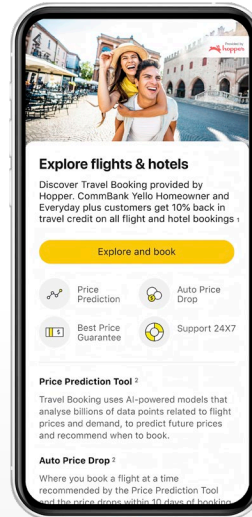
CommBank Yello



Customer rewards & recognition, personalised benefits & offers³

>6.4 million
engaged customers⁴

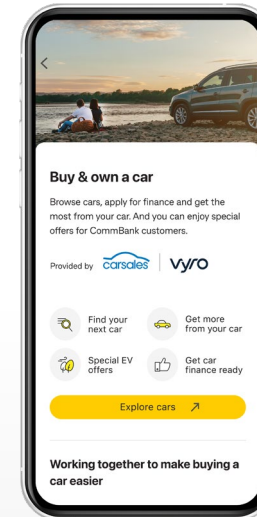
Travel Booking



Search, book & pay via the app
Exclusive benefits & offers
AI powered for best price, 24/7 support

~\$6 million
travel bookings⁵

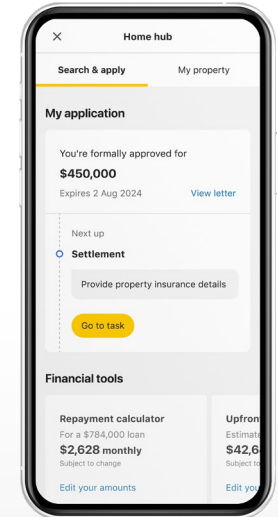
Car buying



Find, finance & manage your car⁶
Exclusive discounts & benefits for EVs⁷

~110,000
unique users to date⁸

Home Hub



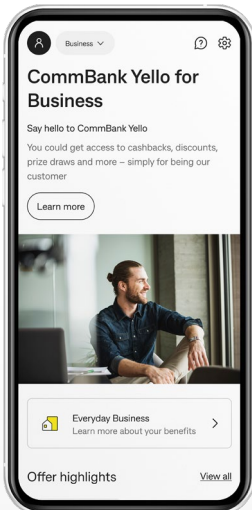
Manage each step of the home buying and ownership process via the CommBank app

>1 million
customers using Home Hub⁹

Business Banking

Continuous innovation – leveraging technology to deliver superior, differentiated experiences

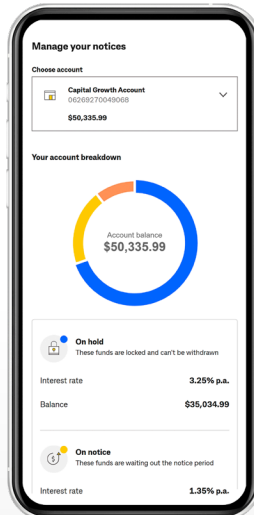
CommBank Yello for Business



Launched CommBank Yello for Business, for rewards, benefits and offers

Launched
November 2024¹

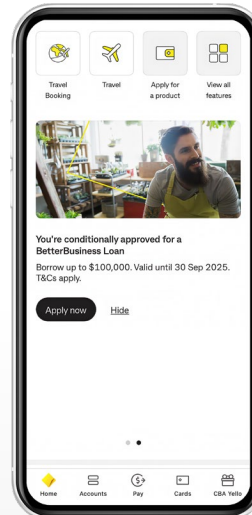
Capital Growth Account



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

1 in 2 customers
utilising notice capability²

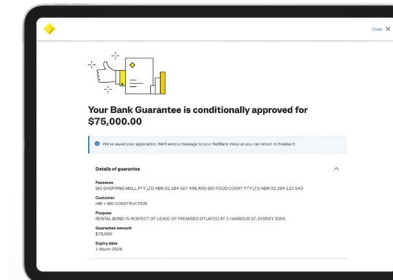
Auto-decisioned lending



Faster loan decisioning through BizExpress with funding as fast as 10 mins, leveraging AI

62% increase
in auto-decisioned lending³

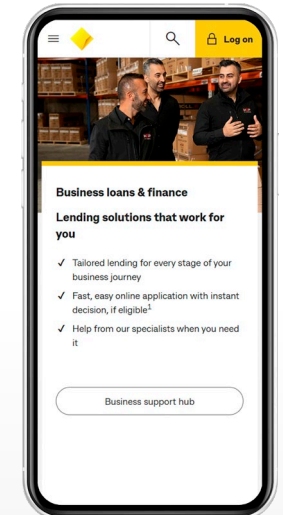
Fast online bank guarantees



Fast, easy digital origination of cash-backed bank guarantees

~20 mins
to issue⁴

Simple annual reviews



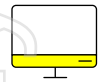
Automating annual risk assessments reducing both customer and banker time

85% reduction
in time per annual review⁵

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

Global best digital experiences

Building on a history of innovation to reimagine banking



NetBank

Full functionality
24-hour online
banking service

24/7



Customer Engagement Engine

Learns from customer
interactions to drive relevant
personalised banking services



CommBank app 4.0

Simple, smart
and secure



Market first offerings

First major bank to offer:

- Open Banking data sharing
- PayTo



CommBank app 5.0

Making Australia's best
banking app even better¹

Strong foundations

1997–2009

Establishing leadership

2010–2019

Reimagining banking

2020 & beyond

CommSee

Proprietary customer
relationship system



CommBank app

#1 mobile banking app
(Net Promoter Score)



CommSec Pocket

Make investing affordable
and approachable
for more Australians



Launch of x15ventures

Building a pipeline
of new digital
businesses



Partnering with industry leaders

Providing more value
in banking and beyond



CommBank Yello

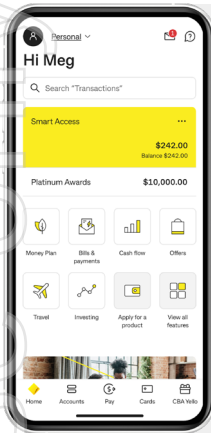
One of Australia's
largest customer
recognition programs,
launched to Business
customers



1. Awarded Canstar's Bank of the Year – Digital Banking award for 2024.

Global best digital experiences

Our 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

**Australia's
best banking
app²**

8.8 million
active app users
+7% vs Dec 23³

>12.3 million
Daily logins to the
CommBank app⁶

37%
CommSec accounts opened
via the CommBank app⁷



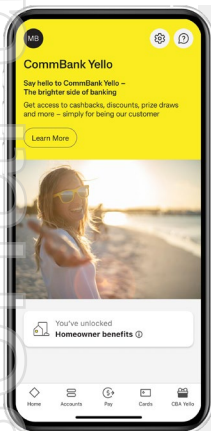
**Bank of the Year
– Digital Banking**
15 years in a row²



**Best Digital
Consumer Bank
(Major)**
6 years in a row¹⁰



**Most Innovative
Major Consumer
Bank**
6 years in a row¹⁰



CommBank Yello

Rewarding our customers, highly personalised

- Australian banking first
- Recognises and rewards breadth of customer relationship
- Combines customer insights and leading AI capability
- Highly personalised offers and rewards
- Creating value for retail and merchant customers
- Launched CommBank Yello for Business¹

>6.4 million
customers engaging with
CommBank Yello⁴

2x more
logins to CommBank app by
CommBank Yello engaged
customers⁵

>1,600
unique offers shared
with customers⁸

>\$80 million
in benefits delivered to customers
through CommBank Yello⁹

Global best digital experiences

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



Personalised experiences

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 3.1 trillion data points^{1,2}
- **80m** transactions screened per day to identify and alert potential fraud & scams²
- **18k** daily alerts to notify customers of suspicious transactions, up 6x³
- **>\$80m** in personalised benefits delivered to customers through CommBank Yello⁴
- **Launched** Australian first GenAI powered messaging service (retail & business)



Making things easier

Making things easier for our people

- **60+** identified GenAI use cases simplify operations and support staff²
- **~100x** reduction in time to generate complaint acknowledge letters via GenAI²
- **85%** reduction in time taken to complete annual reviews for business customers
- Provided staff with access to leading AI products
- **'AI for All'** series available to all, 92% of participants improving their understanding of AI⁵
- **Microsoft, AWS, Anthropic, NVIDIA & H2O.ai** partnerships enabling GenAI transformation
- Enterprise scaling and democratisation of engineering and analytic GenAI products

The evolution of AI at CBA

2015 – 2020

- CEE launched
- Centre of Excellence established
- 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 CEE¹

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 maturity⁶
- AI policy (incl. Responsible AI principles)

2024

- GenAI powered messaging service
- Generative Responsible AI Toolkit and GenAI playbook launched
- AI Factory launched with AWS
- CommBank Centre for Foundational AI
- #1 APAC bank, #5 globally in AI maturity⁷

2025+

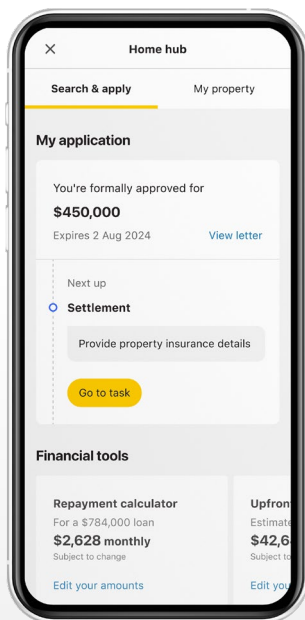
- AI powered Insights supported by AI driven Data ecosystem
- Accelerate AI upskilling through AI associates program
- Lead in Responsible AI frameworks

Home loans – experience¹

Simple, fast & digital home buying and ownership experience



CommBank Home Hub



Simple and seamless application experience

- Application – simple online application, fast initial approval, incl. first home buyer schemes
- Pre-populated inputs – easier for customers and lenders to progress at first attempt
- Status tracking – digital application status tracking through CBA Home Hub & CommBroker
- Channel choice – largest home lending network, digital option, broker supported experience

Fast verification and credit assessment

- Digital ID verification – identifying customers digitally using multiple forms of ID
- Income & liability verification – using GenAI & other tools to verify income & financial situation
- Automated title & valuations – digitally verify property valuation, auto order title information
- Auto credit decisioning – simplified process for speed to decision, incl. for self-employed

Digital settlement and self-service tools

- Digital loan documents – simplified digital documents including digital signatures
- Digital settlements – fast & on-time settlements
- In-life activities – digital self-service (including via Home Hub), phone or in branch support
- Mortgage release – streamlined discharge process, digital discharge directly via Netbank²

~70%

Applications auto decisioned same day³ (proprietary)

< 3 days

Time to first decision (proprietary & broker⁴)

~90%

Digital loan document usage⁵ (proprietary & broker)

~96%

Applications settled digitally⁶ (proprietary & broker)

>1 million

Customers using app to manage their home loan⁷

1. Information relates to new home loan applications unless noted otherwise. 2. Eligible customers able to discharge mortgage digitally via Netbank. 3. Proprietary home loan applications auto approved using an automated credit rules engine in 1H25. 4. 'Days' relates to business days. Application times relate to average time to first decision for applications not auto decisioned for 1H25 (simple and complex applications excluding home seeker). 5. Home loan digital document and signing utilisation for eligible customers in 1H25. 6. Retail home loans settled digitally via PEXA and Sympli in 1H25. 7. Number of unique customers using home loan features in the CommBank app in 1H25.

Supporting our customers

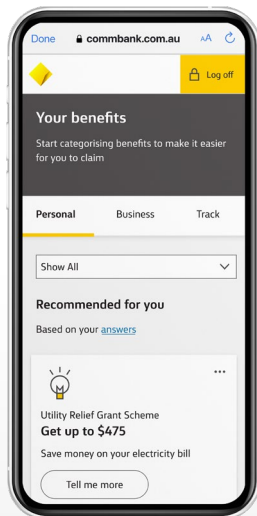
Helping our customers today

CommBank Safe



8.7 million
customers contacted¹

Benefits finder

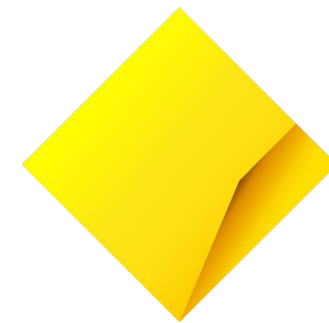


~\$1.2 billion
benefits identified²

- Expanded and easier access to hardship support
- Proactively identifying and supporting customers sooner
- Supporting home loan customers in hardship with tailored solutions
- Flexible payment plans, repayment pauses, deferrals & interest only
- Dedicated specialist team for our most vulnerable customers
- Increased hardship training and development for staff to better support customers
- ~\$1.2 billion in benefits identified² through Benefits finder
- Benefits finder & other features made available to more Australians via CommBank app³
- Money management tools, >3 million customers engaging monthly⁴

1. Unique reach for the scams awareness communications undertaken in 1H25. 2. Estimated value of retail and business benefits connected to customers since inception (2019) to 31 December 2024. 3. CommBank app features now available to customers without a product, providing access to CommBank app features including Benefits finder, QR Cardless Cash Deposit, Credit Score hub and Home Hub. CommBank app access is subject to successful ID verification and on-boarding. 4. Average monthly unique customers who engaged with one of our money management features in the CommBank app between July 2024 to December 2024. Money management features include Money Plan, Bill Sense, Category Budgets, Cash Flow View, Goal Tracker, Credit Score and Smart Savings.

Financial overview



Overview – 1H25 result¹

Key outcomes summary



Financial

Statutory NPAT (\$m)	5,142	+6.3%
Cash NPAT (\$m)	5,132	+2.3%
ROE (cash)	13.7%	(10bpts)
EPS cents (cash)	307	+7c
DPS ² (\$)	2.25	+10c
Cost to income	45.2%	+120bpts
NIM	2.08%	+9bpts
Operating income (\$m)	14,097	+3.3%
Operating expenses (\$m)	6,372	+6.0%
Profit after capital charge (PACC) ³ (\$m)	2,928	Flat
LIE to GLAA ⁴ (bpts)	7	(2bpts)

Balance sheet, capital & funding

Capital – CET1 ^{2,5} (Int'l)	18.8%	(20bpts)
Capital – CET1 ² (APRA)	12.2%	(10bpts)
Total assets (\$bn)	1,309	+2.6%
Total liabilities (\$bn)	1,233	+2.5%
Deposit funding ⁶	77%	Flat
LT wholesale funding WAM ⁷	5.1yrs	(0.1yrs)
Liquidity coverage ratio ⁸	127%	(900bpts)
Leverage ratio (APRA) ²	4.9%	(10bpts)
Net stable funding ratio	116%	(500bpts)
Credit ratings ⁹	AA-/Aa2/AA-	Refer footnote 9

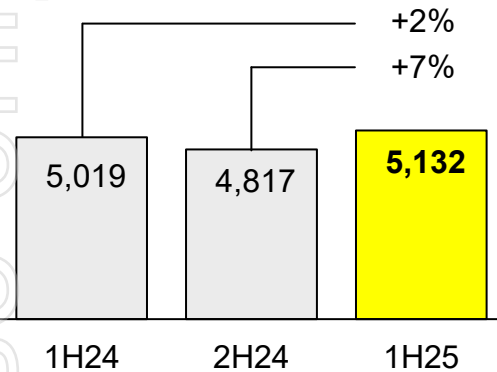
1. Presented on a continuing operations basis, all movements on the prior comparative period unless otherwise stated. 2. Includes discontinued operations. 3. The Group uses PACC as a key measure of risk-adjusted profitability. It takes into account the profit achieved, the risk to capital that was taken 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. Deposit funding includes central bank and interbank deposits (31 December 2024: \$17.7 billion) previously classified as short-term wholesale funding. Comparative information has been restated to conform to presentation in the current period. 7. As at 31 December 2024. 31 December 2023 Weighted Average Maturity (WAM) included RBA TFF and RBNZ term lending facilities drawdowns (WAM excluding TFF: 5.3 years). 8. Quarterly average. 9. 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.

Overview – 1H25 result

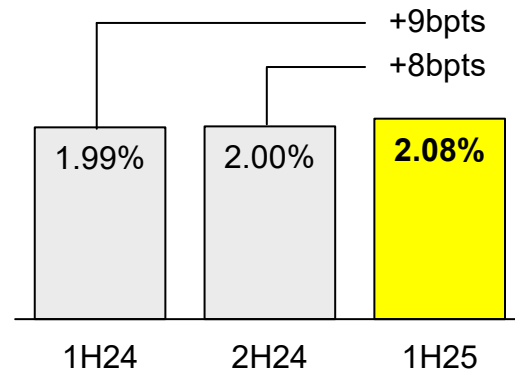
Key financial outcomes



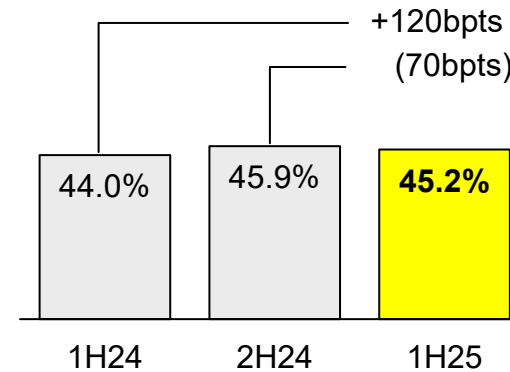
Cash NPAT¹ (\$m)



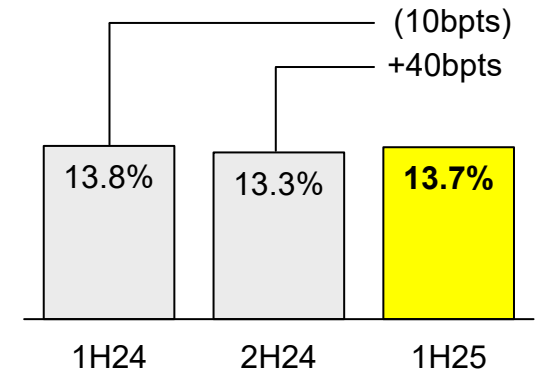
NIM¹



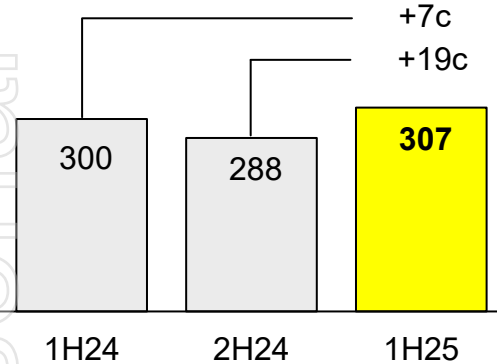
Cost to income¹



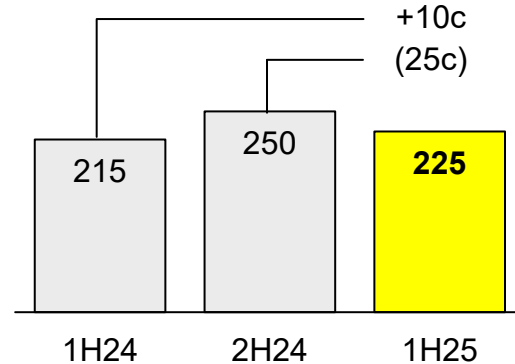
Cash ROE¹



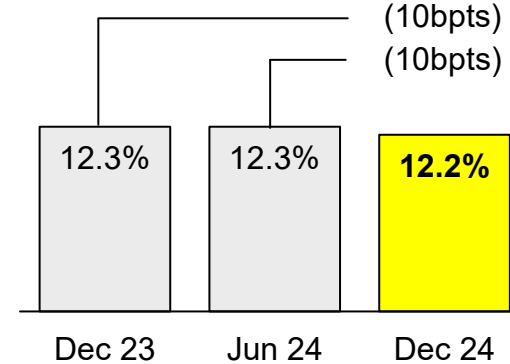
Cash EPS¹ (cents)



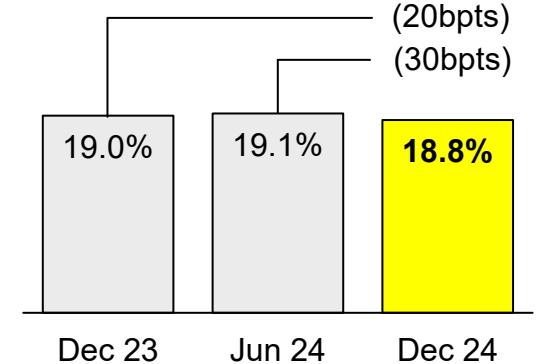
DPS (cents)



CET1 (APRA)



CET1 (International)²



1. Presented on a continuing operations basis. 2. International capital, refer to glossary for definition.

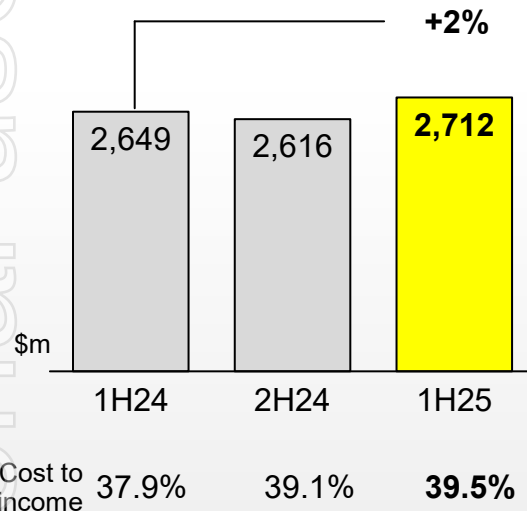
Cash NPAT

By division¹



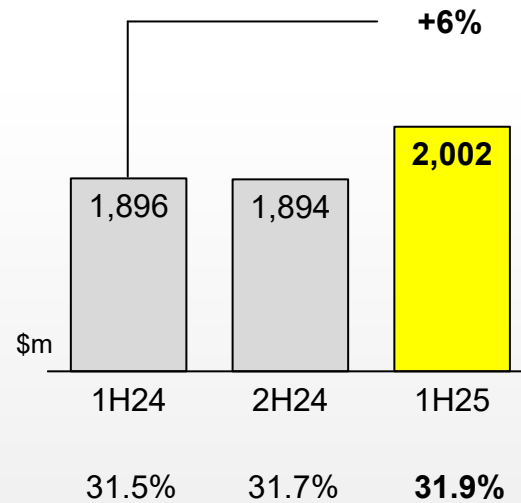
RBS

	vs 1H24
• Income	+2%
• Expenses	+6%
• Impairment expense	(\$135m)



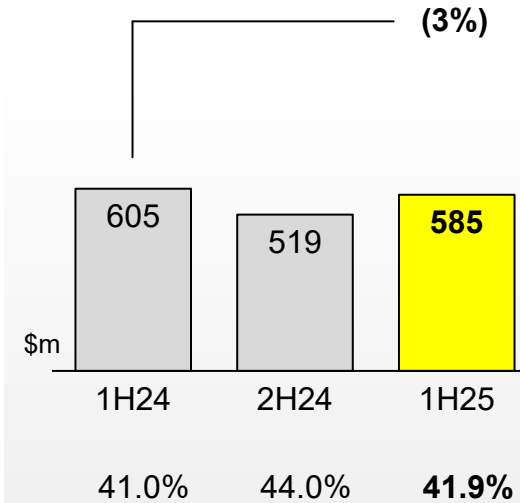
BB

	vs 1H24
• Income	+6%
• Expenses	+8%
• Impairment expense	+\$10m



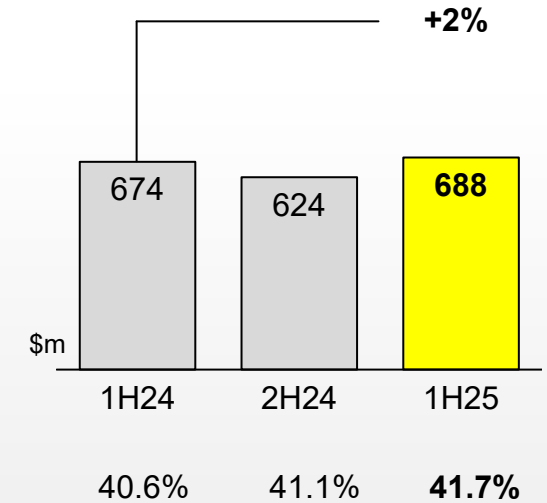
IB&M

	vs 1H24
• Income	+4%
• Expenses	+6%
• Impairment expense	+\$46m



NZ (NZD)²

	vs 1H24
• Income	+5%
• Expenses	+8%
• Impairment expense	+\$7m

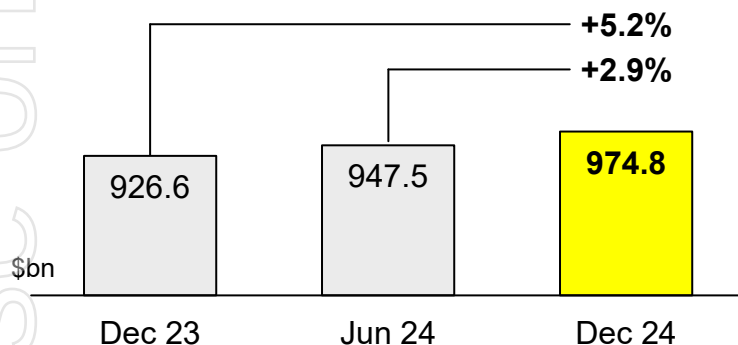


1. Presented on a continuing operations basis. Comparative information has been restated to conform to presentation in the current period. 2. New Zealand result incorporates ASB, and CBA cost allocations including capital charges and funding costs. The CBA Branch results relating to the Institutional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

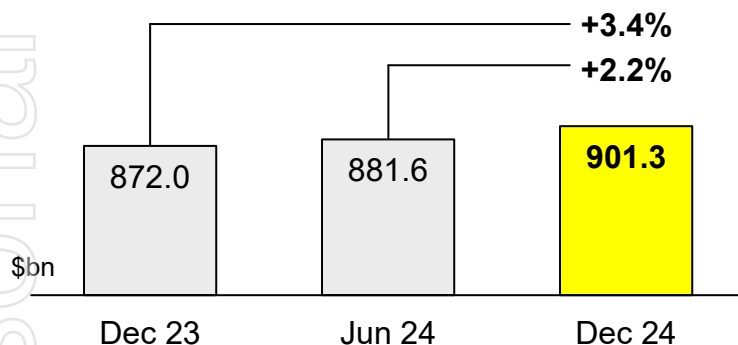
Balance sheet¹

Disciplined approach to growth – non-interest bearing deposit balances relatively stable

Group lending



Group deposits



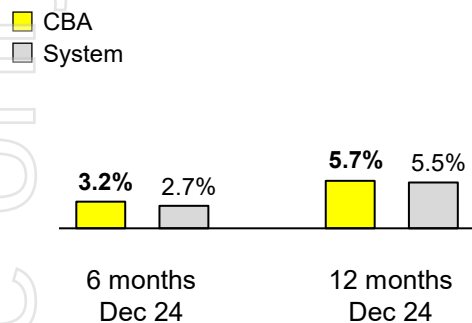
\$bn	Dec 23	Jun 24	Dec 24	Dec 24 vs Jun 24	Dec 24 vs Dec 23
Home loans	650.5	664.7	685.3	3.1%	5.4%
Consumer finance	17.5	16.8	16.9	0.6%	(3.5%)
Business loans ^{2,3}	168.7	177.9	185.3	4.2%	9.8%
Institutional loans ³	89.9	88.2	87.4	(0.9%)	(2.9%)
Total Group lending	926.6	947.5	974.8	2.9%	5.2%
Non-lending interest earning assets	289.3	261.6	262.7	0.4%	(9.2%)
Other assets (incl. held for sale)	60.1	45.0	71.0	57.8%	18.2%
Total assets	1,276.0	1,254.1	1,308.6	4.3%	2.6%
Total interest bearing deposits	761.1	772.2	791.0	2.4%	3.9%
Non-interest bearing trans. deposits	110.8	109.4	110.3	0.8%	(0.4%)
Total Group deposits	872.0	881.6	901.3	2.2%	3.4%
Debt issues	139.3	144.5	167.1	15.6%	20.0%
Term funding from central banks	36.6	4.2	3.2	(23.2%)	(91.1%)
Other interest bearing liabilities (incl. loan capital)	102.0	110.3	106.6	(3.4%)	4.4%
Other liabilities (incl. held for sale)	53.3	40.3	55.1	36.7%	3.4%
Total liabilities	1,203.1	1,181.0	1,233.3	4.4%	2.5%

1. Due to rounding, numbers presented in this section may not sum precisely to the totals provided. 2. Business loans growth of +4.2% (vs June 2024) driven by Business Banking growth of +4.7%, partly offset by NZ business and rural lending growth of -0.3% (excluding FX, NZ business and rural lending growth of +0.8%). 3. Comparative information has been restated to conform to presentation in the current period.

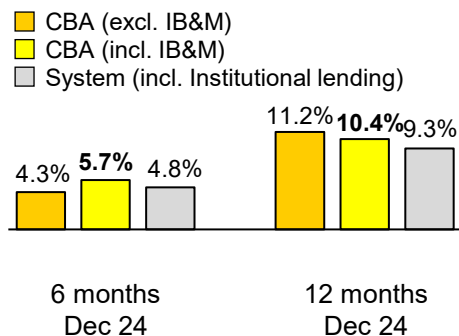
Volume growth

Disciplined approach – focus on generating sustainable returns

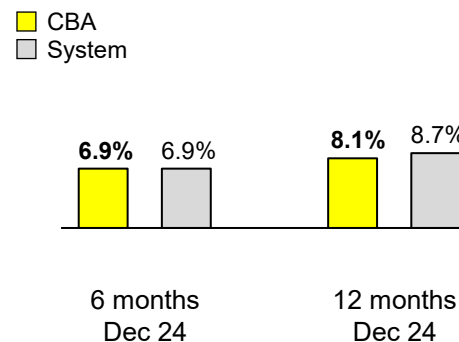
Home lending^{1,2}



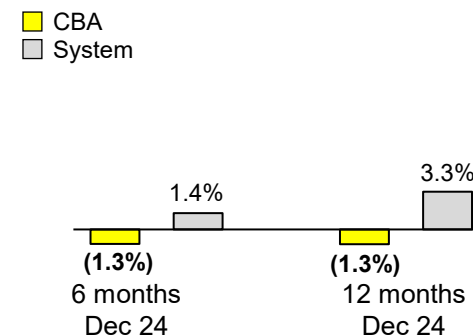
Business lending^{1,2,3}



Household deposits^{1,4}

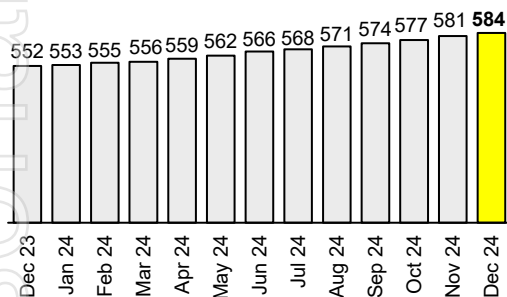


Business deposits^{1,5}



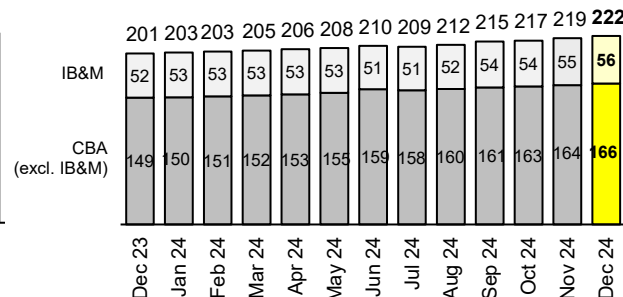
Balances by month⁶

\$bn



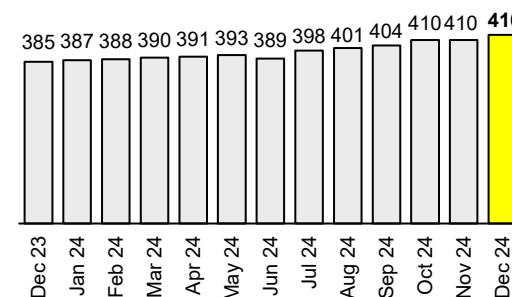
Balances by month⁶

\$bn



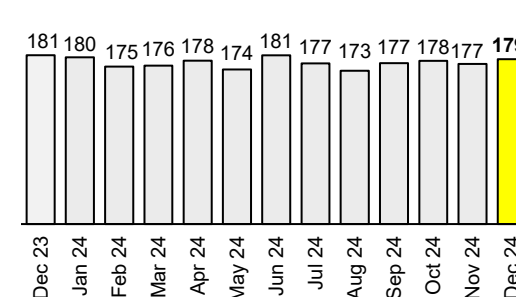
Balances by month⁶

\$bn



Balances by month⁶

\$bn

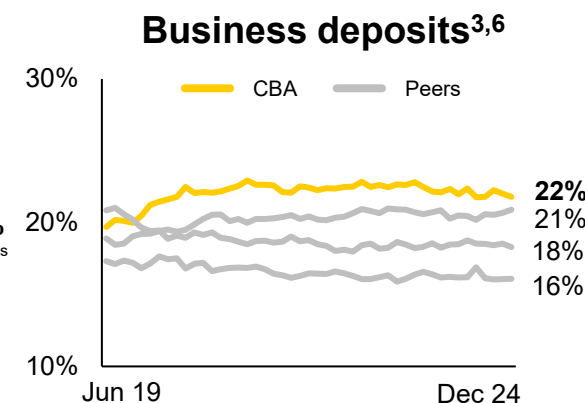
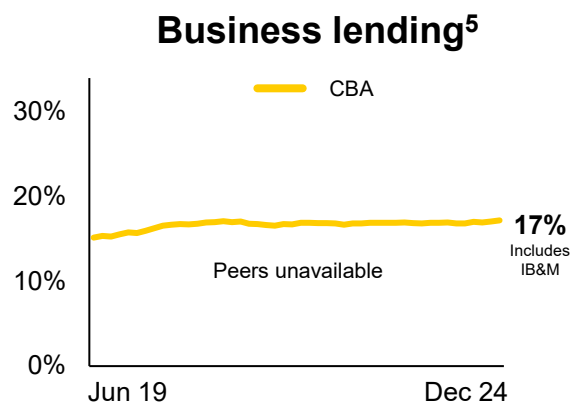
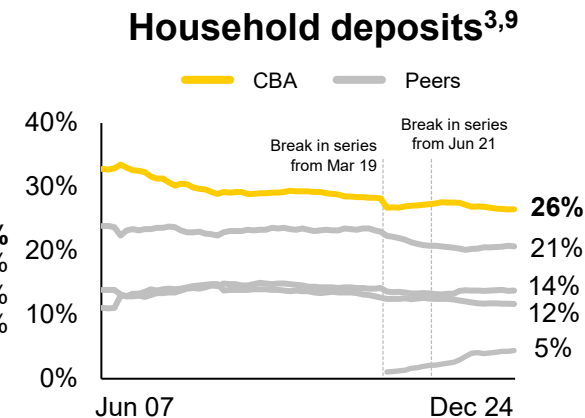
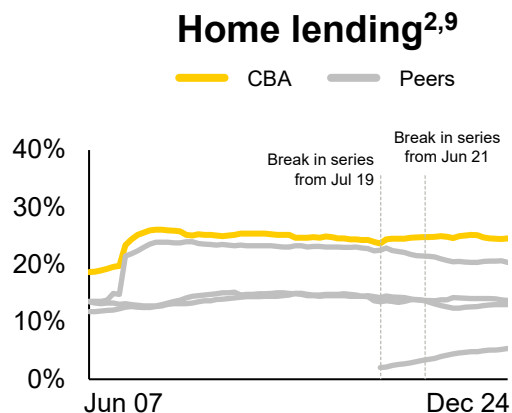


1, 2, 3, 4, 5, 6. Refer to sources, glossary and notes at the back of this presentation for further details.

Market share¹

Disciplined approach to growth – strong market share

%	Dec 23	Jun 24	Dec 24
Home loans – RBA ²	24.6	24.5	24.6
Home loans – APRA ³	25.2	25.2	25.4
Credit cards – APRA ³	29.0	27.4	27.7
Other household lending – APRA ^{3,4}	22.0	22.3	22.9
Household deposits – APRA ³	26.6	26.5	26.5
Business lending – RBA ⁵	17.0	17.0	17.2
Business lending – APRA ^{3,6}	18.3	18.4	18.7
Business deposits – APRA ^{3,6}	22.8	22.4	21.8
Equities trading ⁷	3.3	3.3	3.3
NZ home loans ⁸	21.0	20.9	21.1
NZ customer deposits ⁸	18.6	18.7	18.6
NZ business and rural lending ⁸	17.1	17.1	17.2



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

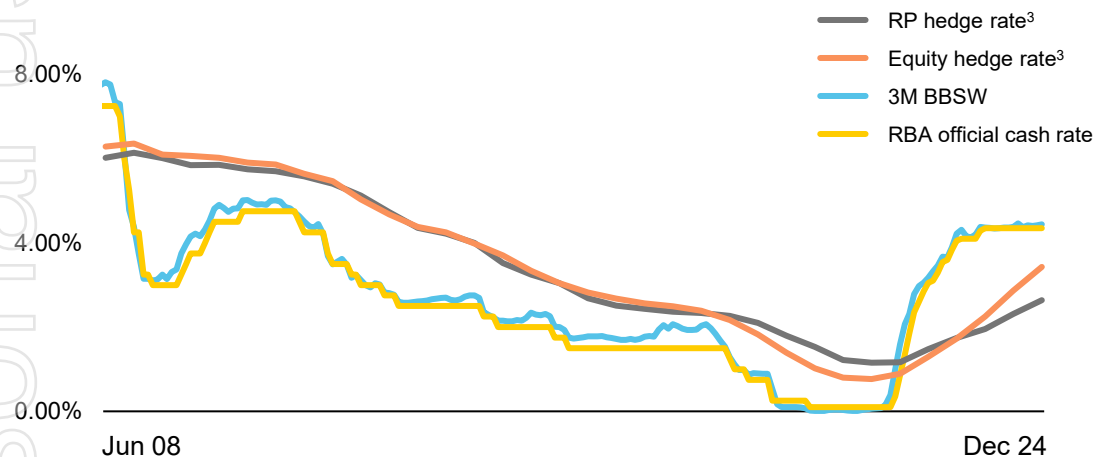
Group margin

Hedge earnings continue to increase due to higher interest rates

Replicated portfolio (RP) & equity hedge¹

- In 1H25, RP and equity hedge earnings benefitted from higher rates
- Earnings outlook continues to improve with higher exit tractor rates

	1H25 Avg balance	1H25 Avg tractor ²	Exit tractor ² rate	Investment term
Domestic equity hedge	\$52bn	3.43%	3.63%	3 years
Deposit hedge	\$124bn	2.64%	2.78%	5 years



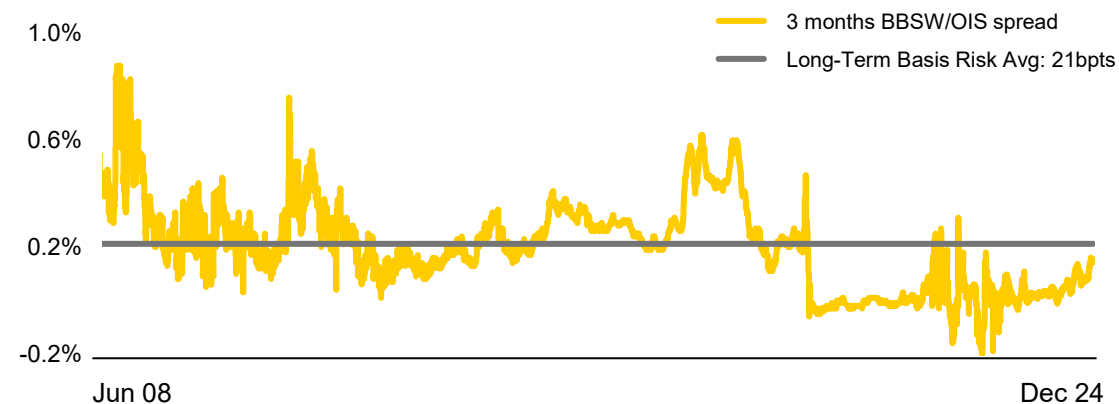
Liquidity & basis risk

Liquidity

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

Basis risk

- Increased sensitivity to basis risk in 1H25 with mix reversion back to variable rate home loans driving higher exposure to basis risk
- Dec 24 average BBSW/OIS spread = 13bpts
- As at Dec 24⁴, every 7bpts = ~1bpt of Group NIM, this ratio will reduce as exposure to basis risk increases

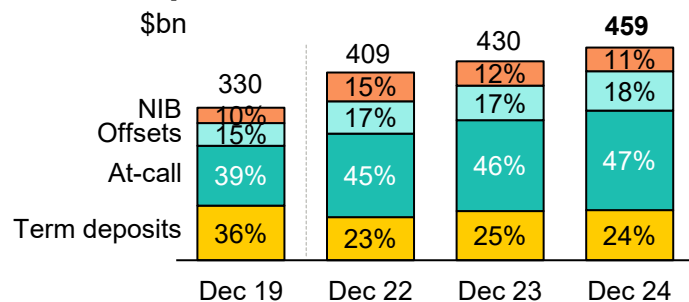


1. Represents domestic AUD equity and deposit hedges. 2. Tractor is the moving average hedge rate on equity and rate insensitive deposits. Exit tractor rate represents average rate for December 2024.
3. Represents the 6 month rolling average of the equity and deposit tractor rates. 4. Based on average exposure to basis risk in December 2024.

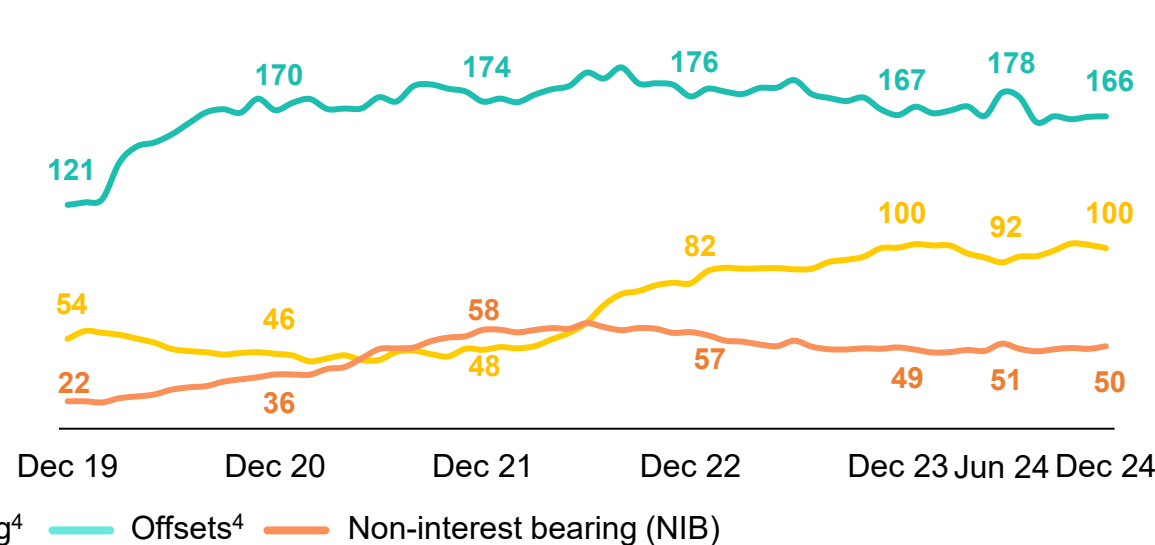
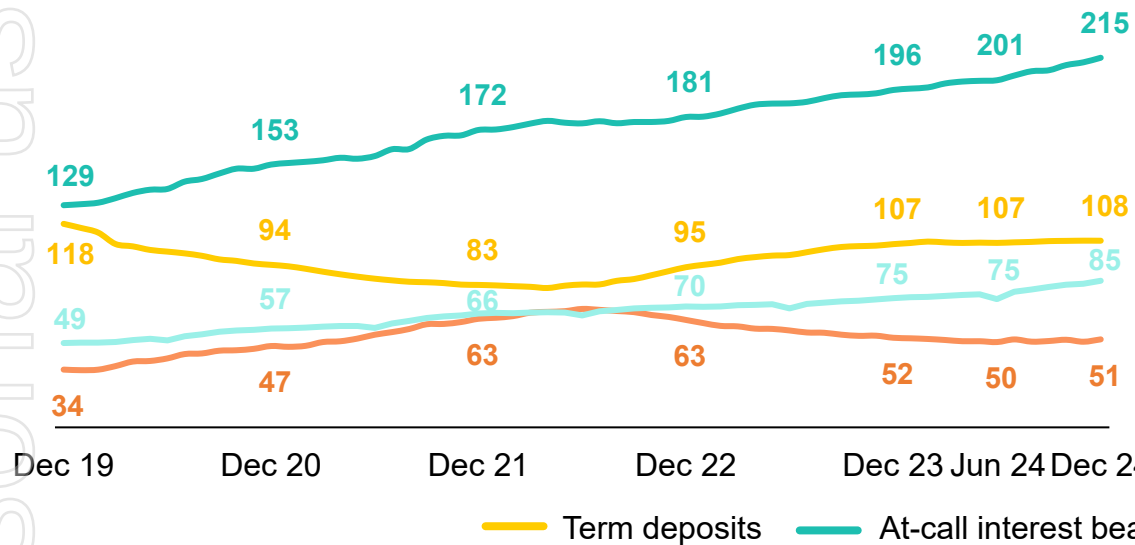
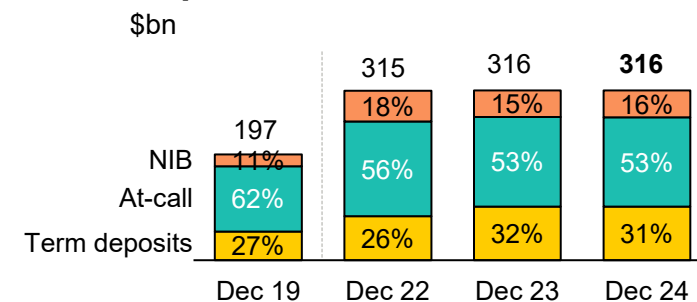
Deposit switching

Non-interest bearing deposit balances relatively stable

Retail deposits^{1,2}



Business deposits^{1,2,3}



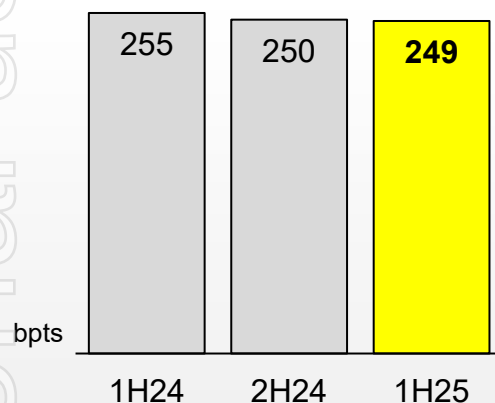
1. CBA Group, excludes ASB. Reflects retail and business deposits distributed to Retail Banking Services, Business Banking and Institutional Banking & Markets customers. 2. Excludes other demand deposits. 3. Includes Institutional Banking & Markets. 4. At-call interest bearing deposits excluding offsets.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

Margins by division¹

Margins impacted by continuing competitive pressure, deposit mix and funding costs

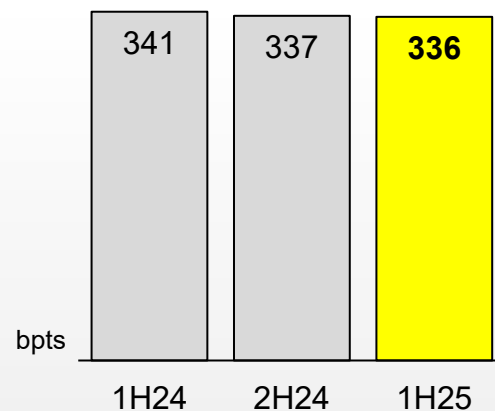
RBS

Lower margins due to increased competition and unfavourable deposit mix as customers switch to higher yielding deposits and higher funding costs, partly offset by higher earnings on equity and the replicating portfolio



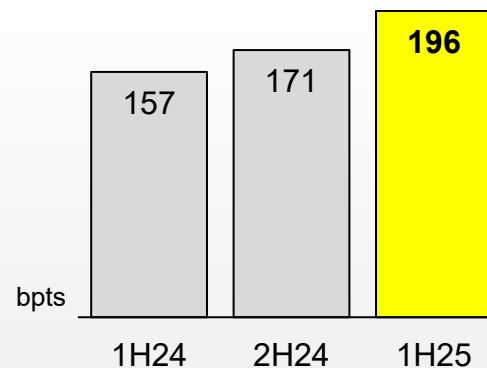
BB

Lower lending margins reflecting unfavourable portfolio mix, increased competition and funding costs, partly offset by higher deposit margins, earnings on equity and the replicating portfolio



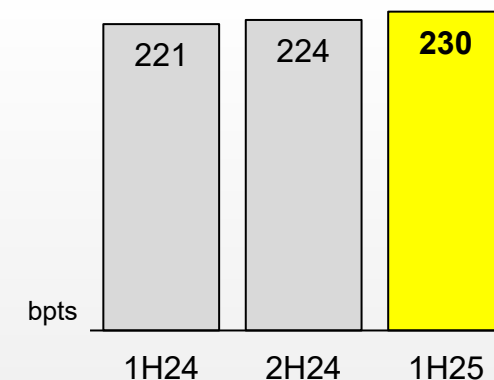
IB&M (ex Markets)²

Higher deposit and equity earnings and favourable asset mix from growth in the lending portfolio, partly offset by lower structured and institutional lending margins due to higher funding costs



NZ (ASB)³

Higher earnings on equity, Treasury earnings, and higher home lending margins offset by lower deposit margins



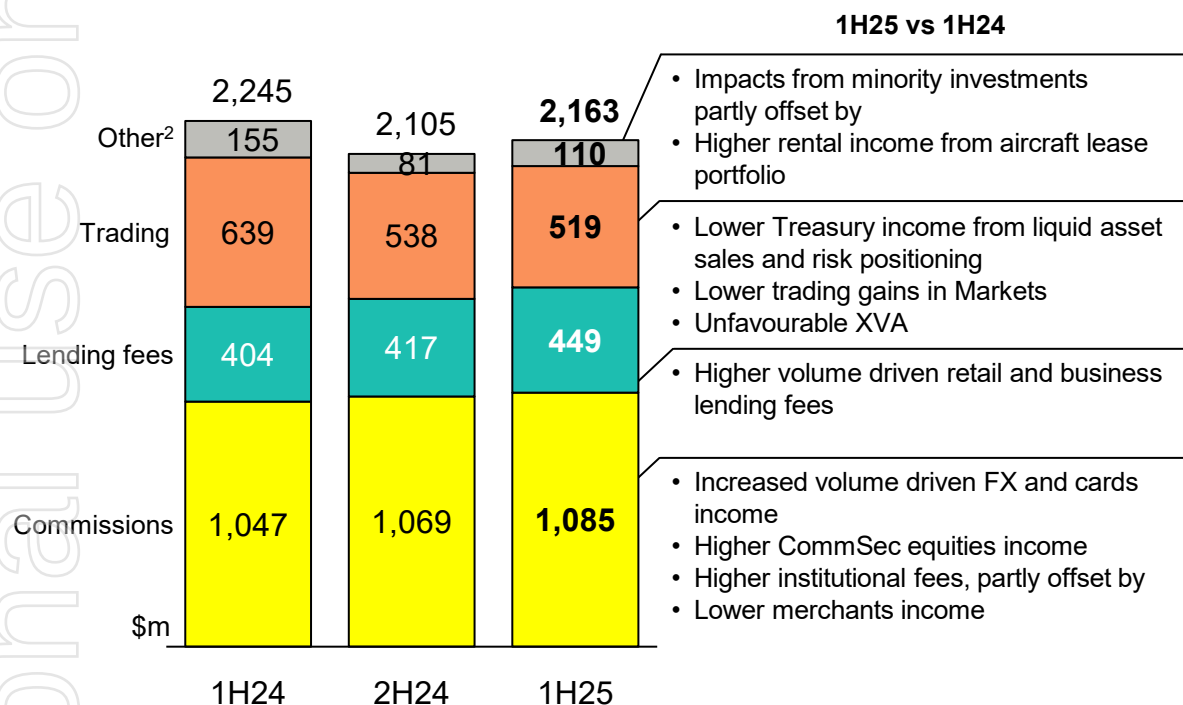
1. Comparative information has been restated to conform to presentation in the current period. 2. Institutional Banking & Markets NIM including Markets - 1H24: 84bpts, 2H24: 87bpts and 1H25: 93bpts.

3. NIM is ASB Bank only and calculated in NZD.

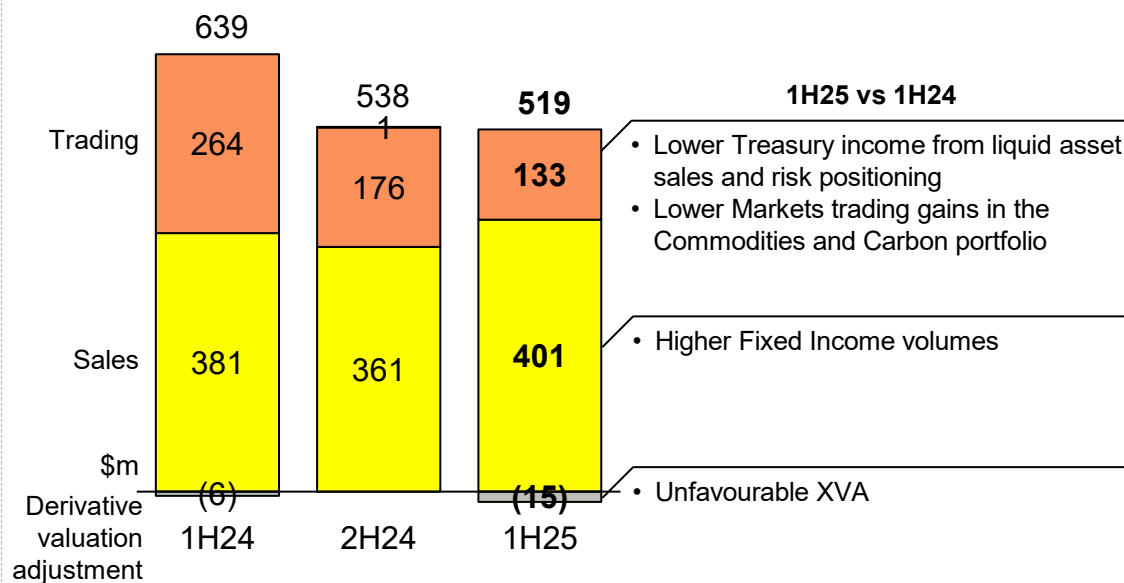
Other operating income¹

Lower trading income and impacts of minority investments, partly offset by volume driven fees

Other operating income



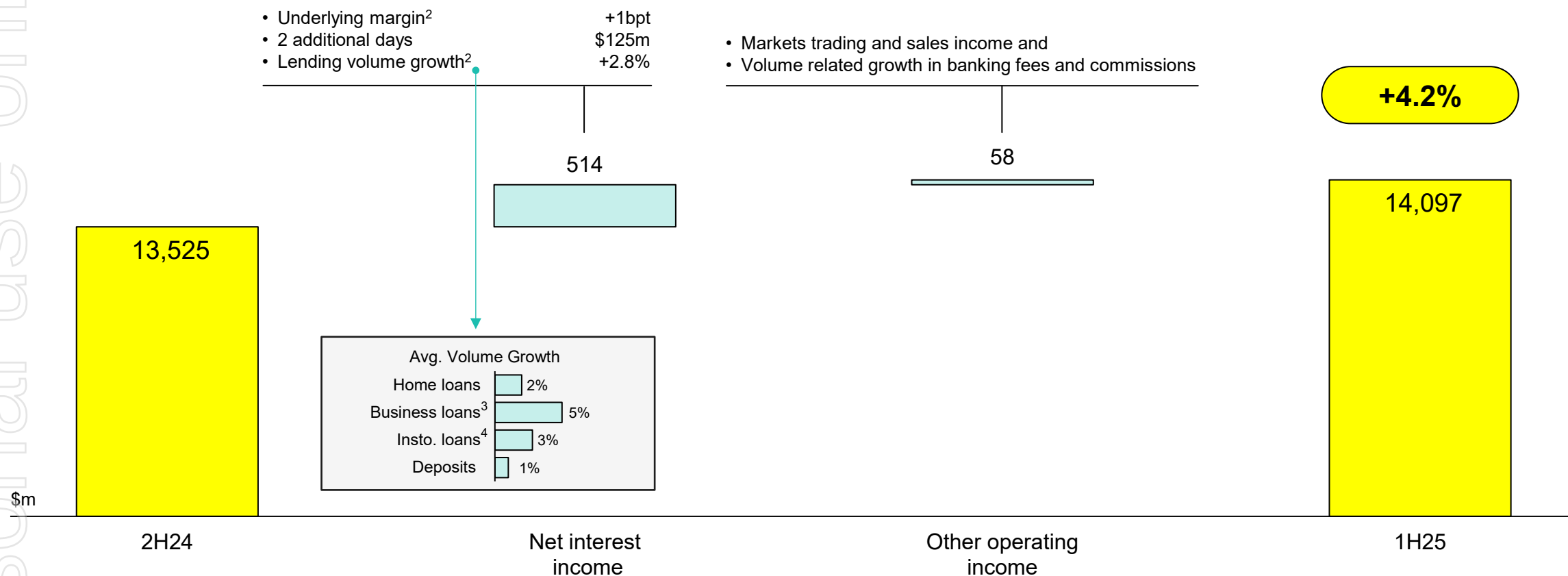
Trading income



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

Sequential half operating income¹

Higher net interest income achieved through disciplined franchise growth – underlying margin stable



1. Presented on a continuing operations basis. 2. Excluding impact from lower liquids and institutional pooled lending facilities net presentation. 3. Includes New Zealand and other business loans. 4. Excluding institutional pooled lending facilities.

Sequential half operating expenses¹

Inflation and increased investment in technology, partly funded by ongoing productivity

Cost to income¹

45.2%

Contribution to mvt:

+4.4%

+1.1%

+0.2%

(1.5%)

+4.2%

272

67

5

(90)

6,118

6,372

- Investment in AI capabilities infrastructure modernisation, fraud and cyber, partly offset by
- Insourcing of technology capabilities including engineering and data

- Cumulative cost savings realised (last 6 years):
- 1H25: \$986m
 - 2H24: \$896m

- Wage inflation including higher super guarantee
- Inflation related to software and IT vendors
- Two additional working days

\$m

2H24

Inflation and two additional working days

Investment in technology

Other

Productivity

1H25

1. Presented on a continuing operations basis excluding \$89m relating to restructuring in 2H24. Headline operating expenses +2.7% including this item.

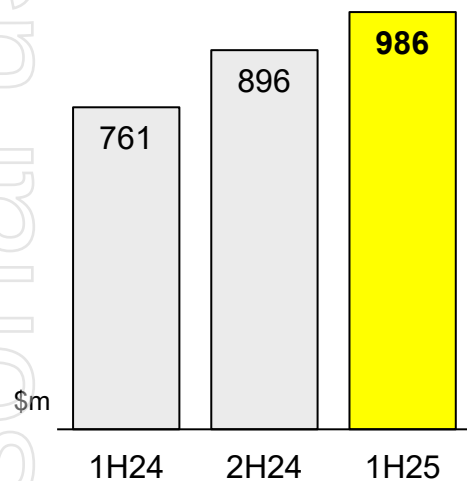
Cost approach

Increased investment spend – primarily on infrastructure refresh

Cost reduction

Cumulative savings¹

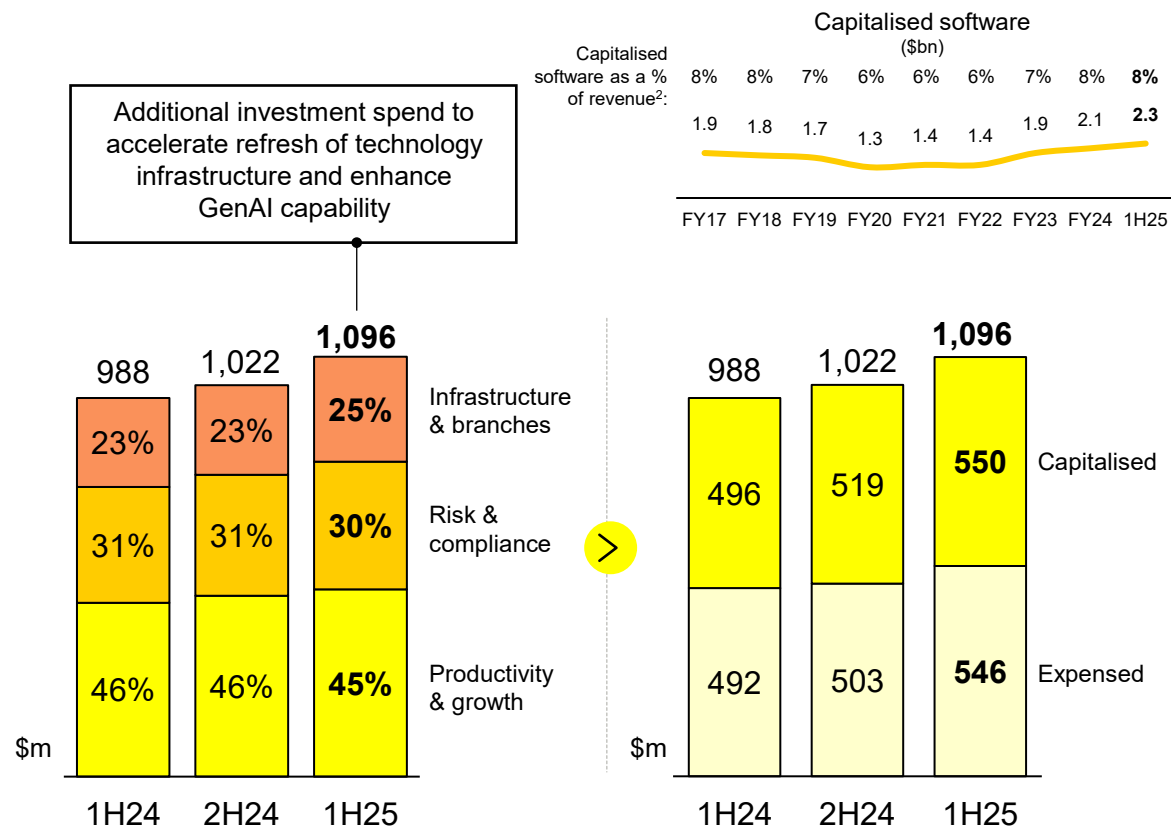
Examples



- Enhanced **self-service capability** for fully digital customer transaction disputes
- **Digitisation** of customer identification and verification
- Ongoing technology **modernisation** and **simplification**
- **Digitisation** of personal loan application process
- **Reduced reliance on external vendors** through insourcing, while building world-class capability

Investment spend

Increase in infrastructure spend – accelerated technology refresh

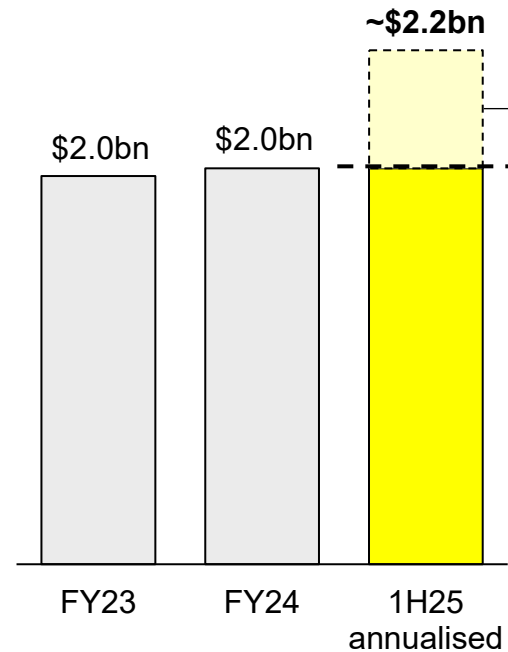
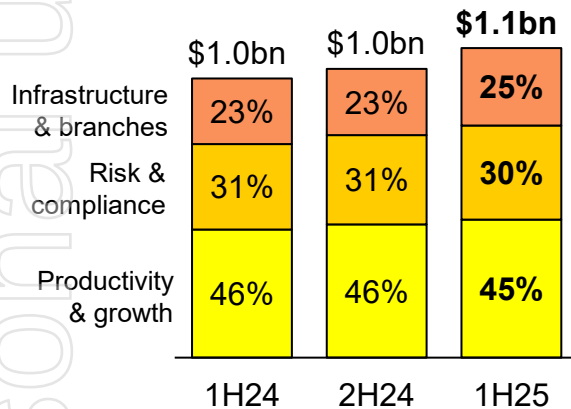


1. Cumulative cost savings over 6 years. 2. 1H25 annualised revenue.

Investment spend

Increased investment in technology to accelerate infrastructure refresh and enhance AI capability

Investment spend



Additional investment spend focused on:

1. Accelerating the refresh of our technology infrastructure

- Faster delivery of change
- Improved security and resilience
- Greater uptime of key applications

2. Enhancing our GenAI capability

- Scale AI and GenAI toolkits, use cases & LLMs
- AI-ready infrastructure transformation
- Accelerate cloud migration to support GenAI model ingestion & use cases

Loan losses

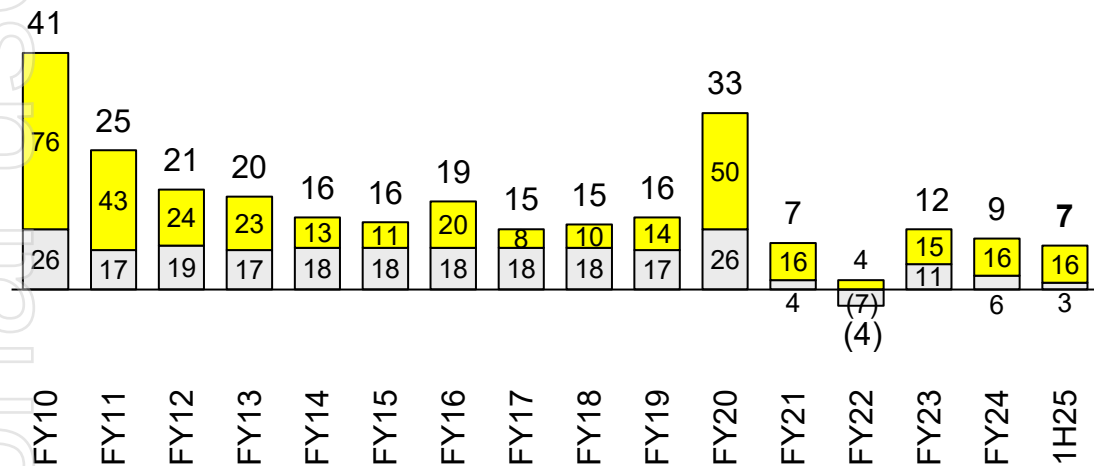
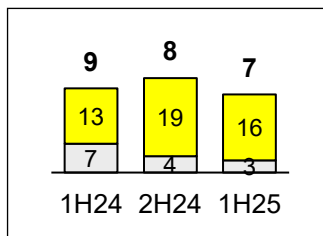
Loan impairment expense remains low



Loan loss rate¹

bpts

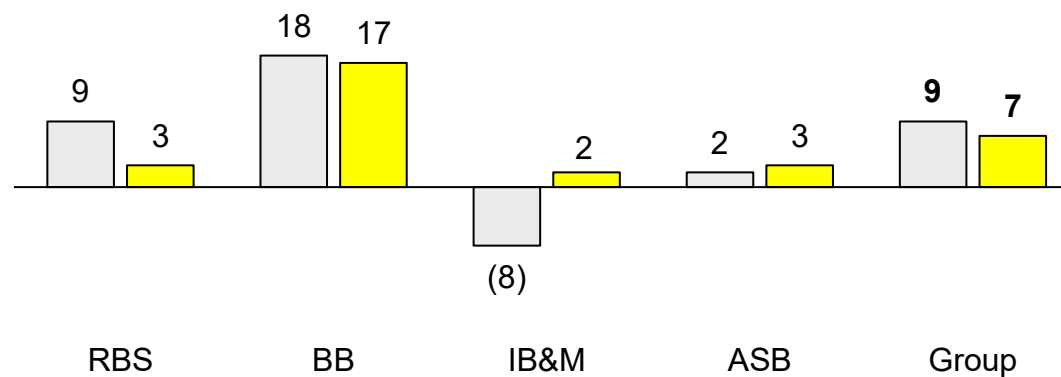
Consumer Corporate



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

bpts

1H24 1H25

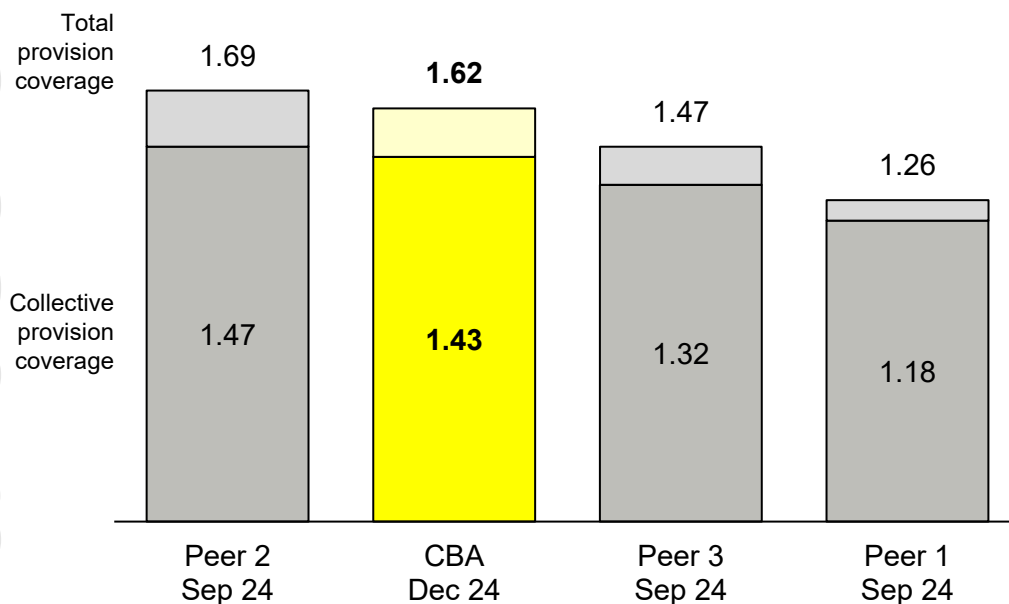


1. Loan impairment expense as a percentage of average gross loans and acceptances annualised. 2. Comparative information has been restated to conform to presentation in the current period.

Provisions¹

Maintained strong provision coverage

Provision coverage/CRWA
%



Provisions by stage

	\$m	Credit exposures		Credit provisions		Stage 2 exposures by credit grade ²	
		Jun 24	Dec 24	Jun 24	Dec 24	Jun 24	Dec 24
Collectively assessed	Stage 1	941,150	968,239	1,795	1,805	\$191bn 8 156 27	\$209bn 9 169 31
	Stage 2 ³	191,460	208,850	2,794	2,933		
	Stage 3	8,088	8,655	834	754		
Individually assessed	Stage 3	1,489	1,526	712	735	Weak Pass Investment	
	Total	1,142,187	1,187,270	6,135	6,227		

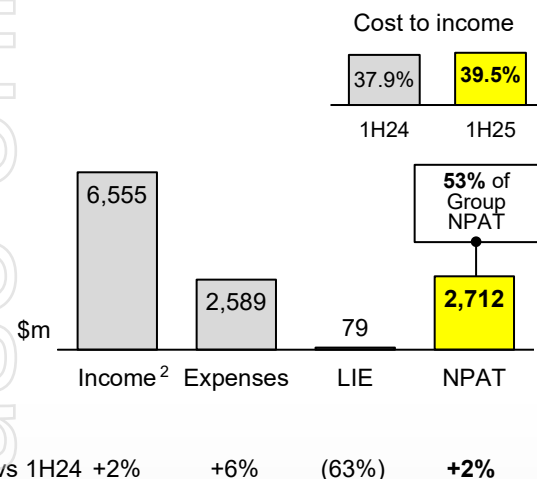
1. AASB 9 classifies loans into stages; Stage 1 – Performing, Stage 2 – Performing but significantly increased credit risk, Stage 3 – Non-performing. Performing relates to Stage 1 and Stage 2. Non-performing relates to Stage 3. Stage 2 is defined based on a significant deterioration in internal credit 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. 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. 3. 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 60% of Stage 2 exposures as at 31 December 2024 (30 June 2024: 64%, 31 December 2023: 62%).

Financial performance¹

1H25 financial performance by division



RBS



Income

NII – Volume growth and lower margins due to competition, unfavourable deposit mix and higher funding costs, partly offset by higher earnings on equity and the replicating portfolio
OOI – Increased volume driven foreign exchange, cards and lending fee income.

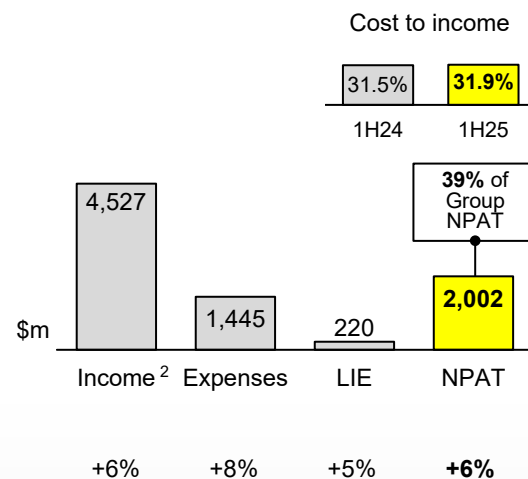
Expenses

Inflation, higher technology spend, amortisation and investment spend, partly offset by productivity and lower losses from fraud and scams.

Loan impairment expense

Lower collective provisions reflecting rising house prices.

BB



Income

NII – Volume growth, higher deposit margins and earnings on equity and the replicating portfolio, partly offset by lower lending margins reflecting unfavourable portfolio mix, increased competition and funding costs
OOI – Increased volume driven lending fees and equities income from higher trading volumes.

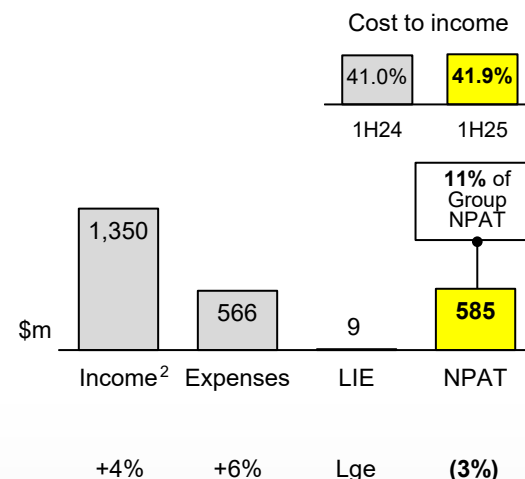
Expenses

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

Loan impairment expense

Higher collective provisions.

IB&M



Income

NII – Higher deposit and equity earnings, and growth in the lending portfolio, partly offset by higher funding costs.
OOI – Lower trading income, partly offset by higher syndication and trade finance fees, higher markets sales and leasing revenue.

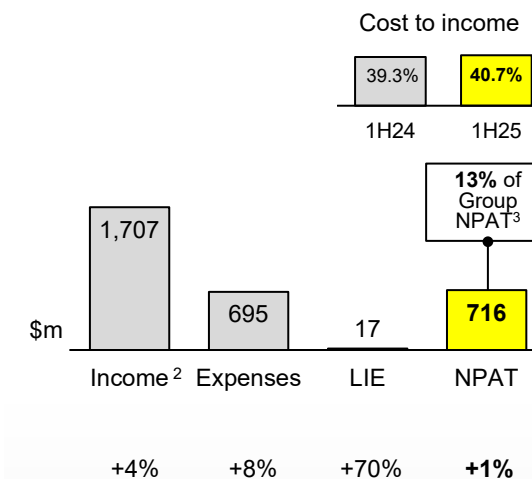
Expenses

Inflation and higher technology, amortisation and volume driven operations costs.

Loan impairment expense

Higher collective provisions and non-recurrence of provision releases.

ASB (NZD)



Income

NII – Higher earnings on equity, Treasury earnings, and higher home lending margins offset by lower deposit margins.

OOI – Lower cards income, fair value losses on liquid assets, partly offset by higher funds management income.

Expenses

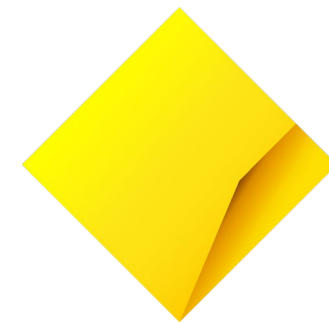
Wage inflation, higher FTE, and higher technology costs, partly offset by productivity.

Loan impairment expense

Higher consumer finance write-offs and home lending collective provisions, partly offset by stable quality in the business portfolio.

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. Net interest income (NII) and Other operating income (OOI). 3. ASB Bank only and calculated in Australian dollars.

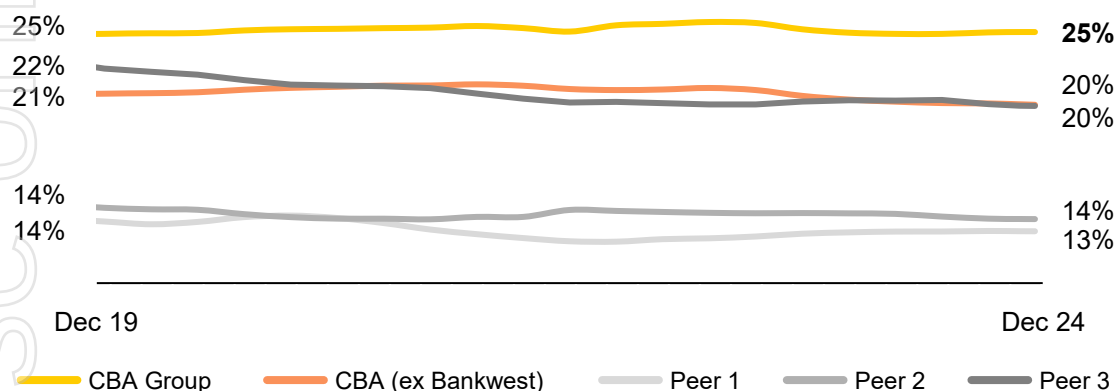
Home & consumer lending



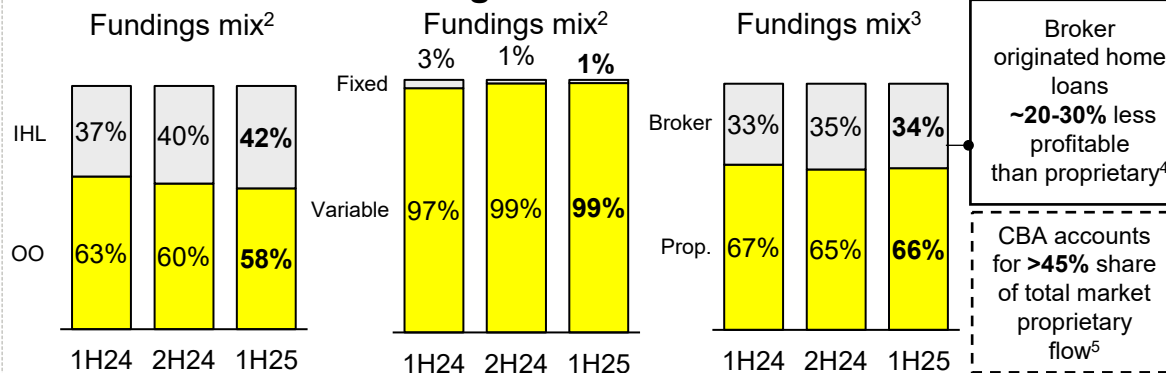
Home loans – overview

Disciplined strategic and operational execution, targeted growth – focus on sustainable returns

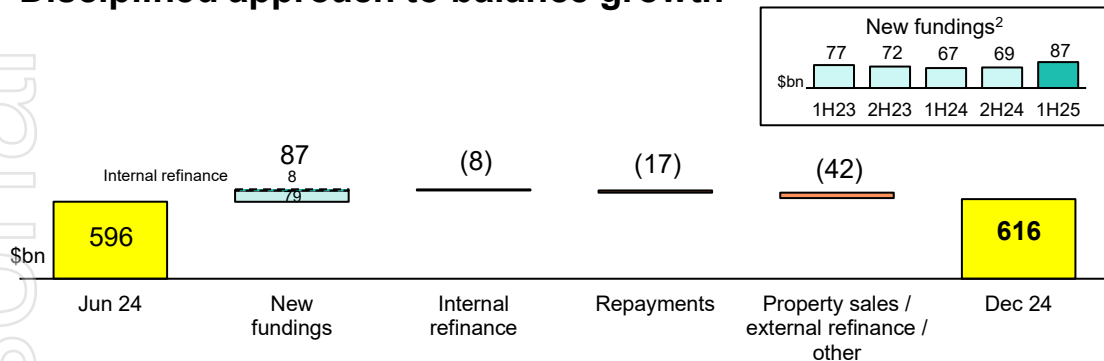
Consistent market share performance¹



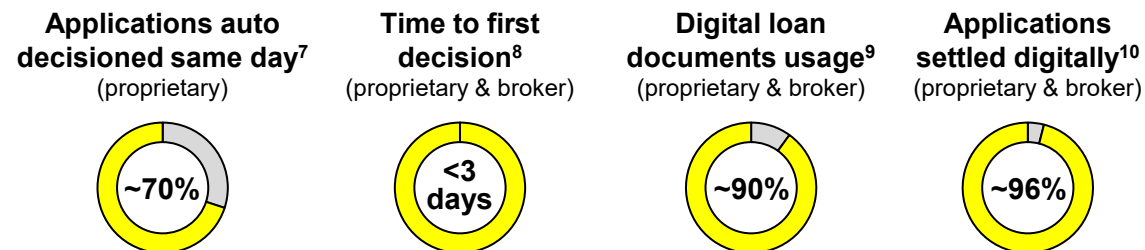
Fundings weighted towards proprietary distribution, with increased investor lending



Disciplined approach to balance growth⁶



Operational discipline with fast, efficient processing



Home loans – CBA¹

A disciplined approach to portfolio quality, growth and sustainable returns



Portfolio ¹	Dec 23	Jun 24	Dec 24
Total balances – spot (\$bn)	582	596	616
Total balances – average (\$bn)	580	587	605
Total accounts (m)	1.9	1.9	1.9
Variable rate (%)	81	87	91
Owner occupied (%)	70	70	69
Investment (%)	29	29	30
Line of credit (%)	1	1	1
Proprietary (%) ²	54	54	54
Broker (%) ²	46	46	46
Interest only (%) ^{2,3}	10	10	11
Lenders' mortgage insurance (%) ²	16	15	14
Mortgagee in possession (bpts) ²	2	2	1
Negative equity (%) ^{2,4}	1.1	0.8	0.8
Annualised loss rate (bpts) ²	1	0	0
Portfolio dynamic LVR (%) ^{2,5}	45	43	42
Customers in advance (%) ^{2,6}	79	80	81
Payments in advance incl. offset ^{2,7}	30	29	31
Offset balances – spot (\$bn) ²	75	75	85

New business ¹	Dec 23	Jun 24	Dec 24
Total funding (\$bn) ⁸	67	69	87
Average funding size (\$'000) ⁹	453	457	490
Serviceability buffer (%) ¹⁰	3.0	3.0	3.0
Variable rate (%)	97	99	99
Owner occupied (%)	63	60	58
Investment (%)	37	40	42
Line of credit (%)	0	0	0
Proprietary (%) ²	57	54	54
Broker (%) ²	43	46	46
Interest only (%) ¹¹	24	24	24
Lenders' mortgage insurance (%) ²	8	7	6

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 December 2023, June 2024 and December 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.

Home loans – CBA ex BWA¹

A disciplined approach to portfolio quality, growth and sustainable returns

Portfolio ¹	Dec 23	Jun 24	Dec 24
Total balances – spot (\$bn)	491	500	511
Total balances – average (\$bn)	490	494	505
Total accounts (m)	1.6	1.6	1.6
Variable rate (%)	79	86	91
Owner occupied (%)	70	70	69
Investment (%)	29	29	30
Line of credit (%)	1	1	1
Proprietary (%) ²	61	61	62
Broker (%) ²	39	39	38
Interest only (%) ^{2,3}	10	10	10
Lenders' mortgage insurance (%) ²	15	14	13
First home buyers (%) ²	9	8	8
Mortgagee in possession (bpts) ²	2	1	1
Annualised loss rate (bpts) ²	1	1	0
Portfolio dynamic LVR (%) ^{2,4}	44	42	42
Customers in advance (%) ^{2,5}	77	78	80
Payments in advance incl. offset ^{2,6}	31	30	33
Offset balances – spot (\$bn) ²	63	62	71

New business ¹	Dec 23	Jun 24	Dec 24
Total funding (\$bn) ⁷	55	55	68
Average funding size (\$'000) ⁸	447	451	487
Serviceability buffer (%) ⁹	3.0	3.0	3.0
Variable rate (%)	96	98	99
Owner occupied (%)	64	61	60
Investment (%)	36	39	40
Line of credit (%)	0	0	0
Proprietary (%) ²	67	65	66
Broker (%) ²	33	35	34
Interest only (%) ¹⁰	21	22	22
Lenders' mortgage insurance (%) ²	8	7	6
First home buyers (%) ²	11	9	8

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 December 2023, June 2024 and December 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.

Home loans – serviceability assessment¹

91% of the book originated under tightened standards since FY16

Key serviceability changes by year²

FY16-19	- Increased serviceability buffer and buffers on existing debts - Removed Low doc and EQFS products - Tightened lending requirements for non-residents and use of foreign currency - Tightened lending requirements in high risk areas - Reduced IO maximum term limits
FY20	- Changes to serviceability buffer and floor assessment rate - Removed LMI/LDP waivers for construction, land loans - Temporary COVID-19 tightening on verification
FY21	- Restrictions on family guarantor arrangements - Rental expense capture (net rental income) - Expenses excluded from HEM added to higher of declared expenses or HEM - Increased serviceability floor rate - Reduced max LVR for construction and bridging loans
FY22	- Enhanced self-employed and investment income calculations - Increased serviceability buffer
FY23	- Tightened LVR limits for high value properties - Updated postcode 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 segments⁴ - Increased serviceability floor rate
FY24	Expanded application of postcode level appetite across higher risk locations
1H25	Enhanced self-employed income verification for eligible CBA Business Banking customers allowing the use of latest full year financials⁵

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 decided 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

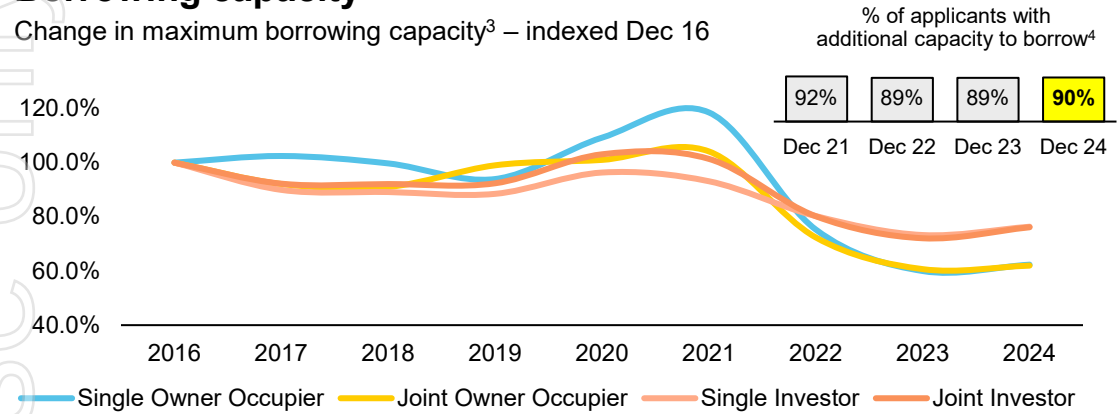
1. CBA excluding Bankwest unless stated otherwise. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loan and Residential Mortgage Group. 2. Serviceability changes are reflective of changes made within the financial year and may have changed since implementation or may not be in currently in place. 3. Indicative loan assessment and is subject to change. 4. Self-employed applicants required to present latest full year financials showing two years trading performance. 5. Existing CBA Business Banking customers with at least two years trading history eligible to present latest full year financials with latest year trading performance.

Home loans – borrowing capacity¹

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

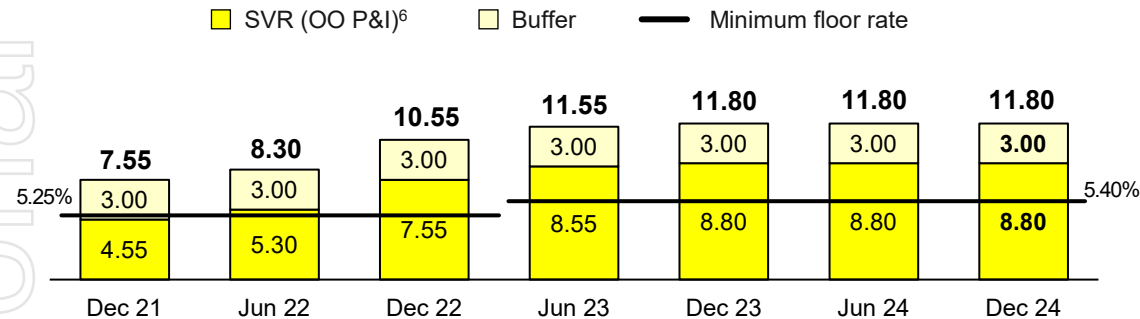
Borrowing capacity³

Change in maximum borrowing capacity³ – indexed Dec 16



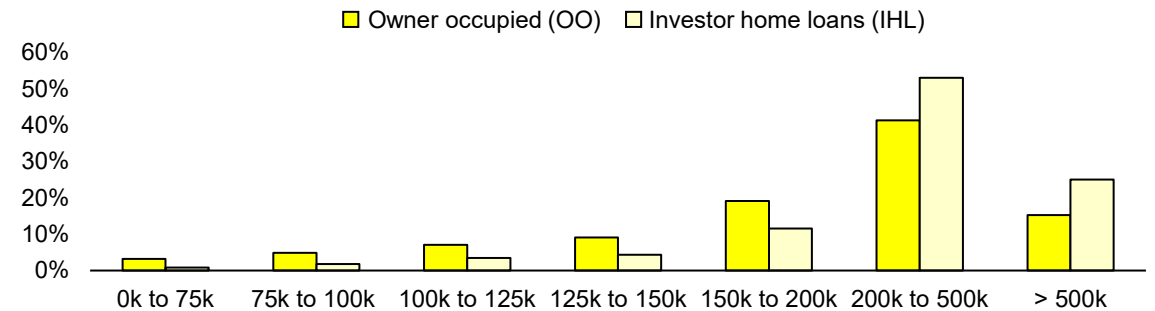
Serviceability buffer and interest rates

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



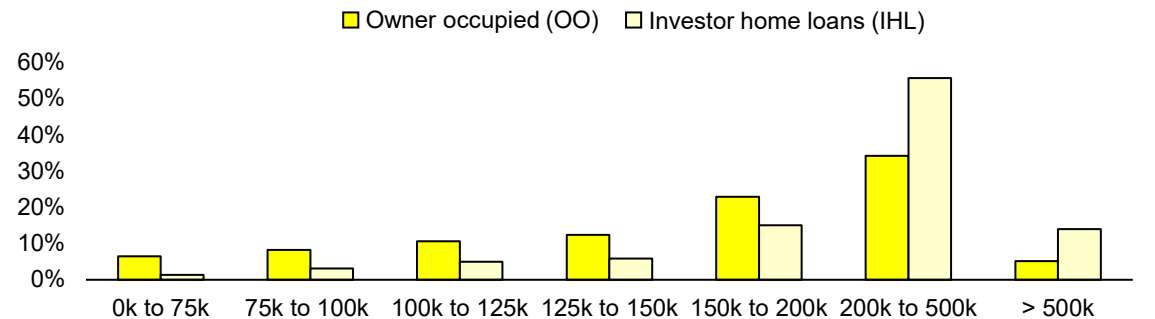
Application gross income band⁷

6 months to Dec 24 – Funding \$



Application gross income band⁷

6 months to Dec 24 – Funding #



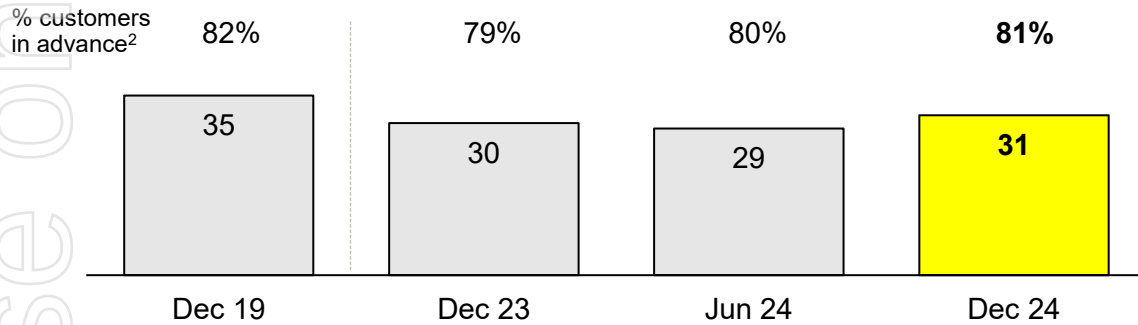
1. CBA excluding Bankwest and Unloan, unless noted otherwise. 2. Reflects changes to individual income tax rates and thresholds effective 1 July 2024. 3. Scenarios based on differing assumptions with respect to family types, number of dependents, loan size, income sources and existing liabilities/commitments.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

Home loans – resilience¹

Higher savings buffers and improved DLVR from higher house prices – arrears stable

Average payments in advance^{2,3}

of payments



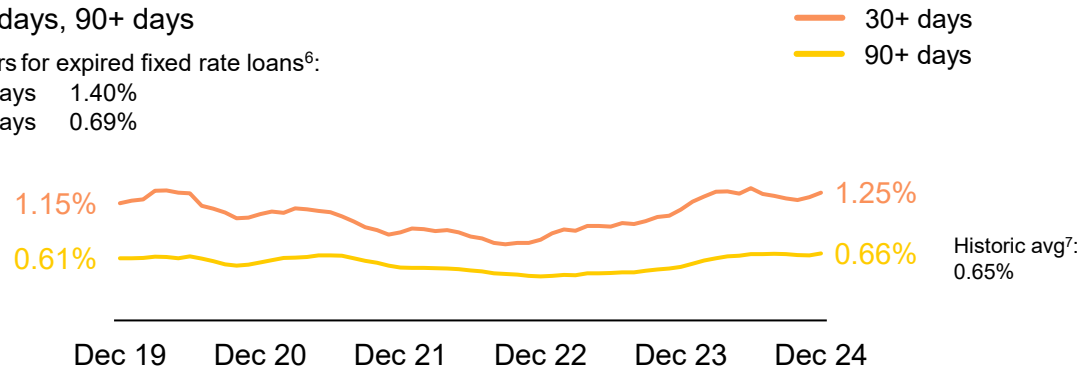
Home loan arrears⁵

30+ days, 90+ days

Arrears for expired fixed rate loans⁶:

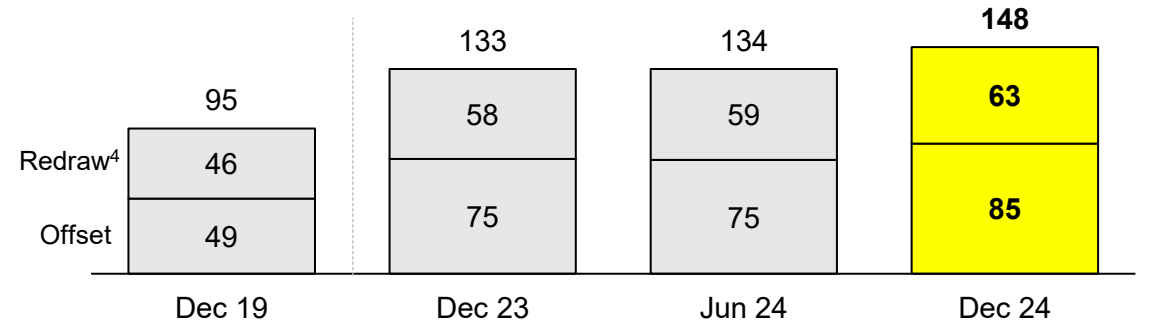
30+ days 1.40%

90+ days 0.69%



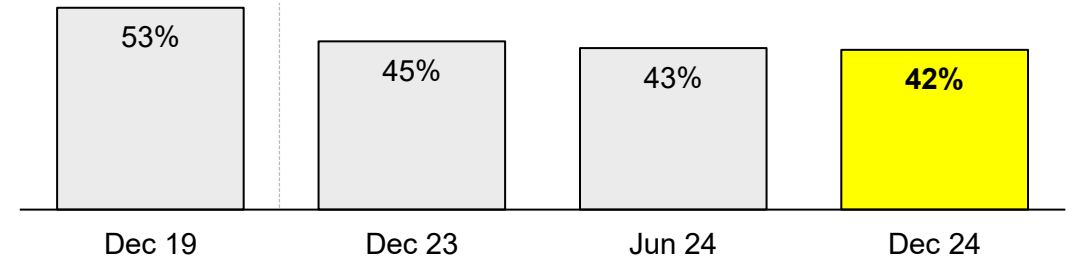
Offset and redraw balances

\$bn



Dynamic LVR⁸

Portfolio average



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. Represents arrears for fixed rate loans which expired in the period 1 January 2023 to 31 December 2024. 7. Historic average from August 2008 to June 2023. 8. Taking into account cross-collateralisation. Offset balances not considered.

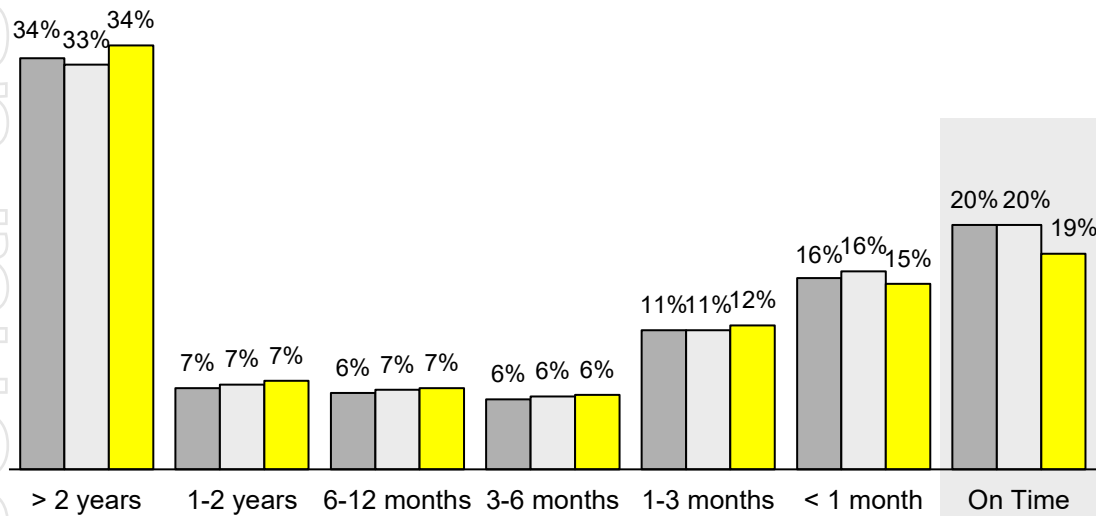
Home loans – savings and repayment buffers

Higher savings and repayment buffers

Repayment buffers

Payments in advance¹, % of accounts

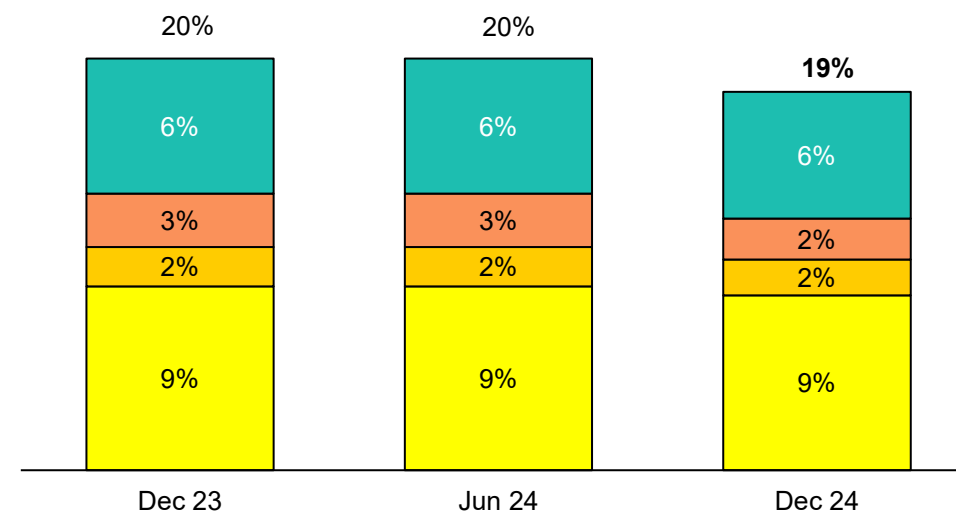
■ Dec 23
■ Jun 24
■ Dec 24



Repayment buffers

Payments on time¹, % of accounts

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



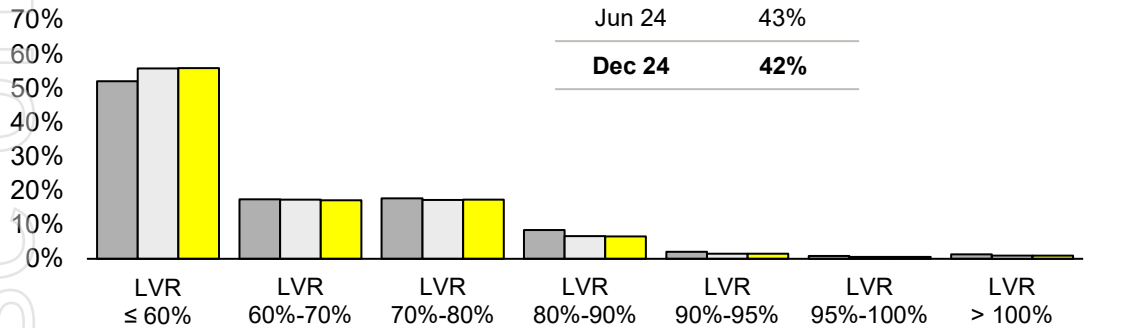
1. CBA including Bankwest. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan. Includes offset facilities, excludes loans in arrears.

Home loans – portfolio DLVR¹

Strong portfolio DLVR of 42% – supported by growth in house prices

Dynamic LVR bands²

% of total portfolio balances



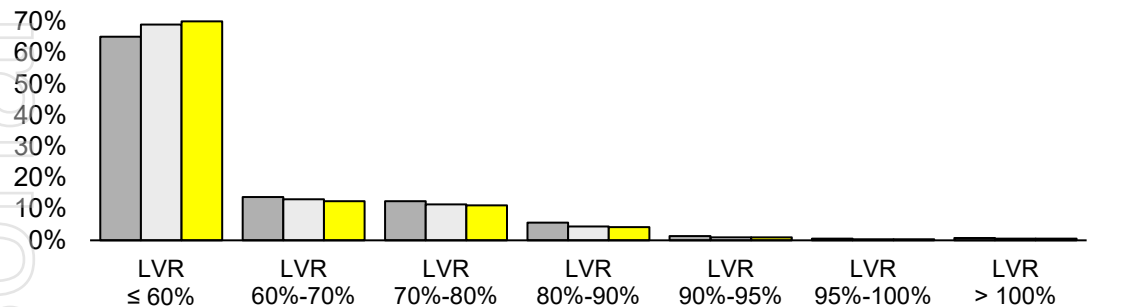
Average dynamic LVR³

Dec 23	45%
Jun 24	43%
Dec 24	42%



Dynamic LVR bands²

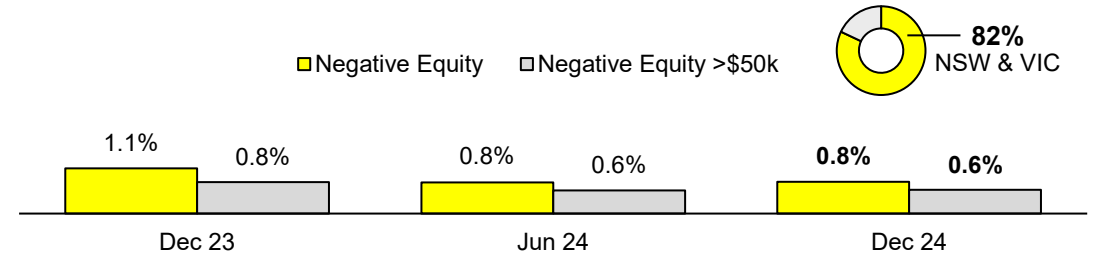
% of total portfolio accounts



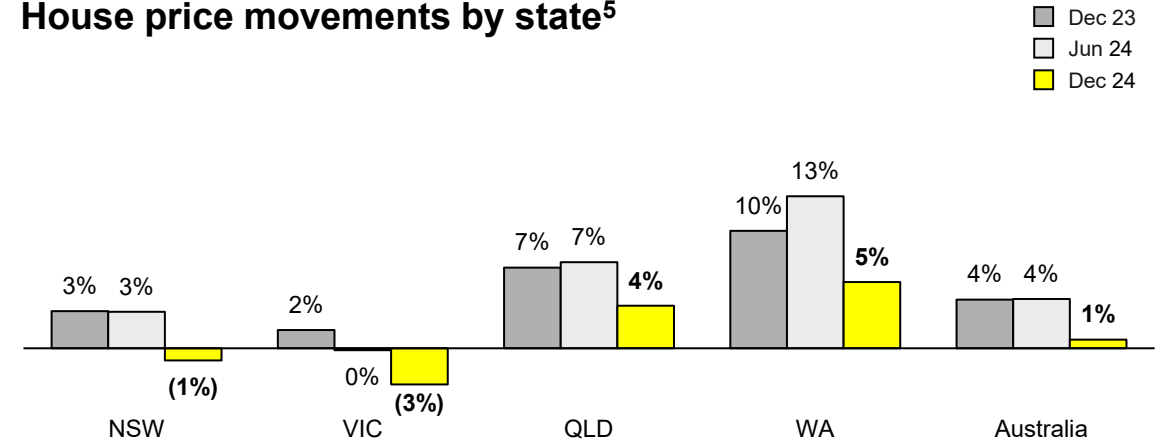
Negative equity⁴

Proportion of balances in negative equity

- 65% of customers ahead of repayments
- 15% of home loans in negative equity have Lenders Mortgage Insurance



House price movements by state⁵



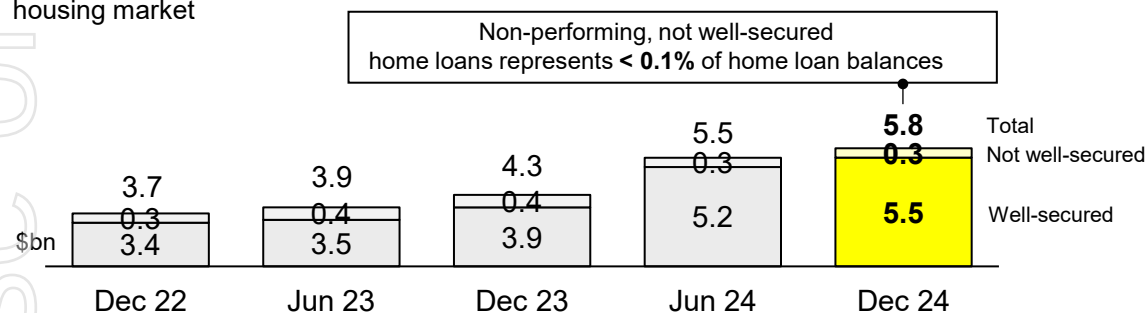
1. CBA including Bankwest. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan. 2. Taking into account cross-collateralisation. Offset balances not considered. 3. CBA including Bankwest, Line of Credit & Reverse Mortgages. Excludes Commonwealth Portfolio Loans and Residential Mortgage Group and Unloan. Average calculations based on collateral grouping. 4. Negative equity arises when the outstanding loan (less offsets) exceeds house value. Based on outstanding balances, taking into account cross-collateralisation and offset balances. CBA updates house prices monthly using internal and external valuation data. 5. Six month change sourced from CoreLogic Home Value Index released 2 January 2025.

Home loans – non-performing loans, losses & insurance¹

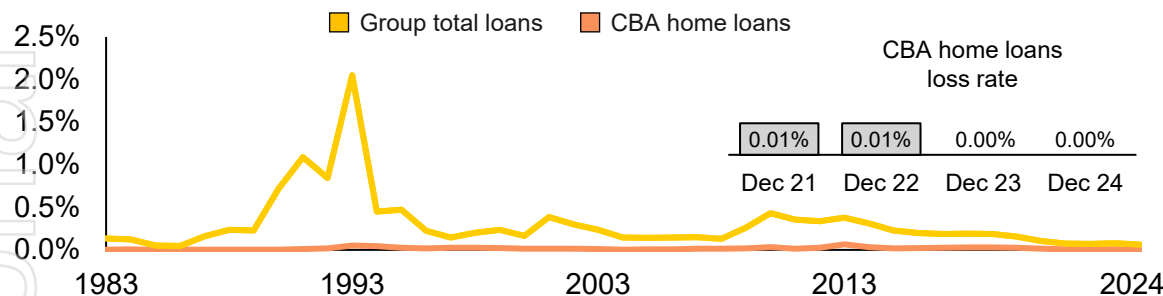
Stable non-performing, not well-secured home loans – portfolio losses remain low

Australian non-performing home loans²

Moderate increase in non-performing home loans driven by 90+ arrears and well-secured restructures. Stable non-performing not well-secured home loans underpinned by resilient housing market

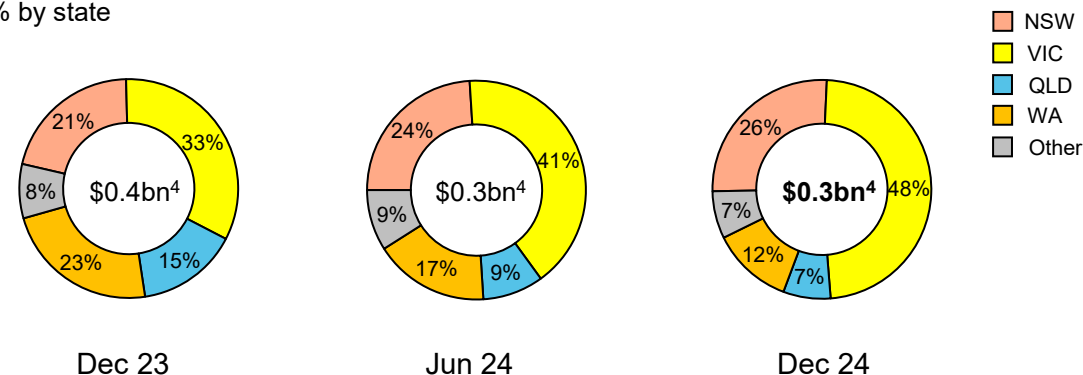


Losses to average gross loans and acceptances (GLAA)⁵



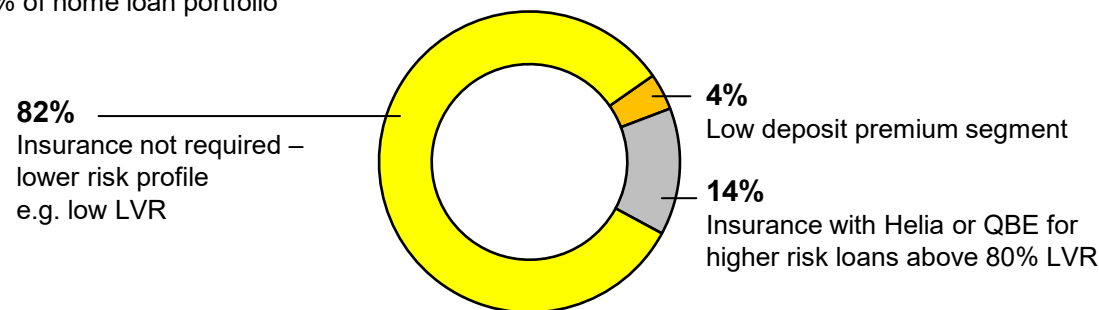
Australian non-performing, not well-secured home loans^{2,3}

% by state



Portfolio insurance profile³

% of home loan portfolio



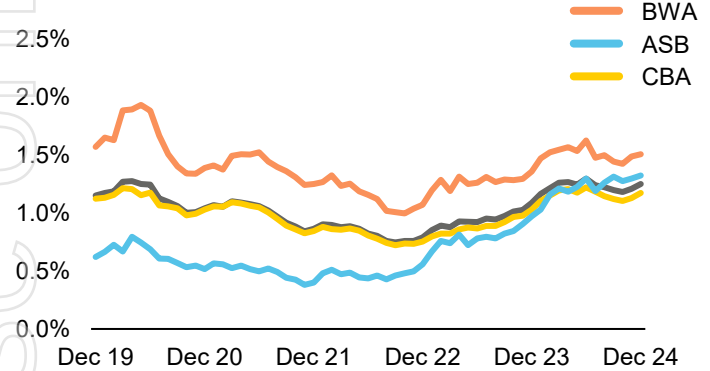
1. CBA including Bankwest. 2. Non-performing exposures are exposures in default as defined in regulatory standard APS220 Credit Risk Management. Well-secured home loans are defined as those with LMI or where the fair value of collateral after applying a conservative haircut to the most recent valuation exceeds the estimated future contractual cash flows. Estimated future contractual cash flows includes loan balance, interest and expenses during the resolution period. 3. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan. 4. Reflects total Australian non-performing, not well-secured home loans. 5. Bankwest included from FY09.

Home loans – arrears (30+ days)

Higher cost of living continuing to impact some borrowers – arrears broadly stable

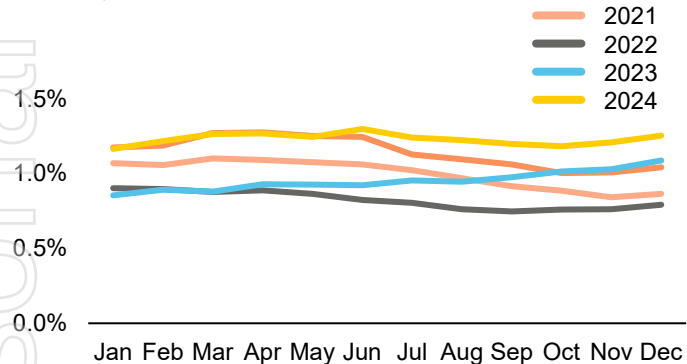
Portfolio

30+ days



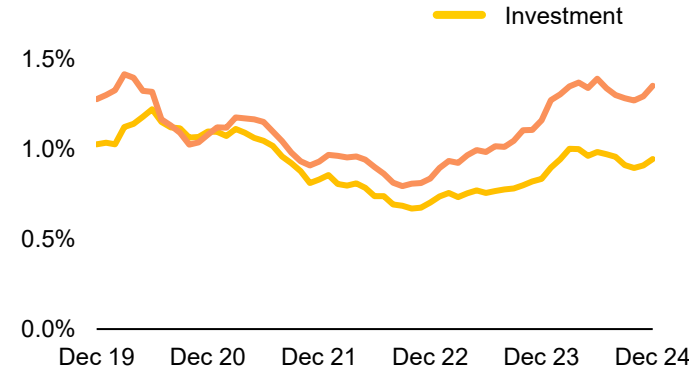
Year

30+ days



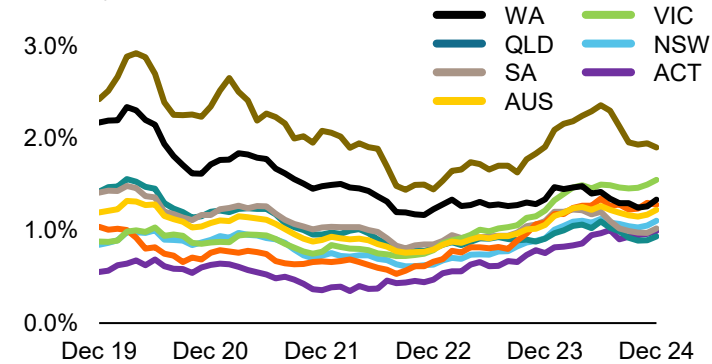
Product

30+ days¹



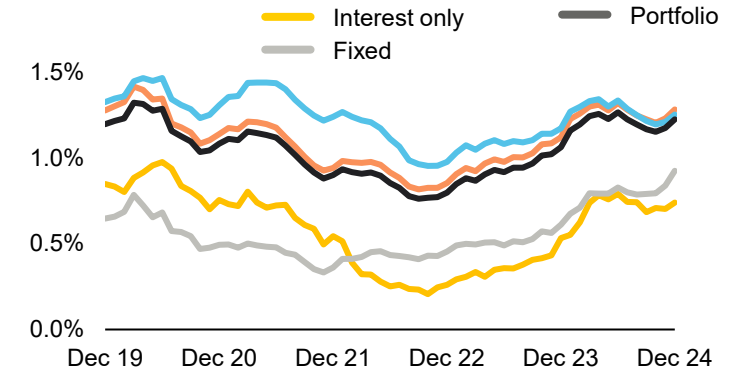
State

30+ days¹



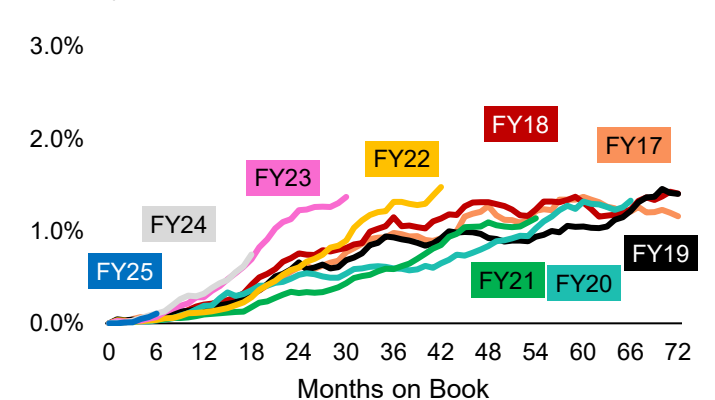
Repayment and interest type

30+ days¹



Vintage

30+ days¹



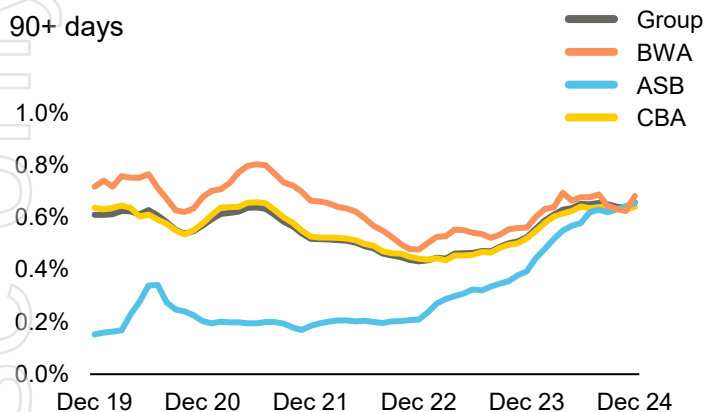
1. CBA including Bankwest. Excludes ASB, Line of Credit, Reverse Mortgages, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan.

Home loans – arrears (90+ days)

Higher cost of living continuing to impact some borrowers – arrears broadly stable

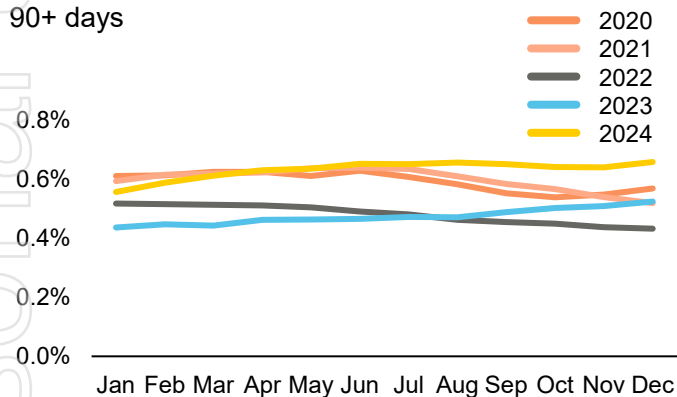
Portfolio

90+ days



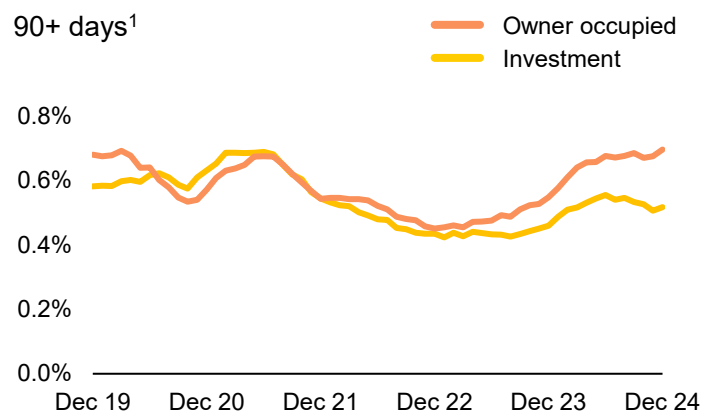
Year

90+ days



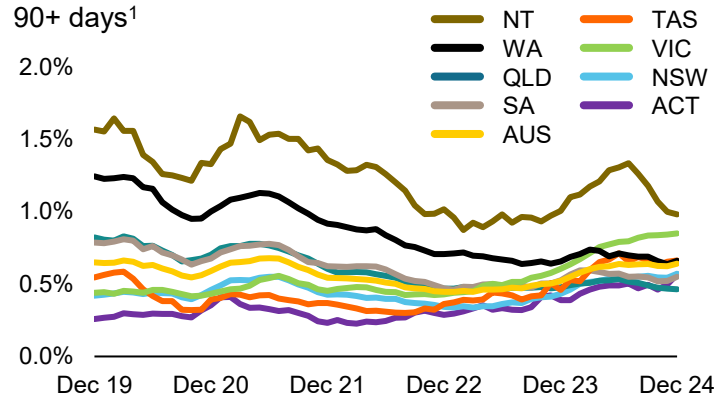
Product

90+ days¹



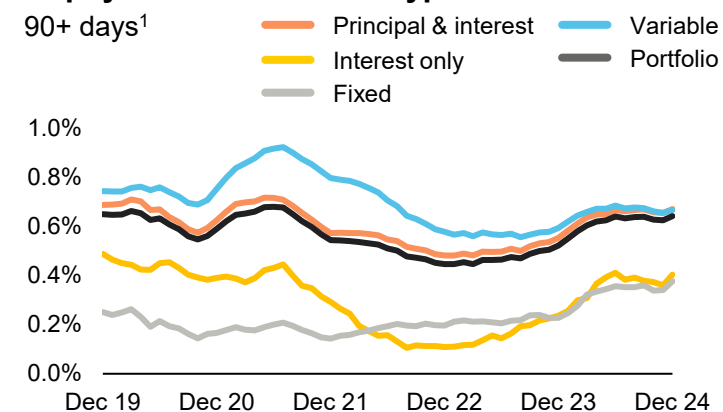
State

90+ days¹



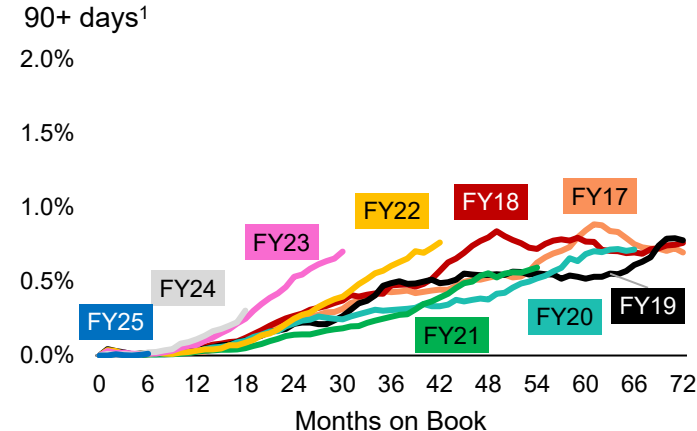
Repayment and interest type

90+ days¹



Vintage

90+ days¹



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

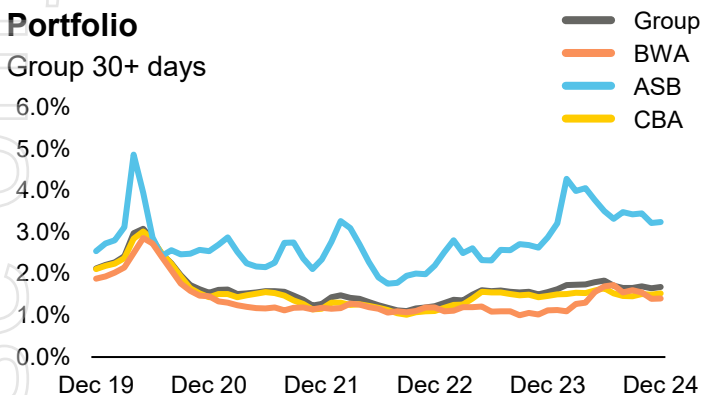
Consumer finance – arrears¹

Arrears favourably impacted by seasonality and changes to income tax rates and thresholds

Credit cards

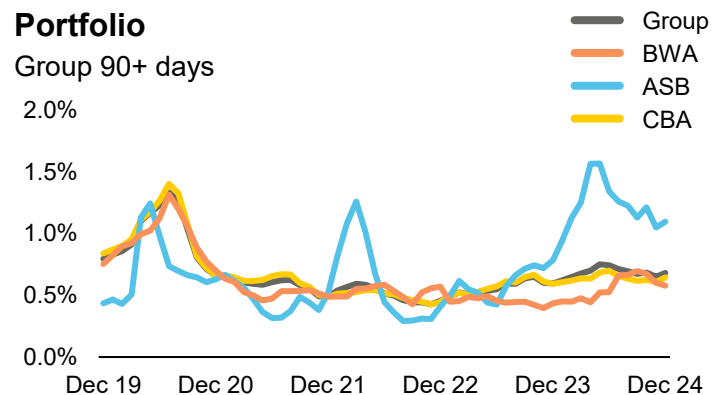
Portfolio

Group 30+ days



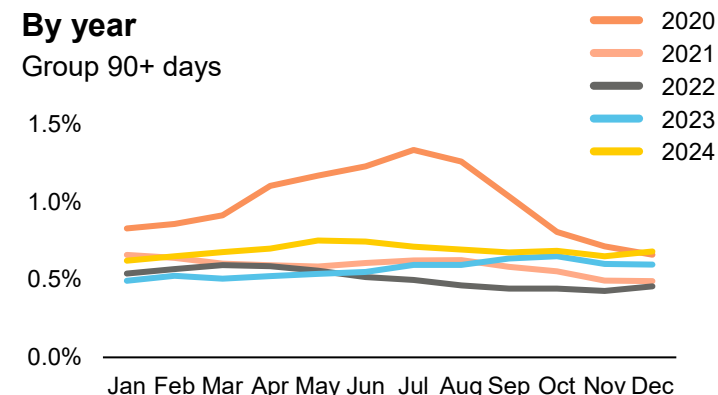
Portfolio

Group 90+ days



By year

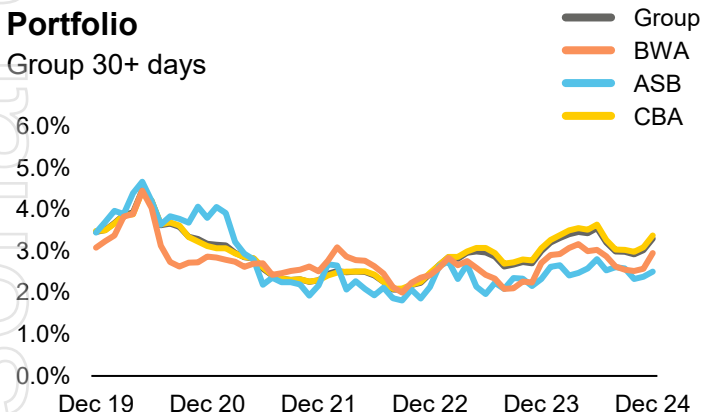
Group 90+ days



Personal loans

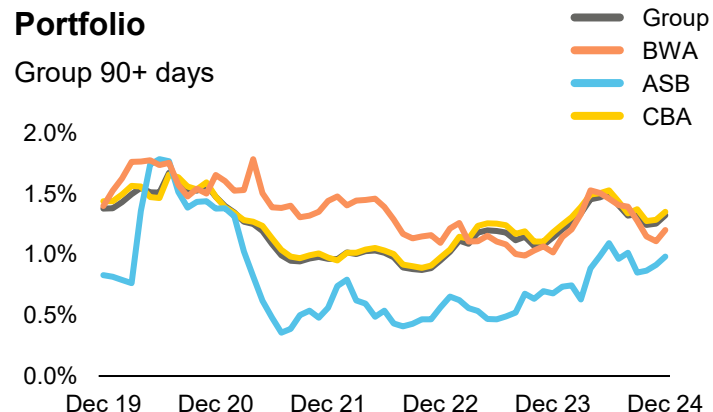
Portfolio

Group 30+ days



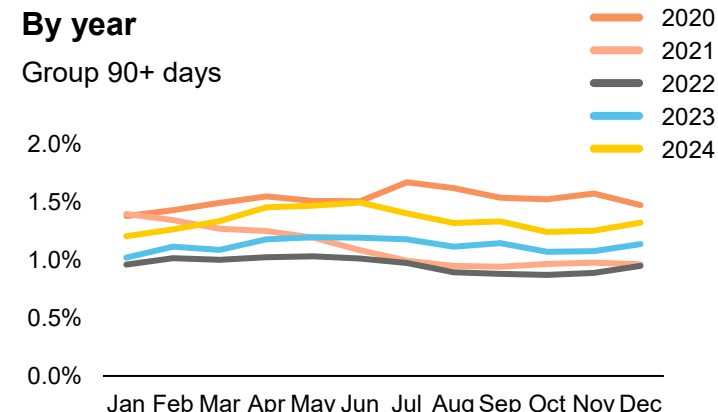
Portfolio

Group 90+ days



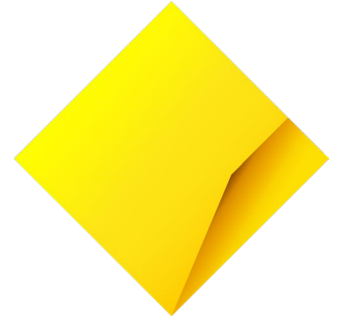
By year

Group 90+ days



1. Group consumer arrears including New Zealand.

Business & corporate lending



Portfolio quality¹

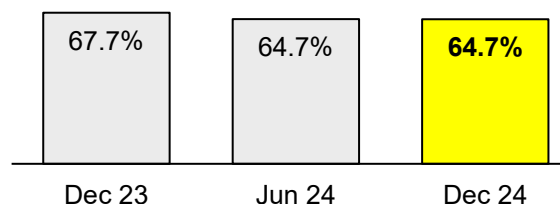
Lower corporate TNPE – portfolio credit quality remains sound

Exposures by industry¹

TCE \$bn	AAA to AA-	A+ to A-	BBB+ to BBB-	Other	Dec 24
Gov. Admin & Defence	161.7	13.4	0.5	0.0	175.6
Finance & Insurance	56.9	44.7	6.2	3.4	111.2
Com. Property	1.4	8.8	26.0	62.2	98.4
Agriculture & Forestry	-	0.3	5.4	27.9	33.6
Transport & Storage	0.6	2.9	13.7	10.2	27.4
Manufacturing	0.0	1.2	8.0	12.4	21.6
Ent. Leisure & Tourism	0.0	0.0	1.0	19.1	20.1
Wholesale Trade	0.1	0.0	5.5	13.2	18.8
Elec. Gas & Water	0.4	3.1	10.8	4.4	18.7
Business Services	0.1	0.4	4.8	12.8	18.1
Health & Community Services	0.1	0.4	2.9	12.9	16.3
Retail Trade	0.0	0.8	2.6	12.8	16.2
Construction	0.0	0.0	1.9	11.7	13.6
Mining, Oil & Gas	0.1	0.6	4.4	2.1	7.2
Media & Communications	1.7	1.4	1.3	1.7	6.1
All other ex Consumer	0.4	1.4	1.1	10.7	13.6
Total	223.5	79.4	96.1	217.5	616.5

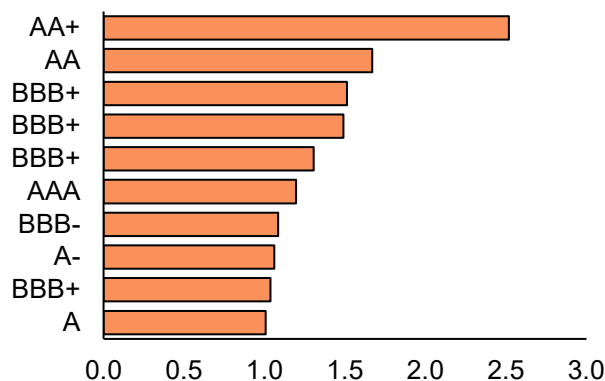
Corporate portfolio quality

Investment grade



Top 10 commercial exposures

TCE, \$bn

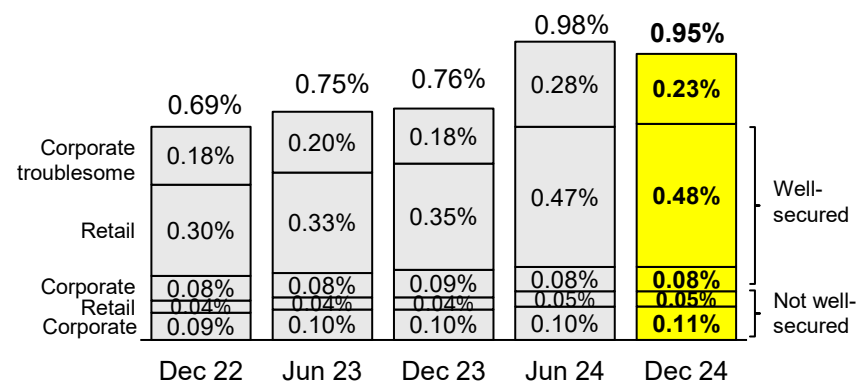


Total Group TCE by geography

	Dec 23	Jun 24	Dec 24
Australia	80.6%	81.5%	81.8%
New Zealand	9.8%	9.9%	9.6%
Americas	3.4%	3.8%	3.8%
Europe	3.2%	2.4%	2.6%
Asia	3.0%	2.4%	2.2%

Troublesome & non-performing exposures^{2,3}

% of Group TCE



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

Total committed exposure^{1,2}

Close monitoring of key sectors

	TCE (\$bn)			TNPE (\$bn)			TNPE % of TCE			Provisions % of TCE		
	Dec 23	Jun 24	Dec 24	Dec 23	Jun 24	Dec 24	Dec 23	Jun 24	Dec 24	Dec 23	Jun 24	Dec 24
Government Administration & Defence	206.9	174.5	175.6	0.0	0.0	0.0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Finance & Insurance	113.3	98.9	111.2	0.1	0.1	0.0	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%
Commercial Property	94.0	94.9	98.4	0.6	1.2	0.7	0.7%	1.3%	0.7%	0.5%	0.5%	0.4%
Agriculture & Forestry	31.2	32.5	33.6	0.8	1.0	1.1	2.5%	3.0%	3.3%	0.7%	0.6%	0.5%
Transport & Storage	26.1	27.8	27.4	0.3	0.4	0.5	1.3%	1.6%	1.8%	0.6%	0.6%	0.8%
Manufacturing	20.4	19.5	21.6	0.4	0.6	0.6	2.0%	2.9%	2.8%	1.4%	1.5%	1.2%
Entertainment, Leisure & Tourism	16.6	18.2	20.1	0.4	0.4	0.4	2.2%	2.2%	2.1%	1.5%	1.6%	1.9%
Wholesale Trade	17.0	16.8	18.8	0.4	0.8	0.7	2.3%	4.6%	3.7%	1.8%	2.3%	2.1%
Electricity, Gas & Water	15.9	15.9	18.7	0.0	0.0	-	0.1%	0.1%	0.0%	0.3%	0.4%	0.4%
Business Services	15.4	16.4	18.1	0.2	0.3	0.3	1.5%	1.8%	1.8%	0.8%	1.0%	1.0%
Health & Community Services	15.4	15.4	16.3	0.4	0.5	0.3	2.5%	3.0%	2.1%	1.2%	1.5%	1.5%
Retail Trade	16.1	15.7	16.2	0.3	0.3	0.5	1.9%	1.9%	3.2%	1.2%	1.2%	1.4%
Construction	12.5	13.1	13.6	0.7	0.6	0.6	5.9%	4.9%	4.2%	3.4%	3.0%	2.8%
Mining, Oil & Gas	6.8	7.1	7.2	0.0	0.0	0.0	0.5%	0.5%	0.3%	0.8%	0.7%	0.6%
Media & Communications	5.5	5.3	6.1	0.1	0.1	0.0	1.3%	1.4%	0.7%	0.5%	0.6%	0.4%
Personal & Other Services	3.3	3.5	4.0	0.1	0.0	0.1	2.0%	1.3%	1.8%	0.8%	0.7%	0.8%
Education	3.6	3.8	4.0	0.0	0.1	0.1	1.3%	1.7%	2.4%	0.3%	0.4%	0.5%
Other	5.4	5.7	5.6	0.1	0.1	0.1	2.3%	2.2%	2.3%	n/a	n/a	n/a
Total	625.4	585.0	616.5	5.0	6.5	6.2	0.8%	1.1%	1.0%	0.5%	0.5%	0.5%

Refer separate slides following

1. Refer to glossary at the back of this presentation for further details. 2. Due to rounding, the numbers presented may not sum precisely to the totals provided.

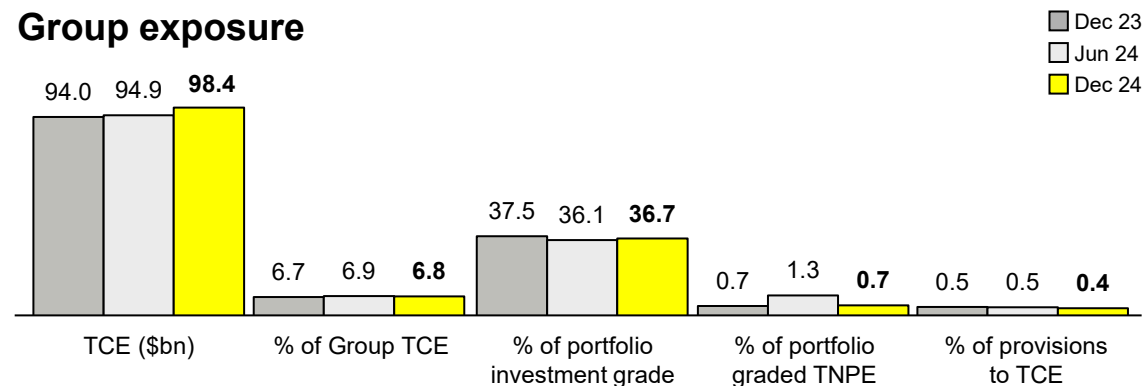
Commercial Property

Diversified growth, improved trading conditions

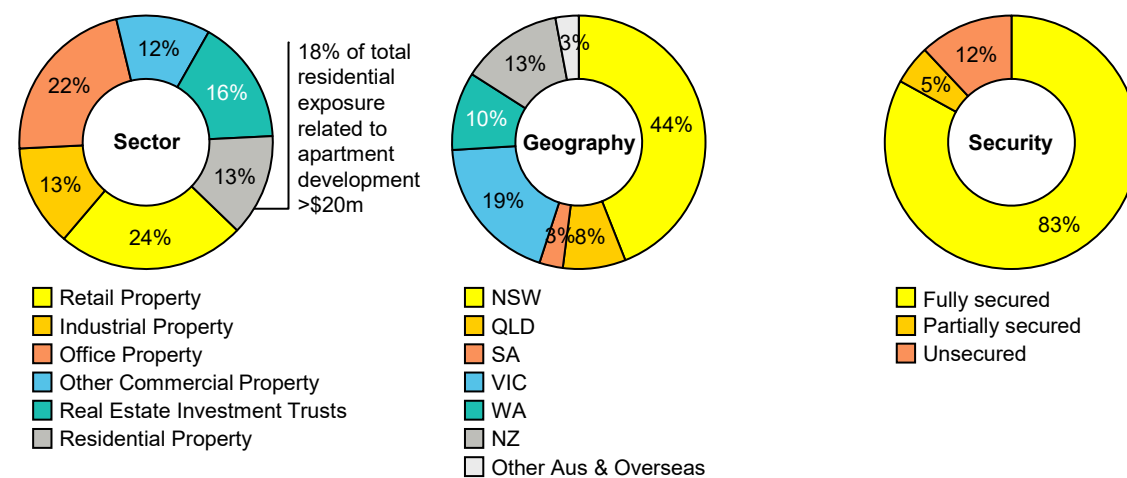
- Commercial property trading activity has started to increase as institutions and offshore buyers have weighed back into property markets.
- Increased trading activity over the half contributed to exposure growth of ~4% which was diversified across sectors and counterparties.
- The portfolio remains well-secured. Leverage for the individually risk-rated property investment portfolio, which represents the majority of the exposure to the sector, remains moderate with an average Loan to Valuation Ratio (LVR) of 46%¹.
- Of the unsecured exposure, 90% is to investment grade customers.
- TNPE decrease over the half is driven by repayments of exposures to a small number of single names and improved performance resulting in upgrades to performing for a number of customers. No material losses expected.
- Modest improvements in Prime and Secondary CBD Office values over the last six months after having declined from peak valuations in 2022.
- Office exposures are weighted toward Premium/A Grade property with tighter origination LVRs in place for markets with persistently high vacancy levels.
- Cost of living pressures and potential impacts for retailers considered through retail originations with tighter criteria for assets with predominantly discretionary retailers as tenants.
- Maintaining close portfolio oversight with serviceability and Interest Coverage Ratio (ICR) origination thresholds continuing to factor in future cash flows. This combined with active management of LVRs has resulted in the portfolio remaining well buffered against further deterioration in asset values.

1. The remaining exposure primarily relates to statistically managed exposures where LVR is not available, and property development.

Group exposure



Profile

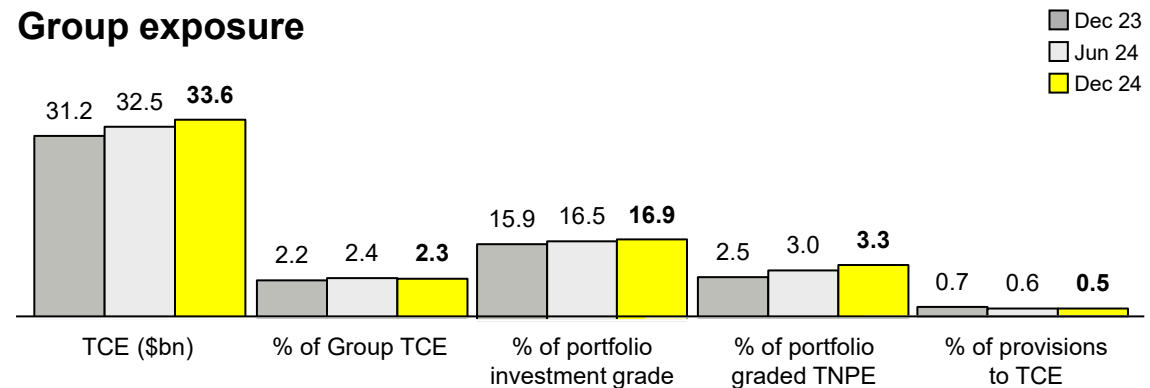


Agriculture & Forestry

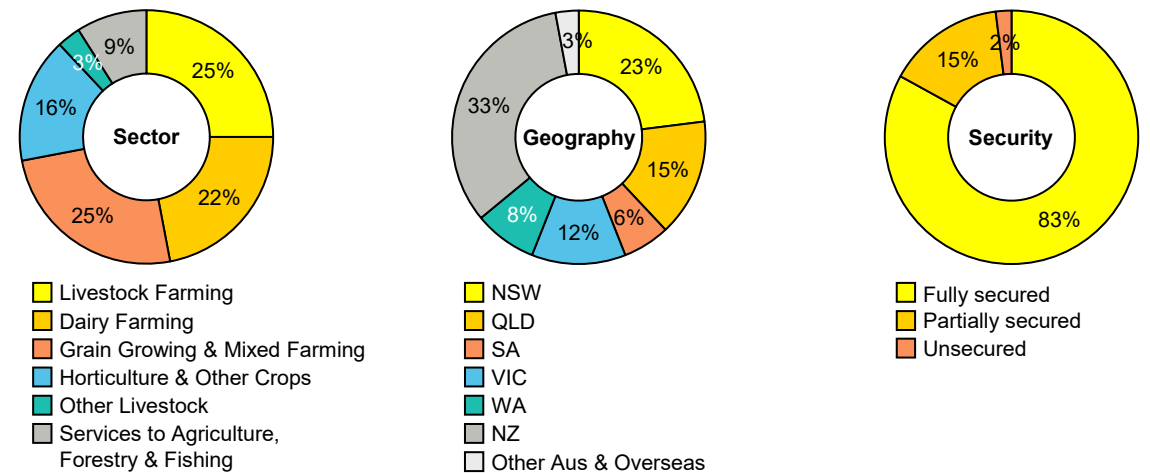
Moderate growth, well-secured - market conditions sound

- Portfolio growth of ~3% in the half, mostly in Livestock Farming, Grain Growing and Mixed Farming.
- Weather conditions have been generally favourable, with good subsoil moisture profiles in most regions. There were drier conditions in SA and central/southern VIC, with some impact to cropping yields and available feed for livestock.
- Winter crop harvesting is now complete with production expected to increase to 55.1m tonnes which is 17% above the 10-year average. Strongest results were in NSW, QLD and WA. South-eastern Australia output had mixed impacts from lower rainfall and some localised frosts.
- Calendar year 2024 saw stability return to the beef cattle market following mixed conditions and completion of the national herd build in 2023. Australian cattle prices finished the year at 610c/kg, up from a low of 340c/kg in October 2023. Increased export demand from China and USA has seen further increases in early 2025.
- Australian lamb prices progressively improved over the last 9 months of the year from 766c/kg to recent highs of 946c/kg. Prices appear to be moderating at around 800c/kg at present.
- Avian Bird Flu remains a watch with some customers impacted and strong physical controls and exclusions implemented by growers and State authorities.
- TNPE has increased largely due to higher-for-longer interest rates and input costs. The agriculture portfolio remains well-secured.

Group exposure



Profile

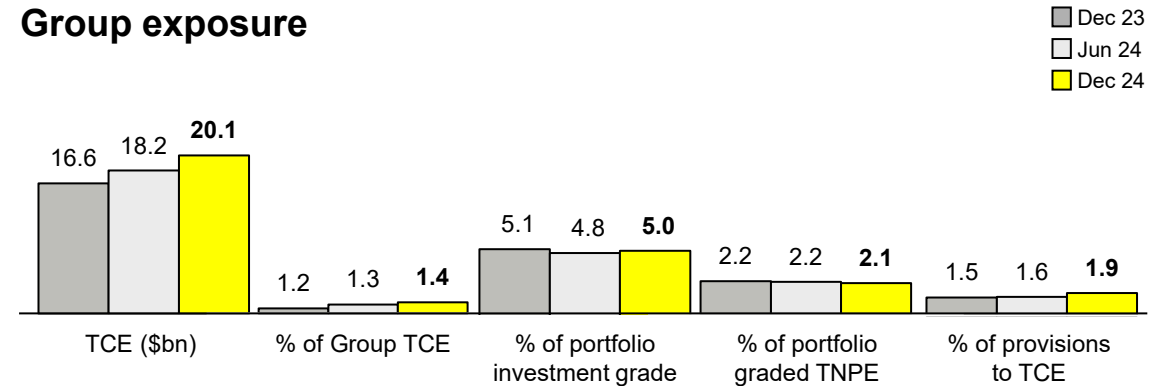


Entertainment, Leisure & Tourism

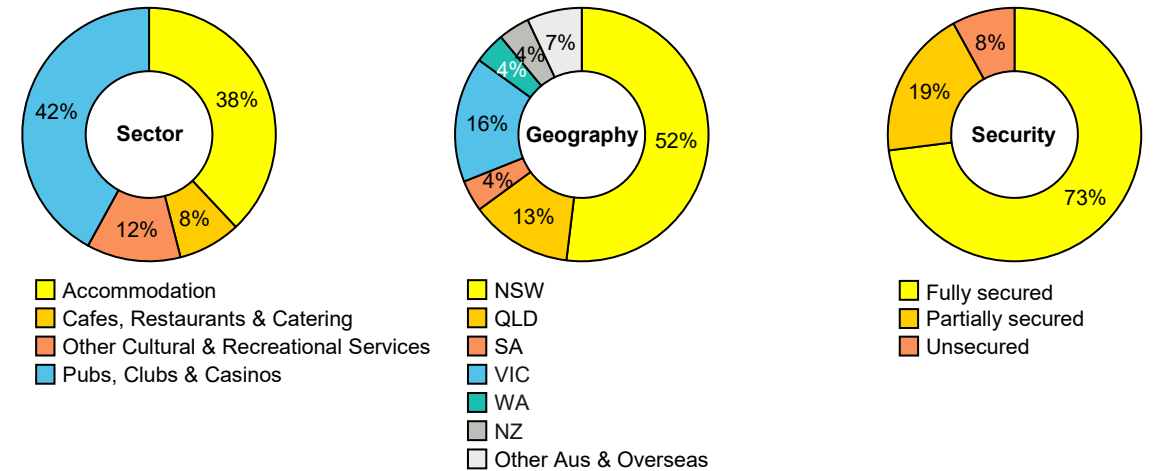
Sector performance remains steady

- Portfolio growth of ~10% in the half weighted to Accommodation, with the sub-sector increasingly attracting largely offshore institutional capital flows.
- LVRs are typically lower than 55%, with minimum ICR requirements a key constraint on gearing.
- Spend across Pubs & Clubs continues to be healthy with higher patronage more than offsetting lower spend per patron.
- Increase in provisions in the half reflects cautious outlook for Cafes and Restaurants sub-sector given cost of living pressures impacting discretionary spend. The portfolio is well-provisioned given the cautious outlook for the sector.

Group exposure



Profile



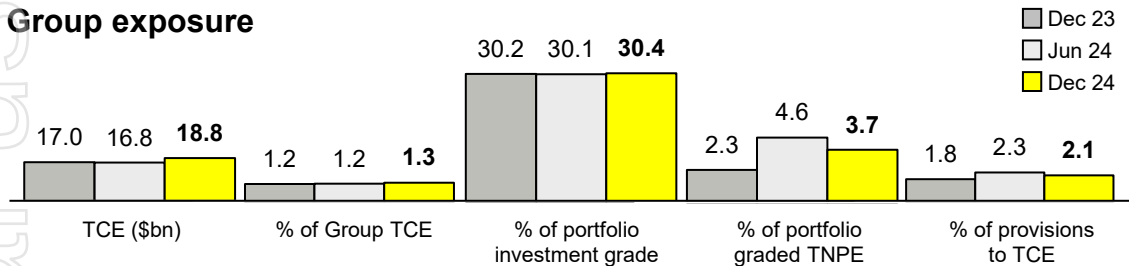
Wholesale & Retail Trade

Strong inventory management essential for Wholesale Trade, Retail Trade outlook remains challenging

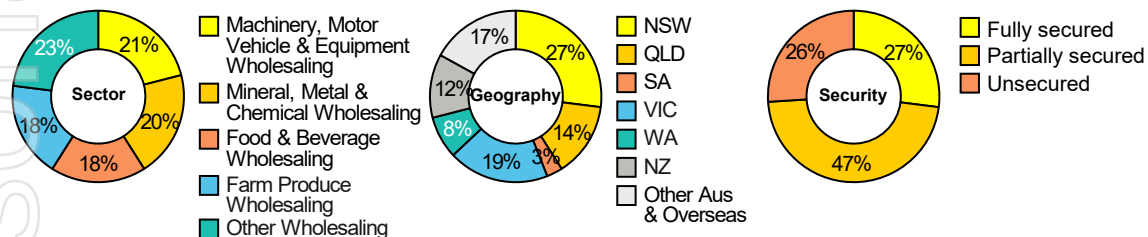
Wholesale Trade

- Portfolio growth of ~12% in the half, focused on higher quality and diversified operators within the sector across Farm Produce, Food & Beverage and Mineral, Metal & Chemicals sub-sectors.
- Operators continue to implement strong inventory management systems to control obsolete stock and over ordering.
- Supply chain issues remain evident, particularly with ongoing Red Sea tensions impacting maritime shipping timelines and increasing costs.
- Percentage of portfolio graded TNPE impacted by a large single name exposure downgraded in the prior period; the exposure continues to be managed down via a mix of proceeds from inventory unwind and non-core asset sales.

Group exposure



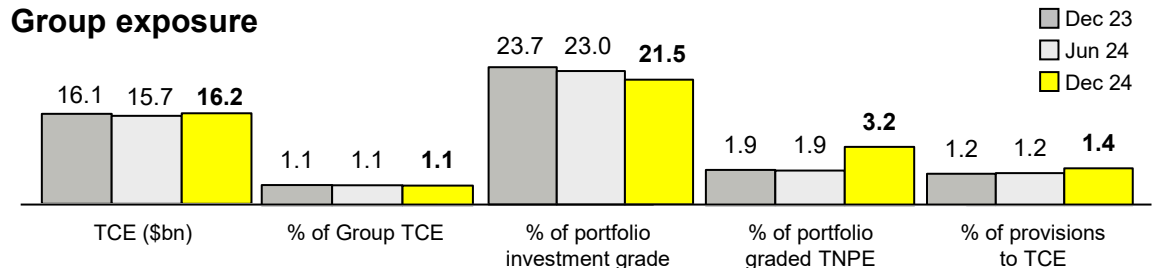
Profile



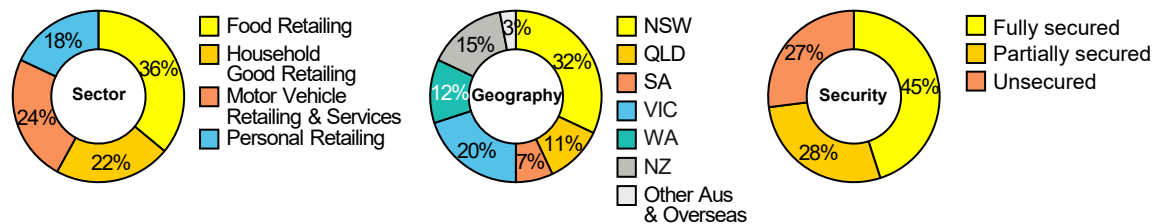
Retail Trade

- Portfolio growth of ~3% in the half reflecting cautious credit settings given sector headwinds. Growth weighted to discretionary retail, primarily to larger, diversified operators and well-secured.
- Cost of living challenges and higher interest rates have pressured retail spend levels, particularly in discretionary sub-sectors, where the outlook remains challenging.
- The portfolio is weighted to non-discretionary segments.
- Percentage of the portfolio graded TNPE increased due to a small number of single name exposures.

Group exposure



Profile

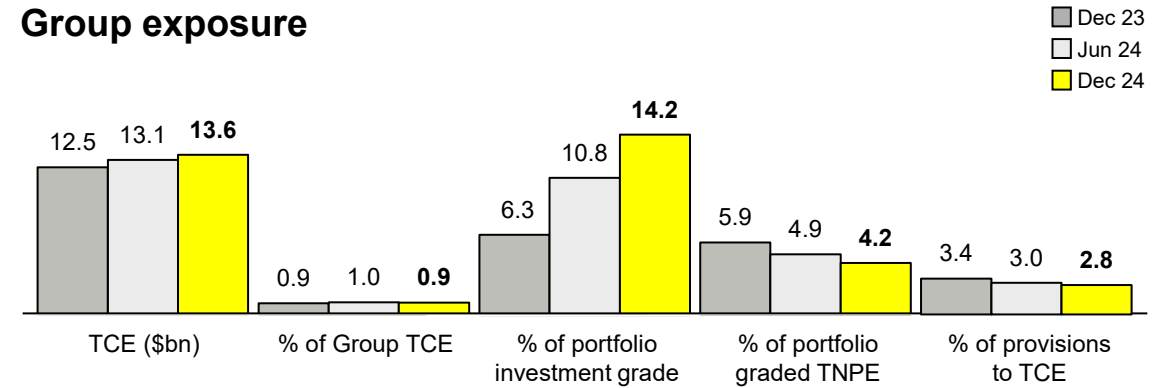


Construction

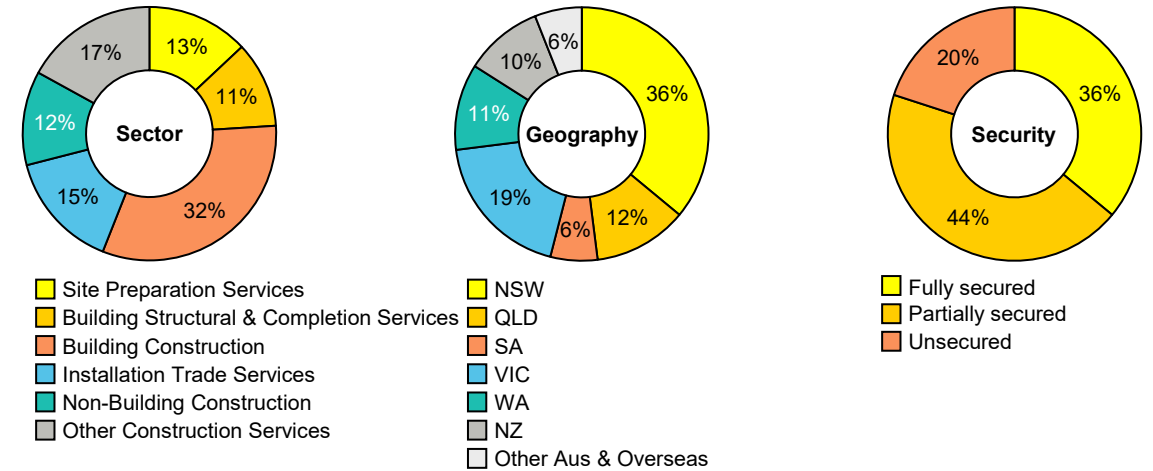
Sector is improving while challenges remain

- Portfolio growth of ~4% in the half focused on established Civil & Non-Building Contractors, and smaller trade services which are in high demand.
- Home builders have worked through long-dated, loss-making contracts and are now delivering strong profits.
- Civil and Non-Building Contractors are generally presenting with healthy work in hand and tender pipelines, supported by ongoing government spend on infrastructure, particularly in relation to defence and the energy transition.
- While we generally see the sector as improving, the cost of construction is high and labour constraints remain a key challenge; and sector insolvencies remain elevated.
- Percentage of the portfolio graded TNPE has reduced due to the upgrade of a number of large single names following a return to profitability.

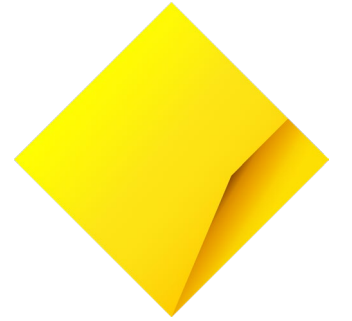
Group exposure



Profile



Funding, liquidity & capital

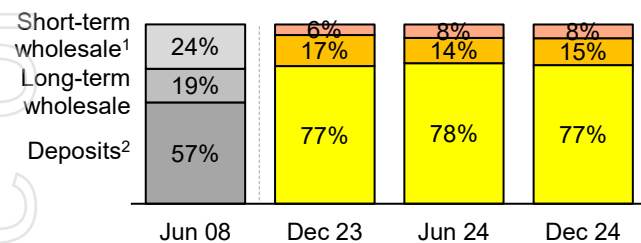


Funding overview

Long-term conservative funding settings maintained

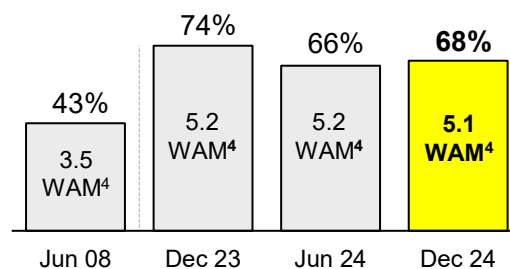
Funding composition

% of total funding



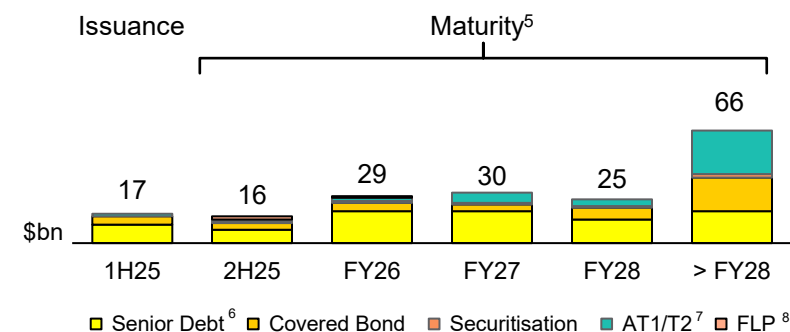
Wholesale funding^{2,3}

Long-term as % of total wholesale funding



Funding profile

\$bn

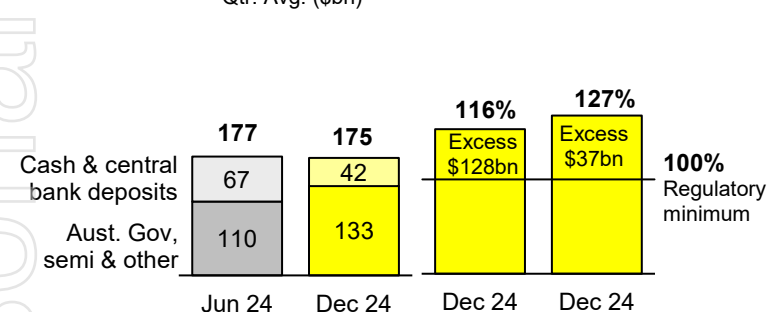


Liquidity metrics

Liquid assets
Qtr. Avg. (\$bn)

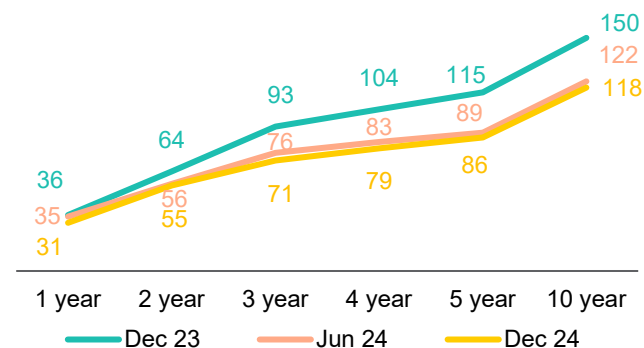
NSFR

LCR⁹



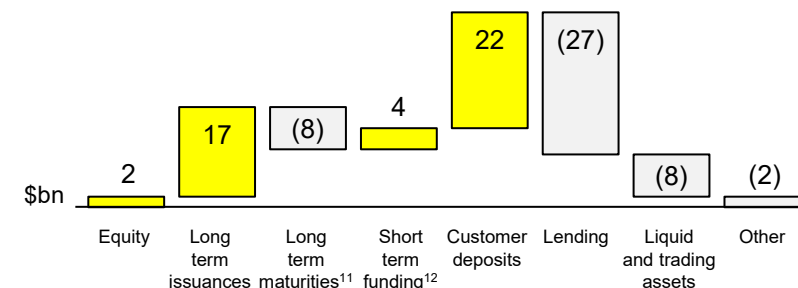
Indicative wholesale funding costs¹⁰

bpts



Sources and uses of funds

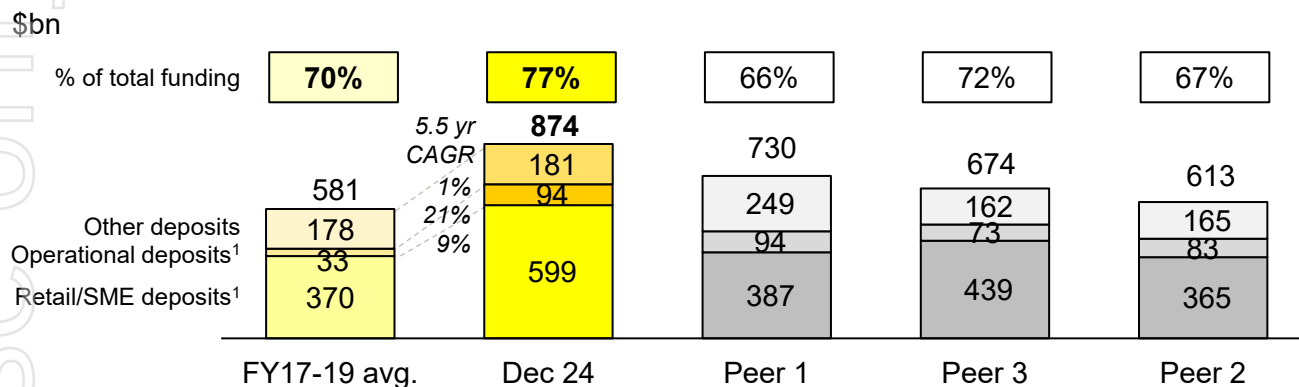
6 months to December 24



Deposit funding

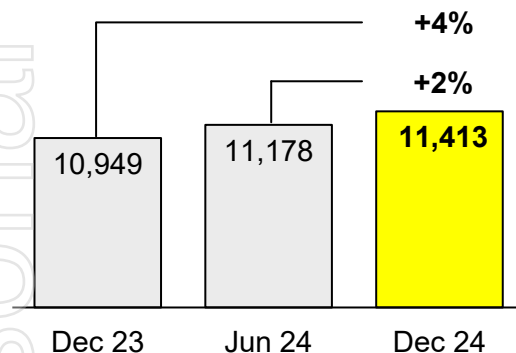
Highest share of stable customer deposits in Australia – 77% deposit funded

Customer deposits vs peers¹



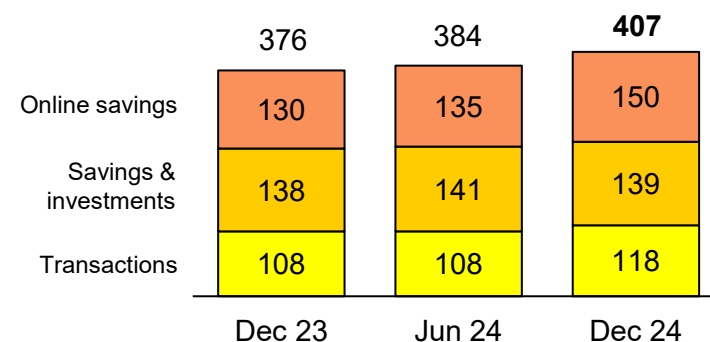
Retail transaction accounts²

Total accounts #, '000



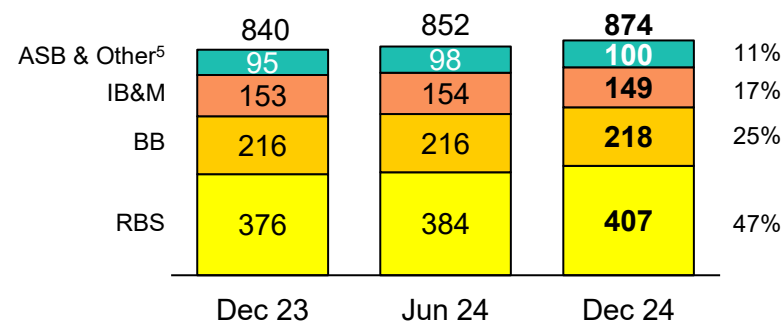
Retail deposit mix³

(\$bn)



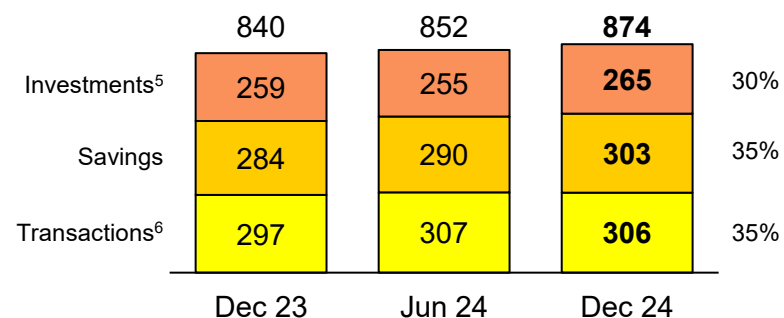
Customer deposits by segment^{4,5}

\$bn



Customer deposits by product^{4,5}

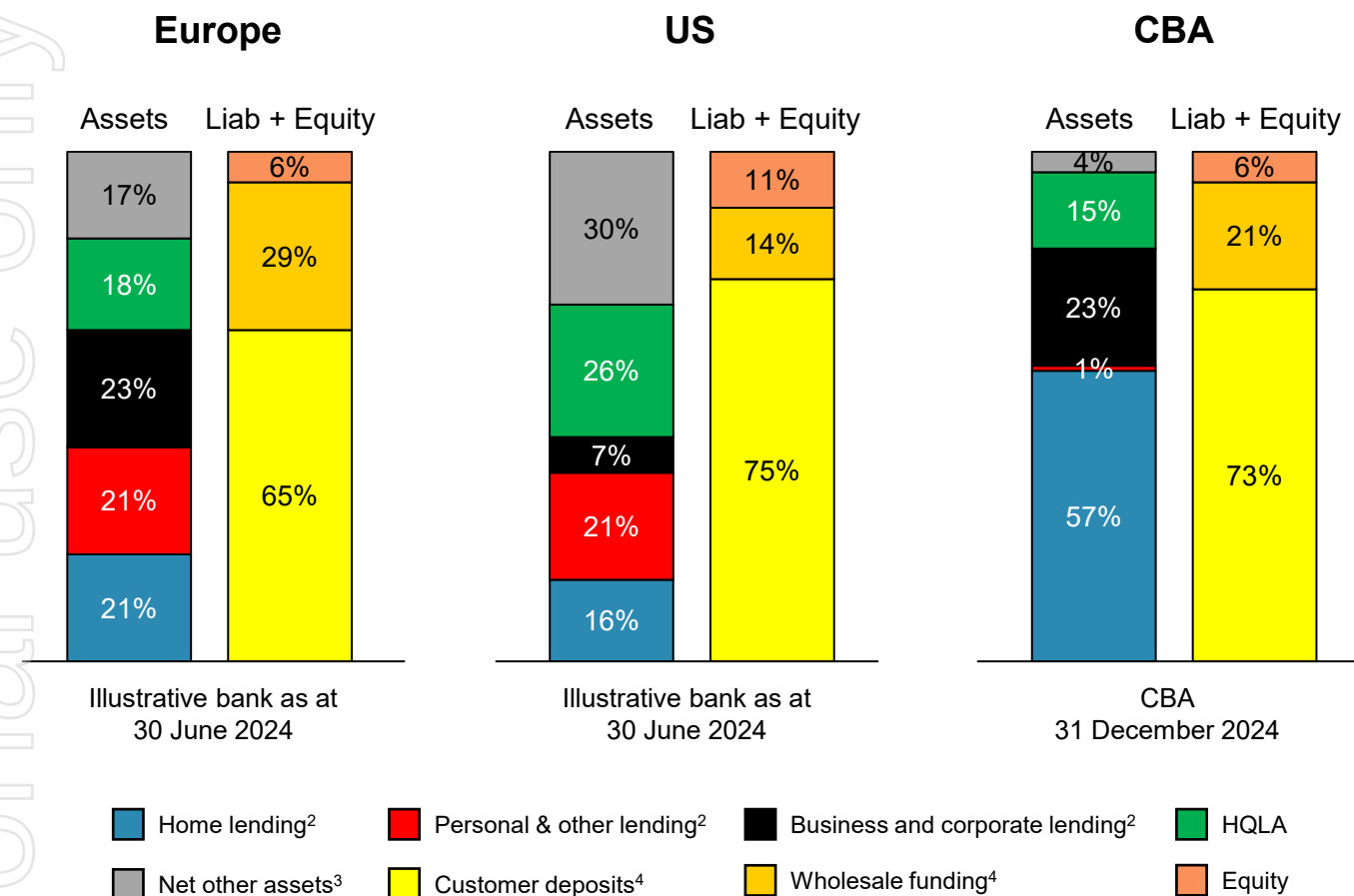
\$bn



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

Balance sheet composition¹

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 5.1 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

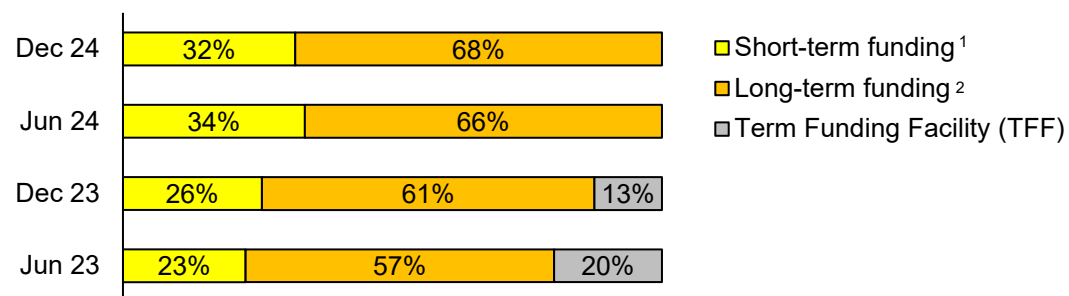
1. Based on published peer bank balance sheet disclosures, with the exception of other assets, which are presented net of other liabilities, and High Quality Liquid Assets (HQLA) which is based on Pillar 3 disclosures. 2. Lending includes gross loans and advances. 3. Includes unencumbered marketable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

4. CBA deposit funding includes central bank and interbank deposits previously classified as short-term wholesale funding (December 2024: \$17.7 billion).

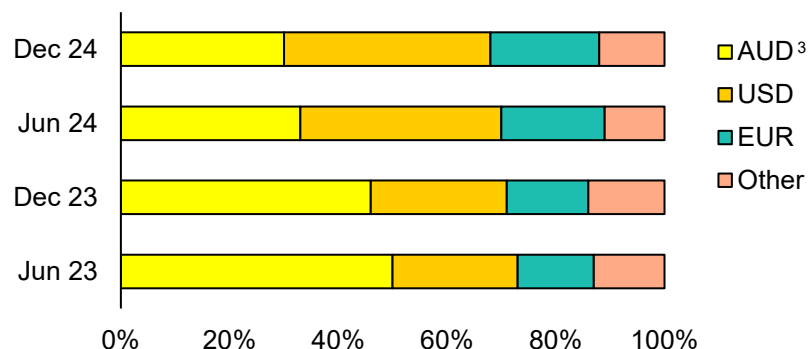
Wholesale funding

Wholesale funding diversified across differing products, currencies and tenor

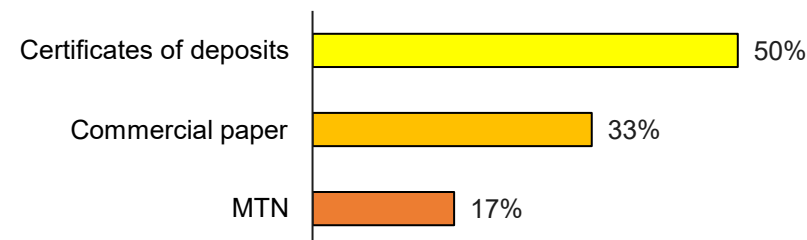
Portfolio mix



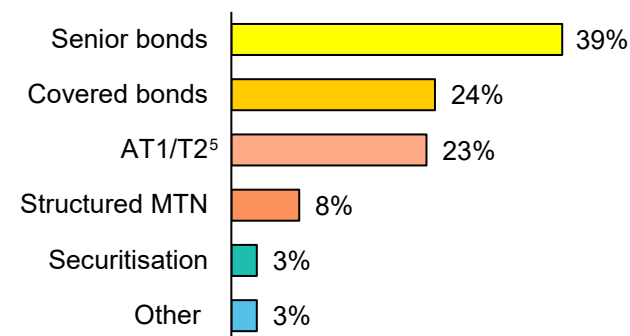
Long-term funding by currency



Short-term funding by product⁴



Long-term funding by product⁴



1. Excludes short-term collateral deposits, and central bank and interbank deposits (December 2024 \$17.7 billion; June 2024: \$17.4 billion; December 2023: \$15.2 billion; June 2023: \$13.4 billion) now classified as deposit funding. Comparative information has been restated to conform to presentation in the current period. 2. Represents the carrying value of long-term funding inclusive of hedges. 3. Prior to June 2024 data includes TFF drawdowns. 4. As at 31 December 2024. Excludes Other short-term wholesale funding. 5. Additional Tier 1 and Tier 2 Capital.

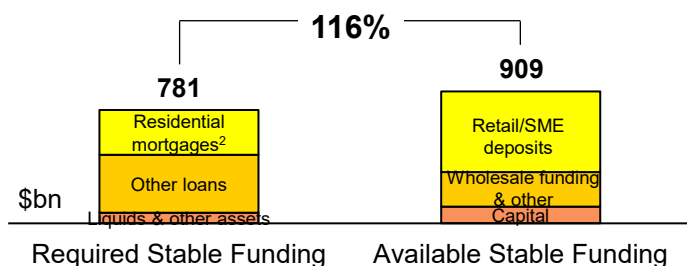
Funding and liquidity metrics¹

Funding and liquidity metrics remain well above regulatory minimums

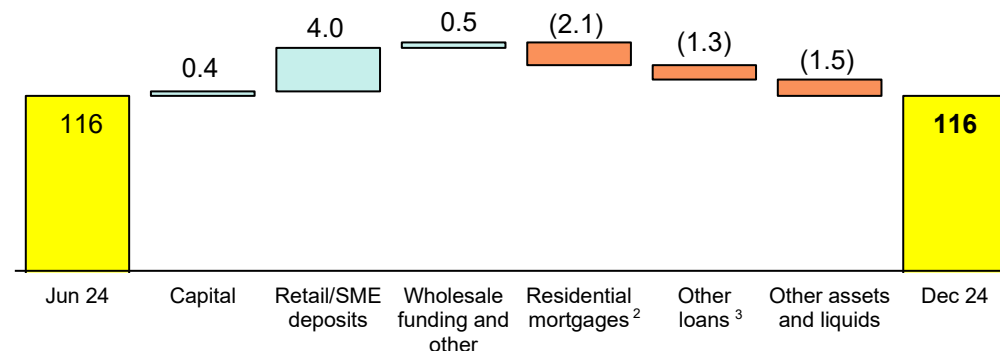
NSFR

Dec 24

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



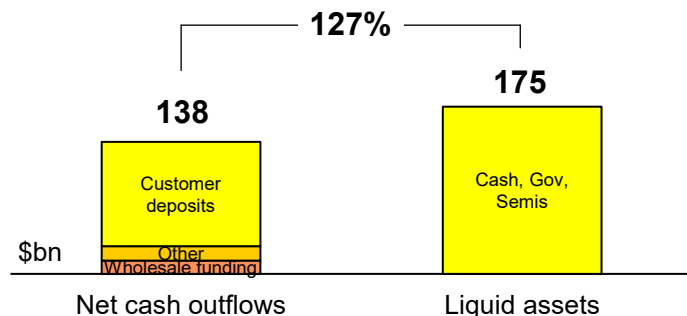
NSFR (%)



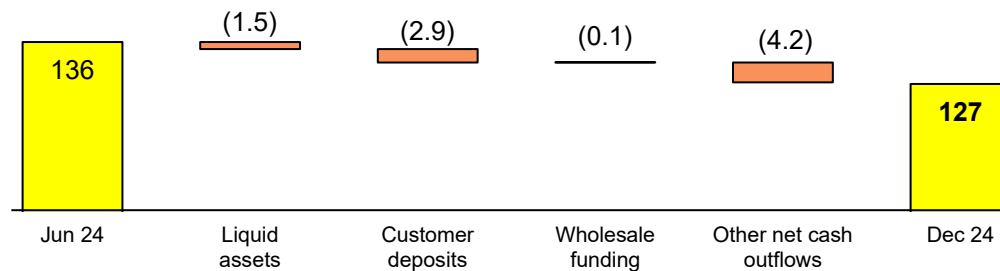
LCR⁴

Dec 24

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



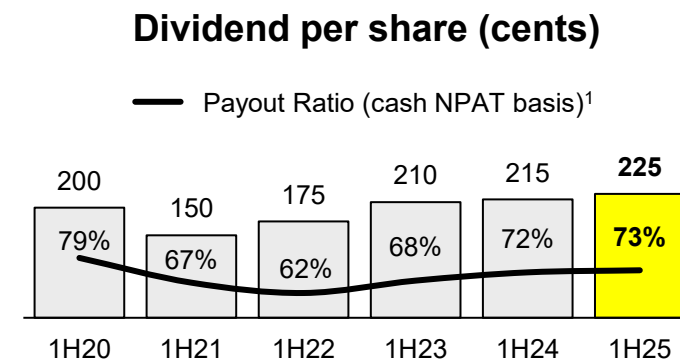
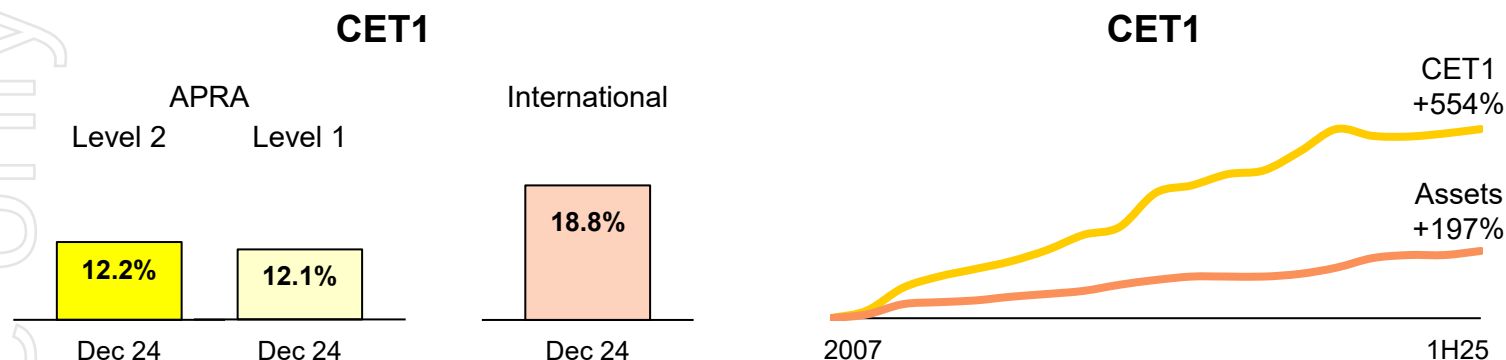
LCR (%)^{4,5,6}



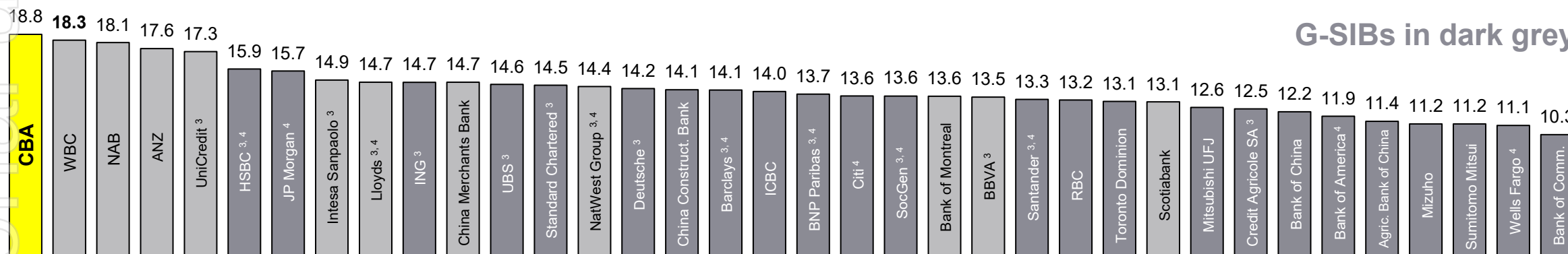
1. All figures shown on a Level 2 basis. 2. Primarily relates to residential mortgages that are subject to application of the 65% RSF factor when calculating NSFR. 3. Other Loans includes off-balance sheet items, net derivatives and other assets. 4. Quarterly average. 5. Calculation reflects movements in both the numerator and denominator. 6. Liquid assets includes High Quality Liquid Assets (HQLA) of \$174.2 billion (June 2024: \$176.0 billion) and RBNZ eligible securities of \$1.1 billion (June 2024: \$1.3 billion).

Capital overview

Strong capital position maintained



International CET1 ratios²

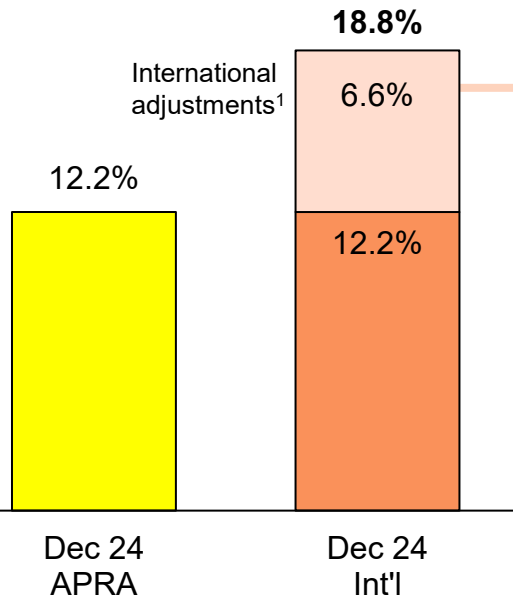


1. Cash NPAT inclusive of discontinued operations. Comparative information has been restated to conform to presentation in the current period. 2. Source: Morgan Stanley and CBA. CBA as at 31 December 2024. Peers based on last reported CET1 ratios up to 5 February 2025. Peer group comprises: (i) Domestic peers: disclosed September 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\$1,200 billion 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.

CET1 – International

APRA's capital framework is more conservative than Basel framework

CET1
Level 2



International adjustments ¹		
1.6%	Definition of capital	Risk weighting equity investments, deferred tax assets, capitalised expenses which are fully deducted from CET1 under APRA rules
1.5%	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
6.6%		

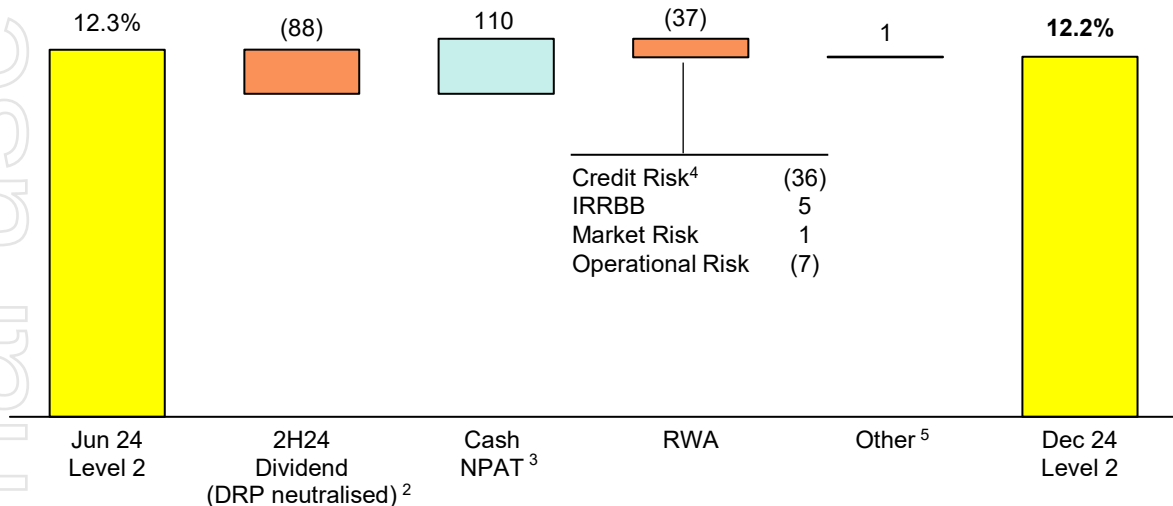
1. Methodology based on the Australian Banking Association publication 'Basel 3.1 Capital Comparison Study' (March 2023), which compares APRA's capital framework, including RBNZ prudential requirements, with the finalised post-crisis Basel III reforms. 2. Except in respect of the overall scaling factor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

Capital – summary

Strong capital position maintained

- Level 2 CET1 capital ratio of 12.2%
- 2024 final dividend – DRP neutralised
- Strong organic capital generation

CET1 capital ratio movements¹



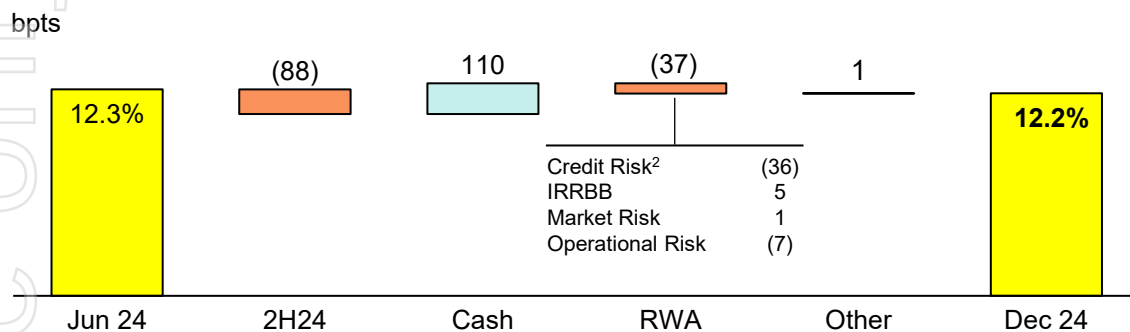
Key capital ratios (%)	Dec 23	Jun 24	Dec 24
CET1 capital ratio	12.3	12.3	12.2
Additional Tier 1 capital	2.4	2.0	1.9
Tier 1 capital ratio	14.7	14.3	14.1
Tier 2 capital	5.8	6.6	6.6
Total capital ratio	20.5	20.9	20.7
Risk weighted assets (\$bn)	464	468	482
Leverage ratio	5.0	5.0	4.9
Level 1 CET1 ratio	12.5	12.4	12.1
International ratios			
Leverage ratio	5.6	5.6	5.5
CET1 capital ratio	19.0	19.1	18.8

1. Due to rounding, numbers presented in this section may not sum precisely to the totals provided. 2. The 2024 final dividend included the on-market purchase of \$758 million of shares (CET1 impact of -16 bpts) in respect of the Dividend Reinvestment Plan. 3. Excludes equity accounted profits/losses and impairments from associates as they are capital neutral with offsetting changes in capital deductions. 4. Excludes impact of foreign exchange movements which is included in 'Other'. 5. Includes the benefit from the partial divestment of CBA's shareholding in Vietnam International Commercial Joint Stock Bank (VIB), increase in capitalised software, impact of revaluation losses on the HQLA portfolio, FX impact on Credit RWA, equity accounted profits/losses from associates, other regulatory adjustments and progress on the on-market share buy-back. As at 31 December 2024, the Group has completed \$300 million of the \$1 billion on-market share buy-back previously announced on 9 August 2023 (2,706,964 ordinary shares bought back at an average price of \$110.72). \$18 million of this was completed in 1H25 (118,000 ordinary shares bought back at an average price of \$151.98).

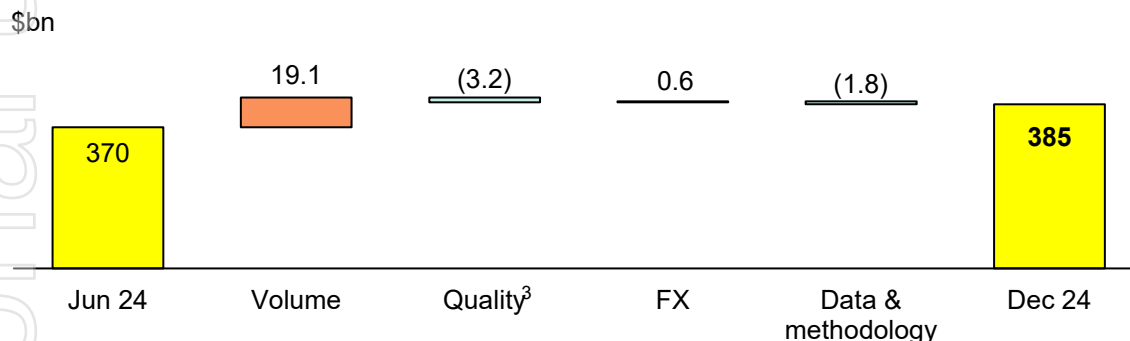
RWA drivers¹

Higher RWA driven by Credit RWA volume growth

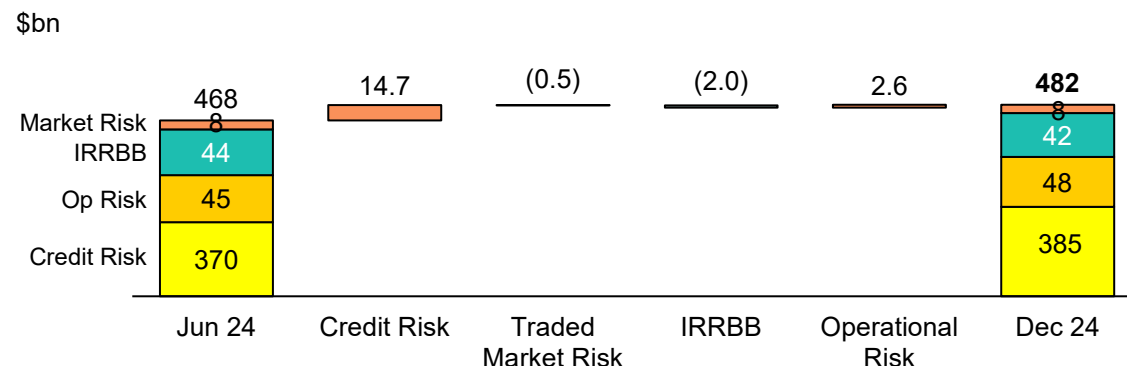
CET1 (Level 2)



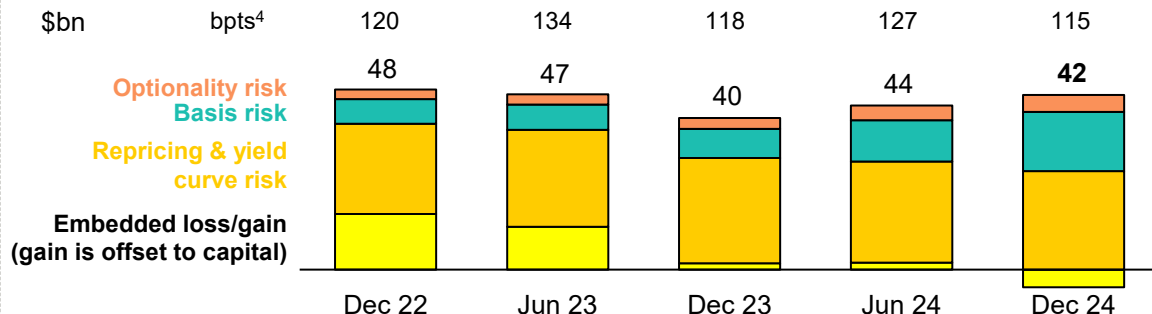
Credit RWA



Total Risk Weighted Assets (RWA)



Interest Rate Risk in Banking Book (IRRBB)



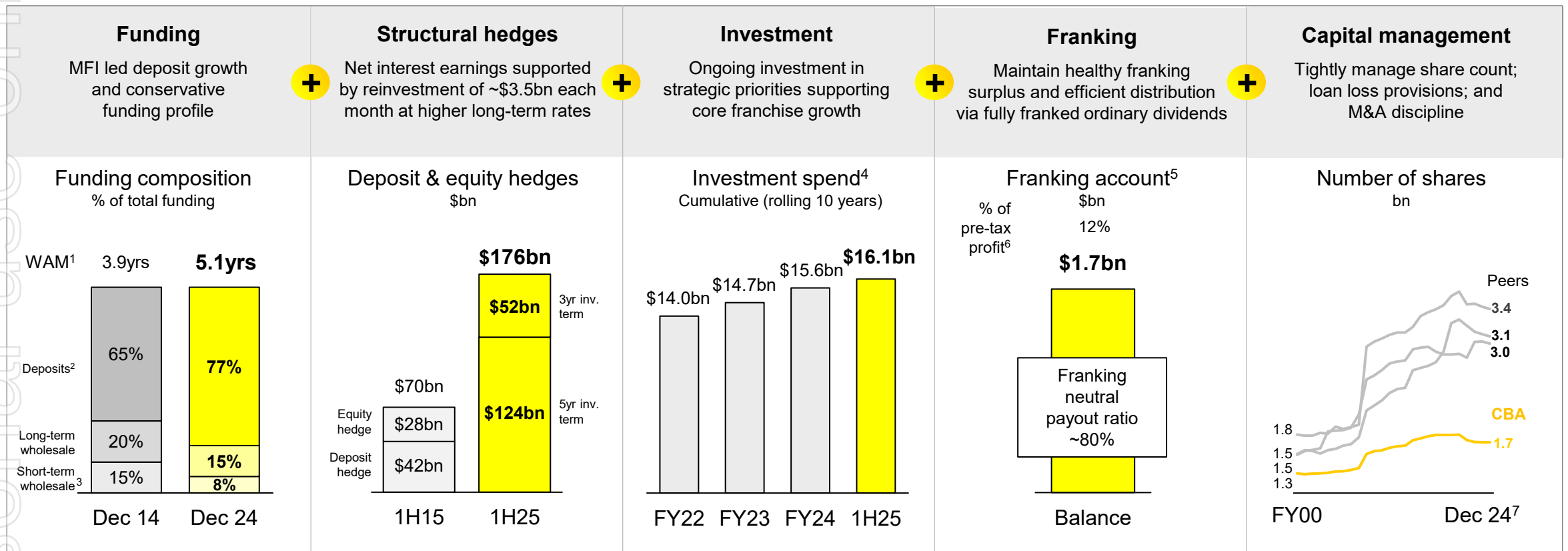
APRA requires ADIs to hold capital for the risk of loss due to adverse movements in interest rates, including those from liquidity and capital management activities

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

Our long-term approach

Long-term approach to key settings, strengthened over time

Long-term approach to key settings



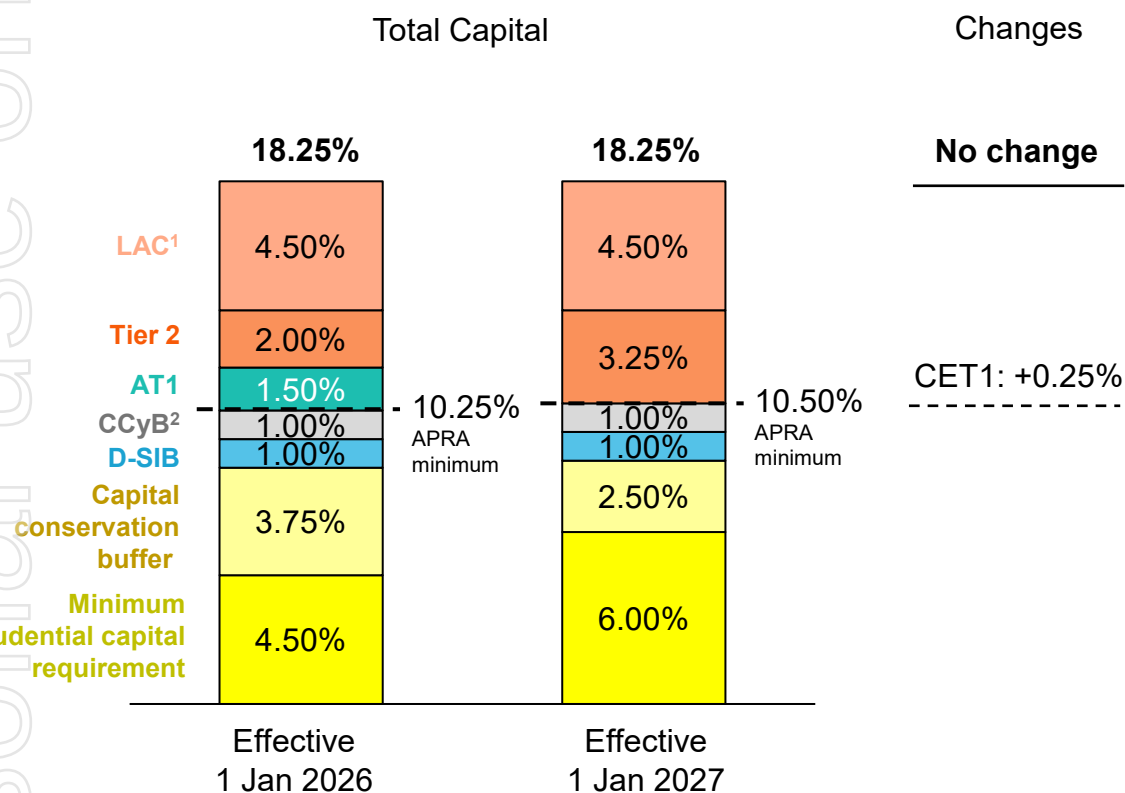
1, 2, 3, 4, 5, 6, 7. Refer to sources, glossary and notes at the back of this presentation for further details.

Additional Tier 1 Capital

APRA proposal to phase out AT1 Capital effective 1 Jan 2027



APRA Requirements



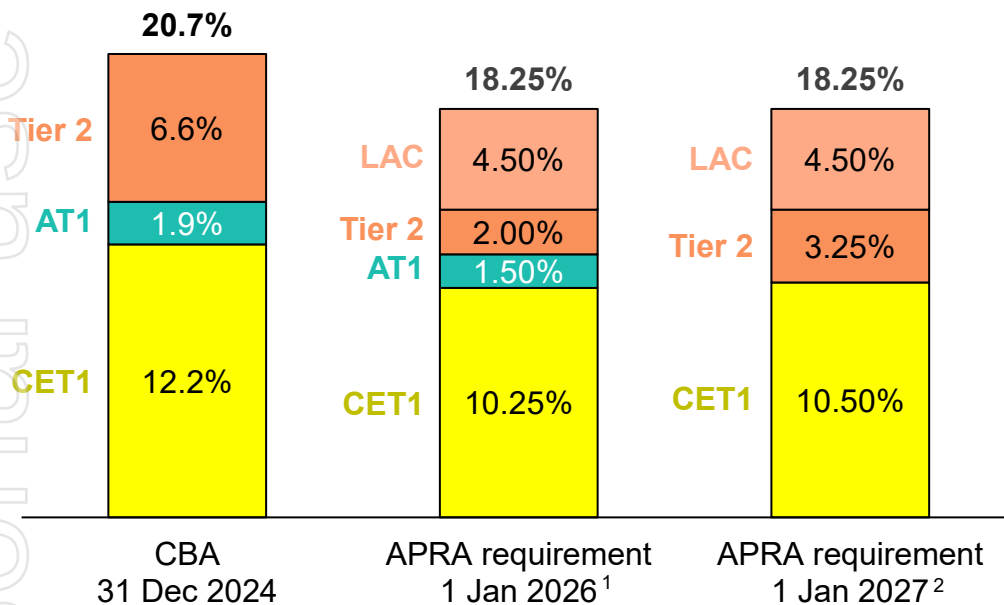
- APRA discussion paper released 10 Sep 24 with a proposal to increase the effectiveness of the capital framework in stress by removing Additional Tier 1 Capital (AT1)
- Subsequently on 9 Dec 24, APRA released a letter confirming that it is proceeding with its proposal to phase out AT1 Capital from the capital framework
- For advanced banks, the existing 1.5% of AT1 will be replaced with:
 - 0.25% of CET1, increasing the minimum CET1 requirement to 10.5%
 - 1.25% of Tier 2, increasing the implied Tier 2 requirement (incl. LAC) to 7.75%
- Total Capital requirement remains unchanged
- Revised capital requirement will come into effect from 1 January 2027, with outstanding AT1 instruments from this date included as Tier 2 until their first scheduled call date³. Additionally, banks are unable to increase AT1 from current levels or extend calls beyond 2032
- APRA expects to undertake a formal consultation process in mid 2025, with finalisation expected in late 2025

1. APRA's loss absorbing capacity (LAC) requirement of 4.5% effective 1 January 2026 (currently 3%). 2. Inclusive of 1% default countercyclical capital buffer which may be varied by APRA in the range of 0% to 3.5%. 3. As at 31 December 2024, CBA has a total of \$9.3 billion in AT1 outstanding.

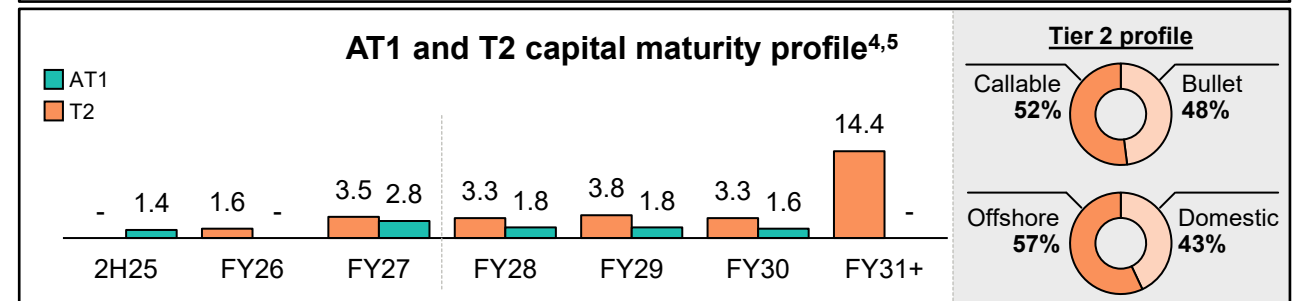
Total Capital

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

- Total capital ratio of 20.7% as at 31 Dec 24, \$11.7bn above 1 Jan 26 requirement of 18.25%.
- With 6.6% of Tier 2 as at 31 Dec 24, CBA is well positioned to meet the upcoming increases to the LAC requirement.



\$bn	31 Dec 2024	1 Jan 2026 Req. of 6.5%	1 Jan 2027 Req. of 7.75%
Risk Weighted Assets at 31 December 2024	482	482	482
Tier 2 requirement	24.1	31.3	37.4
Existing Tier 2 net of maturities ³	31.6	30.0	28.3
Existing Additional Tier 1 net of maturities ³	9.3	7.9	6.7
Excess / (shortfall) (excluding Tier 1 capital excess) ⁴	7.5	(1.3)	(9.1)

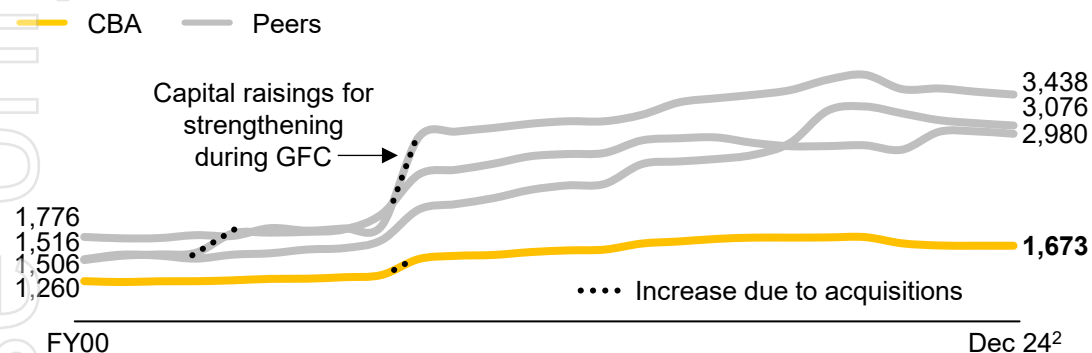


1. Under APRA's LAC requirements, the minimum Total Capital ratio requirement for D-SIBs has increased to 16.75% effective from 1 Jan 2024. This will increase to 18.25% from 1 Jan 2026. 2. On 9 December 2024, APRA released a letter entitled "A more effective capital framework for a crisis: Update" confirming that it is proceeding with its proposal to remove AT1 to be replaced with 0.25% of CET1 and 1.25% of Tier 2. 3. Tier 2 and AT1 balance as at 31 Dec 2024, net of maturities. 4. Represents AUD equivalent notional amount using spot FX translation at date of issue for issuance and spot FX translation at 31 December 2024 for maturities. 5. Securities in callable format profiled to first call date. Securities in bullet format profiled based on capital treatment (including amortisation period).

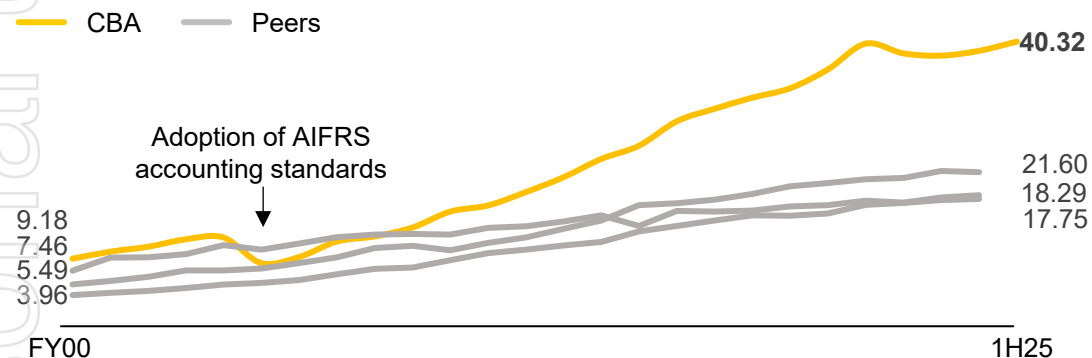
Share count

Lower share count supports higher shareholder returns and dividends

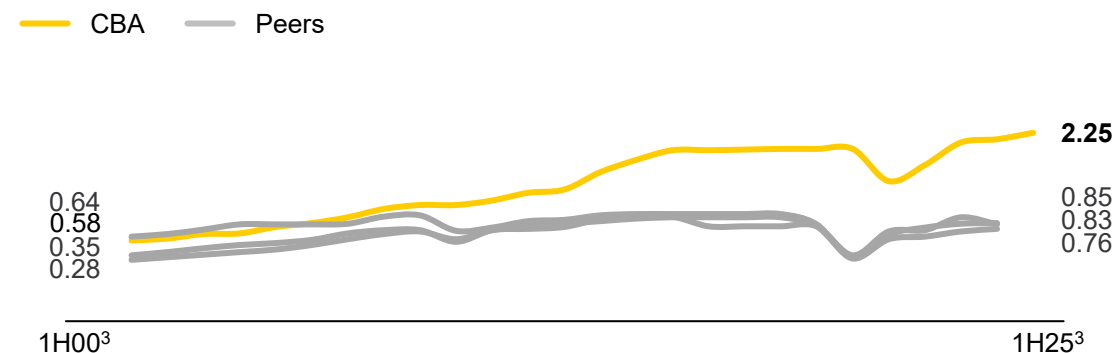
Number of shares (m)¹



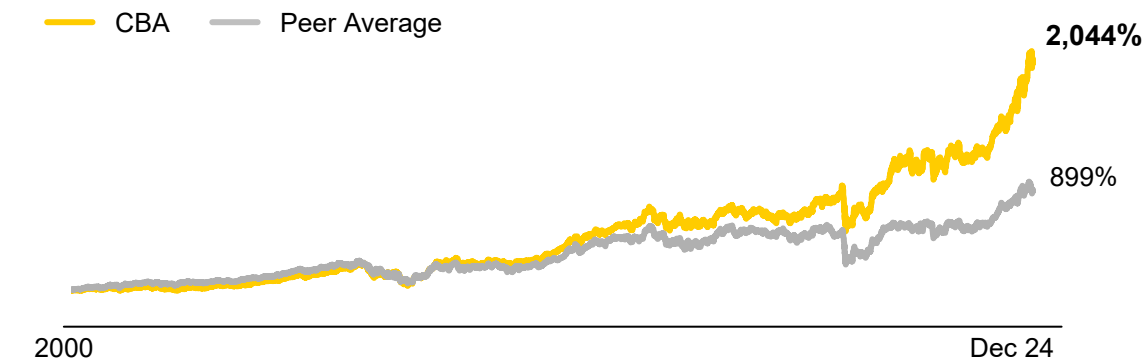
Net tangible assets per share (\$)⁴



Dividend per share (\$)



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 31 December 2024. 3. Reflects disclosed interim dividends for CBA and final dividends for peers. 4. Net tangible assets per share as at 31 December 2024 for CBA and as reported as at 30 September 2024 for peers. 5. Source: Bloomberg, 1 January 2000 to 31 December 2024. Peer average is the average of major bank peers.

Capital management – share buy-back

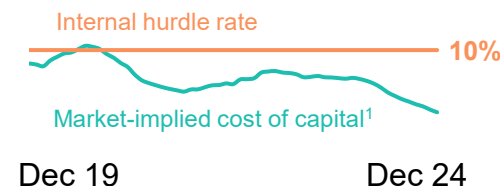
\$9.3bn buy-backs completed to date

- \$300 million of current \$1 billion on-market share buy-back completed to date
- Completion of remaining \$700 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
- \$9.3 billion of capital returned to shareholders via share buy-backs completed since FY22 with a reduction of 100.6 million shares at an average price of \$92.41
- Supports long-term value creation for shareholders, enabled the distribution of an additional ~77 cents in dividend per share since FY22 as a result of the reduction in share count
- Equity remains the most expensive form of funding

CBA capital management activities

FY22 to 1H25

Cost of capital

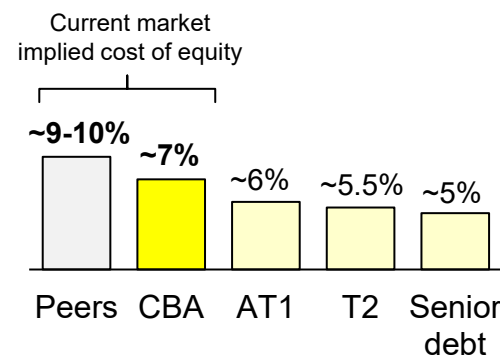


Dividend impact²

Higher dividends / DPS equivalent	Franking credits
~\$1.4bn / ~77 cents (1H25: ~\$0.2bn / ~12 cents)	~\$0.6bn

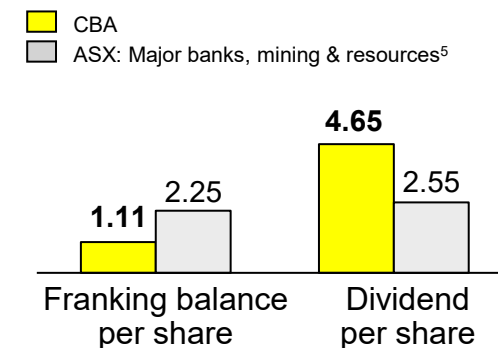
Illustrative cost of equity¹ vs shareholders' cost of debt³

Dec 24



Franking credit balance per share vs DPS⁴

\$



1. Average market implied rate of return over 24 weeks assuming consensus dividend distributions, including franking credits (discounted at 70%). Note: internal cost of capital performance hurdles remain unchanged at 10%. 2. Higher dividends distributed as a result of total shares bought back to date. 3. Indicative cost of term funding (5 to 10 years) including the impact of tax and franking credits distribution or utilisation (discounted at 70%). 4. Franking balance for the last reported full year period divided by the number of ordinary shares outstanding for the same period. Last reported full year dividend per share. 5. Represents the three major peer banks and large mining and resource companies listed on the ASX (Rio Tinto Limited, BHP Group Limited, Fortescue Limited and Woodside Energy Group Ltd).

Capital – divestments/buy-backs

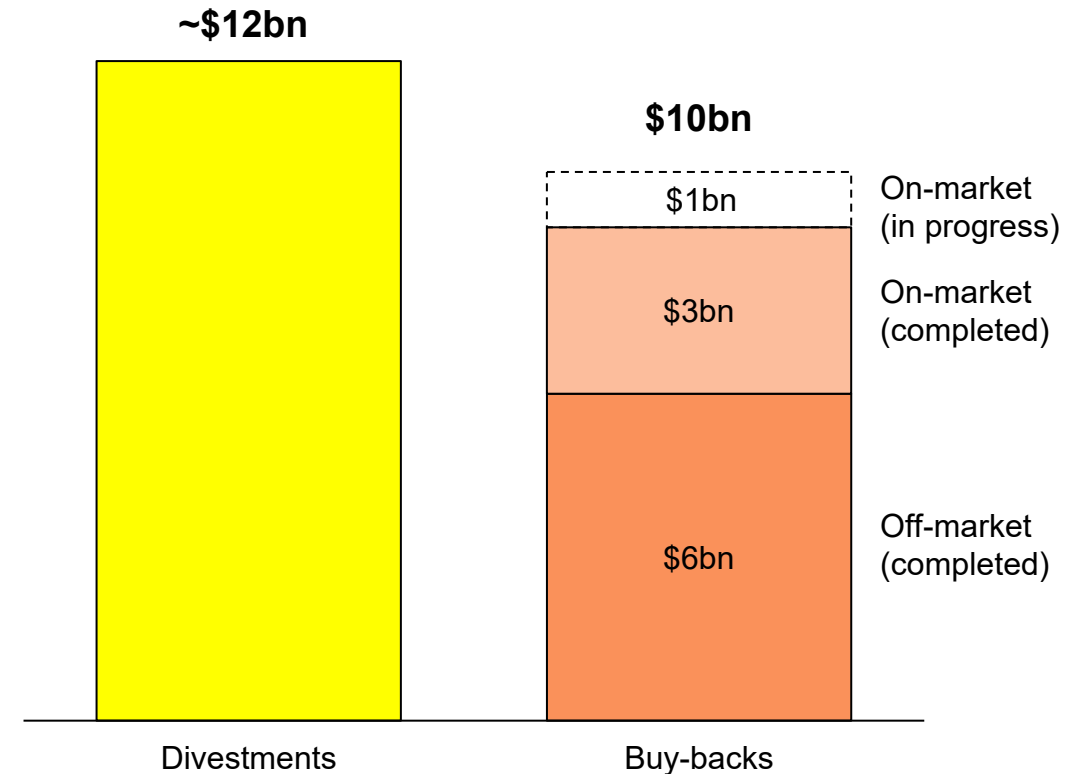
Announced divestment program – \$9.3bn returned to shareholders to date

Divestments

	Completed	Associated buy-back
Bank of Hangzhou (HZB) ¹	Mid CY25	Completed: \$3bn on-market buy-back and \$6bn off-market buy-back. In progress: \$1bn on-market buy-back announced Aug 23, \$300m completed as at Dec 24.
Commonwealth Private Advice	Mid CY25	
Vietnam International Commercial Joint Stock Bank (VIB) ^{2,3}	1H25	
PT Bank Commonwealth	May 24	
General Insurance	Sep 22	
Bank of Hangzhou (HZB) ^{1,3}	Jun 22	
Colonial First State (CFS) ³	Dec 21	
Aussie Home Loans (AHL) ³	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. CBA completed the sale of a 10% shareholding in HZB in 2022. On 24 January 2025 CBA entered into a binding sale agreement to sell the remaining 5.4% shareholding in HZB, subject to satisfaction of conditions precedent. 2. During 1H25 the Group sold 15.4% of the issued capital of VIB on-market. 3. Represents partial divestments. CBA's retained shareholdings are 4.4% of VIB, 5.4% of HZB, 45.0% of CFS and 41.6% of Lendi (merged with AHL).

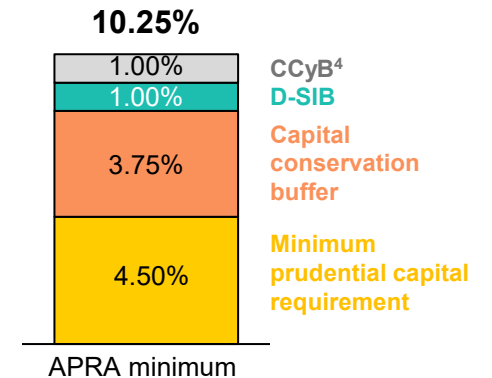
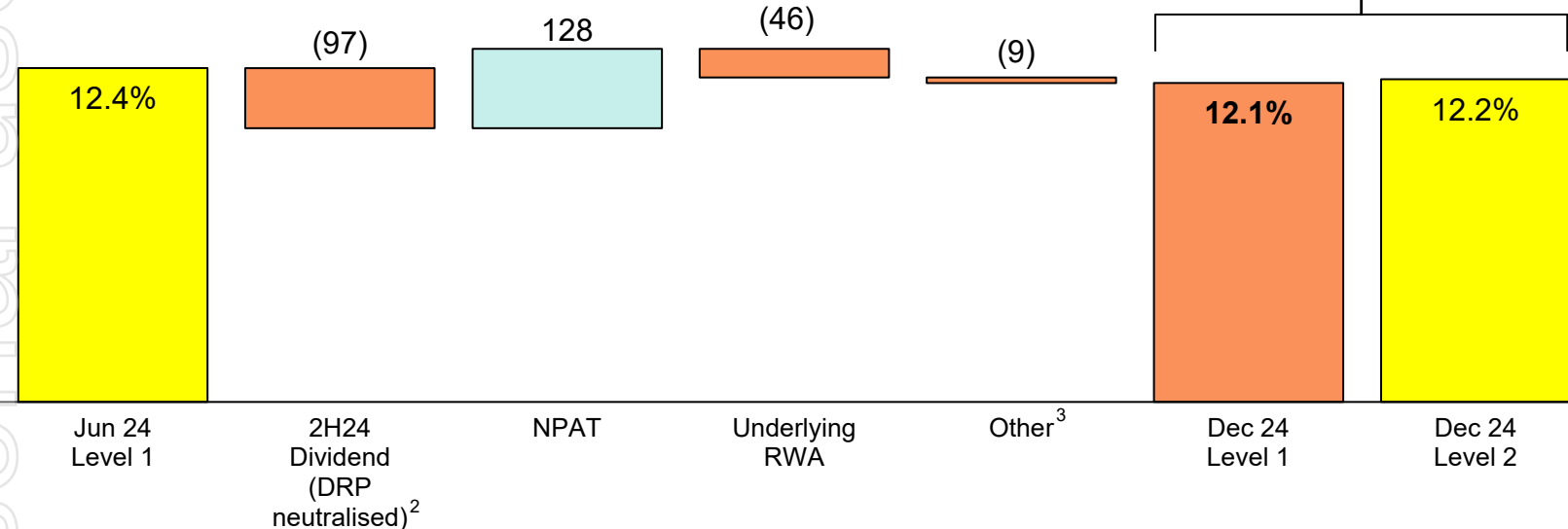
CET1 – Level 1

Strong CET1 Level 1 of 12.1% - well above minimum regulatory requirement

CET1 (Level 1)¹ bpts

RWA of L2 banking subsidiaries 155bpts
Higher reserves and retained earnings at L2 (115bpts)
Elim. of investments in reg. subsidiaries at L2 (70bpts)
Goodwill and intangibles 20bpts

L1 vs L2:
(10bpts)



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. Includes the benefit from the partial divestment of CBA's shareholding in Vietnam International Commercial Joint Stock Bank (VIB), increase in capitalised software, impact of revaluation losses on the HQLA portfolio, FX impact on Credit RWA, equity accounted profits/losses from associates, other regulatory adjustments and progress on the on-market share buy-back. 4. Inclusive of 1% default countercyclical capital buffer which may be varied by APRA in the range of 0% to 3.5%.

Capital – regulatory changes

A number of regulatory changes in progress



Change	Implementation	Details
Revision to capital framework	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
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
Market Risk	APS 117 (1 Oct 2025) APS 116 (2026)	- Non-traded: The final revised APS 117 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 2026	Total Capital requirement increasing by 1.5% to 4.5% by 1 Jan 2026 (currently 3%)
Additional Tier 1 Capital	1 Jan 2027	- On 9 Dec 2024, APRA confirmed that it is proceeding with the proposal to phase out AT1 Capital from the bank prudential framework - For advanced banks, the existing 1.5% of AT1 will be replaced with 0.25% of CET1 (Total CET1 minimum requirement increasing to 10.5%) and 1.25% of Tier 2 (Total Tier 2 requirements (incl. LAC) increasing to 7.75%). Total Capital requirement is unchanged - APRA expects to undertake a formal consultation in mid-2025, with finalisation expected in late 2025
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

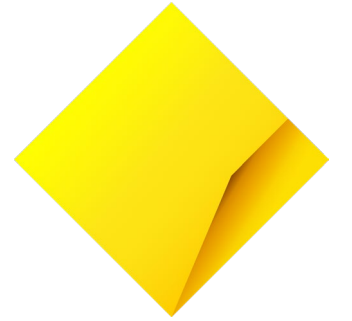
Regulatory expected loss¹

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

\$m	Dec 23		Jun 24		Dec 24	
	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted
Regulatory expected loss (EL)	1,506	2,399	1,708	2,515	1,640	2,626
Eligible provisions (EP)						
Collective and specific provisions ²	1,623	4,681	1,814	4,589	1,794	4,738
Less: ineligible provisions (standardised portfolio)	(87)	(119)	(70)	(71)	(81)	(81)
Total eligible provisions	1,536	4,563	1,744	4,518	1,714	4,657
Shortfall / (excess) of regulatory EL to EP	(30)	(2,164)	(36)	(2,003)	(73)	(2,030)
Common equity Tier 1 deduction	-	-	-	-	-	-
Tier 2 Capital add-back	N/A	2,043	N/A	2,003	N/A	2,030

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.

Economic overview



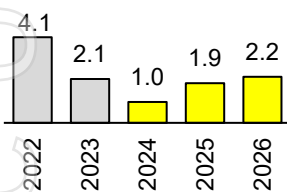
Key Australian economic indicators (December CY)¹



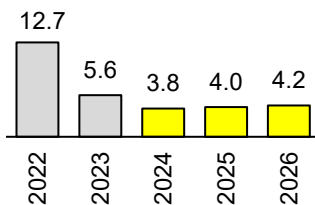
GDP %

Calendar year average

GDP

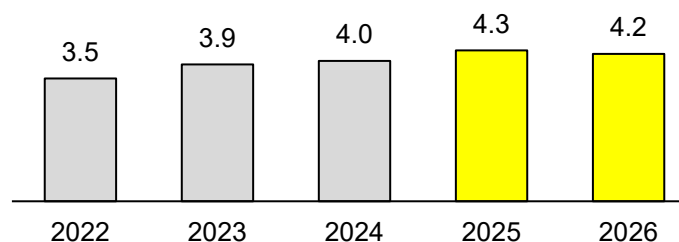


Nominal GDP



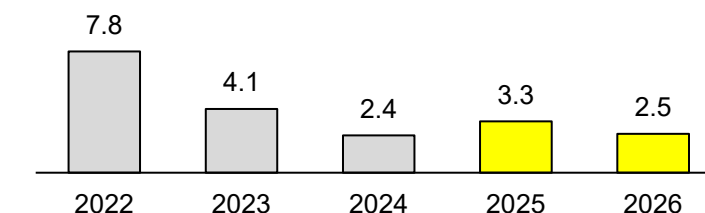
Unemployment rate %

Year on year, December quarter

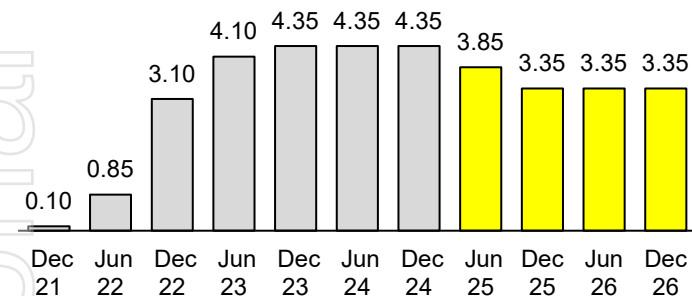


Headline CPI %

December quarter average

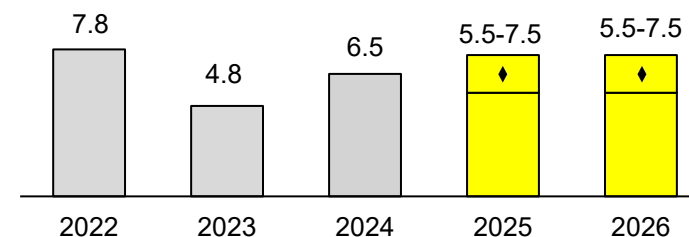


Cash rate %



Total credit growth %

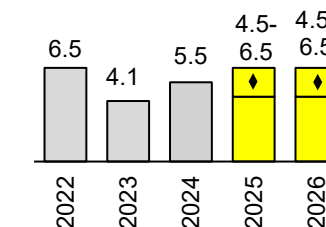
12 months to December



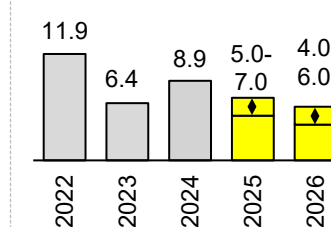
Selected credit growth %

12 months to December

Housing credit



Business credit



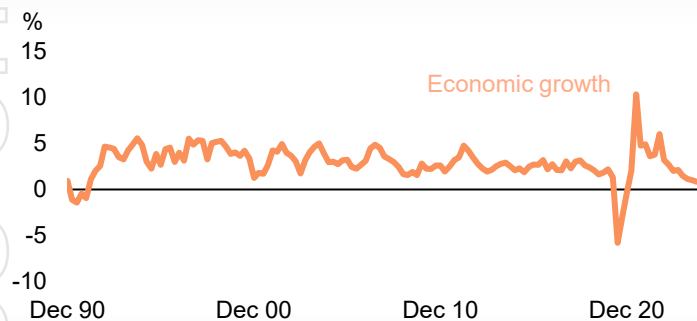
Actual Forecast, CBA Global Economic & Markets Research

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

The Australian economy

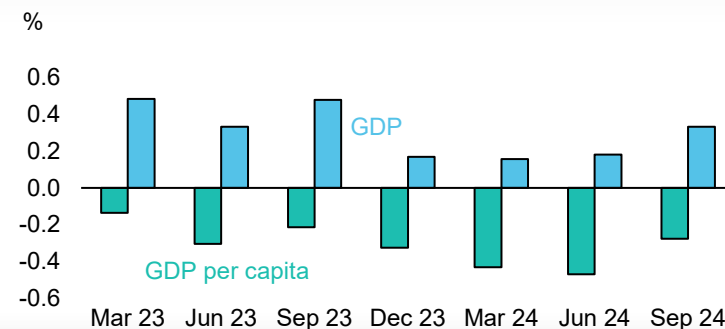
Economic growth below trend but predicted to improve in 2025 as interest rates come down

Annual economic growth slowest in 30 years outside the pandemic period¹



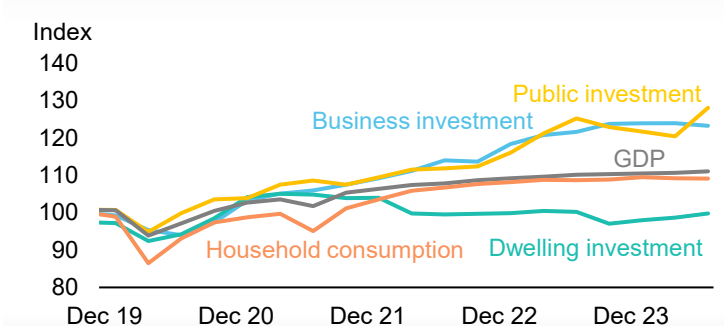
GDP per capita has fallen for seven quarters¹

Quarterly growth in GDP and GDP per capita



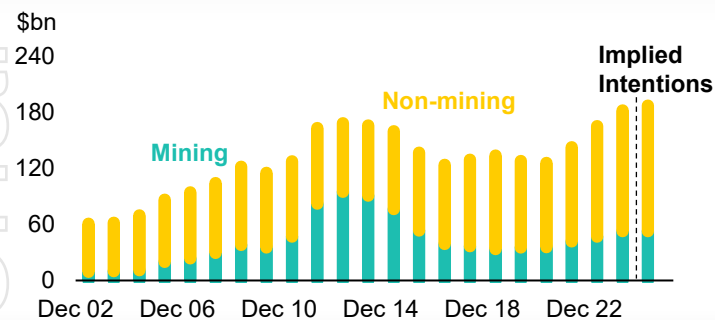
Investment still contributing to growth¹

GDP drivers, index = 100, 2019



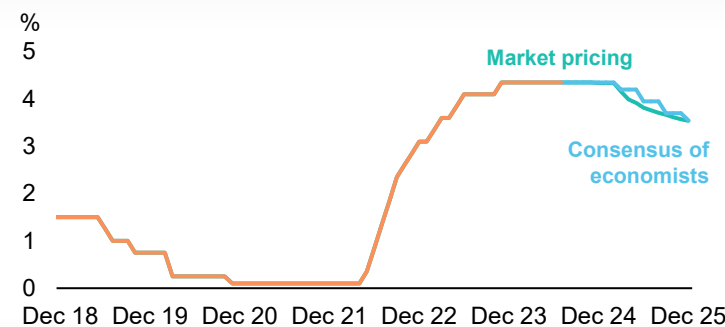
Growth in business investment pipeline slowing²

Capex actual spend and intentions



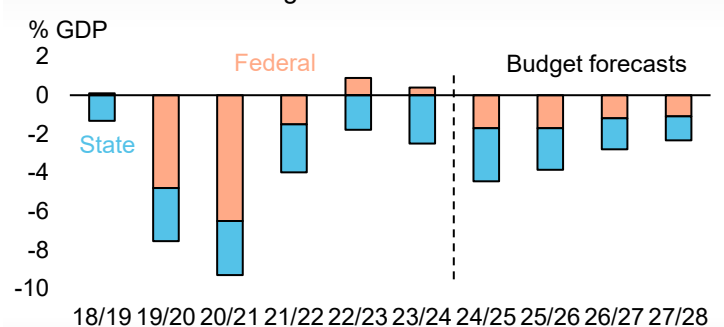
Growth should improve in 2025 on rate cuts³

RBA cash rate – consensus forecasts



Fiscal policy supporting economic growth⁴

Federal and state budget balances



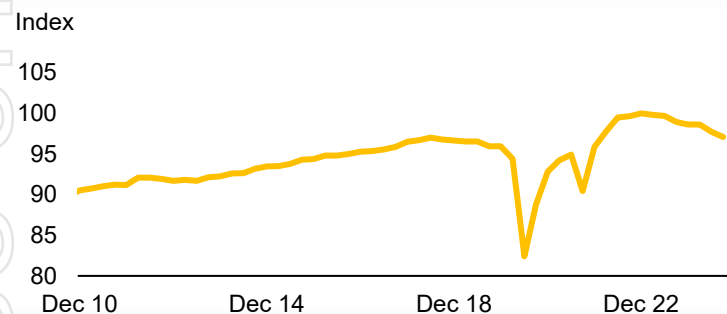
1. Source: ABS. 2. Source: ABS and CBA. 3. Source: CBA and Bloomberg. 4. Source: State and Federal budget papers 2024/25 using NFPS operating balance as % nominal GDP.

The Australian economy

Consumer spending growth weak in 2024, 2025 estimated be better

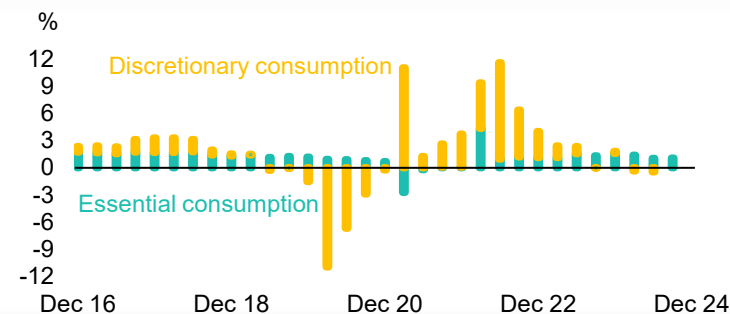
Real per capita consumption has declined¹

Real household consumption (index = 100, Q4 19)



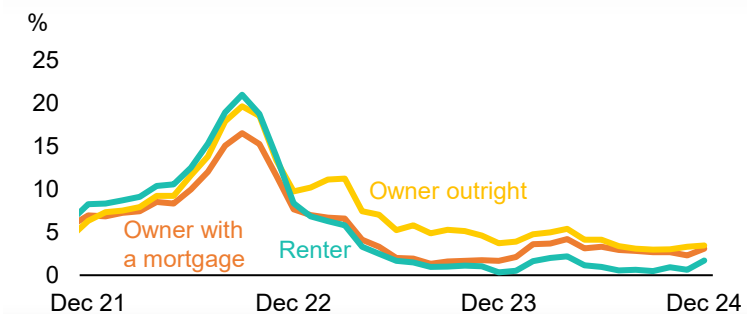
Consumers have wound back discretionary spend¹

Household consumption (annual growth contribution)



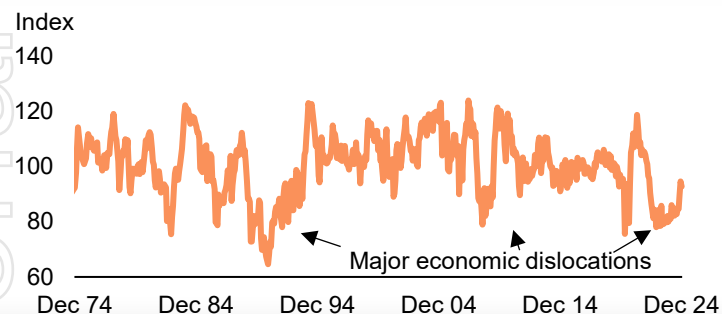
Renters feeling the pain²

Per capita household consumption (annual growth smoothed)



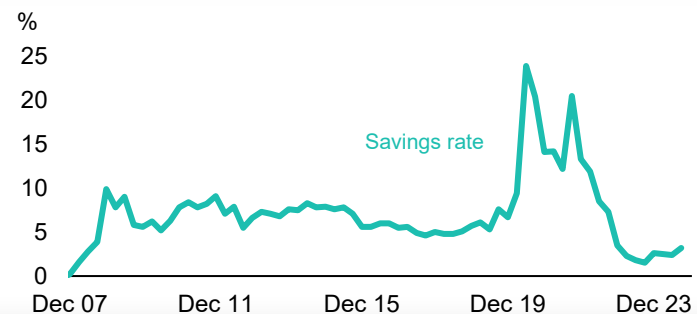
Consumer sentiment has lifted but still weak³

Consumer sentiment index



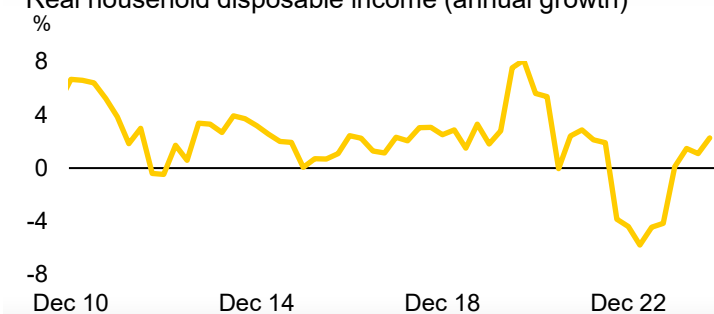
Household savings rate below average but rising¹

Household savings rate



As real household disposable income growth has improved¹

Real household disposable income (annual growth)



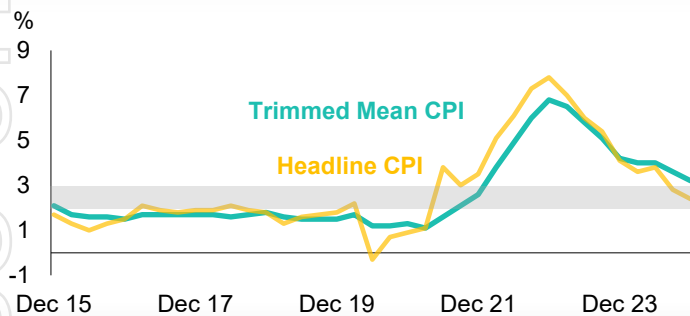
1. Source: ABS. 2. Source: CBA Household Spending Insights. 3. Source: Westpac / Melbourne Institute.

The Australian economy

Underlying inflation moving back towards the target, labour market remains solid

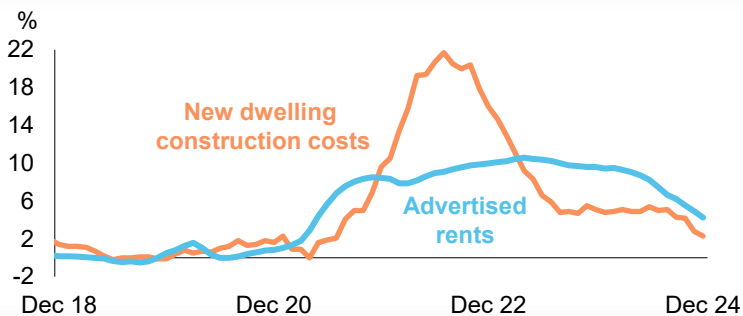
Headline inflation in target¹

Inflation (annual change)



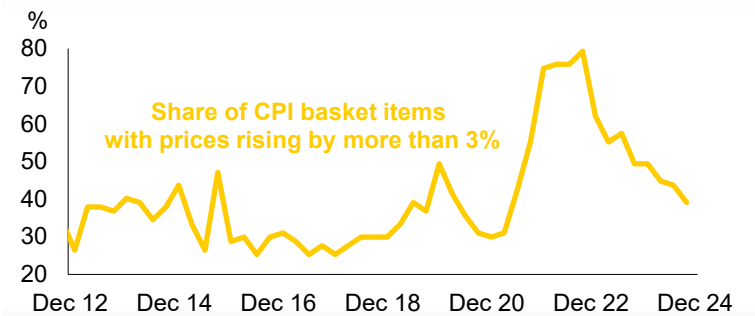
Housing inflation moderating²

Inflation (annual change)



Falling share of prices rising by more than 3%³

Inflation (annual change)



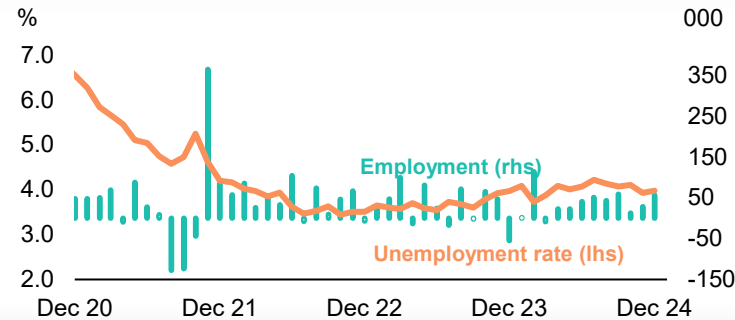
Wages growth moderating¹

Wage Price Index (annual change)



Despite a tight labour market³

Employment change and unemployment rate



Underpinned by a large lift in non-market jobs³

Employment change by market and non-market sector⁴



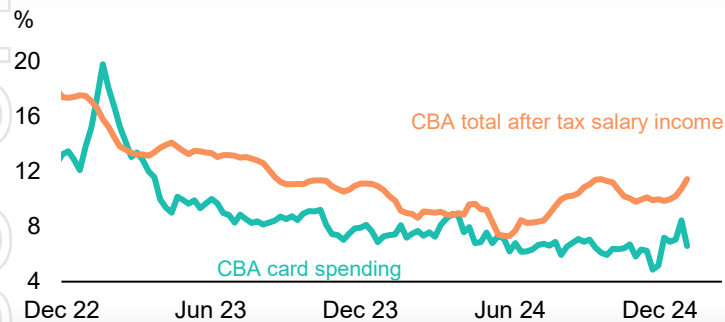
1. Source: ABS. 2. Source: ABS and CoreLogic. 3. Source: ABS and CBA. 4. Non-market sector includes health, education and public administration.

The Australian economy

Risks remain

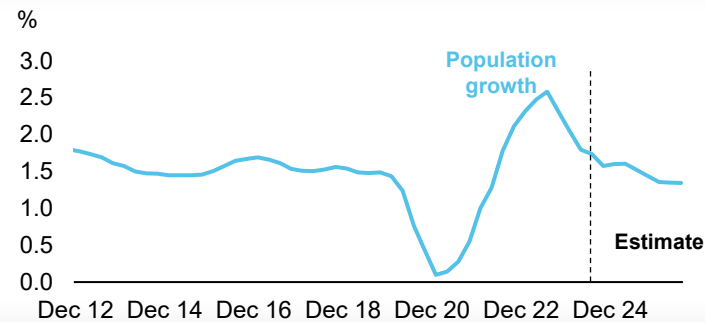
Spending has room to lift given income growth¹

CBA card spend and income growth (annual change)



Population growth slowing, but still high²

Population growth (with CBA forecast)



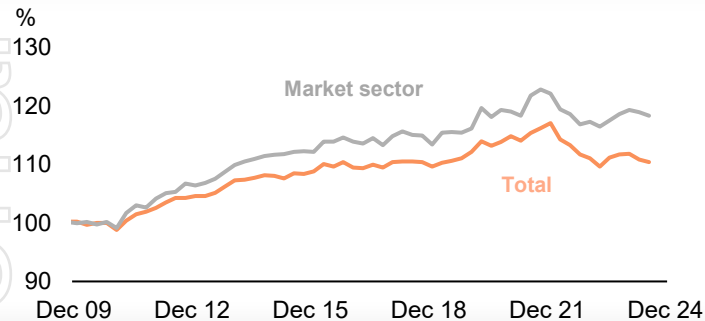
Australian dollar has fallen³

AUD vs USD and trade weighted index (TWI)



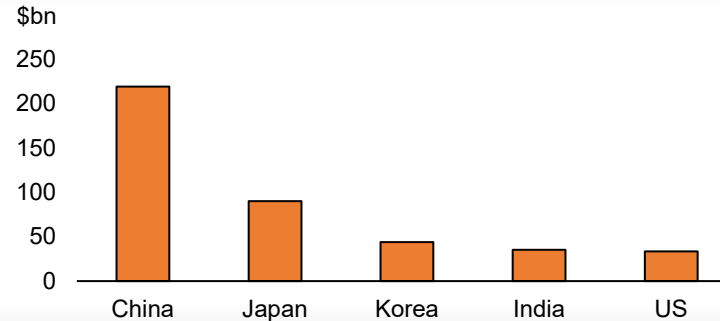
Productivity challenges remain⁴

GDP per hour worked, (2010=100)



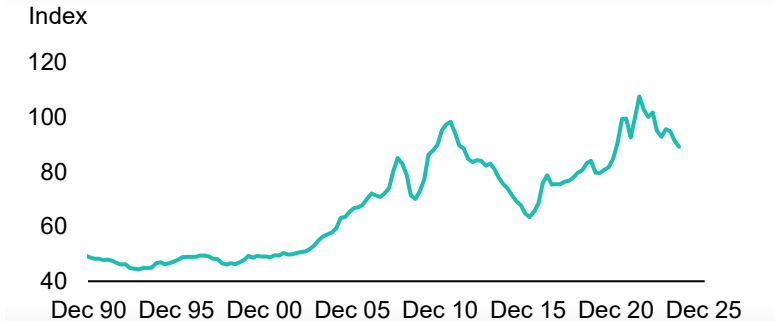
Global trade tensions a key risk⁵

Australia key export markets



Commodity prices staying lower but still elevated⁴

Terms of trade index



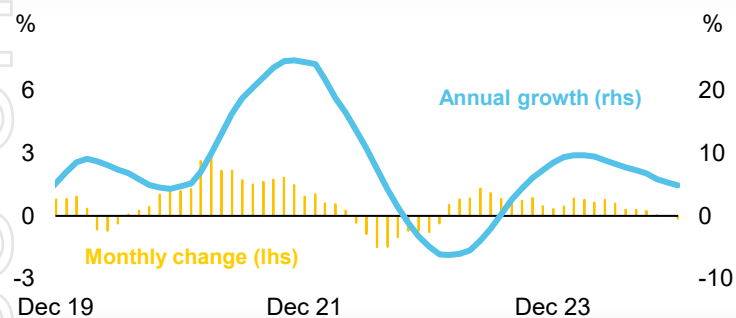
1. Source: CBA. 2. Source: CBA and ABS. 3. Source: Bloomberg. 4. Source: ABS. 5. Source: DFAT.

Housing sector

Higher house prices as supply is constrained

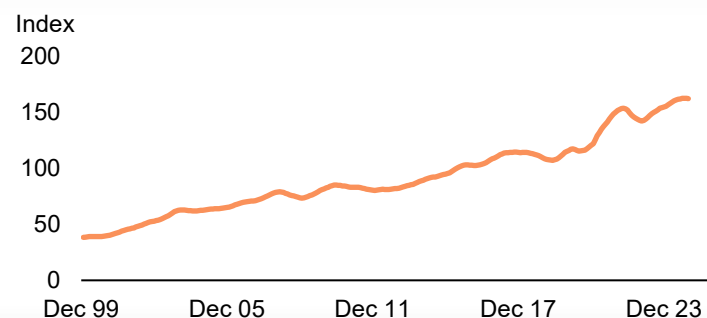
National home price growth has stalled¹

Dwelling prices (8 capital cities)



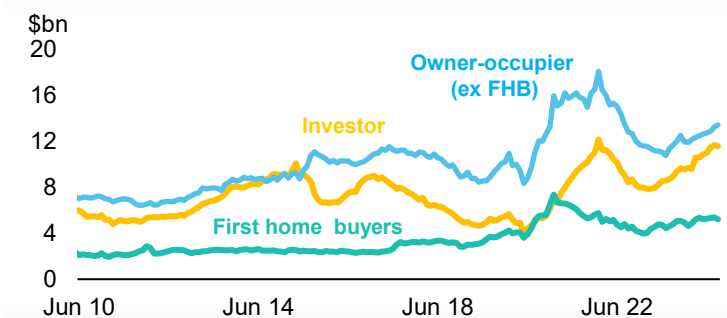
After prices reached fresh record highs¹

Dwelling prices (8 capital cities)



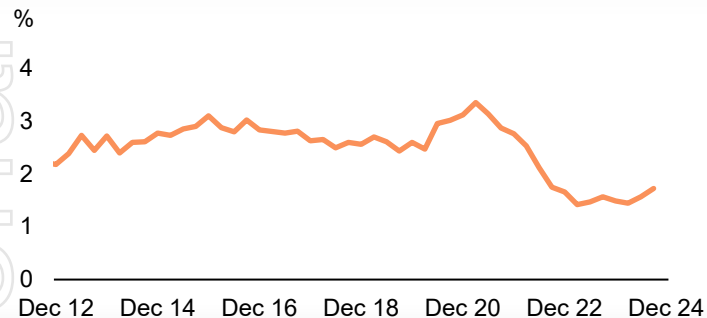
New lending has been robust²

Housing loan approvals (excluding refinancing)



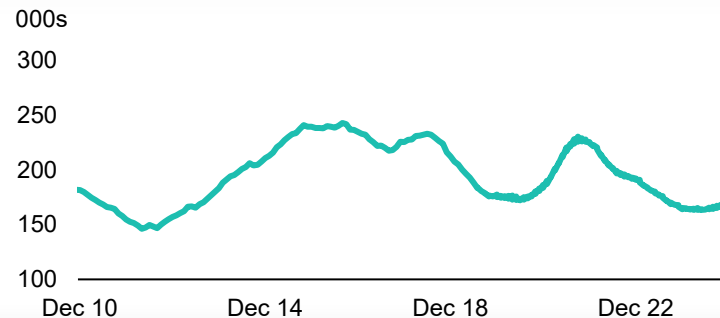
Low (but rising) vacancy rates³

Rental vacancy rate (8 capital city average)



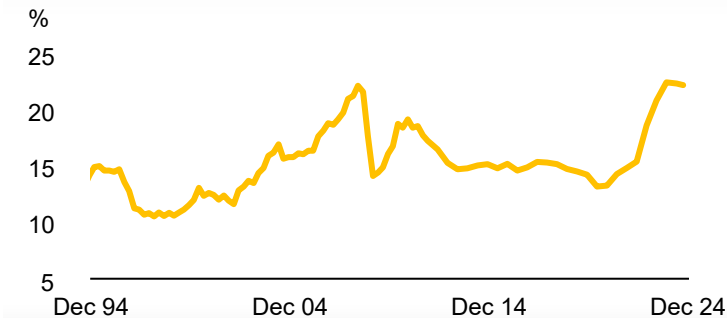
Some improvement in supply outlook²

Building approvals rolling annual total



Housing has become less affordable⁴

Percent of pre-tax income directed to mortgages

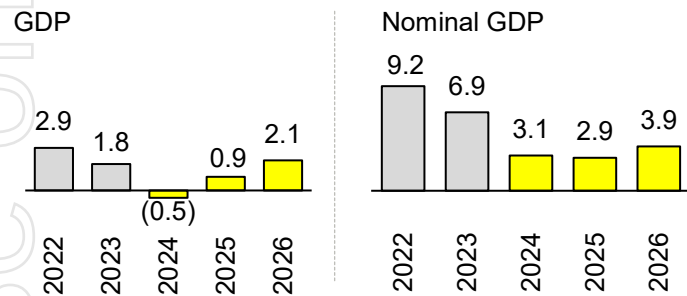


1. Source: CoreLogic. 2. Source: ABS. 3. Source: REIA. 4. Source: RBA, ABS, APRA and CBA. Dual average full-time income household buying median priced dwelling.

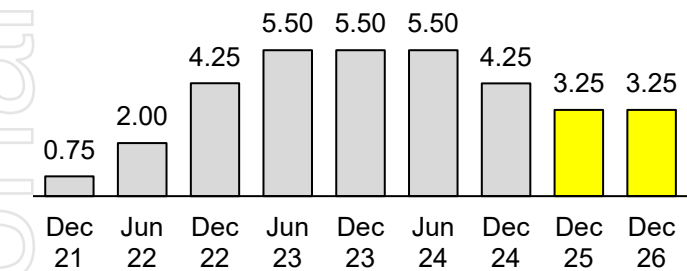
Key New Zealand economic indicators (December CY)¹

GDP %

Calendar year average

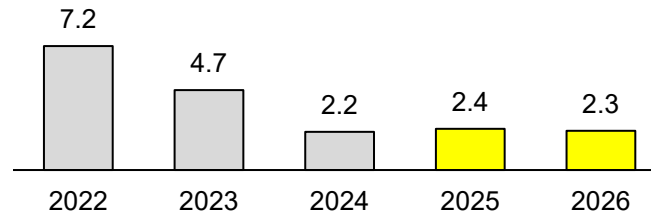


Cash rate %



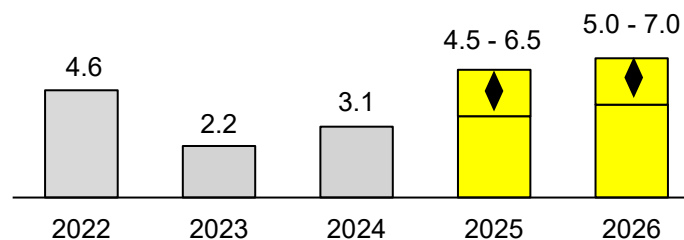
CPI %

Year on year, December quarter



Total credit growth %

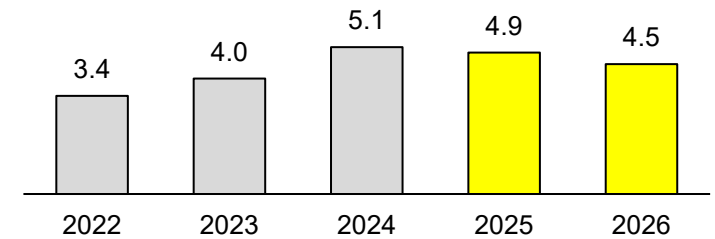
12 months to December



Actual Forecast, ASB Economics

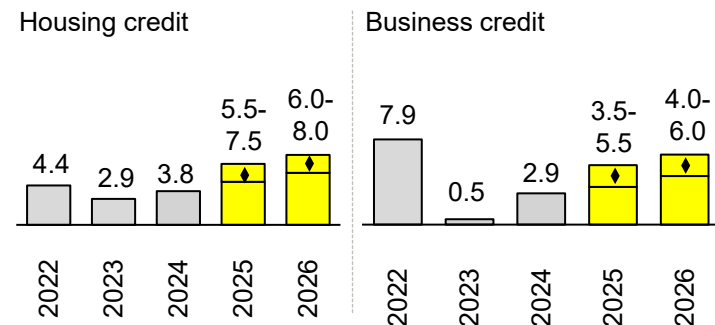
Unemployment rate %

December quarter average



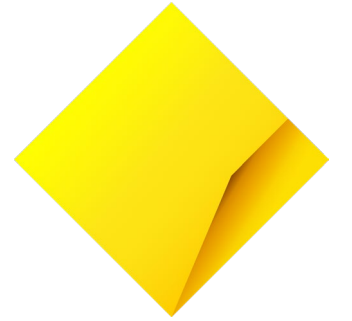
Selected credit growth %

12 months to December



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

Sources, glossary & notes



Sources and notes

Slide 5

11. CBA paid 2H24 dividends as at record date to over 825,000 direct shareholders and indirectly to over 13 million Australians through their superannuation as well as returns through shares bought back on-market in 1H25.

Slide 9

1. 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). Represents growth for the period December 2024 vs December 2023.
2. Average balance for 1H25 vs 1H24. Includes utilised secured and unsecured financing transactions that are aligned with external market principles such as the Loan Market Association / Loan Syndication and Trading Association / Asia Pacific Loan Market Association Green, Social and Sustainability-Linked Loan Principles.
3. Represents the two year period 1H25 vs 1H23.
4. 1H25.
5. Refer to glossary at the back of this presentation for further details.
6. CommBank app features now available to customers without a product, providing access to CommBank app features including Benefits finder, QR Cardless Cash Deposit, Credit Score hub and Home Hub. CommBank app access is subject to successful ID verification and on-boarding. CBA awarded Canstar 2024 Digital Banking Bank of the Year.
7. Invested \$450 million in 1H25, includes expenditure on operational processes and upgrading functionalities.
8. During 1H25, the Group sold 15.4% of the issued capital of VIB on-market.

Slide 13

1. Refer to glossary at the back of this presentation for further details.
2. CBA is co-lead in Business NPS at December 2024.
3. Total retail transaction accounts, excluding offset accounts. Includes Bankwest. December 2024 vs December 2023.
4. The total number of customers that have logged into the CommBank app at least once in the month of December 2024 vs December 2023.
5. 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 December 2024.
6. Source: RBA Lending and Credit Aggregates.
7. Represents the proprietary market share of CBA (excluding Bankwest) for the period July 2024 to September 2024. This estimate is based on ABS Housing Finance new loan commitments and the Mortgage & Finance Association of Australia's quarterly release for new loan commitments settled by the leading brokers and aggregators, which reported a 74.6% share of the mortgage market.
8. Initial rollout to 20,000 small business customers in November 2024.
9. CommBank app features now available to customers without a product, providing access to CommBank app capabilities including Benefits finder, QR Cardless Cash Deposit, Credit Score hub and Home Hub. CommBank app access is subject to successful ID verification and on-boarding.

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. Deposit funding includes central bank and interbank deposits previously classified as short-term wholesale funding.
5. CBA expects to operate with a post-dividend CET1 ratio of greater than 11.0%, except in circumstances of unexpected capital volatility.
6. Represents 2H24 dividend and on-market share buy-back undertaken during 1H25.
7. CBA paid 2H24 dividends as at record date to over 825,000 direct shareholders and indirectly to over 13 million Australians through their superannuation as well as returns through shares bought back on-market in 1H25.

Sources and notes

Slide 17

1. Troublesome and non-performing exposures (TNPE). Non-performing exposures are exposures in default as defined in regulatory standard *APS220 Credit Risk Management*. Corporate troublesome exposures are defined as exposures to corporate customers where profitability is weak and the capacity to meet financial commitments is diminished. These customers are at higher risk of default over the next 12 months.
2. Group including New Zealand.
3. Historic average from August 2008 to June 2023.
4. 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.
5. 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.

Slide 18

1. Refer to glossary at the back of this presentation for further details.
2. Home lending source: RBA Lending and Credit Aggregates and Household deposits source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS).
3. Source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS) – Non-Financial Business Deposits.
4. 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). Represents growth for the period December 2024 vs December 2023.
5. As at 31 December 2024, deposit funding ratio reflects spot interest bearing deposits versus interest earning lending assets. As at 31 December 2019, the ratio reflects transaction, savings and investment deposits versus interest earning lending assets, from the latest available disclosures.
6. Total annualised 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 December 2016 to December 2024.
8. Source: RepTrak Corporate Reputation survey, representative of New Zealanders aged 18+. Reputation scores shown are quarterly. New Zealand bank average includes ANZ, 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.

Slide 19

1. Launched CommBank Yello for eligible customers. Initial rollout to 20,000 small business customers from November 2024.
2. Refer to glossary at the back of this presentation for further details.
3. CBA is co-lead in Business NPS at December 2024.
4. Source: APRA NFB Deposits, including IB&M.
5. Totals calculated using unrounded numbers.
6. Represents Business Banking divisional business loan balances on a spot basis.
7. 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). Represents annual growth for the period December 2024 vs December 2023.
8. Total CommSec domestic equities, including Pocket accounts opened in 1H25 compared to 1H24.
9. Business Bank 1H25 contribution to Group Cash NPAT (from continuing operations).

Sources and notes

Slide 20

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. Refer to glossary at the back of this presentation for further details.
3. The total number of customers that have logged into the CommBank app at least once in the month.
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.
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.
6. The total number of logins to the CommBank app in the month of December 2024 divided by the number of days in the month.
7. Customers who have engaged with a CommBank Yello location since launch in 1H24.
8. Represents the average monthly logins to the CommBank app by CommBank Yello engaged customers, divided by the average logins to the CommBank app by CommBank Yello eligible customers that did not interact with the program. Measured from July 2024 to December 2024.
9. 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 1H25.

Slide 23

1. Refer to glossary at the back of this presentation for further details.
2. Represents the average operating performance from 1H21 to 2H24.
3. Deposits and long-term wholesale funding as a percentage of total funding (excluding equity). Deposit funding includes central bank and interbank deposits (31 December 2024: \$17.7 billion) previously classified as short-term wholesale funding.
4. Represents 1H25 average balance of domestic equity hedge and deposit hedge.
5. Represents the difference between total actual provisions held and the expected credit loss in the central scenario.
6. 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 for the last two full year results as published, excluding special dividends. CBA reporting period includes the simple average of the last four half year results to December 2024. International banks sourced from Bloomberg and represents the average of the last two full years for US and Canadian banks, and the simple average of the last four half year results for UK banks. TD Bank FY24 results have been normalised to exclude the USD \$3bn Global Resolution of US BSA/AML Program payment.
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 at 31 December 2024 for CBA and as reported as at 30 September 2024 for peers. FY00 – FY04 net tangible assets have not been normalised for the impact of the transition to AIFRS in 2005.
4. Reflects disclosed interim dividends for CBA and final dividends for peers.

Slide 42

1. Represents an approximated distribution of 1H25 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 December 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 2H24 dividend paid.
8. Retail shareholder calculation is based on the number of shareholders who hold 10,000 shares or less.

Sources and notes

Slide 45

1. Awarded Canstar's Bank of the Year – Digital Banking award for 2024.
2. The total number of customers that have logged into the CommBank app at least once in the month of December 2024.
3. Launched CommBank Yello for eligible businesses. Initial rollout to 20,000 small business customers from November 2024.
4. Customers who have engaged with a CommBank Yello location since launch in 1H24.
5. Since launch in June 2024.
6. Via the CommBank app.
7. Electric vehicles.
8. Total of monthly unique customers since inception in June 2024.
9. Number of unique customers using home loan features in the CommBank app in 1H25.

Slide 46

1. Launched CommBank Yello for eligible customers. Initial rollout to 20,000 small business customers from November 2024.
2. One in two customers with a Capital Growth Account have used the notice capability as of December 2024 since launch. Notice capability provides the ability to withdraw funds with notice of 48 hours or 7 days.
3. Increase in total small business exposures auto-decisioned via BizExpress as at December 2024 vs December 2023.
4. For eligible customers. Time to apply and issue has decreased from 20 days in FY24.
5. Simple annual reviews applicable to business customer lending of up to \$5 million.

Slide 48

1. Initial rollout to 20,000 small business customers from November 2024.
2. CBA won Canstar's Bank of the Year – Digital Banking award for 2024 (for the 15th year in a row). Awarded June 2024.
3. Represents the growth in the total number of customers that have logged into the CommBank app at least once in the month of December 2024 compared to December 2023.
4. Customers who have engaged with a CommBank Yello location since launch in 1H24.
5. Represents the average monthly logins to the CommBank app by CommBank Yello engaged customers, divided by the average logins to the CommBank app by CommBank Yello eligible customers that did not interact with the program. Measured from July 2024 to December 2024.
6. The total number of logins to the CommBank app in the month of December divided by the number of days in the month.
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 1H25.
8. Number of unique retail offers to customers since launch in 1H24.
9. CommBank Yello has delivered >\$80m in cashbacks, discounts and prize draws to customers from November 2023 to December 2024.
10. 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.

Slide 49

1. Data source: Customer Engagement Engine Reporting.
2. As at 31 December 2024.
3. Reflects the monthly average suspicious card transaction alerts to customers through two-way push notifications sent during 1H25 vs 1H24.
4. CommBank Yello has delivered >\$80m in cashbacks, discounts and prize draws to customers from November 2023 to December 2024.
5. 'AI for All' microseries has been made accessible to all CBA employees, leading to 92% of those undertaking the microseries reporting an increased level of AI understanding.
6. Evident AI Index 2023 published by Evident Insights Index, October 2023
7. Evident AI Index 2024 published by Evident Insights Index, October 2024.

Sources and notes

Slide 57

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 Pooled Lending 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 58

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 Pooled Lending 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 72

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. Average home loan return based on \$600,000 loan size. Broker returns adjusted for upfront and trail commissions and lower operating expenses, with upper end of range driven by those banks which continue to offer a standard \$2,000 cashback offer.
5. Represents the proprietary market share of CBA (excluding Bankwest) for the period July 2024 to September 2024. This estimate is based on ABS Housing Finance new loan commitments and the Mortgage & Finance Association of Australia's quarterly release for new loan commitments settled by the leading brokers and aggregators, which reported a 74.6% share of the mortgage market.
6. CBA including Bankwest.
7. Proprietary home loan applications auto decisioned using an automated credit rules engine in 1H25.
8. 'Days' relates to business days. Application times relate to average time to first decision for applications not auto decisioned for 1H25 (simple and complex applications excluding home seeker).
9. Home loan digital document and signing utilisation for eligible customers in 1H25.
10. Retail home loans settled digitally via PEXA and Sympii in 1H25.

Slide 85

1. CBA grades in S&P equivalents.
2. Non-performing exposures are exposures in default as defined in regulatory standard *APS220 Credit Risk Management*. Corporate troublesome exposures are defined as exposures to corporate customers where profitability is weak and the capacity to meet financial commitments is diminished. These customers are at higher risk of default over the next 12 months. Well-secured home loans are defined as those with LMI or where the fair value of collateral after applying a conservative haircut to the most recent valuation exceeds the estimated future contractual cash flows. Estimated future contractual cash flows includes loan balance, interest and expenses during the resolution period.
3. Represents troublesome and non-performing exposures as a proportion of Group total committed exposures.

Sources and notes



Slide 93

1. Includes other short-term liabilities.
2. Deposit funding includes central bank and interbank deposits (31 December 2024: \$17.7 billion, 30 June 2024 \$17.4 billion, 31 December 2023: \$15.2 billion and 30 June 2008: \$5.4 billion) previously classified as short-term wholesale funding. Comparative information has been restated to conform to presentation in the current period.
3. Represents long-term wholesale funding as a proportion of total wholesale funding.
4. 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.
5. Maturities may vary quarter to quarter due to FX revaluation.
6. Includes Senior Bonds and Structured MTN.
7. Additional Tier 1 and Tier 2 Capital.
8. Includes RBNZ Term Funding for Lending Programmes.
9. Quarterly average.
10. 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.
11. Includes debt buy-backs and reported at historical FX rates.
12. Short term wholesale funding and other short-term collateral deposits including net collateral received and Vostro balances.

Slide 94

1. CBA data as at 31 December 2024. Peer data based on Regulatory Disclosures as at 30 September 2024. Deposit funding includes central bank and interbank deposits (31 December 2024: \$17.7 billion) previously classified as short-term wholesale funding. Comparative information has been restated to conform to presentation in the current period.
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. Comparative information has been restated to conform to presentation in the current period.
5. Includes central bank and interbank deposits (December 2024: \$17.7 billion, June 24: \$17.4 billion and December 2023: \$15.2 billion) previously classified as short-term wholesale funding. Comparative information has been restated to conform to presentation in the current period.
6. Includes non-interest bearing deposits and other customer funding.

Slide 102

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. Deposit funding includes central bank and interbank deposits (31 December 2024: \$17.7 billion; 31 December 2014: \$14.4 billion) previously classified as short-term wholesale funding. Comparative information has been restated to conform to presentation in the current period.
3. Includes short-term collateral deposits.
4. Represents cumulative gross investment spend over a rolling ten year period. 1H25 rolling 10 years investment spend represents the 10 year period from 2H15 to 1H25.
5. Represents franking account balance as at 31 December 2024.
6. Franking account balance at 31 December 2024 divided by annualised 1H25 pre-tax cash profit on a continuing operations basis.
7. CBA and peers shares on issue as at 31 December 2024.

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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 31 December 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 to corporate customers where profitability is weak and the capacity to meet financial commitments is diminished. These customers are at higher risk of default over the next 12 months.
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 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 (including Suncorp from August 2024), 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 December 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 – 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 and Suncorp from August 2024, NAB Group includes NAB, Westpac Group includes Westpac, St George, BankSA and Bank of Melbourne.

Term	Description
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 and/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 25.7:74.3. 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 and/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 and MFI 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.
Non-Performing Exposures	An exposure which is in default, meaning it is 90 days or more past-due or it is considered unlikely the borrower will repay the exposure in full without recourse to actions such as realising security.
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 Exposures (TCE)	Total Committed Exposures is defined as the balance outstanding and undrawn components of committed facility limits. It is calculated post receipt of eligible financial collateral that meets the Group's netting requirements and excludes settlement exposures.
Troublesome & Non-Performing Exposures (TNPE)	Troublesome and non-performing exposures (TNPE) have replaced the Group's previous Troublesome and Impaired assets measures to align with the industry standard measure of Non-Performing. TNPE comprises Non-Performing exposures and Corporate troublesome exposures

Our reporting suite

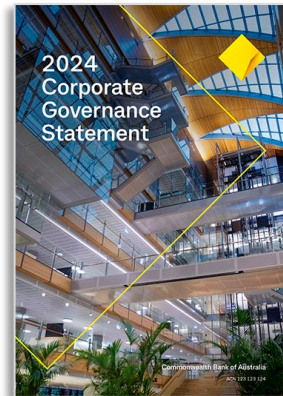
Committed to transparent reporting



Annual Report



Climate Report



Corporate Governance Statement



Profit Announcement



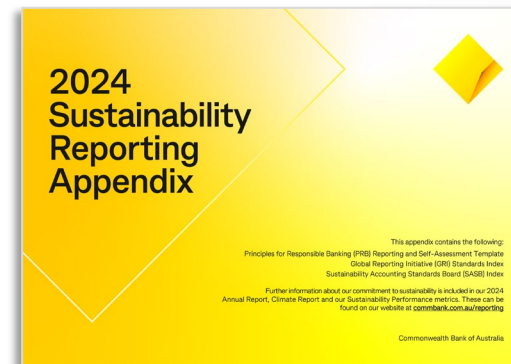
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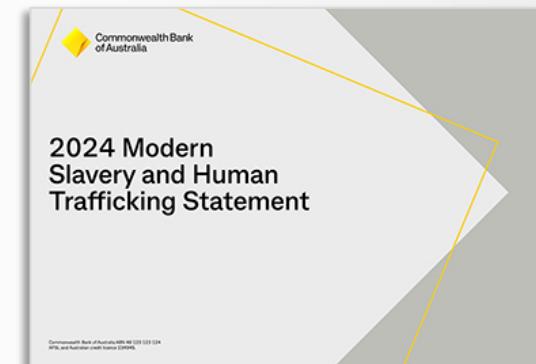
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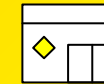
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