Results Presentation and Investor Discussion Pack

For the full year ended 30 June 2026

Commonwealth Bank of Australia

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The release of this announcement was authorised by the Board.

Contents

Results presentation

Matt Comyn, Chief Executive Officer

This result[1]

Customer focus, consistent execution and disciplined growth

↑ **8%**	Statutory NPAT
↑ **7%**	Cash NPAT
↑ **44c**	Cash EPS
↑ **20c**	DPS

MFI share[2]

34.2% Retail

26.0% Business

Jun 26

Transaction accounts

>655k retail accounts[3]

>90k business accounts

Jun 26 vs Jun 25

Growth vs system

1.0x home lending[4]

1.3x business lending[5]

Jun 26 vs Jun 25

Cash NPAT

$11.0bn

FY26[6]

Dividend per share

$5.05

+20c vs FY25

CET1

Level 2

12.0%

>10.25% APRA minimum[7]

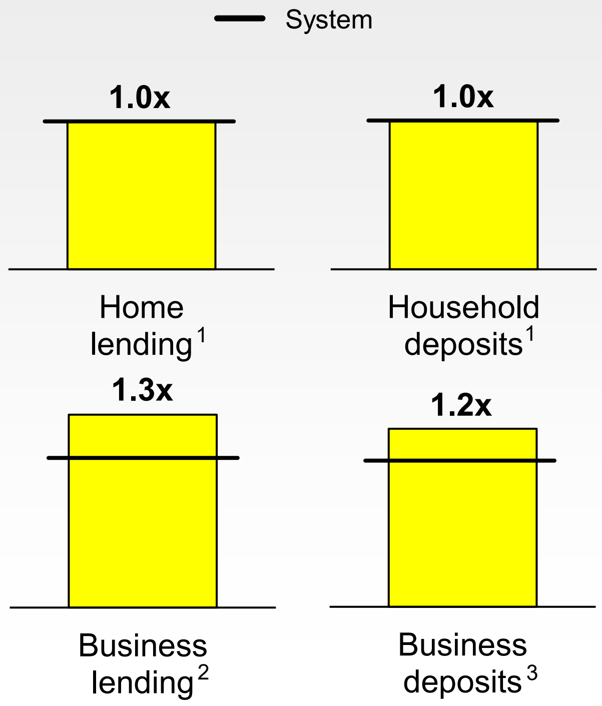
1, 2, 3, 4, 5, 6, 7. Refer to sources, glossary and notes at the back of this presentation for further details.

Franchise strength

Consistent, disciplined execution balancing growth, reinvestment and returns

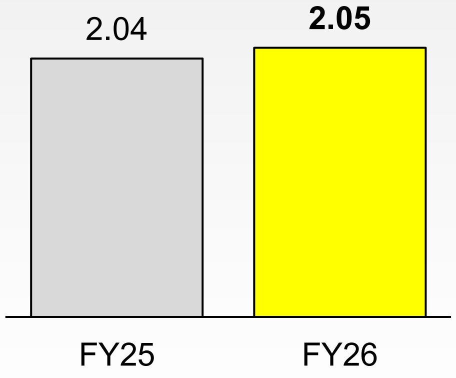
Disciplined volume growth

Growth vs system
12 months to Jun 26



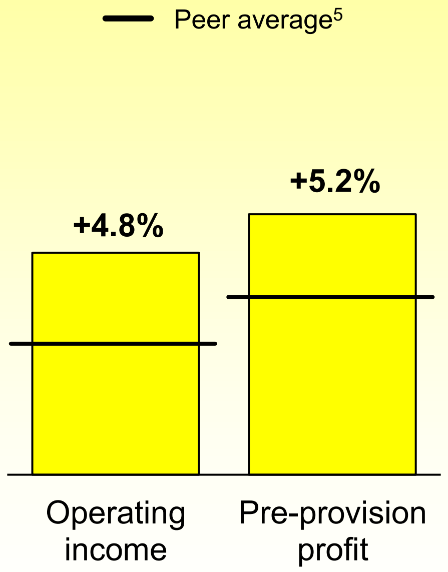
Stable margin

Underlying net interest margin[4]
(%)



Track record of pre-provision growth

5 year CAGR since FY21



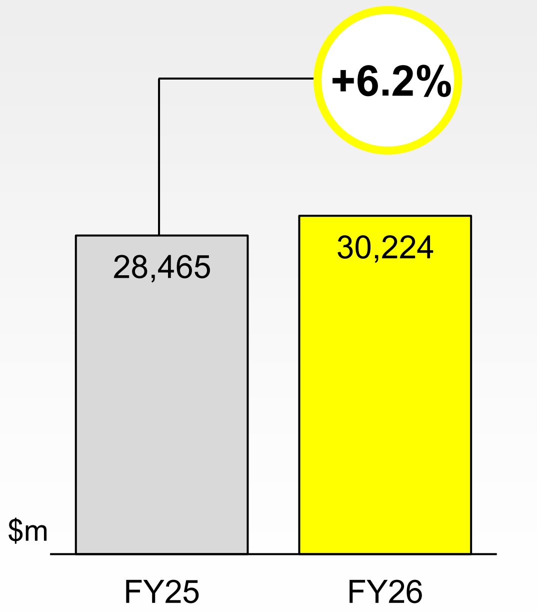
1, 2, 3, 4, 5. Refer to sources, glossary and notes at the back of this presentation for further details.

Financials[1]

Cash NPAT up 7% – strong operating income growth supporting investment in the franchise

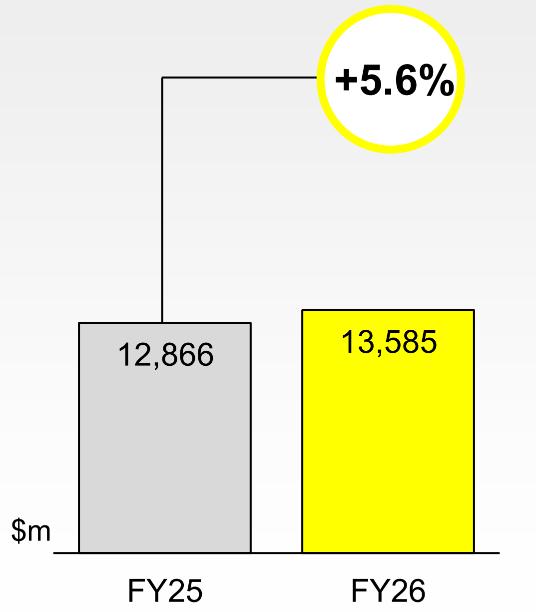
Operating income

Strong volume growth with broadly stable underlying margin



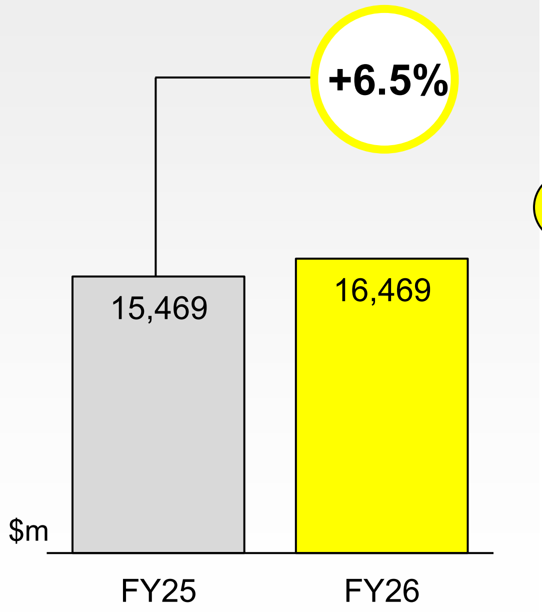
Operating expenses[2]

Inflation and investment in technology



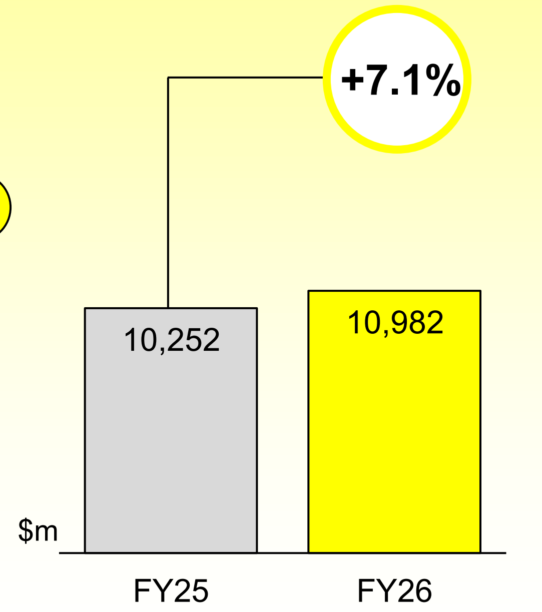
Pre-provision profit

Higher operating income and growth in operating expenses



Cash NPAT

Strong franchise performance driving pre-provision profit growth



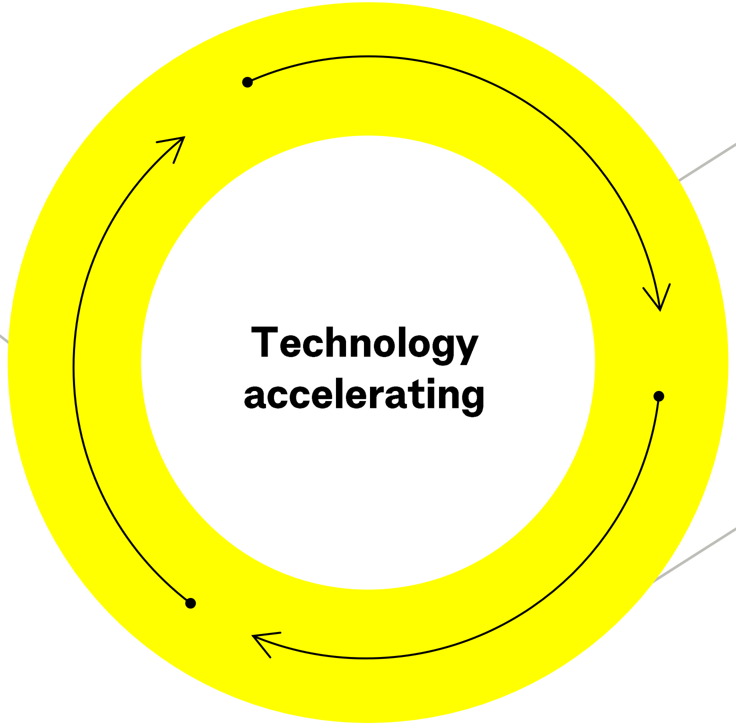
1. Presented on a continuing operations basis. 2. Operating expenses excluding restructuring and notable items. For FY26 this relates to provisions for the settlement of legal proceedings in NZ, an additional goodwill payment made to certain customers as a result of ASIC's Better Banking review, and domestic customer remediation. For FY25 this related to domestic and NZ customer remediation as well as a Bankwest restructuring provision.

Core franchise

Building stronger, deeper customer relationships

1 Stronger customer relationships and frequency of engagement

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



2 Better understanding of customer needs and risk

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

3 Superior customer experience

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

Value creation

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

1. Source: Kantar's BrandZ Top 100 Most Valuable Global Brands 2026, May 2026. 2. Refer to glossary at the back of this presentation for further details.

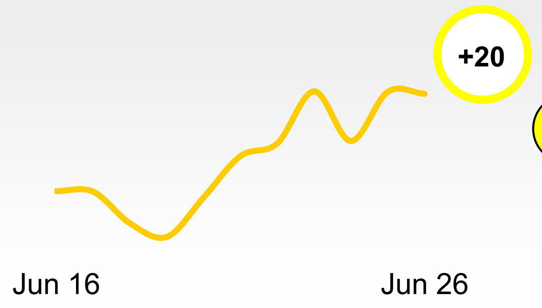
Core franchise growth

Consistent strategy, disciplined execution

Customer engagement

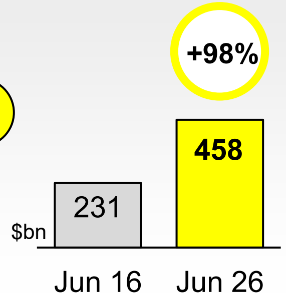
Retail NPS[1]

Business NPS[1]

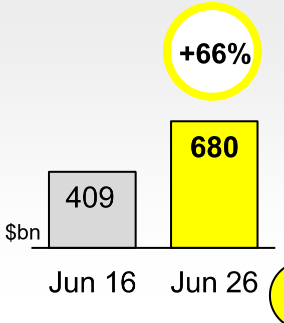


Deposit and lending growth

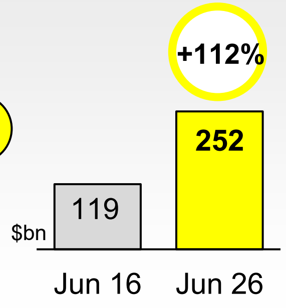
Household deposits[2]



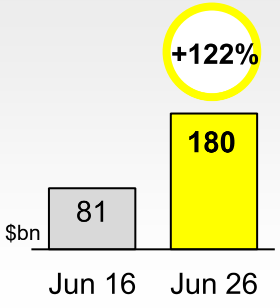
Home lending



Business deposits[3]

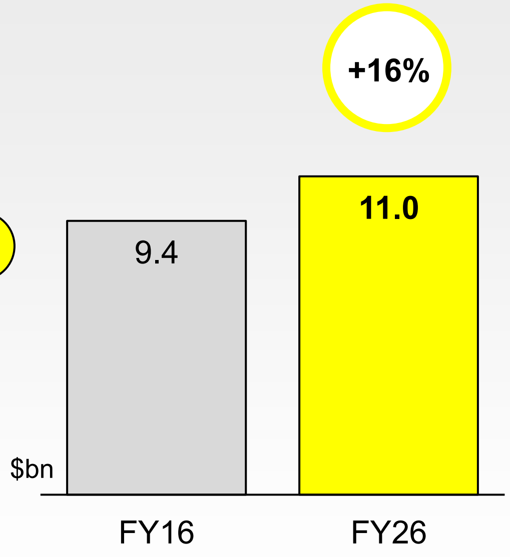


Business lending[3]



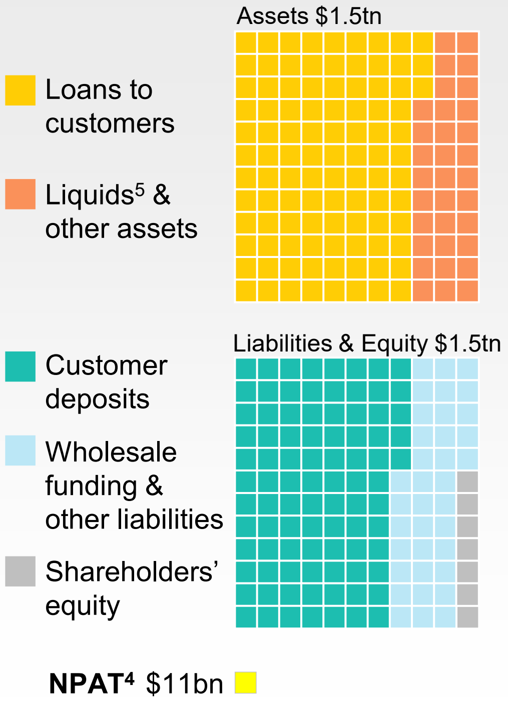
Earnings

Group Cash NPAT[4]



Size

Jun 26



1. Refer to glossary at the back of this presentation for further details. 2. Source: APRA MADIS. Jun 16 as reported per APRA Monthly Banking Statistics, and does not reflect any market restatements. 3. Represents Business Banking divisional business deposit and loan balances on a spot basis. Comparative information has been restated to conform to presentation in the current period. 4. FY26 Cash NPAT (continuing operations). FY16 Cash NPAT as reported. 5. Represents High Quality Liquid Assets.

Performance summary

Executing our strategy to deliver better outcomes

Customer performance

- Leading NPS[1] in Consumer and Institutional – #1 in Consumer for 44 consecutive months
- #1 Digital and mobile app NPS[1] in both consumer and business
- Increased total number of transaction accounts by >90k in business and >655k in retail[2]
- Deepening digital engagement – more app users (>9.6 million, +600k)[3], logging in more often (>14.3m daily logins)[4]

Operational performance

- ~70% of proprietary home loan applications auto-decisioned same day[5]; remainder receive first credit decision in <3 days[6]
- ~30% faster time to credit decision for business loans up to $5 million[7]; 15% higher funding per business banker[8]
- Technology leadership – greater change velocity, fewer incidents and faster restoration times for services
- Strong capital position & peer-leading return on equity of 14.0%[9] supporting franchise growth and sustainable dividends

Strategic differentiation

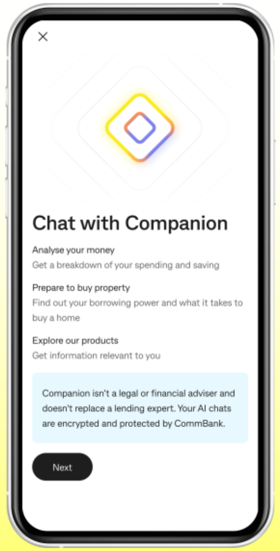
- Maintained primacy of relationships – strong retail MFI[1] share of 34.2%, business MFI[1] share of 26.0%
- CBA proprietary home lending flow at 65% in FY26[10]; 79% proprietary business loans with better risk-adjusted returns[11]
- Market-leading digital customer experiences, building on our history of innovation, delivering deeper customer engagement
- CommBank Yello easier to access, delivering greater value & deepening customer engagement across retail[12] & business[13]

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

Retail Banking Services

Stronger, deeper customer engagement driving long-term franchise strength

CommBank Companion

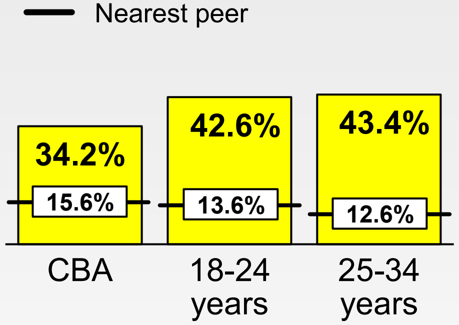


Secure, AI-powered conversational experience helping customers manage their finances

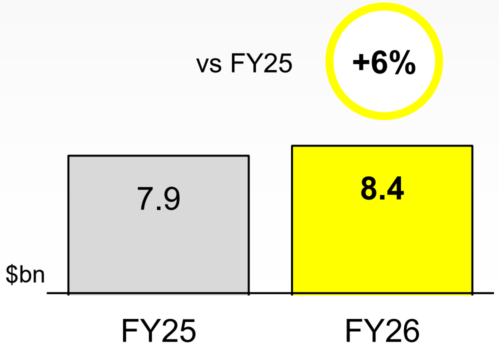
Pilot underway
to select retail customers[1]

Retail MFI share[2]

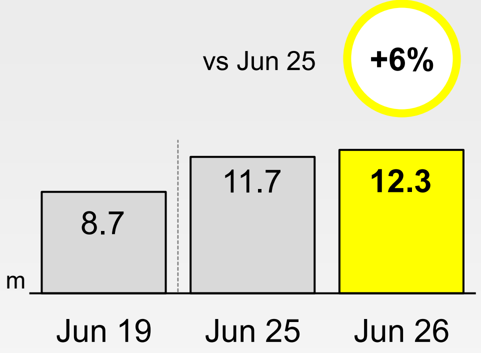
Jun 26



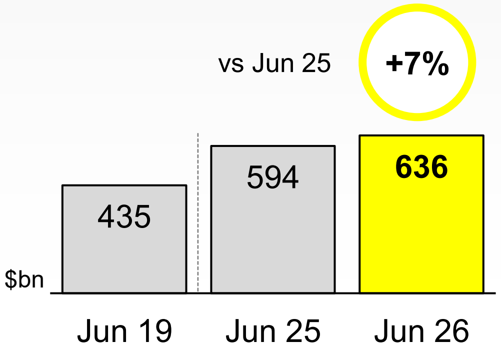
Operating performance



Retail transaction accounts[3]



Home lending[4]



1 in 3
Australians describe CBA as their main financial institution

>14.3 million
daily logins to the CommBank app[5]

>97%
home loans with a transaction account

<3 days
time to first decision proprietary & broker[6]

~70%
applications auto-decisioned same day – proprietary[7]

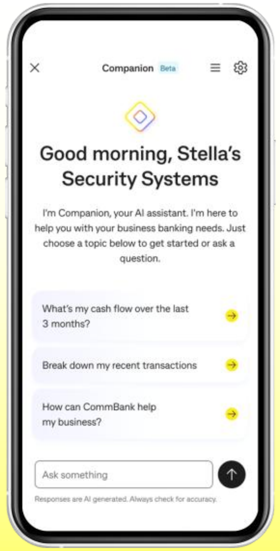
51%
contribution to Group cash NPAT[8]

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

Business Banking

Deeper customer relationships and differentiated propositions delivering sustained performance

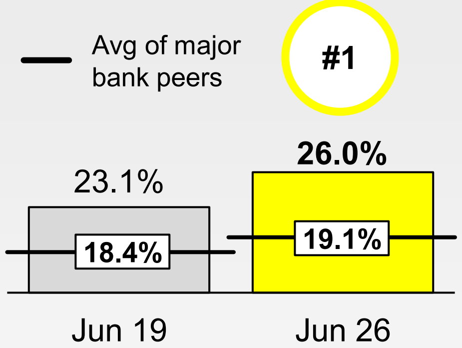
CommBank Companion



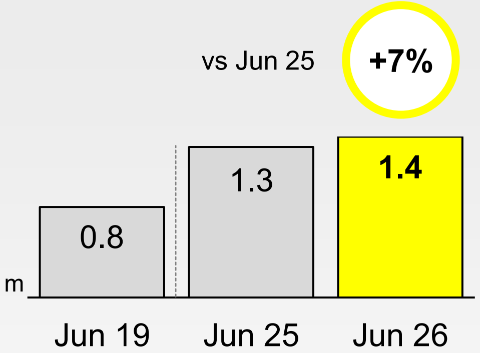
AI-powered conversational experience supporting small business customers with insights & forward projections

100,000
small business customers[1]

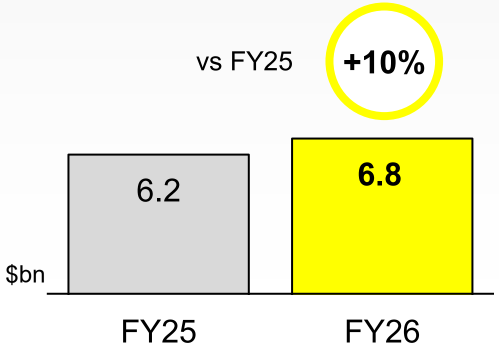
Business MFI share[2]



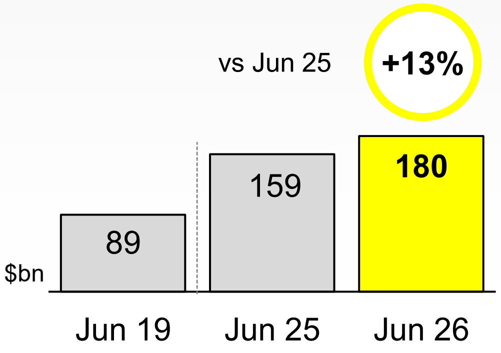
Business transaction accounts



Operating performance



Business lending[3]



1.3x system[4] business lending growth

1 in 4
Australian businesses describe CBA as their main financial institution

>90%
business loans with a transaction account

79%
proprietary business loans with better risk-adjusted returns[5]

~30%
faster time to credit decision for loans up to $5m[6]

+15%
Funding per banker FY26 vs FY25

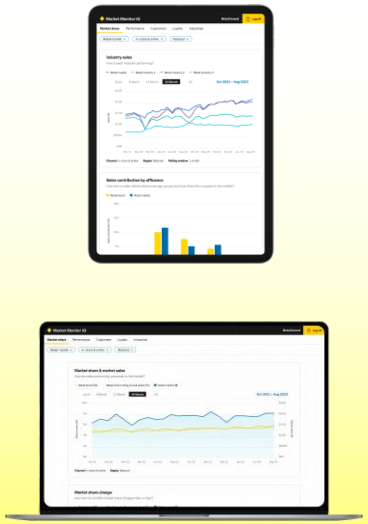
41%
contribution to Group cash NPAT[7]

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

Institutional Banking & Markets

Leading client engagement and strong franchise momentum

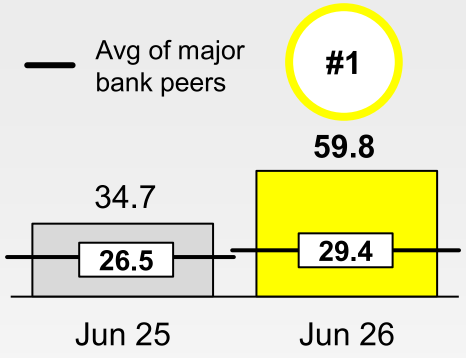
CommBank iQ



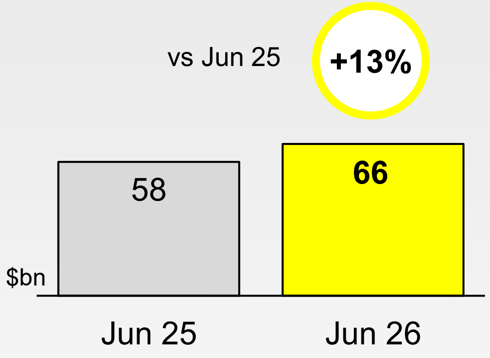
Customer and market insights that fuel our clients' success and deepen our relationships

5x
client growth[1]

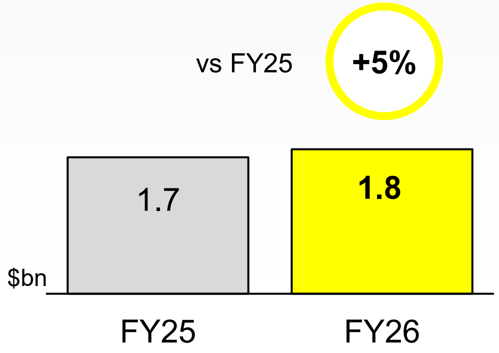
Institutional NPS[2]



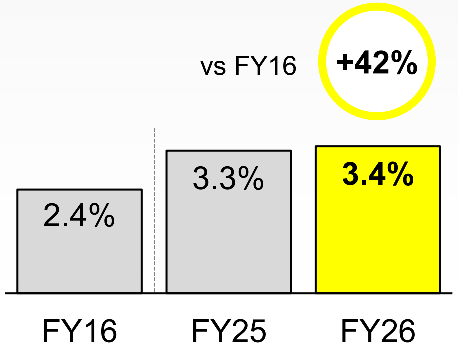
Operational deposits[3]



Operating performance



Revenue/Total RWA[4]



#1
Institutional NPS[2] among majors Jun 2026

28%
reduction in total RWA over 10 years[5]

+33
increase in Transaction Banking mandates in FY26[6]

+11%
growth in AIEA excl. Markets FY26 v FY25

+$70 billion
Net deposit funding contribution Jun 26

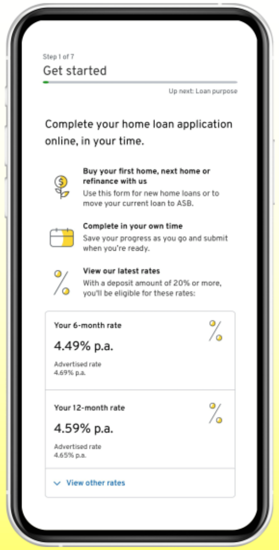
11%
contribution to Group cash NPAT[7]

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

ASB

Accelerating progress for all New Zealanders

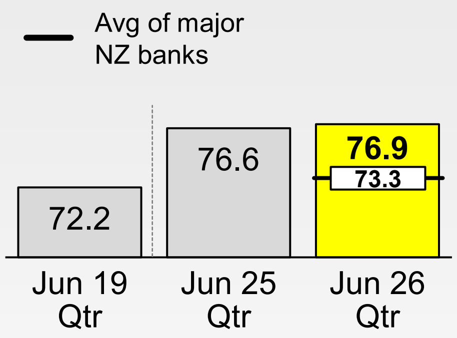
Digitised home buying origination



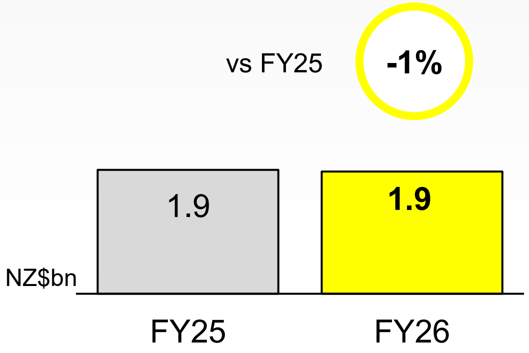
Digital customer consent process with >25,000 digital home lending applications since launch

Launched
to ASB customers in FY26[1]

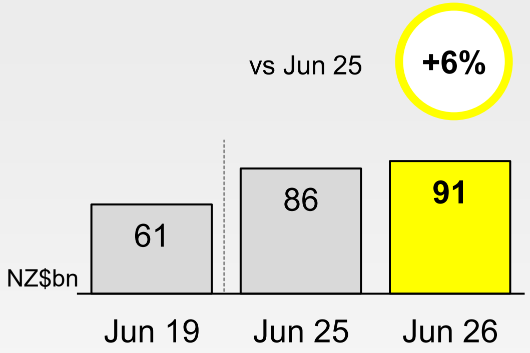
Reputation score[2]



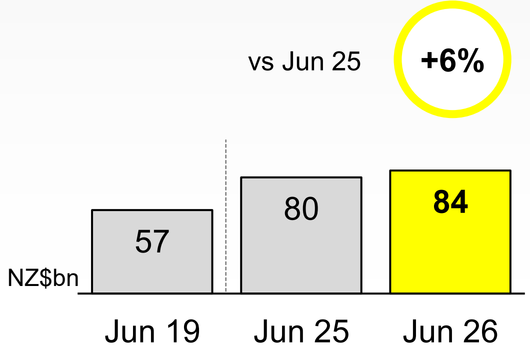
Operating performance



Customer deposits[3]



Home lending[4]



Digital Bank of the Year
for four consecutive years[5]

~2 days
average turnaround time to first decision in proprietary channel[6]

Investing in risk culture & better customer outcomes

>2x
increase in funding of social and affordable housing vs FY25

KiwiSaver Fund Manager of the Year
for strong performance[7]

10%
contribution to Group cash NPAT[8]

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

Technology leadership

Improved velocity, resilience and efficiency

Protecting customers

- Proprietary security technology developed for advanced cyber models
- Multi-agent code and vulnerability patching
- Multi-agent fraud rule optimisation to help keep customers safe
- Code and endpoint scanning using a range of tools and models

Reimagining products & services

- Launching CommBank Companion to improve digital experience
- Piloting Banker Workbench to help more efficiently serve customers
- Relationship Assist to better identify institutional client needs
- Agentic messaging to improve contact centre efficiency

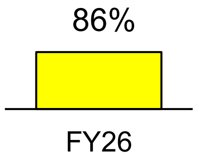
Modernising technology

- Upgraded Core banking system and data estate to Cloud
- New customer identity and verification platforms
- NetBank Next in advanced stages of staff pilot
- Launched new mobile and web CommBiz

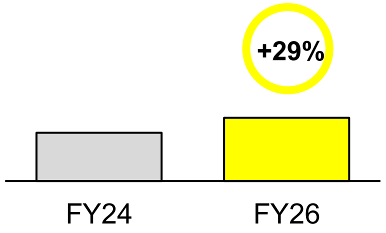
Automating processes

- Agentic technology support for CBA employees
- Automation of card dispute process for customers
- Customer Engagement Engine operations
- Software delivery lifecycle and change processes

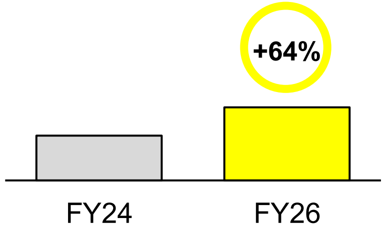
Agentic messaging resolve rate[1]



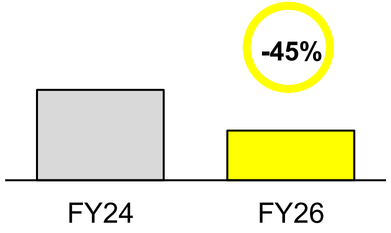
Improved banker productivity[2]



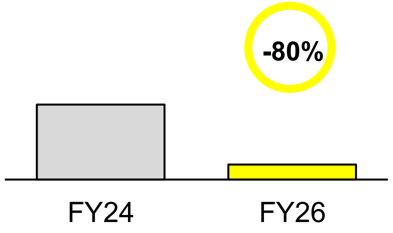
Increased change velocity[3]



Fewer major incidents[4]



Faster restore time[5]



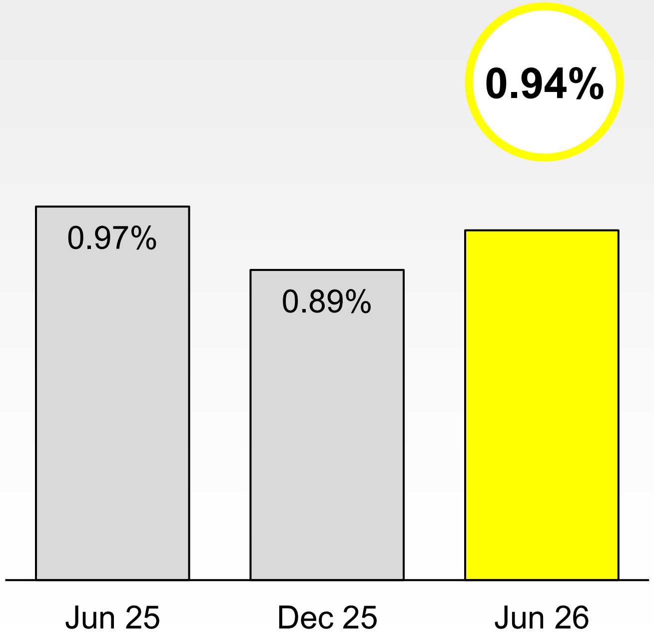
1. Percentage of customer conversations initiated through the agentic chatbot channel that are successfully resolved without a human assisted servicing pathway. 2. Represents Business Bank funding per banker. 3. Represents the number of technology changes deployed. 4. Represents the total number of major incidents. 5. Represents Mean Time to Restore for incidents with material business and/or customer impacts.

Credit quality

Supporting more Australians during uncertain times

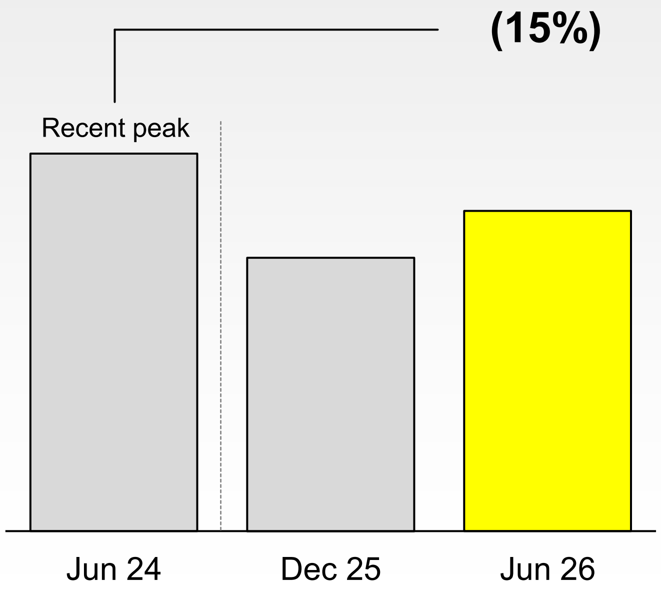
Troublesome & non-performing exposures[1]

% of TCE



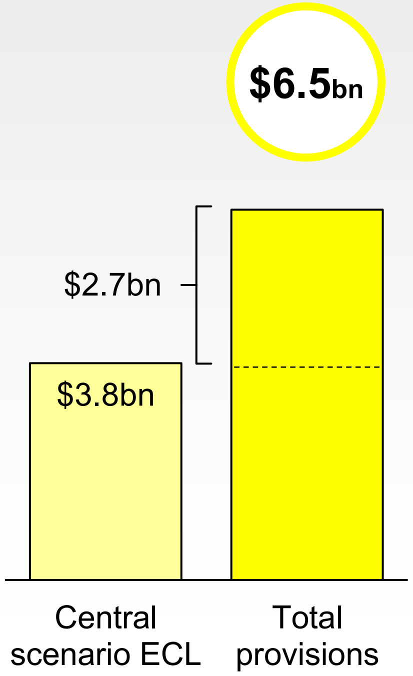
Hardship

Number of home loan cases in hardship



Provisioning[2]

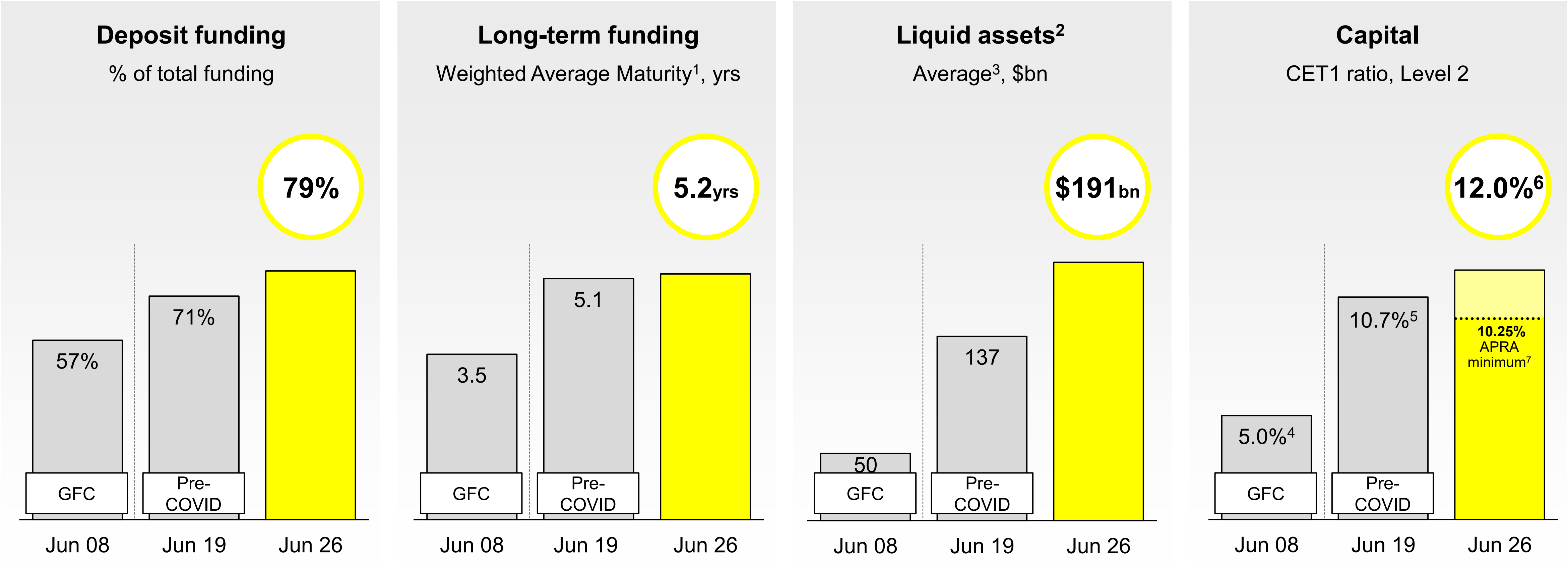
Total provisions vs Central ECL[3]
Jun 26



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. 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. 3. 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.

Balance sheet strength

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



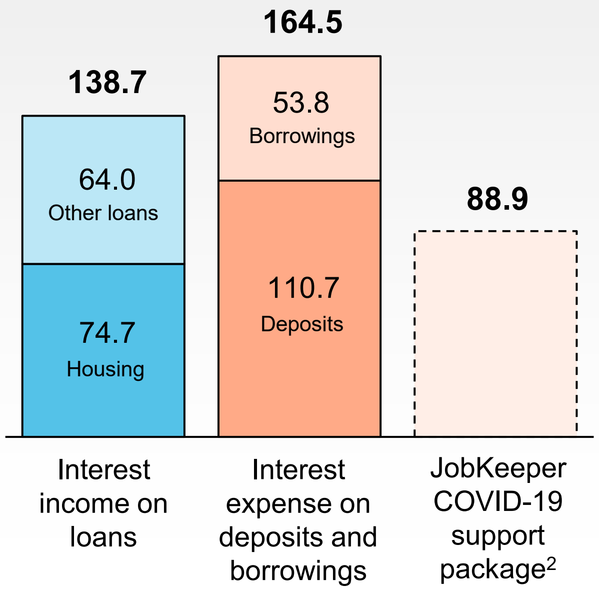
1. Represents the Weighted Average Maturity (WAM) of outstanding long-term wholesale debt with a residual maturity greater than 12 months as at reporting date. 2. Liquid assets include high quality liquid assets as defined by APRA in Australian Prudential Standard *APS210 Liquidity*. Refer to glossary for definition. 3. Six month average balance as at 30 June 2008, quarterly average balance as at 30 June 2019 and 30 June 2026. 4. Pro-forma CET1 under the capital framework effective until 31 December 2022. 5. Capital framework effective until 31 December 2022. 6. APRA's capital framework effective from 1 January 2023. 7. Inclusive of 1% default countercyclical capital buffer which may be varied by APRA in the range of 0% to 3.5%.

Impact of higher rates

Household impacts unevenly felt

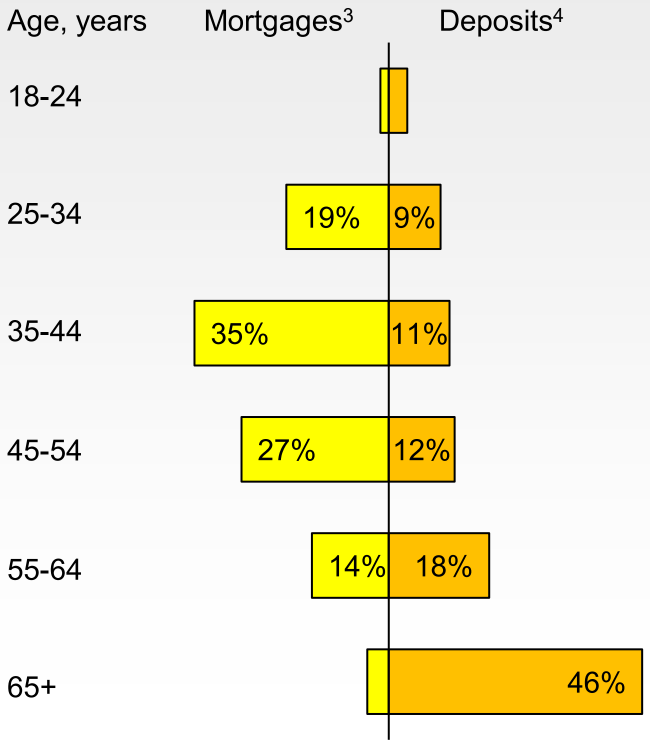
ADI interest income and expense[1]

2026 vs 2021, 12 months to March, $bn



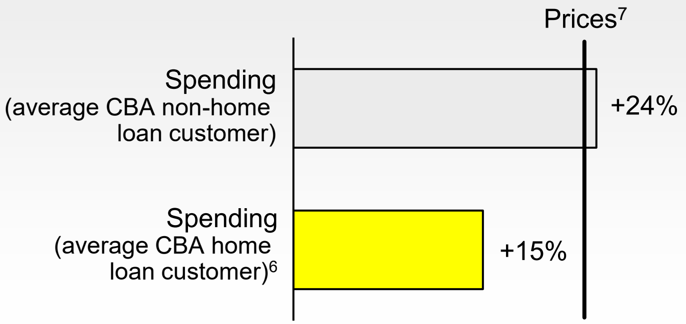
Retail balances by age

CBA balances as at Jun 26, %



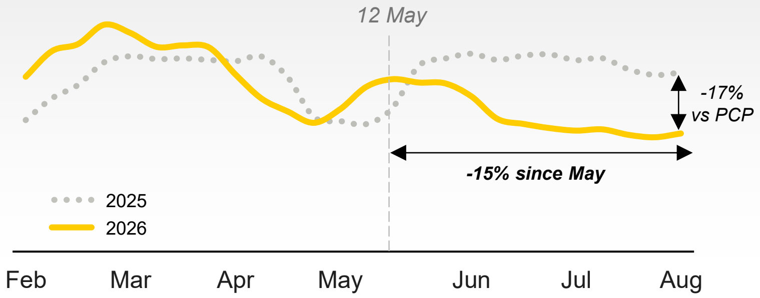
Household spending[5]

5 year change to 2026, %



Application volumes have softened

CBA application volumes, (#)[8]



1. Source: APRA Quarterly ADI statistics. Reflects consolidated net interest income by ADI. 2. Source: Treasury. 3. Principal balances net of offsets. 4. Deposit balances excluding offsets. 5. On a nominal basis. Per customer, 13 weeks to end of June. Consistently active card customers and CBA branded products only. Based on consumer debit and credit card transactions data, excluding StepPay. 6. Customers with total home loans of $600k or more per person. 7. Source: ABS. CPI as at June 2026. 8. CBA including Bankwest. Excludes ASB, Unloan and Residential Mortgage Group. Represents the 4-week rolling average of the number of home loan applications to 31 July 2026 and 1 August 2025 respectively.

Supporting our customers and communities

Delivering better outcomes

Supporting customers

- Provided more than 147,000 tailored payment arrangements for customers in need of support[1]
- Helped our customers buy more than 150,000 homes[2] and provided support for first-home buyers
- Increased support for residential property development by $4 billion in FY26 to help boost housing supply[3]
- Lent ~$17 billion to customers purchasing newly built properties[4]

Protecting communities

- Invested over $1 billion to help protect our customers against fraud, scams, cyber threats and financial crime[5]
- Developed AI-powered cyber defence agents – improving detection speed & response efficiency
- Identified and alerted customers of suspicious card activity – ~40k alerts sent daily[6]
- Launched national AI, cybersecurity and digital capability initiative with OpenAI for 1 million small businesses

Investing in Australia

- Backed businesses with $50 billion[7] in funding to help them invest, grow and employ people
- Invested a further $140 million in our customer service network supporting communities across Australia[8]
- Launched $90 million Future Workforce Program[9] to help our employees build skills and improve career pathways
- Returned $8.3 billion to shareholders, benefitting over 14 million Australians[10]

1. Payment arrangements in FY26 defined at account level. Excludes Bankwest. 2. FY26. 3. Represents the increase in total committed exposures FY26 vs FY25. 4. CBA including Bankwest. Includes lending for newly built and residential constructions including knockdown and rebuild properties in FY26. 5. Includes expenditure on operational processes and upgrading functionalities in FY26. 6. Average daily suspicious card activity alerts sent from 1 July 2025 to 30 June 2026. 7. Business Banking business lending, new funding and drawdowns in FY26. 8. Announced June 2026. 9. Investment is presented gross of expected benefits. 10. Includes the 2H25 and 1H26 dividends paid to more than 790,000 direct shareholders and indirectly benefitting over 14 million Australians through their superannuation.

CBA at a glance[1,2]

Scale, security and customer support

In a typical day		In a typical month		In the year	
~600	home purchases settled[3]	~6,000	deceased estates processed[5]	~1,340	phishing sites taken down
~25 million	payments processed	~12,000	tailored payment arrangements for customers in need[6]	~50,000	law enforcement requests received
~52,000	payments blocked for fraud or scams	~590,000	reports to AUSTRAC[7]	>19,000	interactions supporting victims of financial abuse[11]
~40,000	suspicious card activity alerts sent	~320,000	payment sanctions screening alerts generated[8]	~10,000	instances of abusive customer behaviour[12]
~$135 million	lent to businesses[4]	~$12 million	prevented and recovered scams	>10,000	pieces of intelligence shared[13]
~$130 million	cash disbursed to customers	~150,000	transactions accounts opened[9]	~$500 million	invested in tech modernisation[14]
~38 billion	signals analysed for potential cyber threats	~3.2 million	assisted customer interactions[5,10]	>$1 billion	invested in helping to protect customers[15]

Australians should expect

- Broad access to banking services
- Safe and reliable service
- Reliable and consistent treatment and support in difficulty

Meeting those expectations sustainably requires

- Sustainable returns and capacity to invest
- Pricing that reflects cost and risk
- The ability to evolve as customer needs change
- Equivalent obligations applied to all participants

Reliability and response

- Very high reliability
- Prompt identification and resolution of issues
- No assumption that every risk can be eliminated or prevented

1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15. Refer to sources, glossary and notes at the back of this presentation for further details.

Results presentation

Alan Docherty, Chief Financial Officer

Results overview

Long-term approach delivering superior shareholder returns

Operating context

- Pressure on real household disposable income
- Softening credit growth
- Rapid pace of change – tech & AI
- Elevated geopolitical tensions and uncertainty

Management response

- Committed to supporting and protecting our customers
- Careful management of volume/margin trade-offs
- Creating capacity to invest
- Balance sheet settings calibrated to optimise long-term outcomes

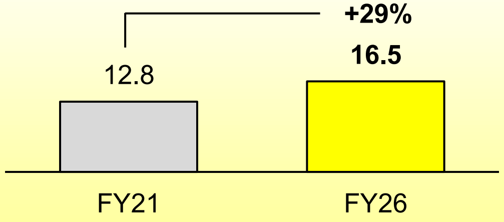
Long-term franchise implications

- Leading Retail & Business MFI[1] share
- Profitable, disciplined growth in deposits and lending
- Peer-leading C:I, ROE and dividend growth
- Today's balance sheet underpins future shareholder outcomes

FY26 financial outcomes

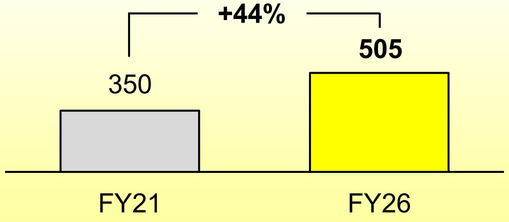
Strong pre-provision profit growth

Pre-provision profit ($bn)

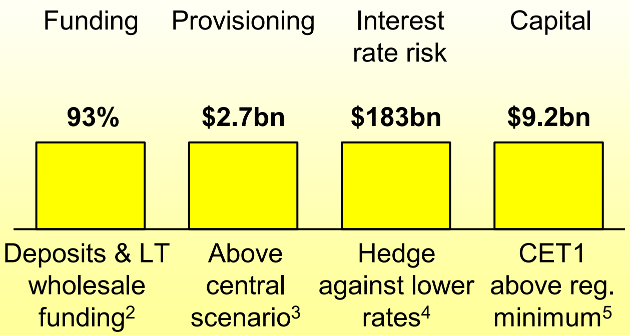


Superior shareholder returns

Dividend per share (cents)



Positioned for a range of scenarios



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

Statutory vs cash NPAT[1]

Statutory NPAT of $10.9 billion – broadly in line with Cash NPAT

$m	FY25	**FY26**
Statutory NPAT – continuing operations	10,133	**10,911**
Non-cash items:		
- Transaction costs and gains/(losses) on disposals[2]	(172)	**(17)**
- Hedging and IFRS volatility[3]	53	**(54)**
Cash NPAT – continuing operations	10,252	**10,982**

Includes Bank of Hangzhou, SAF sales, Commonwealth Private Advice and other previously announced divestments and closures

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

1. Presented on a continuing operations basis. 2. Includes gains and losses net of transaction costs associated with the disposal of previously announced divestments. 3. Includes unrealised accounting gains and losses arising from the application of *AASB 139 Financial Instruments: Recognition and Measurement.*

FY26 result[1]

Cash NPAT up 7% vs FY25 – strong operating income growth supporting investment in the franchise

$m	FY26	FY26 vs FY25	2H26 vs 1H26
Operating income	**30,224**	↑ 6.2%	↑ 1.2%
Underlying operating expenses	**13,585**	↑ 5.6%	↑ 2.2%
Restructuring and notable items[2]	***170***		
Operating performance	**16,469**	↑ 6.5%	↑ 2.5%
Loan impairment expense	**788**	↑ 8.5%	↑ 47.0%
Cash NPAT	**10,982**	↑ 7.1%	↑ 1.7%

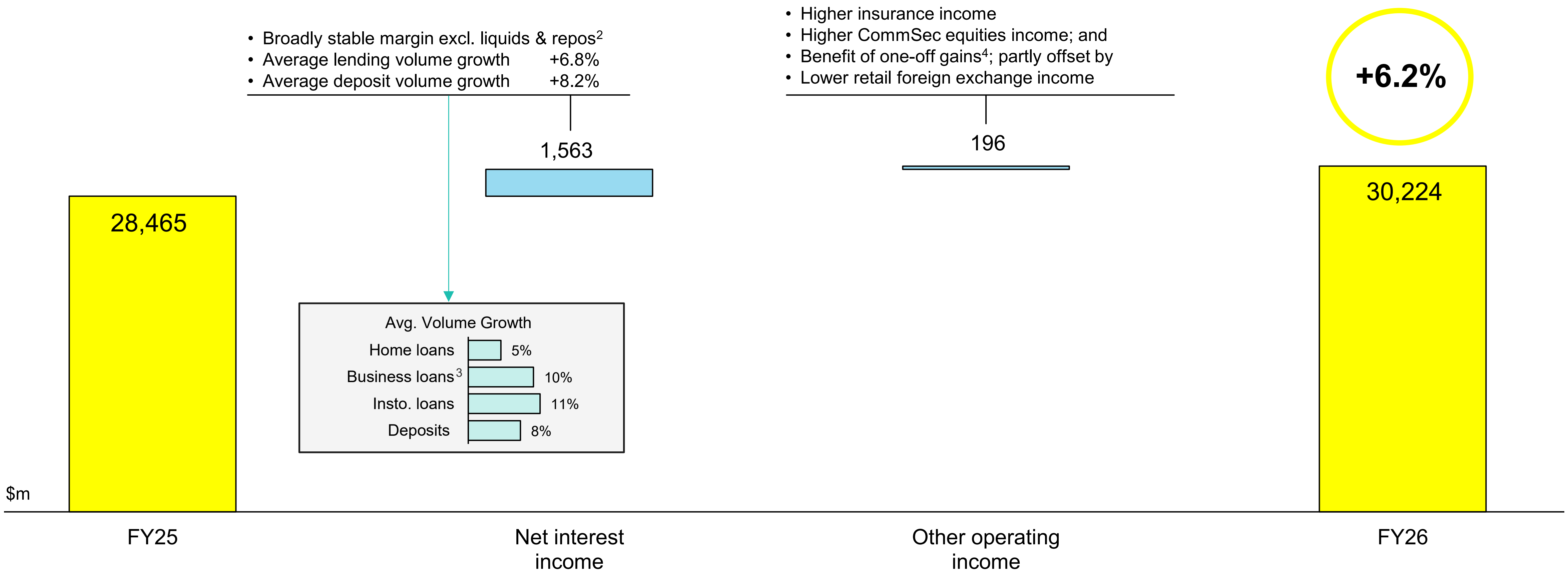
FY26 effective tax rate: 30.0%, FY27 consideration: ~30%

1. Presented on a continuing operations basis. 2. For FY26 this relates to provisions for the settlement of legal proceedings in NZ, an additional goodwill payment made to certain customers as a result of ASIC's Better Banking review, and domestic customer remediation. For FY25 this related to domestic and NZ customer remediation as well as a Bankwest restructuring provision.

Operating income[1]

Higher income from disciplined franchise growth

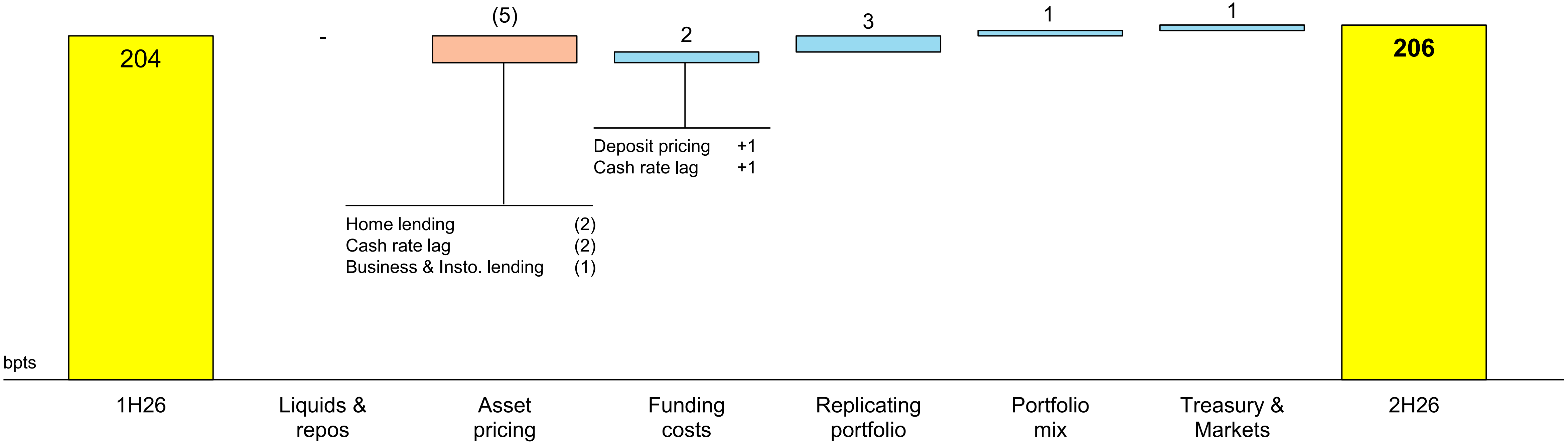
2H26 vs 1H26: +1.2%
+2.9% on a day-weighted basis



1. Presented on a continuing operations basis. 2. Excluding liquid assets and institutional repos which have a broadly neutral impact on net interest income. 3. Includes New Zealand and other business loans.
4. Includes a milestone payment recognised in relation to the sale of CommInsure General Insurance and a fair value gain on investment in Gemini following its Initial Public Offering.

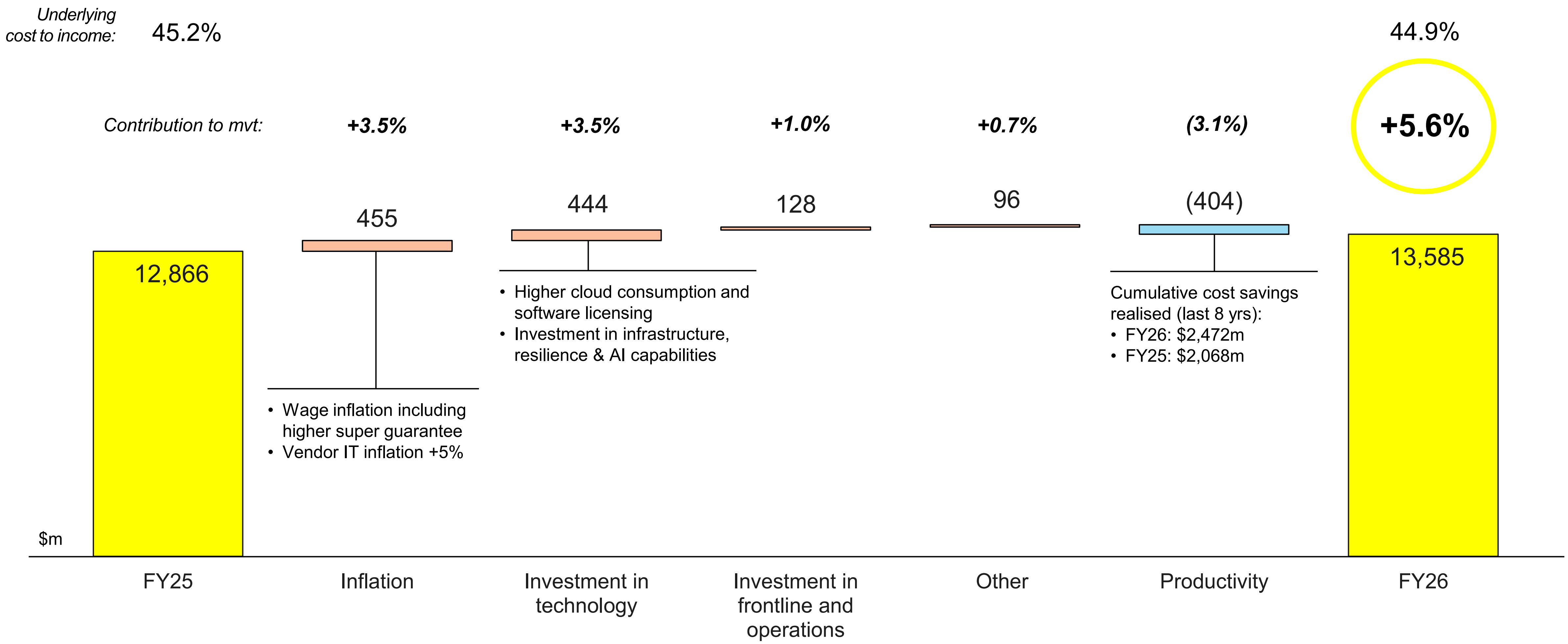
Group margin

Benefits from hedging and portfolio mix partly offset by ongoing competitive pressures



Operating expenses[1]

Inflation and investment in technology, frontline and operations driving expense growth



1. Presented on a continuing operations basis excluding restructuring and notable items. For FY26 this relates to provisions for the settlement of legal proceedings in NZ, an additional goodwill payment made to certain customers as a result of ASIC's Better Banking review, and domestic customer remediation. For FY25 this related to domestic and NZ customer remediation as well as a Bankwest restructuring provision. Headline operating expenses +5.8% including these items.

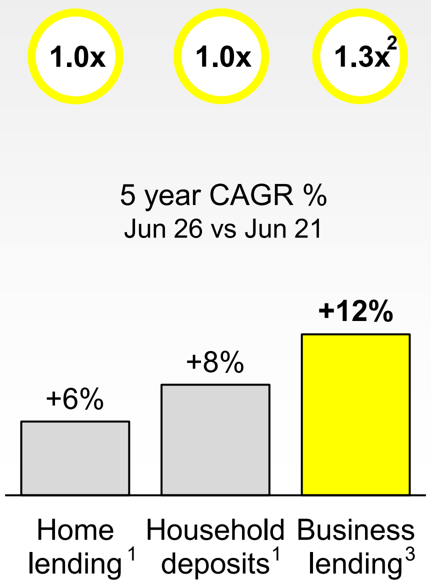
Profitable growth

Track record of decisions delivering sustainable pre-provision profit growth

Disciplined approach to volume margin trade-off

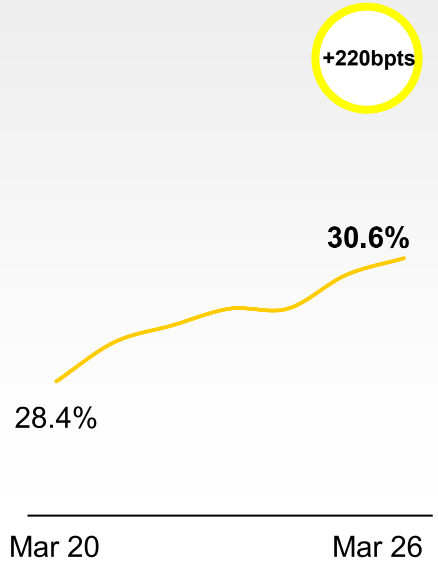
Volume growth

Growth vs System[1]
12 months to Jun 26



Share of bank NII[4]

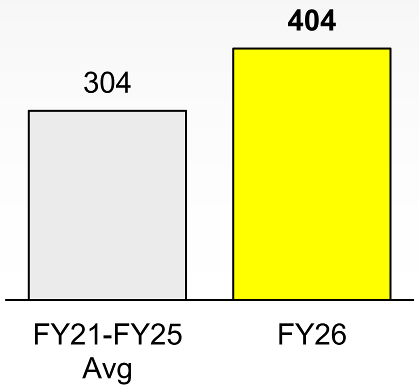
Total NII share[5]
12 months to March



Creating capacity to invest

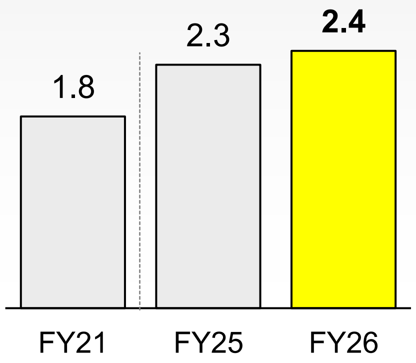
Productivity

Annual saving
$m



Investment spend

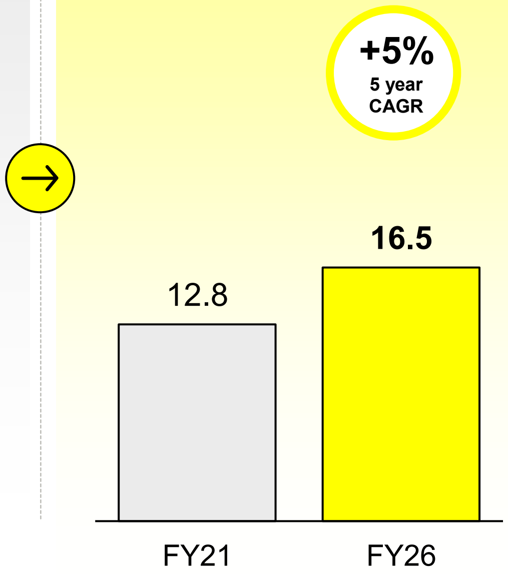
Gross spend
$bn



Profitable growth

Operating performance

Pre-provision profit
$bn



1. Source: APRA MADIS. 2. CBA business lending multiple is based on Business Banking growth rate (excluding Institutional Banking and Markets) over published APRA Total Business Lending data (excluding estimated institutional lending balances). 3. Represents Business Banking divisional business loan balances on a spot basis. Comparative information has been restated to conform to presentation in the current period. 4. Represents CBA's share of total NII across five largest Australian banks based on market capitalisation as at 30 June 2026. 5. Defined as net interest income excluding notable items as reported for CBA and Peers.

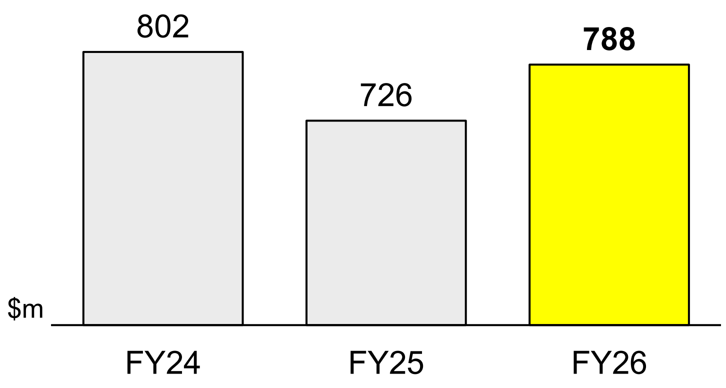
Credit risk

Impairment expense higher reflecting portfolio growth and increased global macroeconomic uncertainty

Loan impairment expense

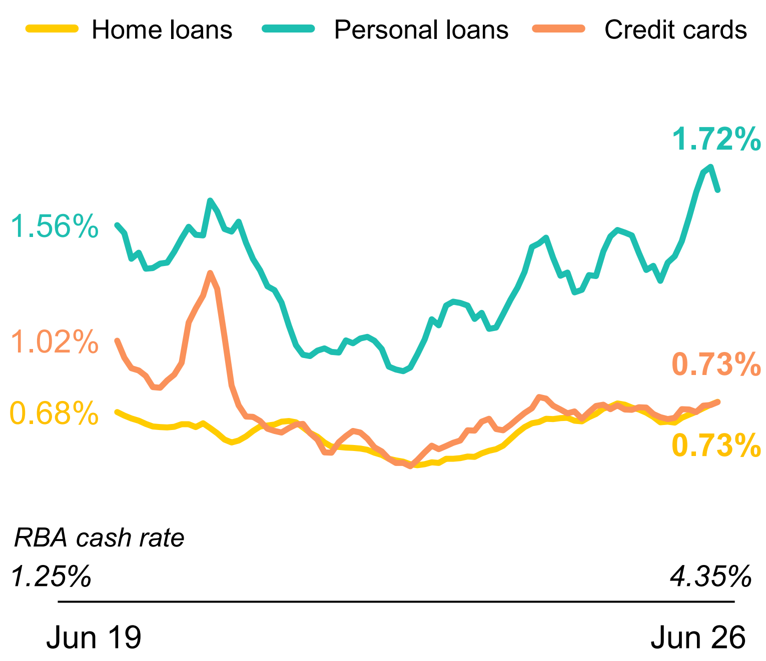
Loan loss rate, bpts[1]

	FY24	FY25	FY26
Consumer	6	5	6
Corporate	16	14	12
Total	**9**	**7**	**8**



Arrears[2]

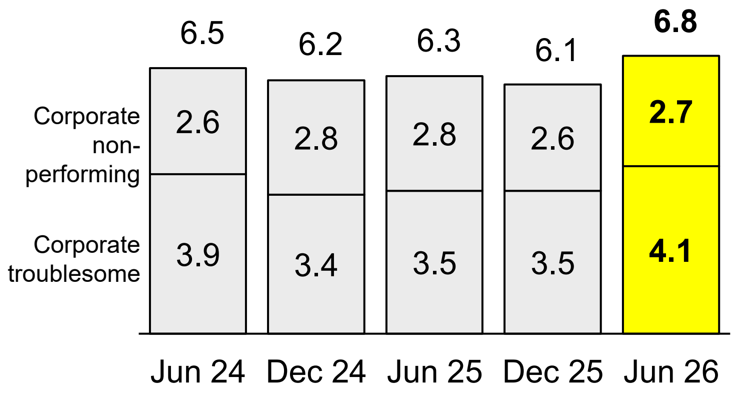
90+ days



Troublesome & non-performing exposures[3]

Corporate, $bn

% of TCE:	1.11%	1.01%	0.97%	0.90%	**0.95%**

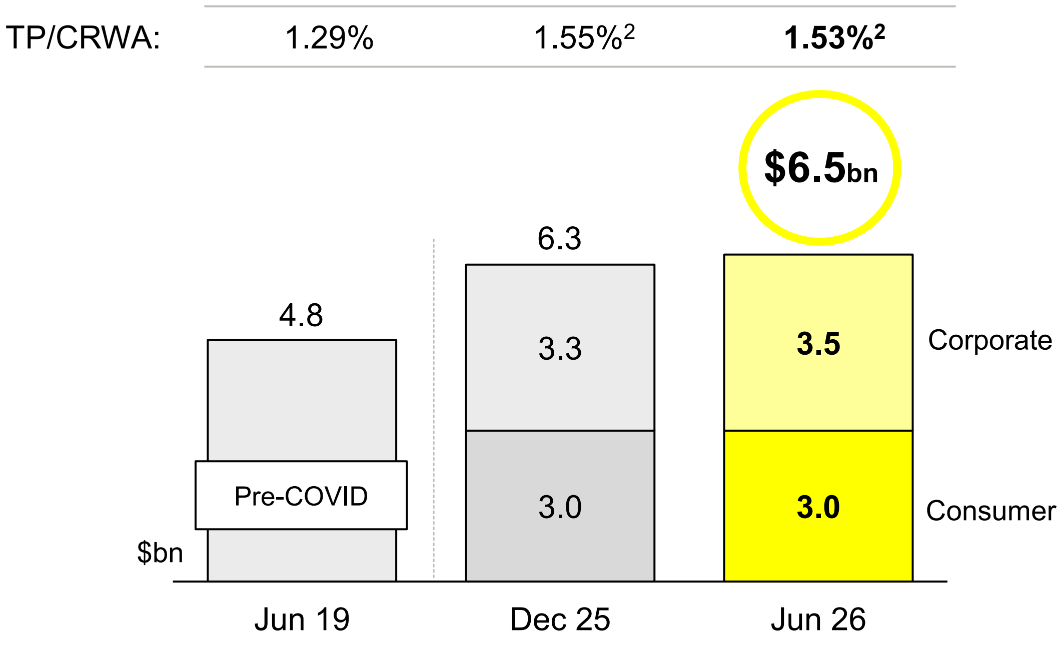


1. Loan impairment expense as a percentage of average gross loans and acceptances (bpts) annualised. 2. Group consumer arrears including ASB. 3. Non-performing exposures are exposures in default as defined in regulatory standard *APS220 Credit Risk Management.* Corporate troublesome exposures are defined 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.

Provisioning[1]

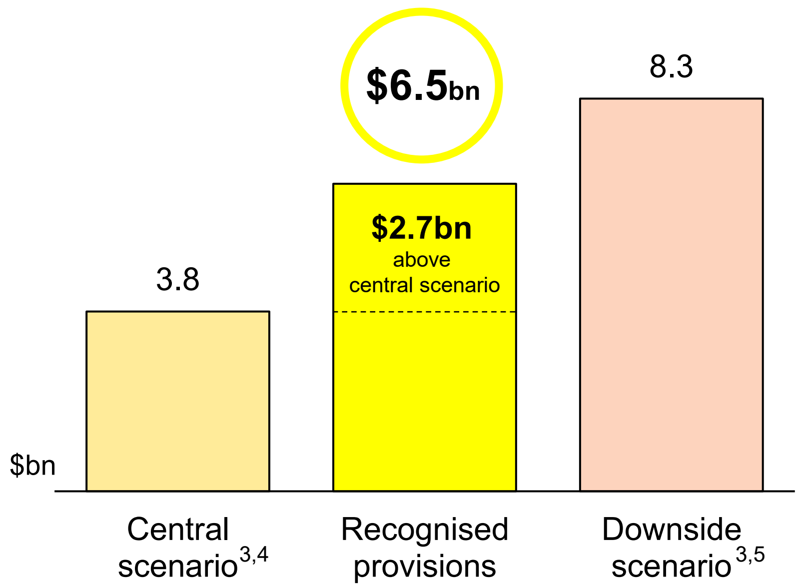
Maintaining strong provision coverage during uncertain times

Total credit provisions



Provisions and scenarios

Jun 26



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. 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.

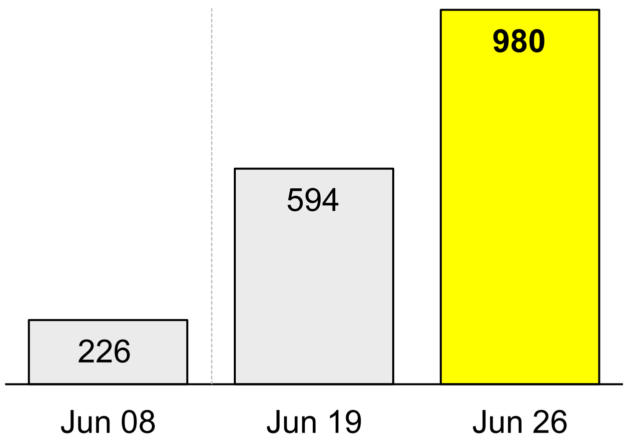
Funding

Long-term conservative settings

Deposit funding

$bn

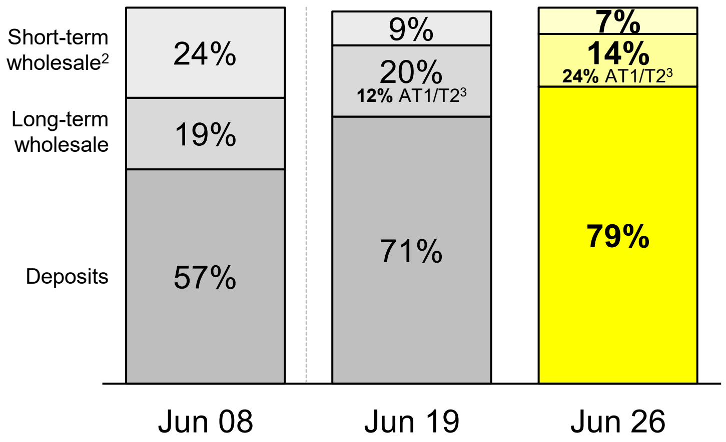
% of total funding		
57%	71%	**79%**



Funding composition

% of total funding

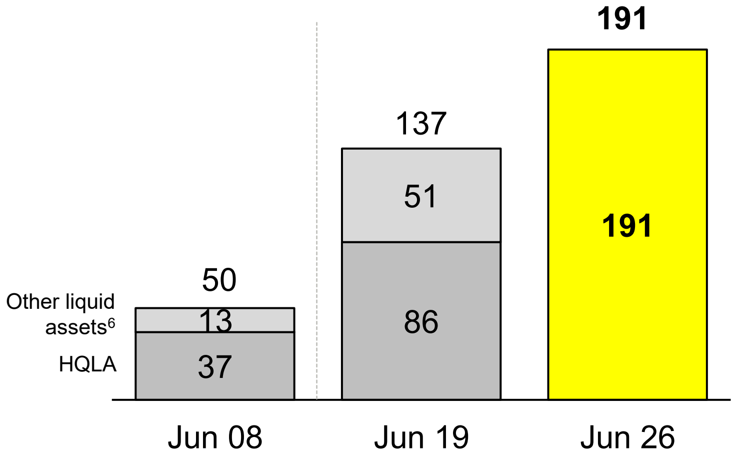
WAM[1]		
3.5yrs	5.1yrs	**5.2yrs**



Liquid assets[4]

Average[5], $bn

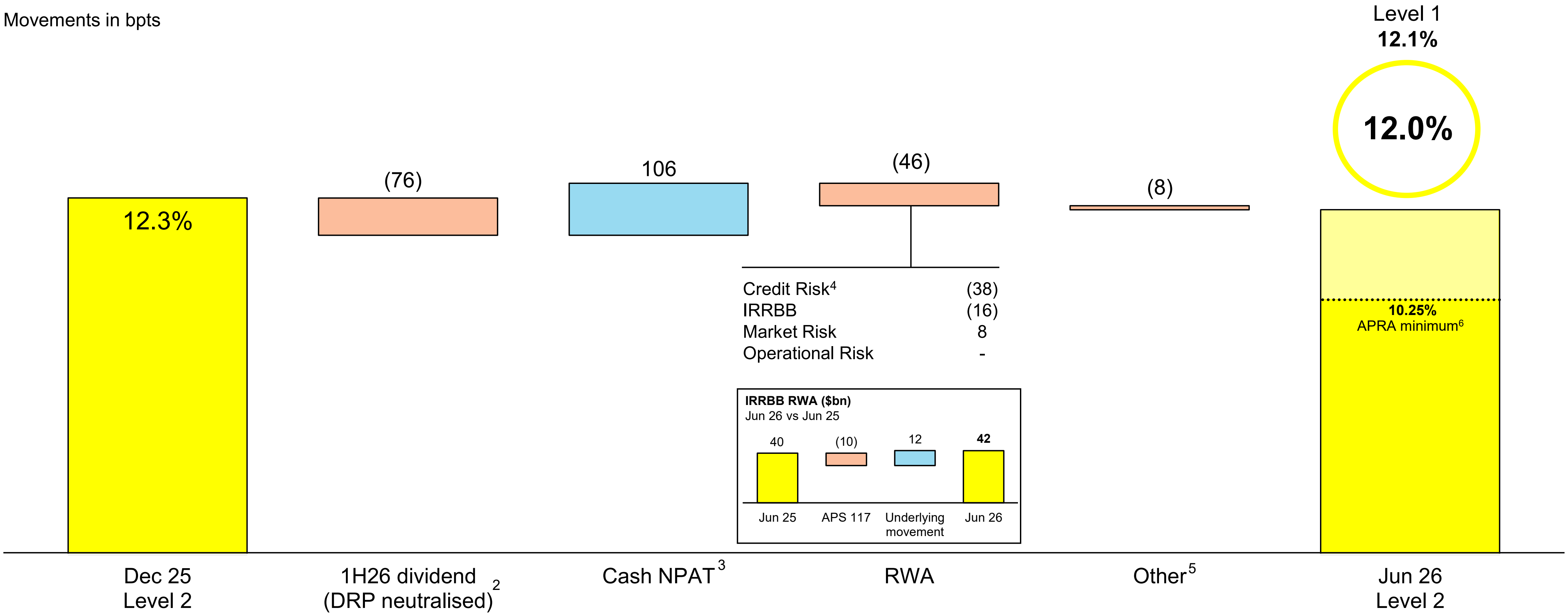
Liquids as a % of total assets		
10%	14%	**13%**



1. Represents the Weighted Average Maturity (WAM) of outstanding long-term wholesale debt with a residual maturity greater than 12 months as at reporting date. 2. Includes other short-term liabilities. 3. Additional Tier 1 and Tier 2 Capital excluding IFRS MTM and derivative FX revaluations as a proportion of long-term wholesale funding. 4. Liquid assets include high quality liquid assets as defined by APRA in Australian Prudential Standard *APS210 Liquidity*. Refer to glossary for definition. 5. Six month average balance as at 30 June 2008, quarterly average balance as at 30 June 2019 and 30 June 2026. 6. Other liquid assets include holdings of Medallion RMBS as at June 2008 and Committed Liquidity Facility as at June 2019.

Capital[1]

Strong capital position maintained, supporting franchise growth and dividends



1. Due to rounding, numbers presented in this section may not sum precisely to the totals provided. 2. The 2026 interim dividend included the on-market purchase of $530 million of shares (CET1 impact of -10bpts) in respect of the Dividend Reinvestment Plan. 3. Excludes net equity accounted profits/losses and impairments from associates as they are capital neutral with offsetting changes in regulatory capital deductions. 4. Excludes impact of foreign exchange movements on Credit RWA, which is included in 'Other'. 5. Includes the impact of intangibles, FX impact on Credit RWA, equity accounted profits/losses and impairments from associates, movements in reserves and other regulatory adjustments. 6. Inclusive of 1% default countercyclical capital buffer which may be varied by APRA in the range of 0% to 3.5%.

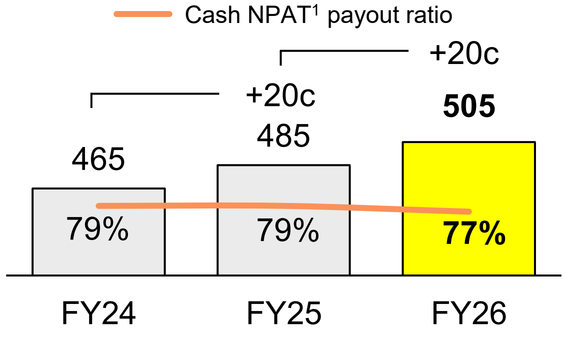
Dividends

Long-term sustainable returns

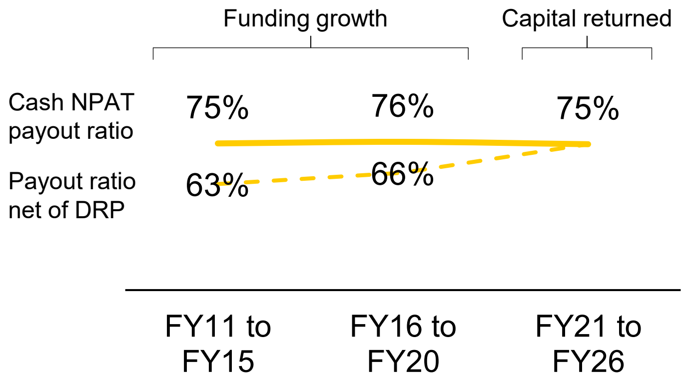
- Final dividend of $2.70, a 10c increase on 2H25 dividend
- DRP with no discount and expected to be fully neutralised
- Full year payout ratio of 77% moderating towards the middle of the payout range, reflecting our aim to pay strong and sustainable, fully franked dividends
- The Bank will continue to target a full year payout ratio of 70-80% Cash NPAT
- Long-term focus, sustainable dividend per share growth
- The current $1 billion on-market share buy-back, of which $300 million has been completed, will not be extended

Sustainable returns

Dividend per share (cents)



Dividend payout ratio[2] (%)

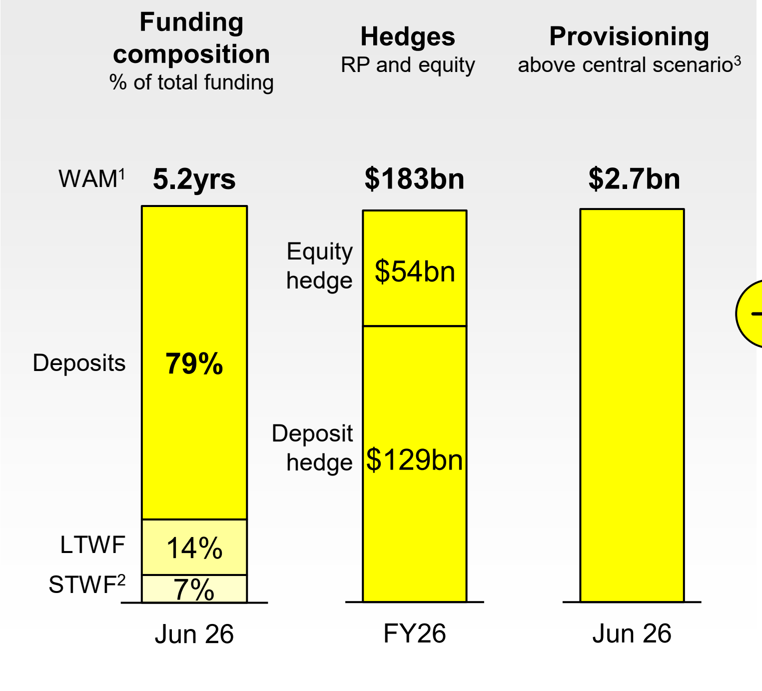


1. Cash NPAT inclusive of discontinued operations. 2. Based on Cash NPAT inclusive of discontinued operations. Payout ratios excluding the impact of notable items are used where they have previously been disclosed.

Long-term approach to support growth and returns

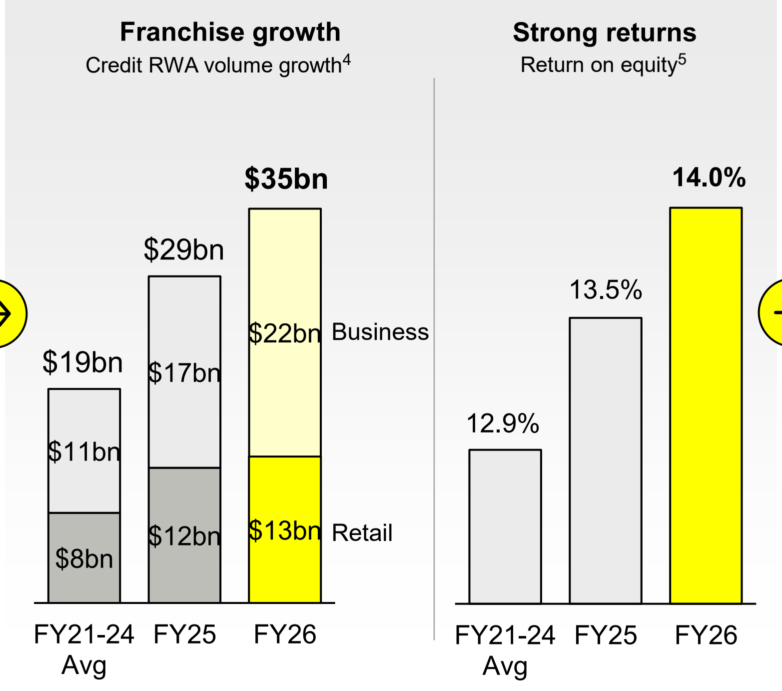
Resilient balance sheet settings supporting franchise investment and delivering sustainable returns

Strong long-term settings



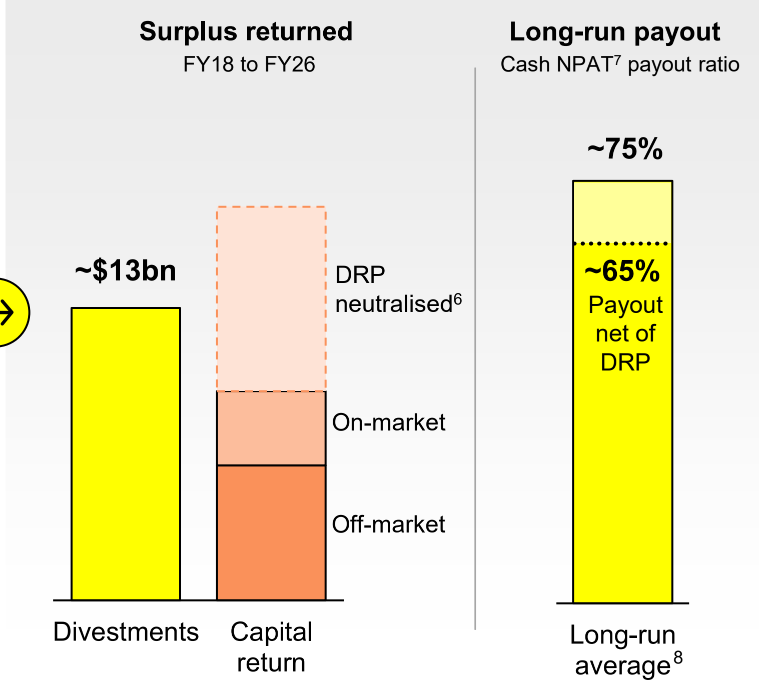
Long-term approach to key settings

Supporting growth and investment



Reinvest organic capital in accretive growth

Delivering sustainable returns



Disciplined capital management

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

Economic outlook

Growth slowing but structural forces support growth longer term

- Australian economic growth is slowing as expected, driven by weaker household demand
  - Spending is easing after strength through 2025, but savings buffers remain high
  - Higher interest rates and renewed inflation pressures are dampening real income growth
  - Housing market activity and prices have turned down, reducing household wealth and consumer confidence

- Inflation remains too high but should gradually moderate as the economy slows
  - Strong domestic demand in 2025, along with global supply shocks, drove inflation higher
  - The labour market is steadily softening, but only slowly, and the unemployment rate remains historically low
  - Productivity growth remains weak, constraining economic capacity

- Australia has remained resilient despite global volatility
  - War and broader trade disruptions have had limited direct economic impact to date
  - Strong AI investment and public demand are supporting growth
  - Rising geopolitical risks heighten the need for economic and operational resilience

Summary

Growth through consistent, disciplined execution focused on the long term

- Supporting and helping to protect our customers
- Reimagining customer experiences by investing in technology & AI
- Providing strength and stability for the Australian economy
- Delivering sustainable returns

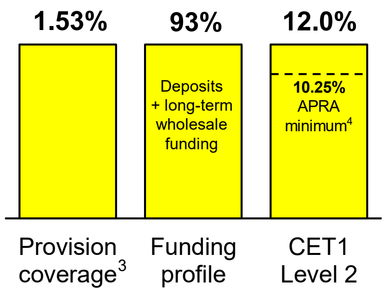
Customers

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

Market share[2]	Rank
Household deposits	**#1**
Home lending	**#1**
Business deposits	**#1**
Business lending	**#2**

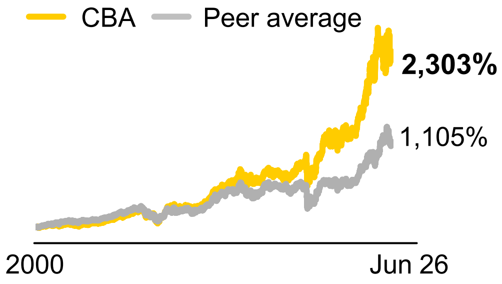
Balance sheet

Jun 26



Shareholders

Total shareholder return[5]



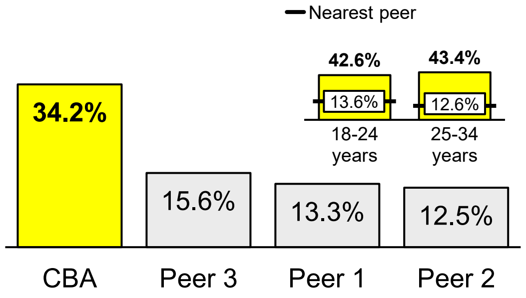
1. Refer to glossary at the back of this presentation for further details. 2. Source: APRA MADIS. 3. Total provisions divided by credit risk weighted assets. 4. Inclusive of 1% default countercyclical capital buffer which may be varied by APRA in the range of 0% to 3.5%. 5. Source: Bloomberg Finance L.P., 1 January 2000 to 30 June 2026. Peer average is the average of major bank peers.

Overview & strategy

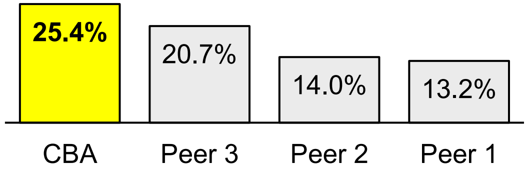
Why CBA?

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

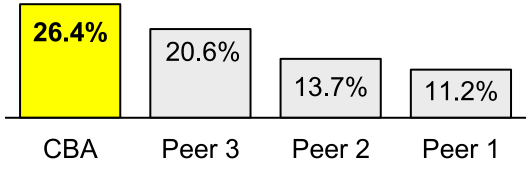
Retail MFI share[1]



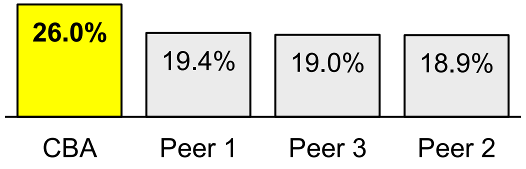
Home lending share[2]



Household deposits share[2]

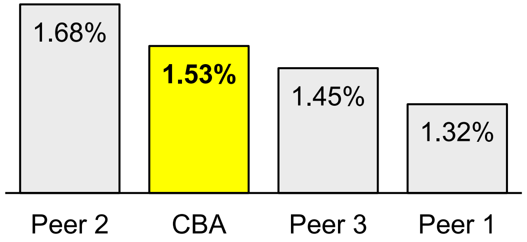


Business MFI share[1]



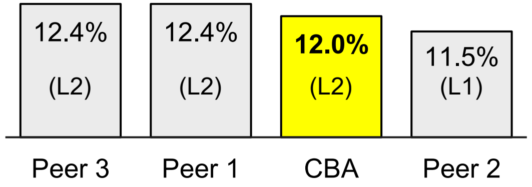
Provisioning

Total provision coverage to Credit RWA[3]
Peers as at March 2026



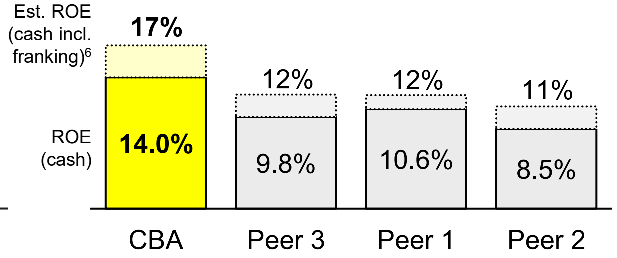
CET1 capital

Capital binding constraint[4]
Peers as at March 2026



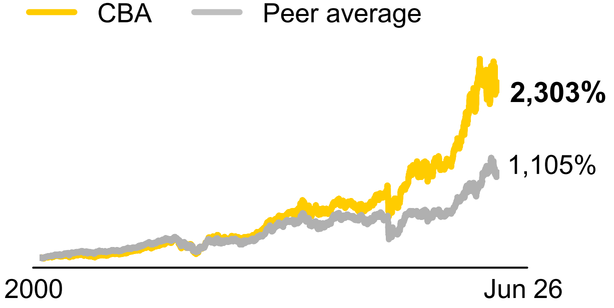
ROE (cash)[5]

Peers half year ended March 2026



Shareholder returns

Total shareholder return[7]



1. Refer to glossary at the back of this presentation for further details. 2. Source: APRA MADIS. 3. Total provisions divided by credit risk weighted assets. Excludes provisions on debt securities fair valued through other comprehensive income for comparability. 4. Binding constraint is the lower of Level 1 and Level 2 CET1 capital ratio. 5. Return on equity (ROE) on a cash (or cash equivalent) and continuing operations basis over average ordinary equity. Peer ROEs are for the six months to March 2026 and CBA ROE is for the full year to June 2026. 6. Estimated ROE (cash) including the benefit from franking credits which is recognised as 70% of the Australian tax generated in FY25 for peer banks, and in FY26 for CBA. 7. Source: Bloomberg Finance L.P., 1 January 2000 to 30 June 2026. Peer average is the average of major bank peers.

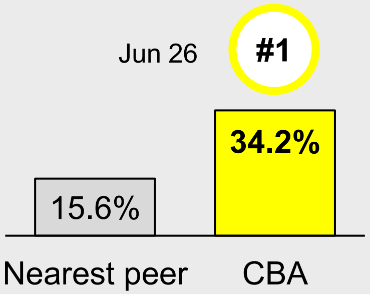
Franchise strength

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

Retail

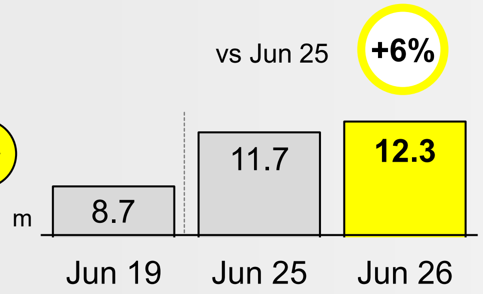
1 in 3
Australians

Retail MFI share[1]



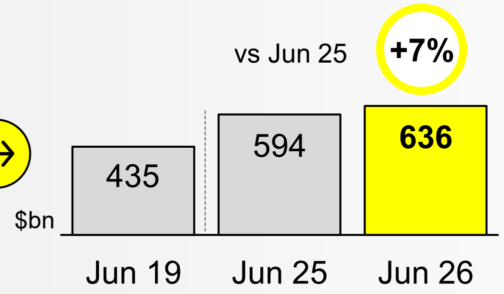
+18.6% gap to nearest peer

Retail transaction accounts[2]



26% household deposit market share[3]

Home lending[3]



65% CBA proprietary origination in FY26[4]

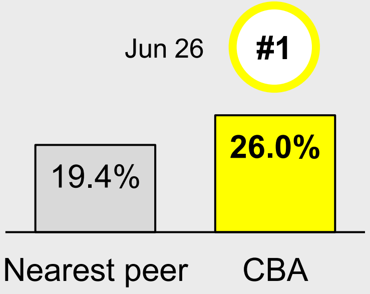
Home loans with a transaction account

>97%

Business

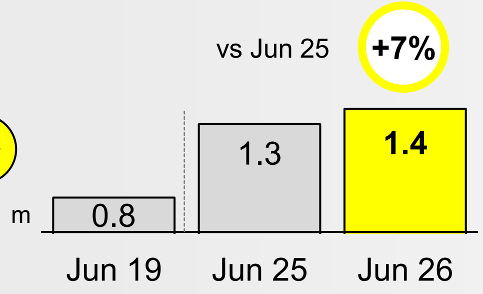
1 in 4
Australian businesses

Business MFI share[1]



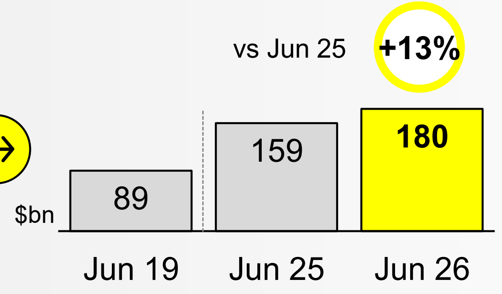
+6.6% gap to nearest peer

Business transaction accounts



22% business deposit market share[5]

Business lending[6]



1.3x system[7] business lending growth

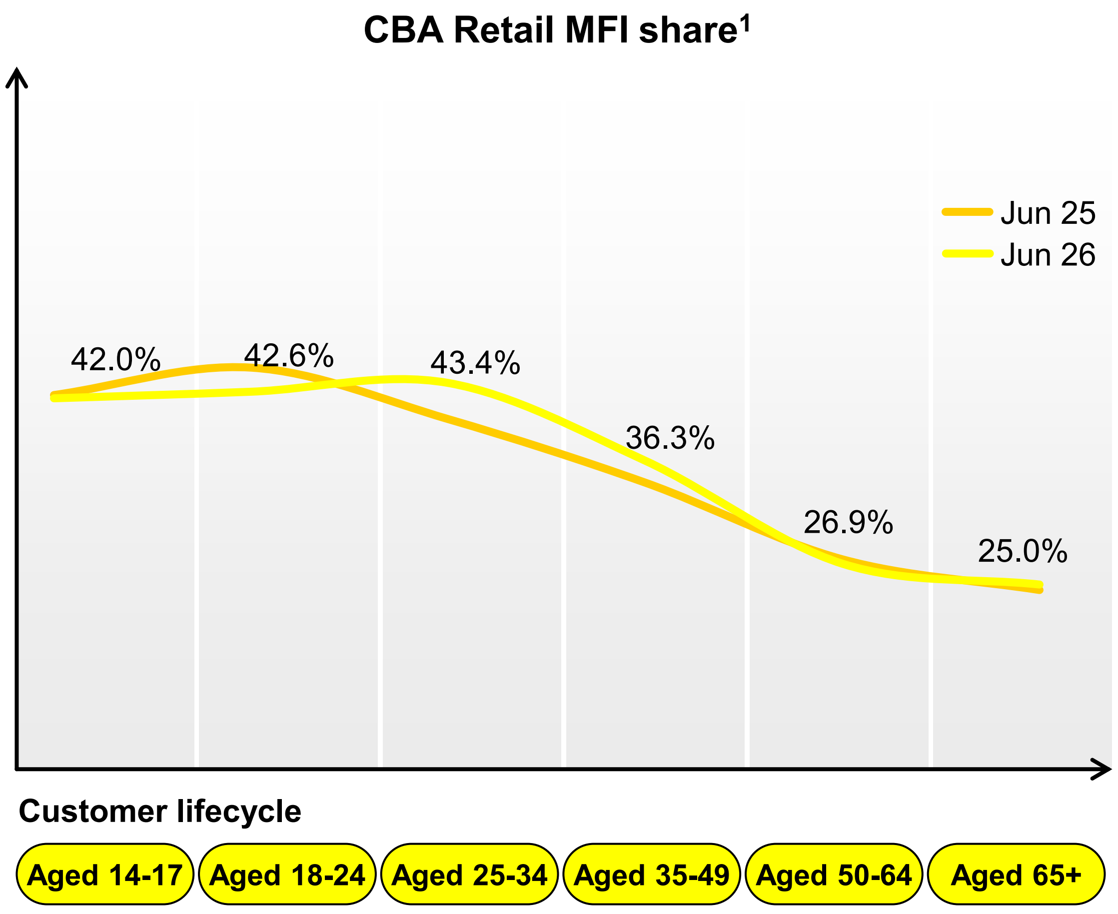
Business loans with a transaction account

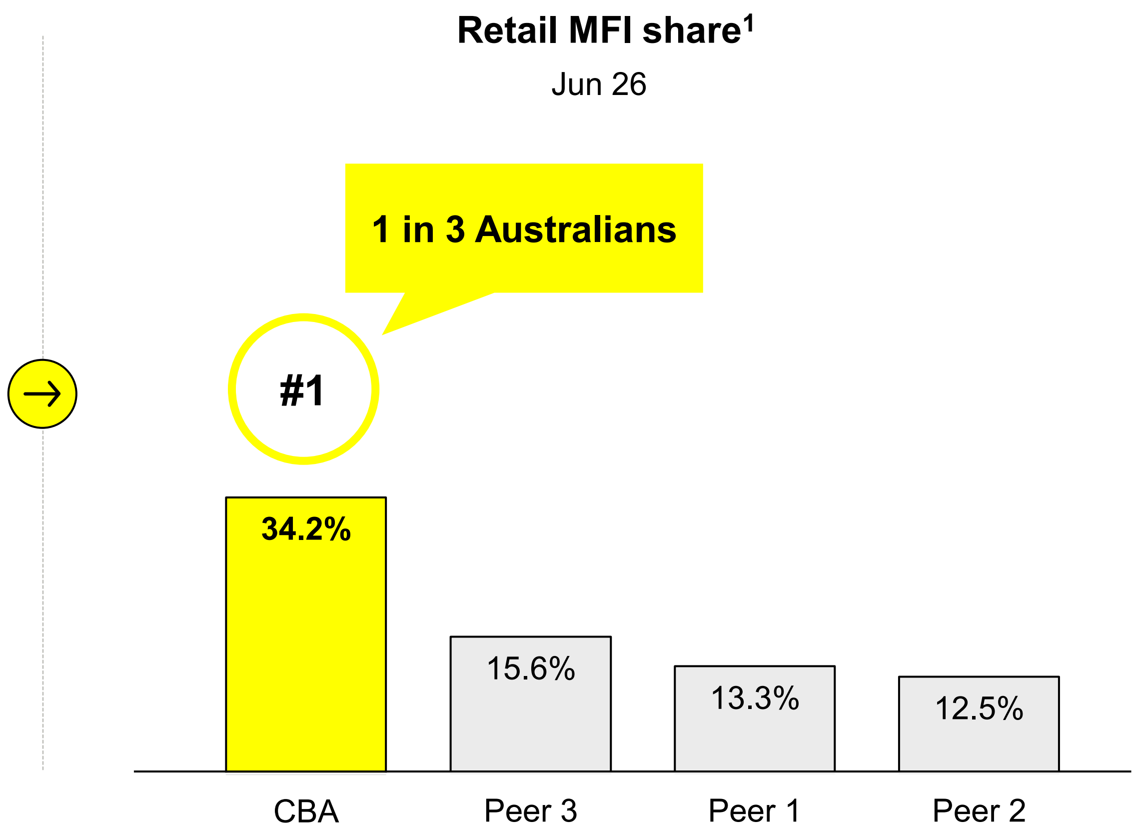
>90%

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

Reimagining banking

Strong customer engagement

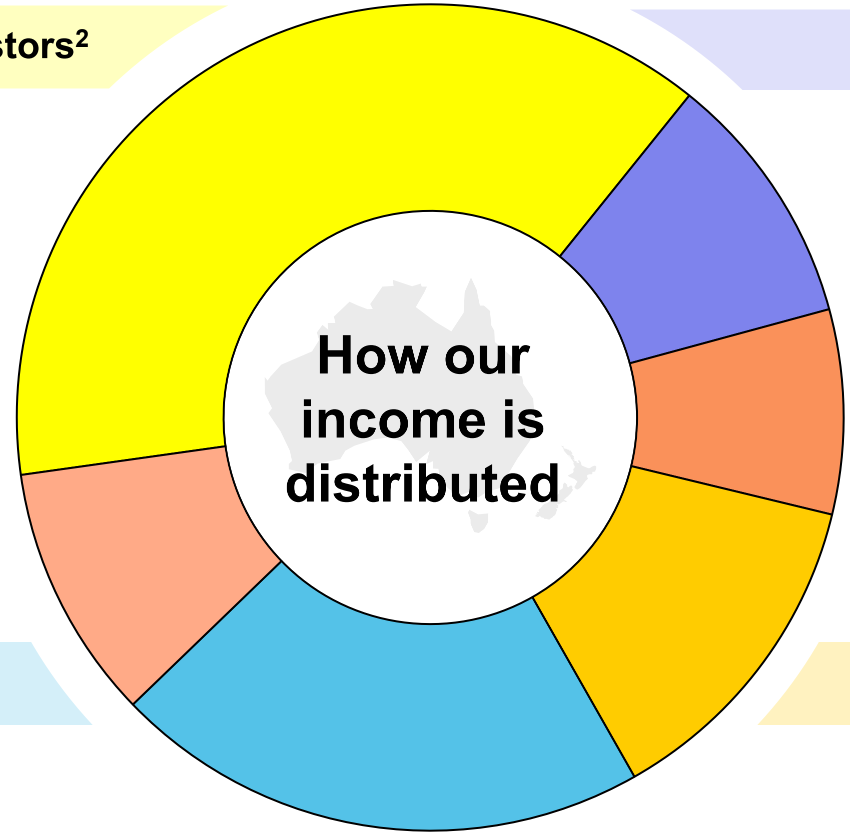




1. Refer to glossary at the back of this presentation for further details.

How we contribute to Australia[1]

Supporting our customers, the community and the economy



Customers & domestic debt investors[2]

26% leading retail bank share of market[3]

$22.7bn interest paid to Australian savers

Government[4]

$5.2bn in Australian government payments

Contributing as one of Australia's largest corporate tax payers

Offshore investors[5]

$11.3bn of interest paid to offshore investors

Accessing offshore wholesale funding and investment to help support economic growth

Our people

$6.8bn paid in salaries and superannuation to Australian employees

$31.9m invested in upskilling our people

Partners and suppliers

$4.7bn paid to our suppliers[6]

Supporting domestic small and medium sized businesses

Shareholders

$8.3bn in dividends paid to shareholders[7]

$3,650 average retail shareholder dividend paid in FY26[8]

1, 2, 3, 4, 5, 6, 7, 8. Refer to sources, glossary and notes at the back of this presentation for further details. For further sustainability reporting, refer to the 2026 Annual Report.

Our strategy

Building tomorrow's bank today for our customers

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

Our priorities	Build Australia's future economy	Reimagine customer experiences	Lead in technology and AI	Deliver simpler, safer and better
	Help businesses drive growth	Deep and trusted customer relationships	Modernised technology and data	Protect customers through leading risk management
	Leadership for a strong financial system and economy	Digital experiences that customers love	Speed and quality of execution	Security, resilience and reliability
	Support for our customers and communities	Distinctive service and product propositions	World-class capability in engineering and AI	Disciplined cost and capital management

Building a brighter future for all

By executing our strategy we deliver on our purpose

Our strategy	**Build Australia's future economy**	**Reimagine customer experiences**	**Lead in technology and AI**	**Deliver simpler, safer and better**
How we deliver on our purpose	**Grow the economy and standards of living**	**Help customers achieve their life goals**	**Empower our customers and people with superior tech**	**Be safe, strong, and there when most needed**
Examples of what we have delivered	• 17% increase in home loan new fundings[1] • Grew business lending 1.3x system[2] & institutional sustainable lending +17%[3] • Auto-decisioned lending to small businesses grew >2x over the past 3 years[4] • Supported housing accessibility by funding >3,400 homes via social and affordable housing transactions[5]	• Strong MFI share in core segments[6] • #1 digital and mobile app NPS in both consumer and business[6] • Rolling out CommBank Companion – a secure, AI-powered, conversational experience helping customers manage their finances[7] • Greater customer benefits delivered via CommBank Yello[8] and expanded access to CommBank Yello for Business	• First Australian bank to enable in-app account opening using ePassport scanning[9] • Migration of Core Banking to Cloud – one of the largest and fastest migrations globally • >20% more tech changes deployed, significant reduction in critical incidents with restore time improving 60%[10] • ~80% of our staff actively engaging with AI platforms (including ChatGPT Enterprise or Copilot)[11]	• Maintained strong balance sheet settings • Developed agentic AI agents to help detect emerging fraud and scam patterns across transaction data • Invested over $1 billion annually to help protect customers from fraud, scams, cyber threats & financial crime[12] • Actively contributing to the Fintel Alliance – strengthening Australia's financial crime response and capability

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

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

Strengthening trust in banking

Our risk culture supports our people's decision making to deliver better outcomes

Our risk culture framework

Living Our Values

Care | Courage | Commitment

+

Leadership principles

Obsess over customers | Lead as an owner | Be curious and humble | Create exceptional teams

+

Our Risk Management Framework Enablers

Governance and reporting | Policies and procedures | Infrastructure and data | Accountabilities and skills

↓ **Delivering our purpose**

↓ **Executing our strategy**

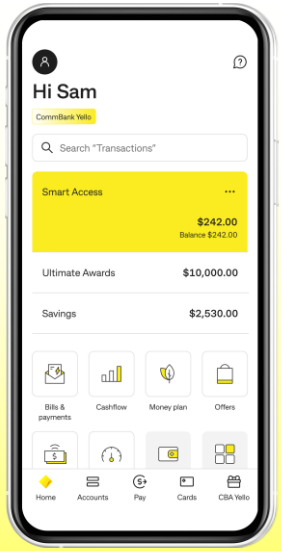
Our approach to risk culture

- Our risk culture reflects the beliefs and behaviours by our people that determine how risks are managed
- We aspire to have a risk culture that adapts to a changing landscape, supports the right outcomes and helps us navigate unfamiliar circumstances
- We actively assess the maturity of our risk culture, including our annual risk culture assessment overseen by the Board
- Our remuneration framework supports risk culture by promoting accountability for managing risks and applying rewards and consequences for risk outcomes

Reimagining customer experiences

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

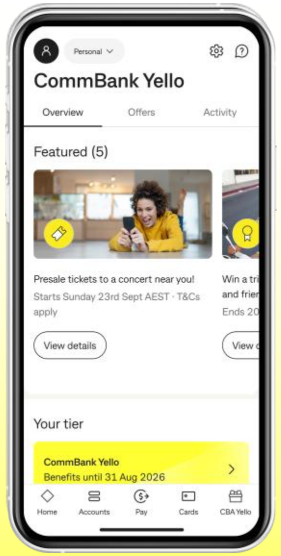
CommBank app



Australia's most popular banking app[1]
Simpler, better, easier to use
Features open to more Australians

>9.6 million
active app users[2]

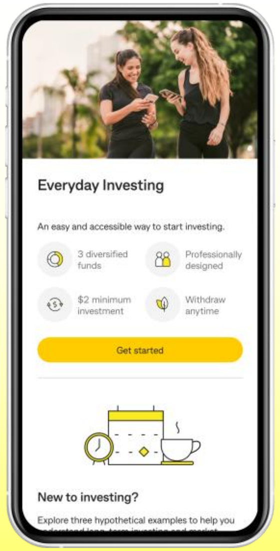
CommBank Yello



Recognise & reward customers, easier to access and delivering greater value

>$240 million
in benefits delivered[3]

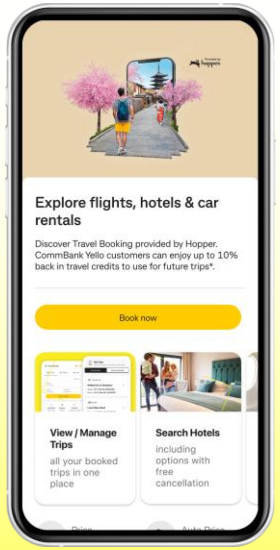
Everyday Investing



Award winning[4], easy way to start investing with as little as $2

36% increase
in new investing accounts[5]

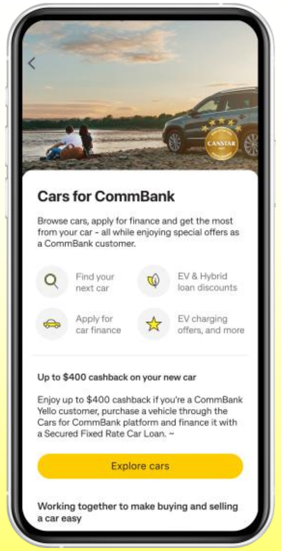
Travel Booking



Explore & book via the app
Exclusive benefits & offers on flights, hotels & car rentals worldwide

>2.7x uplift
in gross booking value[6]

Car buying



Find, finance & manage your car[7]
Exclusive discounts & benefits for electric vehicles

>1 million
customers engaging[8]

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

Reimagining banking

Building on a history of innovation to reimagine banking

24/7

NetBank
Full functionality 24-hour online banking service

Core banking
Real-time banking and settlement

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

Partnering with industry leaders
Providing more value in banking and beyond

CommBank Yello
Recognising & rewarding customers, easier to access and delivering greater value

CommBank Companion
Bringing conversational AI to retail and business customers in the app – now in pilot

Strong foundations
1997–2009

Establishing leadership
2010–2019

Reimagining banking
2020 & beyond

CommSee
Proprietary customer relationship system

CommBank app
#1 consumer mobile app (Net Promoter Score[1])

CommSec Pocket
Make investing affordable and accessible for more Australians

Launch of x15ventures
Building a pipeline of new digital businesses

CommBank app 5.0
Making Australia's most popular banking app even better[2]

Core banking cloud migration
Migration of SAP core banking to cloud – enabling faster product innovation and greater reliability

1. Refer to glossary at the back of this presentation for further details. 2. Based on most digitally active customer numbers where publicly available, app store performance, independent industry recognition, and highest Mobile App NPS score compared to major peer banks as at 30 June 2026.

Reimagining customer experiences

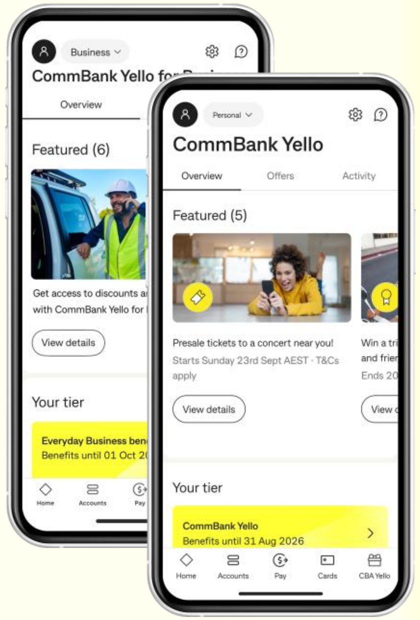
Australia's most popular banking app – building stronger, deeper customer engagement

Australia's most popular banking app[1]

CommBank Companion
- New intelligent AI-powered experience
- Retail and business customers

ePassport verification
- Australian banking first
- Safer, simpler identity verification

Integrated shopping experiences
- Search, book and pay for travel
- Car buying and selling, EV deals



CommBank Yello & CommBank Yello for Business
delivering more value

QR Cardless
- Cardless ATM transactions
- More secure and convenient

Interactive and intelligent warnings
- Anti-scam warnings for payments
- Advanced scam protection

Voice search
- More intuitive access to services
- Find features & services faster

Bank of the Year Digital Banking
17 years in a row[2]

Most Innovative Major Consumer Bank
8 years in a row[3]

Best Digital Consumer Bank (Major)
8 years in a row[3]

>9.6 million
active app users[4]

>14.3 million
daily logins to the CommBank app[5]

3x increase
in CommBank app engagement since 2014

>$240 million
in benefits delivered to customers via CommBank Yello[6]

>3.4 million
customers engaging with money management tools monthly[7]

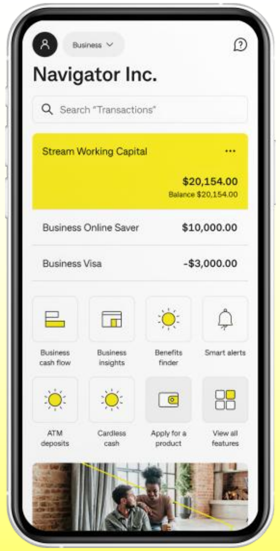
>5.9 million
intelligent warnings delivered for certain first-time payments[8]

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

Business Banking

Superior, differentiated experiences for our customers

Stream Working Capital

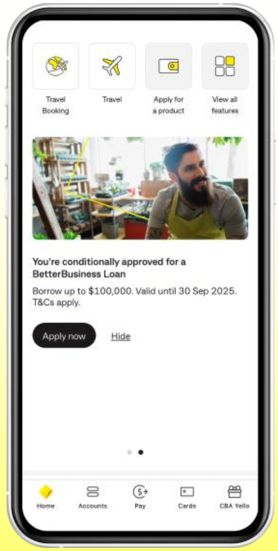


Diversified working capital solution, market leading self-service experience

>$400 million

in funding provided[1]

Auto-decisioned lending



Leveraging AI for faster loan decisioning through BizExpress

>2x increase

in auto-decision loans[2]

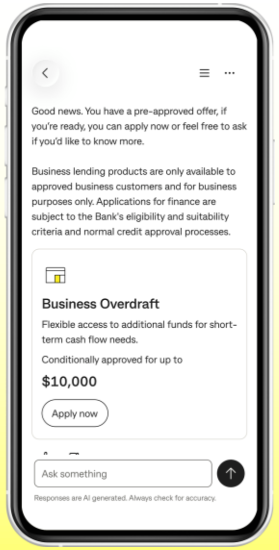
Simple annual reviews

Automating annual risk assessments for a faster, easier customer and banker experience

85% reduction

in time per annual review[3]

CommBank Companion

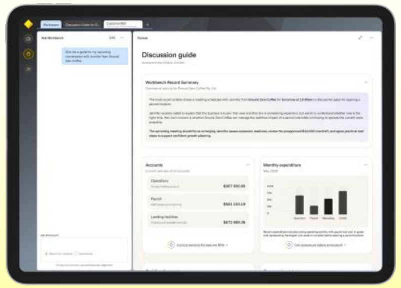


AI-powered, straight-through lending via Companion for a seamless customer experience

100,000

small business customers[4]

Banker Workbench



AI-powered insights to enable more personalised and timely customer conversations

Expanded pilot

to >800 frontline staff[5]

1. Total committed exposure on the Stream platform as at 30 June 2026. 2. Number of loans to small businesses auto-decisioned FY26 vs FY23. 3. Simple annual reviews applicable to business customer lending of up to $5 million since introduction in October 2024. 4. Progressive rollout to select small business customers in FY26. The origination journey begins in Companion, and straight-through origination is currently available to eligible customers for the Better Business Loan and Business Overdraft products. 5. Expanded to frontline in July 2026.

Leading in technology and AI

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

The evolution of AI at CBA

2015–2020

- Customer Engagement Engine (CEE) launched
- Centre of Excellence established
- 300 machine learning models in CEE[1]
- AI and analytics platform built: 500 users
- Piloted Australian government Ethical AI principles

2021–2023

- CommBank.ai established
- H2O.ai investment and partnership
- 100% improvement in CEE performance
- 1,000 machine learning models in CEE[1]
- Established Gen.ai Studio to bring 100+ LLMs into a controlled environment
- First GenAI use case deployed
- #1 APAC bank, #6 globally in AI maturity[2]
- AI policy (including 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 maturity[3]

2025

- Accelerated investment to enhance GenAI capability
- New strategic partnership with OpenAI, expanded partnership with Anthropic to enhance AI adoption
- Established Seattle Tech Hub to accelerate AI adoption
- Expanded collaboration with AWS to deliver global best cloud and AI capabilities
- Launched AI Risk Navigator guidance tool to help identify and manage risks early in the delivery lifecycle
- #1 APAC bank, #4 globally in AI maturity[4]

2026+

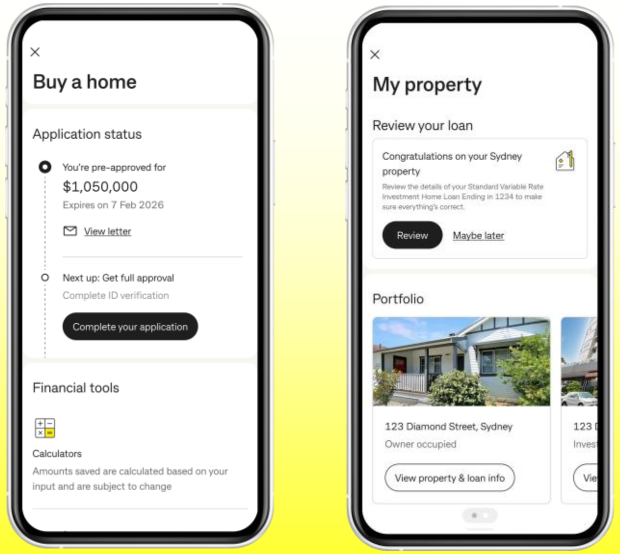
- Rolling out CommBank Companion, a secure and intelligent AI-powered conversational experience helping customers manage finances confidently[5]
- Opened the San Francisco Tech Hub, accelerating skills and expertise for AI adoption
- Launched Agentic Engineering Framework
- Distinguished AI Scientists and Distinguished Engineers to deepen internal expertise and accelerate safe deployment of emerging AI technologies
- ~80% of our staff actively engaging with AI platforms[6]

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

Reimagining customer experiences – home loans[1]

Simpler, smarter and faster home buying and ownership experience

CommBank app



Simple & seamless applications – easier, more intuitive

- Application – simple, intuitive digital applications with fast initial approval
- Documentation – digital documents available in CommBank app once conditionally approved – for easy access
- Status tracking – enhanced digital application tracking with interactive steps and personalised navigation
- Channel choice – largest home lending network, digital option, broker-supported experience

Credit decisioning – faster & smarter

- Digital ID verification – identifying customers digitally using multiple forms of ID
- Income verification – income data extraction and matching using GenAI
- Insurance verification – insurance data extracted using AI
- Auto credit decisioning – simplified process for speed to decision

Digital settlement & servicing – straight-through processing, self-serve

- Simple set-up – digital loan account set-up and onboarding
- Digital settlements – real time settlement status
- Self-service – enriched tools to view and make changes digitally alongside phone or in-branch support
- Mortgage release – streamlined discharge process, digital discharge directly via NetBank[2]

~70% applications auto-decisioned same day[3] (proprietary)

<3 days time to first decision[4] (proprietary & broker)

~91% digital loan document usage[5] (proprietary & broker)

~96% applications settled digitally[6] (proprietary & broker)

>1.3 million customers managing home loan via CommBank app[7]

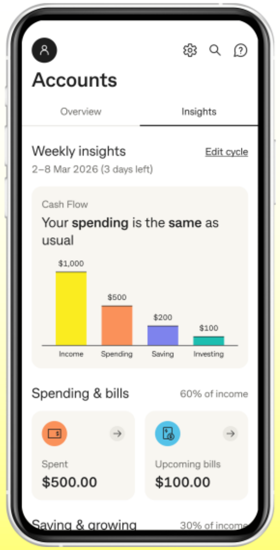
3 out of 4 property valuations assessed automatically[8]

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-decisioned using an automated credit rules engine in FY26. 4. 'Days' relates to business days. Application times relate to average time to first decision for applications not auto-decisioned for FY26 (simple and complex applications excluding home seeker). 5. Home loan digital document and signing utilisation by eligible customers in FY26. 6. Retail home loans settled digitally via PEXA and Sympli in FY26. 7. Number of unique customers using home loan features in the CommBank app from 1 July 2025 to 30 June 2026. 8. Share of property valuations assessed by CBA's Automated Valuation Model during FY26.

Supporting our customers

Supporting customers through cost-of-living pressures and uncertainty

Money Insights

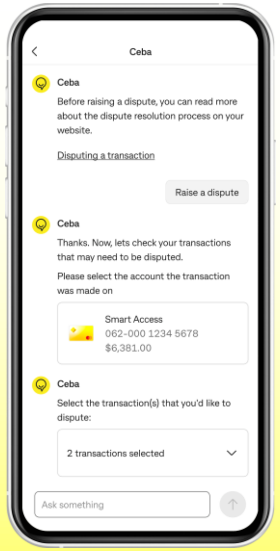


All money management tools now in one place in the CommBank app

>3.4 million

customers engaging monthly[1]

GenAI powered customer support



AI-powered customer messaging in addition to voice support for efficient service

Available 24/7

via messaging and voice service

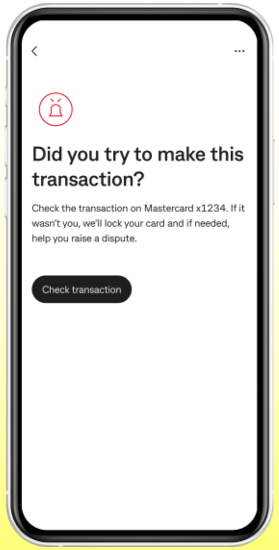
- Delivered more than $240 million in benefits to customers via CommBank Yello[2]
- Supported victims of financial abuse via >19,000 interactions with CommBank Next Chapter[3]
- Invested a further $140 million in our customer service network to improve support[4]
- Easier than ever for customers to access hardship support via the app
- Dedicated Cost of Living Hub for tips, tools and guidance
- Providing enhanced digital pathways to identify and connect more customers in need earlier
- Supporting home loan customers in hardship with tailored solutions
- Flexible payment plans – repayment pauses, deferrals and interest only
- Real-time alerts via app to help avoid late and account overdrawing fees
- Dedicated specialist team for our most vulnerable customers

1. Average monthly unique customers who engaged with one of our money management features in the CommBank app from July 2025 to June 2026. Money management features include Benefit Finder, Bill Sense, Cash Flow View, Category Budgets, Goal Tracker, Money Plan, Smart Savings and Money Insights. 2. CommBank Yello has delivered more than $240 million in value in the form of product benefits, cashbacks, discounts and prize draws to retail customers from November 2023 to June 2026. 3. The total number of interactions with individuals, including non-CommBank customers, in vulnerable circumstances supported by CommBank Next Chapter in FY26. Excludes ASB. 4. Announced June 2026.

Helping to keep our customers safe and secure

Investing and innovating to help protect our customers

Security notifications



~40,000 alerts

sent daily identifying suspicious card activity[1]

- Invested over $1 billion to help protect customers against fraud, scams, cyber threats & financial crime[2]
- >5.9 million notifications via intelligent warnings for first-time payments enhancing anti-scam protection[3]
- Launched national AI, cybersecurity and digital capability initiative with OpenAI for 1 million small businesses
- Leading AI-powered scam intelligence capability – sharing actionable intelligence at scale to help protect all Australians
- Introduced Click to Pay to over 7 million customers for safer, more secure online payments[4]
- Real-time intelligence using AI bots to engage & help disrupt scammers – >350,000 conversations held via call or messaging[5]
- Developed AI-powered cyber defence agents – improving threat detection speed and response efficiency
- Developed agentic AI capabilities to help detect emerging fraud and scam patterns across transaction data
- Launched secure in-app customer onboarding using ePassport scanning for verification – an Australian banking first[6]

1. Average daily suspicious card activity alerts sent from 1 July 2025 to 30 June 2026. 2. Includes expenditure on operational processes and upgrading functionalities in FY26. 3. Since launch in September 2024 to 30 June 2026. 4. As at 30 June 2026 for CBA customers only. 5. Since August 2025 to June 2026. 6. Using secure Near Field Communication (NFC), currently available for eligible new customers who are physically located in Australia.

Financial overview

Overview – FY26 result[1]

Key outcomes summary

Financial

Statutory NPAT ($m)	**10,911**	+7.7%
Cash NPAT ($m)	**10,982**	+7.1%
ROE (cash)	**14.0%**	+50bpts
EPS cents (cash)	**657**	+44c
DPS[2] ($)	**5.05**	+20c
Cost to income	**45.5%**	(20bpts)
NIM	**2.05%**	(3bpts)
Operating income ($m)	**30,224**	+6.2%
Operating expenses ($m)	**13,755**	+5.8%
Profit after capital charge (PACC)[3] ($m)	**6,464**	+10.7%
LIE to GLAA[4] (bpts)	**8**	+1bpt

Balance sheet, capital & funding

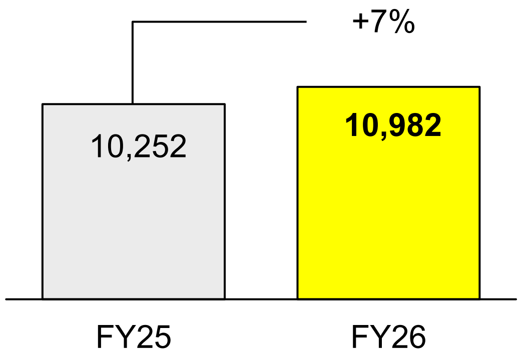
Capital – CET1[2,5] (Int'l)	**18.3%**	(40bpts)
Capital – CET1[2] (APRA)	**12.0%**	(30bpts)
Total assets ($bn)	**1,452**	+7.3%
Total liabilities ($bn)	**1,374**	+7.7%
Deposit funding	**79%**	+1%
LT wholesale funding WAM[6]	**5.2yrs**	+0.1yrs
Liquidity coverage ratio[7]	**132%**	+2%
Leverage ratio (APRA)[2]	**4.6%**	(0.1%)
Net stable funding ratio	**115%**	Flat
Credit ratings[8]	**AA-/Aa2/AA**	Refer footnote 8

1. Presented on a continuing operations basis, all movements on the prior comparative period unless otherwise stated. 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. Represents the Weighted Average Maturity (WAM) of outstanding long-term wholesale debt with a residual maturity greater than 12 months as at reporting date. WAM includes RBNZ term lending facilities drawdowns where applicable, which were fully repaid by 30 June 2026. 7. Quarterly average. 8. S&P, Moody's and Fitch. S&P affirmed CBA's ratings (unchanged and stable outlook) on 27 May 2026. Moody's last published CBA's ratings (unchanged and stable outlook) on 22 June 2026. Fitch upgraded CBA's ratings to AA stable (from AA- positive) on 5 March 2026.

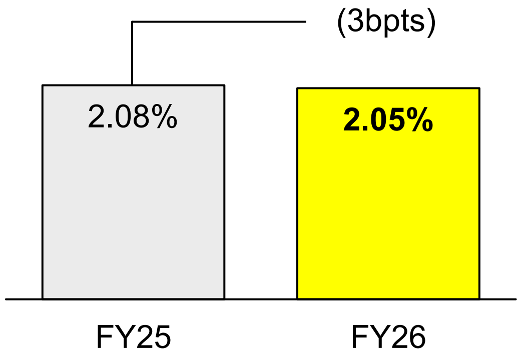
Overview – FY26 result

Key financial outcomes

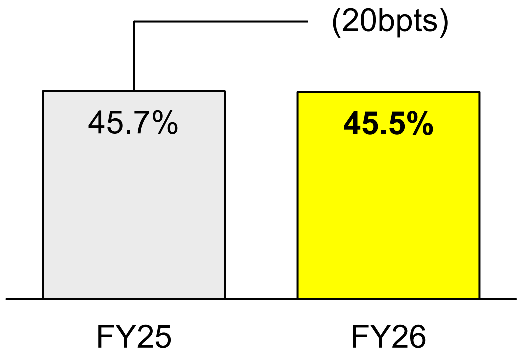
Cash NPAT[1] ($m)



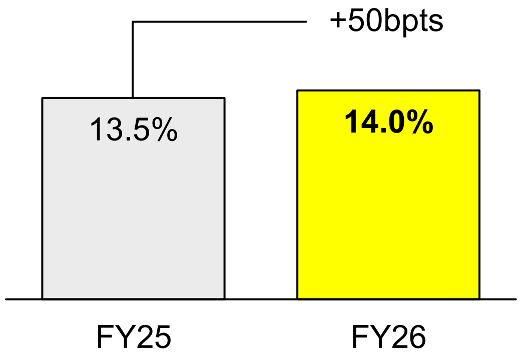
NIM[1]



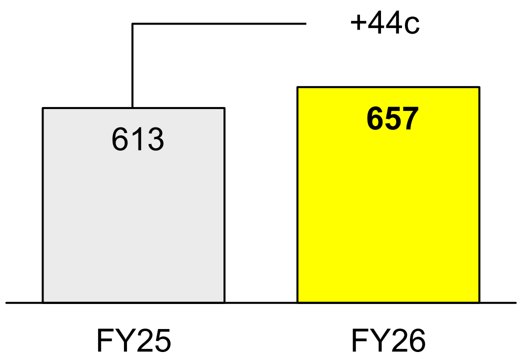
Cost to income[1]



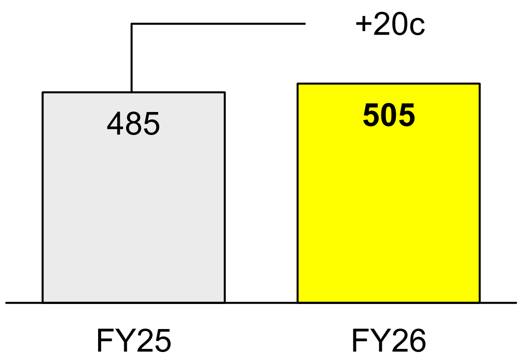
Cash ROE[1]



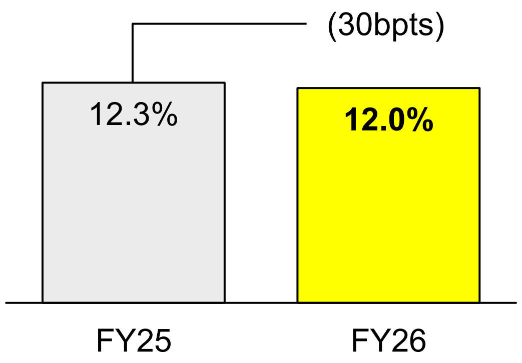
Cash EPS[1] (cents)



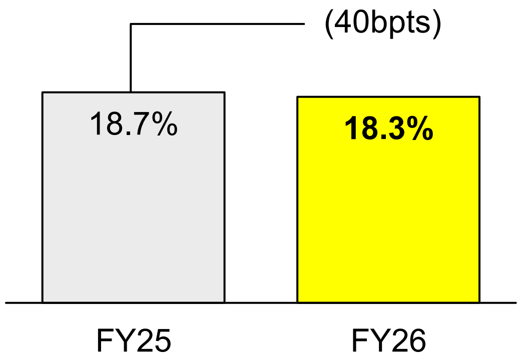
DPS (cents)



CET1 (APRA)[2]



CET1 (International)[3]



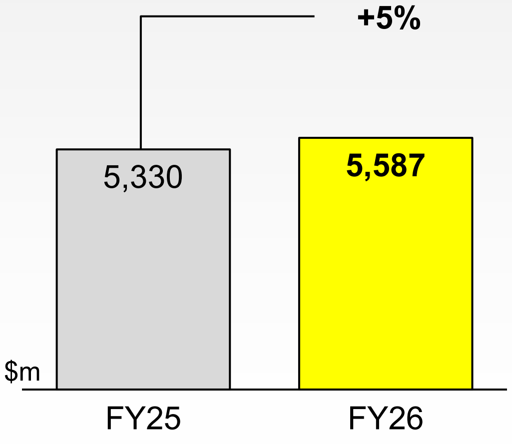
1. Presented on a continuing operations basis. 2. All figures shown on a Level 2 basis. 3. International capital, refer to glossary for definition.

Cash NPAT

By division[1]

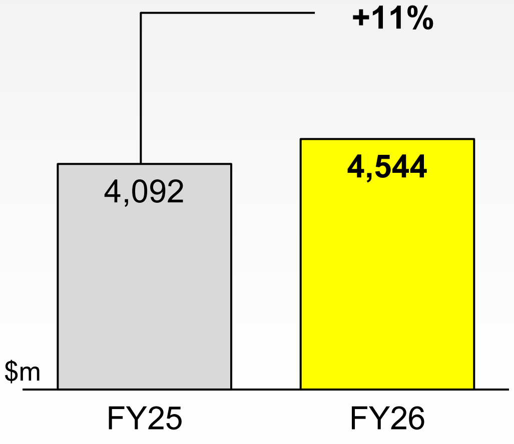
RBS

	vs FY25
• Income	+6%
• Expenses	+6%
• Impairment expense	+$106m



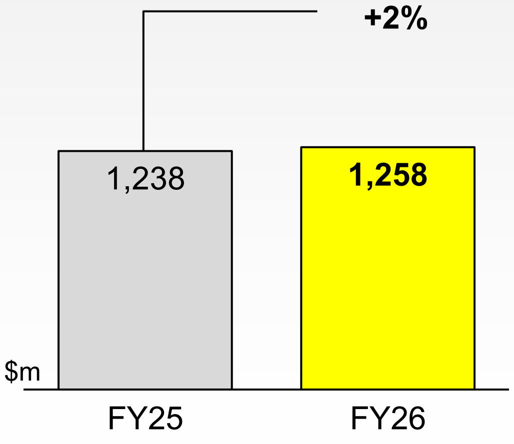
BB

	vs FY25
• Income	+10%
• Expenses	+9%
• Impairment expense	($45m)



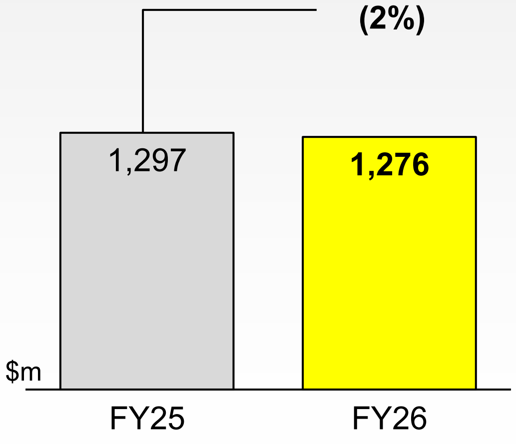
IB&M

	vs FY25
• Income	+4%
• Expenses	+4%
• Impairment expense	($16m)



NZ (NZD)[2]

	vs FY25
• Income	+6%
• Expenses[3]	+16%
• Impairment expense	+$18m



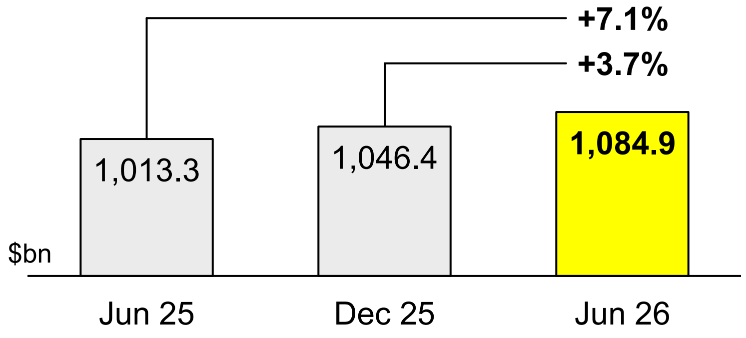
	RBS FY25	RBS FY26	BB FY25	BB FY26	IB&M FY25	IB&M FY26	NZ FY25	NZ FY26
Cost to income	39.3%	**39.3%**	32.3%	**32.2%**	41.0%	**40.6%**	43.4%	**47.1%**

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 IB&M business in New Zealand are not included. 3. New Zealand operating expense growth impacted by the settlement of legal proceedings.

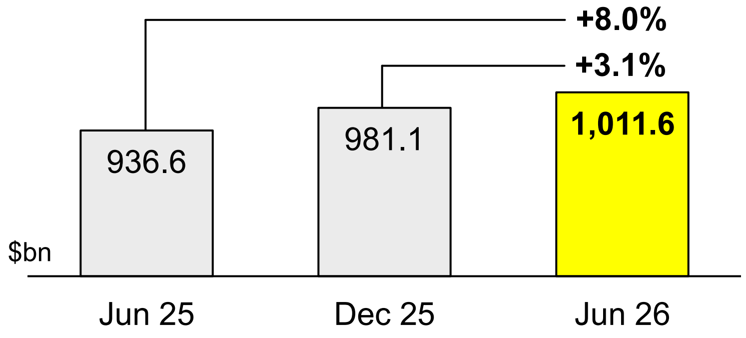
Balance sheet[1]

Disciplined volume growth

Group lending



Group deposits



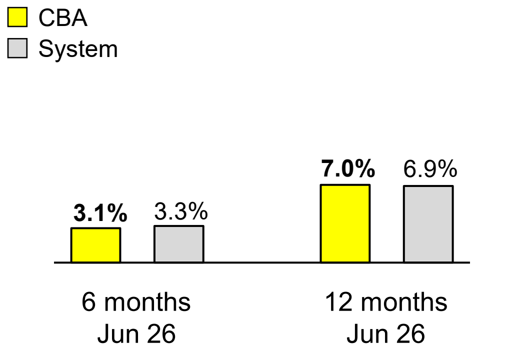
$bn	Jun 25	Dec 25	Jun 26	Jun 26 vs Dec 25	Jun 26 vs Jun 25
Home loans	707.9	730.2	**749.2**	2.6%	5.8%
Consumer finance	17.1	17.2	**17.4**	1.1%	1.9%
Business loans[2]	194.5	201.6	**213.4**	5.8%	9.6%
Institutional loans	93.8	97.4	**104.9**	7.8%	12.0%
Total Group lending	**1,013.3**	**1,046.4**	**1,084.9**	**3.7%**	**7.1%**
Non-lending interest earning assets	283.1	305.5	**305.8**	0.1%	8.0%
Other assets (incl. held for sale)	57.4	56.8	**61.8**	8.8%	7.7%
Total assets	**1,353.8**	**1,408.7**	**1,452.5**	**3.1%**	**7.3%**
Total interest bearing deposits	822.1	861.4	**889.8**	3.3%	8.2%
Non-interest bearing trans. deposits	114.5	119.6	**121.8**	1.8%	6.4%
Total Group deposits	**936.6**	**981.1**	**1,011.6**	**3.1%**	**8.0%**
Debt issues	170.5	169.5	**170.9**	0.8%	0.2%
Term funding from central banks[3]	1.1	-	**-**	(Lge)	(Lge)
Other interest bearing liabilities (incl. loan capital)	119.0	139.7	**142.7**	2.2%	19.9%
Other liabilities (incl. held for sale)	47.7	41.2	**48.6**	17.8%	1.8%
Total liabilities	**1,275.0**	**1,331.5**	**1,373.8**	**3.2%**	**7.7%**

1. Due to rounding, numbers presented in this section may not sum precisely to the totals provided. 2. Business loans growth of +9.6% (vs June 2025) driven by Business Banking growth of +13.0%, partly offset by NZ business and rural lending growth of -6.2% (excluding FX, NZ business and rural lending growth of +6.0%). 3. Term funding from central banks balance as at 31 December 2025: $16 million; 30 June 2026: nil.

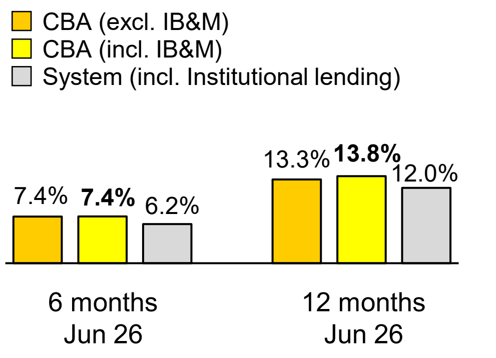
Volume growth[1]

Disciplined approach to growth

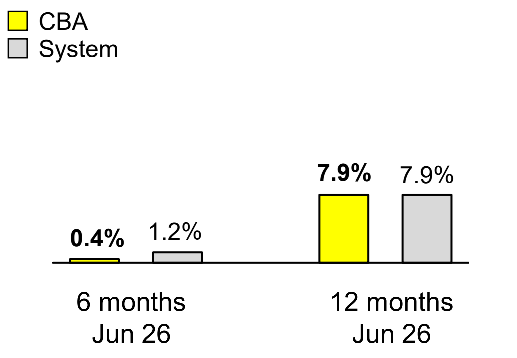
Home lending[2]



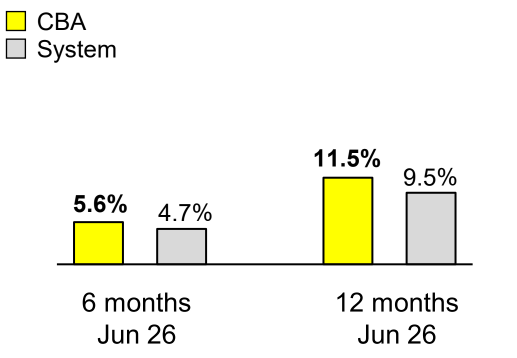
Business lending[2,3]



Household deposits[2]

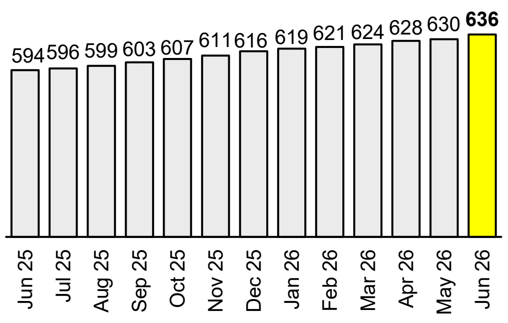


Business deposits[2,4]



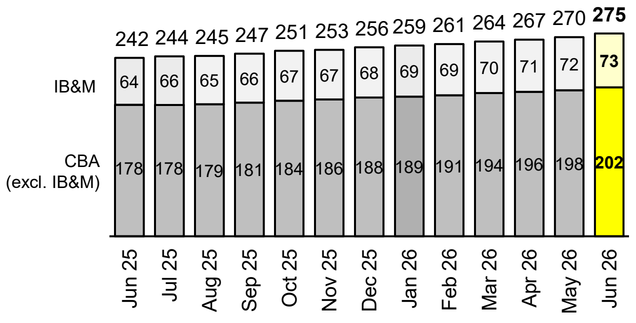
Balances by month

$bn



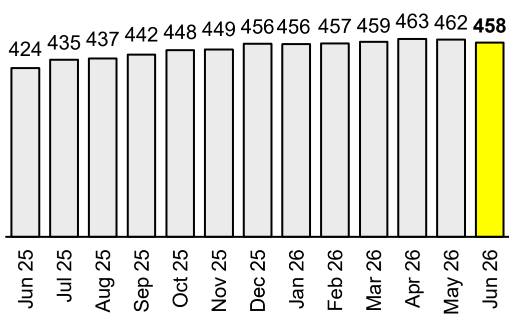
Balances by month[5]

$bn



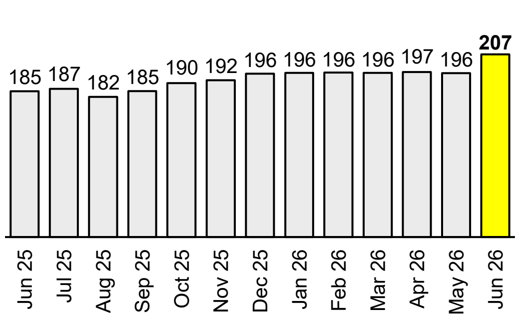
Balances by month

$bn



Balances by month

$bn



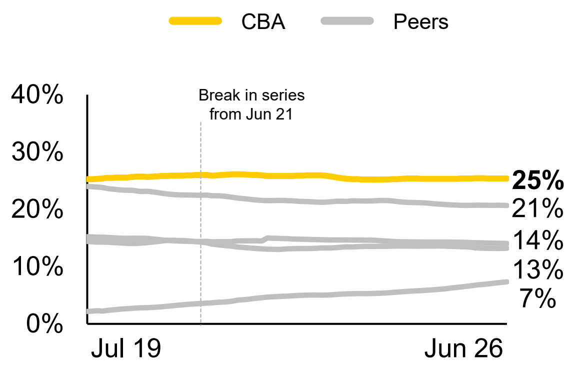
1. Source: APRA MADIS. 2. Percentage growth calculations are based on actual numbers on a non-annualised basis. 3. Represents total business lending to non-financial businesses, financial institutions, general government and community service organisations under APRA definitions. 4. Source: APRA MADIS – Non-financial Business Deposits (including IB&M). 5. Totals calculated using unrounded numbers.

Market share

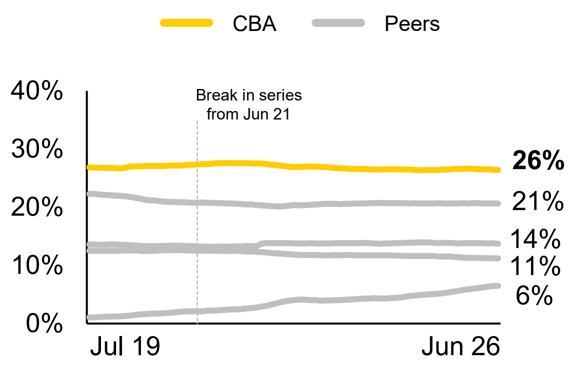
Disciplined approach – strong market share

%	Jun 25	Dec 25	**Jun 26**
Home loans – RBA[1]	24.6	24.6	**24.4**
Home loans – APRA[2]	25.3	25.4	**25.4**
Credit cards – APRA[2]	28.2	28.1	**29.3**
Other household lending – APRA[2,3]	23.7	23.9	**23.4**
Household deposits – APRA[2]	26.4	26.6	**26.4**
Business lending – RBA[4]	17.5	17.6	**18.0**
Business lending (NFB) – APRA[2,5]	18.9	19.1	**19.4**
Business lending (Total) – APRA[2,6]	18.0	18.1	**18.3**
Business deposits (NFB) – APRA[2,5]	21.9	22.1	**22.3**
Equities trading[7]	3.3	3.5	**3.6**
NZ home loans[8]	21.2	21.4	**21.3**
NZ customer deposits[8]	18.8	18.8	**18.9**
NZ business and rural lending[8]	17.4	17.3	**17.8**

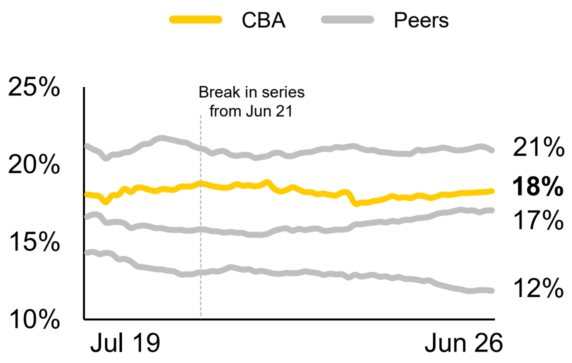
Home lending[2,9]



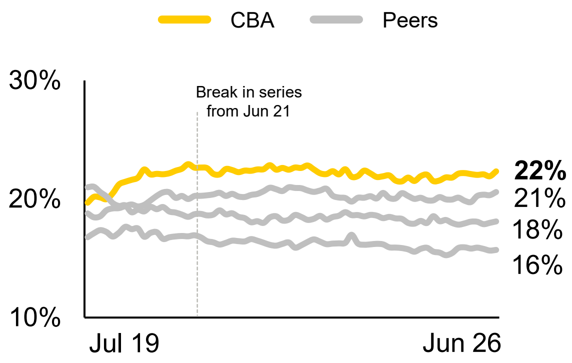
Household deposits[2,9]



Business lending[2,6,9]



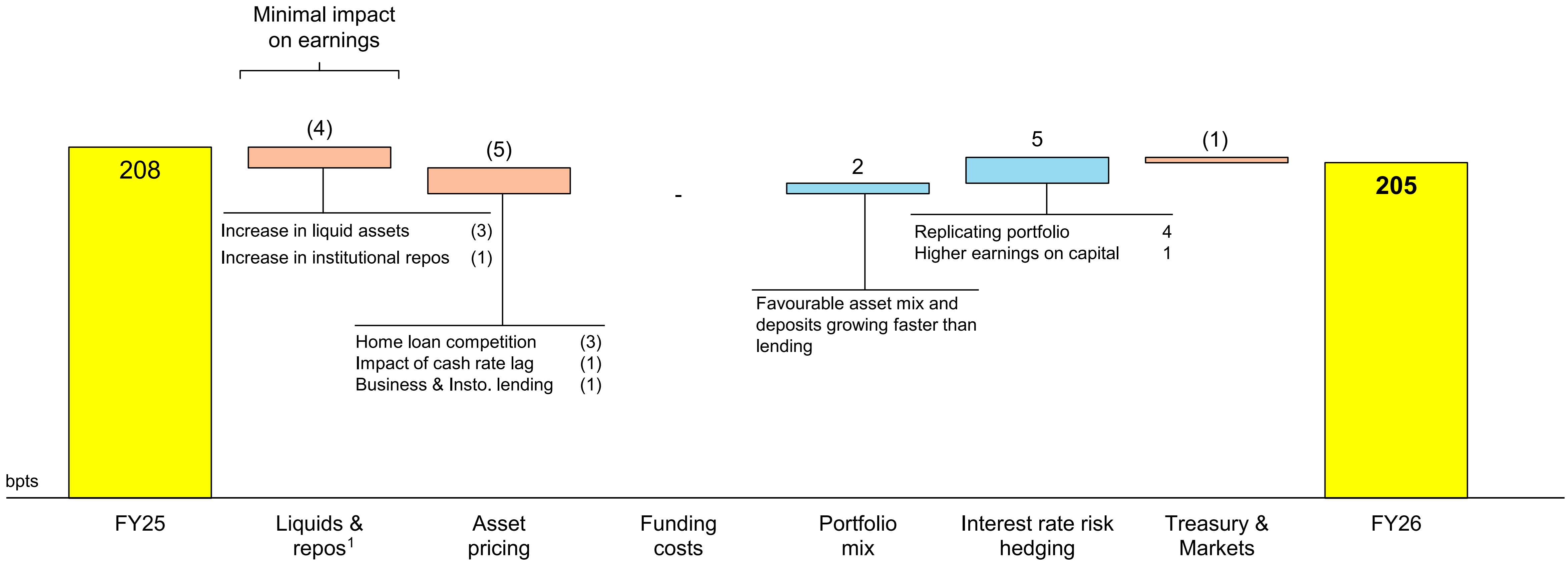
Business deposits[2,5,9]



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 – 12 months

Lower margin largely due to growth in liquids and repos – competition offset by hedge earnings



1. +$15bn increase in average liquid assets and +$11bn increase in average institutional repos in FY26 vs FY25.

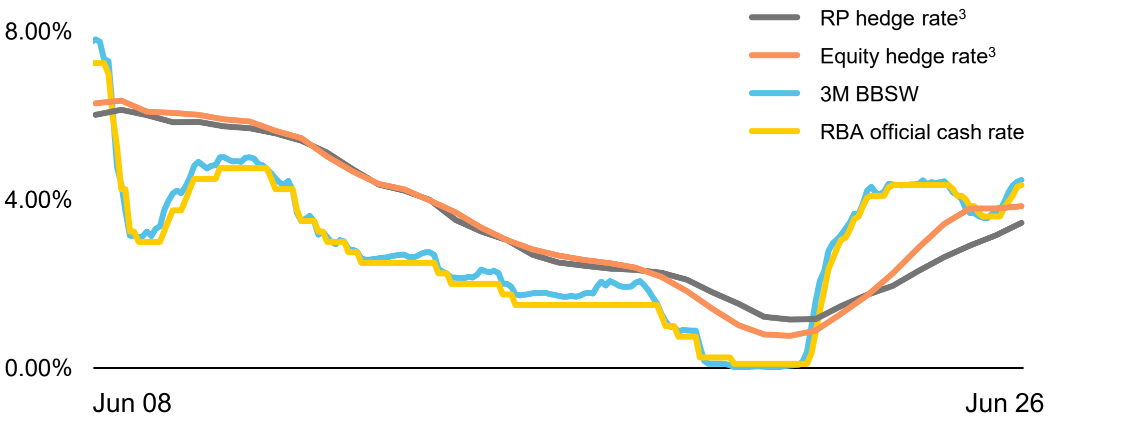
Group margin

Hedge earnings higher – with swap rates increasing in FY26

Replicating portfolio (RP) & equity hedge[1]

- In FY26, hedge earnings benefitted from higher average rates
- Returns from the replicating portfolio and equity hedge are sensitive to 3 year and 5 year swap rates which increased in FY26

	FY26 Avg balance	FY26 Avg tractor[2]	Exit tractor[2] rate	Investment term
Domestic equity hedge	$54bn	3.82%	3.91%	3 years
Deposit hedge	$129bn	3.30%	3.58%	5 years



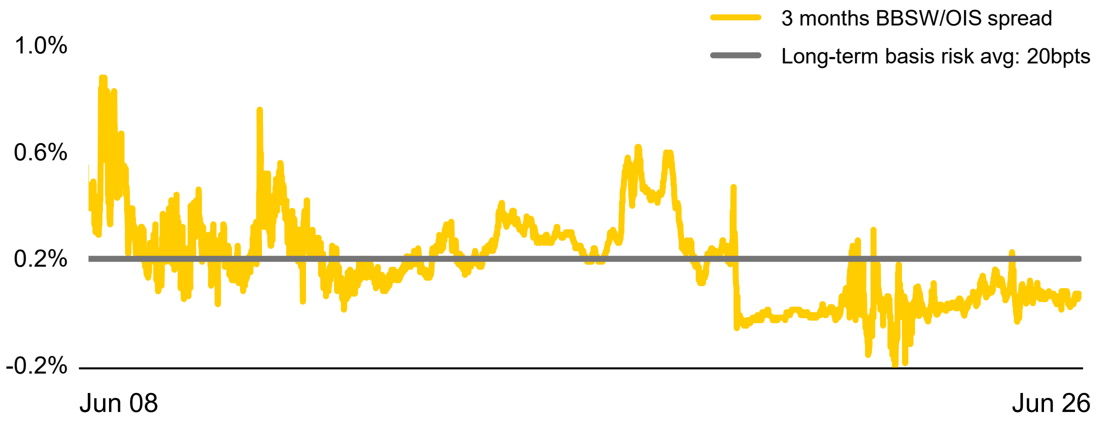
Liquidity & basis risk

Liquidity

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

Basis risk

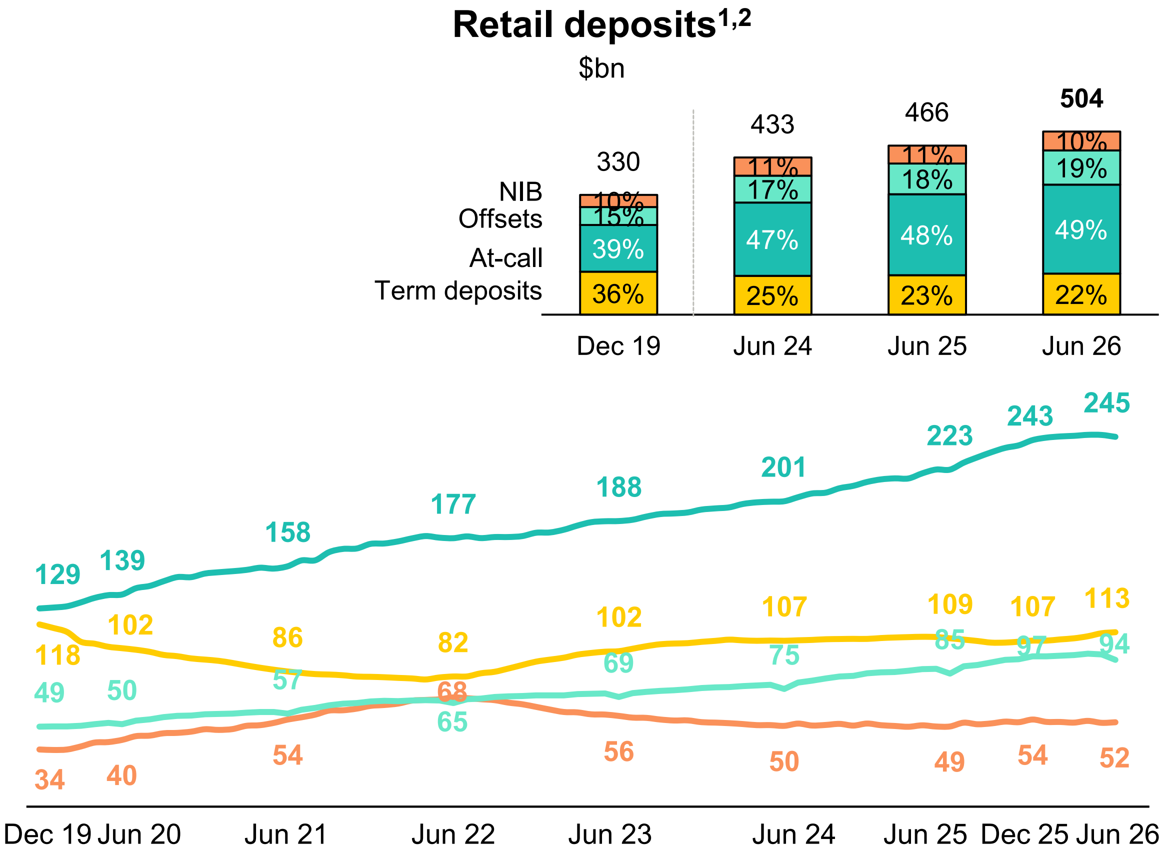
- Jun 26 average BBSW/OIS spread = 6bpts
- As at Jun 26[4], every 7bpts = ~1bpt of Group NIM, this ratio will reduce as exposure to basis risk increases relative to average interest earning assets

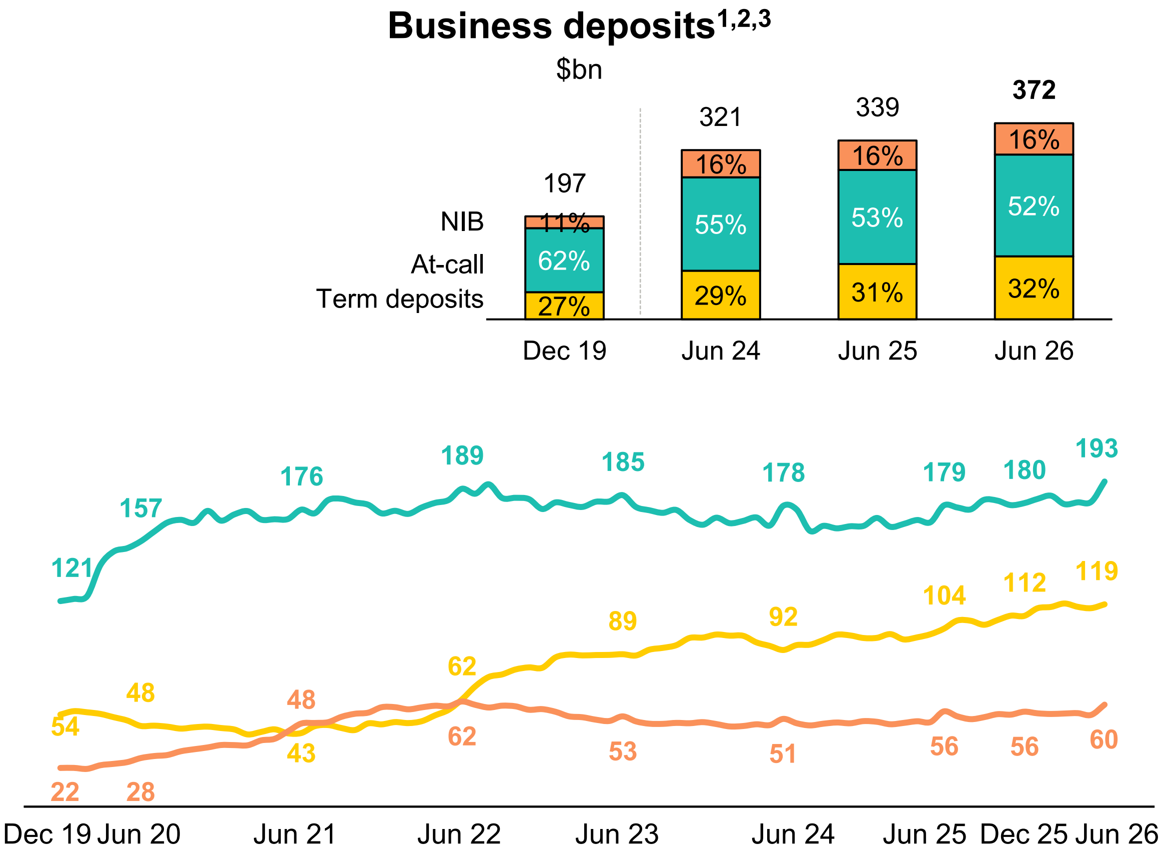


1. Represents domestic AUD equity and deposit hedges. 2. Tractor is the moving average hedge rate on equity and rate insensitive deposits. Exit tractor rate represents average rate for June 2026.
3. Represents the 6 month moving average of the equity and deposit tractor rates. 4. Based on average exposure to basis risk in June 2026.

Deposit switching

Increasing at-call deposit mix





Term deposits — At-call interest bearing[4] — Offsets[4] — Non-interest bearing (NIB)

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 division[1]

Margins impacted by continuing competitive pressure

RBS

Lower home lending margins reflecting the impact of cash rate lag, unfavourable mix and competition, partly offset by earnings on the replicating portfolio and higher deposit margins

BB

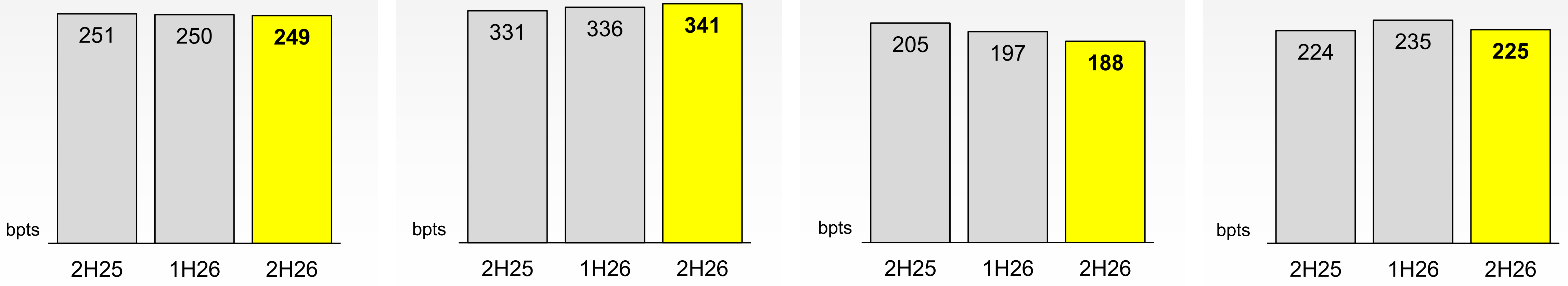
Higher deposit margins and earnings on the replicating portfolio, partly offset by unfavourable deposit mix and lower lending margins

IB&M (ex Markets)[2]

Lower institutional lending and securitisation margins mainly driven by increased competition

NZ (ASB)[3]

Lower lending and deposit margins due to competition and the impact of lower average interest rates, and lower treasury and other earnings, partly offset by higher replicating portfolio earnings

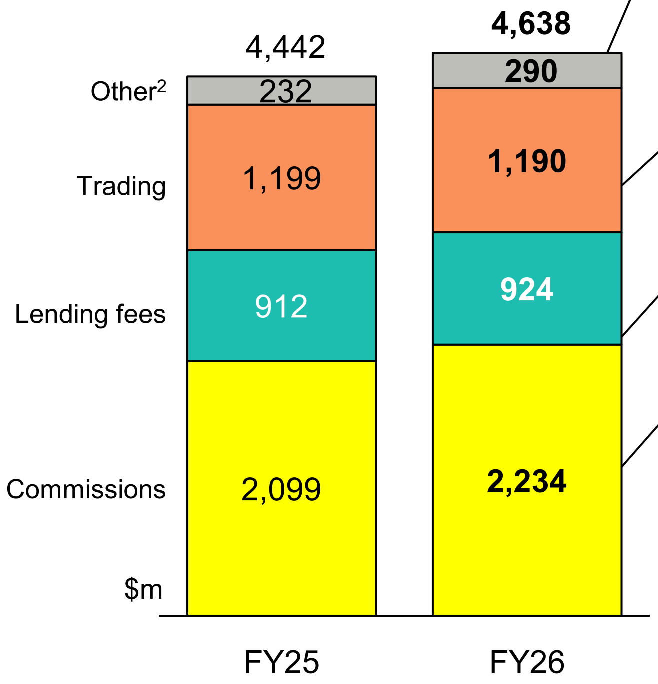


1. Commentary reflects movement to the sequential half. 2. Institutional Banking & Markets NIM including Markets – 2H25: 92bpts, 1H26: 84bpts, 2H26: 89bpts. 3. NIM is ASB Bank only and calculated in NZD.

Other operating income[1]

Higher insurance and CommSec equities income, and non-recurring items

Other operating income



FY26 vs FY25

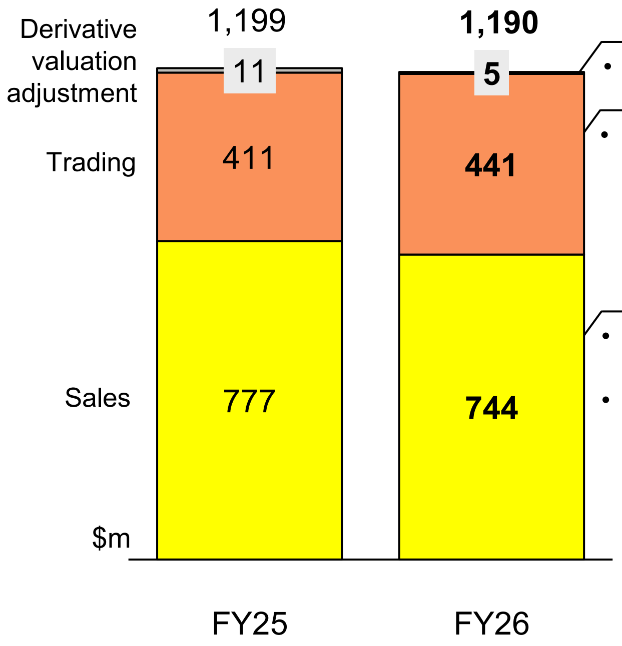
- Impacts from minority investments
- Fair value gain on investment in Gemini following its Initial Public Offering, partly offset by
- Lower Structured Asset Finance revenue following the sale of the aircraft leasing portfolio

- Lower foreign exchange income, partly offset by
- Higher Treasury income from liquid asset sales

- Higher volume driven retail, business and institutional lending fees

- Higher insurance income[3]
- Higher equities income from growth in trading volumes, partly offset by
- Lower foreign exchange income

Trading income



FY26 vs FY25

- Lower XVA

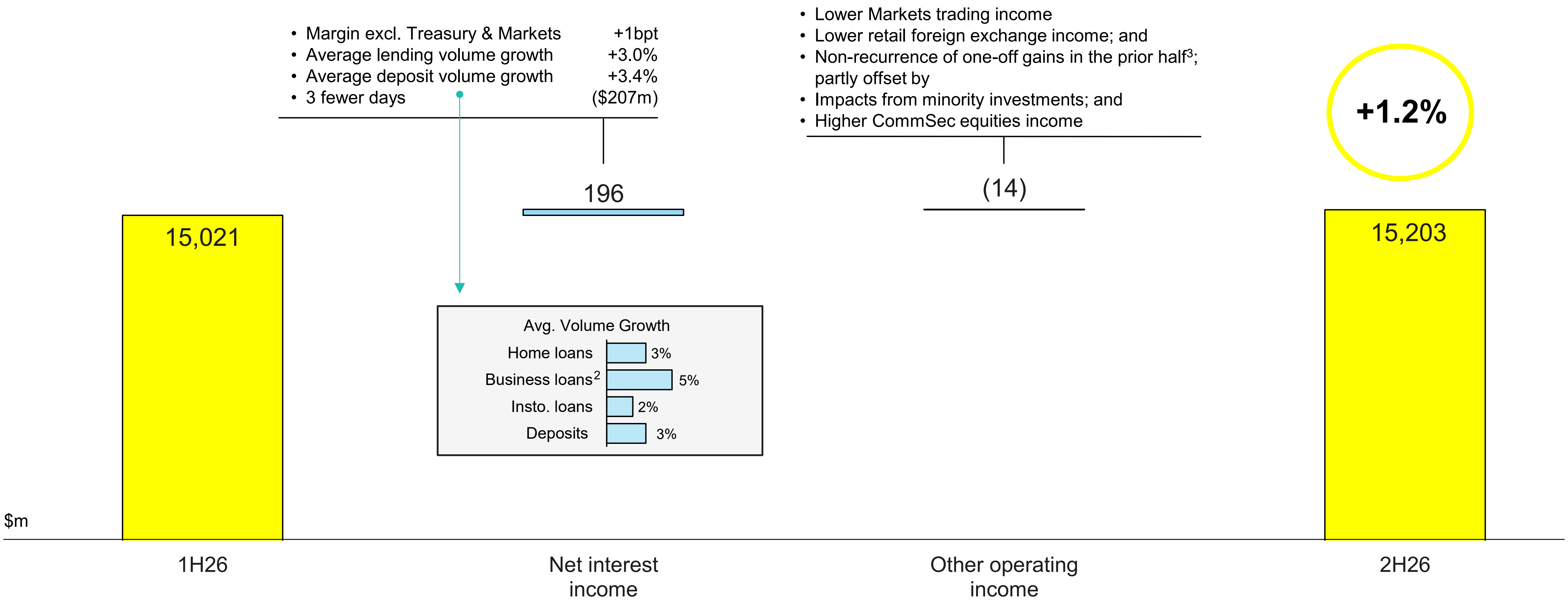
- Higher Treasury income from liquid asset sales

- Lower foreign exchange income, partly offset by
- Higher sales volumes in Fixed Income

1. Presented on a continuing operations basis. 2. Includes funds management income. 3. Includes a milestone payment recognised in relation to the sale of CommInsure General Insurance.

Sequential half operating income[1]

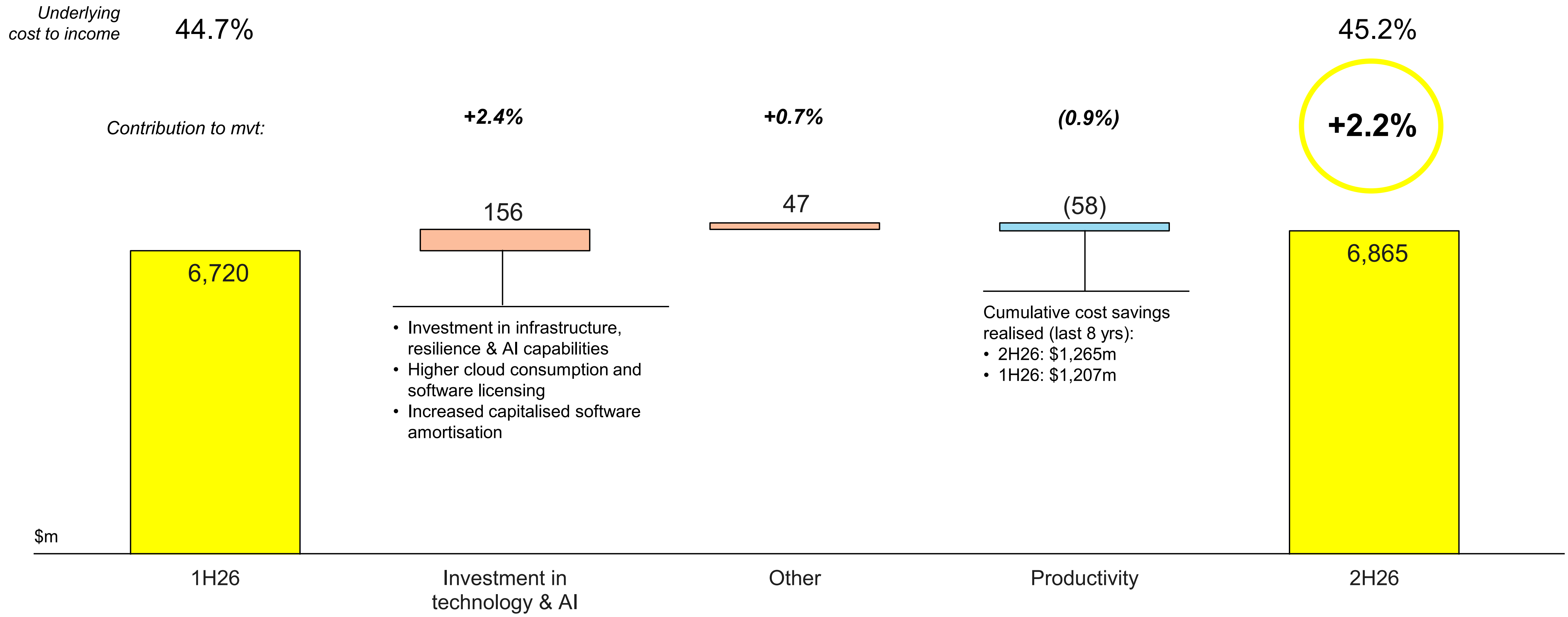
Higher income achieved through disciplined franchise growth



1. Presented on a continuing operations basis. 2. Includes New Zealand and other business loans. 3. Includes a milestone payment recognised in relation to the sale of CommInsure General Insurance and a fair value gain on investment in Gemini following its Initial Public Offering.

Sequential half operating expenses[1]

Investment in technology and AI driving higher sequential expense growth



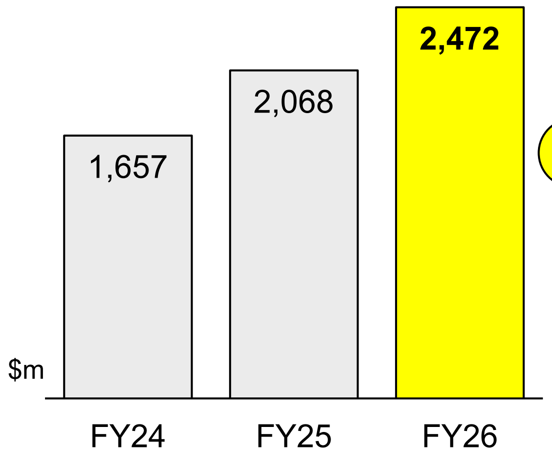
1. Presented on a continuing operations basis excluding restructuring and notable items. For 1H26 this related to provisions for the settlement of legal proceedings in NZ, an additional goodwill payment made to certain customers as a result of ASIC's Better Banking review, and domestic customer remediation. Headline operating expenses -0.4% including these items.

Cost approach

Continued investment in infrastructure, modernisation and AI – mix shift towards productivity and growth

Cost reduction

Cumulative savings[1]

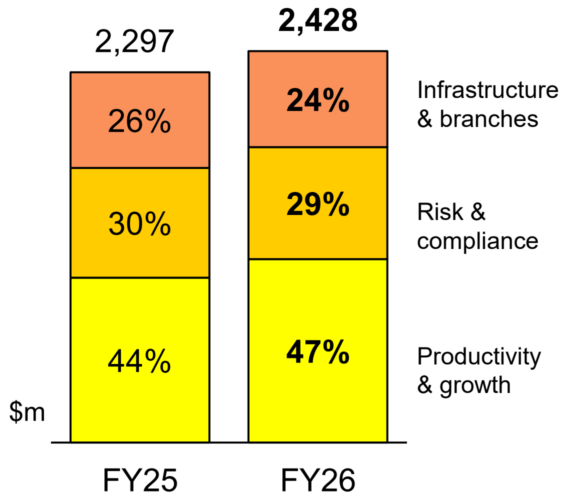


Examples

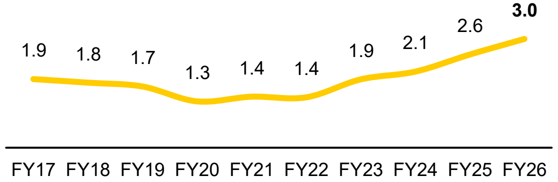
- **AI-powered** messaging solutions streamlining customer interactions
- **Digitisation** of customer identification and verification
- Enhanced **self-service capability** for digital customer transaction disputes
- **Digitisation** of loan and deposit origination
- **Reduced reliance on external vendors** through insourcing, while building world-class capability

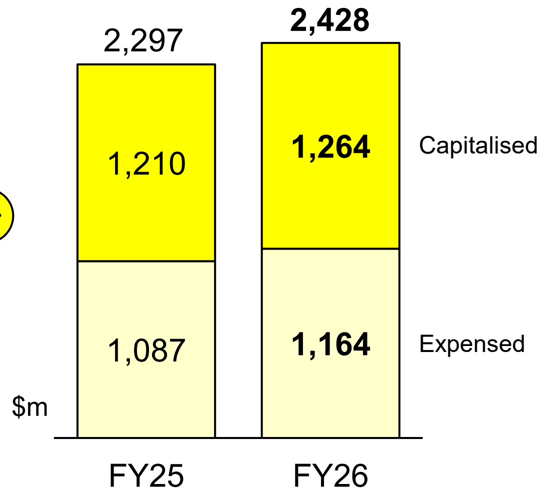
Investment spend

Continued investment in modernisation of technology infrastructure and enhancing our AI capability



Capitalised software
($bn)





1. Cumulative cost savings since FY19.

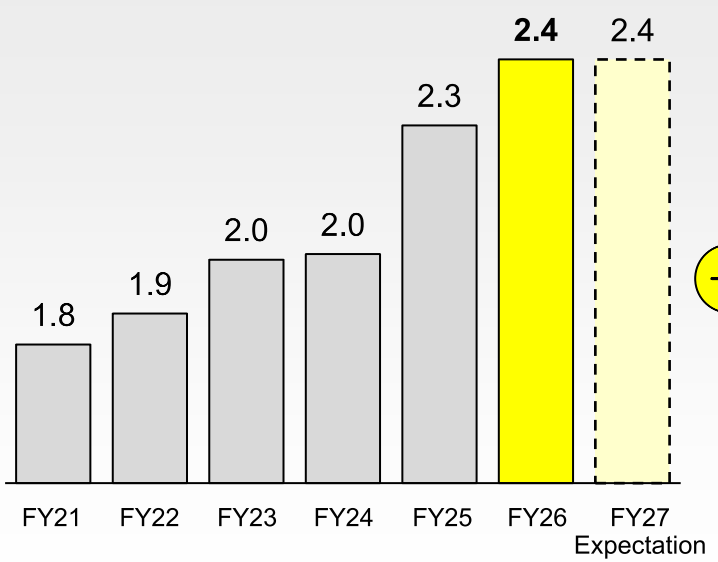
Investment spend

Continued investment in technology to refresh infrastructure and enhance AI capability

Investment spend

Gross spend

$bn



Focus of increased investment

Refresh of technology infrastructure:

- Enhance customer experiences
- Faster delivery of change
- Enhance security and resilience

Enhance our GenAI capability:

- Scaling AI tooling and training for employees
- AI-ready infrastructure transformation
- Progress in critical use cases & LLMs
- Measured gross benefits from AI use cases, including reinvested capacity, were ~$200 million in FY26, of which ~$100 million was incremental in-year
- Gross benefits from AI use cases are expected to double in FY27, and to exceed investment

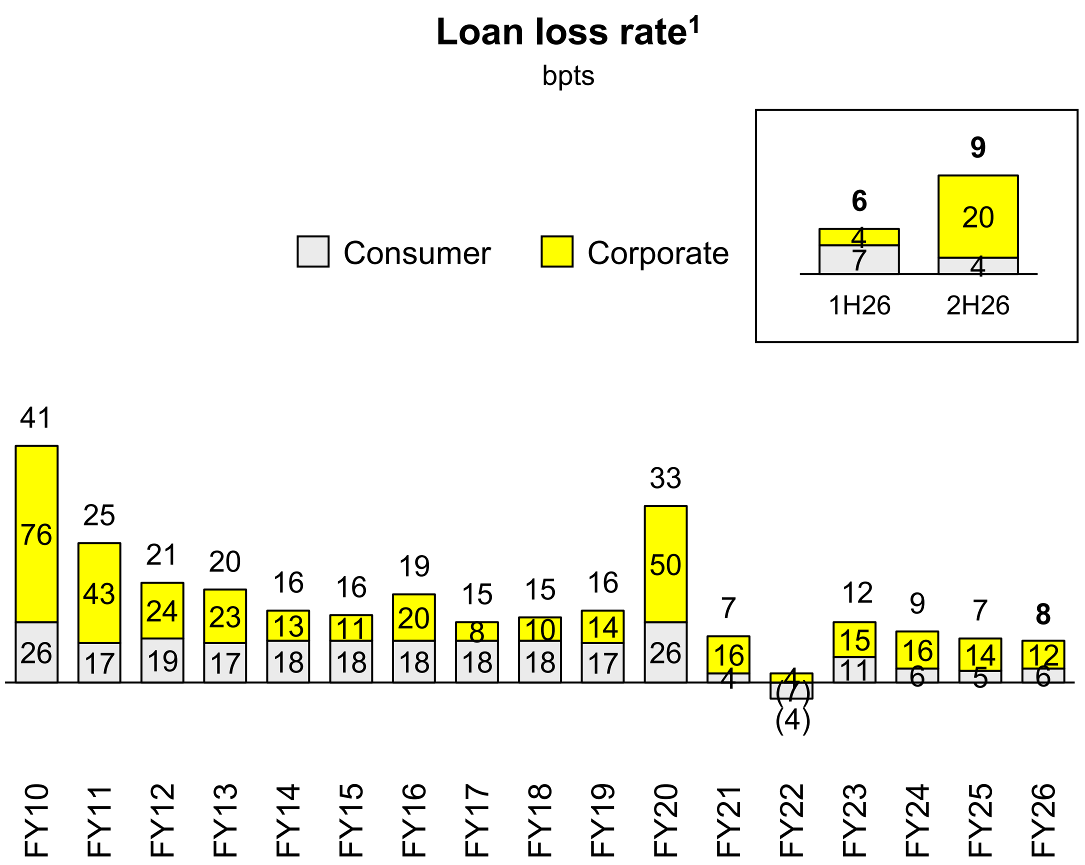
Delivered in FY26

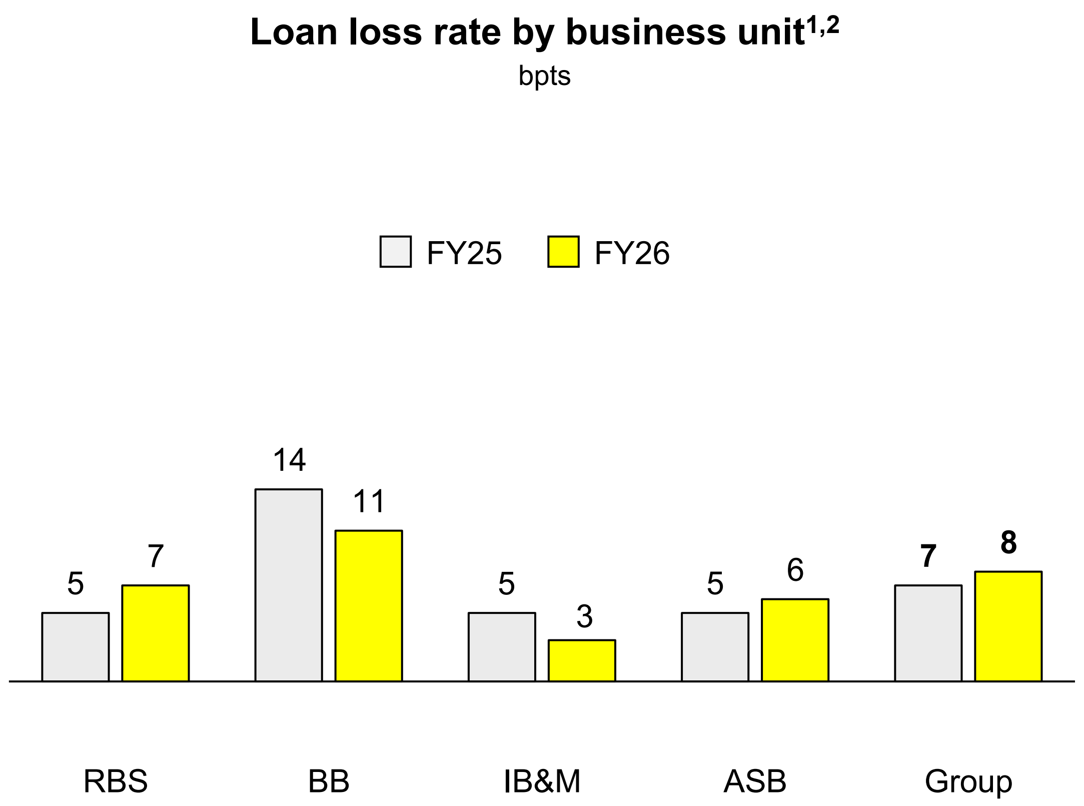
- Rolling out CommBank Companion
- >20% more technology changes deployed, significant reduction in critical incidents with restore time improving 60%[1]
- Launched CommBiz 2.0 Mobile app – delivering an improved user experience and AI-backed security[2]
- ~80% of our staff actively engaging with AI platforms (including ChatGPT Enterprise or Copilot)[3]
- Migration of Core Banking to Cloud – one of the largest and fastest migrations globally
- Ranked #1 APAC bank and #4 globally in AI maturity by Evident AI Index[4]

1. FY26 vs FY25 on a rounded basis. Restore time based on the Mean Time to Restore for incidents with material business and/or customer impacts. 2. Launched August 2025. 3. As at 30 June 2026.
4. Evident AI Index 2025 published by Evident Insights Index, October 2025.

Loan losses

Loan impairment expense remains below historical levels



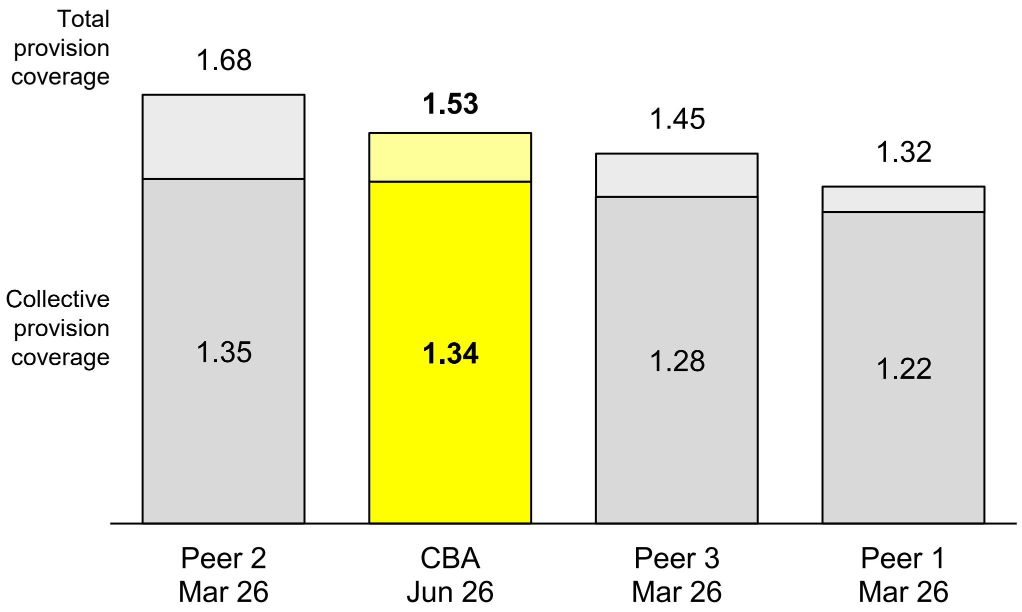


1. Loan impairment expense as a percentage of average gross loans and acceptances annualised. 2. Comparative information has been restated to conform to presentation in the current period.

Provisions[1]

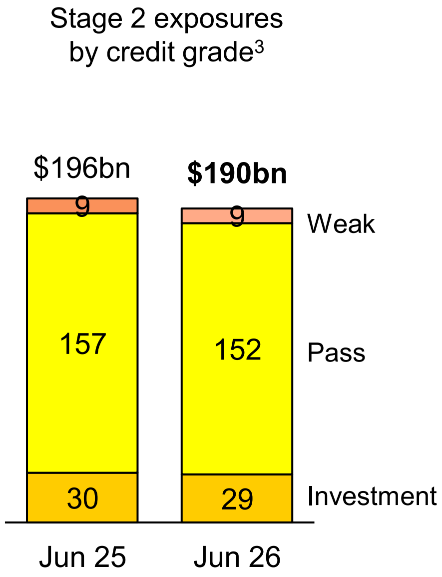
Strong provision coverage maintained

Provision coverage[2]/CRWA



Provisions by stage

	$m	Credit exposures Jun 25	Credit exposures **Jun 26**	Credit provisions Jun 25	Credit provisions **Jun 26**
Collectively assessed	Stage 1	1,023,199	1,112,083	1,824	1,883
Collectively assessed	Stage 2[4]	196,058	190,455	3,036	3,104
Collectively assessed	Stage 3	9,148	9,506	701	698
Individually assessed	Stage 3	1,854	1,607	816	791
	Total	**1,230,259**	**1,313,651**	**6,377**	**6,476**



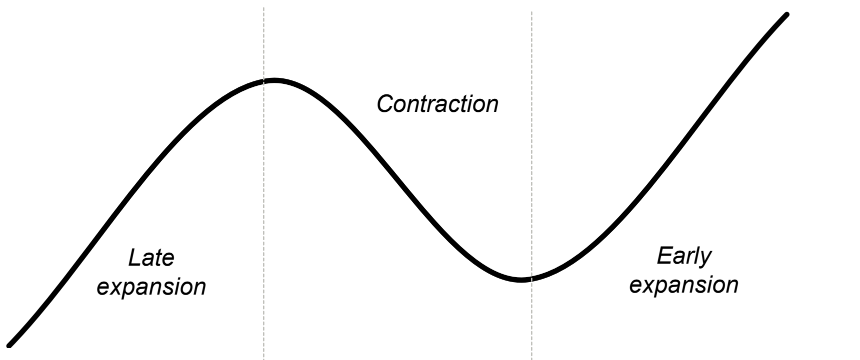
1. AASB 9 classifies loans into stages; Stage 1 – Performing, Stage 2 – Performing but significantly increased credit risk, Stage 3 – Non-performing. Performing relates to Stage 1 and Stage 2. Non-performing relates to Stage 3. Stage 2 is defined based on a significant deterioration in internal credit risk ratings, as well as other indicators such as arrears. Assessment of Stage 2 includes the impact of forward-looking adjustments for emerging risk. 2. Excludes provisions on debt securities fair valued through other comprehensive income for comparability. 3. Segmentation of loans in retail and risk rated portfolios is based on the mapping of a counterparty's internally assessed PD to S&P Global ratings (refer to Pillar 3), reflecting a counterparty's ability to meet their credit obligations. 4. The assessment of significant increase in credit risk includes the impact of forward-looking multiple economic scenarios in addition to adjustments for emerging risks at an industry, geographic location or particular portfolio segment level, which are calculated by stressing an exposure's internal credit rating grade at the reporting date. This accounts for approximately 58% of Stage 2 exposures as at 30 June 2026 (31 December 2025: 57%, 30 June 2025: 58%).

Provisioning through the cycle

Forward-looking approach – customer, macroeconomic and sectoral considerations

Economic cycle

GDP



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

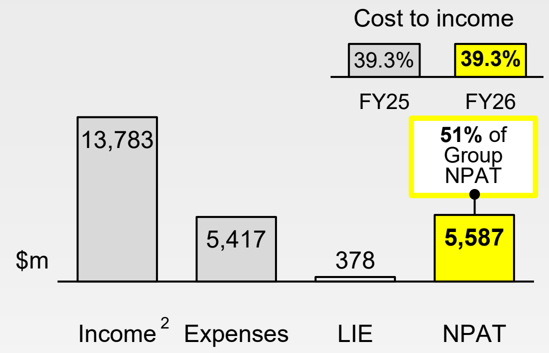
- AASB 9 requires a forward-looking approach to loan loss provisioning to dampen pro-cyclical provisioning behaviour through forward-looking adjustments (FLAs) and multiple economic scenarios (MES) in determining collective provisions (CP).
- Total provisions will likely be lower following an economic contraction (despite higher base provisions) as we adopt a forward-looking view of an economic expansion.
- Amid geopolitical and macroeconomic uncertainty, the weighting to the Downside scenario has been increased during the year with a commensurate decrease in the Central scenario.
- Sectoral considerations (last 6 months):
  - **Consumer:** non-material change in provision coverage reflecting the positive impact from more targeted adjustments for higher-risk customers and pockets of risk, partly offset by an increase in modelled provisions to reflect increased geopolitical and macroeconomic uncertainties, as well as ongoing cost-of-living pressures.
  - **Construction:** non-material change in provision coverage. Sector conditions continue to improve, supported by strong activity and demand across infrastructure, renewables, data centres and residential developments. However, elevated input costs remain an ongoing headwind, with higher interest rates and softening house prices likely to add further pressure.
  - **Retail Trade:** increase in provision coverage reflecting expansion of FLAs and softer consumer sentiment from higher interest rates and cost-of-living pressures.
  - **Wholesale Trade:** increase in provision coverage reflecting sector challenges from geopolitical tensions, supply chain uncertainty and higher input costs impacting margins.
  - **Entertainment, Leisure and Tourism:** reduction in provision coverage from reduced FLAs given stable outlook supported by tourism demand, and resilient consumer spending despite softer sentiment. Risks remain from high operating costs and ongoing cost-of-living pressures.
  - **Commercial Property:** non-material change in provision coverage. Sector conditions continued to improve with increasing trading activity, and improved vacancy rates in retail and industrial sectors. Higher interest rates are likely to create headwinds for the sector.
  - **Agriculture:** increase in provision coverage from higher FLAs reflecting elevated fuel and fertiliser costs and climate-related risks.
  - **Healthcare:** reduction in provision coverage as sector outlook improved and private hospital operators show signs of stabilising performance. Ongoing cost-of-living pressures continue to impact more discretionary and non-Medicare claimable services.
  - **Manufacturing:** increase in provision coverage as sector continues to face supply chain disruptions from geopolitical tensions while global tariffs, and elevated labour, energy and insurance costs continue to pressure margins.

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

Financial performance[1]

FY26 financial performance by division

RBS



vs FY25	Income	Expenses	LIE	NPAT
vs FY25	+6%	+6%	+39%	**+5%**

Income

NII – Lending and deposit volume growth, higher earnings on replicating portfolio, and favourable portfolio mix, partly offset by lower lending and deposit margins.

OOI – Recognition of a milestone payment in relation to the sale of CommInsure General Insurance, and higher volume driven equities and lending fee income.

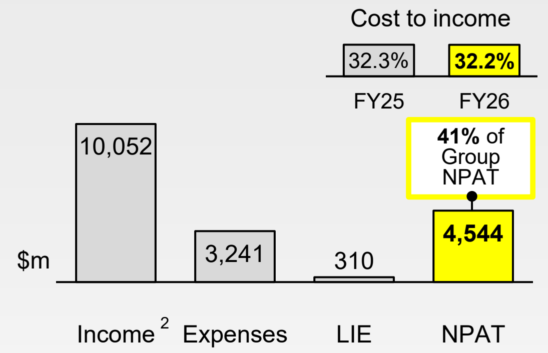
Expenses

Investment in proprietary lending and technology, inflation, financial crime costs and amortisation, partly offset by productivity.

LIE

Increased geopolitical risks and macroeconomic uncertainty and cost-of-living pressures.

BB



	Income	Expenses	LIE	NPAT
vs FY25	+10%	+9%	(13%)	**+11%**

Income

NII – Lending and deposit volume growth, and higher earnings on replicating portfolio and equity hedge, partly offset by lower lending margins.

OOI – Lower merchants, deposits and cards income, partly offset by higher equities trading volume and higher business lending fee income.

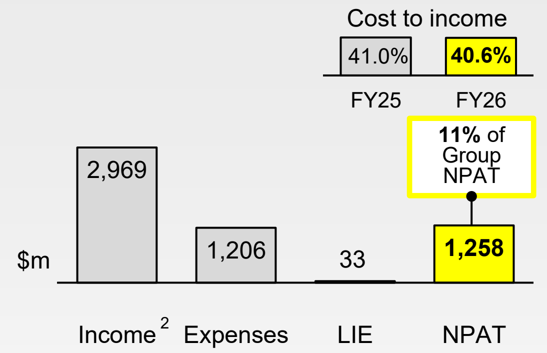
Expenses

Higher technology spend, inflation and investment in product offerings, partly offset by productivity.

LIE

Lower individually assessed provision charges, partly offset by higher collective provisions reflecting portfolio growth, increased geopolitical risk and macroeconomic uncertainty.

IB&M



	Income	Expenses	LIE	NPAT
vs FY25	+4%	+4%	(33%)	**+2%**

Income

NII – Lending and deposit volume growth, and higher earnings on equity, partly offset by lower lending and deposit margins.

OOI – Higher trading, commission and lending fee income, partly offset by lower operating rental income following the sale of the aircraft lease portfolio.

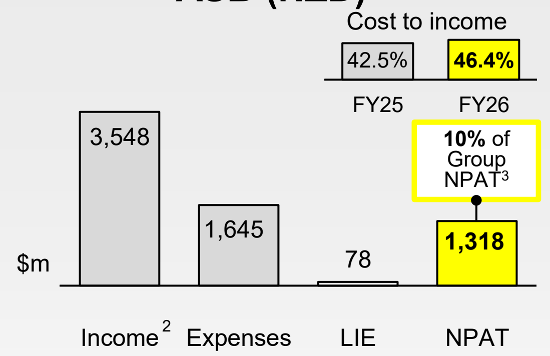
Expenses

Inflation, and higher technology and investment spend, partly offset by productivity.

LIE

Release of provisions for single name exposures, partly offset by higher collective provisions reflecting increased geopolitical risk and macroeconomic uncertainty.

ASB (NZD)



	Income	Expenses	LIE	NPAT
vs FY25	+6%	+16%	+30%	**(2%)**

Income

NII – Lending and deposit volume growth, higher Treasury income and earnings on the replicating portfolio and equity hedge, and higher lending margins, partly offset by lower deposit margins.

OOI – Lower lending fee income including customer reimbursements, partly offset by higher funds management income.

Expenses

Higher FTE, wage inflation, settlement of class action costs, higher investment spend and technology costs, partly offset by productivity.

LIE

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

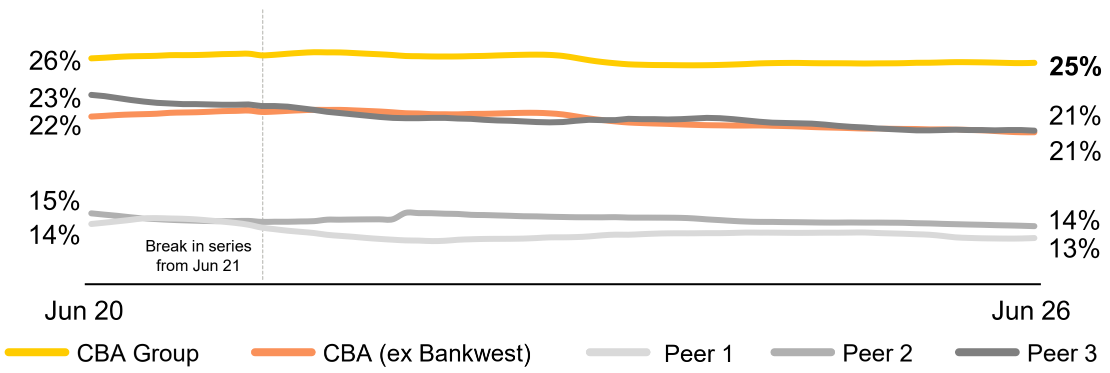
1. Comparative information has been restated to conform to presentation in the current period. Group Cash NPAT includes net loss after tax from the Group Corporate Centre not shown in the business unit contribution. 2. Net interest income (NII) and Other operating income (OOI). 3. ASB Bank only and calculated in Australian dollars.

Home & consumer lending

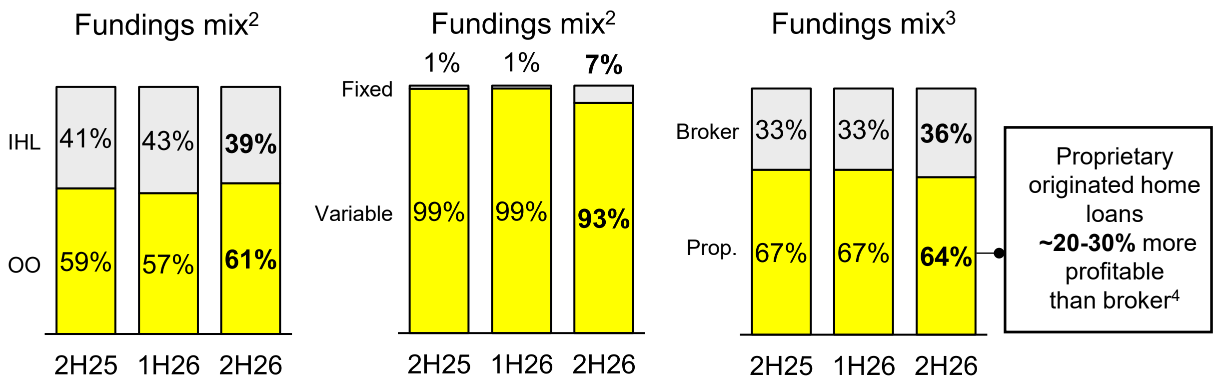
Home loans – overview

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

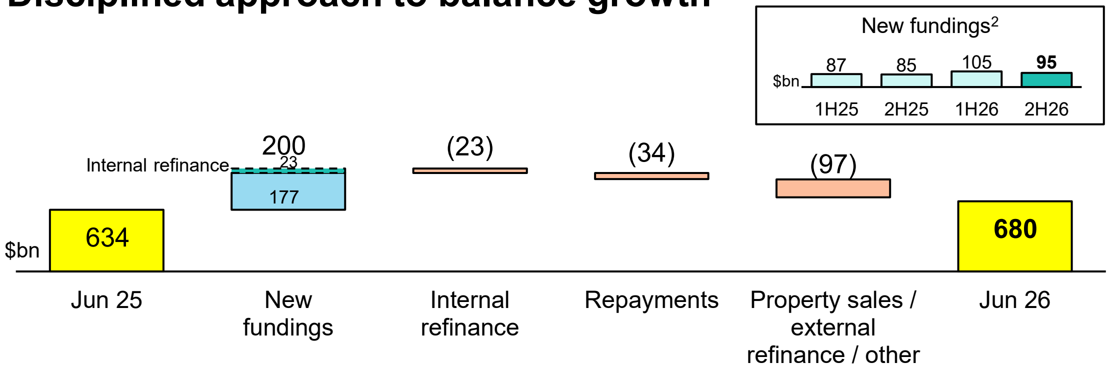
Consistent market share performance[1]



Fundings weighted towards proprietary distribution

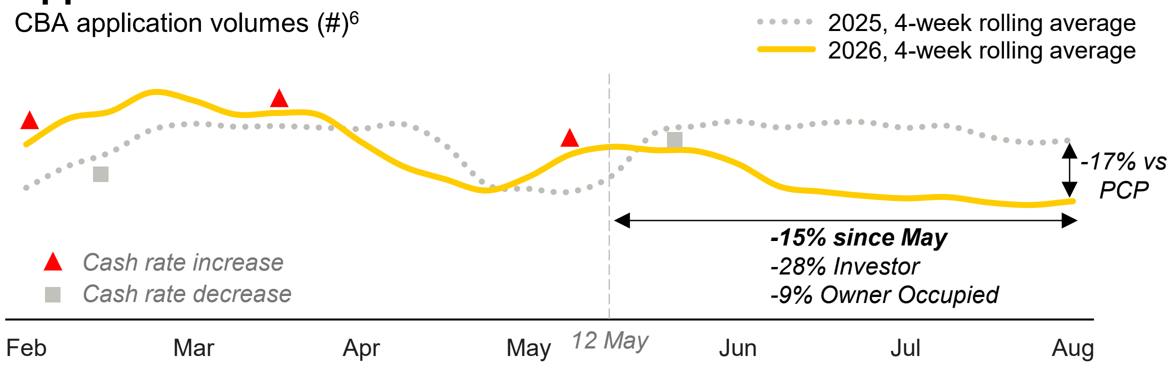


Disciplined approach to balance growth[5]



Application volumes have softened

CBA application volumes (#)[6]



1. Source: APRA MADIS. 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. 5. CBA including Bankwest. Excludes ASB. 6. CBA including Bankwest. Excludes ASB, Unloan and Residential Mortgage Group. Represents the 4-week rolling average of the number of home loan applications to 31 July 2026 and 1 August 2025 respectively.

Home loans – CBA[1]

A disciplined approach to portfolio quality, growth and sustainable returns

Portfolio[1]	Jun 25	Dec 25	Jun 26
Total balances – spot ($bn)	634	659	**680**
Total balances – average ($bn)	623	645	**668**
Total accounts (m)	1.9	1.9	**1.9**
Variable rate (%)	95	96	**95**
Owner occupied (%)	68	67	**67**
Investment (%)	31	32	**32**
Line of credit (%)	1	1	**1**
Proprietary (%)[2]	54	54	**54**
Broker (%)[2]	46	46	**46**
Interest only (%)[2,3]	11	12	**12**
Lenders' mortgage insurance (%)[2]	12	12	**11**
Mortgagee in possession (bpts)[2]	2	1	**0**
Negative equity (%)[2,4]	0.8	0.6	**0.5**
Annualised loss rate (bpts)[2]	0	0	**0**
Portfolio dynamic LVR (%)[2,5]	42	41	**41**
Customers in advance (%)[2,6]	85	87	**85**
Payments in advance incl. offset (#)[2,7]	32	35	**32**
Offset balances – spot ($bn)[8]	85	97	**94**

New business[1]	Jun 25	Dec 25	Jun 26
Total funding ($bn)[9]	85	105	**95**
Average funding size ($'000)[10]	490	522	**503**
Serviceability buffer (%)[11]	3.0	3.0	**3.0**
Variable rate (%)	99	99	**93**
Owner occupied (%)	59	57	**61**
Investment (%)	41	43	**39**
Line of credit (%)	0	0	**0**
Proprietary (%)[2]	54	54	**51**
Broker (%)[2]	46	46	**49**
Interest only (%)[12]	24	26	**25**
Lenders' mortgage insurance (%)[2]	7	7	**6**
Debt-to-income ≥ 6x – total (%)[2,13]	5	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 June 2025, December 2025 and June 2026. 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 at an account level; includes offset facilities and loans in arrears.
7. Average number of monthly payments ahead of scheduled repayments.
8. CBA including Bankwest.
9. Gross funding includes internal refinancing and top-ups, Viridian Line of Credit and Residential Mortgage Group.
10. Average funding size defined as funded amount/number of funded accounts. Excludes Residential Mortgage Group.
11. Serviceability test based on the higher of the customer rate plus an interest rate buffer or minimum floor rate.
12. Based on the APRA definition of interest only reporting, inclusive of construction loans.
13. Total debt amount / gross income. APRA limits up to 20 per cent of total new lending at debt six times income or more (limit applies separately to investor and owner-occupied segment), excludes bridging loans for owner-occupiers and loans for the purchase or construction of new dwellings. Based on unconditionally approved applications.

Home loans – CBA ex BWA[1]

A disciplined approach to portfolio quality, growth and sustainable returns

Portfolio[1]	Jun 25	Dec 25	Jun 26
Total balances – spot ($bn)	523	540	**553**
Total balances – average ($bn)	515	530	**546**
Total accounts (m)	1.6	1.6	**1.6**
Variable rate (%)	95	96	**95**
Owner occupied (%)	69	68	**68**
Investment (%)	30	31	**31**
Line of credit (%)	1	1	**1**
Proprietary (%)[2]	63	63	**64**
Broker (%)[2]	37	37	**36**
Interest only (%)[2,3]	10	11	**11**
Lenders' mortgage insurance (%)[2]	12	11	**11**
First home buyers (%)[11]	7	7	**7**
Mortgagee in possession (bpts)[2]	2	1	**0**
Annualised loss rate (bpts)[2]	1	0	**0**
Portfolio dynamic LVR (%)[2,4]	42	40	**40**
Customers in advance (%)[2,5]	84	86	**85**
Payments in advance incl. offset (#)[2,6]	33	36	**34**
Offset balances – spot ($bn)	71	80	**78**

New business[1]	Jun 25	Dec 25	Jun 26
Total funding ($bn)[7]	67	83	**74**
Average funding size ($'000)[8]	491	526	**505**
Serviceability buffer (%)[9]	3.0	3.0	**3.0**
Variable rate (%)	99	99	**93**
Owner occupied (%)	62	59	**63**
Investment (%)	38	41	**37**
Line of credit (%)	0	0	**0**
Proprietary (%)[2]	67	67	**64**
Broker (%)[2]	33	33	**36**
Interest only (%)[10]	21	25	**23**
Lenders' mortgage insurance (%)[2]	7	7	**6**
First home buyers (%)[11]	8	8	**10**

1. All portfolio and new business metrics are based on balances and funding respectively, unless stated otherwise. All new business metrics are based on 6 months to June 2025, December 2025 and June 2026. 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 at an account level; includes offset facilities and loans in arrears.
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.
11. Excludes Residential Mortgage Group and Unloan.

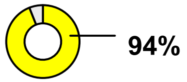
Home loans – serviceability assessment[1]

94% of the book originated under tightened standards since FY16

Key serviceability changes by year[2]

FY16-19	• Increased serviceability buffer and buffers on existing debts • Removed Low doc and EQFS products • Tightened lending requirements for non-residents and use of foreign currency • Tightened lending requirements in high-risk areas • Reduced IO maximum term limits
FY20	• Changes to serviceability buffer and floor assessment rate • Removed LMI/LDP waivers for construction, land loans • Temporary COVID-19 tightening on verification
FY21-24	• Restrictions on family guarantor arrangements • Updated treatment of net rental income (expense capture, income shading and maximum yield to market cycle) • Expenses excluded from HEM added to higher of declared expenses or HEM • Increased serviceability buffer and floor rates • Tightened LVR limits for construction and bridging loans, and high value properties • Enhanced self-employed and investment income calculations • Allowed latest year financials for high quality self-employed segments[4] • Expanded application of postcode-level appetite across higher risk locations
FY25	• Enhanced self-employed income verification for eligible CBA Business Banking customers allowing the use of latest full year financials[5] • Updated treatment for repayment of 'near term' HELP debt[6]
FY26	• Removed non-individual borrowing (Company or Trusts) for Third Party introduced loans where customers have less than six-month lending history with the Bank • Updated negative gearing eligibility criteria for investor lending in line with Federal Budget tax reform measures

94% of the book originated under tightened standards since FY16



New loan assessment (from FY16)[3]

Income	• All income used in application to assess serviceability is verified • 80% or lower cap on less stable income sources (e.g. bonus, overtime) • Applicants reliant on less stable sources of income manually decisioned • 90% cap on tax free income, including government benefits • Limits on investor income allowances • Rental income net of rental expenses used for servicing
Living expenses	• Living expenses captured for all customers • Servicing calculations use the higher of declared expenses or HEM adjusted by income and household size • Expenses excluded from HEM are added to the higher of the declared expenses or HEM
Interest rates	• Assess customer ability to pay based on the higher of the customer rate plus serviceability buffer or minimum floor rate • Interest only loans assessed on principal and interest basis over the residual term of the loan
Existing debt	• Existing customer commitments are verified through Comprehensive Credit Reporting (CCR) and CBA transaction accounts data where available • CBA transaction accounts and CCR data used to identify undisclosed customer obligations • For repayments on existing debt: – CBA and OFI repayments recalculated using the higher of the actual rate plus a buffer or minimum floor over remaining principal and interest loan term – Credit card repayments calculated at an assessment rate of 3.8% – Other debt repayments calculated based on actual rate + buffer

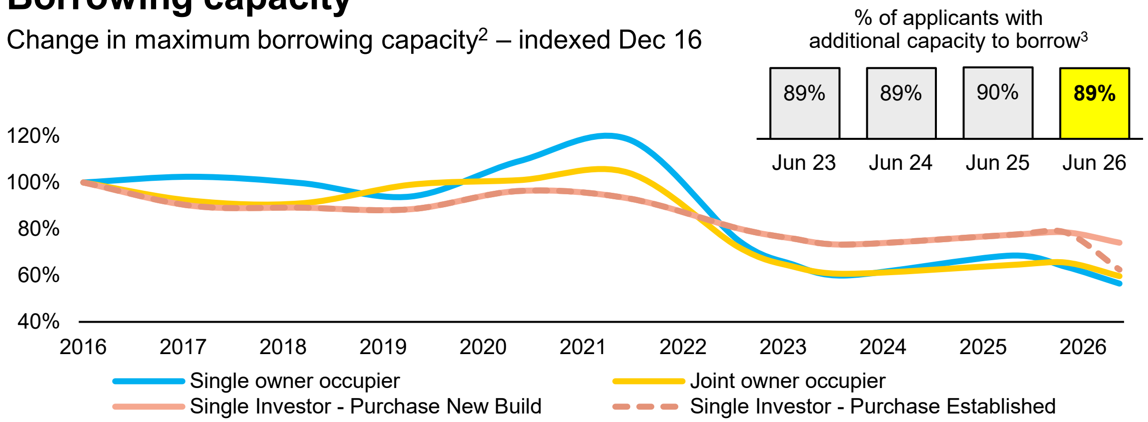
1. CBA excluding Bankwest unless stated otherwise. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loan and Residential Mortgage Group. 2. Serviceability changes are reflective of changes made within the financial year and may have changed since implementation or may not be currently 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. 6. HELP debt is excluded from serviceability assessment where repayment is expected within 12 months and assessed at a reduced buffer rate where repayment is expected within 1 to 5 years.

Home loans – borrowing capacity[1]

Borrowing capacity impacted by higher interest rates and Federal Budget tax reform changes

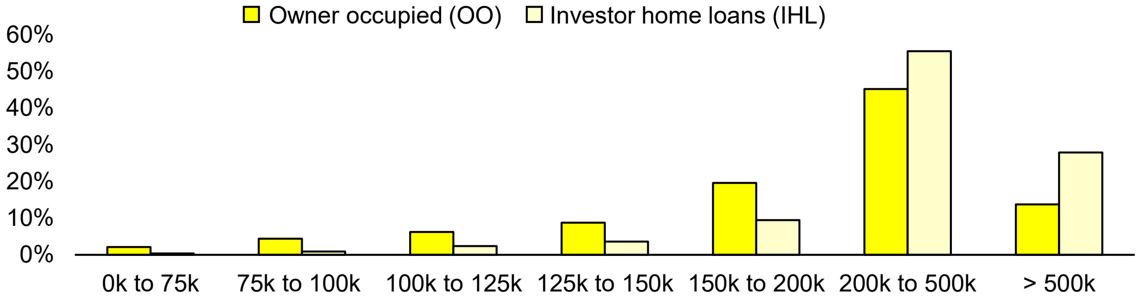
Borrowing capacity[2]

Change in maximum borrowing capacity[2] – indexed Dec 16



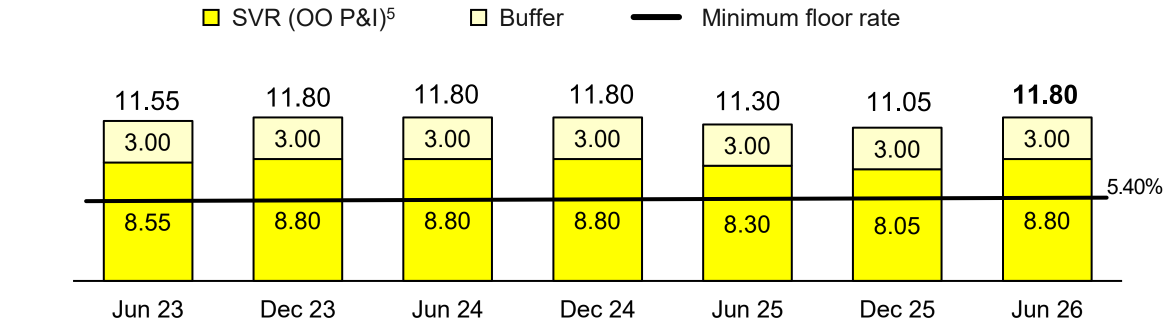
Application gross income band[6]

6 months to Jun 26 – Funding $



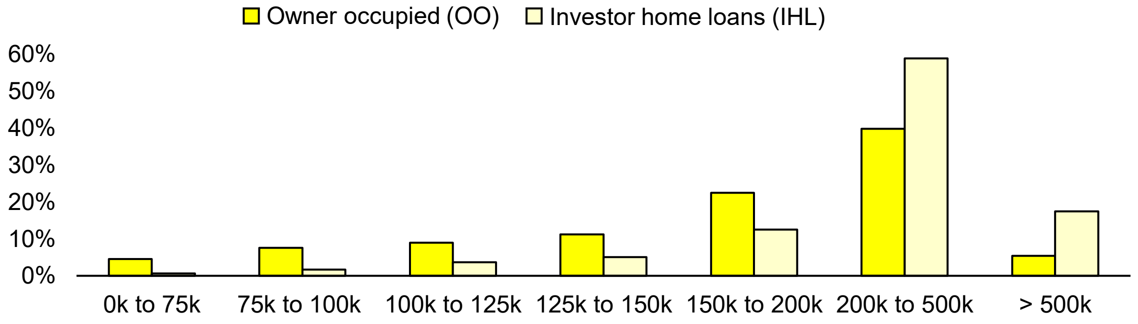
Serviceability buffer and interest rates

Loans assessed based on the higher of the customer rate[4] + buffer, or minimum floor rate



Application gross income band[6]

6 months to Jun 26 – Funding #



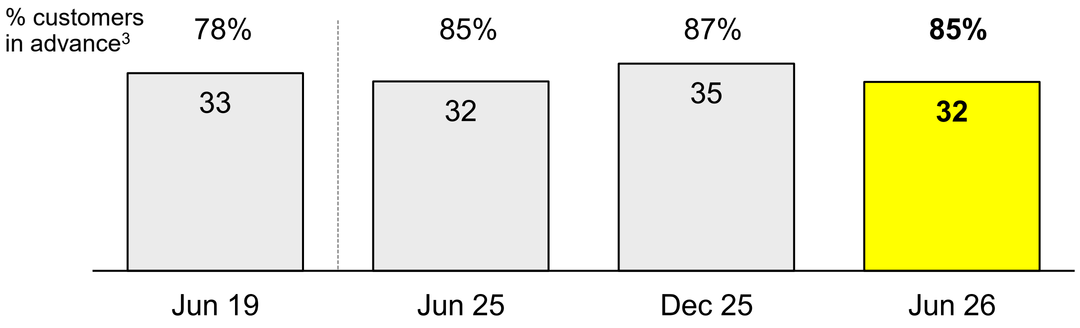
1. CBA excluding Bankwest and Unloan, unless noted otherwise. 2. Scenarios based on differing assumptions with respect to family types, number of dependents, loan size, income sources and existing liabilities/commitments. 2026 represents June 26 on a spot basis. 3. Applications that have passed system serviceability test; borrowed with excess capacity reflects applicants above minimal net income surplus. 4. Customer rate includes any customer discounts that may apply. 5. SVR (OO P&I) reflects the advertised reference rate and does not include any customer pricing concessions. 6. CBA including Bankwest. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan.

Home loans – resilience[1,2]

Stable savings buffers and DLVR

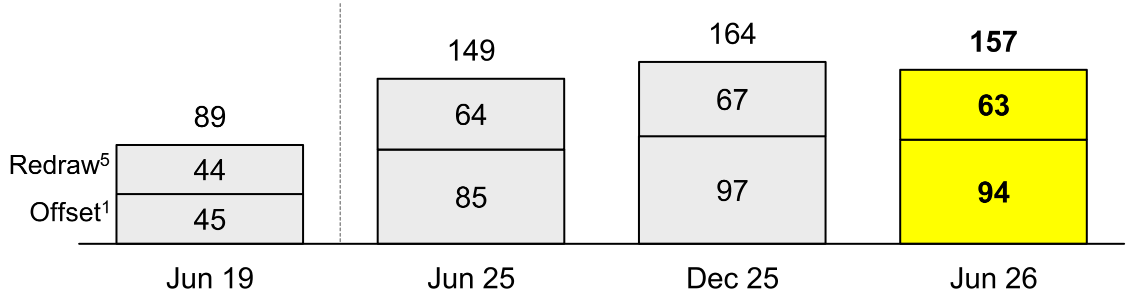
Average payments in advance[3,4]

of payments



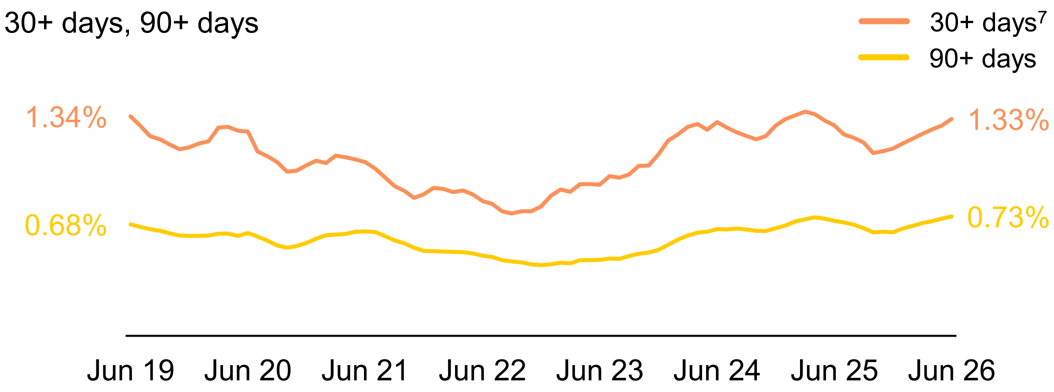
Offset and redraw balances

$bn



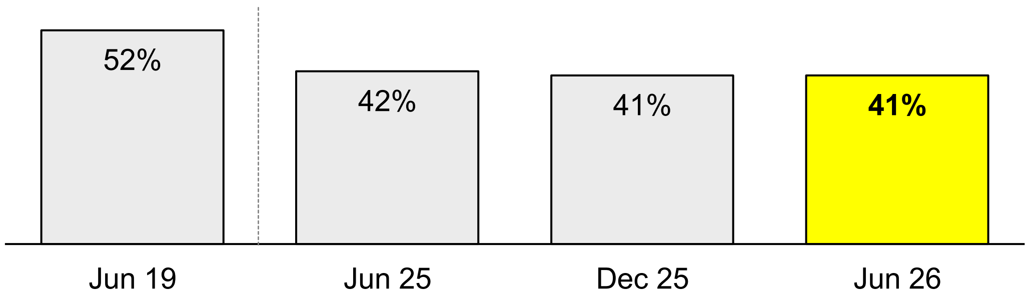
Home loan arrears[6]

30+ days, 90+ days



Dynamic LVR[8]

Portfolio average



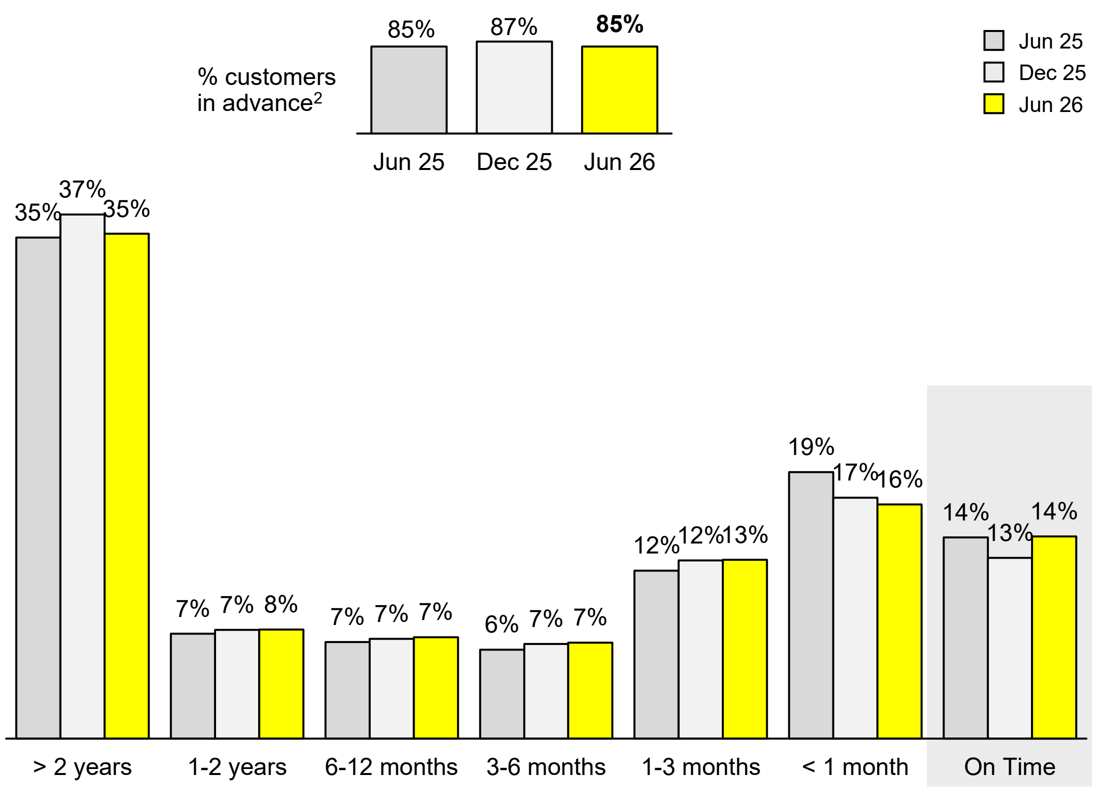
1, 2, 3, 4, 5, 6, 7, 8. Refer to sources, glossary and notes at the back of this presentation for further details.

Home loans – savings and repayment buffers

Stable savings and repayment buffers

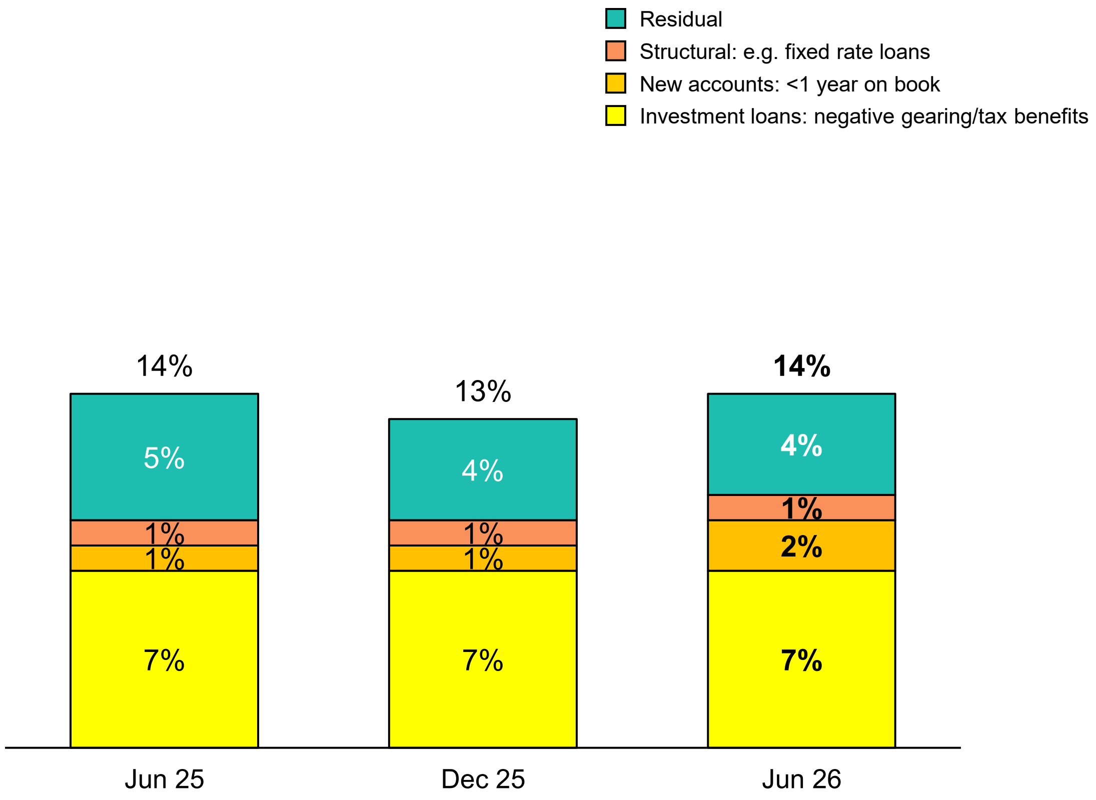
Repayment buffers[1]

% of accounts



Payments on time[1]

% of accounts



1. CBA including Bankwest. Excludes ASB, Line of Credit, Reverse Mortgages, Commonwealth Portfolio Loans, Residential Mortgage Group and Unloan. Includes offset facilities, excludes loans in arrears.
2. Any amount ahead of monthly minimum repayment at an account level; includes offset facilities and loans in arrears.

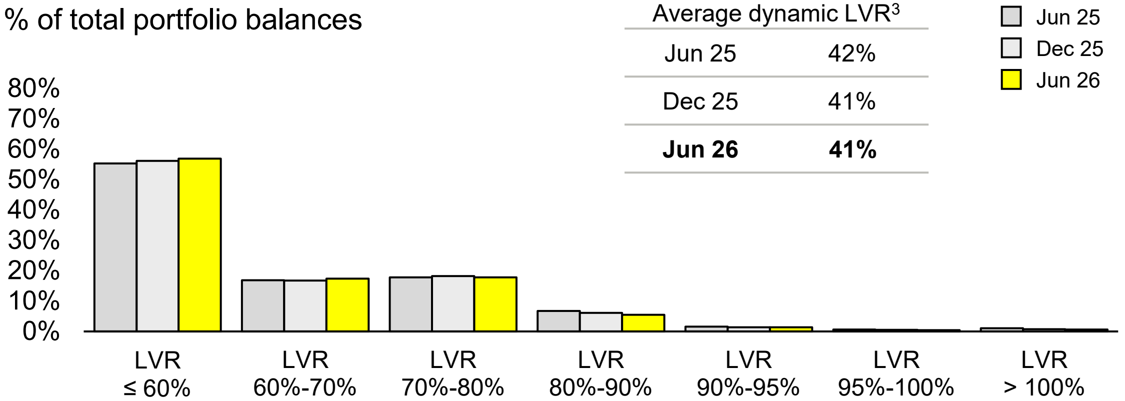
Home loans – portfolio DLVR[1]

Portfolio DLVR stable at 41%

Dynamic LVR bands[2]

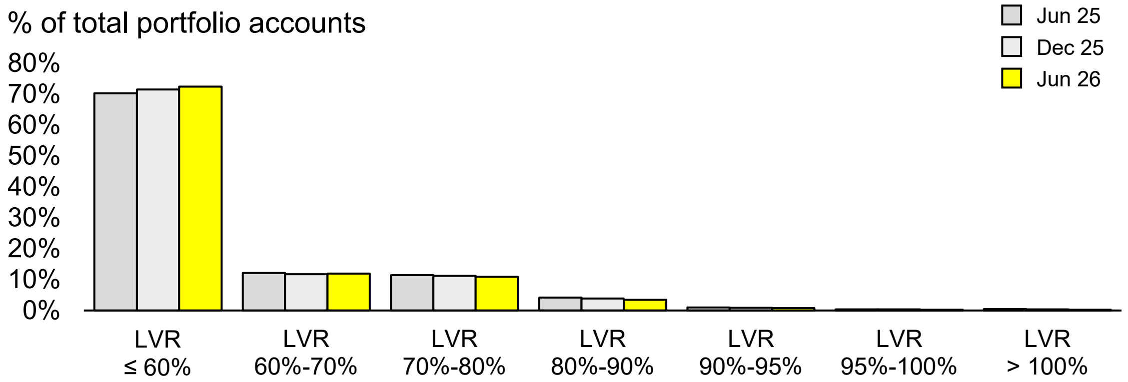
% of total portfolio balances

Average dynamic LVR[3]	
Jun 25	42%
Dec 25	41%
Jun 26	**41%**



Dynamic LVR bands[2]

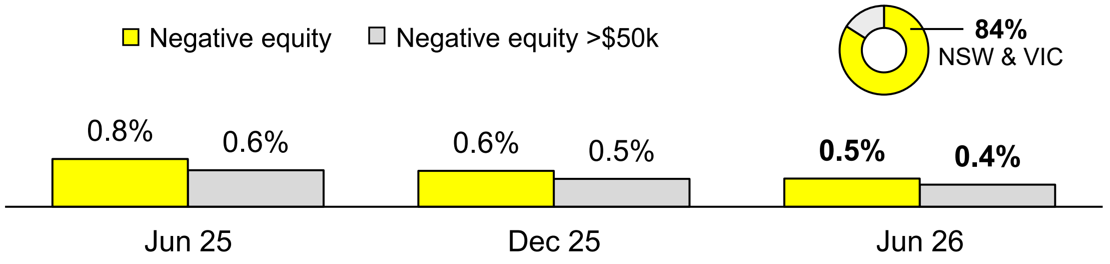
% of total portfolio accounts



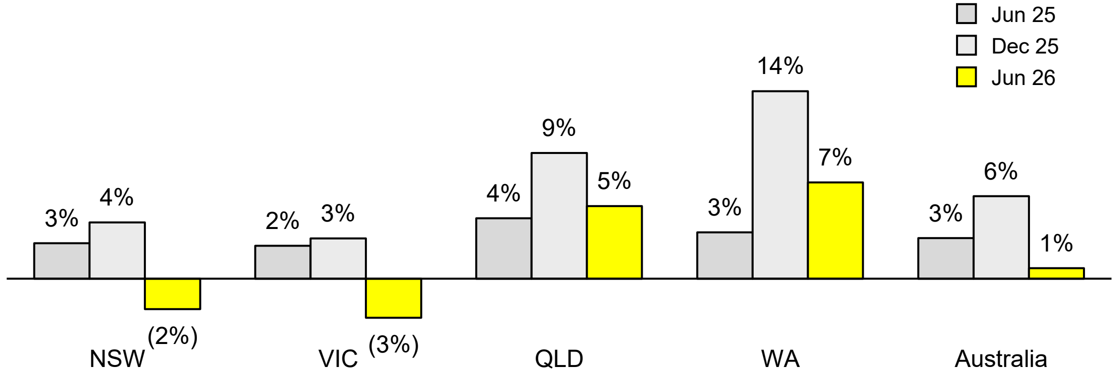
Negative equity[4]

Proportion of balances in negative equity

- 68% of customers ahead of repayments
- 10% of home loans in negative equity have Lenders' Mortgage Insurance



House price movements by state[5]



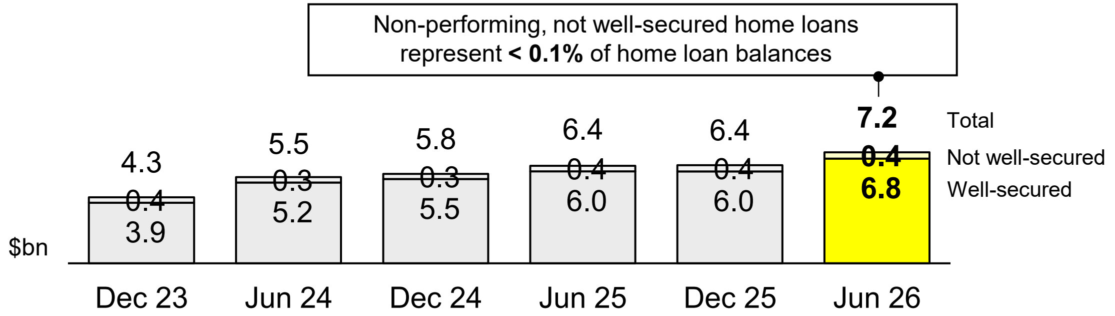
1. CBA including Bankwest. Excludes ASB, Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan. 2. Taking into account cross-collateralisation. Offset balances not considered. 3. CBA including Bankwest, Line of Credit and Reverse Mortgages. Excludes Commonwealth Portfolio Loans, 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 Cotality Home Value Index released 3 August 2026.

Home loans – non-performing loans, losses & insurance[1]

Non-performing home loans increased amid higher interest rates – portfolio largely well-secured

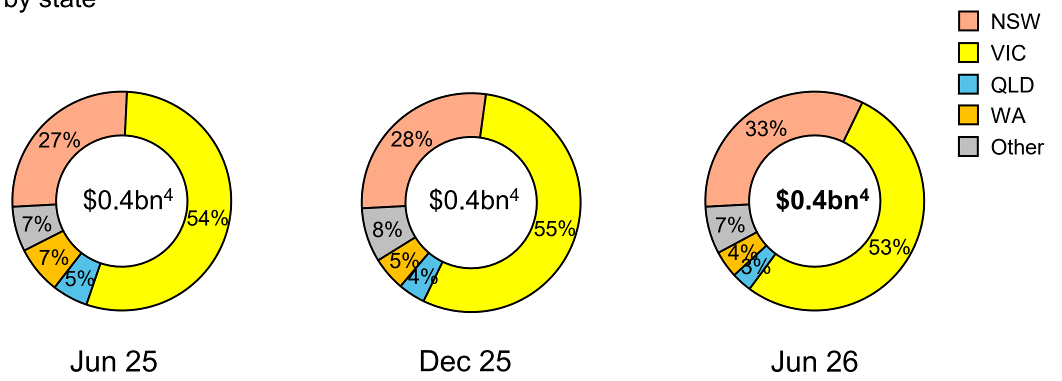
Australian non-performing home loans[2]

Non-performing home loan balances increased due to an increase in well-secured home loans as higher interest rates continue to put upward pressure on households

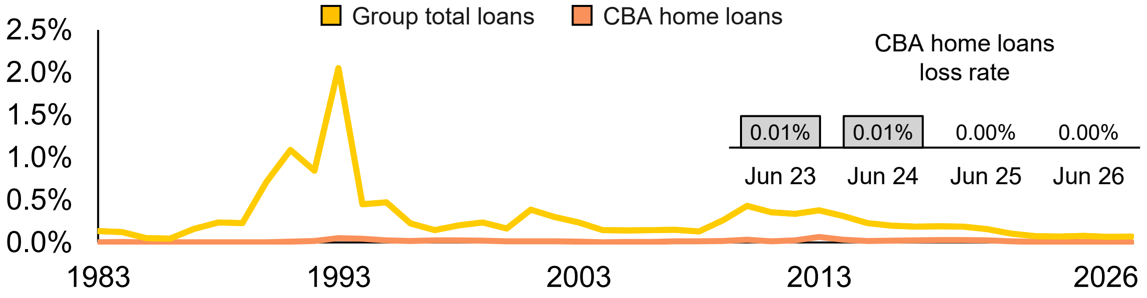


Australian non-performing, not well-secured home loans[2,3]

% by state

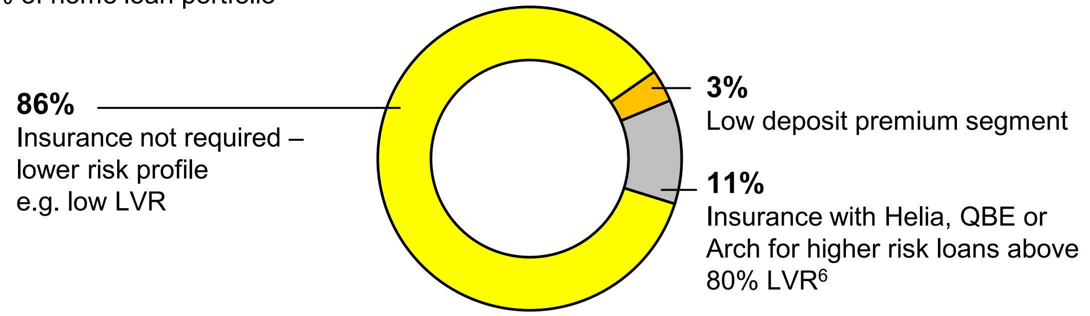


Actual losses to average gross loans and acceptances (GLAA)[5]



Portfolio insurance profile[3]

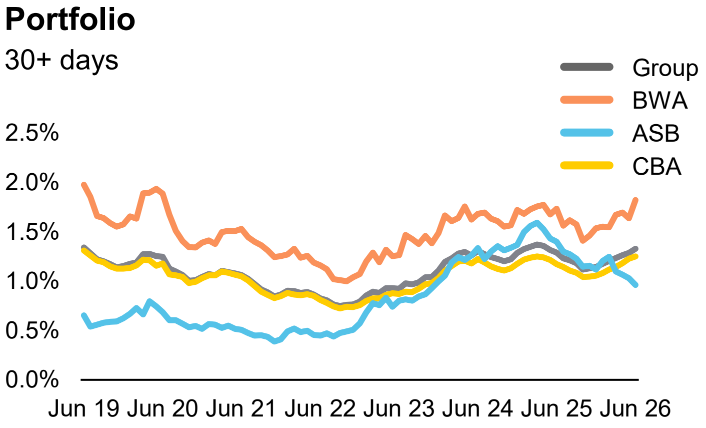
% of home loan portfolio

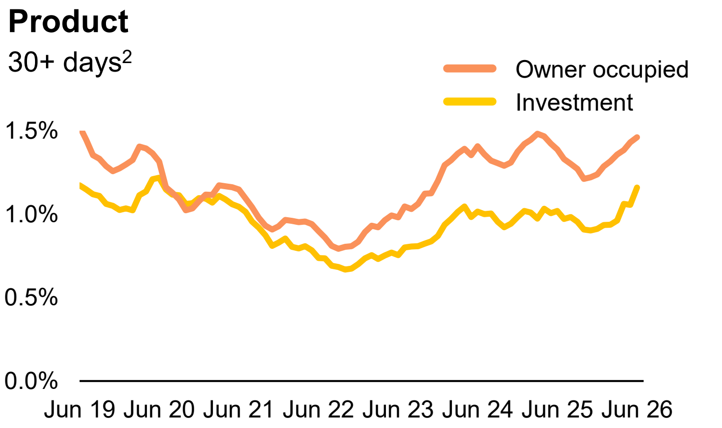


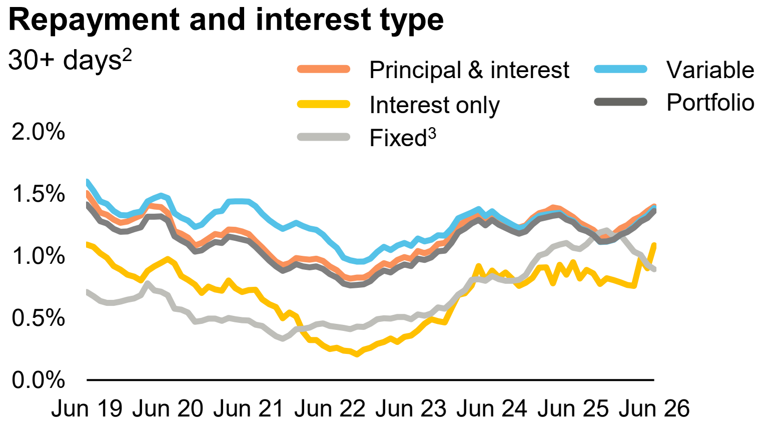
1. CBA including Bankwest. 2. Non-performing exposures are exposures in default as defined in regulatory standard *APS220 Credit Risk Management*. Well-secured home loans are defined as those with LMI or where the fair value of collateral after applying a conservative haircut to the most recent valuation 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 Mortgages, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan. 4. Reflects total Australian non-performing, not well-secured home loans. 5. Bankwest included from FY09. 6. Arch Lenders Mortgage Indemnity Limited is the LMI provider to CBA and Bankwest of new high Loan to Value Ratio (LVR) residential mortgages under a Supply and Service contract (commenced on 1 February 2026). Helia and QBE were LMI providers to CBA and Bankwest respectively prior to commencement date.

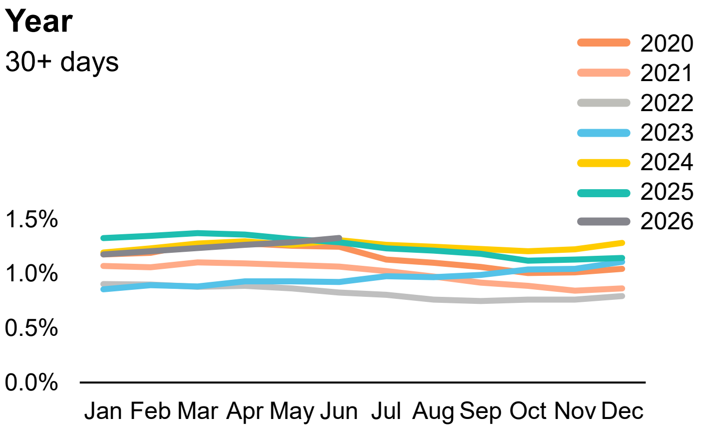
Home loans – arrears (30+ days)[1]

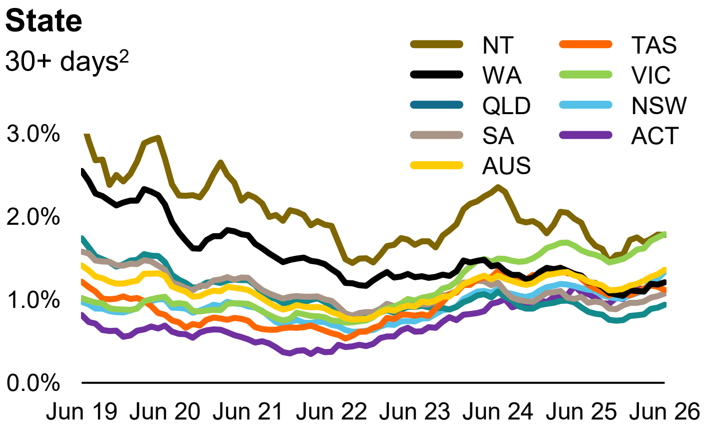
Arrears increasing as cost-of-living and interest rate pressures affect some borrowers

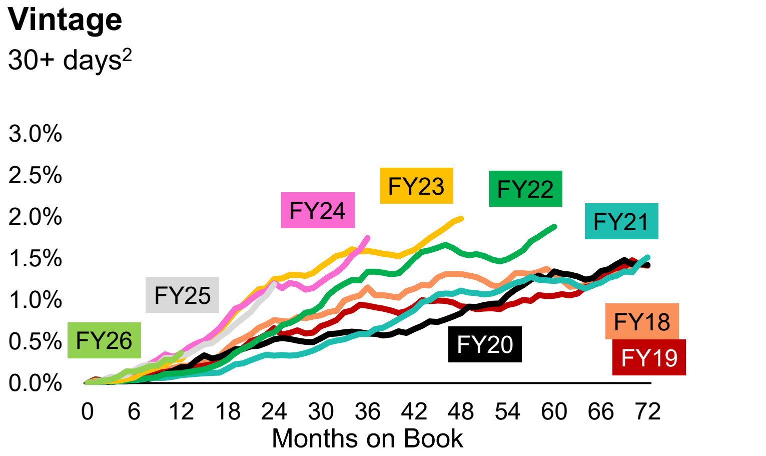












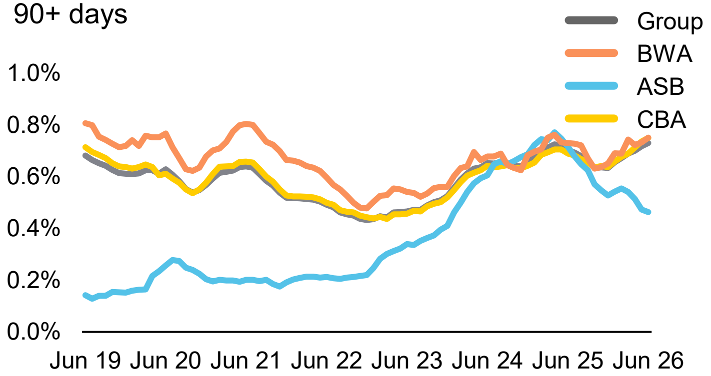
1. Comparative information since July 2023 has been restated to conform to presentation in the current period following an alignment of home loan arrears methodologies across the Group. 2. CBA including Bankwest. Excludes ASB, Line of Credit, Reverse Mortgages, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan. 3. FY25 fixed rate home loan arrears were impacted by a decrease in fixed rate home loan balances as customers switched to variable rate loans. Balance of 30+ days arrears for fixed rate loans has remained low (Jun 26: $292 million).

Home loans – arrears (90+ days)

Arrears increasing as cost-of-living and interest rate pressures affect some borrowers

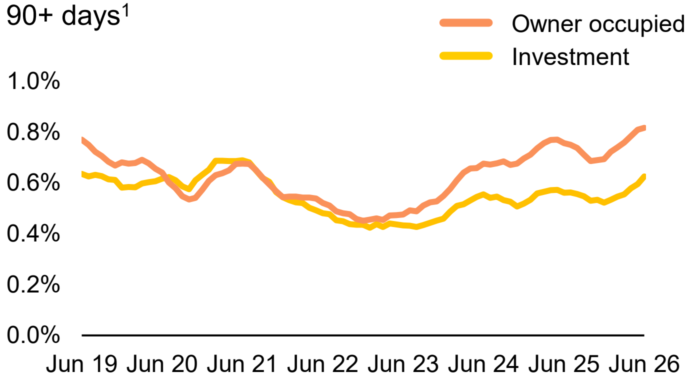
Portfolio

90+ days



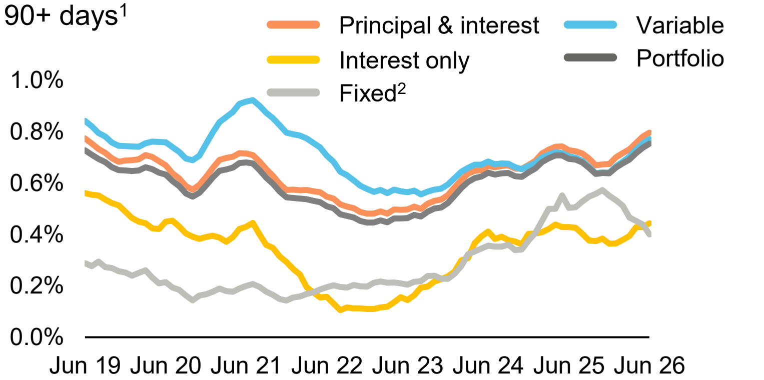
Product

90+ days[1]



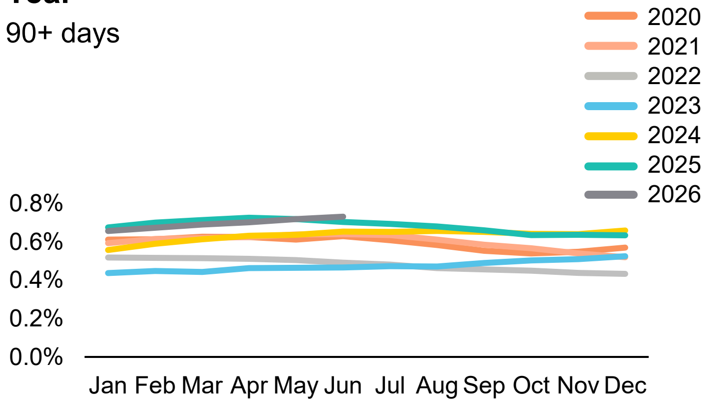
Repayment and interest type

90+ days[1]



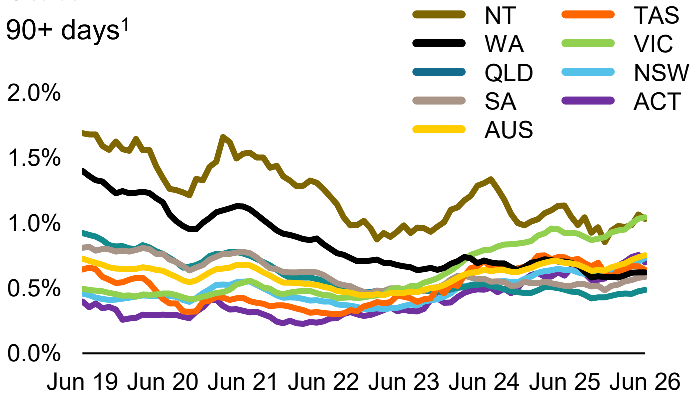
Year

90+ days



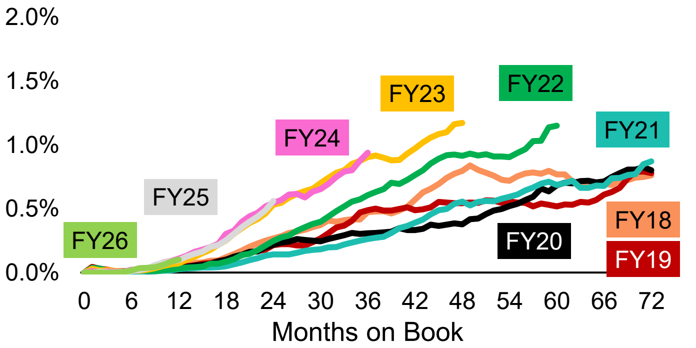
State

90+ days[1]



Vintage

90+ days[1]



1. CBA including Bankwest. Excludes ASB, Line of Credit, Reverse Mortgages, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan. 2. FY25 fixed rate home loan arrears were impacted by a decrease in fixed rate home loan balances as customers switched to variable rate loans. Balance of 90+ days arrears for fixed rate loans has remained low (Jun 26: $131 million).

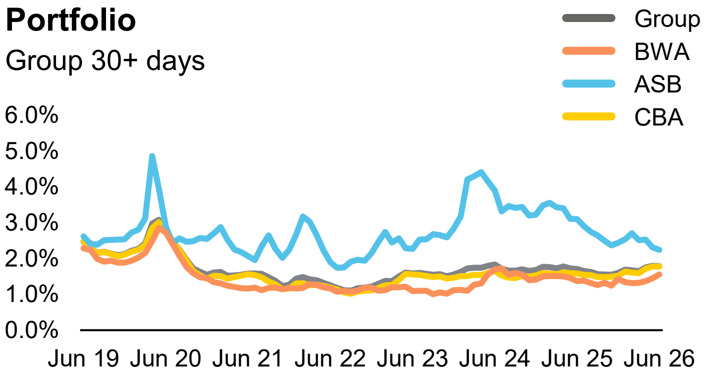
Consumer finance – arrears[1]

Higher arrears reflecting cost-of-living pressures, deliberate settings across credit, pricing and acquisition mix

Credit cards

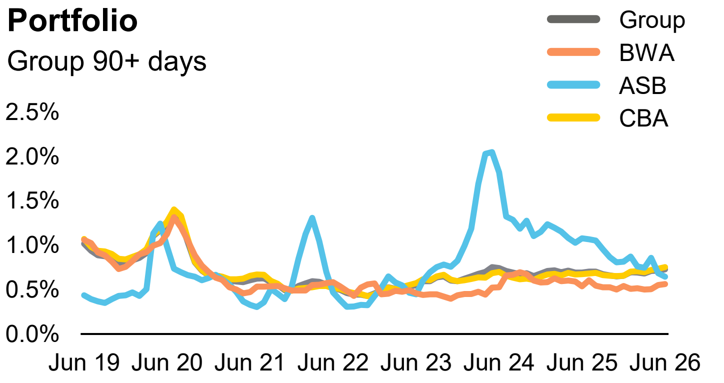
Portfolio

Group 30+ days



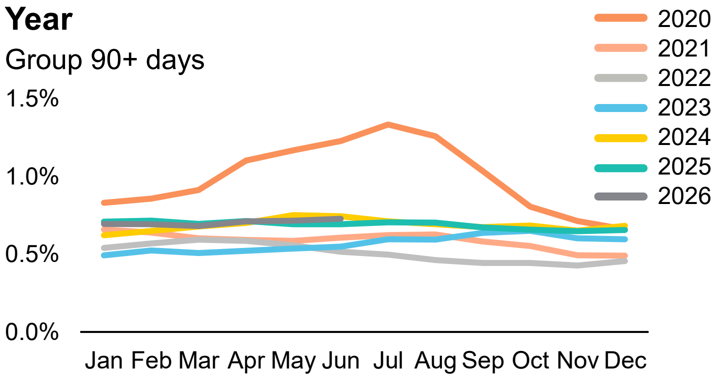
Portfolio

Group 90+ days



Year

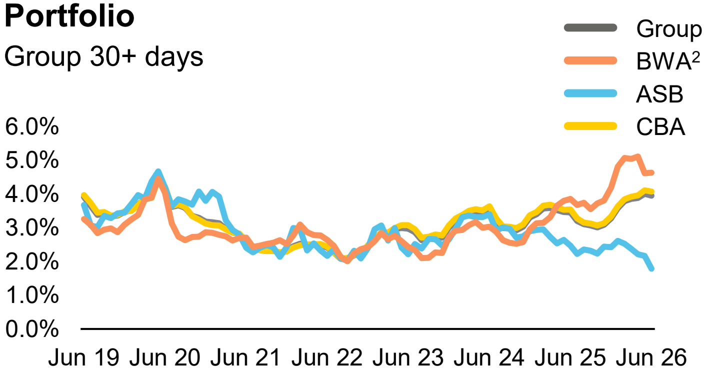
Group 90+ days



Personal loans

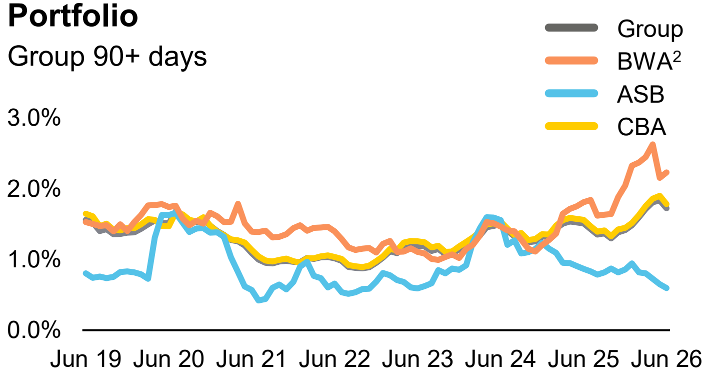
Portfolio

Group 30+ days



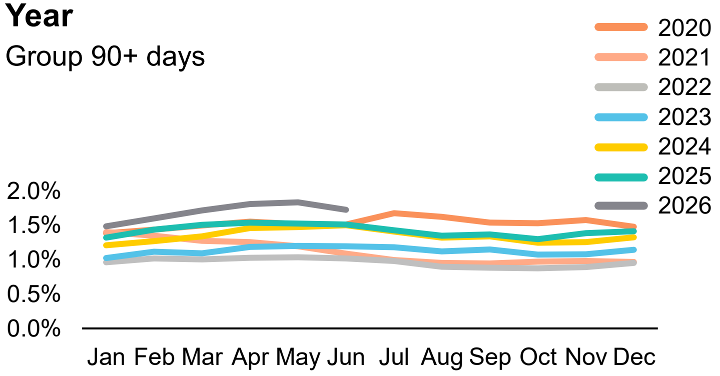
Portfolio

Group 90+ days



Year

Group 90+ days



1. Group consumer arrears including ASB. 2. Bankwest personal loan applications closed in 1H25 as part of portfolio simplification under new digital bank operating model. Personal loan portfolio in run-off with spot balance $0.1bn as at 30 Jun 2026.

Business & corporate lending

Portfolio quality[1]

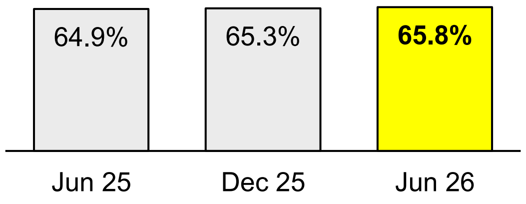
Sound portfolio credit quality

Exposures by industry[1,2]

TCE $bn	AAA to AA-	A+ to A-	BBB+ to BBB-	Other	Jun 26
Gov. Admin & Defence	184.5	19.1	0.3	0.3	**204.2**
Finance & Insurance	69.8	49.1	6.2	3.7	**128.8**
Com. Property	1.2	10.7	36.1	71.1	**119.1**
Agriculture & Forestry	-	0.8	8.5	27.9	**37.2**
Transport & Storage	0.5	2.7	14.2	11.6	**29.0**
Ent. Leisure & Tourism	-	0.1	1.8	22.6	**24.5**
Manufacturing	-	0.7	8.2	14.2	**23.1**
Wholesale Trade	0.1	0.3	6.7	14.4	**21.5**
Business Services	0.4	0.5	6.3	14.1	**21.3**
Elec. Gas & Water	0.6	3.5	10.1	6.5	**20.7**
Health & Community Services	0.1	0.2	3.3	14.8	**18.4**
Retail Trade	-	0.7	3.9	13.6	**18.2**
Construction	-	0.1	3.0	12.9	**16.0**
Mining, Oil & Gas	-	0.4	4.4	2.3	**7.1**
Media & Communications	1.7	1.6	2.1	1.4	**6.8**
All other ex Consumer	0.3	1.4	1.8	11.8	**15.3**
Total Corporate	**259.2**	**91.9**	**116.9**	**243.2**	**711.2**
Consumer	-	-	-	896.6	**896.6**
Total	**259.2**	**91.9**	**116.9**	**1,139.8**	**1,607.8**

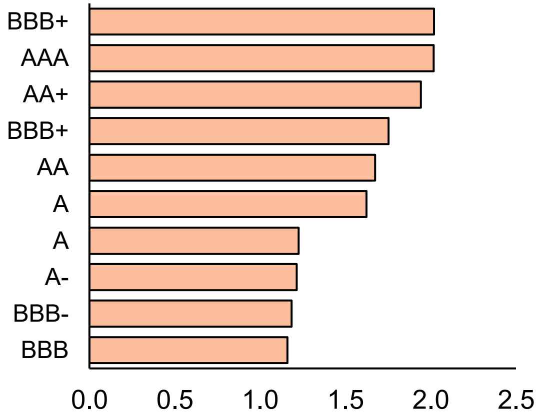
Corporate portfolio quality

Investment grade



Top 10 commercial exposures

TCE, $bn

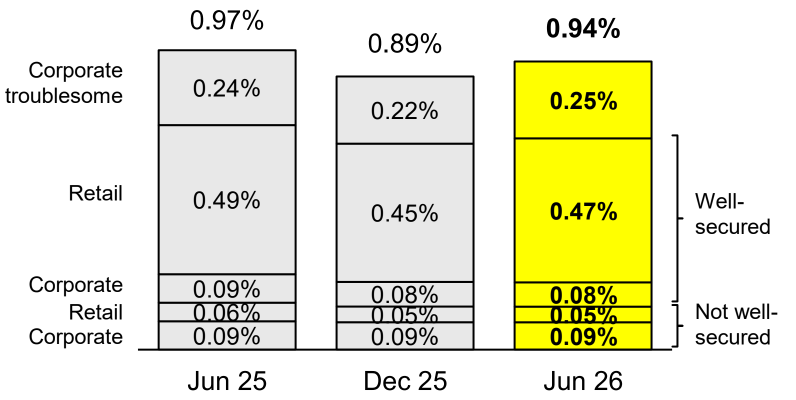


Total Group TCE by geography

	Jun 25	Dec 25	Jun 26
Australia	81.5%	81.8%	**82.2%**
New Zealand	9.9%	9.4%	**8.8%**
Americas	4.0%	4.1%	**4.1%**
Europe	2.4%	2.6%	**2.7%**
Asia	2.2%	2.1%	**2.2%**

Troublesome & non-performing exposures[3,4]

% of Group TCE



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

Total committed exposure[1,2]

Key sectors of interest

	TCE ($bn)			TNPE ($bn)			TNPE % of TCE			Provisions % of TCE		
	Jun 25	Dec 25	Jun 26	Jun 25	Dec 25	Jun 26	Jun 25	Dec 25	Jun 26	Jun 25	Dec 25	Jun 26
Government Administration & Defence	185.4	200.5	**204.2**	0.0	0.0	**0.0**	0.0%	0.0%	**0.0%**	0.0%	0.0%	**0.0%**
Finance & Insurance	115.6	114.9	**128.8**	0.0	0.0	**0.1**	0.0%	0.0%	**0.0%**	0.1%	0.1%	**0.0%**
Commercial Property	105.4	112.9	**119.1**	0.8	0.6	**0.8**	0.7%	0.5%	**0.7%**	0.4%	0.3%	**0.3%**
Agriculture & Forestry	35.0	35.0	**37.2**	1.1	1.0	**1.1**	3.1%	2.9%	**2.9%**	0.6%	0.6%	**0.6%**
Transport & Storage	28.5	29.0	**29.0**	0.5	0.5	**0.5**	1.9%	1.7%	**1.7%**	0.8%	1.0%	**1.1%**
Entertainment, Leisure & Tourism	20.7	22.4	**24.5**	0.4	0.5	**0.5**	2.0%	2.3%	**1.9%**	2.0%	1.7%	**1.3%**
Manufacturing	20.9	22.1	**23.1**	0.5	0.5	**0.6**	2.5%	2.3%	**2.7%**	1.3%	1.3%	**1.5%**
Wholesale Trade	18.7	21.1	**21.5**	0.6	0.8	**0.9**	3.3%	3.8%	**4.0%**	2.0%	1.8%	**2.1%**
Business Services	18.1	19.7	**21.3**	0.4	0.4	**0.5**	2.1%	2.2%	**2.2%**	1.2%	1.2%	**1.2%**
Electricity, Gas & Water	19.5	19.2	**20.7**	0.1	0.0	**0.0**	0.7%	0.2%	**0.2%**	0.8%	0.5%	**0.4%**
Health & Community Services	17.8	18.5	**18.4**	0.4	0.4	**0.5**	2.5%	2.2%	**2.5%**	1.2%	1.2%	**1.1%**
Retail Trade	17.0	17.4	**18.2**	0.5	0.4	**0.5**	2.6%	2.1%	**2.8%**	1.5%	1.3%	**1.6%**
Construction	14.4	14.9	**16.0**	0.6	0.5	**0.5**	3.8%	3.3%	**3.1%**	2.5%	2.3%	**2.2%**
Mining, Oil & Gas	7.4	6.4	**7.1**	0.0	0.0	**0.0**	0.2%	0.4%	**0.3%**	0.6%	0.6%	**0.6%**
Media & Communications	6.9	6.9	**6.8**	0.0	0.0	**0.0**	0.3%	0.4%	**0.4%**	0.5%	0.5%	**0.3%**
Personal & Other Services	4.3	4.2	**4.4**	0.1	0.2	**0.2**	2.1%	5.1%	**5.3%**	0.8%	1.0%	**1.1%**
Education	4.0	4.2	**4.2**	0.1	0.0	**0.0**	1.9%	0.9%	**0.7%**	0.5%	0.4%	**0.5%**
Other	5.9	6.3	**6.8**	0.1	0.1	**0.1**	2.2%	1.7%	**1.7%**	n/a	n/a	**n/a**
Total - Corporate	645.4	675.8	**711.2**	6.3	6.1	**6.8**	1.0%	0.9%	**1.0%**	0.5%	0.5%	**0.5%**
Consumer	851.6	878.8	**896.6**	8.2	7.8	**8.4**	1.0%	0.9%	**0.9%**	0.4%	0.3%	**0.3%**
Total	1,497.0	1,554.6	**1,607.8**	14.5	13.9	**15.2**	1.0%	0.9%	**0.9%**	0.4%	0.4%	**0.4%**

Refer separate slides following

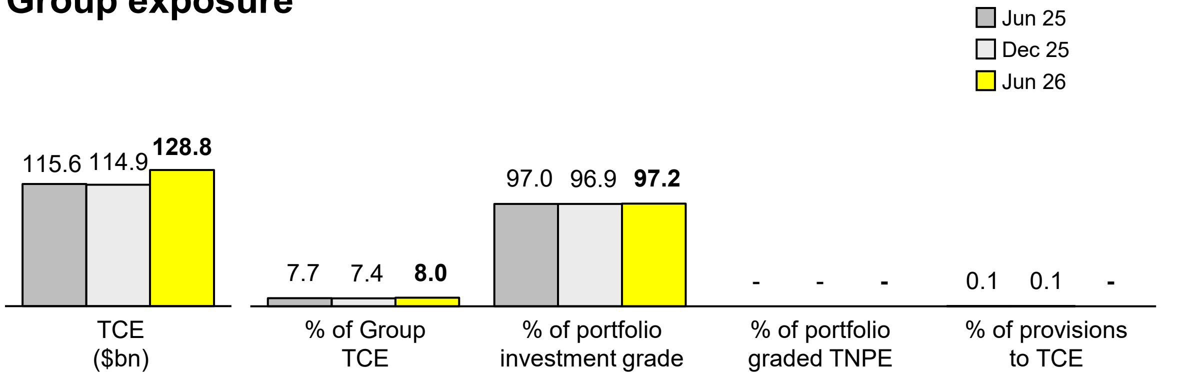
1. Refer to glossary at the back of this presentation for further details. 2. Due to rounding, the numbers presented may not sum precisely to the totals provided.

Finance & Insurance

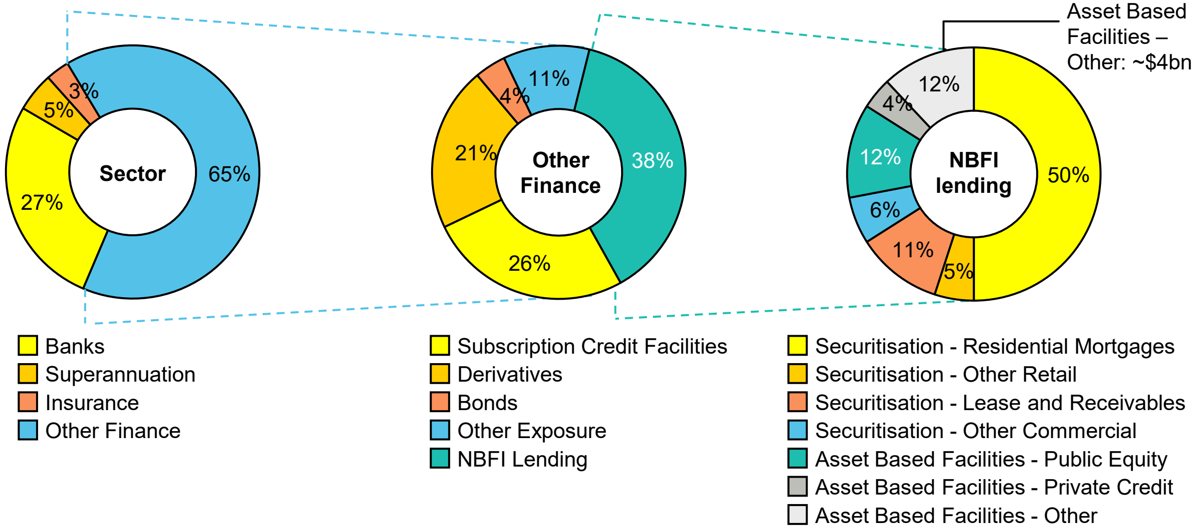
Disciplined origination and strong credit quality

- The Finance and Insurance sector demonstrated resilience despite market volatility, cost pressures and ongoing regulatory change. Demand for banking and insurance services is expected to remain stable.
- The portfolio grew 12% over the half, reflecting increased exposure to investment grade bonds, customer hedging activity, funds financing and securitisation. The portfolio remains weighted towards investment grade exposures at 97.2%.
- Subscription Credit Facilities[1], supported by investors' uncalled capital commitments, account for 26% of Other Finance and remain 100% investment grade.
- Lending to Non-Bank Financial Institutions (NBFI)[2] through Securitisation and Asset Based Facilities[3] accounts for 38% of Other Finance (~24% of the portfolio). These exposures are 100% investment grade, reflecting disciplined structuring and client selection, whilst supporting growth across target clients and assets.
- Growth in Asset Based Facilities remains modest, with the portfolio skewed towards Infrastructure and Listed Equities, and origination targeted at select leading fund managers.
- The Bank supports institutional customers in Australia and New Zealand through funding of specific securitisation assets, access to capital markets and global fixed income investors.

Group exposure



Profile



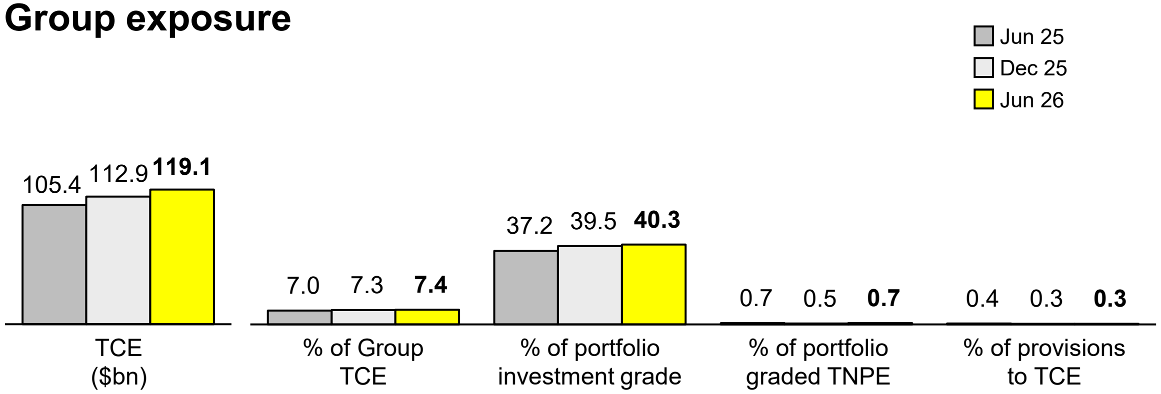
1. Exposure with recourse to the legally binding uncalled capital commitments of the fund's investors. 2. Securitisation exposure that is directly collateralised by the underlying debt obligation, plus Asset Based Facilities. 3. Exposure based on the underlying value and cash flows of the investments in the fund.

Commercial Property

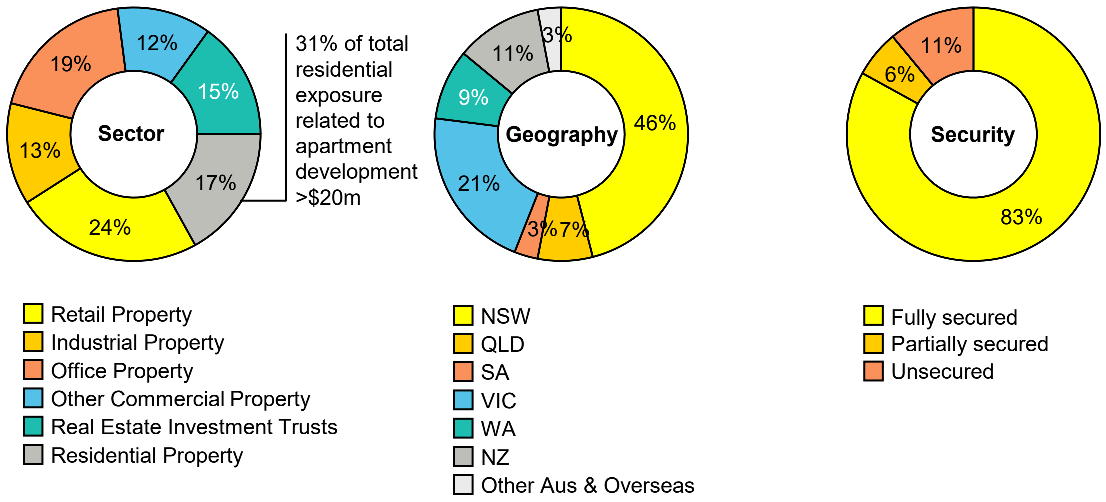
Diversified and well-secured portfolio

- Over the half, exposure grew 5%. Growth was across sub-sectors and geographies.
- Residential Property remained the largest contributor to growth, although momentum moderated over the half, reflecting labour supply constraints, cost inflation, and uncertainty around the impacts of the Federal Budget changes on development feasibility. These pressures are being closely monitored and while low vacancy rates, housing demand, and government supply initiatives continue to support the sector, activity is likely to be subdued in the near term.
- TNPE increased modestly due to a small number of customer downgrades, while overall portfolio performance remained stable and well secured.
- Leverage remains moderate for the individually risk-rated property investment portfolio, with a weighted average Loan to Valuation Ratio (LVR) of 48%[1]. Of the unsecured exposure, >90% is to investment grade customers.
- Office exposures are weighted toward Premium and A Grade property where capital values have improved. Elevated vacancy rates remain a focus, with tighter LVRs in place for high vacancy precincts.
- Retail performance was sound, supported by low vacancy rates, limited new supply and population growth.
- Portfolio settings remain conservative, with close oversight of covenants, Interest Coverage Ratios and targeted adjustments to origination settings to address valuation, income and interest rate risk.

Group exposure



Profile



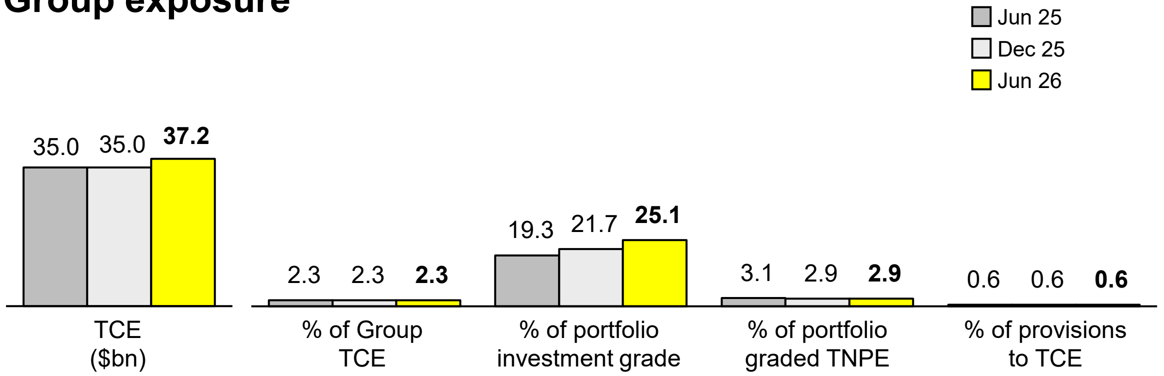
1. As at 30 June 2026. The remaining exposure primarily relates to statistically managed exposures where LVR is not available, and property development.

Agriculture & Forestry

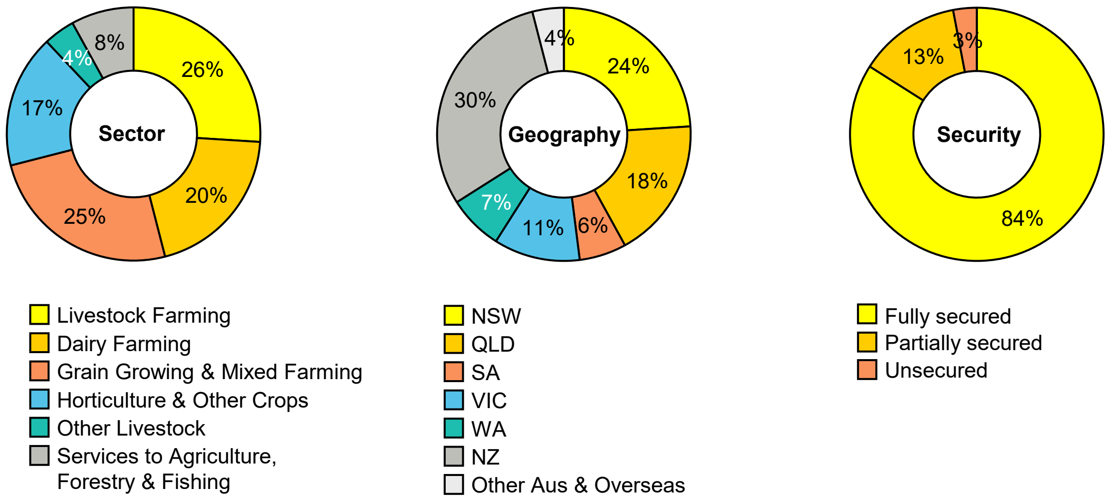
Well-secured portfolio with sound quality amid mixed conditions

- The Agricultural sector remains resilient, underpinned by stronger livestock and grain prices, robust demand, diversified markets and production levels that remain above historical averages. The portfolio grew 6% over the half, with portfolio quality and TNPE remaining stable.
- Many Agricultural customers face input cost pressures, particularly fuel, fertiliser and transport, impacting profitability and margins. Customers have responded with a range of measures, including utilising cash reserves, managing costs, adjusting planting plans, and in some cases, deferring capital expenditure. As at 30 June 2026, the Bank has proactively contacted ~80% of its Australian customers[1] in this sector with only 2% indicating a need for support through payment deferrals, working capital or debt restructuring.
- Conditions were mixed across the sub-sectors, with livestock markets supported by robust global demand while farm production is impacted by drier seasonal conditions.
- Farm values remain strong, although growth is moderating following an extended period of gains.
- Stable climatic conditions in New Zealand supporting dairy farm productivity, combined with improved commodity prices and lower interest rates, have contributed to improvements in portfolio quality.

Group exposure



Profile



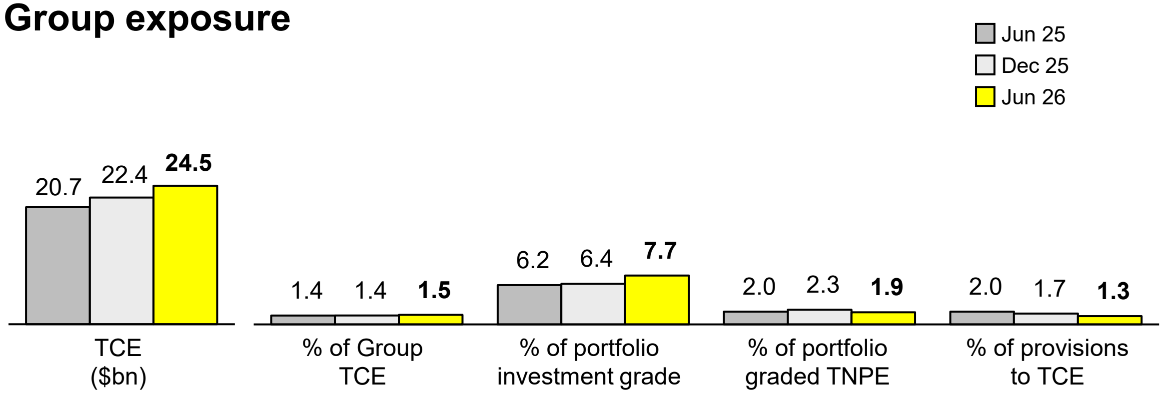
1. Excluding customers in Institutional Banking & Markets and ASB.

Entertainment, Leisure & Tourism

Resilient consumer spending supporting portfolio growth

- CommBank Household Spending Insights Index shows consumer spending remaining resilient despite softer sentiment.
- Hospitality spending increased 7.0% over the 12 months to June 2026[1], with higher spending across fast food outlets, food delivery services, restaurants, pubs, taverns and bars.
- Recreation spending grew 7.7% over the 12 months to June 2026[1], with higher spending across travel, cinemas, fitness clubs, sporting goods and ticketing services.
- Sector challenges include high operating costs and interest-rate-driven changes in consumer behaviour.
- The portfolio grew 9% over the half mainly in Accommodation and Pubs, Clubs & Casinos sub-sectors.
- TNPE decreased to 1.9% of the portfolio, reflecting improved performance across multiple exposures.

Group exposure



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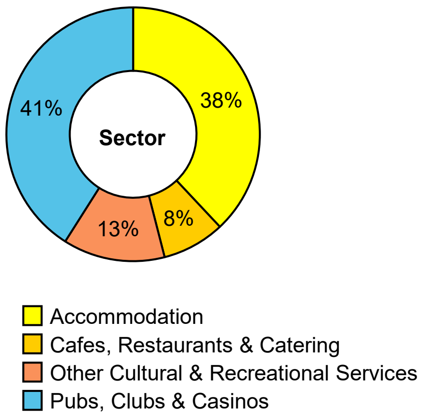
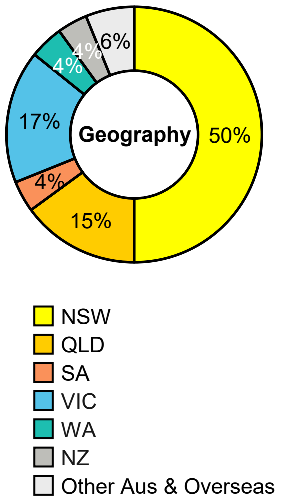
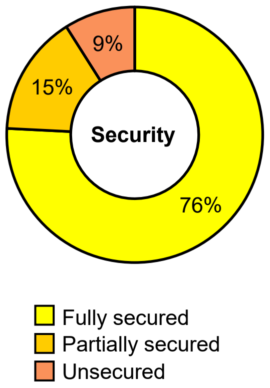






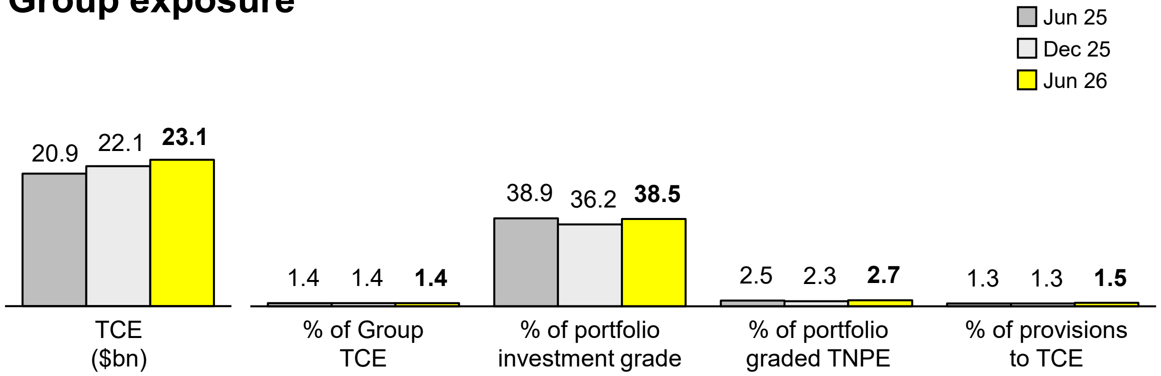
1. CommBank Household Spending Insights Index, June 2026.

Manufacturing

Resilient sector despite ongoing margin pressures

- Manufacturers continue to face supply chain disruption, including shipping delays, supply shortages and export challenges arising from geopolitical tensions.
- Australian dollar volatility is contributing to cost uncertainty and influencing inventory management decisions, with many manufacturers adopting more cautious purchasing and stockholding strategies.
- Global tariffs, and elevated labour, energy and insurance costs continue to pressure margins. While manufacturers have been able to pass through some cost increases where market conditions permit, recovery remains partial.
- As a result, many businesses continue to absorb a portion of these costs, reinforcing a focus on productivity, operational efficiency and cost discipline over volume-driven growth.
- The portfolio grew 4% during the half.
- TNPE increased to 2.7% of the portfolio, primarily driven by a single-name exposure downgrade during the period.

Group exposure



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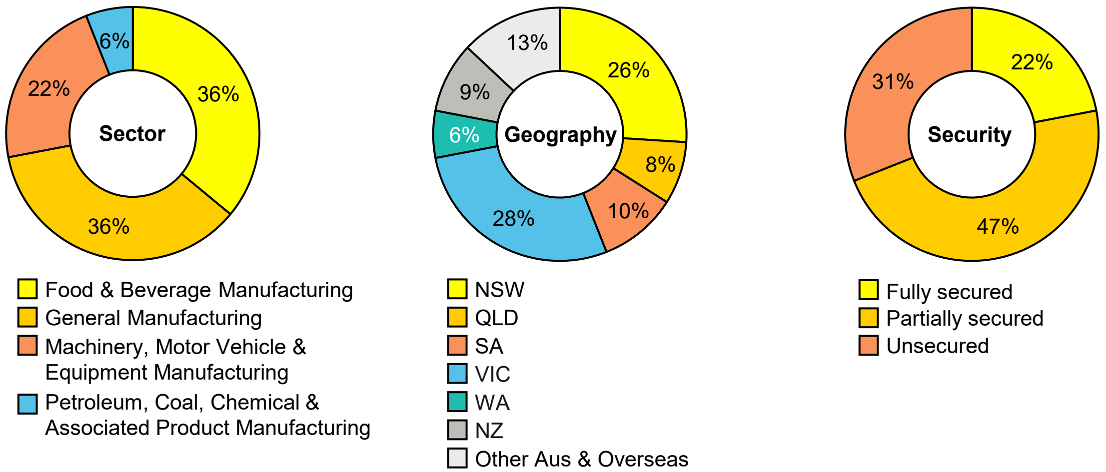
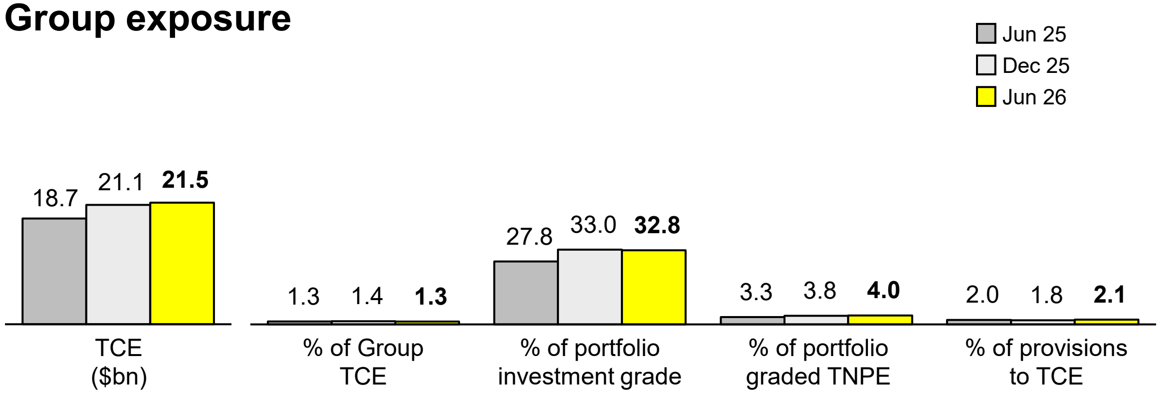


Wholesale Trade

Portfolio broadly stable despite challenging sector conditions

- Wholesale Trade conditions remain challenging, with geopolitical tensions and supply chain uncertainty driving volatility in freight costs, lead times and product availability. These pressures continue to increase inventory management complexity and working capital requirements.
- Elevated labour, energy and insurance costs continue to pressure margins. Price sensitivity among consumers and retailers has limited wholesalers' ability to pass through cost increases, particularly for smaller operators.
- The portfolio remained broadly stable over the half, with 2% exposure growth, a stable investment-grade mix and higher provision coverage.
- TNPE increased slightly to 4% of the portfolio following several smaller exposure downgrades and remains elevated due to a large single-name downgrade in June 2024.

Group exposure



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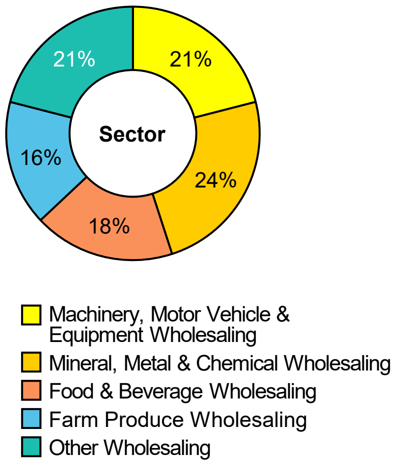
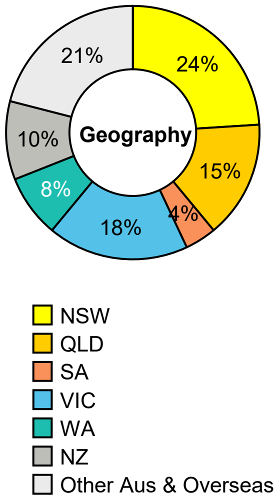
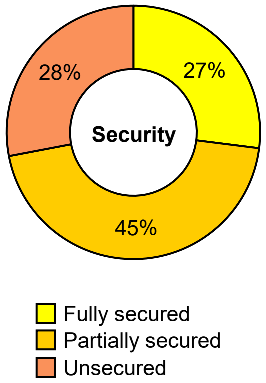




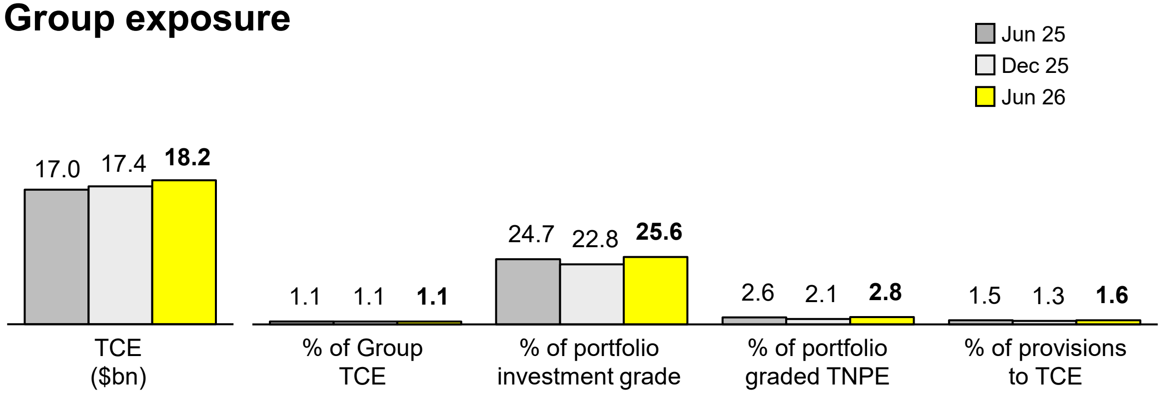


Retail Trade

Resilient consumer spending despite cost pressures

- Cost-of-living pressures and higher interest rates continue to weigh on consumer sentiment.
- Population growth, underpinned by net overseas migration, has expanded the consumer base and supported overall spending.
- Consumers remain price sensitive, with some households increasingly prioritising essential expenditure and becoming more selective in discretionary purchases. Retailers face elevated input costs across freight, logistics, supply chains and energy.
- Against this backdrop, cost recovery through pricing remains constrained, placing pressure on margins. The portfolio grew 5% over the half, while the percentage of portfolio investment grade increased to 25.6%.
- TNPE increased to 2.8% of the portfolio due to downgrades of a small number of customers during the period.

Group exposure



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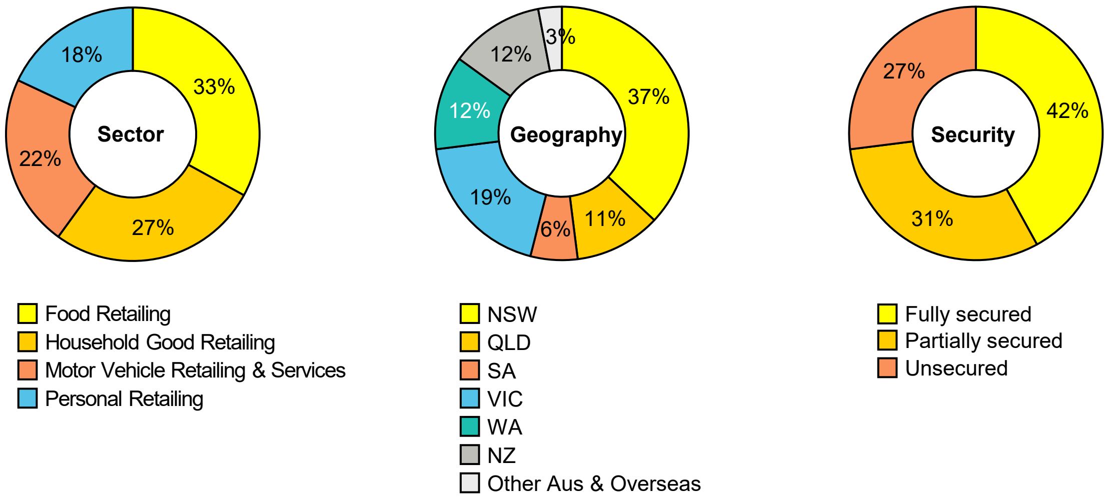
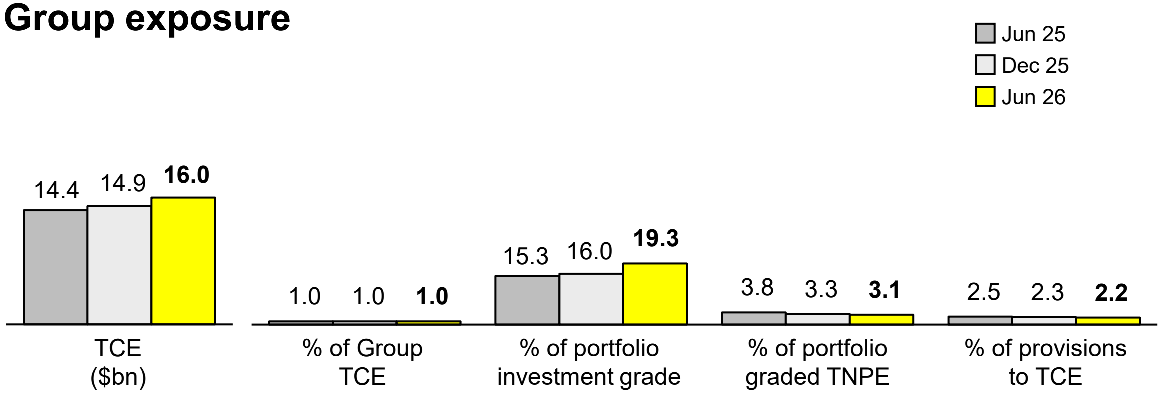


Construction

Resilient construction pipeline supporting improved sector conditions

- Construction pipelines are near all-time highs[1], supported by strong activity across infrastructure, renewable energy, data centres, health and aged care, and apartment developments.
- Conditions vary across sub-sectors and regions, with near-term demand strongest in Western Australia, South Australia and Queensland.
- Despite strong pipelines, growth is likely to moderate due to higher interest rates and input costs.
- Higher costs driven by geopolitical tensions are largely being absorbed through contractual recovery mechanisms or shared between contractors and project owners.
- The portfolio grew 8% over the half. An increase in the proportion of investment grade exposures and a reduction in TNPE as a percentage of the portfolio reflect continued improvement in sector credit quality.
- Pockets of stress remain, with 3,472 construction sector insolvencies[2] in the 12 months to June 2026.

Group exposure



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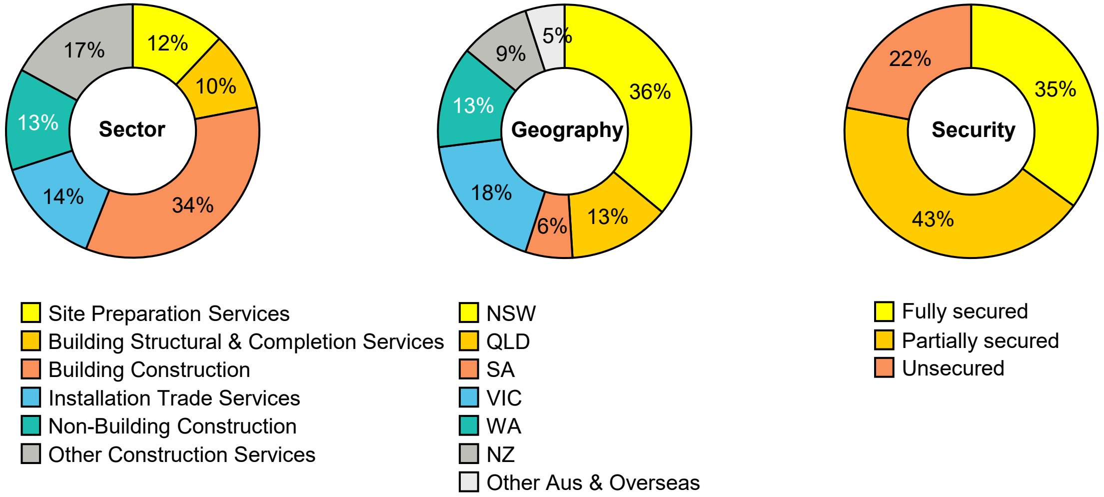


1. Rider Levett Bucknall Australia Construction Update Q2 2026. 2. Source: ASIC.

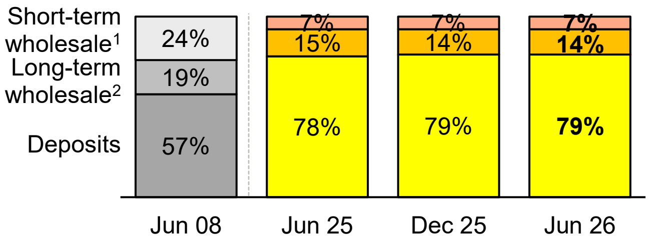
Funding, liquidity & capital

Funding overview

Long-term conservative funding settings maintained

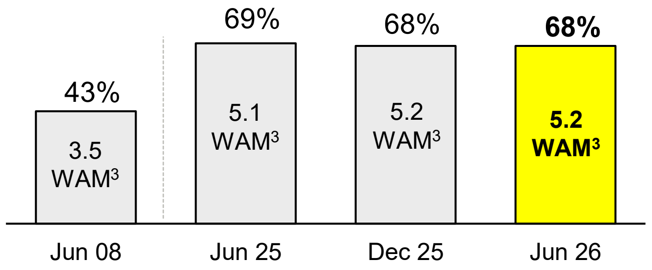
Funding composition

% of total funding



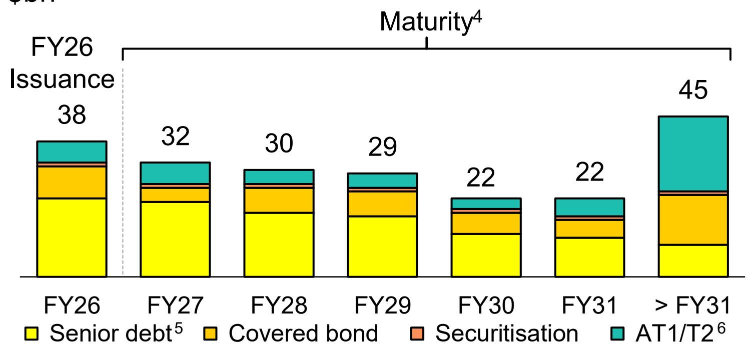
Wholesale funding[2]

Long-term as % of total wholesale funding

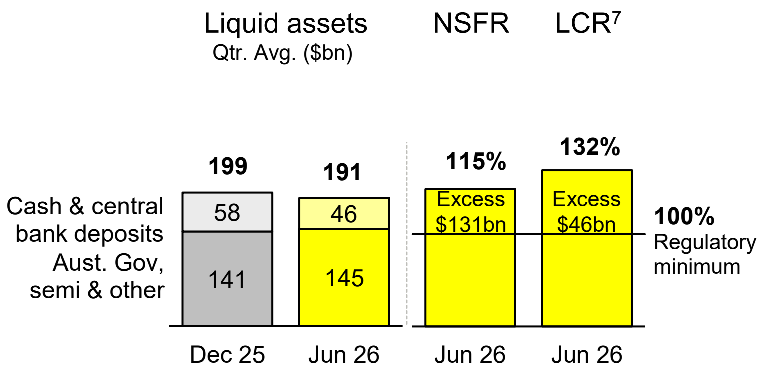


Funding profile

$bn

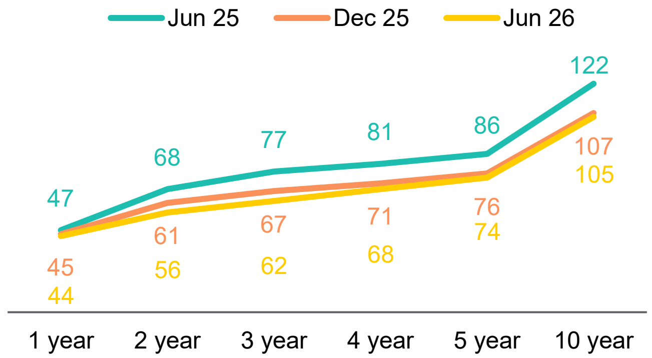


Liquidity metrics



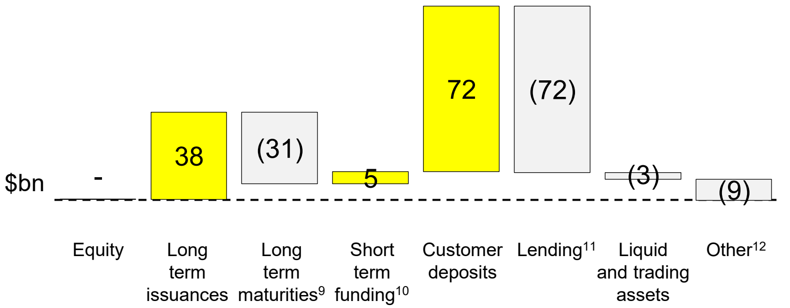
Indicative wholesale funding costs[8]

bpts



Sources and uses of funds

12 months to June 26



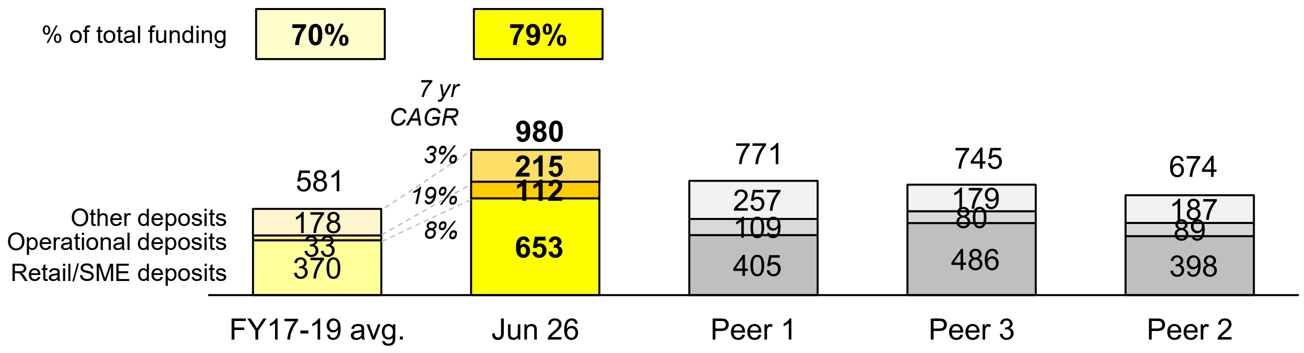
1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12. Refer to sources, glossary and notes at the back of this presentation for further details.

Deposit funding

Highest share of customer deposits in Australia – 79% deposit funded

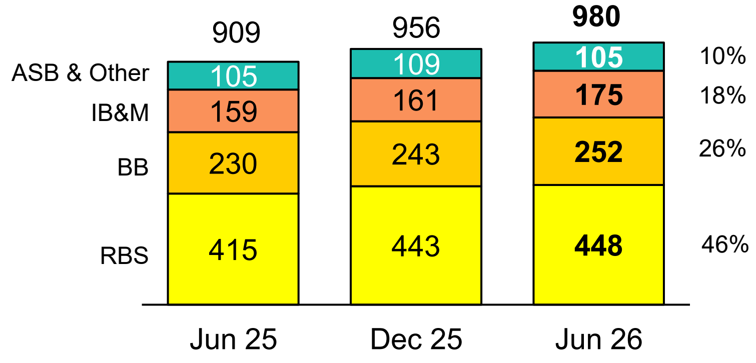
Customer deposits vs peers[1]

$bn



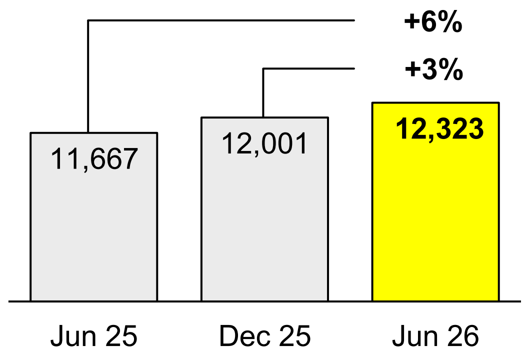
Customer deposits by segment[4]

$bn



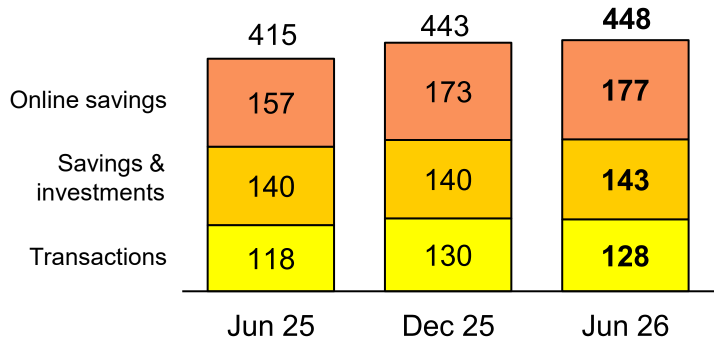
Retail transaction accounts[2]

Total accounts #, '000



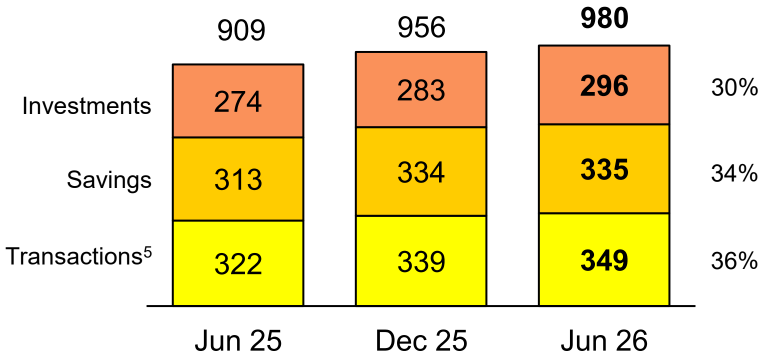
Retail deposit mix[3]

$bn



Customer deposits by product[4]

$bn



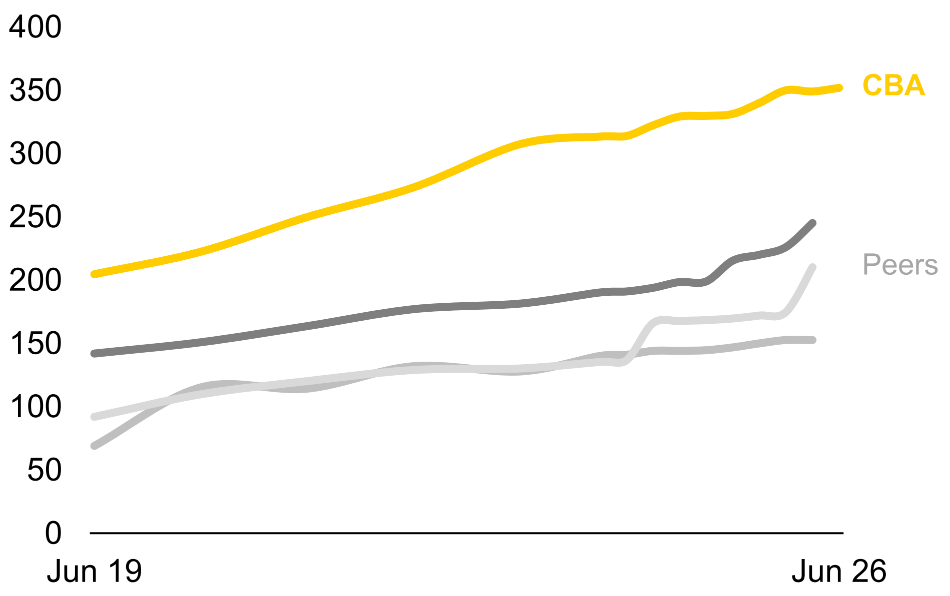
1, 2, 3, 4, 5. Refer to sources, glossary and notes at the back of this presentation for further details.

Deposit funding

Largest share of stable customer deposits in Australia

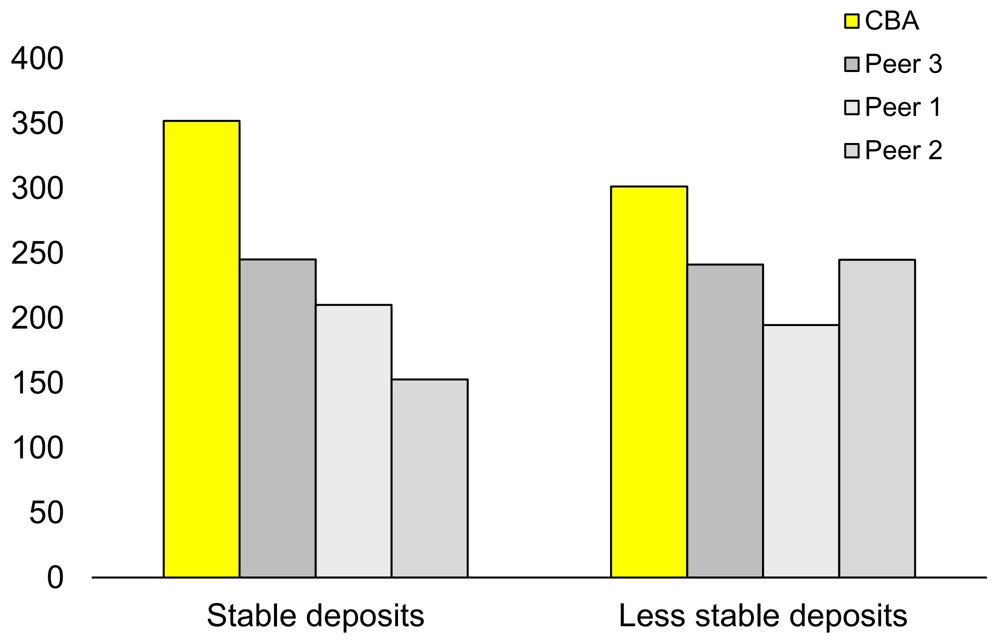
Stable deposits

Retail & SME deposits in NSFR[1], $bn



Stable and less stable deposits

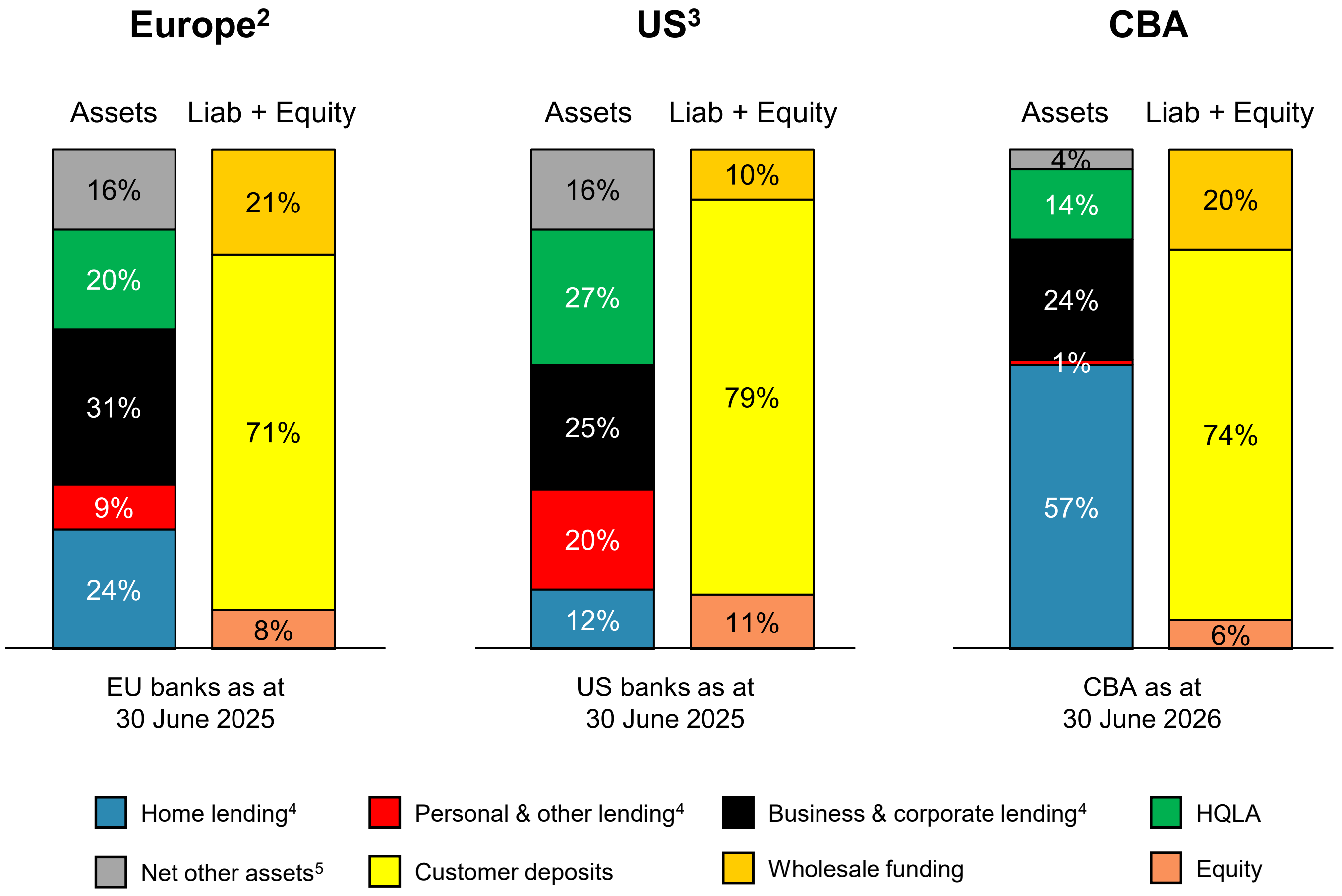
Retail & SME deposits in NSFR[1], $bn



1. CBA as at 30 June 2026. Peer data based on regulatory disclosures as at 31 March 2026.

Balance sheet composition[1]

CBA has stable, high-quality assets and conservative funding settings



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

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

Funding – CBA has proactively maintained conservative funding settings:

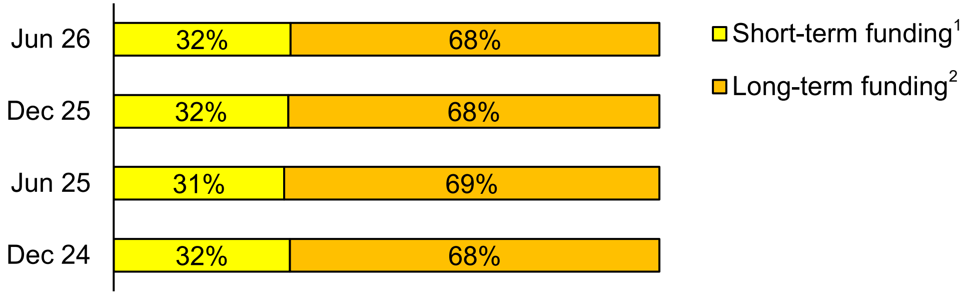
- Low proportion of short-term funding which provides flexibility through tighter financial conditions
- Long-term wholesale funding has a weighted average maturity of 5.2 years and is diversified by product and currency; track record of good access to global funding markets
- Large proportion of customer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

1. Based on published consolidated 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 regulatory disclosures. 2. European Banking Authority data comprising 119 banks, produced using data as at November 2025. 3. Federal Reserve data comprising commercial banks in the US, produced using data as at November 2025. 4. Lending includes gross loans and advances. 5. Includes unencumbered marketable securities that do not qualify as HQLA, pledged securities and other assets net of trading and other liabilities.

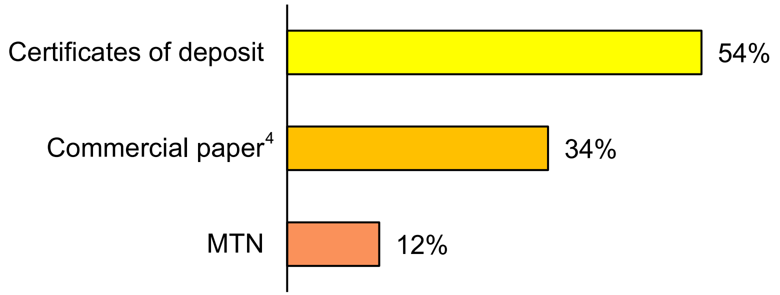
Wholesale funding

Wholesale funding diversified across differing products, currencies and tenor

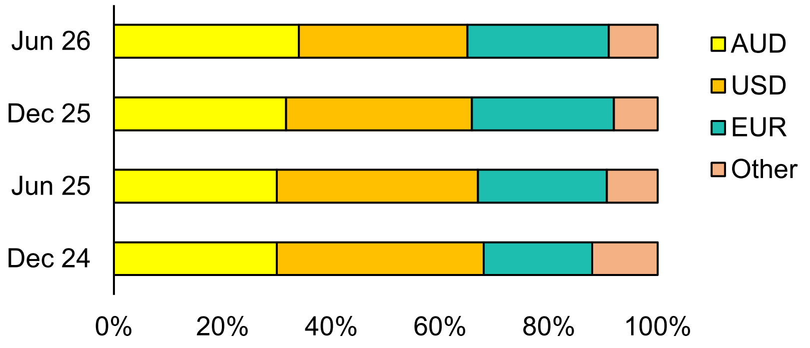
Portfolio mix



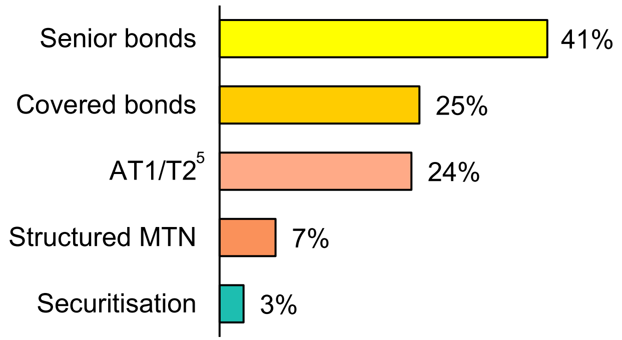
Short-term funding by product[1,3]



Long-term funding by currency



Long-term funding by product[3]



1. Excludes short-term collateral deposits. 2. Represents the carrying value of long-term funding inclusive of hedges. 3. As at 30 June 2026. 4. Includes debt issues under the US commercial paper programme and the joint Euro Commercial Paper and Certificates of Deposit Programme. 5. Additional Tier 1 and Tier 2 Capital.

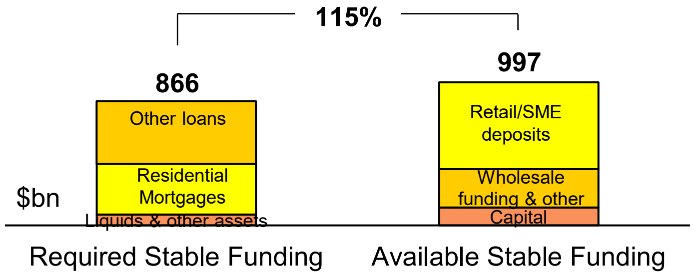
Funding and liquidity metrics[1]

Funding and liquidity metrics remain well above regulatory minimums

NSFR

Jun 26

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

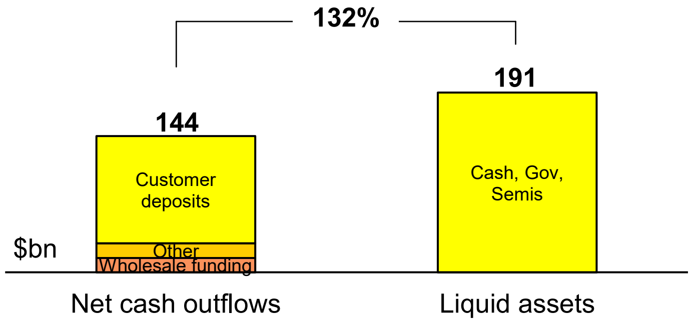


NSFR (%)

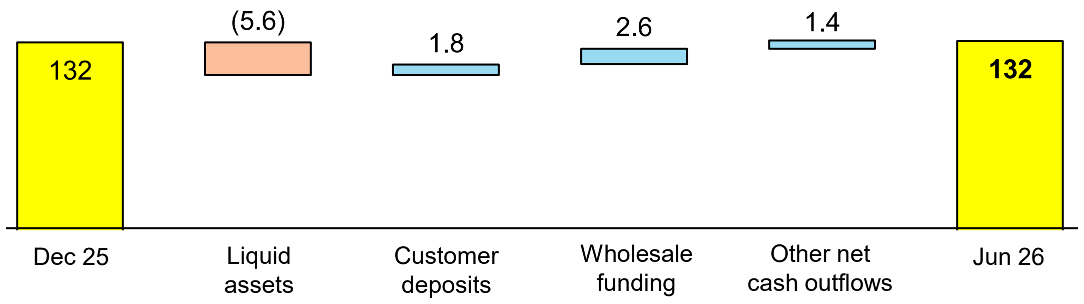
LCR[2]

Jun 26

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



LCR (%)[2,3,4]

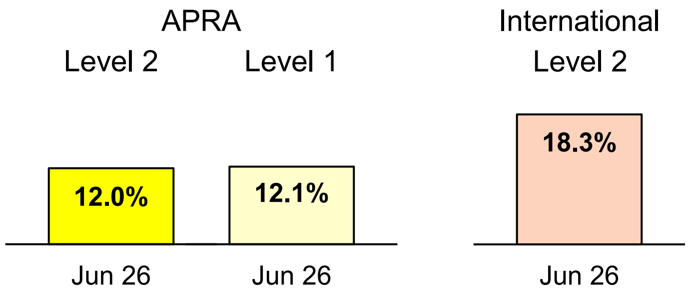


1. All figures shown on a Level 2 basis. 2. Quarterly average. 3. Calculation reflects movements in both the numerator and denominator. 4. Liquid assets include high quality liquid assets as defined by APRA in Australian Prudential Standard *APS210 Liquidity*. Refer to glossary for definition.

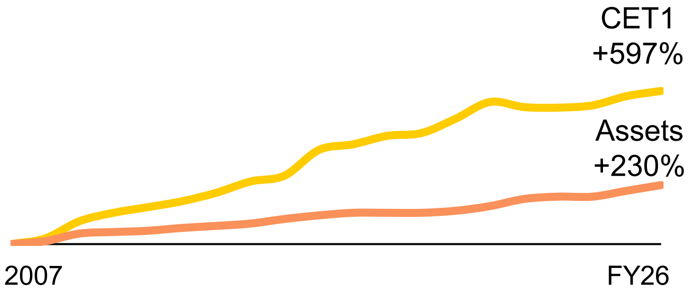
Capital overview

Strong capital position maintained

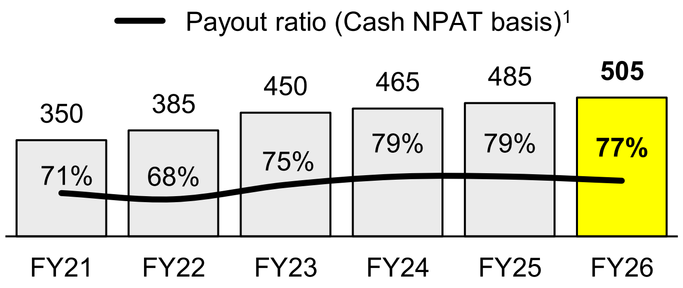
CET1



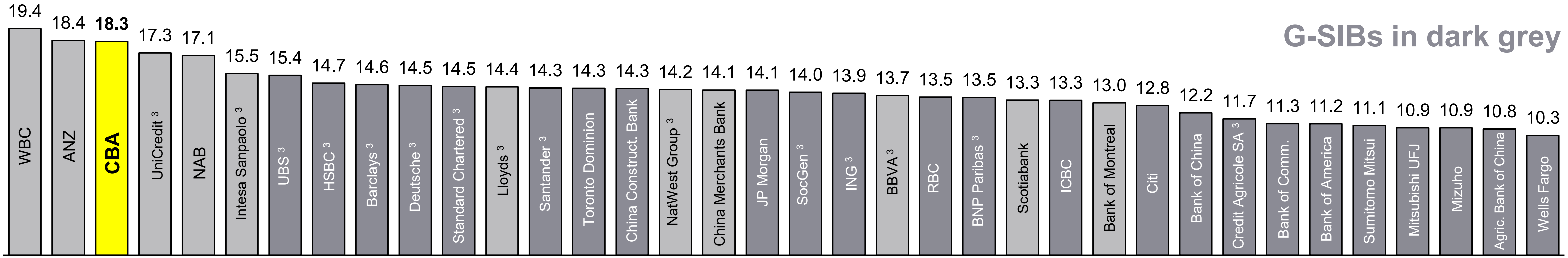
CET1



Dividend per share (cents)



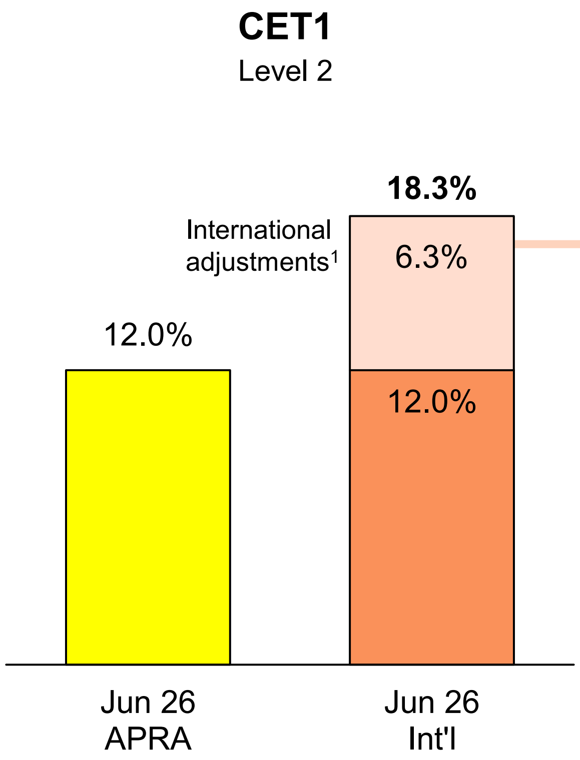
International CET1 ratios (%)[2]



1. Cash NPAT inclusive of discontinued operations. 2. Source: Morgan Stanley and CBA. CBA as at 30 June 2026. Peers based on last reported CET1 ratios up to 4 August 2026. Peer group comprises: (i) Domestic peers: disclosed March 2026 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$1,400 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 and share buy-backs added back for comparability.

CET1 – International

APRA's capital framework is more conservative than Basel framework



International adjustments[1]		
1.4%	Definition of capital	Risk weighting equity investments, deferred tax assets, capitalised expenses which are fully deducted from CET1 under APRA rules
1.3%	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
0.4%	Income producing real estate multiplier (IPRE)	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
6.3%		

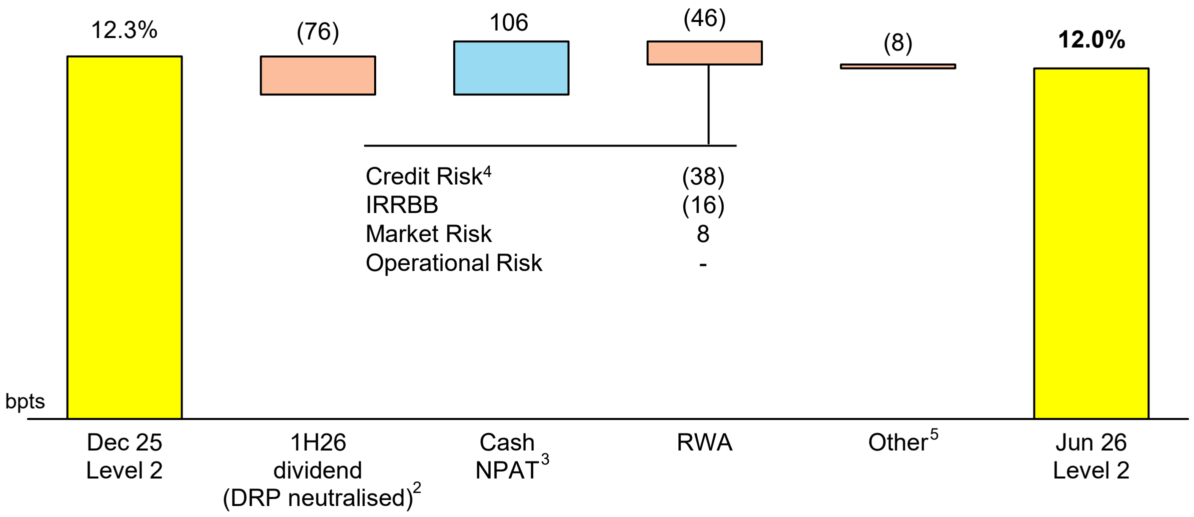
1. Methodology based on the Australian Banking Association publication 'Basel 3.1 Capital Comparison Study' (March 2023), which compares APRA's capital framework, including RBNZ prudential requirements, with the finalised post-crisis Basel III reforms. 2. Except in respect of the overall scaling factor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

Capital – summary

Strong capital position maintained

- Level 2 CET1 capital ratio of 12.0%
- 1H26 interim dividend – DRP neutralised
- Strong capital position supporting franchise growth and dividends

CET1 capital ratio movements[1]



Key capital ratios (%)[1]	Jun 25	Dec 25	Jun 26
CET1 capital ratio	12.3	12.3	**12.0**
Additional Tier 1 capital	1.6	1.5	**1.5**
Tier 1 capital ratio	13.9	13.8	**13.5**
Tier 2 capital	7.0	6.8	**7.3**
Total capital ratio	20.9	20.6	**20.8**
Risk weighted assets ($bn)	496	505	**522**
Leverage ratio	4.7	4.7	**4.6**
Level 1 CET1 ratio	12.4	12.2	**12.1**
International ratios			
Leverage ratio	5.2	5.1	**5.1**
CET1 capital ratio	18.7	18.3	**18.3**

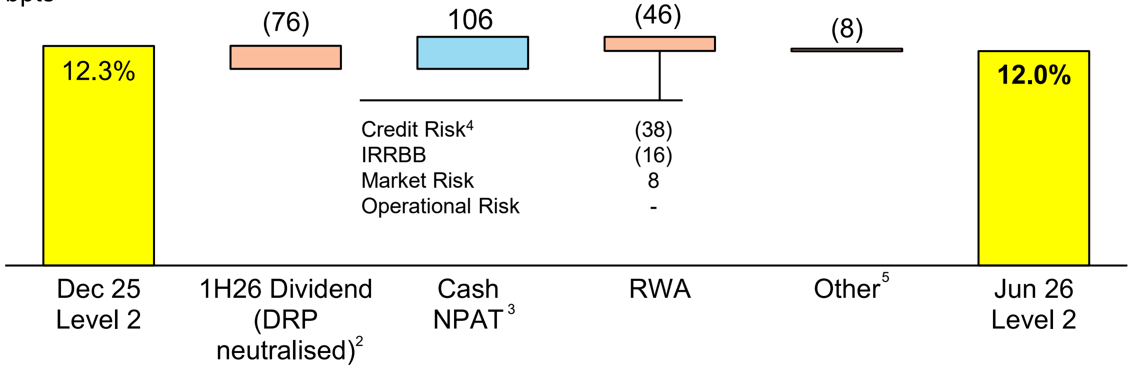
1. Due to rounding, numbers presented in this section may not sum precisely to the totals provided. All figures shown on a Level 2 basis unless otherwise stated. 2. The 2026 interim dividend included the on-market purchase of $530 million of shares (CET1 impact of -10bpts) in respect of the Dividend Reinvestment Plan. 3. Excludes net equity accounted profits/losses and impairments from associates as they are capital neutral with offsetting changes in regulatory capital deductions. 4. Excludes impact of foreign exchange movements on Credit RWA, which is included in 'Other'. 5. Includes the impact of intangibles, FX impact on Credit RWA, equity accounted profits/losses and impairments from associates, movements in reserves and other regulatory adjustments.

RWA drivers[1]

Higher Credit and IRRBB RWA, partly offset by lower Traded Market Risk RWA

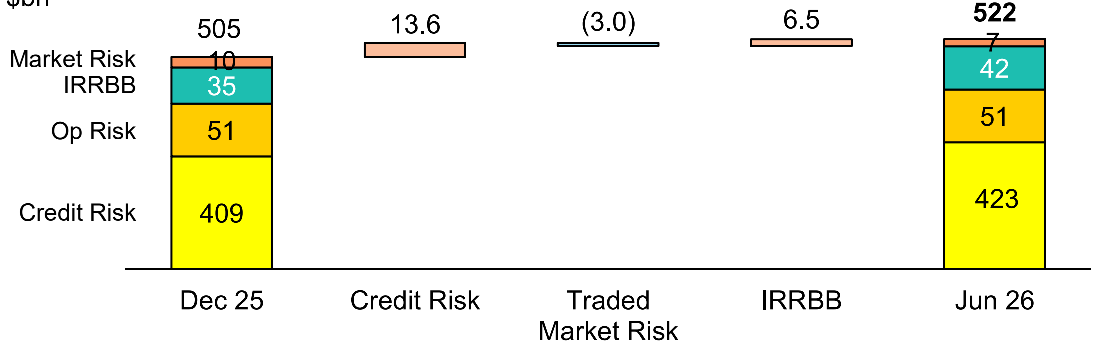
CET1 (Level 2)

bpts



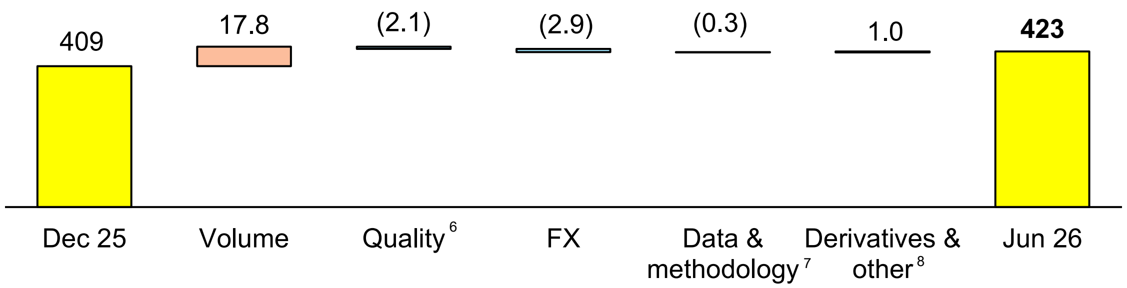
Total Risk Weighted Assets (RWA)

$bn



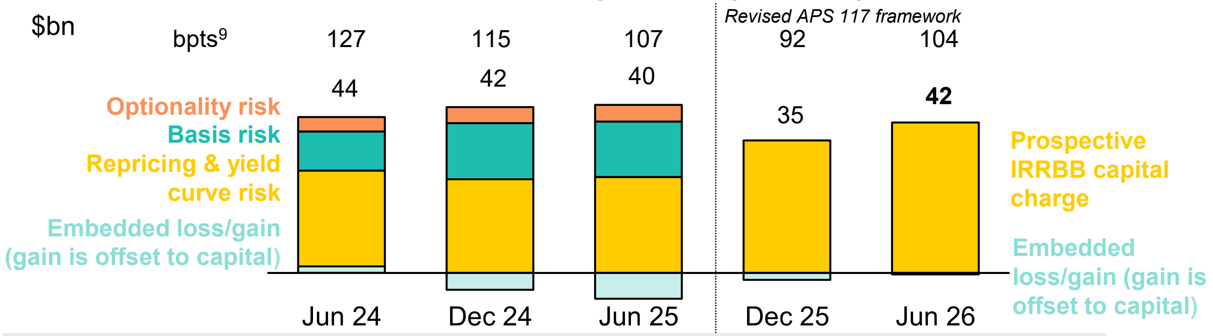
Credit RWA

$bn



Interest Rate Risk in the Banking Book (IRRBB)

$bn



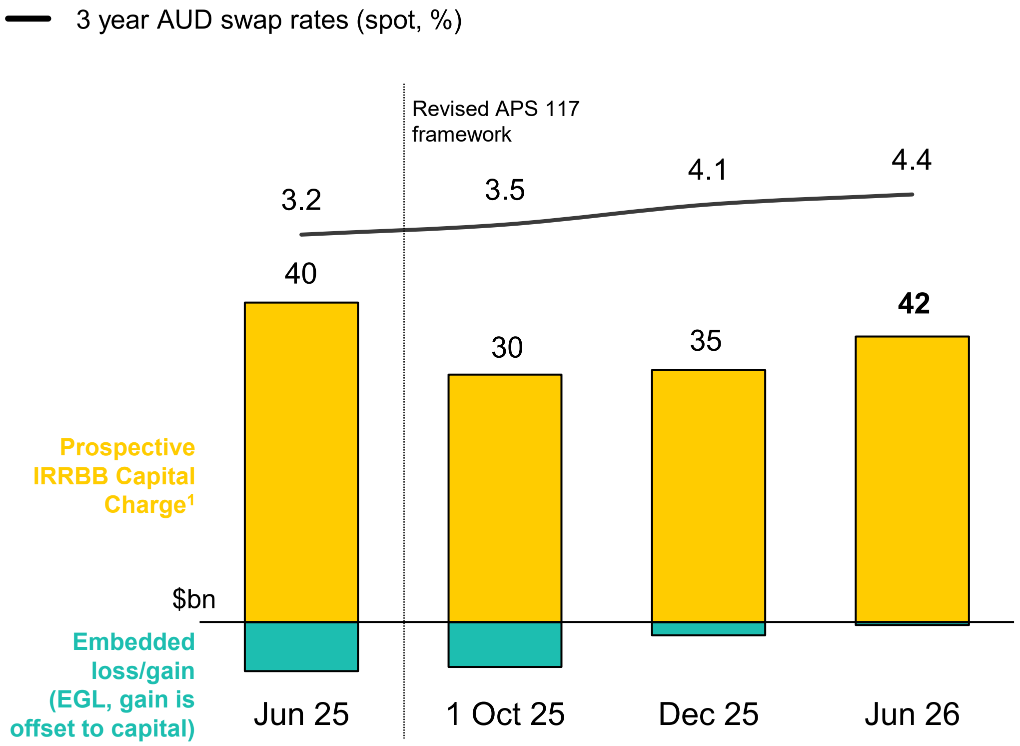
APRA requires ADIs to hold capital for the risk of loss due to adverse movements in interest rates, including those from liquidity and capital management activities

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

Interest Rate Risk in the Banking Book (IRRBB)

Conservative interest rate hedge settings calibrated to reduce earnings volatility through a rate cycle

Interest Rate Risk in the Banking Book (IRRBB)



Component[1]	Key drivers	Key sensitivities that increase IRRBB RWA
Prospective IRRBB Capital Charge	• Interest rate risk: Absorb future valuation differences, predominantly from holding investment term of equity[2] >1 year	• Higher swap rates • Higher hedge balance or longer hedge duration
	• Credit spread risk: Absorb future revaluation risk on high quality government bond holdings[3]	• Larger semi-government bond holdings or longer duration
Embedded loss/ gain (gain is offset to capital)	• Mainly reflects current valuation difference in Group's 3-year investment term of equity[2] vs "capital free" 1-year term	• Higher swap rates

Key Sensitivities:	*Swap rates: +/- 10bpts = +/- $1bn IRRBB RWA* *Investment term of equity: +/- 2 years = +/- $7bn IRRBB RWA*

1. Comprises of prospective IRRBB capital charge and other components under the revised APS 117 framework. Jun 25 was based on the APS117 framework in effect prior to 1 October 2025, comprising of repricing & yield curve risk, basis risk and optionality risk. 2. The Group's equity is invested over a three year term to mitigate volatility of earnings and capital through a rate and credit cycle. 3. As credit spreads widen, mark to market losses on bond portfolios are recognised within Investment Securities Revaluation Reserve, depleting capital.

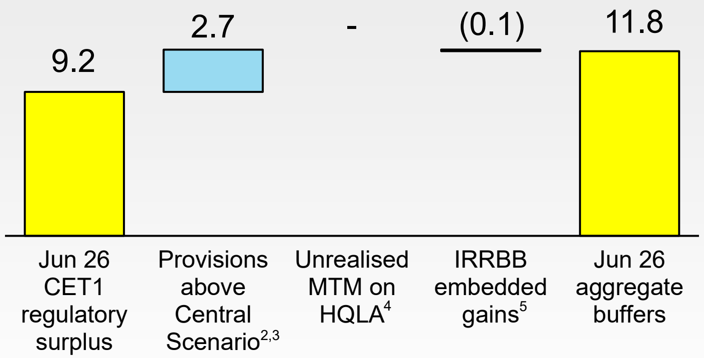
Balance sheet settings underpin long-term franchise value

Balance sheet and earnings resilience to absorb unexpected losses and support sustainable growth

Capital buffers

~$12 billion of capital buffers to fund growth and absorb losses

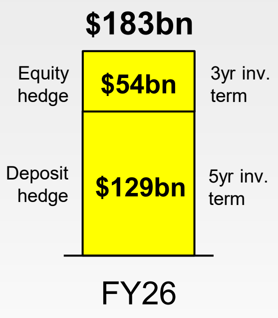
Capital buffers[1]
$bn



Earnings hedges

$183 billion of structural hedges to protect earnings from downside shocks

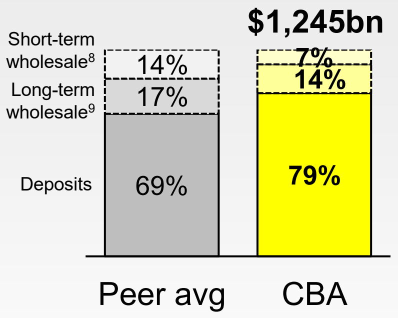
Deposit and equity hedge[6]
AUD



Funding mix

Predominantly deposit funded, low mix of short-term funding

Funding composition[7]
% of total funding



Future considerations

Composition of aggregate capital buffers will change as market conditions evolve – cannot simply "set and forget" CET1 targets

APS 117 requires trade-offs be made between earnings and capital volatility

Funding settings expected to remain broadly stable

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

Long-term approach to capital management

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

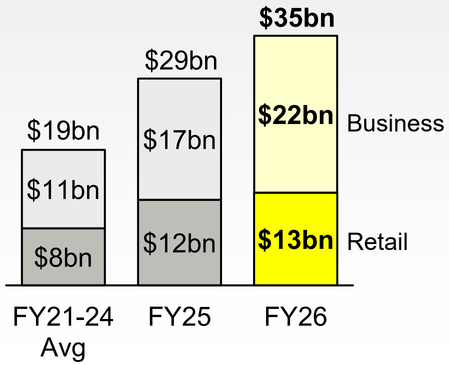
Capital generation

Capital flexibility

Reinvested in the Group

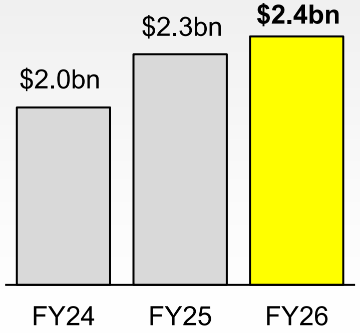
Franchise growth

Credit RWA volume growth[1]



Franchise investment

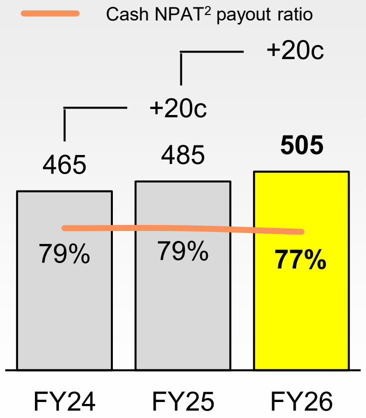
Gross investment spend



Distributed to shareholders

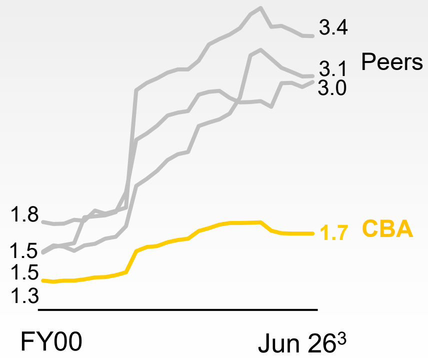
Dividends

Dividends (cents)



Capital return

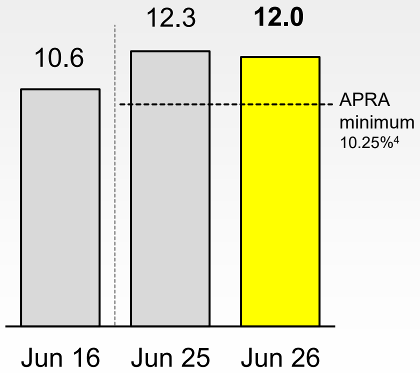
Number of shares (bn)



Retained

Surplus retained

CET1, Level 2 (%)



CBA long-term targets

Reinvest organic capital in accretive growth	Invest behind our strategic priorities	Sustainable franked dividends	Disciplined share count management to support EPS	Retaining flexibility under an uncertain outlook

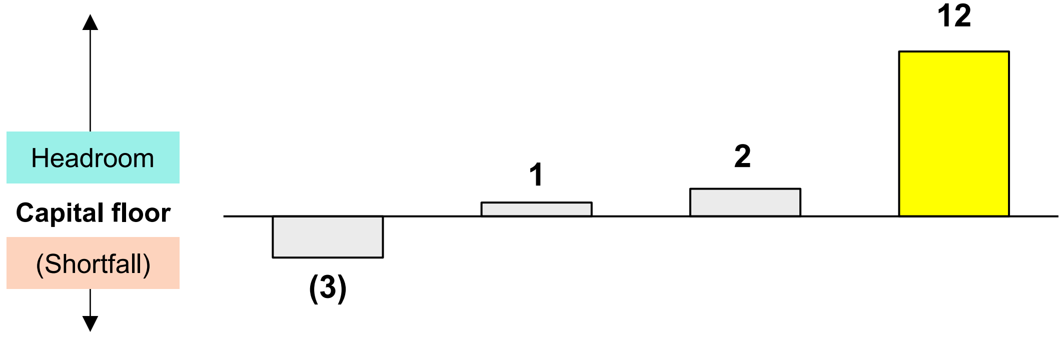
1. Represents volume growth, excludes movements relating to credit quality, FX, data and methodology, and derivatives and other. 2. Cash NPAT inclusive of discontinued operations. 3. CBA and peers shares on issue as at 30 June 2026. 4. Inclusive of 1% default countercyclical capital buffer which may be varied by APRA in the range of 0% to 3.5%.

Capital floor[1]

Total RWA 74.1% of Standardised RWAs – headroom of ~$12bn against capital floor requirements

RWA headroom / (shortfall) to capital floor[2]

$bn



$bn unless otherwise stated	Peer 1 Mar 26	Peer 2 Mar 26	Peer 3 Mar 26	CBA Jun 26
Standardised RWA	640	620	630	705
Standardised RWA floor at 72.5%	464	449	457	511
Advanced RWA	461	450	458	522
Headroom / (shortfall)	**(3)**	**1**	**2**	**12**
Advanced RWA/ Standardised RWA	72.1%	72.6%	72.8%	74.1%

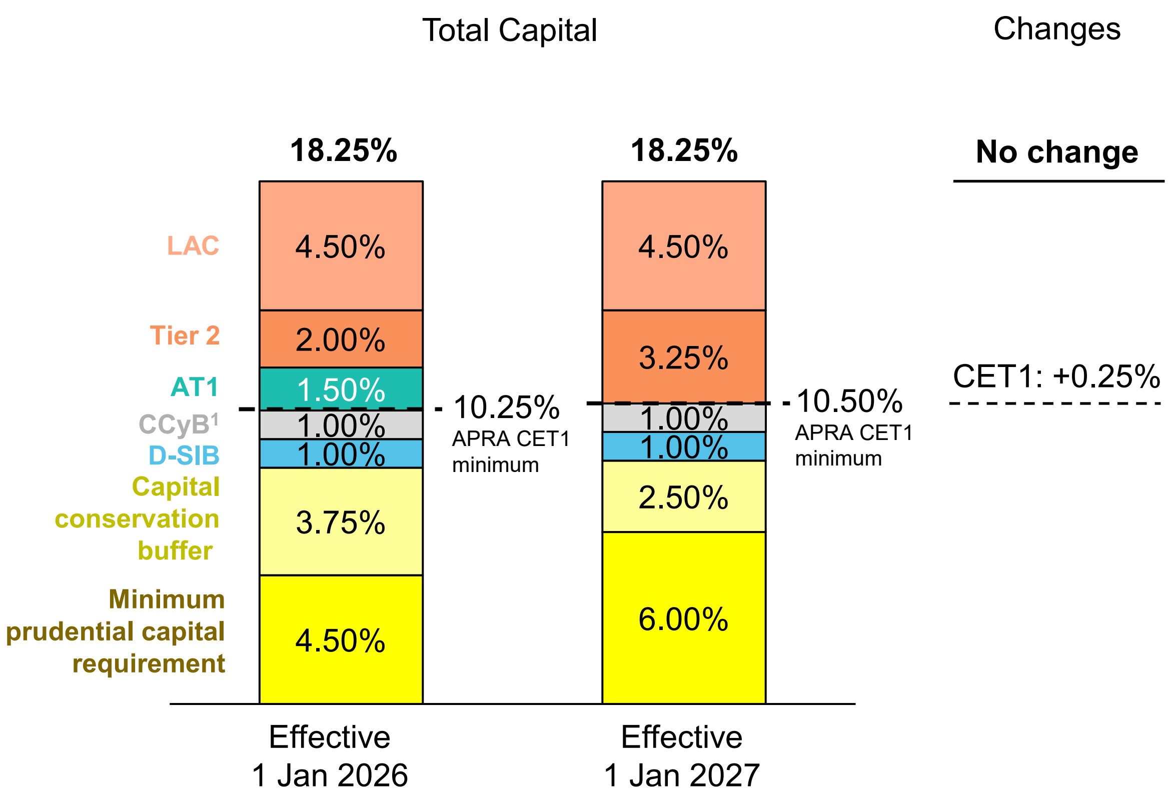
- Capital floor requirements were introduced under APRA's revised prudential standards effective 1 Jan 2023 to limit the RWA benefit of internal models
- Total RWA of IRB banks, which include the Australian major banks, are required to be at least 72.5% of RWA required under the standardised risk approach
- CBA remains well placed against the standardised capital floor requirements with Total RWA under Advanced approach representing 74.1% of Standardised RWA
- This represents ~$12bn in RWA headroom against the Standardised capital floor requirements

1. CBA as at 30 June 2026. Peers as at 31 March 2026. 2. Due to rounding, numbers presented in this section may not sum precisely to the totals provided.

Additional Tier 1 Capital

APRA finalised consequential amendments to phase out AT1 Capital effective 1 Jan 2027

APRA Requirements



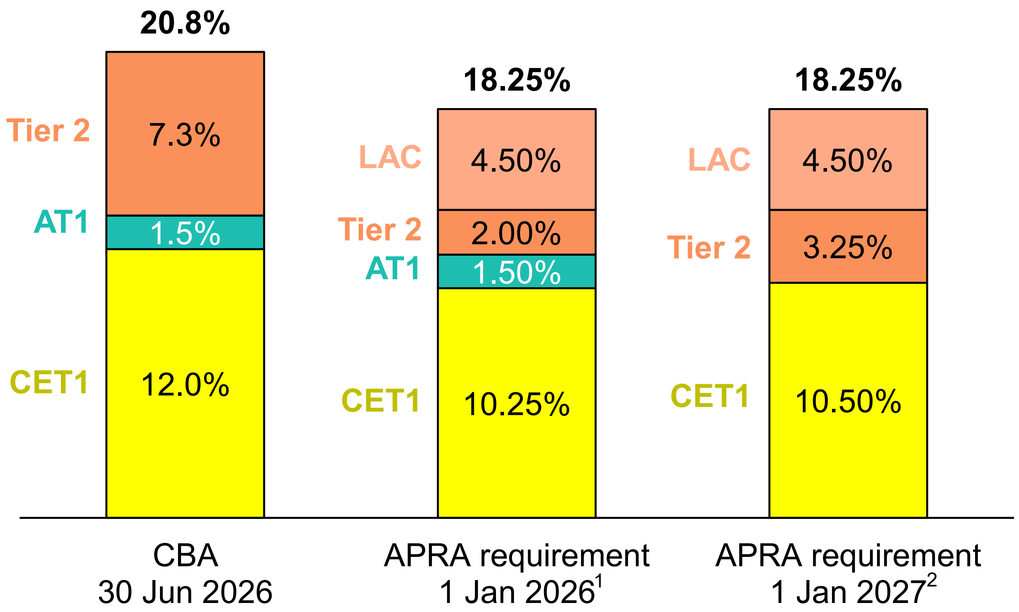
- On 4 Dec 2025, APRA finalised the consequential amendments to bank prudential framework to phase out Additional Tier 1 Capital (AT1) instruments
- For IRB banks such as CBA, the existing 1.5% of AT1 requirement will be replaced with:
  - 0.25% of CET1, increasing the minimum CET1 requirement to 10.5%; and
  - 1.25% of Tier 2, increasing the implied Tier 2 requirement (including LAC) to 7.75%
- Total Capital requirement remains unchanged
- Revised capital requirement will come into effect from 1 Jan 2027, with outstanding AT1 instruments from this date included as Tier 2 until their first scheduled call date[2]. During the transition period, the legal terms of AT1 instruments will remain in effect, with AT1 Capital absorbing losses ahead of Tier 2 in a resolution event
- From 1 Jan 2027, the leverage ratio and limits on large and related-party exposures will be measured on a CET1 Capital basis. For IRB banks, the minimum leverage ratio requirement will decrease from 3.5% to 3.25%

1. Inclusive of 1% default countercyclical capital buffer which may be varied by APRA in the range of 0% to 3.5%. 2. As at 30 June 2026, CBA had $7.9 billion in AT1 outstanding.

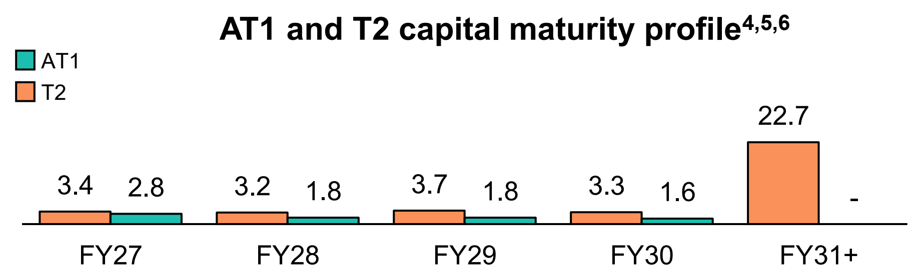
Total Capital

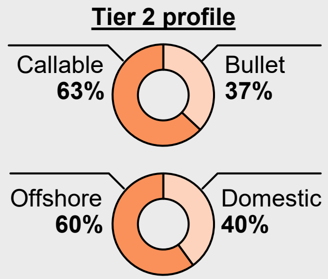
Well placed to meet APRA revised capital framework effective 1 Jan 2027

- Total Capital ratio of 20.8% as at 30 Jun 26, $13.5bn above 1 Jan 27 requirement of 18.25%.
- As at 30 Jun 26, Tier 2 was 7.3%. CBA is well positioned to meet APRA requirements under the revised capital framework effective 1 Jan 27, including existing AT1 instruments which will be included in Total Capital.
- Strong Tier 2 credit rating of A-/A2/A per S&P / Moody's / Fitch at 30 Jun 26.



$bn	30 Jun 2026	1 Jan 2027 Req. of 7.75%
Risk Weighted Assets at 30 June 2026	522	522
Tier 2 requirement	34.0	40.5
Existing Tier 2 net of maturities[3]	38.2	36.5
Existing Additional Tier 1 net of maturities[3]	7.9	6.7
Excess / (shortfall) (excluding Tier 1 capital excess)[3]	4.2	2.7



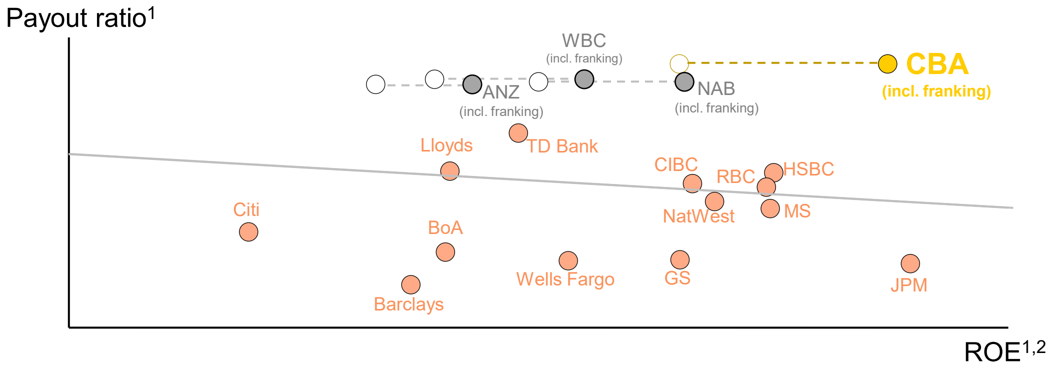


1. Under APRA's LAC requirements, the minimum Total Capital ratio requirement for D-SIBs has increased from 16.75% to 18.25% effective 1 Jan 2026. 2. Under the revised capital framework effective 1 January 2027, large internationally active banks such as CBA will be able to replace the current 1.5% of AT1 Capital with 0.25% of CET1 Capital and 1.25% of Tier 2 Capital, with the Total Capital requirement remaining unchanged. 3. Tier 2 and AT1 balance as at 30 June 2026, net of maturities and capital amortisation. The excess/(shortfall) under the 1 Jan 2027 framework reflects existing AT1 instruments which will be included as Tier 2. 4. Represents AUD equivalent notional amount using spot FX translation at date of issue for issuance and spot FX translation at 30 Jun 2026 for maturities. 5. Securities in callable format profiled to first call date. Securities in bullet format profiled based on capital treatment (including amortisation period). 6. Due to rounding, numbers presented may not sum precisely to the total provided.

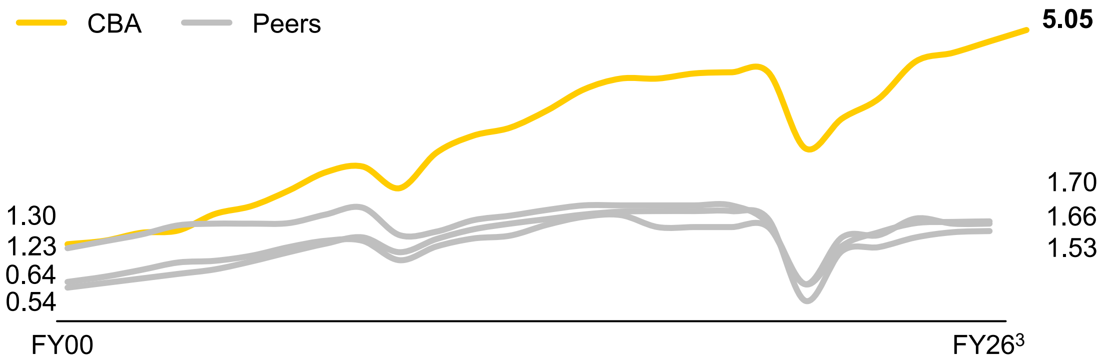
Disciplined approach, supporting sustainable returns

Our long-term approach supports strong, sustainable shareholder returns

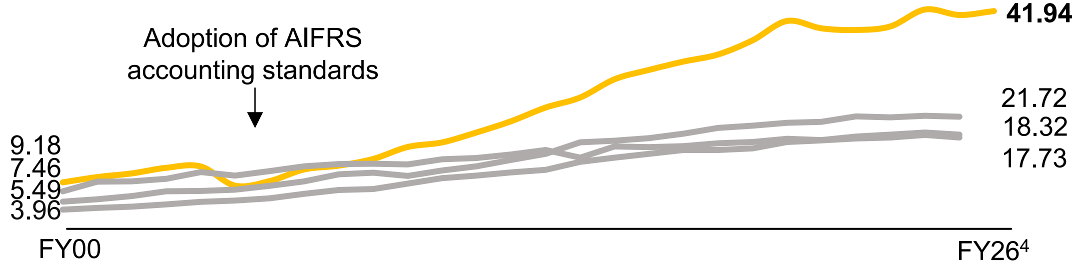
ROE vs dividend payout ratio (average last 2 years)



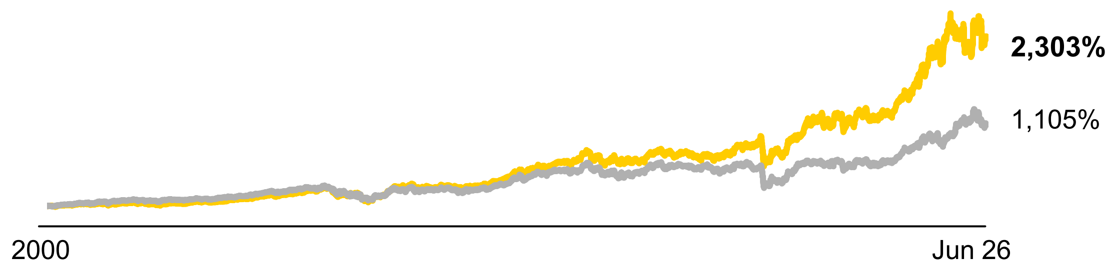
Dividend per share ($)



Net tangible assets per share ($)



Total shareholder return (%)[5]



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

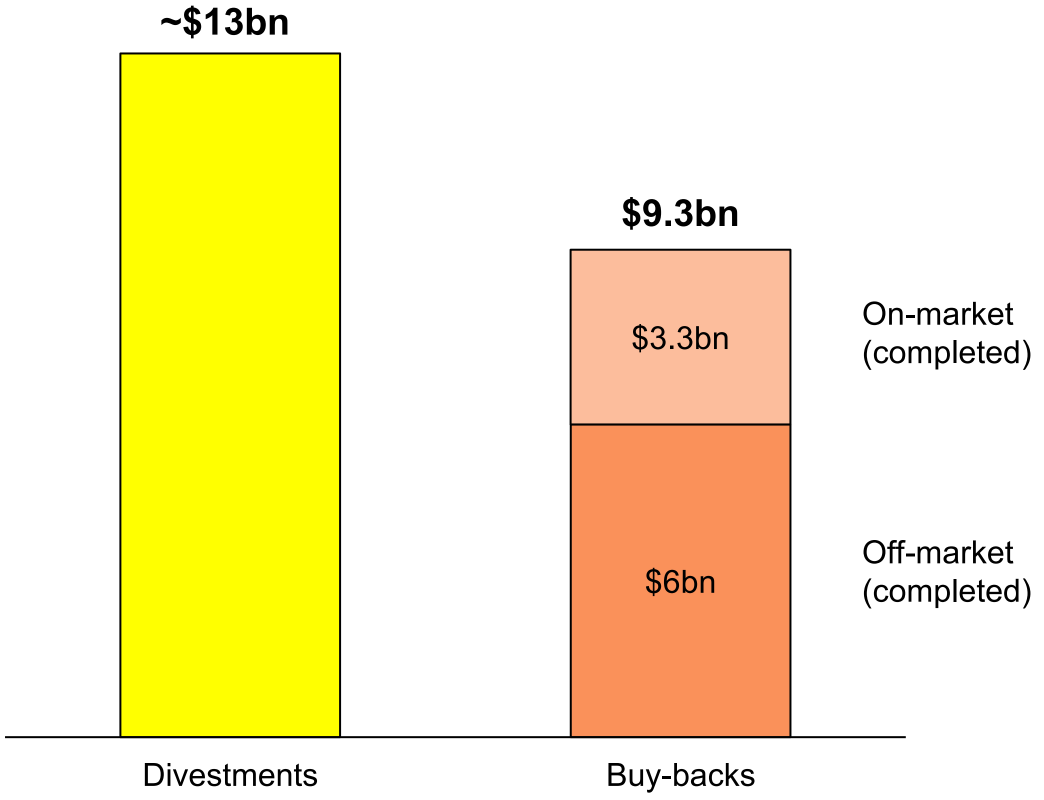
Capital – divestments/buy-backs

Announced divestments program – $9.3bn returned to shareholders

Divestments

	Completed	Associated buy-back
Klarna[1,2]	Sep 25	**Completed:** $3.3bn on-market buy-back and $6bn off-market buy-back.
Bank of Hangzhou (HZB)[3]	Jun 25	
Commonwealth Private Advice	Jun 25	
Vietnam International Commercial Joint Stock Bank (VIB)[4]	Mar 25	
PT Bank Commonwealth	May 24	
General Insurance	Sep 22	
Bank of Hangzhou (HZB)[1,3]	Jun 22	
Colonial First State (CFS)[1]	Dec 21	
Aussie Home Loans (AHL)[1]	May 21	
AUSIEX	May 21	
CommInsure Life	Apr 21	
BoCommLife	Dec 20	
PT Commonwealth Life	Jun 20	
Financial Wisdom	Jun 20	
CFP Pathways	Mar 20	
Count Financial	Oct 19	
CFSGAM	Aug 19	
TymeDigital	Nov 18	
Sovereign	Jul 18	

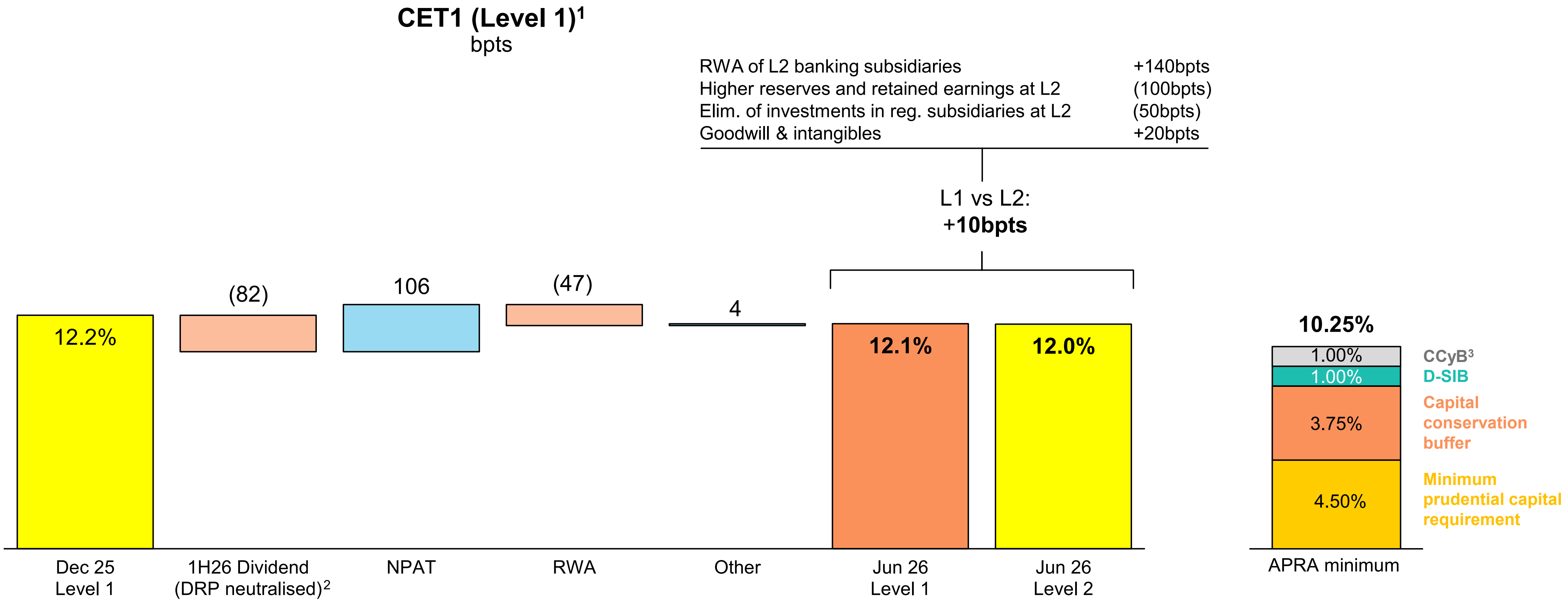
CET1



1. Represents partial divestments. CBA's retained shareholdings are 4.6% of Klarna (17,407,235 ordinary shares remaining), 45.0% of CFS and 41.6% of Lendi (merged with AHL). 2. CBA sold 1,644,844 ordinary shares in Klarna at IPO on 11 September 2025 and sold an additional 289,293 ordinary shares as part of an underwriters' option on 22 September 2025. 3. CBA completed the sale of a 10% shareholding in HZB in 2022 and completed the sale of the remaining shareholding in June 2025. 4. During FY25, CBA sold its shareholding in VIB on-market.

CET1 – Level 1

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



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. 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
Enhancements to ADI capital and liquidity frameworks	Across 2026 and 2027	• APRA has outlined three workstreams covering credit risk capital, liquidity risk and market risk. The first consultation, released on 29 Jun 2026, proposes more risk-sensitive treatment to the standardised risk weighted assets in respect of selected infrastructure, high-quality unrated corporate and residential property development exposures. These changes are expected to be finalised in the second half of 2026 for proposed commencement on 1 Apr 2027. Liquidity and market risk consultations are expected over the next 12 months, including potential Pillar 2 liquidity requirements and simplified Fundamental Review of the Trading Book implementation.
Additional Tier 1 Capital	1 Jan 2027	• APRA finalised consequential amendments to phase out AT1 from eligible bank capital. For large internationally active banks such as CBA, the existing 1.5% AT1 requirement will be replaced with 0.25% CET1 and 1.25% Tier 2. This increases minimum CET1 to 10.5% and implied Tier 2 requirements, including LAC, to 7.75%, while Total Capital remains unchanged at 18.25%. The leverage ratio and limits on large and related-party exposures will be measured on a CET1 Capital basis, with the minimum leverage ratio requirement reducing from 3.5% to 3.25%.
Reserve Bank of New Zealand (RBNZ) 2025 Capital Review	Targeted Banking Prudential Requirements changes from 1 Oct 2026; DTA Capital Standard from 1 Dec 2028	• RBNZ announced final 2025 Capital Review settings for New Zealand deposit takers on 17 Dec 2025. For Group 1 deposit takers such as ASB, the changes include lower CET1 requirements, removal of AT1 Capital instruments, a 6% internal LAC requirement (which may be met with Tier 2) and more granular standardised risk weights. The capital requirement on a fully phased-in basis is 12% for CET1 and 21% for Total Capital. Tier 2 and LAC instruments are expected to be issued internally to Australian parent banks, including CBA. • Under the targeted Banking Prudential Requirements effective from 1 Oct 2026, prior to the DTA Capital Standard coming into effect, Group 1 deposit takers will be allowed to issue Tier 2 instruments with a shorter maturity date and receive full Tier 2 capital recognition up until 1 Dec 2029.

Regulatory expected loss[1]

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

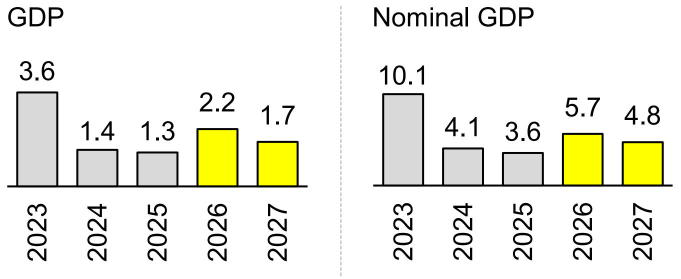
	Jun 25		Dec 25		Jun 26	
$m	**Defaulted**	**Non-defaulted**	**Defaulted**	**Non-defaulted**	**Defaulted**	**Non-defaulted**
Regulatory expected loss (EL)	**1,618**	**2,666**	**1,604**	**2,644**	**1,567**	**2,720**
Eligible provisions (EP)						
Collective and specific provisions[2]	1,835	4,860	1,798	4,873	1,766	4,987
Less: ineligible provisions (standardised portfolio)	(68)	(79)	(128)	(84)	(122)	(70)
Total eligible provisions	**1,767**	**4,781**	**1,670**	**4,789**	**1,644**	**4,917**
Shortfall / (excess) of regulatory EL to EP	(149)	(2,115)	(66)	(2,145)	(77)	(2,197)
Common Equity Tier 1 deduction	-	-	-	-	-	-
Tier 2 Capital add-back	**N/A**	**2,115**	**N/A**	**2,145**	**N/A**	**2,197**

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.

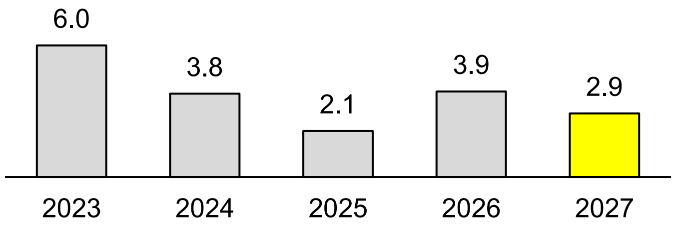
Economic overview

Key Australian economic indicators[1] (June FY)

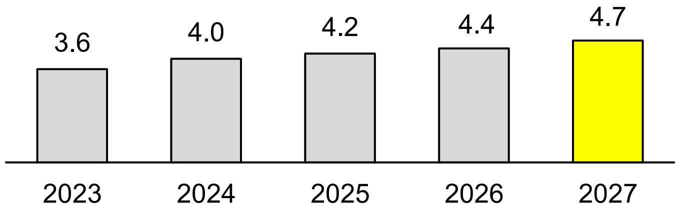
GDP %
Financial year average



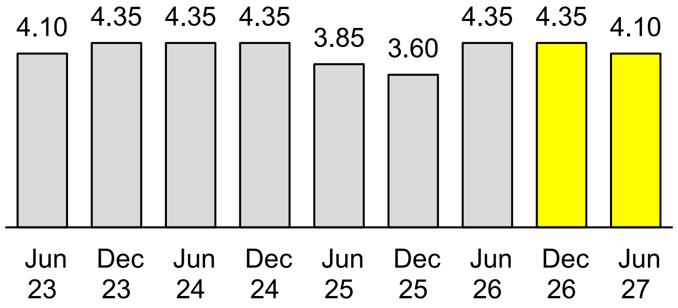
Headline CPI %
Year on year, June quarter



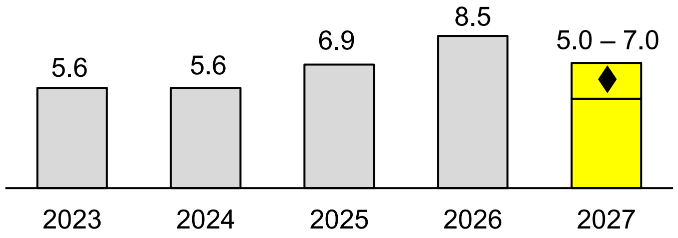
Unemployment rate %
June quarter average



Cash rate %

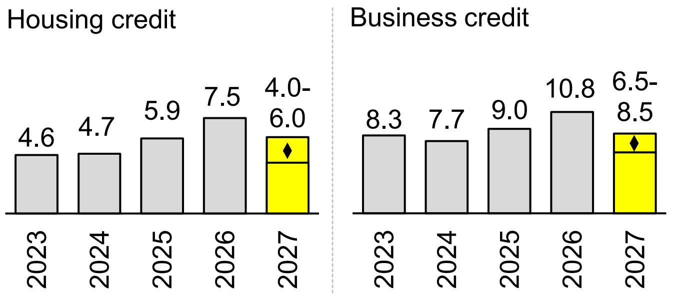


Total credit growth %
12 months to June



Actual
Forecast, CBA Global Economic & Markets

Selected credit growth %
12 months to June



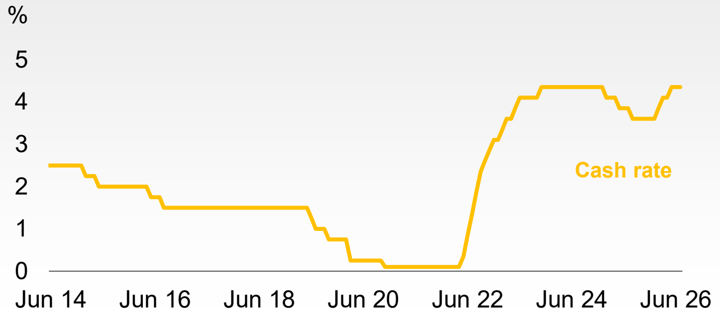
1. Source: ABS, RBA and CBA Global Economic and Markets.

The Australian economy

Higher interest rates and a softening housing market to slow Australian economy

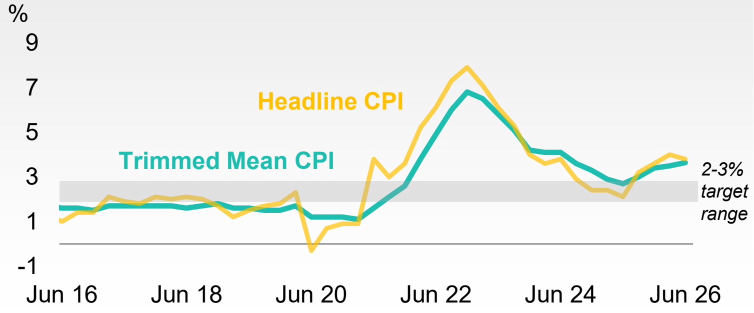
RBA has been lifting the cash rate[1]

RBA cash rate



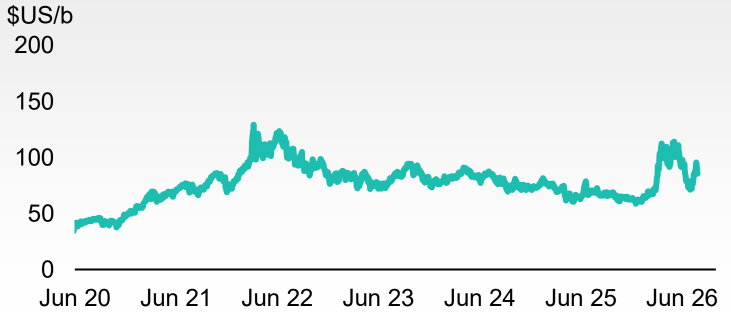
As inflation is too high[2]

Annual growth in inflation



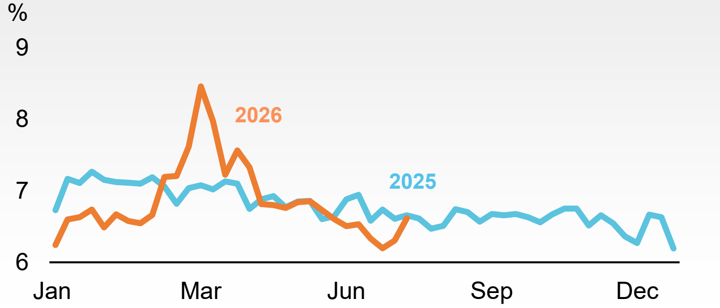
Oil prices elevated due to Middle East conflict[3]

Brent crude oil spot



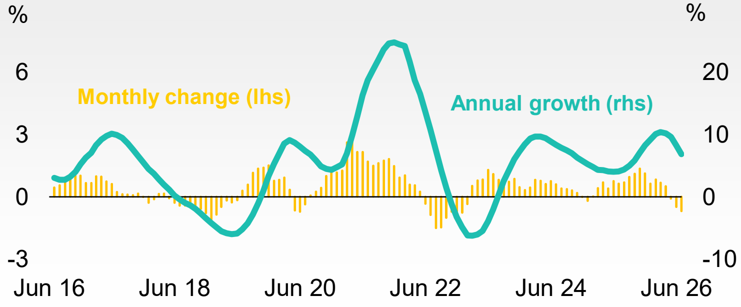
Transport spending back to 2025 levels[4]

CBA transport card spend share of total spend



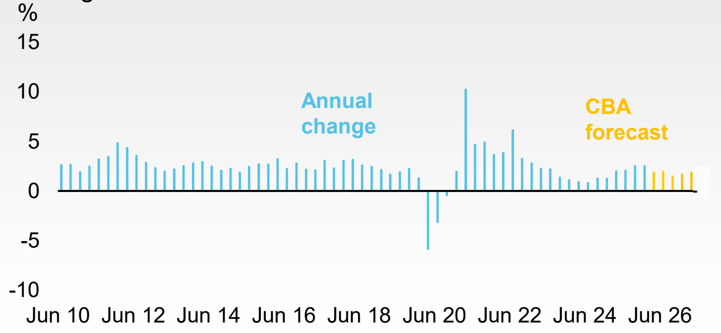
Housing market is slowing[5]

Monthly growth in dwelling prices



All expected to contribute to slowing in growth[6]

Annual growth in GDP

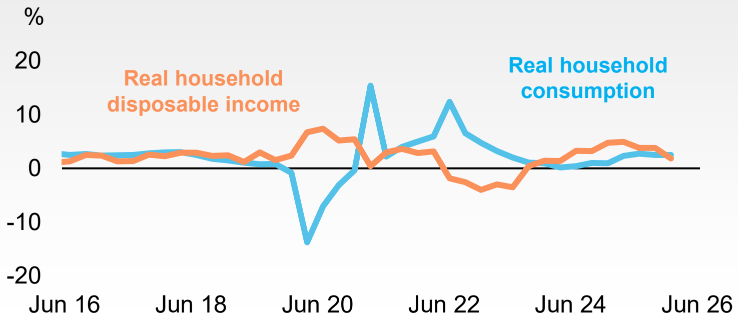


1. Source: RBA. 2. Source: ABS. 3. Source: Bloomberg Finance L.P. 4. Source: CBA. Goods only. Fuel spending made up two-thirds of total spending in the category in 2025. 5. Source: Cotality. 6. Source: ABS, CBA.

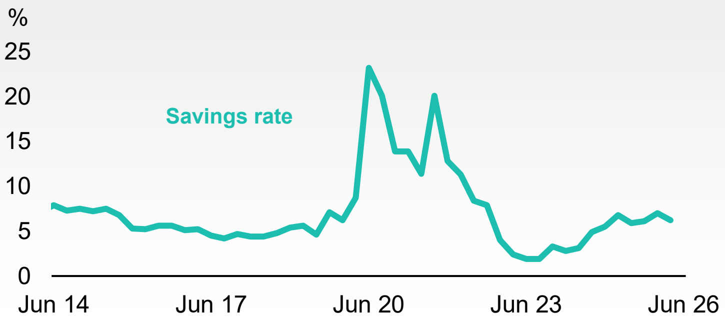
The Australian economy

Household spending is under pressure as real income growth softens – public sector to support growth

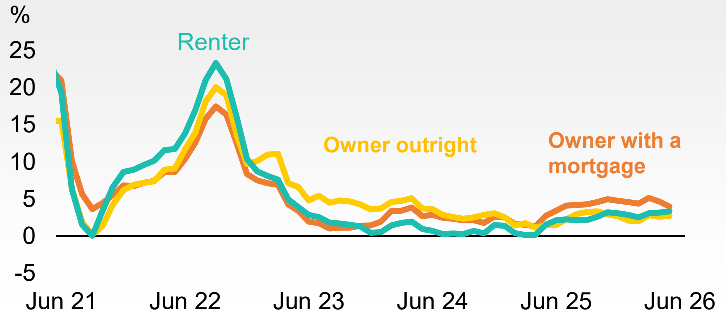
Consumption to follow lower income trend[1]
Real annual growth in household income & consumption



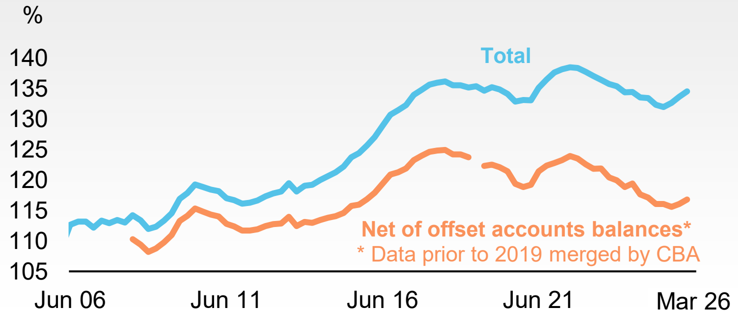
Savings buffers provide some cushion[1]
Household saving rate



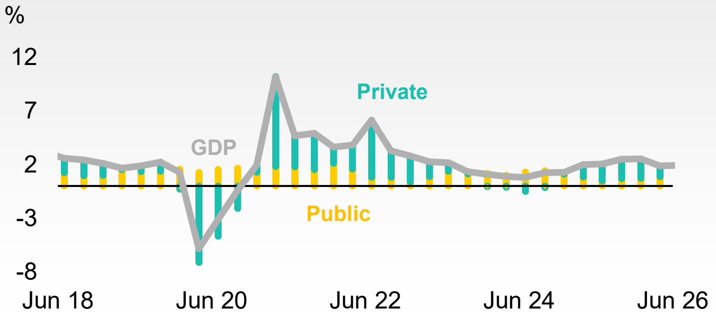
But renters and mortgagees are hurting[2]
Per capita household consumption (annual growth smoothed)



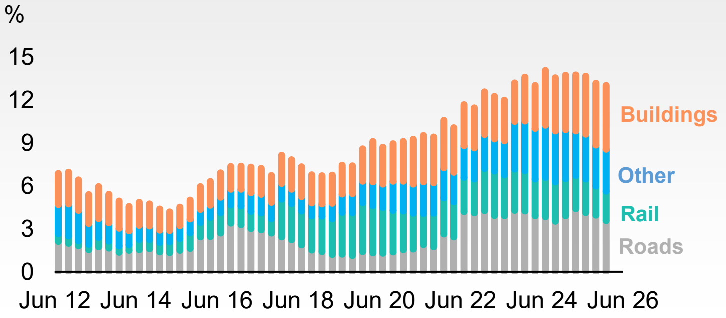
And household debt levels are rising[3]
Household credit to household disposable income



Public sector still supporting growth, but less so[1]
Annual % change



Public capex[1]
Public construction pipeline as a share of GDP

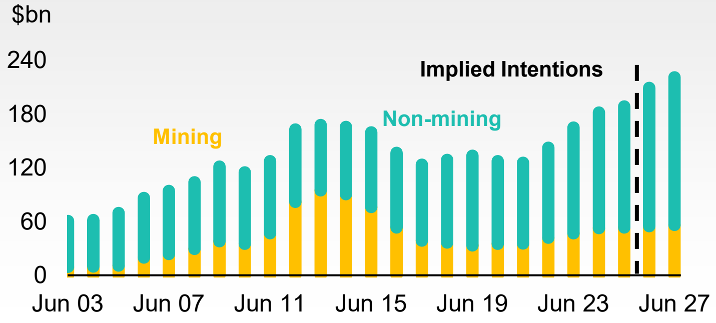


1. Source: ABS. 2. CBA Household Spending Insights. 3. Source: ABS, RBA, APRA and CBA.

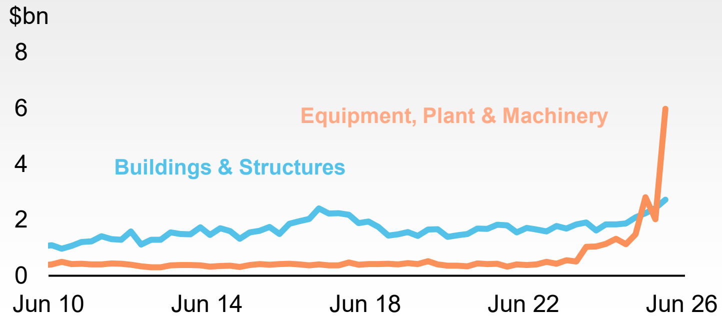
The Australian economy

Large investment pipeline should limit the slowdown but labour market still softening

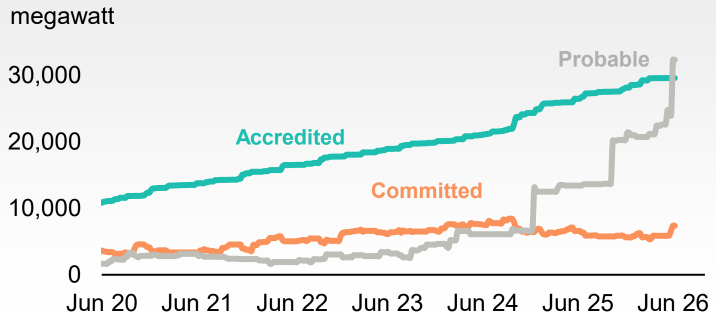
Investment pipeline continues to rise[1]
Capital investment intentions



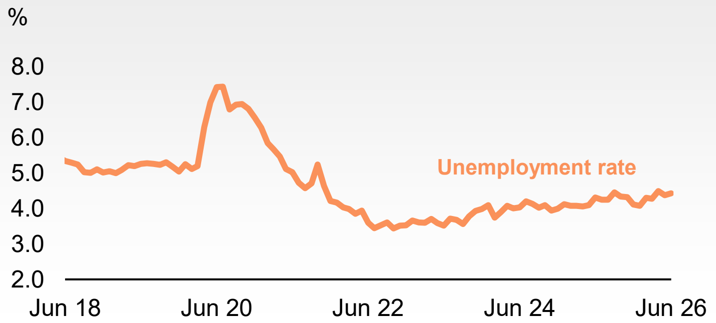
Largely driven by data centres[2]
Info, media and telecom real quarterly capex



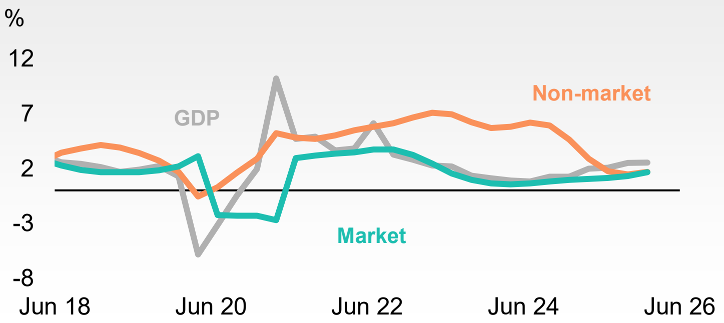
Renewables another tailwind in coming years[3,4]
Renewable energy project pipeline



Labour market is tight but gradually loosening[2]
Unemployment rate



Non-market sector growth is likely to normalise[2]
GDP and Employment, annual change



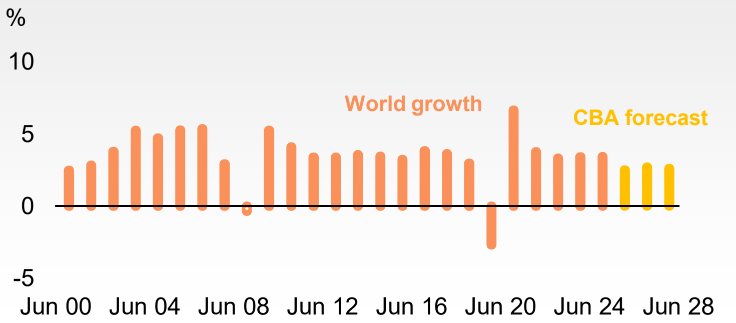
Wages growth remains steady at above 3%[1]
Annual wages growth by CBA and ABS

1. Source: ABS and CBA. 2. Source: ABS. 3. Source: Clean Energy Regulator (CER). 4. Probable projects have announced financing or offtake support, such as a power purchase agreement or Capacity Investment Scheme tender success. Committed projects have reached final investment decision or begun construction. Accredited projects are approved under the Large-scale Renewable Energy Target and have started generating electricity.

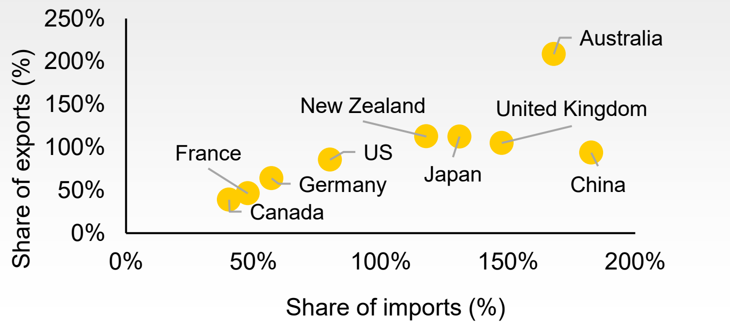
Global backdrop and impact on Australian economy

Global uncertainty remains elevated in this new economic era but AI is a positive

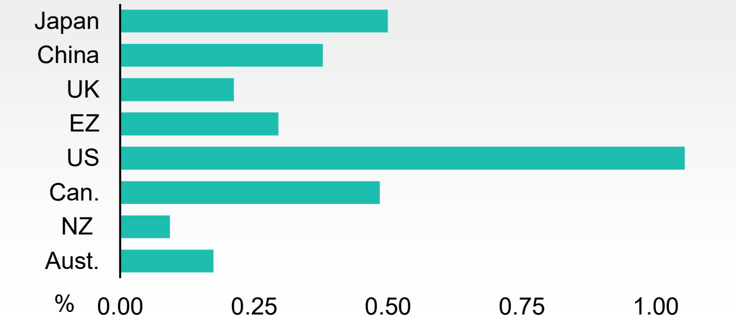
Global growth has been resilient[1]
Annual growth in global economy



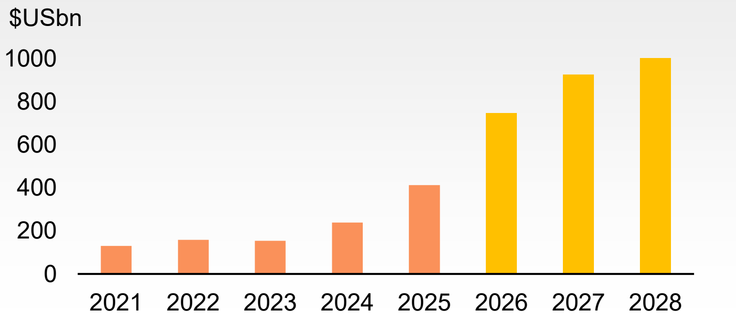
But Australia highly exposed to trade chokepoints[2]
Country transiting through chokepoints, 2022



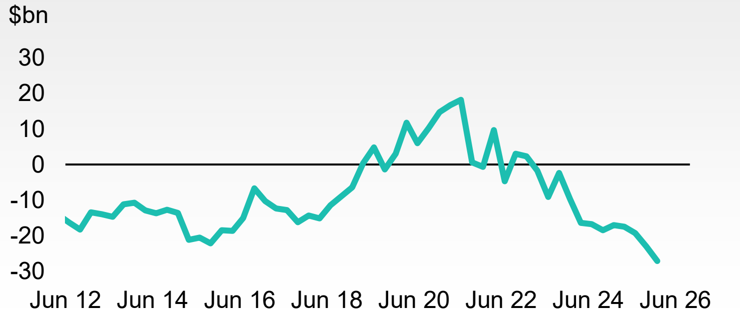
Key beneficiaries from US AI investment[3]
Participation in US AI capex supply chain, % of GDP



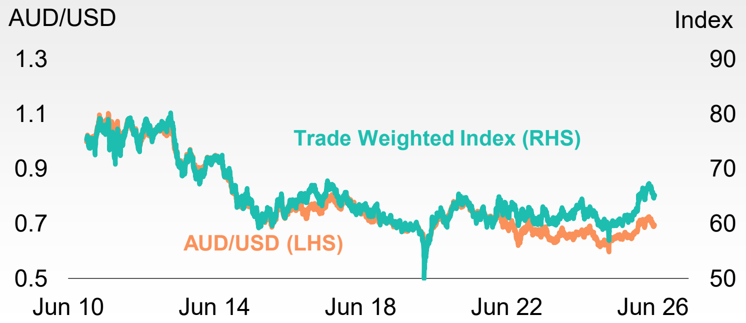
AI investment continues to accelerate[4]
Hyperscaler capex



Australia has returned to a current account deficit[5]
Current account balance, AUD



Australian dollar has been well supported[6]
Trade Weighted Index and AUD/USD

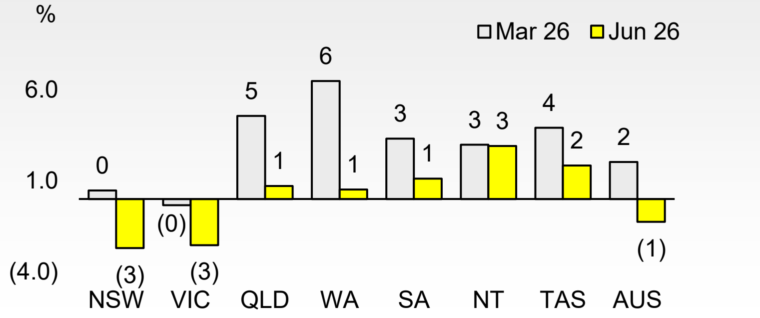


1. Source: CBA and IMF. 2. Source: Verschuur, Lumma & Hall, CBA. Note: more than 100% given exports can transit through multiple chokepoints. 3. Source: CBA and Asian Development Bank (ADB).
4. Source: Bloomberg Finance L.P., CBA. Hyperscalers are Oracle, META, Google, Amazon and Microsoft. 5. Source: ABS. 6. Source: Bloomberg Finance L.P. and RBA.

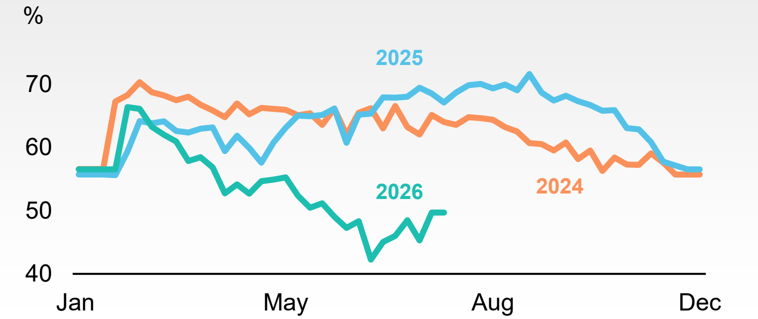
Housing sector

Housing market is softening following higher interest rates, weaker sentiment and tax policy changes

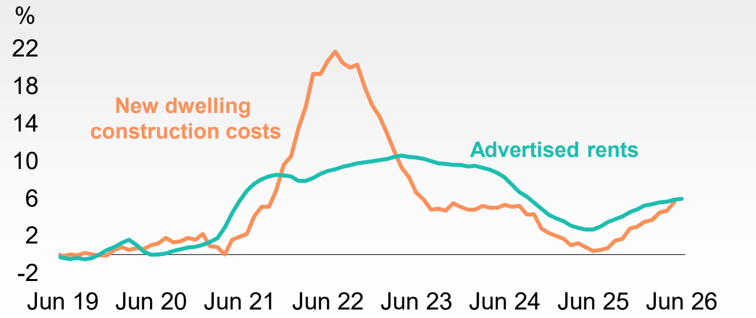
National home price growth has turned negative[1]
Quarterly growth in dwelling prices



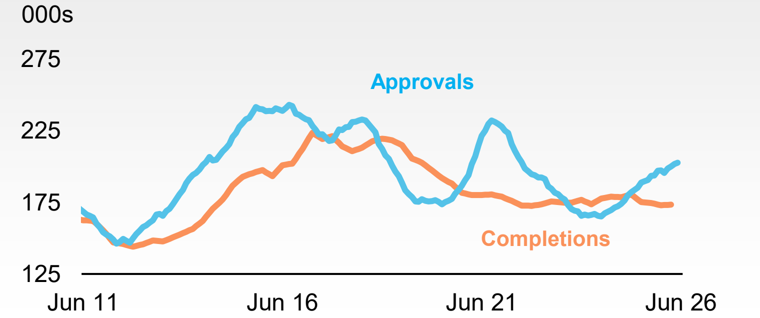
Auction clearance rates are dropping sharply[1]
Auction clearance rates weighted average of capital cities



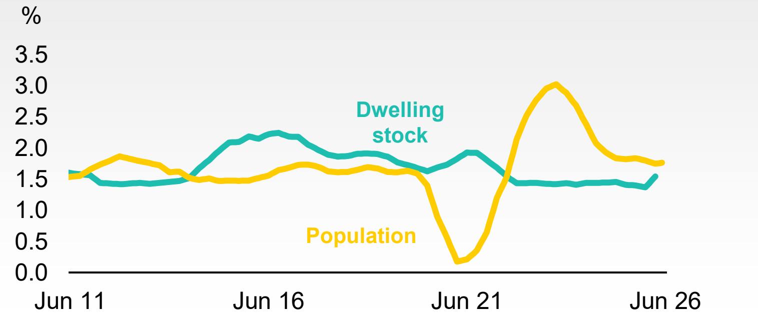
Construction cost pressure rising after Iran war[2]
Annual growth in new dwelling construction costs and rents



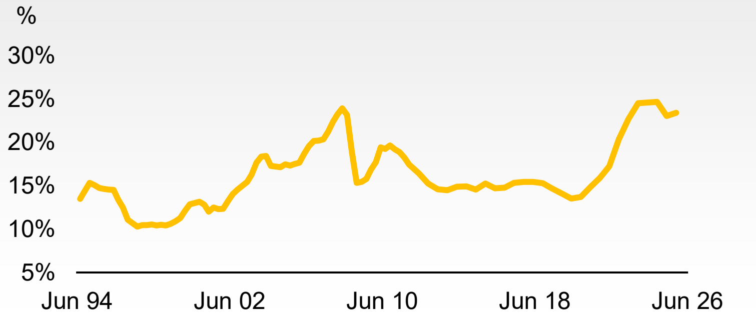
Approvals exceeding completions[2]
Annual total of housing approvals and completions



But demand still outstripping supply[2]
Annual growth in dwelling stock and population



Housing affordability remains challenging[3]
Percent of pre-tax income directed to mortgages



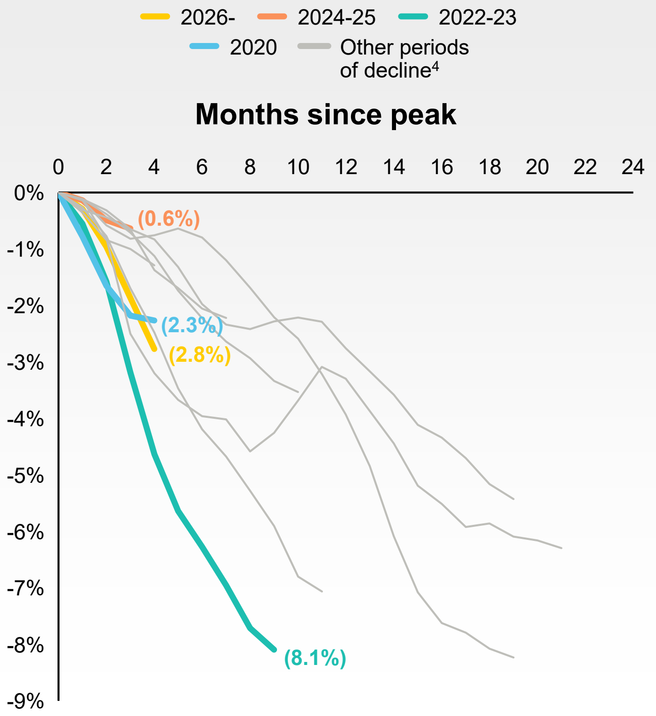
1. Source: Cotality. 2. Source. ABS. 3. Source: RBA, ABS, APRA and CBA. Dual average full-time income household buying median priced dwelling.

Housing market

Current context relative to previous housing market corrections

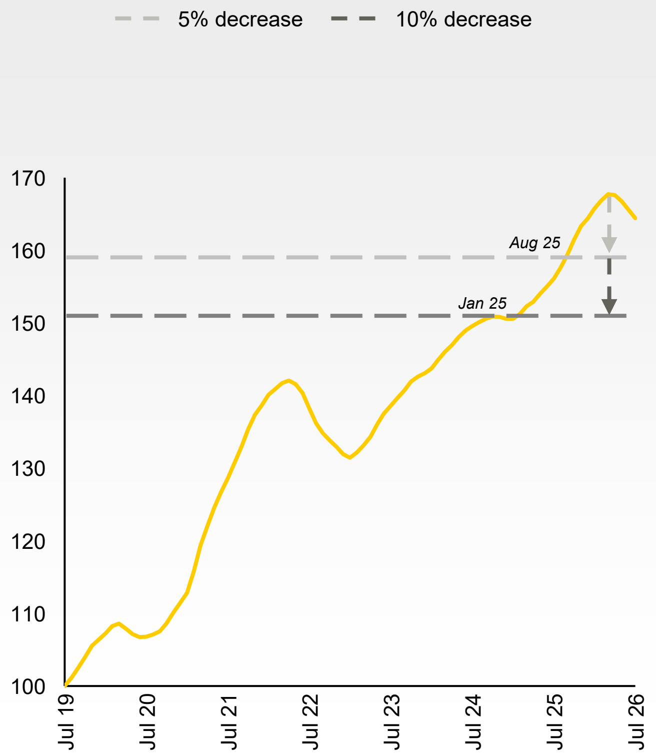
Australian housing market corrections[1,2]

Historic declines from peaks to troughs, Median dwelling price[3], %



Changes in national dwelling prices[1]

Median dwelling price[5], Indexed to Jul 19



Building more homes, faster and at lower cost

Keep near-term movements in perspective
Housing represents 57%[6] of household assets, so price movements matter. Lasting affordability, however, requires more homes and lower delivery costs.

Lift construction productivity[7]
Over the past 30 years, physical dwelling-construction productivity fell 53% and construction labour productivity fell 12%, while whole-economy labour productivity increased 49%.

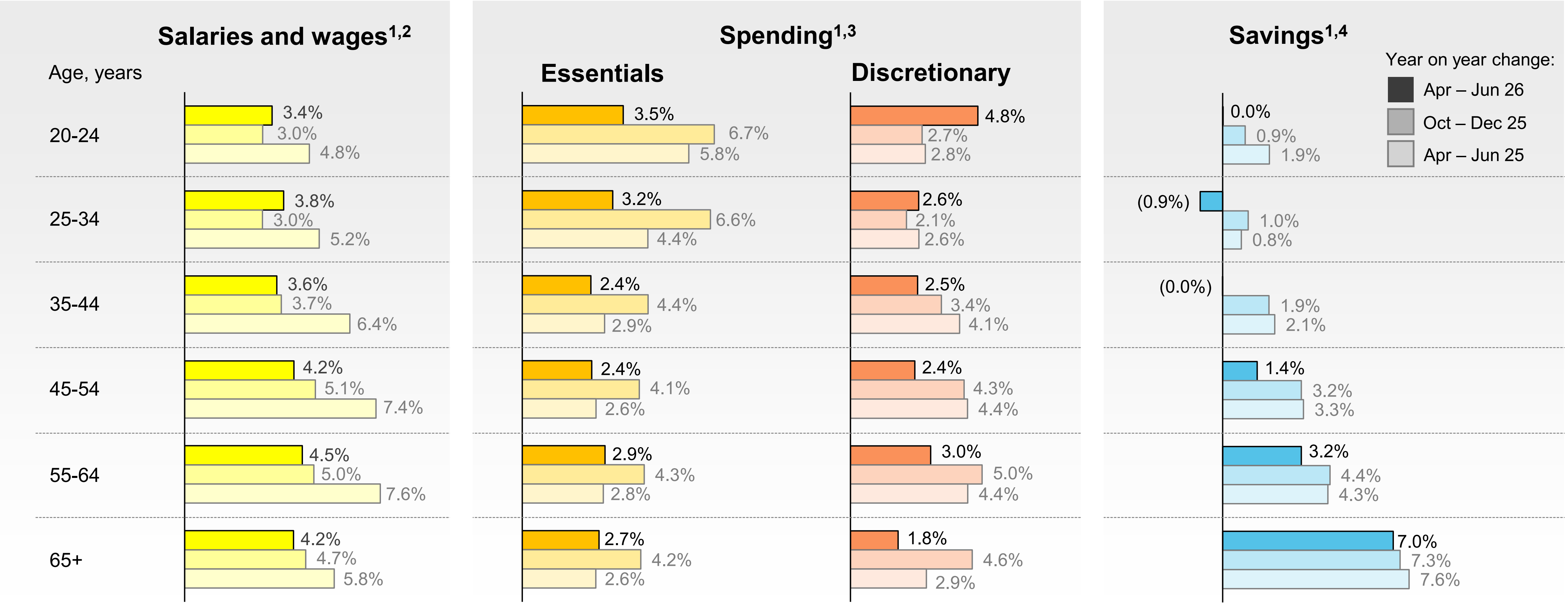
Expand modern construction methods
Modular and off-site construction can shorten delivery times, improve consistency and reduce pressure on scarce trades, supported by common standards and predictable approvals.

Convert momentum into completed homes
Approvals have recovered to around their decade average, with stronger commencement trends in Queensland, WA and South Australia[1]. Coordinated infrastructure, planning, skills and financing can help translate momentum into completed homes.

CBA will continue supporting home buyers and financing new housing supply, while maintaining disciplined credit settings.

1. Source: Cotality. 2. Includes corrections over the last 40 years where home values declined for at least three consecutive months. 3. Cotality Home Value Index, combined capital cities. 4. Includes 1989-91, 1994-95, 2004, 2008-09, 2010-12, 2015-16 and 2017-19. 5. Cotality Home Value Index, national. 6. Source: Cotality, ABS, RBA. 7. Source: Cotality, Productivity Commission. Cumulative change from 1994-95 to 2022-23.

Household spend and savings are slowing

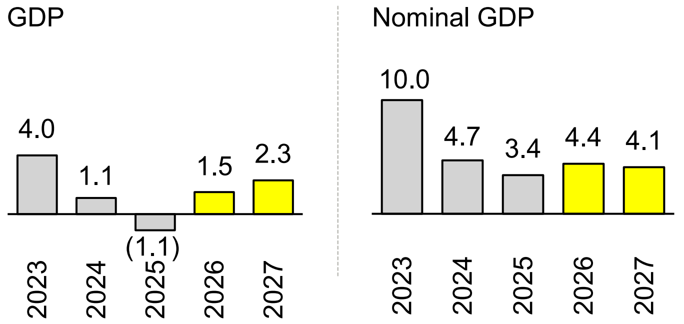


1. Per customer. For salary and wages 13 weeks to end of quarter, for spending 13 weeks to 28 Jun 2026, 4 Jan 2026 and 29 Jun 2025, for savings the average balance as at end of quarter. Consistently active card customers and CBA brand products only. 2. Paid into CBA transaction accounts, represents customers with payments identified as salary and wages after PAYG but before net tax return. Excludes government benefits and gig economy. 3. Spending based on consumer debit and credit card transactions data (excluding StepPay). 4. 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.

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

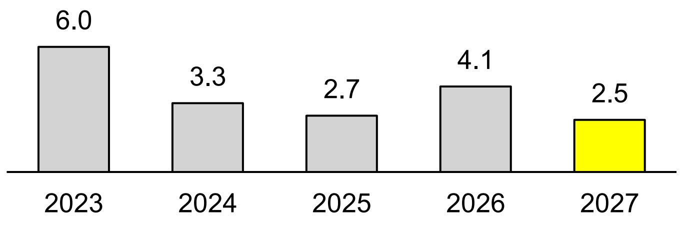
GDP %

Financial year average



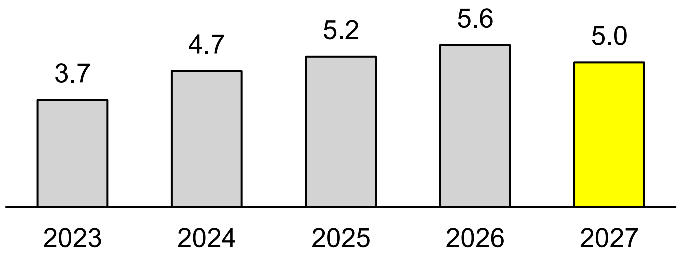
CPI %

Year on year, June quarter

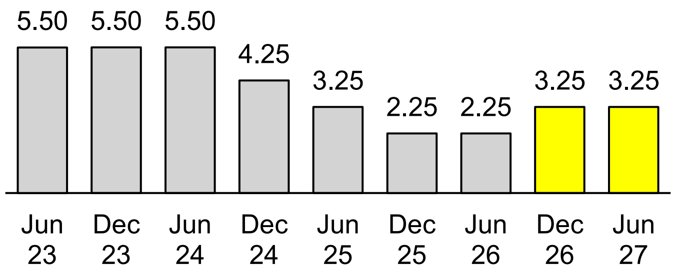


Unemployment rate %

June quarter average

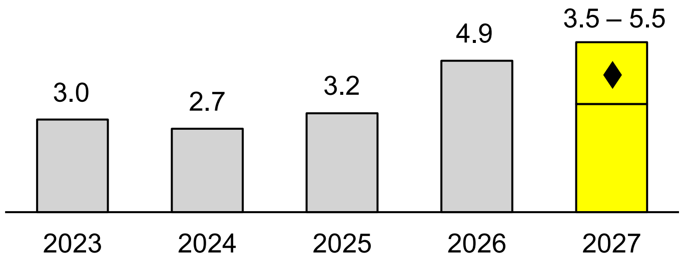


Cash rate %



Total credit growth %

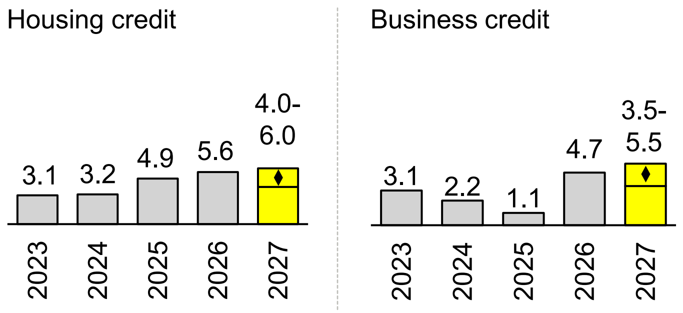
12 months to June



Actual Forecast, ASB Economics

Selected credit growth %

12 months to June



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

Sources, glossary & notes

Sources and notes

Slide 5
1. Variances to prior comparative period on a continuing operations basis.
2. Refer to glossary at the back of this presentation for further details.
3. Total retail transaction accounts, excluding offset accounts. Includes Bankwest.
4. Source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS).
5. CBA business lending multiple is based on Business Banking growth rate (excluding Institutional Banking and Markets) over published APRA Total Business Lending data (excluding estimated institutional lending balances).
6. Presented on a continuing operations basis.
7. Inclusive of 1% default countercyclical capital buffer which may be varied by APRA in the range of 0% to 3.5%.

Slide 6
1. Source: APRA MADIS.
2. CBA business lending multiple is based on Business Banking growth rate (excluding Institutional Banking and Markets) over published APRA Total Business Lending data (excluding estimated institutional lending balances).
3. Source: APRA MADIS – Non-financial Business Deposits (including IB&M).
4. Rebased underlying FY25 NIM excludes 4 basis point mix impact from current period growth in average liquid assets and institutional repo balances, which have a broadly neutral impact on net interest income. FY25 headline NIM is 2.08%.
5. Peer average represents 5 year CAGR from FY20 to FY25.

Slide 10
1. Refer to glossary at the back of this presentation for further details.
2. Total retail transaction accounts, excluding offset accounts. Includes Bankwest. June 2026 vs June 2025.
3. The total number of customers that have logged into the CommBank app at least once in the month of June 2026 vs June 2025.
4. The total number of logins to the CommBank app in the month of June 2026 divided by the number of days in the month.
5. Proprietary home loan applications auto-decisioned using an automated credit rules engine in FY26.
6. 'Days' relates to business days. Application times relate to average time to first decision for applications not auto-decisioned for FY26 (proprietary and broker, simple and complex applications excluding home seeker).
7. Improvement in time to credit decisions for Corporate SME lending, three-month average to June 2026 vs benchmark in FY25. Measured from application start date to the credit decision date.
8. FY26 vs FY25.
9. Return on equity (ROE) on a cash (or cash equivalent) and continuing operations basis over average ordinary equity. Peer ROEs are for the 6 months to March 2026 and CBA ROE is for the full year to June 2026.
10. Excludes Bankwest and Residential Mortgage Group.
11. As at 30 June 2026.
12. CommBank Yello has delivered more than $240 million in value in the form of product benefits, cashback, discounts and prize draws to retail customers from November 2023 to June 2026.
13. For eligible business customers.

Sources and notes

Slide 11
1. Progressive rollout to select retail customers in FY26.
2. Refer to glossary at the back of this presentation for further details.
3. Total retail transaction accounts, excluding offset accounts. Includes Bankwest.
4. Source: APRA MADIS.
5. The total number of logins to the CommBank app in the month of June 2026 divided by the number of days in the month.
6. 'Days' relates to business days. Application times relate to average time to first decision for applications not auto-decisioned for FY26 (simple and complex applications excluding home seeker).
7. Proprietary home loan applications auto-decisioned using an automated credit rules engine in FY26.
8. Retail Banking Services contribution to FY26 Group cash NPAT (from continuing operations).

Slide 12
1. Progressive rollout to select small business customers in FY26.
2. Refer to glossary at the back of this presentation for further details.
3. Represents Business Banking divisional business loan balances on a spot basis. Comparative information has been restated to conform to presentation in the current period.
4. CBA business lending multiple is based on Business Banking growth rate (excluding Institutional Banking and Markets) over published APRA Total Business Lending data (excluding estimated institutional lending balances). Represents growth for the period June 2026 vs June 2025.
5. As at 30 June 2026.
6. Improvement in time to credit decisions for Corporate SME lending, three-month average to June 2026 vs benchmark in FY25. Measured from application start date to the credit decision date.
7. Business Banking contribution to FY26 Group cash NPAT (from continuing operations).

Slide 13
1. Represents the increase in the number of client engagements since launch in 2022.
2. Refer to glossary at the back of this presentation for further details.
3. Operational deposits per NSFR calculation as defined by APRA Prudential Standard (APS 210).
4. Total IB&M revenue as a proportion of total Risk Weighted Assets, from the latest available disclosures.
5. Represents the percentage reduction in total Risk Weighted Assets from June 2016 to June 2026.
6. Net new mandates won (excluding inward clearing mandates) with IB&M clients that hold a Transaction Account and an additional Transaction Banking product, generating over $100k p.a. (run-rate).
7. Institutional Banking & Markets contribution to FY26 Group cash NPAT (from continuing operations).

Slide 14
1. Launched in July 2025 (single applications) and November 2025 (joint applications).
2. 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.
3. Represents ASB divisional total customer deposit balances (interest bearing and non-interest bearing) on a spot basis.
4. Represents ASB divisional home loan balances on a spot basis.
5. Canstar Digital Bank of the Year for four consecutive years.
6. 'Days' relates to business days. Turnaround time relates to average time to first credit decision for proprietary home lending applications for FY26.
7. Morningstar award for 'Fund manager of the year – KiwiSaver' for 2026. Awarded March 2026.
8. ASB contribution to FY26 Group Cash NPAT (from continuing operations). ASB Bank only and calculated in Australian dollars.

Sources and notes

Slide 20
1. In FY26.
2. CBA including Bankwest, excludes ASB unless otherwise stated.
3. Average number of property purchases in FY26 by working day, excluding NSW public & bank holidays.
4. Business Banking business lending, new funding and drawdowns.
5. Excludes Bankwest.
6. Payment arrangements for customers in need of support in FY26, defined at account level. Excludes Bankwest.
7. Monthly lodgements to AUSTRAC (Threshold Transaction Report, International Funds Transfer Instruction and Suspicious Matter Report submissions across CBA, Bankwest and ASB).
8. Monthly payment sanctions screening alerts created to be worked by Operations teams (CBA including Bankwest and ASB).
9. Monthly average of total retail and business transaction accounts, excluding offsets, includes Bankwest.
10. Includes both in-branch and contact centre assisted customer interactions.
11. The total number of interactions with individuals, including non-CommBank customers, in vulnerable circumstances supported by CommBank Next Chapter in FY26.
12. Handled by our frontline staff.
13. Shared with the Anti-Scams Intelligence Loop.
14. Includes investment in technology infrastructure refresh and resilience.
15. Includes expenditure on operational processes and upgrading functionalities to help protect our customers against fraud, scams, cyber threats and financial crime in FY26.

Slide 22
1. Refer to glossary at the back of this presentation for further details.
2. Deposits and long-term wholesale funding as a percentage of total funding (excluding equity).
3. Represents the difference between total actual provisions held and the expected credit loss in the central scenario.
4. Represents FY26 average balance of domestic equity hedge and deposit hedge.
5. Surplus CET1 capital above APRA regulatory minimum of 10.25% under the revised capital framework effective from 1 January 2023.

Slide 34
1. Represents the Weighted Average Maturity of outstanding long-term wholesale debt with a residual maturity greater than 12 months as at reporting date.
2. Includes short-term collateral deposits.
3. Represents the difference between total actual provisions held and the expected credit loss in the central scenario.
4. Represents volume growth, excludes movements relating to credit quality, FX, data and methodology, and derivatives and other.
5. Return on equity (ROE) on a cash and continuing operations basis over average ordinary equity.
6. On-market purchase of shares in respect of the DRP from FY18 to FY26, where neutralised.
7. Cash NPAT inclusive of discontinued operations. Payout ratios excluding the impact of notable items are used where they have previously been disclosed.
8. Long-run average FY10 to FY20, prior to a period of dividend reinvestment plan neutralisation.

Sources and notes

Slide 39
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: APRA MADIS.
4. Excludes Bankwest and Residential Mortgage Group.
5. Source: APRA MADIS – Non-financial Business Deposits (including IB&M).
6. Represents Business Banking divisional business loan balances on a spot basis. Comparative information has been restated to conform to presentation in the current period.
7. CBA business lending multiple is based on Business Banking growth rate (excluding Institutional Banking and Markets) over published APRA Total Business Lending data (excluding estimated institutional lending balances). Represents growth for the period June 2026 vs June 2025.

Slide 41
1. Represents an approximated distribution of FY26 Group gross income (net of loan impairment) to our customers and stakeholders across Australia and New Zealand.
2. Includes interest paid on deposits in FY26.
3. Represents share of household deposits as at June 2026. Source: APRA MADIS.
4. Includes payment of corporate tax, employee related taxes, Major Bank Levy and net unrecoverable GST in FY26.
5. Includes interest paid on offshore deposits and wholesale funding.
6. CBA Australia registered suppliers as at June 2026. Excludes non-supplier third parties.
7. Represents 2H25 dividend and 1H26 dividend paid.
8. Retail shareholder calculation is based on the number of shareholders who hold 10,000 shares or less.

Slide 43
1. CBA new fundings including Bankwest, internal refinancing and top-ups, Viridian Line of Credit and Residential Mortgage Group. Excludes ASB. FY26 vs FY25.
2. CBA business lending multiple is based on Business Banking growth rate (excluding Institutional Banking and Markets) over published APRA Total Business Lending data (excluding estimated institutional lending balances). Represents growth for the period June 2026 vs June 2025.
3. Average balance for FY26 vs FY25. 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.
4. FY26 vs FY23.
5. Includes co-mingled social, affordable and market homes funded by Institutional Banking & Markets with Community Housing Providers in FY26.
6. Refer to glossary at the back of this presentation for further details.
7. Progressive rollout to select retail and small business customers in FY26.
8. CommBank Yello has delivered more than $240 million in value in the form of product benefits, cashbacks, discounts and prize draws to retail customers from November 2023 to June 2026.
9. Using secure Near Field Communication (NFC), currently available for eligible new customers who are physically located in Australia.
10. FY26 vs FY25 on a rounded basis. Restore time based on the Mean Time to Restore for incidents with material business and/or customer impacts.
11. As at 30 June 2026.
12. Includes expenditure on operational processes and upgrading functionalities in FY26.

Sources and notes

Slide 45
1. Based on most digitally active customer numbers where publicly available, app store performance, independent industry recognition, and highest Mobile App NPS score compared to major peer banks as at 30 June 2026.
2. Based on the total number of customers that have logged into the CommBank app at least once in the month of June 2026.
3. CommBank Yello has delivered more than $240 million in value in the form of product benefits, cashbacks, discounts and prize draws to retail customers from November 2023 to June 2026.
4. Awarded the Canstar Innovation Excellence award in April 2026.
5. FY26 vs FY25 growth of Aussie equities, Pocket and Everyday Investing accounts opened via the CommBank app.
6. FY26 vs FY25.
7. Via the CommBank app.
8. Cumulative number of unique customers visiting the platform as at 30 June 2026.

Slide 47
1. Based on most digitally active customer numbers where publicly available, app store performance, independent industry recognition, and highest Mobile App NPS score compared to major peer banks as at 30 June 2026.
2. CBA awarded Canstar's 2026 Bank of the Year – Digital Banking Award (for the 17th year in a row). Awarded May 2026. CBA was also inducted into the inaugural Canstar 'Hall of Fame' for sustained success in the Digital Banking – Bank of the Year category for ten or more consecutive years.
3. CBA was awarded the 'Most Innovative Major Consumer Bank' and 'Best Digital Consumer Bank (Major)' for the 8th year in a row by RFI Global's Banking & Finance Awards 2026. Presented February 2026. Award is based on information collected from the RFI Global Atlas program – feedback from over 80,000 business and/or retail customers from January 2025 to December 2025.
4. The total number of customers that have logged into the CommBank app at least once in the month of June 2026.
5. The total number of logins to the CommBank app in the month of June 2026 divided by the number of days in the month.
6. CommBank Yello has delivered more than $240 million in value in the form of product benefits, cashbacks, discounts and prize draws to retail customers from November 2023 to June 2026.
7. Average monthly unique customers who engaged with one of our money management features in the CommBank app from July 2025 to June 2026. Money management features include Benefit Finder, Bill Sense, Cash Flow View, Category Budgets, Goal Tracker, Money Plan, Smart Savings and Money Insights.
8. Since launch in September 2024 to 30 June 2026.

Slide 49
1. Data source: Customer Engagement Engine Reporting.
2. Evident AI Index 2023 published by Evident Insights Index, October 2023.
3. Evident AI Index 2024 published by Evident Insights Index, October 2024.
4. Evident AI Index 2025 published by Evident Insights Index, October 2025.
5. Progressive rollout to select retail and small business customers in FY26.
6. As at 30 June 2026.

Slide 59
1. System source: RBA Lending and Credit Aggregates.
2. System source: APRA MADIS.
3. Other household lending market share includes personal loans, margin loans and other forms of lending to individuals.
4. Source: RBA Lending and Credit Aggregates. Business including select financial businesses, not seasonally adjusted. Comparative information has been restated to conform to the presentation in the current year.
5. Represents business lending to and business deposits by non-financial businesses (NFB) under APRA definitions.
6. Represents total business lending to non-financial businesses, financial institutions, general government and community service organisations 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 from June 2021 relating to restatements.

Sources and notes

Slide 79
1. CBA including Bankwest.
2. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loans, Residential Mortgage Group and Unloan, unless otherwise stated.
3. Any amount ahead of monthly minimum repayment at an account level; includes offset facilities and loans in arrears.
4. Average number of monthly payments ahead of scheduled repayments.
5. Redraw balances represent the value of all payments in advance (payments ahead of scheduled repayments), excluding offset facilities.
6. Group including ASB.
7. Comparative information since July 2023 has been restated to conform to presentation in the current period.
8. CBA including Bankwest, Line of Credit and Reverse Mortgages. Excludes Commonwealth Portfolio Loans, Residential Mortgage Group and Unloan. Taking into account cross-collateralisation. Offset balances not considered.

Slide 87
1. CBA grades in S&P equivalents.
2. Due to rounding, the numbers presented may not sum precisely to the totals provided.
3. 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.
4. Represents troublesome and non-performing exposures as a proportion of Group total committed exposures.

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1. Includes other short-term liabilities.
2. Represents long-term wholesale funding as a percentage of total funding which includes RBNZ term lending facilities drawdowns where applicable.
3. Represents the Weighted Average Maturity of outstanding long-term wholesale debt with a residual maturity greater than 12 months as at reporting date. WAM includes RBNZ term lending facilities drawdowns where applicable.
4. Maturities may vary due to FX revaluation.
5. Includes Senior Bonds and Structured MTN.
6. Additional Tier 1 and Tier 2 Capital.
7. Quarterly average.
8. 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.
9. Includes debt buy-backs and reported at historical FX rates.
10. Short-term wholesale funding including Vostro balances.
11. Lending excludes collateral loans.
12. Other includes collateral on hedging instruments, IFRS MTM, FX, net derivatives, net other assets and rounding.

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1. CBA data as at 30 June 2026. Peer data based on regulatory disclosures as at 31 March 2026.
2. Total retail transaction accounts, excluding offset accounts, includes Bankwest.
3. Represents Retail Banking Services divisional deposit balances. Transactions include non-interest bearing deposits and transaction offsets. Online savings include 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.
4. Includes at-call interest bearing deposits, term deposits and non-interest bearing deposits.
5. Includes non-interest bearing deposits and other customer funding.

Sources and notes

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1. Due to rounding, numbers presented in this section may not sum precisely to the totals provided.
2. The 2026 interim dividend included the on-market purchase of $530 million of shares (CET1 impact of -10bpts) in respect of the Dividend Reinvestment Plan.
3. Excludes net equity accounted profits/losses and impairments from associates as they are capital neutral with offsetting changes in regulatory capital deductions.
4. Excludes impact of foreign exchange movements on Credit RWA, which is included in ‘Other’.
5. Includes the impact of intangibles, FX impact on Credit RWA, equity accounted profits/losses and impairments from associates, movements in reserves and other regulatory adjustments.
6. Credit quality includes portfolio mix.
7. Includes data and methodology, credit risk estimates changes and regulatory treatments.
8. Includes credit valuation adjustment, securitisation, standardised portfolios and settlement risk RWA.
9. Basis points impact on CET1 ratio.

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1. Includes CET1 capital buffer to regulatory minimum (10.25%), total provisions above central scenario ECL, Investment Securities Revaluation (ISR) Reserve and IRRBB Embedded Gains and Losses converted into capital using the Group’s Level 2 CET1 ratio.
2. 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.
3. Assuming 100% weighting holding all assumptions including forward-looking adjustments constant and includes individually assessed provisions.
4. This represents pre-tax changes in the value of government and semi-government bonds recognised within the ISR Reserve.
5. The Group’s equity is invested over a three-year term to mitigate volatility of earnings and capital through a rate and credit cycle. Valuation differences cannot be utilised to support growth or shareholder returns. Unwind is slowed in high-rate environment and accelerated in low-rate environment.
6. Represents FY26 average balance of domestic equity hedge and deposit hedge.
7. CBA as at 30 June 2026. Peers based on regulatory disclosures as at 31 March 2026.
8. Includes other short-term liabilities.
9. Represents long-term wholesale funding as a percentage of total funding which includes RBNZ term lending facilities drawdowns where applicable.

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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 simple average for the last two full year results as published, excluding special dividends. ANZ excluding notable items where reported. CBA reporting period includes the average of the last two full year results to June 2026. International banks sourced from Bloomberg Finance L.P. and/or published results, and represents the average of the last two full years. Citi FY25 ROE ex notable items. HSBC results have been normalised to exclude special dividends and impact from material notable items including sale of businesses in France, Canada and Argentina. TD Bank FY25 results have been normalised to exclude CAD $8.6bn net gain on sale of Schwab and FY24 results have been normalised to exclude the Global Resolution of the investigations into the US BSA/AML Program payment of USD $3bn.
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. Reflects final FY26 dividend for CBA and disclosed final FY25 dividends for peers.
4. Net tangible assets per share as at 30 June 2026 for CBA and as reported as at 31 March 2026 for peers. FY00 – FY04 net tangible assets have not been normalised for the impact of the transition to AIFRS in 2005.
5. Source: Bloomberg Finance L.P., 1 January 2000 to 30 June 2026. Peer average is the average of major bank peers.

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 gains or losses on acquisitions, disposal, closure, capital repatriation and demerger of controlled businesses and associates classified as discontinued operations are calculated consistently with the prior year and prior half disclosures and do not discriminate between positive and negative adjustments. A list of items excluded from cash profit is provided on page 3 of the Group's 30 June 2026 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 Limited 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)	LCR was implemented by APRA on 1 January 2015. Australian Prudential Standard *APS210 Liquidity* 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 June 2026), 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 six-month roll weighted to the Australian business population. MFI Customer Share is the proportion of all businesses with any business banking, that nominate the financial institution 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.
MFI Share – Institutional	RFI Global Atlas Business Institutional MFI Share. Data on a 12-month roll weighted to the Australian business population with an annual revenue of $500 million or more for the previous financial year. 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.
Next Chapter interactions	The total number of interactions with individuals, including non-CommBank customers, in vulnerable circumstances supported by CommBank Next Chapter during the reporting period. The channels are: inbound calls answered; asynchronous chat opened conversations via the CommBank app; and successful outbound contacts made to support customers who received abusive messages via transaction descriptions. Excludes ASB businesses in New Zealand.

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 14+ 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 20.7 : 79.3. 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 businesses 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 36.8 : 63.2. 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 mobile app	RFI Global Atlas Business MFI Mobile Banking App NPS: Based on MFI businesses (turnover below $40m) rating their likelihood to recommend their MFI's Mobile Banking App used in the last four 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 & Share Ranks	NPS and MFI Share ranks are based on absolute scores as at 30 June 2026, or simple comparisons of incidences among major banks, not statistically significant differences.
Net Stable Funding Ratio (NSFR)	NSFR was implemented by APRA on 1 January 2018. Australian Prudential Standard *APS210 Liquidity* 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

Corporate Governance Statement

Profit Announcement

Pillar 3 Report

Investor Discussion Pack

Sustainability Performance Metrics

GRI and SASB reporting

Modern Slavery and Human Trafficking Statement

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