Results Presentation and Investor Discussion Pack

For the half year ended 31 December 2025

Commonwealth Bank of Australia

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The release of this announcement was authorised by the Board.

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Results presentation

Matt Comyn, Chief Executive Officer

This result[1]

Customer focus, consistent and disciplined execution

↑ **5%**	Statutory NPAT
↑ **6%**	Cash NPAT
↑ **19c**	Cash EPS
↑ **10c**	DPS

MFI share

33.5% Retail MFI[2]

26.9% Business MFI[2]

Dec 25

Transaction accounts

>585k retail accounts[3]

>85k business accounts

Dec 25 vs Dec 24

Deposit funding

79%

% of total funding

Cash NPAT

$5.4bn

1H26[4]

Dividend per share

$2.35

+10c vs 1H25

CET1
Level 2

12.3%

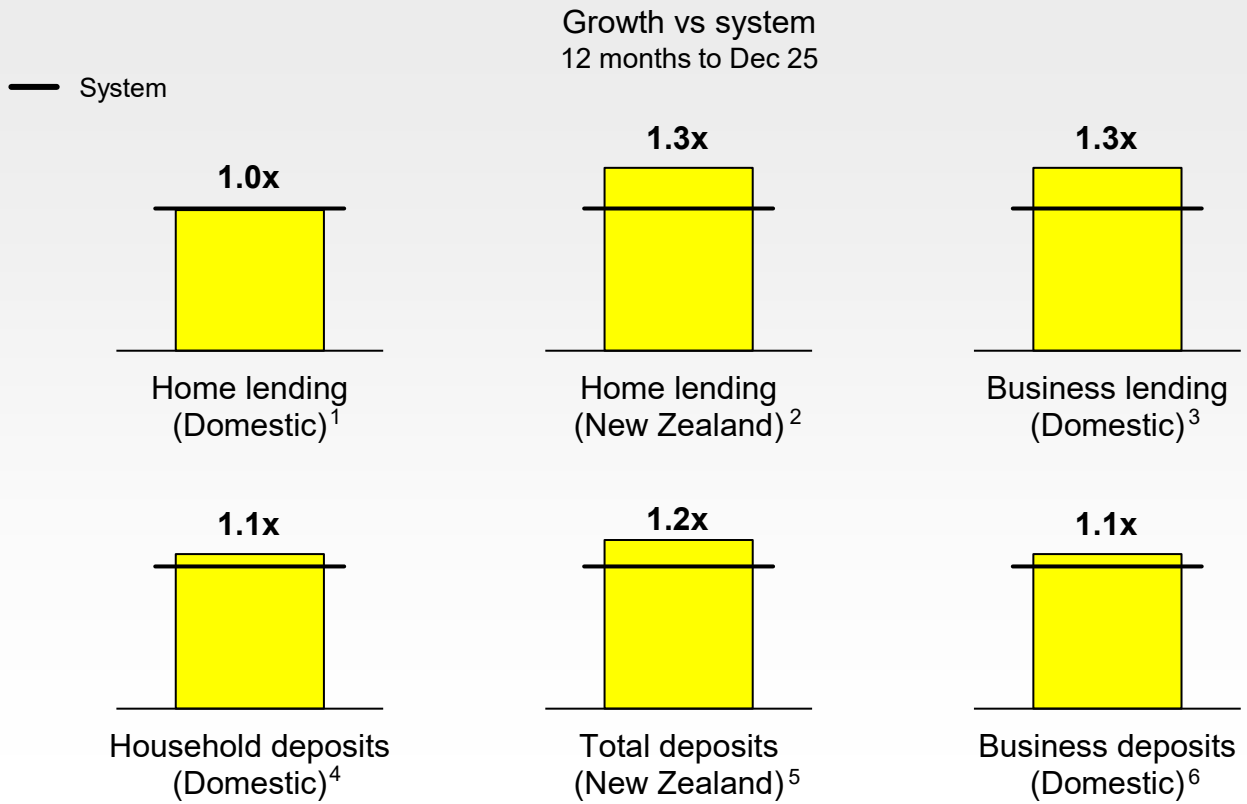
>10.25% APRA minimum[5]

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

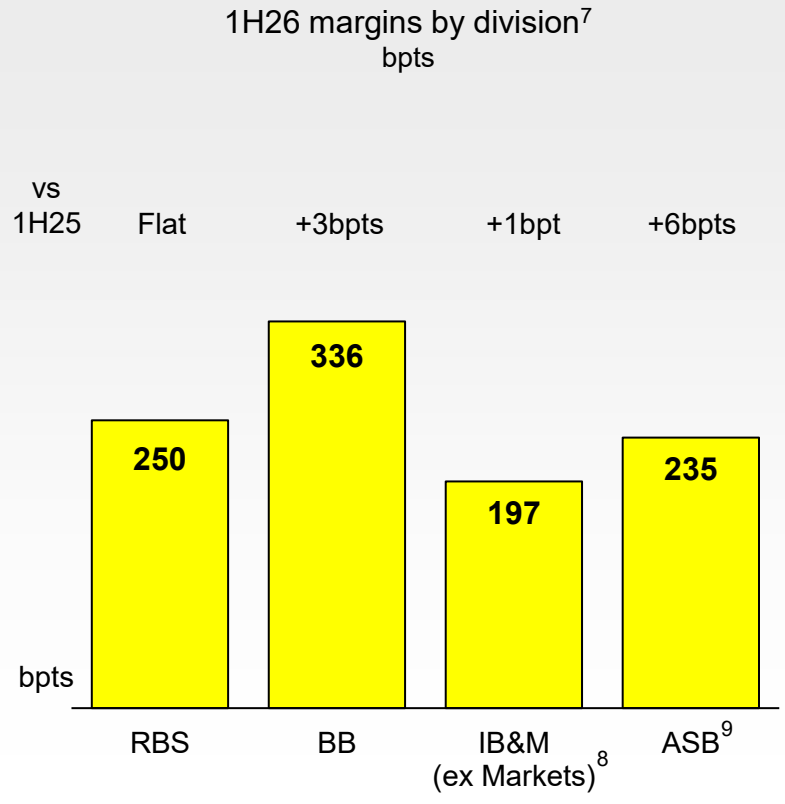
Franchise strength

Disciplined growth in all key segments – stable margin management through the cycle

Disciplined volume growth



Prudent margin management



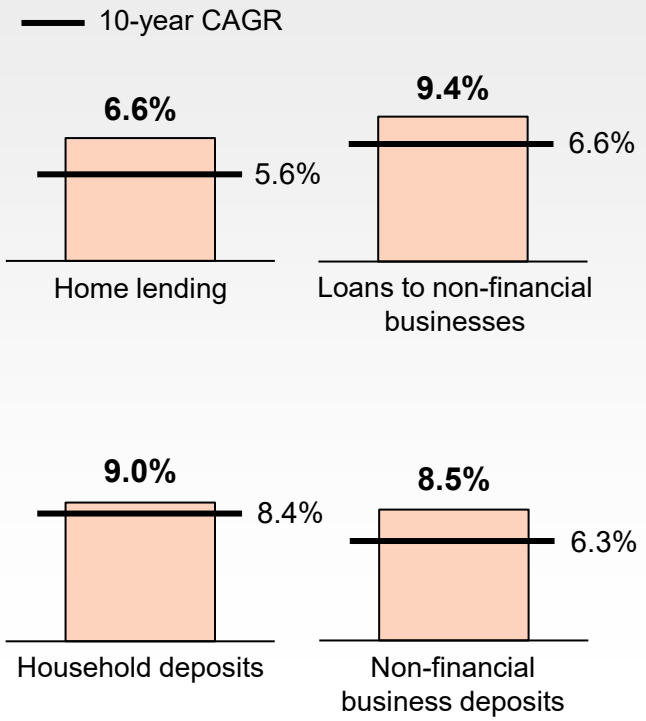
1. Source: RBA Lending and Credit Aggregates. 2. Source: Based upon RBNZ lending by purpose data. 3. CBA Business lending multiple is based on Business Banking growth rate (excluding Institutional Banking and Markets) over published APRA and RBA Total Business Lending data (excluding estimated institutional lending balances). 4. Source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS). 5. Based upon RBNZ deposits by sector data. Includes institutional deposits. 6. MADIS – Non-financial Business Deposits (including IB&M). 7. Comparative information has been restated to conform to presentation in the current period. 8. Institutional Banking & Markets NIM including Markets – 1H25: 94bpts and 1H26: 84bpts. 9. ASB Bank only and calculated in NZD.

Sustainable growth

Well positioned to organically fund growth

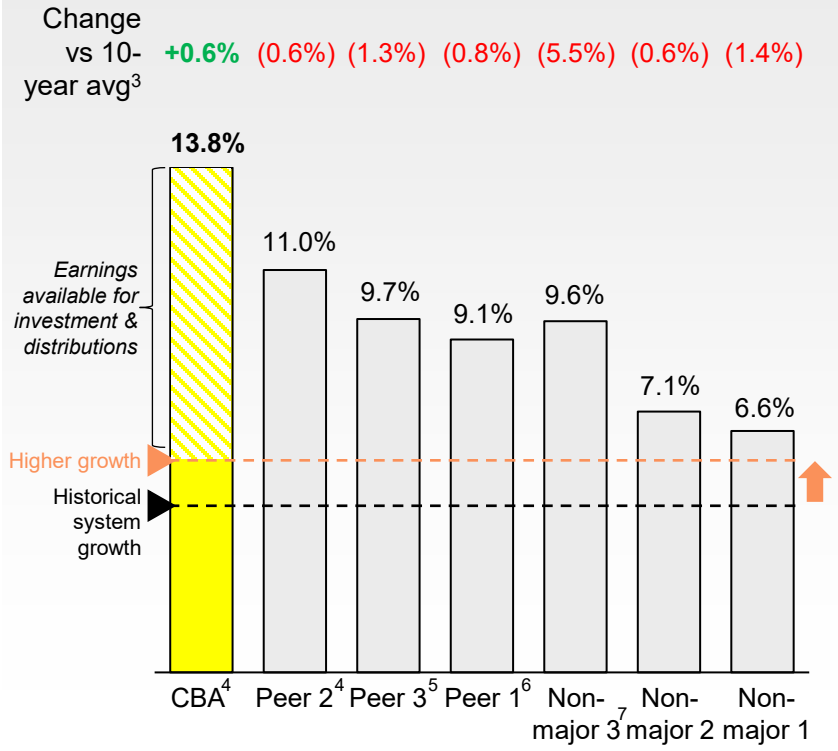
Growth above historical levels

Domestic system growth rate[1]
12 months to Dec 25



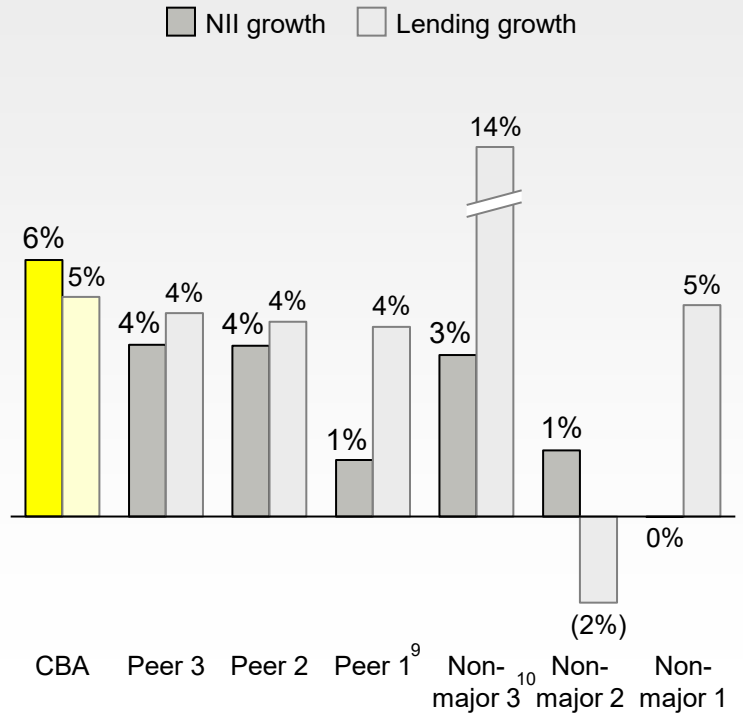
Strong organic capital generation

Return on equity[2]



Profitable growth

NII & lending growth rate[8]
2-year CAGR



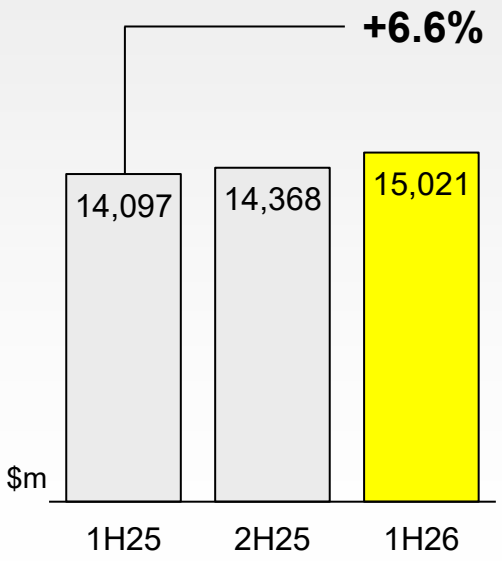
1, 2, 3, 4, 5, 6, 7, 8, 9, 10. Refer to sources, glossary and notes at the back of this presentation for further details.

Financials[1]

Cash NPAT up 6% – strong operational performance, disciplined growth, investment in the franchise

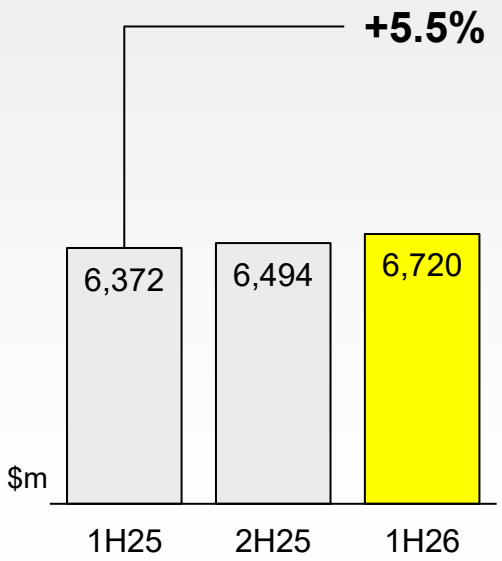
Operating income

Strong volume growth with broadly stable underlying margin



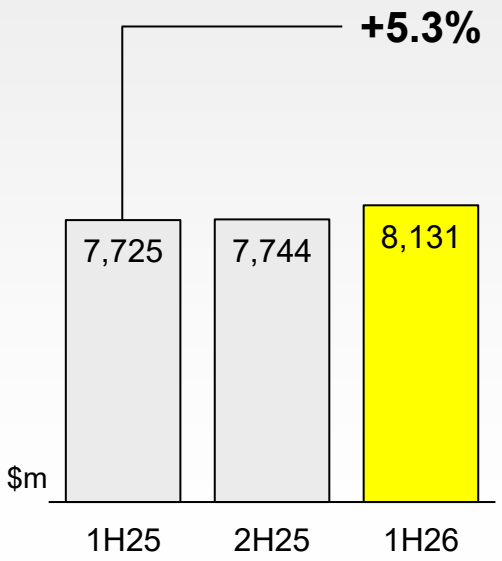
Operating expenses[2]

Inflation and investment in technology and frontline



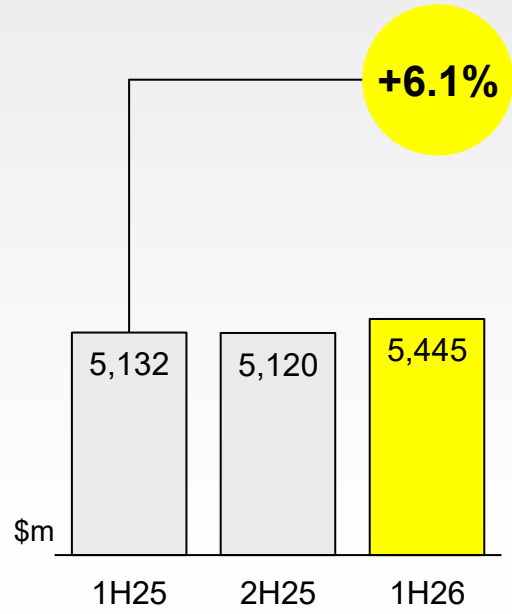
Pre-provision profit

Higher operating income and growth in operating expenses



Cash NPAT

Flat loan impairment expense



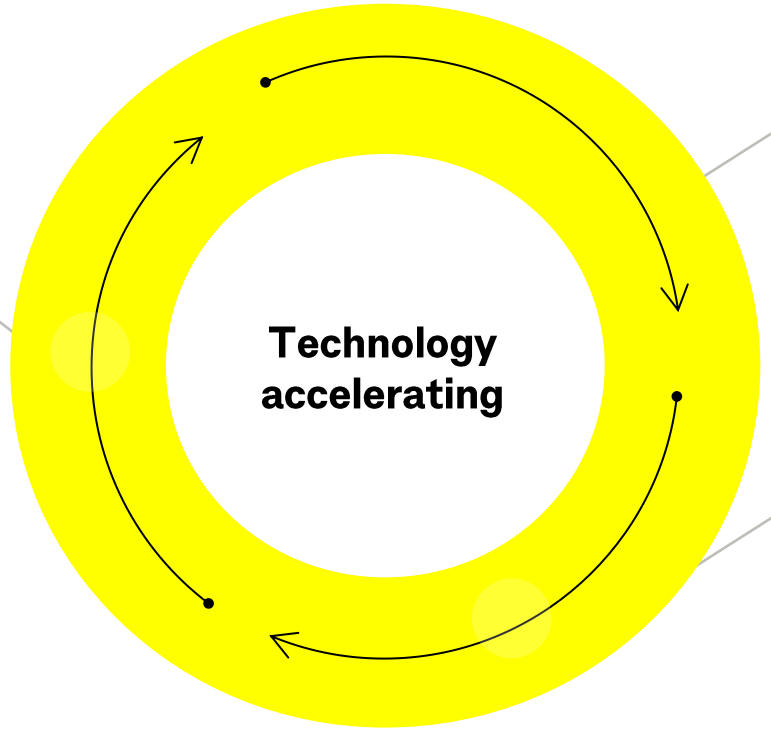
1. Presented on a continuing operations basis. 2. Operating expenses excluding restructuring and notable items. For 1H26 this relates to provisions for the settlement of legal proceedings in NZ, an additional goodwill payment made to certain customers as a result of ASIC's Better Banking review, and domestic customer remediation. For 2H25 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 2025, June 2025. 2. Refer to glossary at the back of this presentation for further details.

Performance summary

Executing our strategy to deliver better outcomes



Customer performance

- Leading NPS[1] in Consumer and Institutional – #1 in Consumer for 38 consecutive months
- NPS[1] leadership across consumer mobile app and consumer digital
- Increased total number of transaction accounts by >85k in business and >585k in retail[2]
- Deepening digital engagement – more app users (>9.4 million, +600k)[3], logging in more often (14.0m daily logins)[4]



Operational performance

- Record half-year absolute domestic lending and deposit volume growth[5]
- Maintained stable margins[6] in a highly competitive environment
- Deepening customer relationships driving strong transaction balance growth – all core segments
- Strong capital position supporting franchise growth and dividends



Strategic differentiation

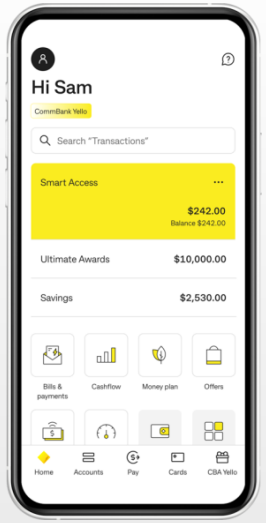
- Maintained primacy of relationships – strong retail MFI[1] share of 33.5%, business MFI[1] share of 26.9%
- CBA proprietary home lending flow remained strong at 67% in 1H26[7]
- Leveraged technology, data and AI to provide enhanced customer safety, and differentiated customer experiences
- CommBank Yello[8] easier to access, more rewarding – scaled CommBank Yello for Business to >750k customers[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.

Retail Banking Services

Stronger, deeper customer engagement driving long-term franchise strength

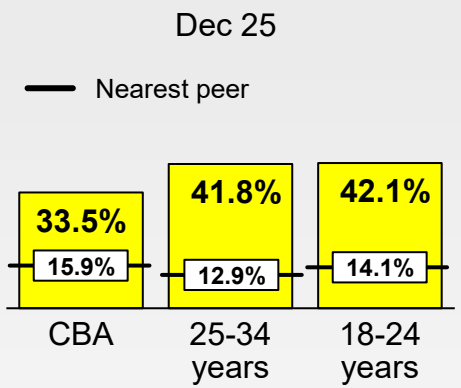
CommBank app



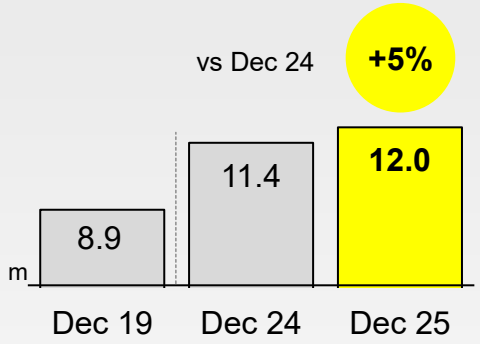
Australia's most popular banking app[1]
Simpler, better, easier to use
Features open to more Australians

>9.4 million
active app users[2]

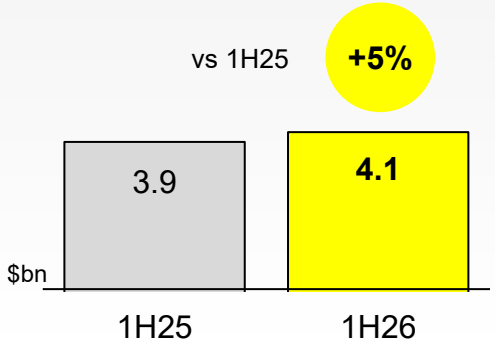
Retail MFI share[3]



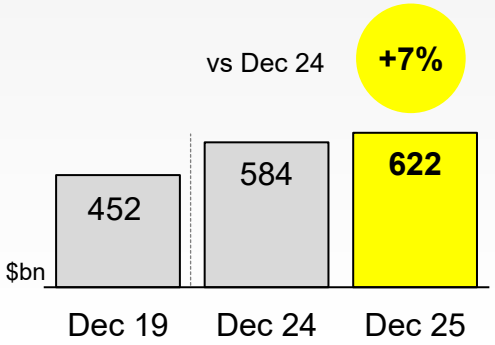
Retail transaction accounts[4]



Operating performance



Home lending[5]



1 in 3
Australians describe CBA as their main financial institution

>14 million
daily logins to the CommBank app[6]

>97%
home loans with a transaction account

<3 days
time to first decision proprietary & broker[7]

~70%
applications auto-decisioned same day - proprietary[8]

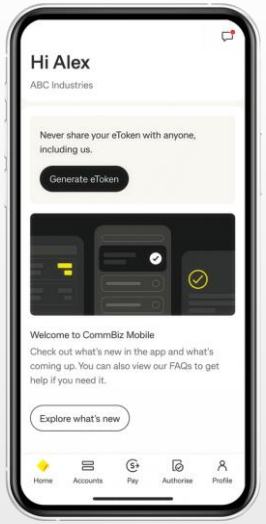
50%
contribution to Group cash NPAT[9]

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

Business Banking

Extending leadership through strong customer relationships, differentiated proposition

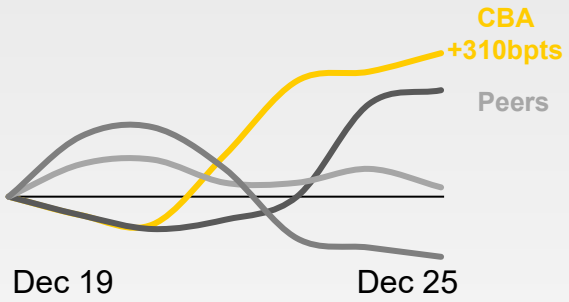
CommBiz Mobile



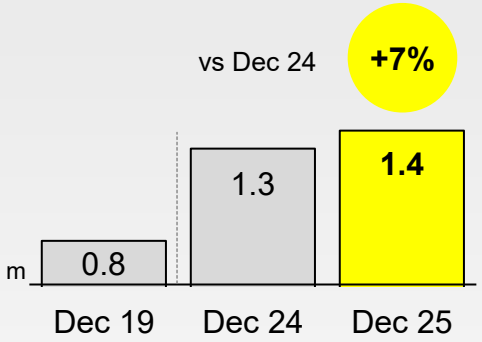
Secure, faster, smarter and simpler business banking via CommBiz Mobile app

Launched
to CommBiz customers in 1H26[1]

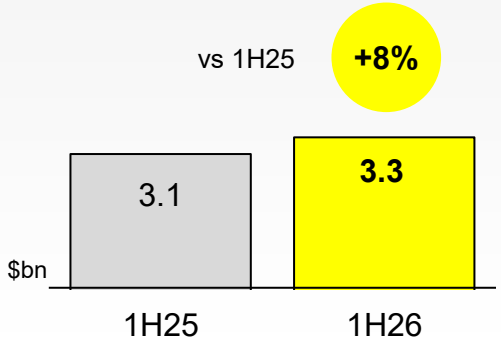
Business MFI share[2]



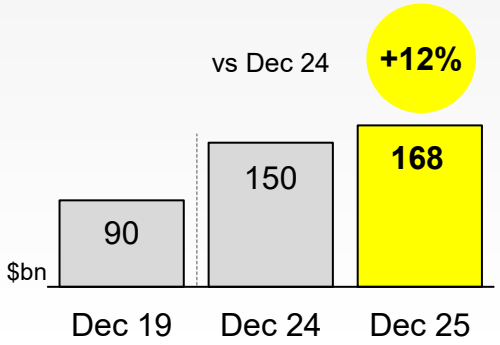
Business transaction accounts



Operating performance



Business lending[3]



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

1.3x system
Business lending growth vs system 12 months to Dec 25[4]

~90%
business loans with a transaction account

~2 days
improvement in time to credit decision vs 1H25[5]

85%
reduction in time per annual review[6]

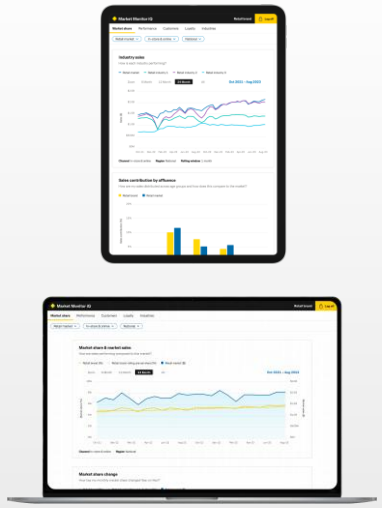
42%
contribution to Group cash NPAT[7]

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

Franchise strength supporting Institutional and Business customers

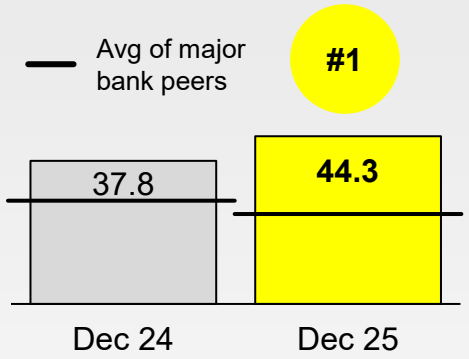
CommBank IQ



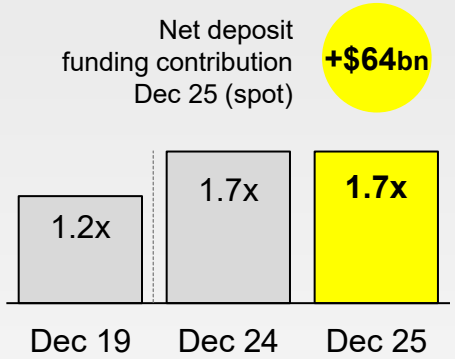
Customer and market insights that fuel client success and deepen relationships

4x
client growth[1]

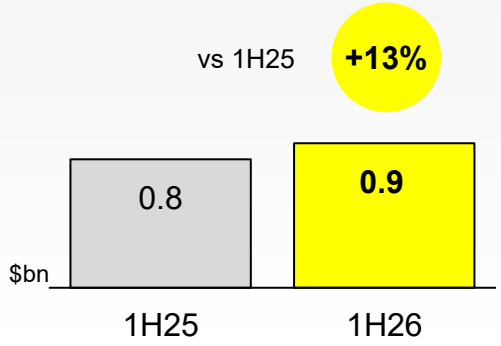
Institutional NPS[2,3]



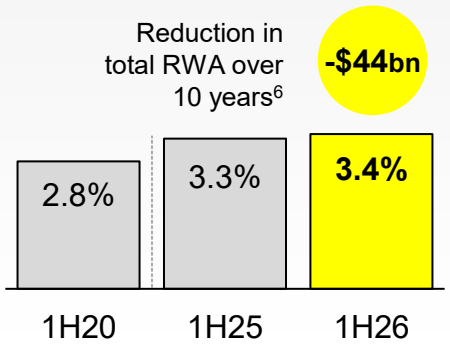
Deposit funding ratio[4]



Operating performance



Revenue/Total RWA[5]



#1
in Institutional MFI share $500m+ category among majors[2]

#1
Combined league table[7] Dec 2025

+16%
growth in sustainable lending[8] vs 1H25

+19
New Transaction Banking mandates won in 1H26[9]

+27%
growth in operating performance over 6 years since Dec 19[10]

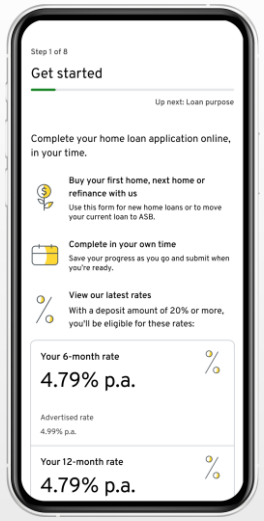
12%
contribution to Group cash NPAT[11]

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

ASB

Accelerating progress for all New Zealanders

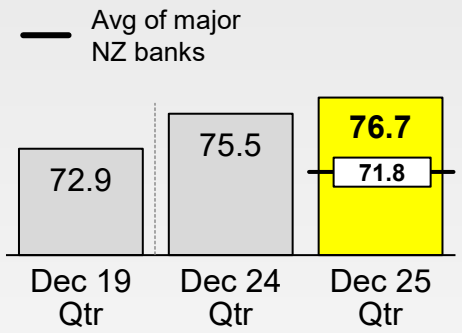
Digitised home buying origination



Digital customer consent process to enable joint home loan applications

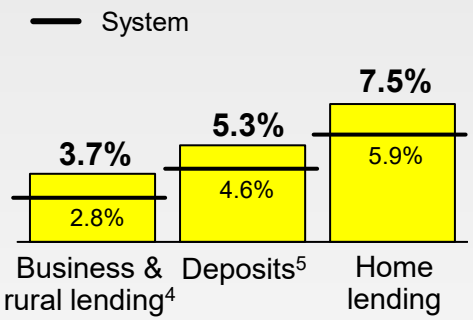
Launched
to ASB customers in 1H26[1]

Reputation score[2]

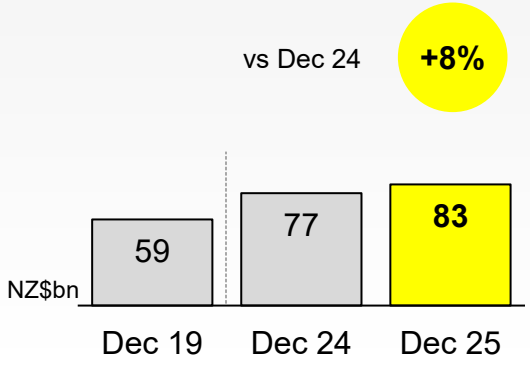


Volume growth[3]

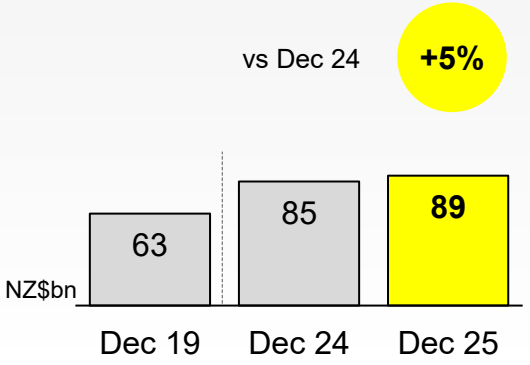
12 months to Dec 25



Home lending[6]



Customer deposits[7]



Digital Bank of the year
for four consecutive years[8]

22%
share of active retail customers[9]

>$700 million
sustainable lending in 1H26

>3x
increase in funding of social and affordable housing vs 1H25

~2 days
average turnaround time to first decision in proprietary channel[10]

11%
contribution to Group cash NPAT[11]

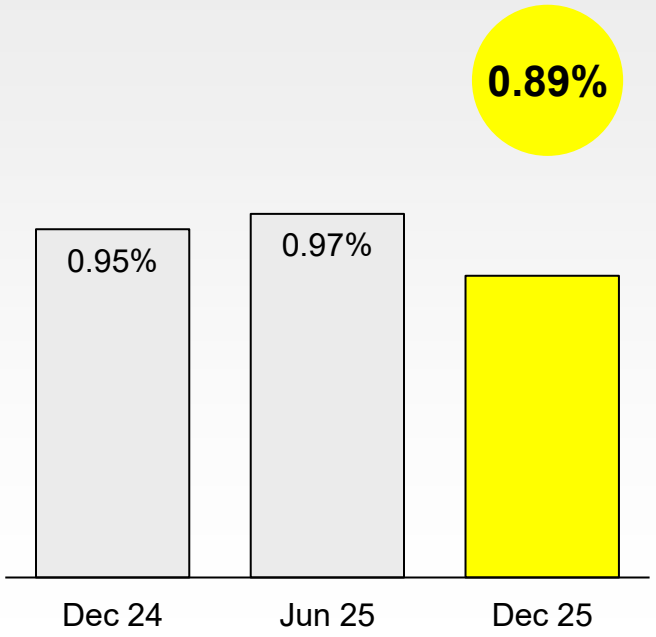
1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11. Refer to sources, glossary and notes at the back of this presentation for further details.

Credit quality

TNPE & hardship lower – credit quality sound, conservative provisioning for rising geopolitical uncertainty

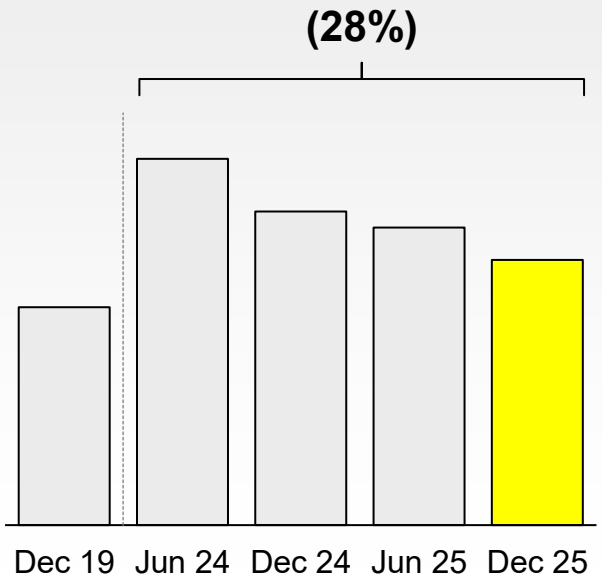
Troublesome & non-performing exposures[1]

% of TCE



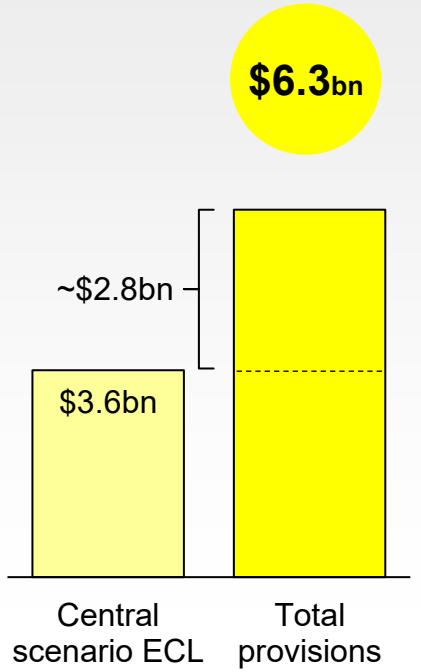
Hardship

Number of home loan cases in hardship



Provisioning[2]

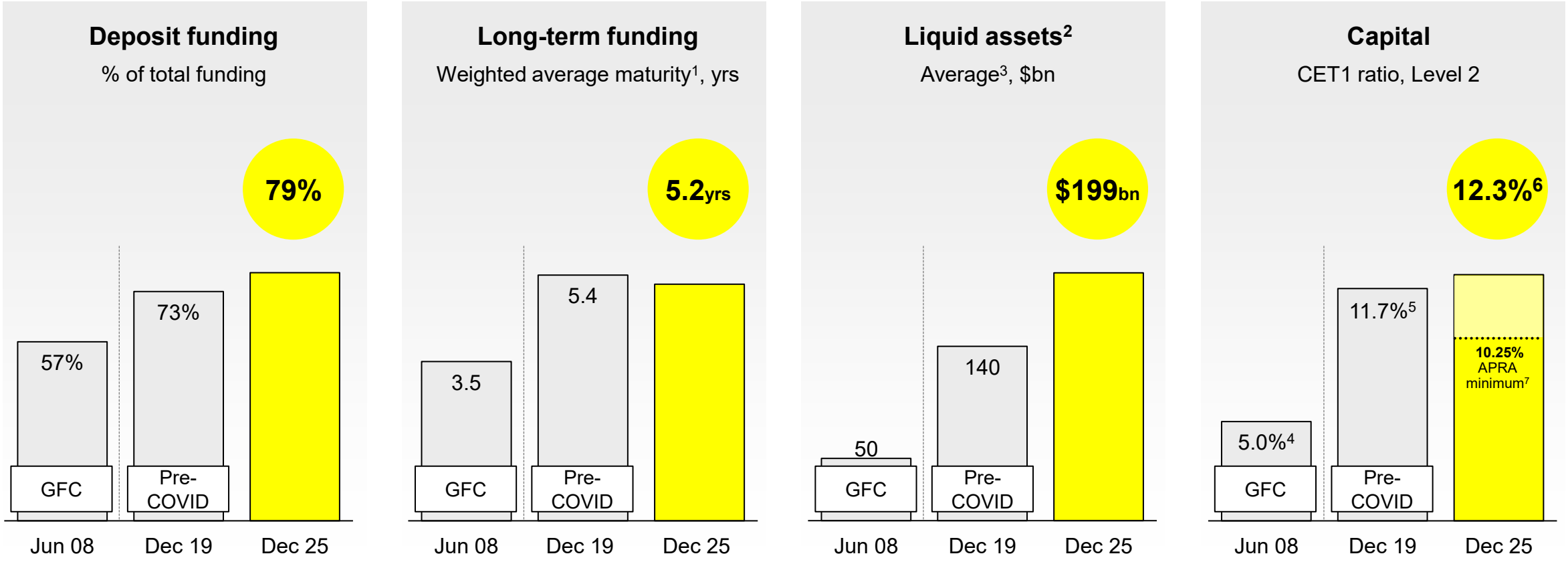
Total provisions vs Central ECL[3]
Dec 25



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



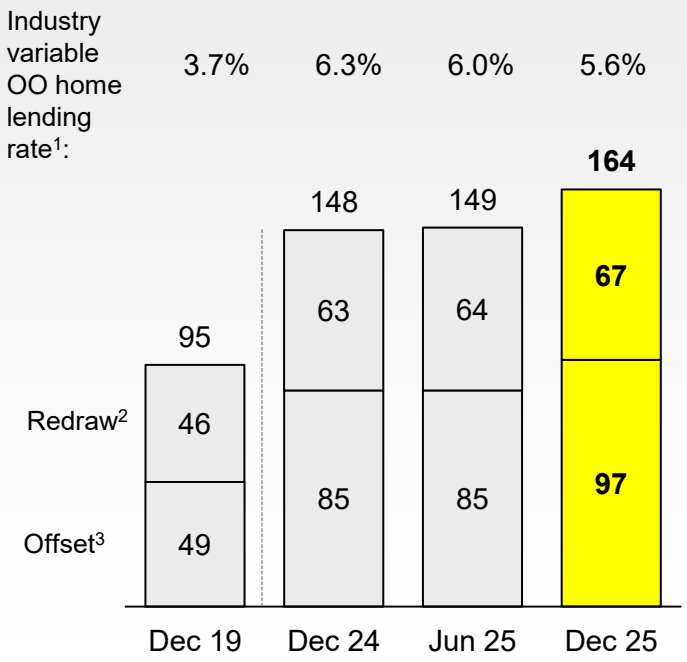
1. Represents the Weighted Average Maturity (WAM) of outstanding long-term wholesale debt with a residual maturity greater than 12 months as at reporting date. WAM includes RBNZ term lending facilities drawdowns where applicable. 2. Liquid assets include high quality liquid assets as defined by APRA 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 31 December 2019 and 31 December 2025. 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%.

Deposits

More competitive offerings benefitting depositors

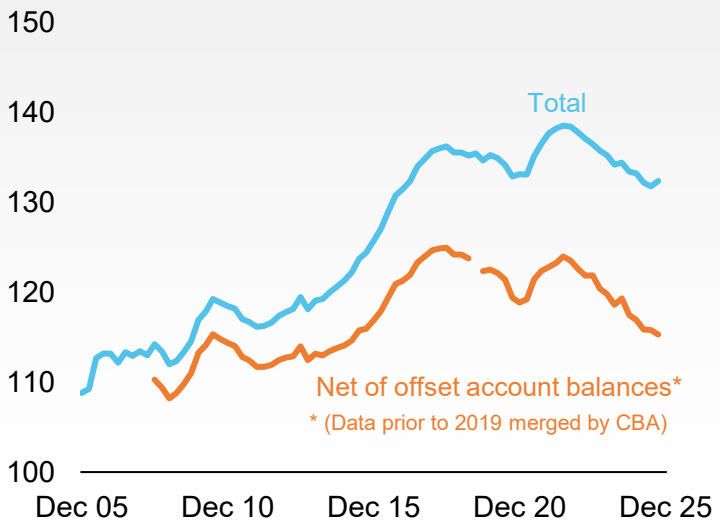
Offset and redraw

CBA offset and redraw balances
$bn



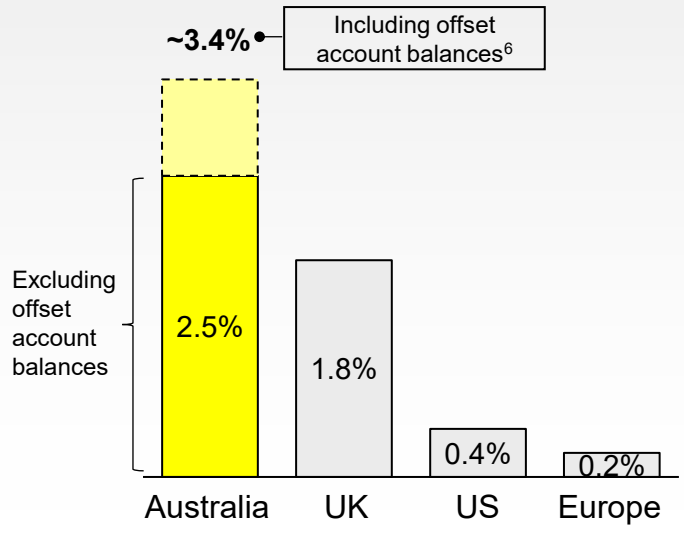
Household debt has eased

Household credit to household disposable income[4]
%



Deposit interest

Average rate paid to at-call household deposits[5]



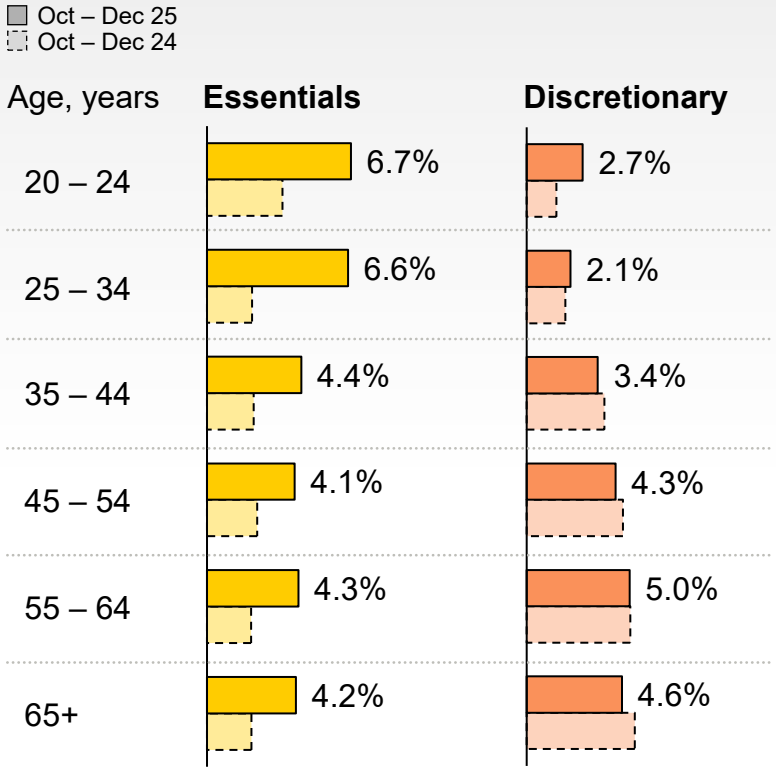
1. Source: RBA Housing Lending Rates. Outstanding variable lending rate (owner-occupied housing credit). Measured as six-month average. 2. Redraw balances represent the value of all payments in advance (payments ahead of scheduled repayments), excluding offset facilities. 3. CBA including Bankwest. 4. Source: APRA, RBA, ABS, CBA. 5. Source: Australia (RBA), UK (Bank of England), US (FDIC), Europe (ECB; Germany, France, Italy, Spain and Netherlands). Average interest rate paid for the six months to December 2025. 6. Includes estimated impact of interest saved from offset account balances.

Households driving a growth rebound

Shift in economic demand from public sector to households

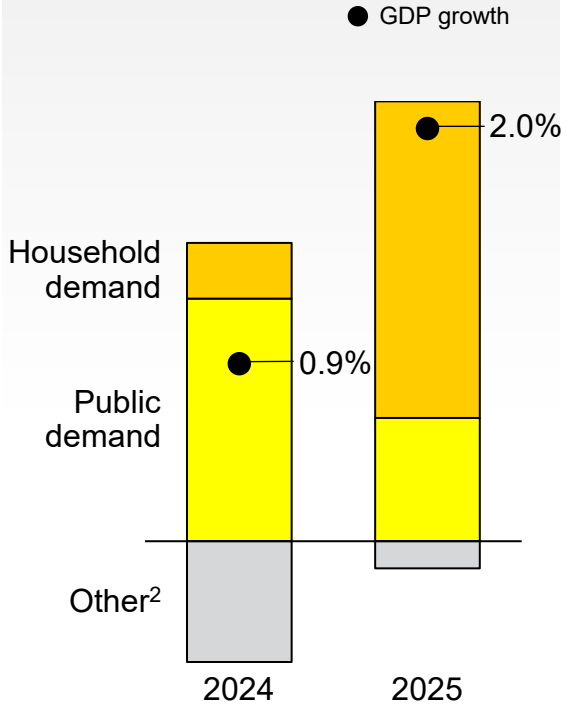
Spend up across age cohorts[1]

Spending growth, YoY



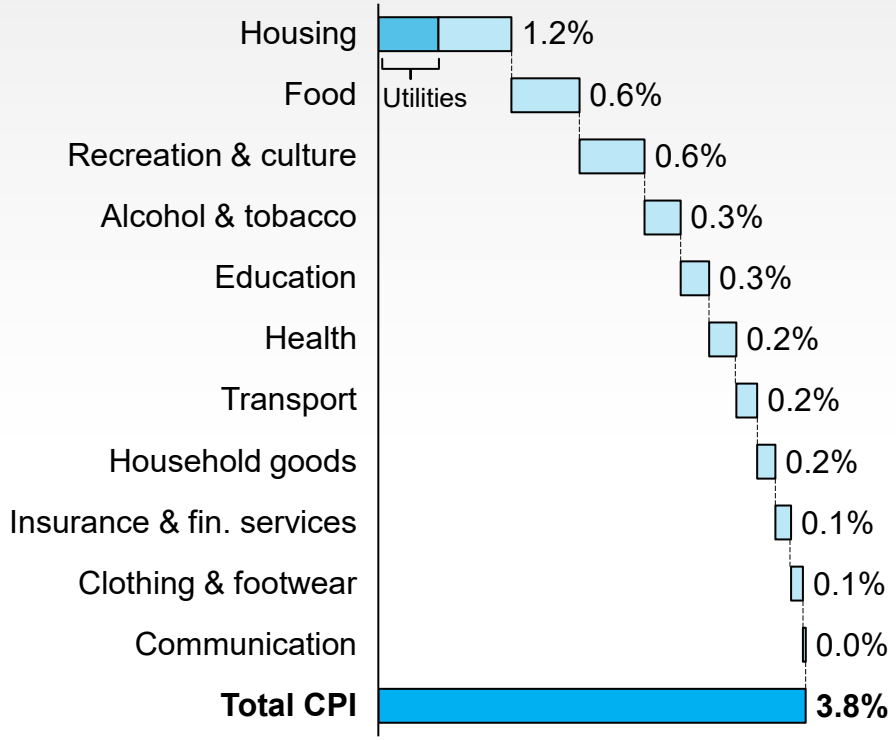
Household demand now driving growth

Contribution to GDP growth, YoY[2]



Housing costs driving CPI[3]

Contribution to CPI, YoY



1. On a nominal basis. Per customer, 13 weeks to end of quarter. Consistently active card customers and CBA branded products only. Based on consumer debit and credit card transactions data, excluding StepPay. 2. Source: ABS. Jun and Sep quarterly average. Other includes net trade, change in inventories and business demand. Reversal in Other due to net trade, partly offset by inventories.
3. Source: ABS, CBA. Dec 2025 vs Dec 2024, monthly Consumer Price Index.

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	• 21% increase in home loan new fundings[1] • Grew business lending 1.3x system[2] & institutional sustainable lending +16%[3] • Auto-decisioned lending to small businesses up 2x over the past 2 years[4] • Funded 2x more new residential development units compared to 12 months prior[5]	• Strong MFI share in core segments[6] • Maintained leadership in consumer digital & consumer mobile app NPS[6] • Greater customer benefits delivered via CommBank Yello and expanded access to CommBank Yello for Business[7] • Continued investment in frontline and proprietary distribution while enhancing capabilities	• 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 the Evident AI Index[8] • 30% more tech changes deployed, significant reduction in critical incidents with recovery time improving 65%[9] • Our staff have access to AI tools (including ChatGPT Enterprise or Copilot)	• Maintained strong balance sheet settings • Identified and alerted customers of suspicious card activity, leveraging AI; ~40k alerts sent daily[10] • Investing over $1 billion annually to help protect customers from fraud, scams, cyber threats & financial crime[11] • Real-time intelligence using AI bots to engage & help disrupt scammers – over 2,900 AI bots in disruption fleet[12]

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.

Supporting our customers and communities

Delivering better outcomes



Supporting customers

- Supporting our customers with ongoing cost-of-living pressures
- Provided more than 63,000 tailored payment arrangements for customers most in need of support[1]
- Helped our customers buy more than 79,000 homes[2] and provided support for first-home buyers
- Committed to supporting regional Australia – largest regional branch footprint in Australia[3]



Protecting communities

- Investing over $1 billion to help protect our customers against fraud, scams, cyber threats & financial crime[4]
- Real-time intelligence using AI bots to engage & help disrupt scammers – over 2,900 AI bots in our disruption fleet[5]
- Identified and alerted customers of suspicious card activity – ~40k alerts sent daily[6]
- 95% increase in intelligence we have contributed to the Anti-Scams Intelligence Loop helping to protect Australians[7]



Strengthening Australia

- Lent $25 billion[8] to businesses to help them grow
- Advocating for a safe, efficient and innovative payment system that supports domestic institutions
- Maintained balance sheet strength to help support customers and financial stability
- Returned $4.4 billion to shareholders, benefitting over 14 million Australians[9]

1. Payment arrangements in 1H26, defined at account level. 2. 1H26. 3. Commitment to keep all regional branches open until at least the end of July 2027. Largest regional branch footprint with 281 regional branches. 4. Includes expenditure on operational processes and upgrading functionalities in 1H26, annualised. 5. As at 31 December 2025. 6. Average daily suspicious card activity alerts sent in 1H26. 7. 1H26 vs 1H25. 8. Business Banking business lending, new funding and drawdowns in 1H26. 9. Includes the 2H25 dividend paid to more than 800,000 direct shareholders and indirectly benefitting over 14 million Australians through their superannuation.

Results presentation

Alan Docherty, Chief Financial Officer

Results overview

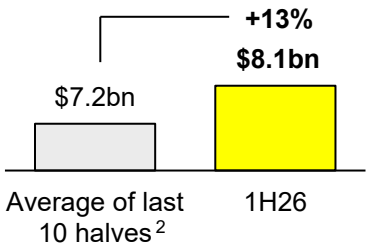
Long-term approach delivering superior shareholder returns

Operating context	Management response	Long-term franchise implications
• Strong growth in system credit and money supply	• Committed to supporting and protecting our customers	• Leading Retail & Business MFI[1] share
• Competitive intensity remains elevated	• Careful management of volume/margin trade-offs	• Profitable, above-system growth in deposits and lending
• Rapid pace of change – tech & AI	• Accelerated investment in tech, AI & proprietary distribution	• Strong capital generation, dividend growth & ROE
• Elevated geopolitical tensions and uncertainty	• Balance sheet settings calibrated to optimise long-term outcomes	• Today's balance sheet underpins future shareholder outcomes

1H26 financial outcomes

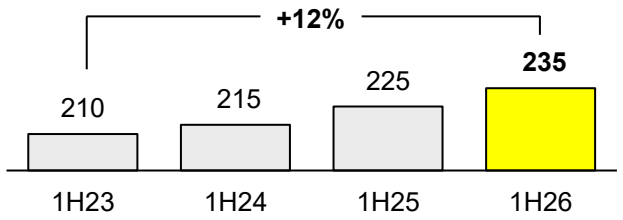
Strong pre-provision profit growth

Current half year vs average of last 10 halves

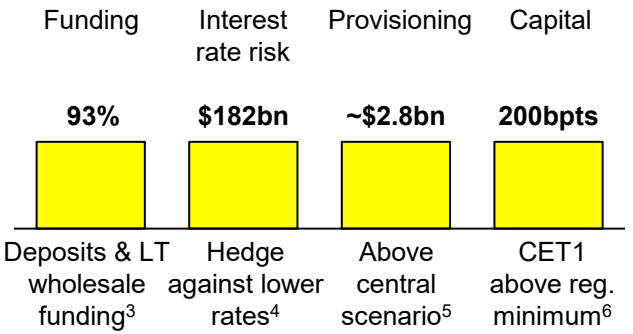


Superior shareholder returns

Dividend per share (cents)



Balance sheet set up for the long term



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

Statutory vs cash NPAT[1]

Statutory NPAT of $5.4 billion – broadly in line with Cash NPAT

$m	1H25	2H25	**1H26**
Statutory NPAT – continuing operations	5,142	4,991	**5,412**
Non-cash items:			
- Transaction costs and gains/(losses) on disposals[2]	9	(181)	**(18)**
- Hedging and IFRS volatility[3]	1	52	**(15)**
Cash NPAT – continuing operations	5,132	5,120	**5,445**

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.*

1H26 result[1]

Cash NPAT up 6% vs 2H25 – strong operational performance, disciplined growth, investment in the franchise

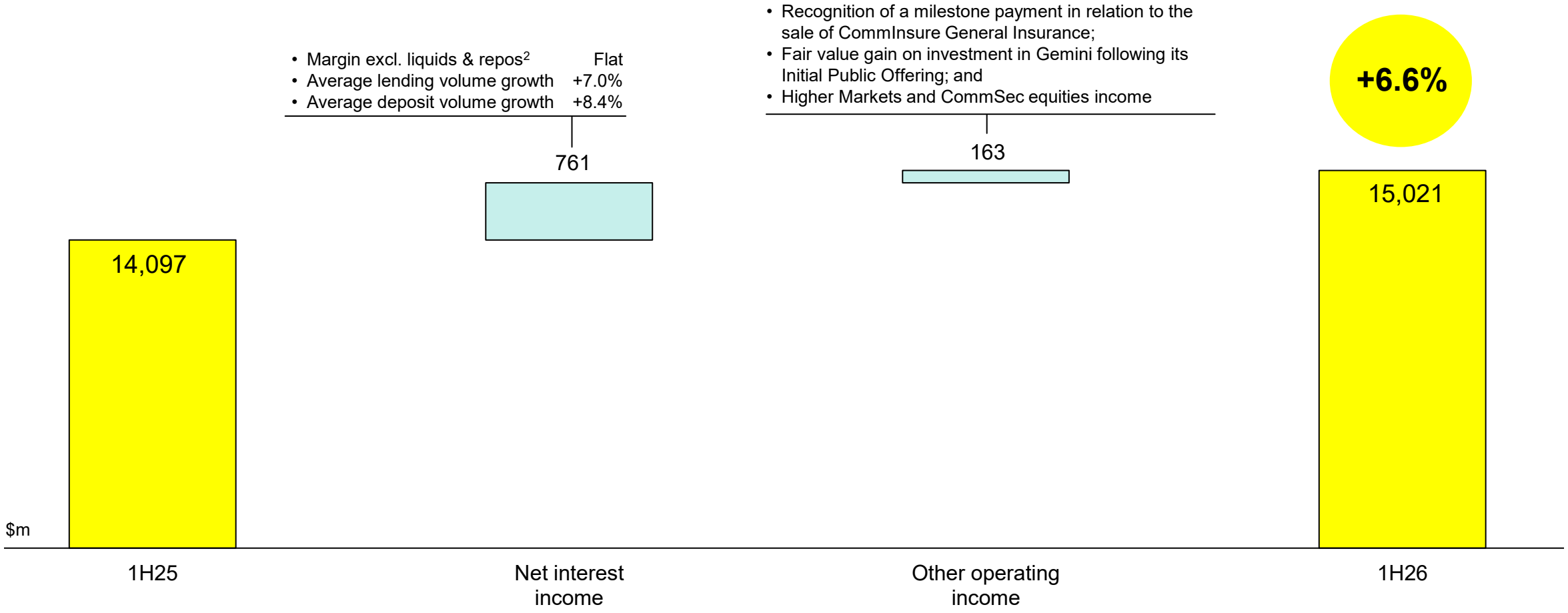
$m	1H26	1H26 vs 1H25	1H26 vs 2H25
Operating income	**15,021**	6.6%	4.5%
Underlying operating expenses	**6,720**	5.5%	3.5%
Restructuring and notable items[2]	***170***		
Operating performance	**8,131**	5.3%	5.0%
Loan impairment expense	**319**	(0.3%)	(21.4%)
Cash NPAT	**5,445**	6.1%	6.3%

Consideration: FY26 Effective tax rate ~30%

1. Presented on a continuing operations basis. 2. For 1H26 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 2H25 this related to domestic and NZ customer remediation as well as a Bankwest restructuring provision.

Operating income[1]

Higher income through disciplined franchise growth



1. Presented on a continuing operations basis. 2. Excluding liquid assets and institutional repos which have a broadly neutral impact on net interest income.

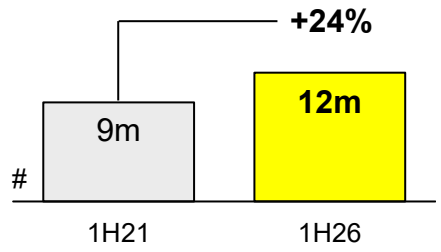
Long-term focus on franchise strength

Deepening customer relationships driving strong volume growth across core segments

Retail

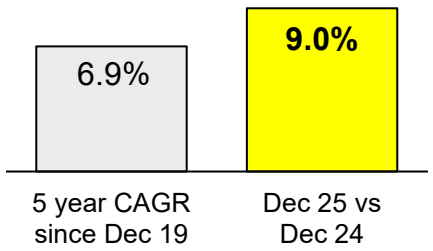
Retail Deposits

Customers with a transaction account[1]



Volume growth[2]

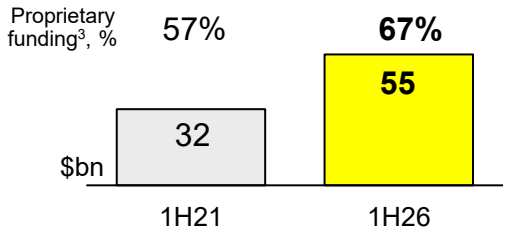
%



Home Lending

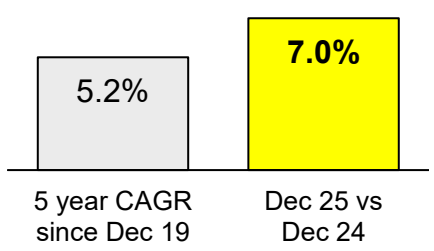
Proprietary funding[3]

Proprietary originated home loans **~20-30%** more profitable than broker[4]



Volume growth[2]

%

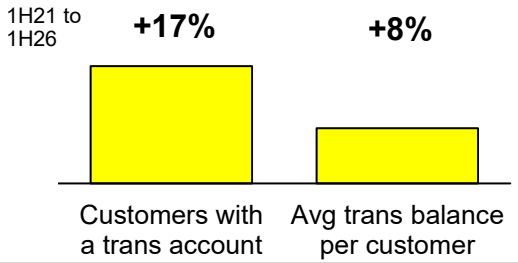


Business

Business Deposits

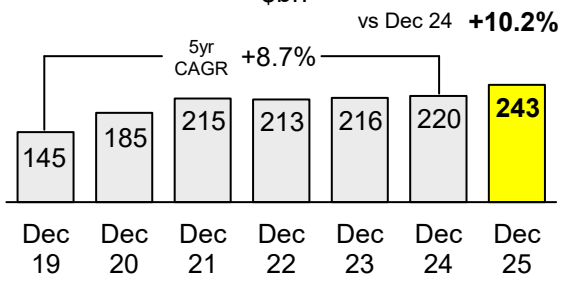
Cumulative growth[5]

%



Volume growth[6]

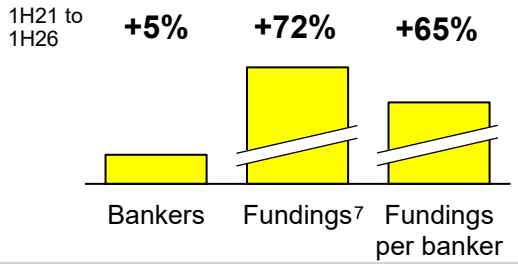
$bn



Business Lending

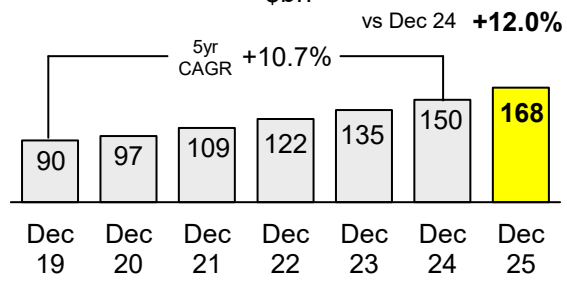
Cumulative growth

%



Volume growth[8]

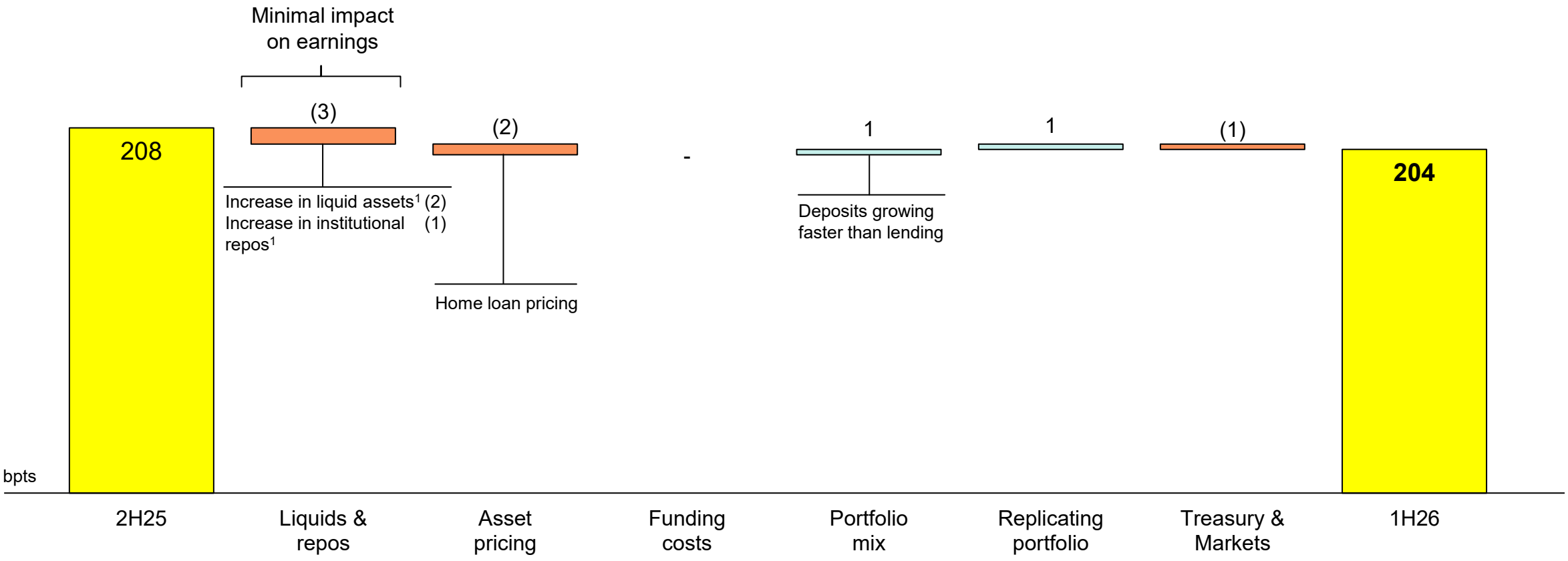
$bn



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

Group margin

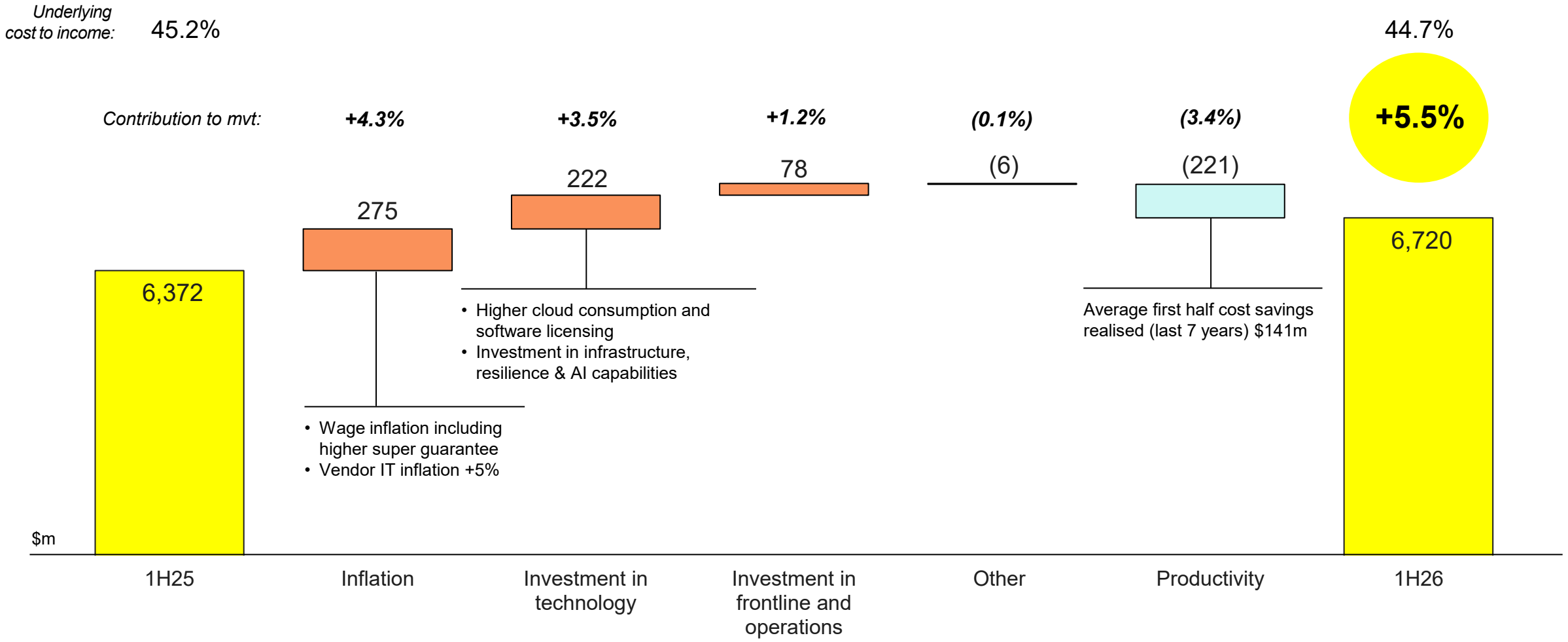
Lower margin largely due to growth in liquids and repos



1. +$13bn increase in average liquid assets and +$9bn increase in average institutional repos in 1H26 vs 2H25.

Operating expenses[1]

Inflation, investment in technology and proprietary distribution driving higher expense growth



1. Presented on a continuing operations basis excluding restructuring and notable items. For 1H26 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. Headline operating expenses +8.1% including these items.

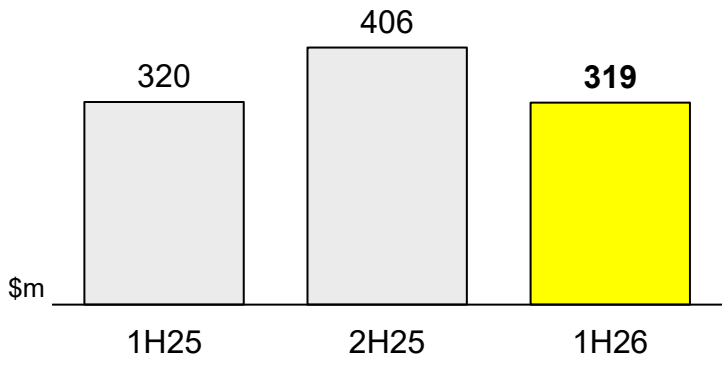
Credit risk

Impairment expense remains low – improving arrears, lower corporate TNPE – sound credit quality

Loan impairment expense

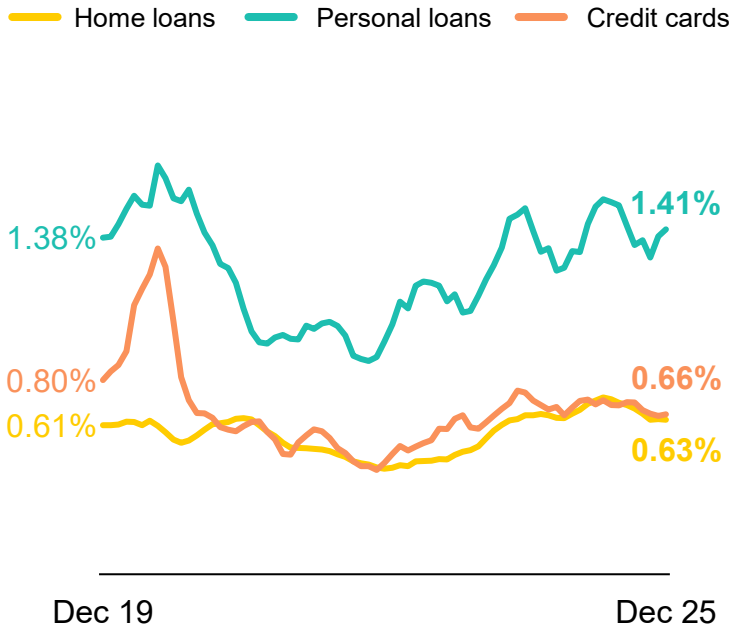
Loan loss rate, bpts[1]

	1H25	2H25	1H26
Consumer	3	6	7
Corporate	16	13	4
Total	**7**	**8**	**6**



Arrears[2]

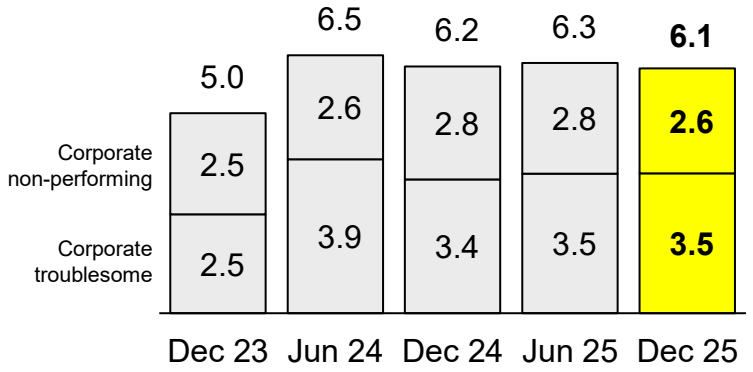
90+ days



Troublesome & non-performing exposures[3]

Corporate, $bn

% of TCE:	0.80%	1.11%	1.01%	0.97%	**0.90%**

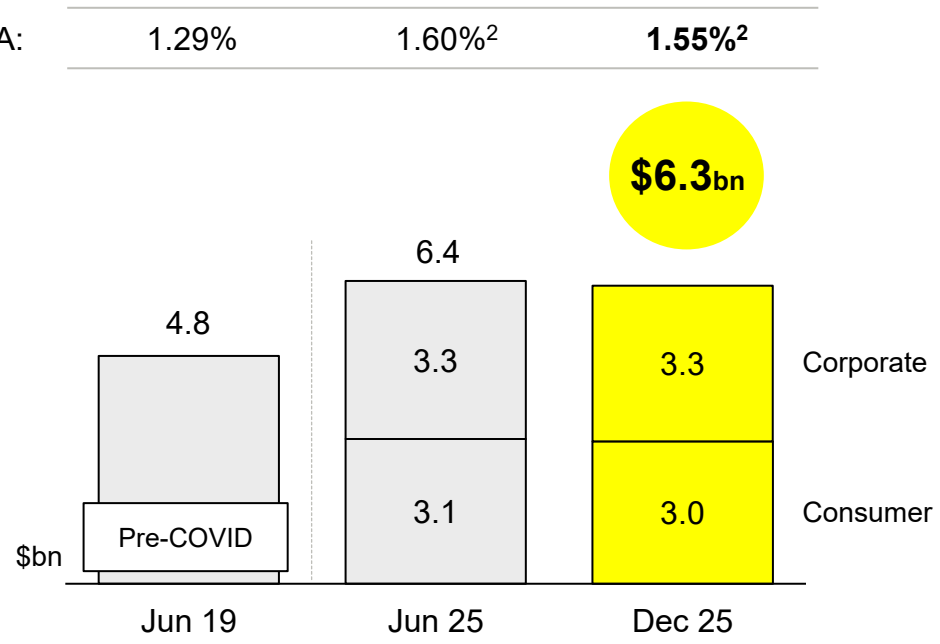


1. Loan impairment expense as a percentage of average Gross loans and acceptances (bpts) annualised. 2. Group consumer arrears including New Zealand. 3. Non-performing exposures are exposures in default as defined in regulatory standard *APS220 Credit Risk Management*. Corporate troublesome exposures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

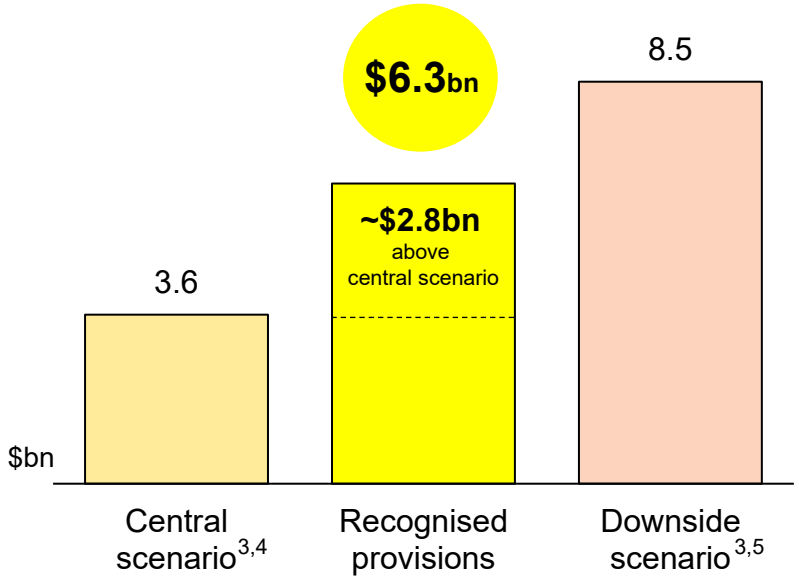
Strong provision coverage maintained – elevated geopolitical tensions and global macroeconomic uncertainty

Total credit provisions



Provisions and scenarios

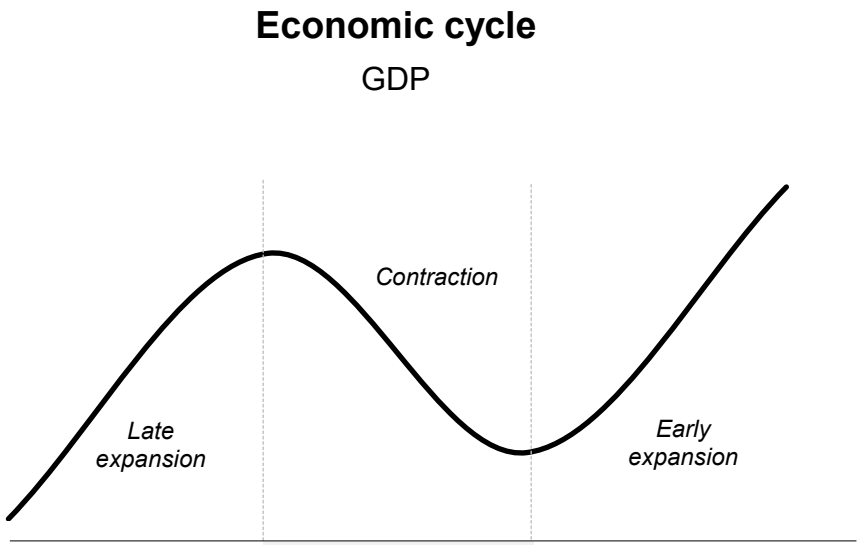
Dec 25



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.

Provisioning through the cycle

Forward-looking approach – customer, macroeconomic and sectoral considerations



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

- AASB 9 requires a forward-looking approach to loan loss provisioning to dampen pro-cyclical provisioning behaviour through forward-looking adjustments (FLAs) and multiple economic scenarios (MES) in determining collective provisions (CP).
- Total provisions will likely be lower following an economic contraction (despite higher base provisions) as we adopt a forward-looking view of an economic expansion.
- Sectoral considerations (last 6 months):
  - **Consumer:** reduction in provision coverage from improved house prices and lower overlays in customer segments most susceptible to higher interest rates following rate cuts, partly offset by an increase in modelled provisions to reflect ongoing geopolitical risks and inflationary pressures.
  - **Construction:** reduction in provision coverage from credit quality improvements. Sector activity has improved with increased dwelling approvals and commencements, interest rate cuts, higher median prices, and government support. Skilled labour shortages, low productivity and high construction costs continue to be a concern.
  - **Retail Trade:** reduction in provision coverage from credit quality improvements. Interest rate cuts and growth in wages have supported improvements in consumer sentiment and spending.
  - **Wholesale Trade:** reduction in provision coverage from FLA release as credit quality remained stable and higher growth in investment grade. Elevated input costs and rising insurance premiums remain a challenge.
  - **Entertainment, Leisure and Tourism:** reduction in provision coverage from decreased FLAs on better performing segments benefitting from improved discretionary household spending, interest rate cuts, and wage growth. Pockets of risk remain with insolvencies at elevated levels despite a downward trend in recent quarters.
  - **Commercial Property:** reduction in provision coverage from improvement in market conditions, with development activity increasing, though office vacancies have edged higher.
  - **Agriculture:** non-material change in provision coverage. Improving outlook in New Zealand offset by pockets of concern in Australia from mixed seasonal conditions.
  - **Healthcare:** reduction in provision coverage. Outlook for the medical and pharmacy sectors continue to improve and performance of private hospital operators have shown signs of stabilising, while services more discretionary in nature continue to lag in recovery due to sensitivity to household incomes.
  - **Manufacturing:** non-material change in provision coverage. Labour market is easing but pressures from high input costs, productivity challenges, and margin compression persist, driving investments in advanced production technologies.

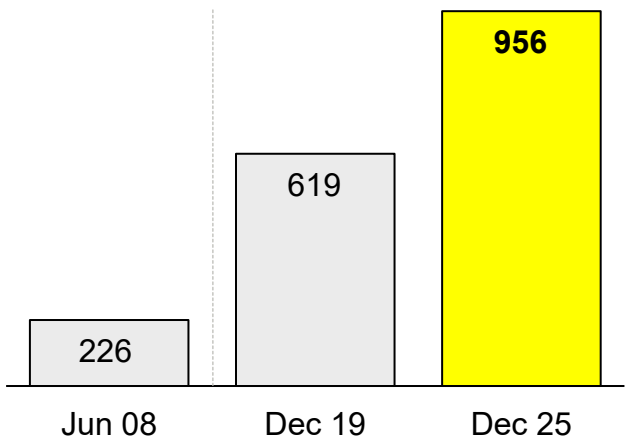
1. If economic conditions are expected to recover following a recession, then the MES overlay would reduce as economic variables improve and/or the probability weighting towards more benign scenarios increases. This may not be the case where further deterioration in economic conditions is expected (e.g.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

Funding

Long-term conservative settings

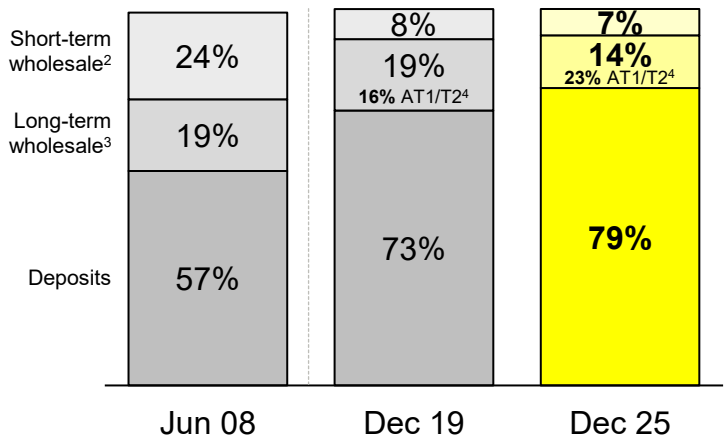
Deposit funding

$bn



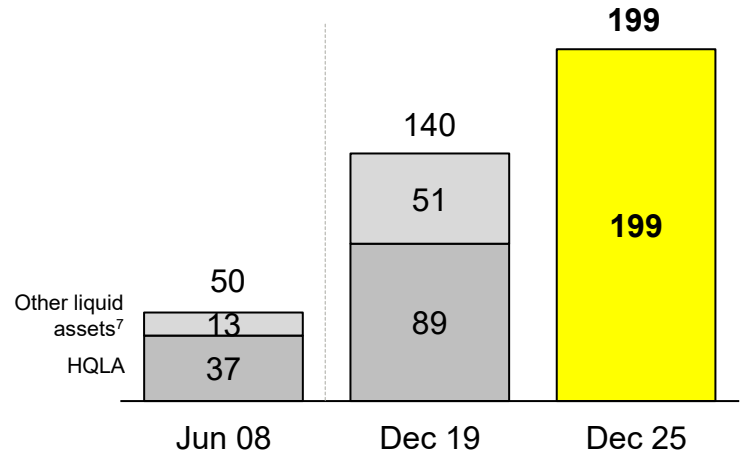
Funding composition

% of total funding



Liquid assets[5]

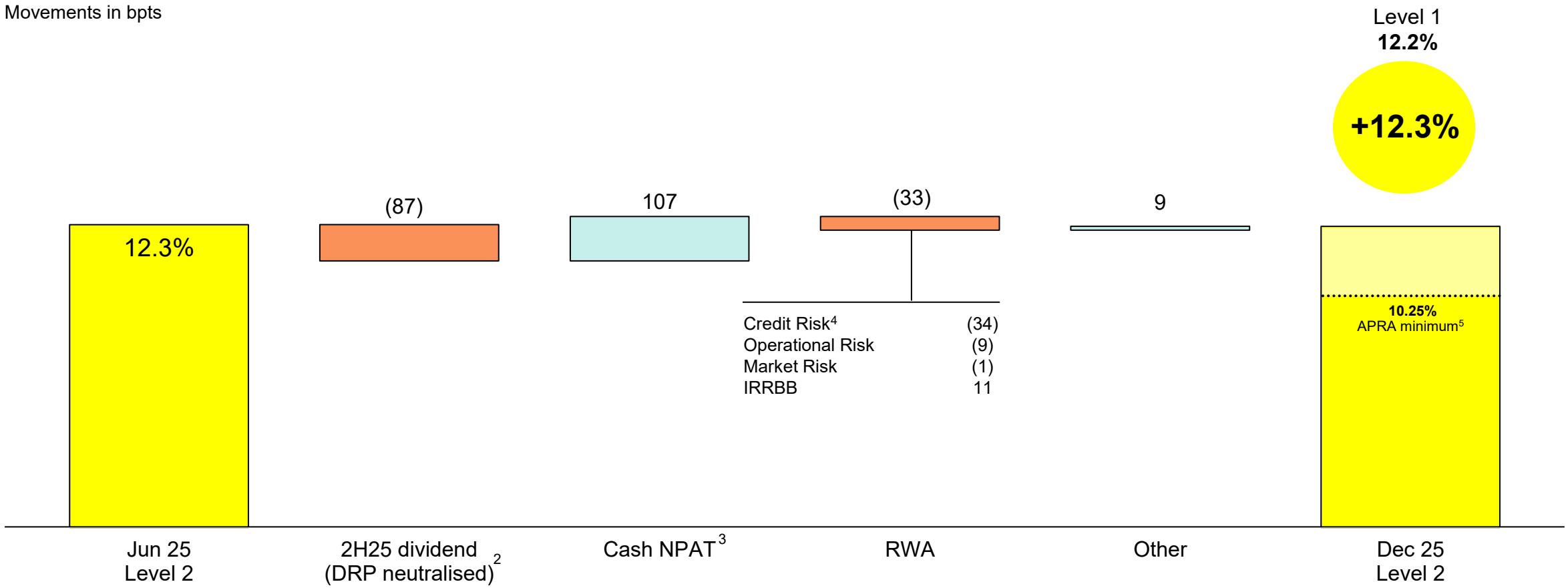
Average[6], $bn



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. WAM includes RBNZ term lending facilities drawdowns where applicable. 2. Includes other short-term liabilities. 3. Represents long-term wholesale funding as a percentage of total funding which includes RBNZ term lending facilities drawdowns where applicable. 4. Additional Tier 1 and Tier 2 Capital excluding IFRS MTM and derivative FX revaluations as a proportion of long-term wholesale funding. 5. Liquid assets include high quality liquid assets as defined by APRA in Australian Prudential Standard *APS210 Liquidity*. Refer to glossary for definition. 6. Six month average balance as at 30 June 2008, quarterly average balance as at 31 December 2019 and 31 December 2025. 7. Other liquid assets include holdings of Medallion RMBS as at June 2008 and Committed Liquidity Facility as at December 2019.

Capital[1]

Strong capital position supporting franchise growth and dividends



1. Due to rounding, numbers presented in this section may not sum precisely to the totals provided. 2. The 2025 final dividend included the on-market purchase of $643 million of shares (CET1 impact of -13bpts) in respect of the Dividend Reinvestment Plan. 3. Excludes equity accounted profits/losses and impairments from investments, which are neutral from a regulatory capital perspective due to the offsetting changes in capital deductions. 4. Excludes impact of foreign exchange movements on Credit RWA, which is included in 'Other'. 5. Inclusive of 1% default countercyclical capital buffer which may be varied by APRA in the range of 0% to 3.5%.

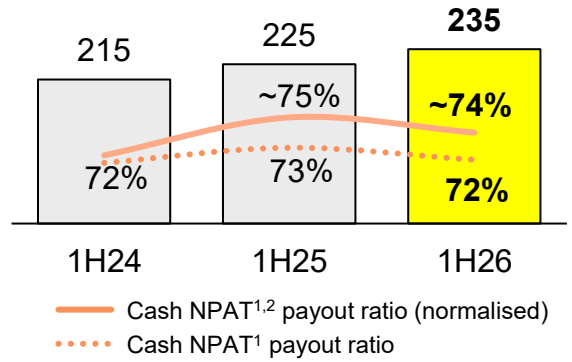
Dividends

Long-term sustainable returns

- Interim dividend of $2.35, a 10c increase on 1H25 dividend
- DRP with no discount and expected to be fully neutralised
- Half year payout ratio of ~74% on a normalised basis, reflecting our aim to pay strong and sustainable, fully franked dividends
- The Bank will continue to target a full year payout ratio of 70-80% Cash NPAT
- Long-term focus, sustainable dividend per share growth, delivering consistent DPS accretion

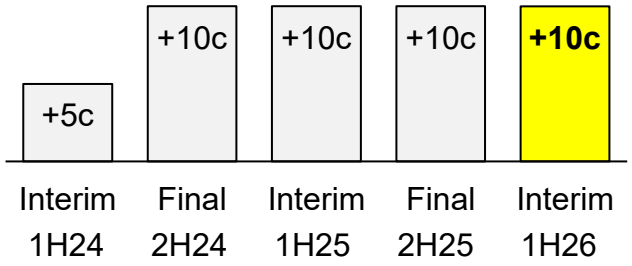
Sustainable returns

Dividend per share (cents)



Consistent DPS accretion

Growth in dividend per share[3] (cents)



1. Cash NPAT inclusive of discontinued operations. 2. Cash NPAT and dividend payout ratio normalised to reflect a long run loan loss rate. 3. Represents the dividend per share growth vs the prior comparative period.

Long-term approach to capital management

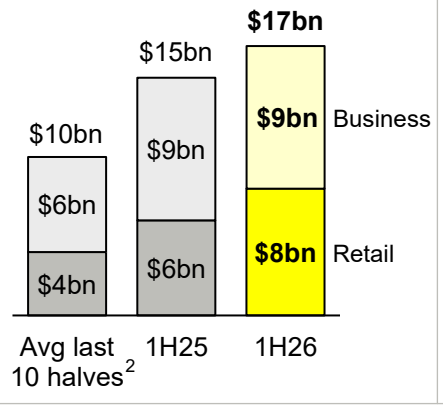
Disciplined and balanced approach to optimise growth, reinvestment, shareholder returns and flexibility

Capital generation

Reinvested in the Group

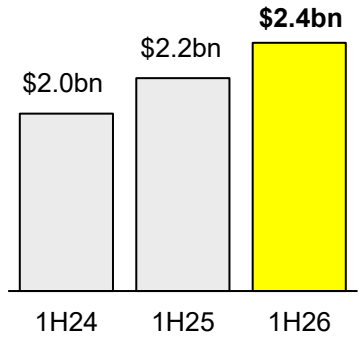
Franchise growth

Credit RWA volume growth[1]



Franchise investment

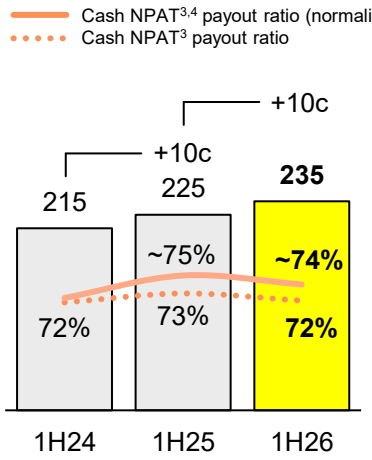
Annualised gross investment spend



Distributed to shareholders

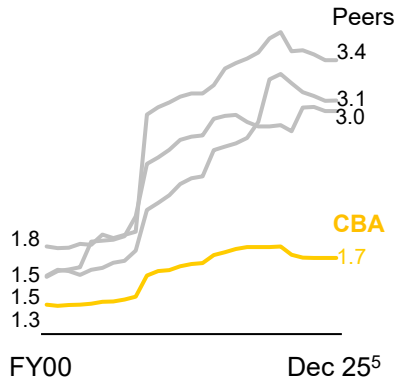
Dividends

Dividends (cents)



Capital return

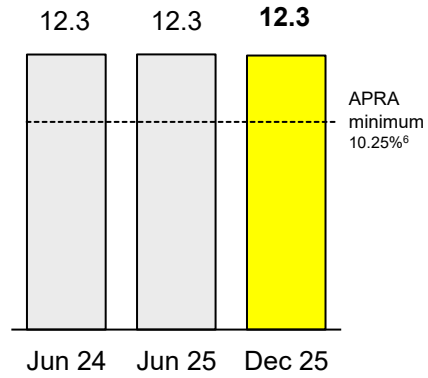
Number of shares (bn)



Retained

Surplus retained

CET1 Level 2 (%)



CBA long-term targets

Reinvest 20-30% NPAT in accretive growth	Invest behind our strategic priorities	Sustainable dividends	Lower share count to support ROE & DPS	Disciplined capital management while retaining flexibility

1. Excludes Standardised Approach for Counterparty Credit Risk. 2. Represents the average of the half year periods between 1H21 to 2H25. 3. Cash NPAT inclusive of discontinued operations. 4. Cash NPAT and dividend payout ratio normalised to reflect a long run loan loss rate. 5. CBA and peers shares on issue as at 31 December 2025. 6. Inclusive of 1% default countercyclical capital buffer which may be varied by APRA in the range of 0% to 3.5%.

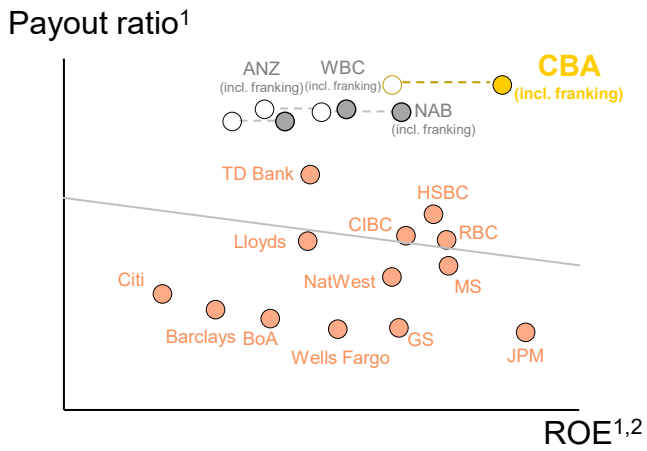
Disciplined approach, supporting sustainable returns

Our long-term approach supports strong, sustainable shareholder returns

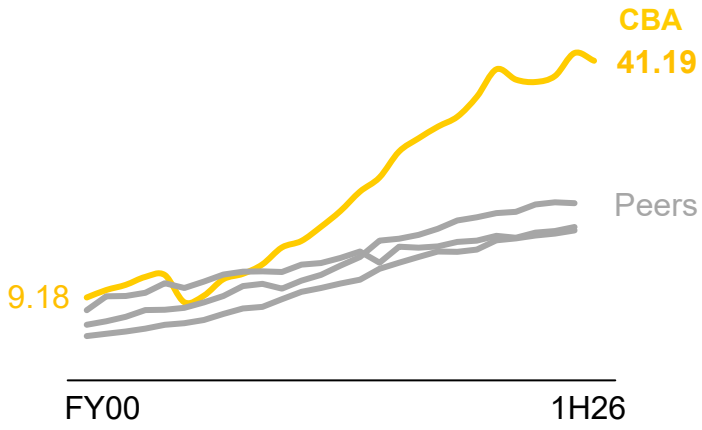
Franchise growth, investment and superior returns

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

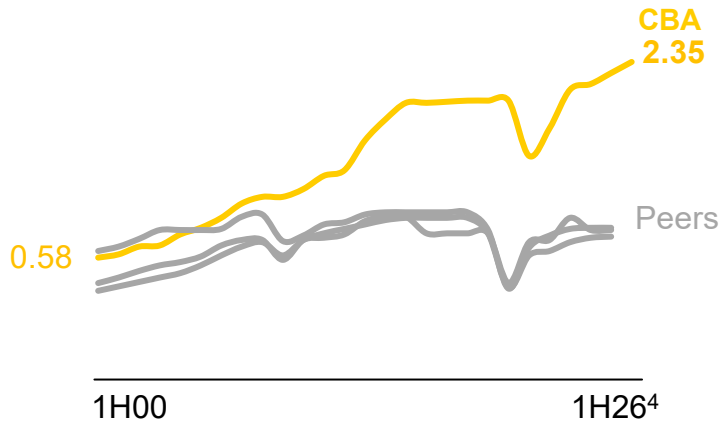
ROE vs dividend payout ratio
Average last 2 years



Net tangible assets per share[3]
$



Dividend per share
$



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

Economic outlook

Growth improving and becoming more broad-based, but risks elevated

- Australian economic growth is recovering faster and stronger than expected
  - Household spending is rising consistently, including on discretionary items
  - Strong income growth has rebuilt savings buffers and supported spending
  - The economy is struggling to meet aggregate demand given supply side constraints

- Inflation has lifted again, following stronger growth and a tight labour market
  - Persistent inflation above target puts upward pressure on interest rates
  - Stronger demand and weak productivity are stretching economic capacity
  - The labour market remains tight, with unemployment historically low

- Australia has remained highly resilient despite global volatility
  - Trade and tariff disruptions have had limited economic impact
  - AI investment is supporting global growth
  - Rising geopolitical risks heighten the need for economic and operational resilience

Summary

Growth through consistent, disciplined execution focused on the long term

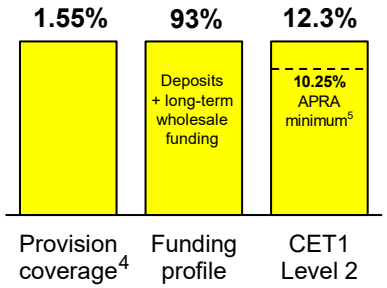
- Supporting and protecting our customers
- Reimaging customer experiences by investing in technology & AI
- Providing strength and stability for the Australian economy
- Delivering sustainable returns

Customers

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

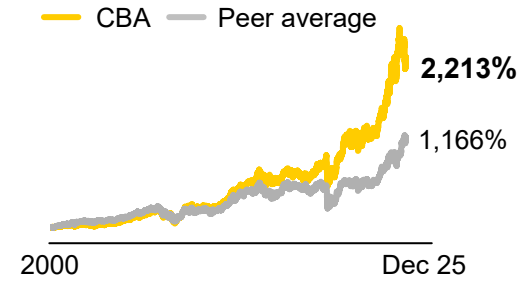
Market share	Rank
Household deposits[2]	#1
Home lending[3]	#1
Business deposits[2]	#1
Business lending[2]	#2

Balance sheet



Shareholders

Total shareholder return[6]



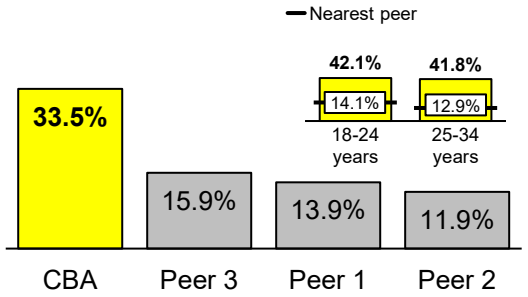
1. Refer to glossary at the back of this presentation for further details. 2. Household deposits and Non-Financial Business Deposits & Lending source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS). 3. CBA source: RBA Lending and Credit Aggregates. Home lending peer source: Peer APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS) balance divided by RBA Lending and Credit Aggregates system balance. 4. Total provisions divided by credit risk weighted assets. 5. Inclusive of 1% default countercyclical capital buffer which may be varied by APRA in the range of 0% to 3.5%. 6. Source: Bloomberg, 1 January 2000 to 31 December 2025. Peer average is the average of major bank peers.

Overview & strategy

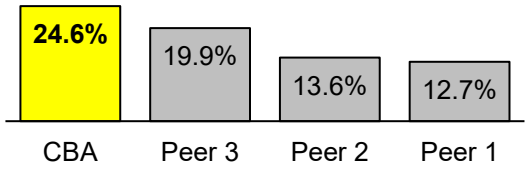
Why CBA?

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

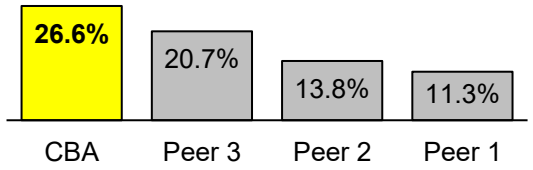
Retail MFI share[1]



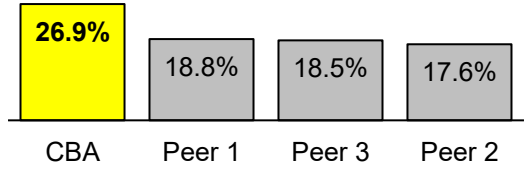
Home lending share[2]



Household deposits share[3]

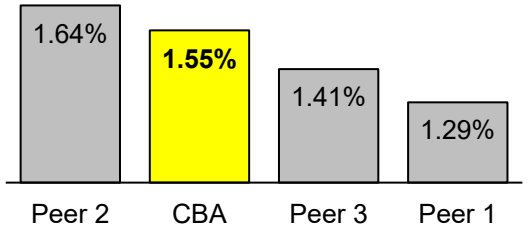


Business MFI share[1]



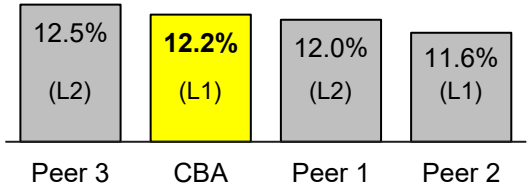
Provisioning

Total provision coverage to Credit RWA[4]
Peers as at September 2025



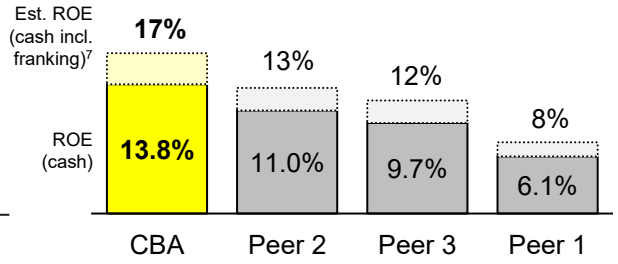
CET1 capital

Capital binding constraint[5]
Peers as at September 2025



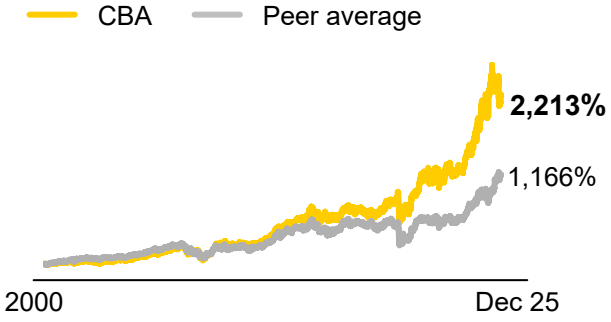
ROE (cash)[6]

Peers as at September 2025



Shareholder returns

Total shareholder return[8]



1. Refer to glossary at the back of this presentation for further details. 2. CBA source: RBA Lending and Credit Aggregates. Peer source: Peer APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS) balance divided by RBA Lending and Credit Aggregates system balance. 3. Source: APRA MADIS. 4. Total provisions divided by credit risk weighted assets. Excludes provisions on debt securities fair valued through other comprehensive income for comparability. 5. Binding constraint is the lower of Level 1 and Level 2 CET1 capital ratio. 6. Return on equity (ROE) on a cash (or equivalent) continuing operations basis over average ordinary equity. Peer ROEs are for the six months to September 2025 and CBA ROE is for the six months to December 2025. 7. 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 2H25 and 1H26 for CBA. 8. Source: Bloomberg, 1 January 2000 to 31 December 2025. Peer average is the average of major bank peers.

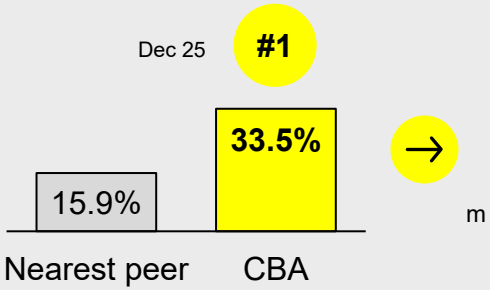
Franchise strength

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

Retail

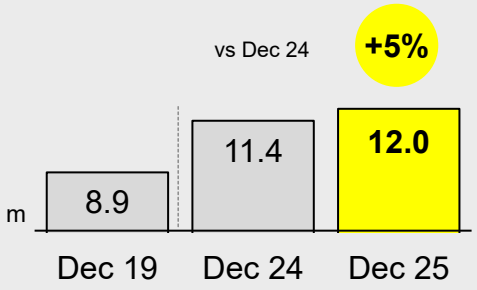
1 in 3
Australians

Retail MFI share[1]



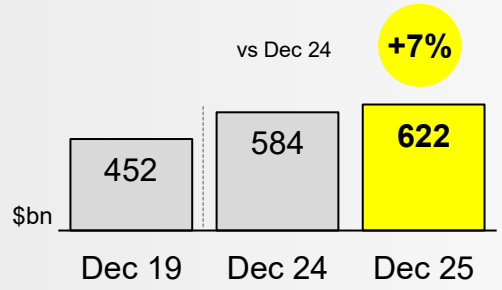
+17.6% gap to nearest peer

Retail transaction accounts[2]



27% household deposit market share[3]

Home lending[4]



67% CBA proprietary origination in 1H26[5]

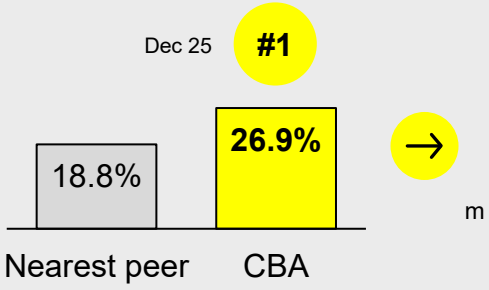
Home loans with a transaction account

>97%

Business

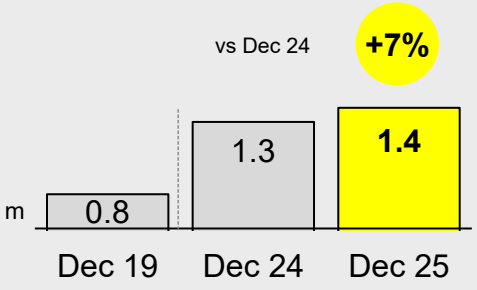
1 in 4
Australian businesses

Business MFI share[1]



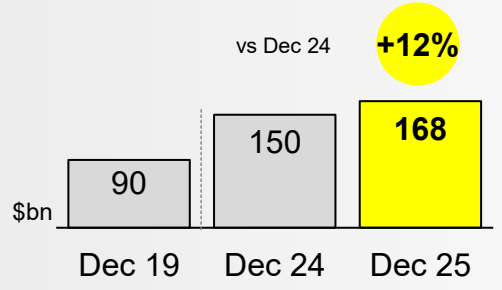
+8.1% gap to nearest peer

Business transaction accounts



22% business deposit market share[6]

Business lending[7]



1.3x system[8] business lending growth

Business loans with a transaction account

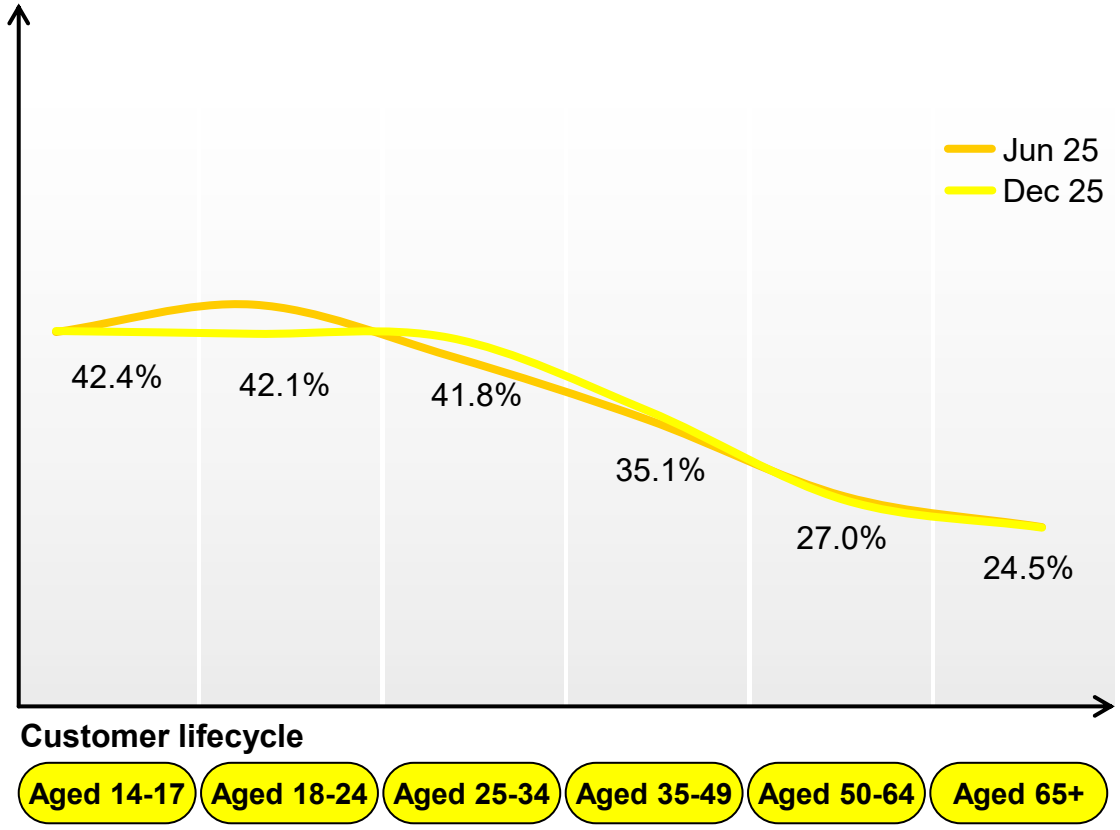
~90%

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

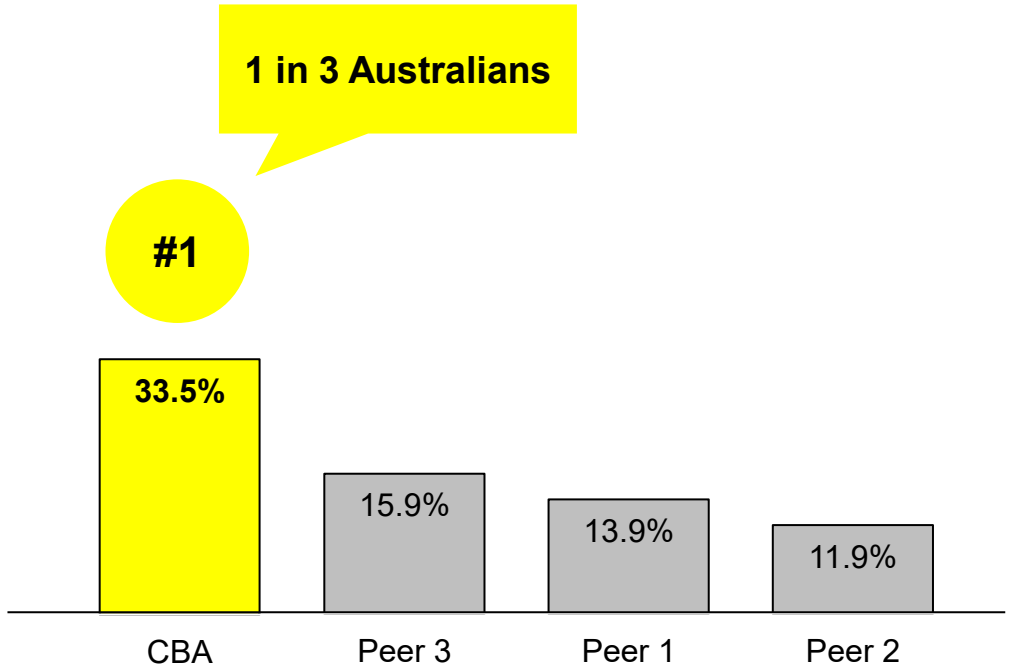
Franchise strength – supporting our customers across their lifecycle

CBA Retail MFI share[1]



Retail MFI share[1]

Dec 25



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]

27%
leading retail bank share of market[3]

$10.7bn
interest paid to Australian savers

Government[4]

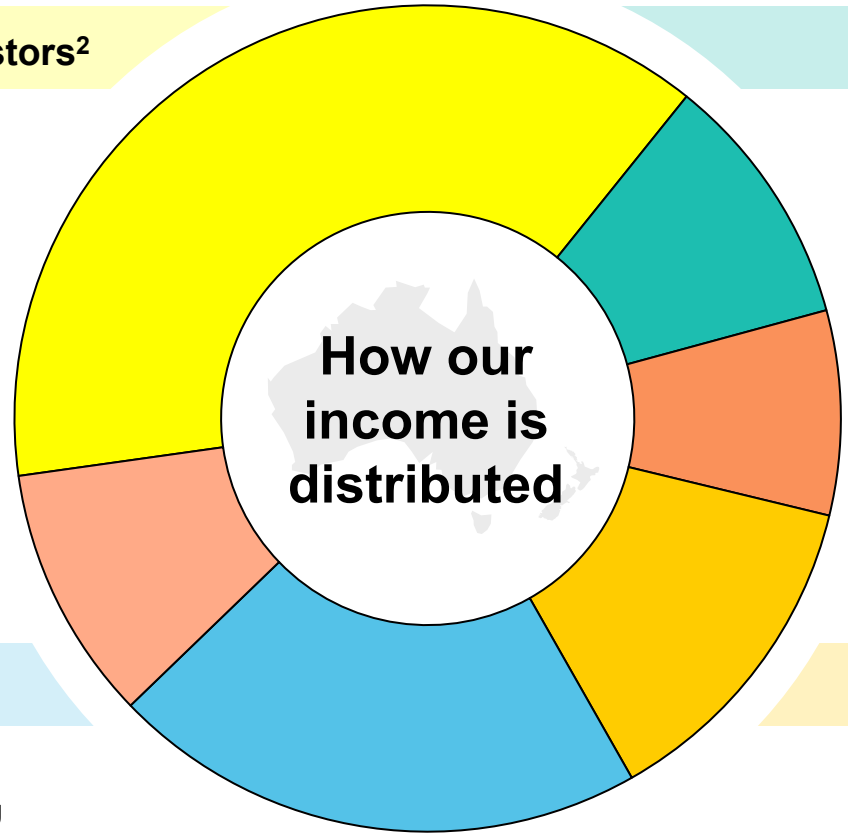
$2.7bn
in Australian government payments

Contributing
as one of Australia's largest corporate tax payers

Offshore investors[5]

$5.8bn
of interest paid to offshore investors

Accessing
offshore wholesale funding and investment to help support economic growth



Our people

$3.4bn
paid in salaries and superannuation to Australian employees

$15.4m
invested in upskilling our people

Partners and suppliers

$2.2bn
paid to our suppliers[6]

Supporting
domestic small and medium sized businesses

Shareholders

$4.4bn
in dividends paid to shareholders[7]

$1,930
average retail shareholder dividend paid in 1H26[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 2025 Annual Report.

Our strategy

Building tomorrow's bank today for our customers

Our purpose

Building a brighter future for all

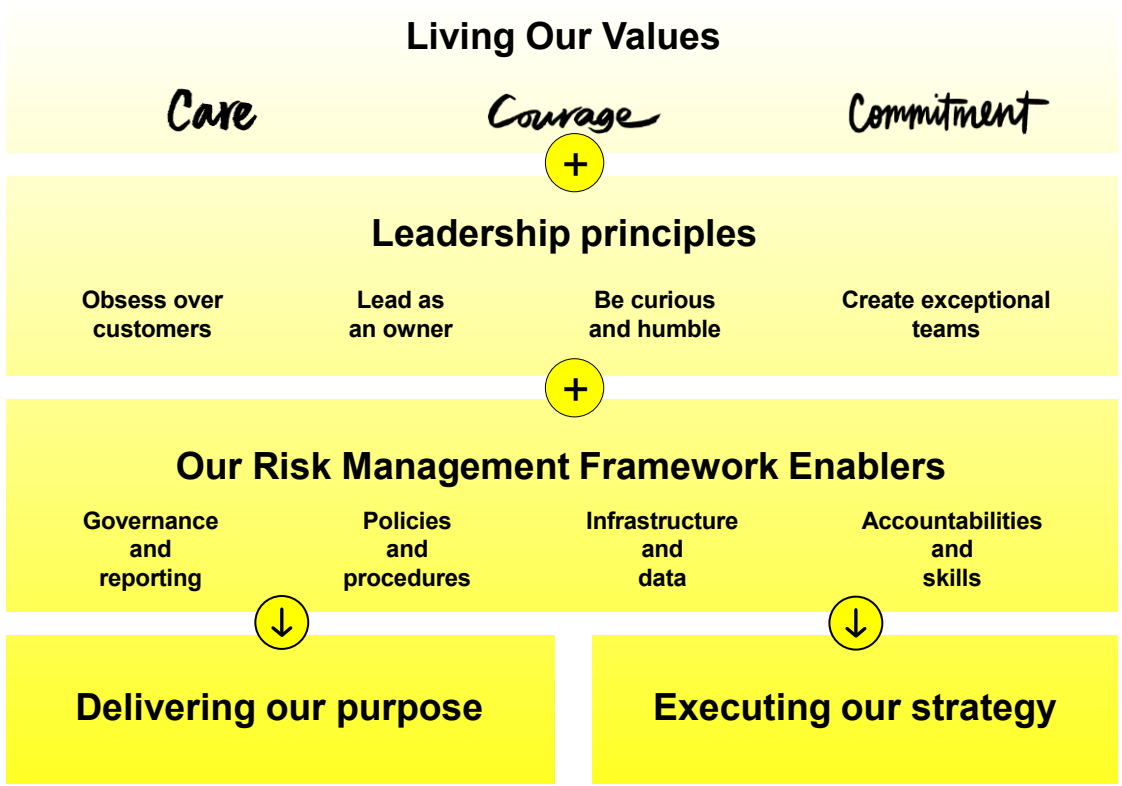
Our priorities

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

Strengthening trust in banking

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

Our risk culture framework



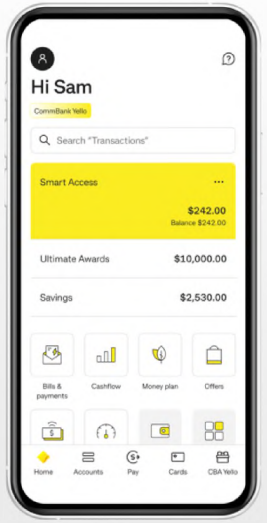
Our approach to risk culture

- 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

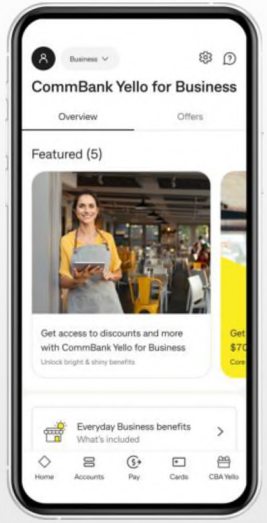
CommBank app



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

>9.4 million
active app users[2]

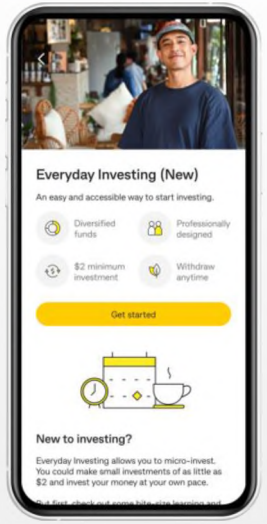
CommBank Yello



Recognise & reward customers, and now scaled to more than 750k eligible business customers

>$190 million
in benefits delivered[3]

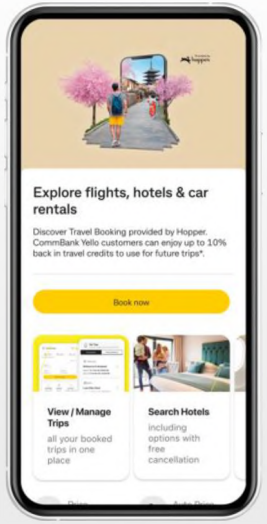
Everyday Investing



Easy and accessible way to start investing with as little as $2 – major-bank first

30% increase
in new investing accounts[4]

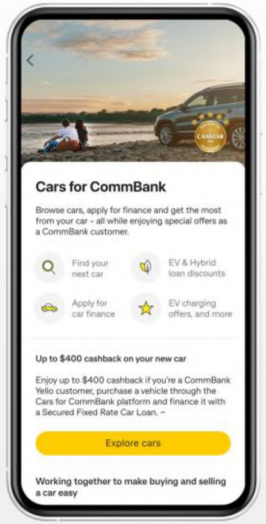
Travel Booking



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

>4x uplift
in travel booking transactions[5]

Car buying



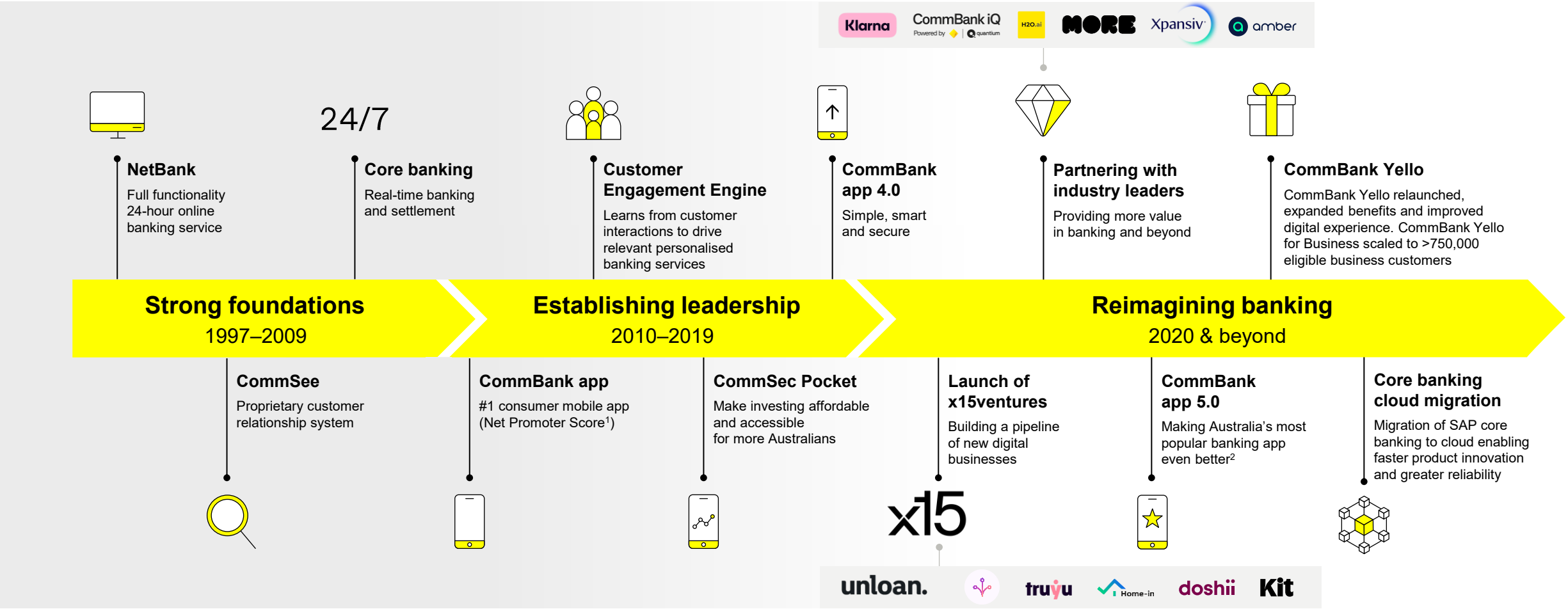
Find, finance & manage your car[6]
Exclusive discounts & benefits for EVs[7]

>765,000
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



1. Refer to glossary at the back of this presentation for further details. 2. Based on most active app users as at 30 September 2025 compared to major peer banks.

Reimagining customer experiences

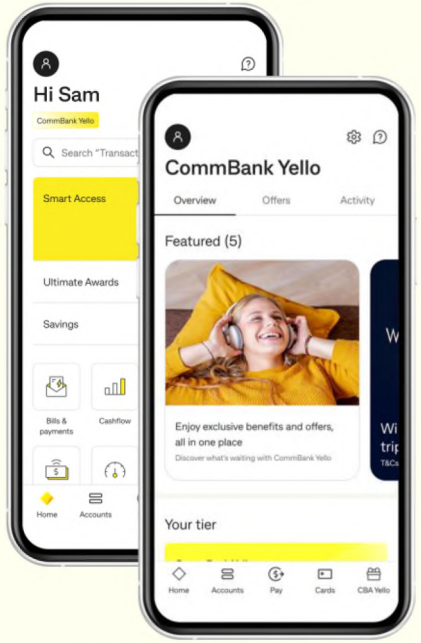
Australia's most popular banking app – building stronger, deeper customer engagement

Australia's most popular banking app[1]

QR Cardless
- Cardless ATM transactions
- More secure and convenient

Interactive and intelligent warnings
- Anti-scam warnings for payments
- Enhanced scam protections

Digital CommBank cards
- View digital card in CommBank app
- Instant digital card issuance



CommBank Yello & CommBank Yello for Business
delivering more value

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

Personalised messaging
- GenAI powered messaging
- More personalised and intuitive

Digital wallet review
- Review digital wallet feature
- Remove unrecognised digital cards

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

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

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

Best Overall Program – Financial Services[4]

>9.4 million
active app users[5]

>14 million
daily logins to the CommBank app[6]

3x increase
in CommBank app engagement since 2014

>$190 million
in benefits delivered to customers via CommBank Yello[7]

>65%
CommBank Yello partners are CBA customers[8]

>750,000
customers eligible for CommBank Yello for Business[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.

Leading in technology and AI

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

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

2021–2022

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

2023

- Established Gen.ai Studio to bring 100+ LLMs into a controlled environment
- First 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 in 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

2026+

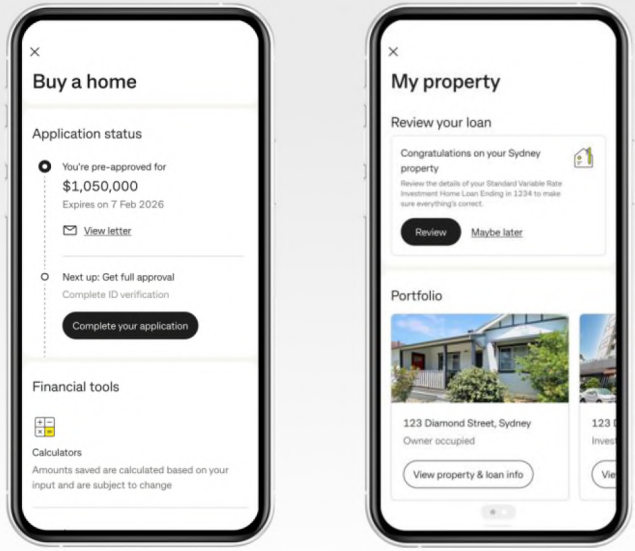
- #1 APAC bank, #4 globally in AI maturity[4]
- ChatGPT Enterprise access for 33,000 employees
- Launched Agentic Engineering Framework
- Distinguished AI scientists and Distinguished Engineers to deepen internal research and accelerate safe deployment of emerging AI technologies
- Scaled AI training and capability to help safely integrate AI. Launched AI Everyday program

1, 2, 3, 4. 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 – includes first-home buyer schemes
- Documentation – digital documents available in CommBank app once conditionally approved – for easy access
- Status tracking – enhanced digital application tracking with interactive steps & 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 & liability verification – extraction & assisted verification of financials using GenAI
- Insurance verification – extraction & verification of building insurance using AI
- Auto credit decisioning – simplified process for speed to decision, including for self employed

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

- Simple set-up – simplified, fully digital loan account set-up and onboarding
- Digital settlements – fast & on-time settlements
- 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)

>1.1 million
customers managing home loan via CommBank app[7]

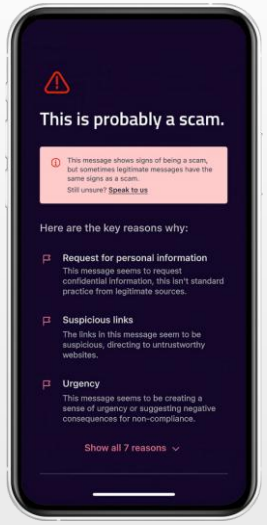
3 out of 4
property valuations assessed automatically[8]

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-approved using an automated credit rules engine in 1H26. 4. 'Days' relates to business days. Application times relate to average time to first decision for applications not auto-decisioned for 1H26 (simple and complex applications excluding home seeker). 5. Home loan digital document and signing utilisation for eligible customers in 1H26. 6. Retail home loans settled digitally via PEXA and Sympli in 1H26.
7. Number of unique customers using home loan features in the CommBank app in 1H26. 8. Share of property valuations assessed by CBA's Automated Valuation Model during 1H26.

Helping to keep our customers safe and secure

Investing and innovating to help protect our customers

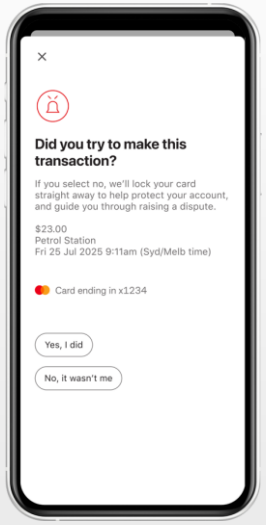
Truyu SMS Scam Checker



Launched

GenAI-powered SMS scam detection tool[1]

Security notifications



~40,000

alerts sent daily identifying suspicious card activity[2]

- Investing over $1 billion to help protect customers against fraud, scams, cyber threats & financial crime[3]
- >4.1 million notifications via intelligent warnings for first-time payments enhancing anti-scam protection[4]
- Industry-wide name & account matching capability through Confirmation of Payee (CoP)
- Launched national AI, cybersecurity and digital capability initiative for 1 million small businesses
- 95% increase in intelligence contributed to the Anti-Scams Intelligence Loop helping to protect all Australians[5]
- CustomerCheck used over 7.5 million times for safer customer identification through CommBank app[6]
- Introduced Click to Pay to over 6.8 million customers for safer, more secure online payments
- Real-time intelligence using AI bots to engage & help disrupt scammers – 2,900+ AI bots in disruption fleet[7]
- BioCatch Trust behavioural & device-based intelligence sharing network – industry first
- ConnectID available to all digitally active CommBank app customers

1. Launched 11 August 2025. 2. Average daily suspicious card activity alerts sent in 1H26. 3. Includes expenditure on operational processes and upgrading functionalities in 1H26, annualised. 4. Since launch in September 2024. 5. 1H26 vs 1H25. 6. July 2024 to December 2025. 7. As at 31 December 2025.

Financial overview

Overview – 1H26 result[1]

Key outcomes summary

Financial		
Statutory NPAT ($m)	**5,412**	+5.3%
Cash NPAT ($m)	**5,445**	+6.1%
ROE (cash)	**13.8%**	+10bpts
EPS cents (cash)	**326**	+19c
DPS[2] ($)	**2.35**	+10c
Cost to income	**45.9%**	+70bpts
NIM	**2.04%**	(4bpts)
Operating income ($m)	**15,021**	+6.6%
Operating expenses ($m)	**6,890**	+8.1%
Profit after capital charge (PACC)[3] ($m)	**3,156**	+7.8%
LIE to GLAA[4] (bpts)	**6**	(1bpt)

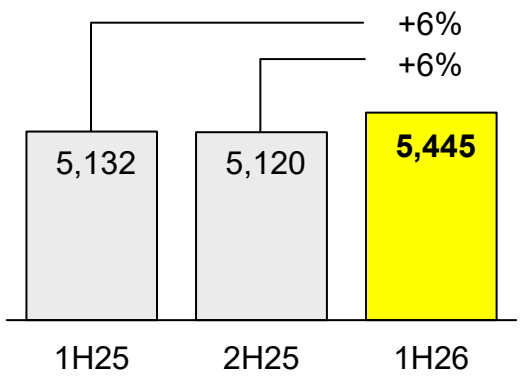
Balance sheet, capital & funding		
Capital – CET1[2,5] (Int'l)	**18.3%**	(50bpts)
Capital – CET1[2] (APRA)	**12.3%**	+10bpts
Total assets ($bn)	**1,409**	+7.7%
Total liabilities ($bn)	**1,331**	+8.0%
Deposit funding	**79%**	+2%
LT wholesale funding WAM[6]	**5.2yrs**	+0.1yrs
Liquidity coverage ratio[7]	**132%**	+5%
Leverage ratio (APRA)[2]	**4.7%**	(0.2%)
Net stable funding ratio	**117%**	+1%
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. 7. Quarterly average. 8. S&P, Moody's and Fitch. S&P last published CBA's ratings (unchanged and stable outlook) on 12 August 2025. Moody's last published CBA's ratings (unchanged and stable outlook) on 25 November 2025. Fitch last published CBA's ratings (unchanged and positive outlook) on 24 November 2025.

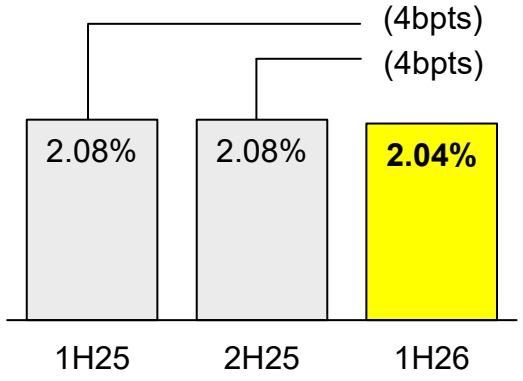
Overview – 1H26 result

Key financial outcomes

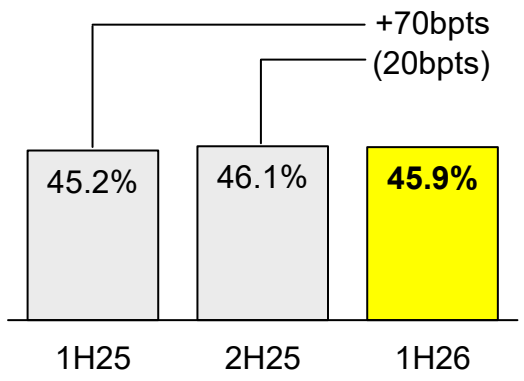
Cash NPAT[1] ($m)



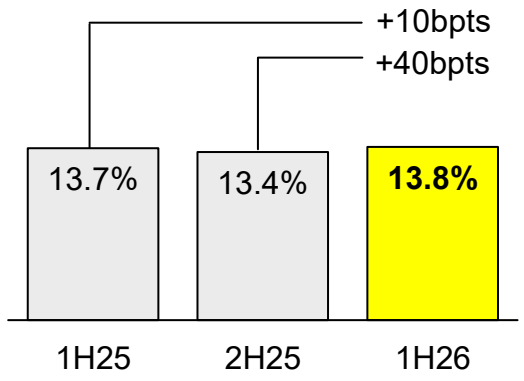
NIM[1]



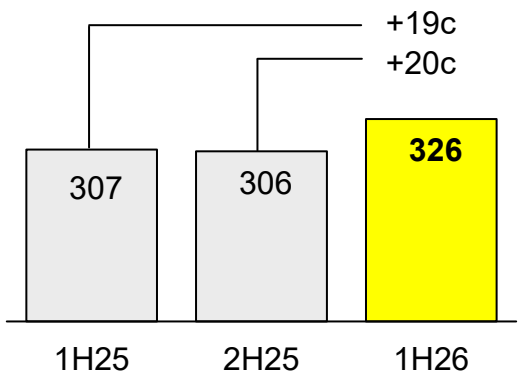
Cost to income[1]



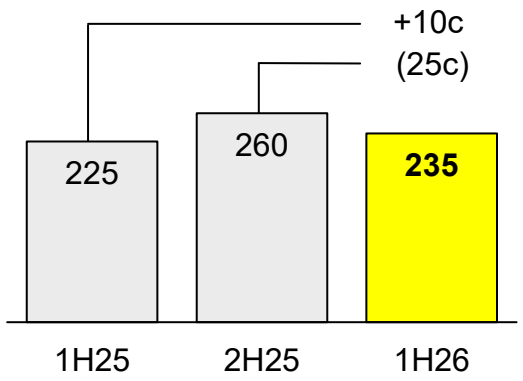
Cash ROE[1]



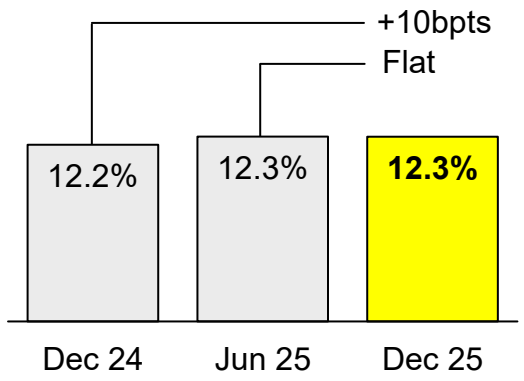
Cash EPS[1] (cents)



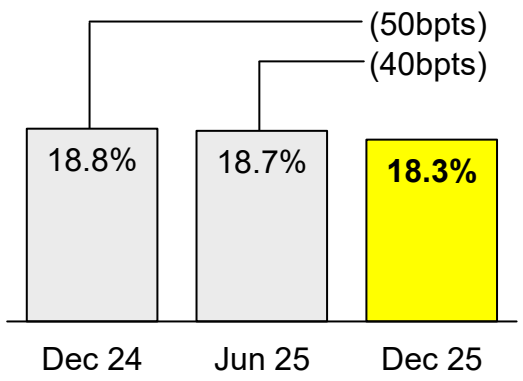
DPS (cents)



CET1 (APRA)



CET1 (International)[2]



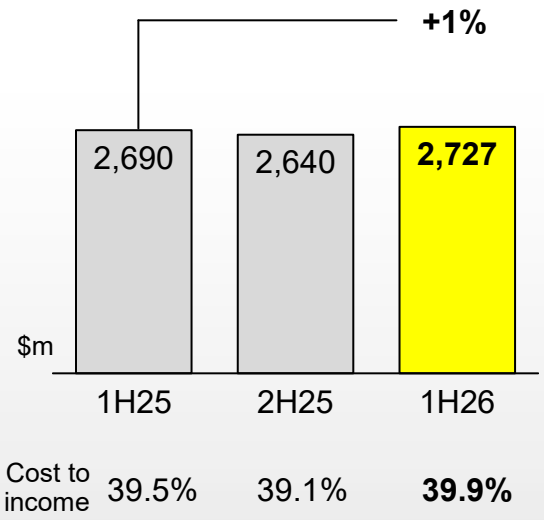
1. Presented on a continuing operations basis. 2. International capital, refer to glossary for definition.

Cash NPAT

By division[1]

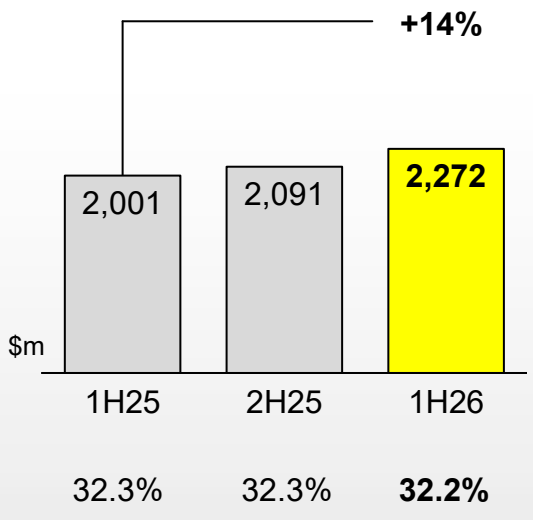
RBS

	vs 1H25
• Income	+6%
• Expenses	+7%
• Impairment expense	+$153m



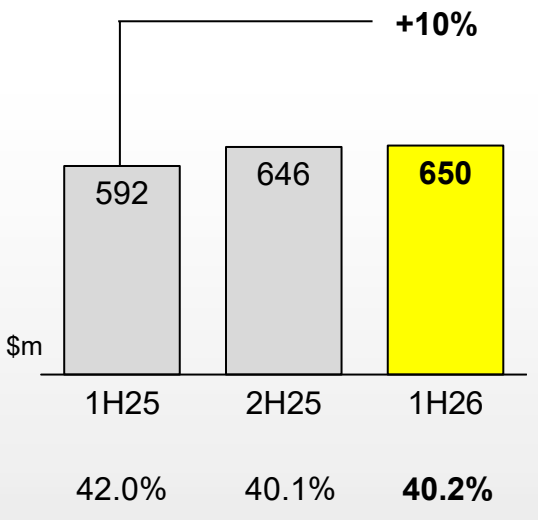
BB

	vs 1H25
• Income	+8%
• Expenses	+8%
• Impairment expense	($129m)



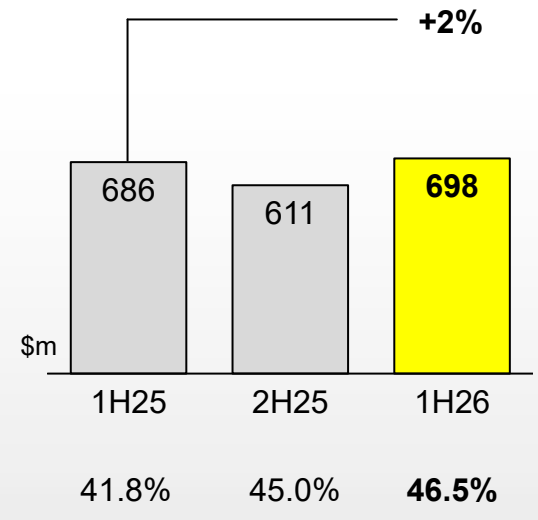
IB&M

	vs 1H25
• Income	+9%
• Expenses	+5%
• Impairment expense	($17m)



NZ (NZD)[2]

	vs 1H25
• Income	+8%
• Expenses[3]	+21%
• Impairment expense	($14m)

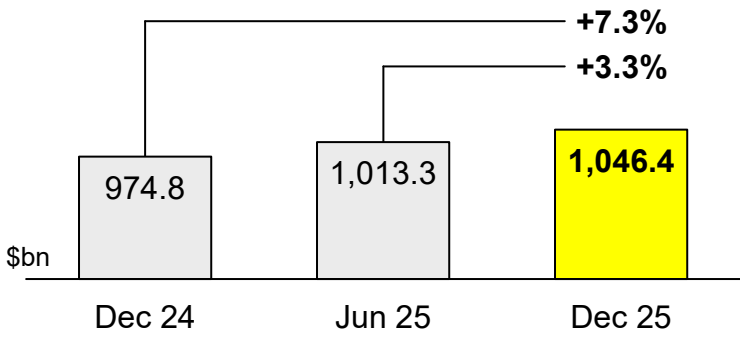


1. Presented on a continuing operations basis. Comparative information has been restated to conform to presentation in the current period. 2. New Zealand result incorporates ASB, and CBA cost allocations including capital charges and funding costs. The CBA Branch results relating to the IB&M business in New Zealand are not included. 3. New Zealand operating expense growth primarily driven by the settlement of legal proceedings.

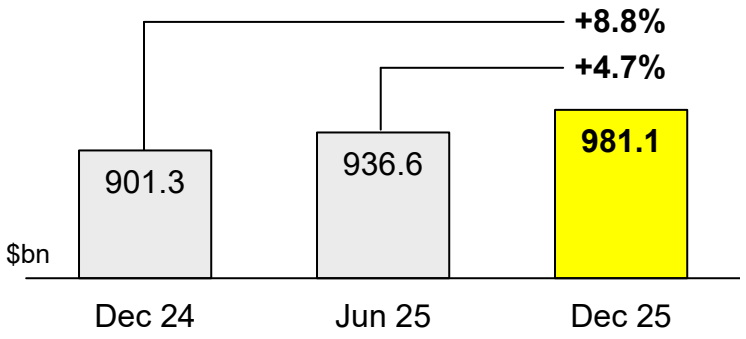
Balance sheet[1,2]

Disciplined volume growth

Group lending



Group deposits



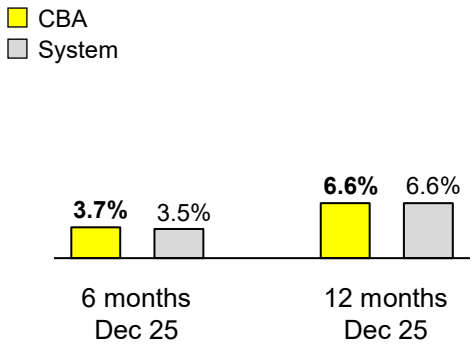
$bn	Dec 24	Jun 25	**Dec 25**	Dec 25 vs Jun 25	Dec 25 vs Dec 24
Home loans	685.3	707.9	**730.2**	3.2%	6.6%
Consumer finance	16.9	17.1	**17.2**	0.8%	2.1%
Business loans[3]	183.8	194.6	**201.6**	3.6%	9.7%
Institutional loans	88.9	93.7	**97.4**	3.9%	9.6%
Total Group lending	**974.8**	**1,013.3**	**1,046.4**	**3.3%**	**7.3%**
Non-lending interest earning assets	262.7	283.1	**305.5**	7.9%	16.3%
Other assets (incl. held for sale)	71.0	57.4	**56.8**	(1.0%)	(20.0%)
Total assets	**1,308.6**	**1,353.8**	**1,408.7**	**4.1%**	**7.7%**
Total interest bearing deposits	791.0	822.1	**861.4**	4.8%	8.9%
Non-interest bearing trans. deposits	110.3	114.5	**119.6**	4.5%	8.4%
Total Group deposits	**901.3**	**936.6**	**981.1**	**4.7%**	**8.8%**
Debt issues	167.1	170.5	169.5	(0.6%)	1.4%
Term funding from central banks[4]	3.2	1.1	-	(98.6%)	(99.5%)
Other interest bearing liabilities (incl. loan capital)	106.6	119.0	139.7	17.3%	31.1%
Other liabilities (incl. held for sale)	55.1	47.7	41.2	(13.6%)	(25.1%)
Total liabilities	**1,233.3**	**1,275.0**	**1,331.5**	**4.4%**	**8.0%**

1. Due to rounding, numbers presented in this section may not sum precisely to the totals provided. 2. Comparative information has been restated to conform to presentation in the current period. 3. Business loans growth of +3.6% (vs June 2025) driven by Business Banking growth of +5.3%, partly offset by NZ business and rural lending growth of -5.0% (excluding FX, NZ business and rural lending growth of +2.3%). 4. Term funding from central banks balance as at 31 December 2025: $16 million.

Volume growth

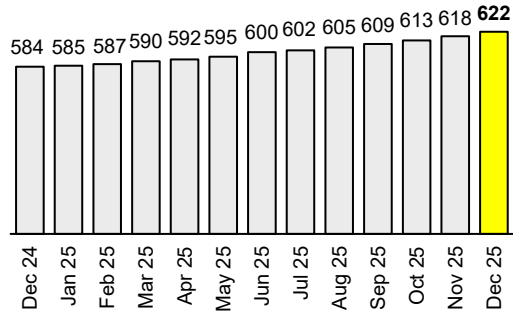
Disciplined approach to growth

Home lending[1,2]

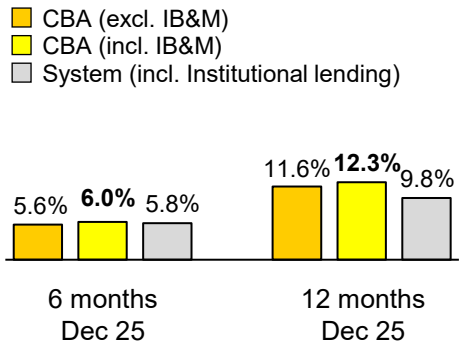


Balances by month

$bn

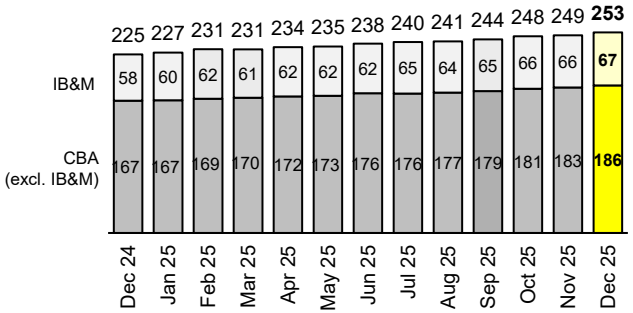


Business lending[1,2,3]

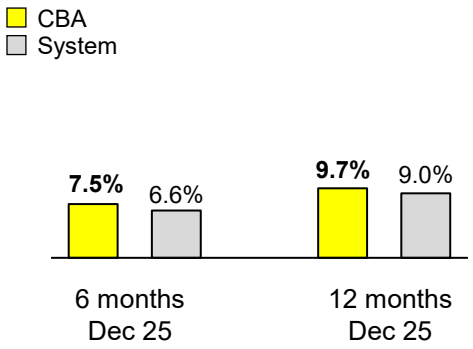


Balances by month[6]

$bn

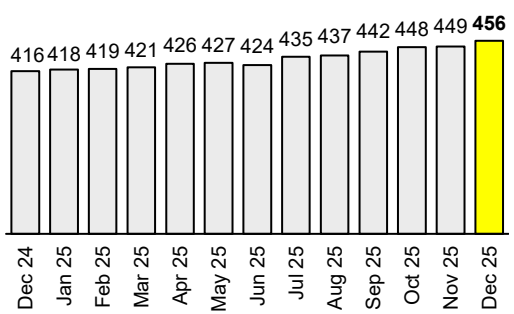


Household deposits[1,4]

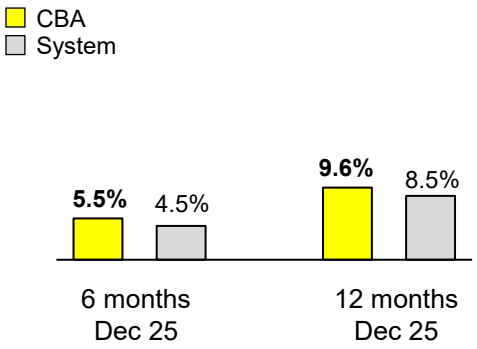


Balances by month

$bn

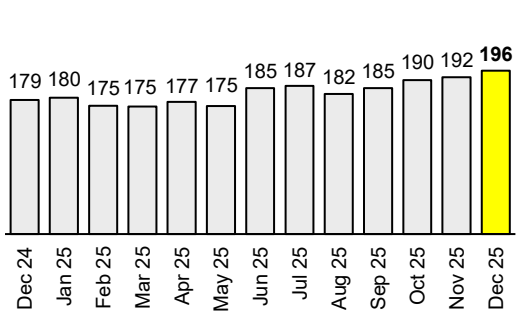


Business deposits[1,5]



Balances by month

$bn



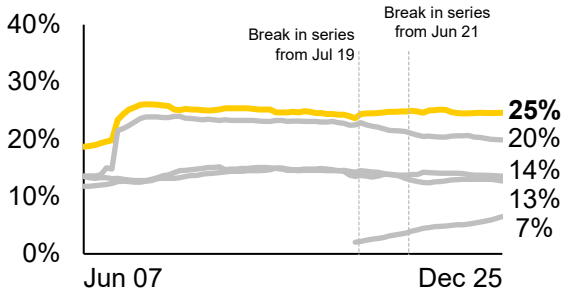
1, 2, 3, 4, 5, 6. Refer to sources, glossary and notes at the back of this presentation for further details.

Market share[1]

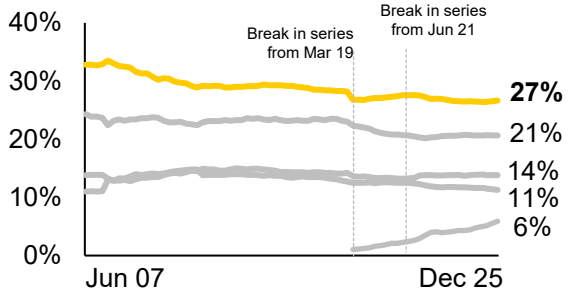
Disciplined approach – strong market share

%	Dec 24	Jun 25	**Dec 25**
Home loans – RBA[2]	24.6	24.6	**24.6**
Home loans – APRA[3]	25.4	25.3	**25.4**
Credit cards – APRA[3]	27.7	28.2	**28.1**
Other household lending – APRA[3,4]	22.9	23.7	**23.9**
Household deposits – APRA[3]	26.5	26.4	**26.6**
Business lending – RBA[5]	17.2	17.6	**17.6**
Business lending – APRA[3,6]	18.7	18.9	**19.1**
Business deposits – APRA[3,6]	21.9	21.9	**22.1**
Equities trading[7]	3.3	3.3	**3.5**
NZ home loans[8]	21.1	21.2	**21.4**
NZ customer deposits[8]	18.6	18.8	**18.8**
NZ business and rural lending[8]	17.2	17.4	**17.3**

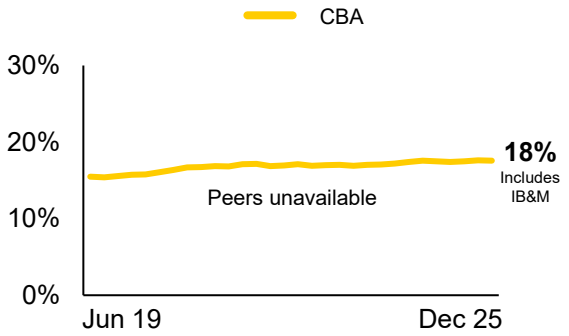
Home lending[2,9]



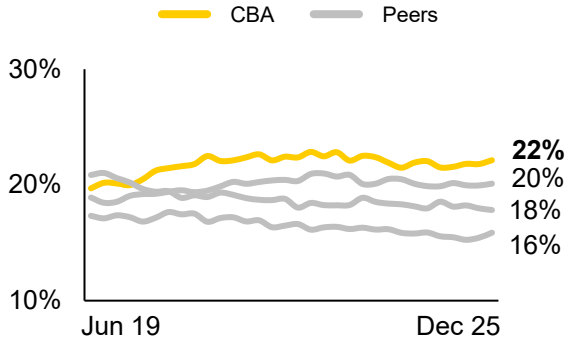
Household deposits[3,9]



Business lending[5]



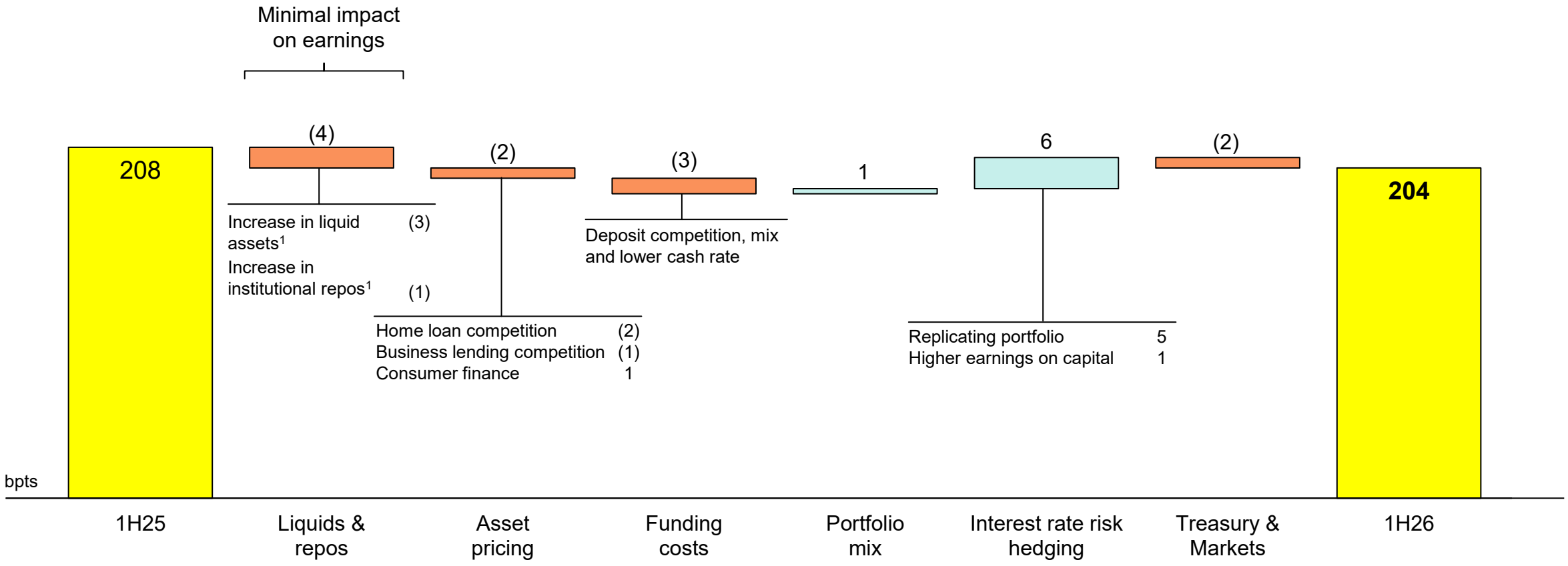
Business deposits[3,6]



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

Group margin – 12 months

Lower margin due to growth in liquids and repos – competition effects offset by replicating portfolio



1. +$20bn increase in average liquid assets and +$10bn increase in average institutional repos in 1H26 vs 1H25.

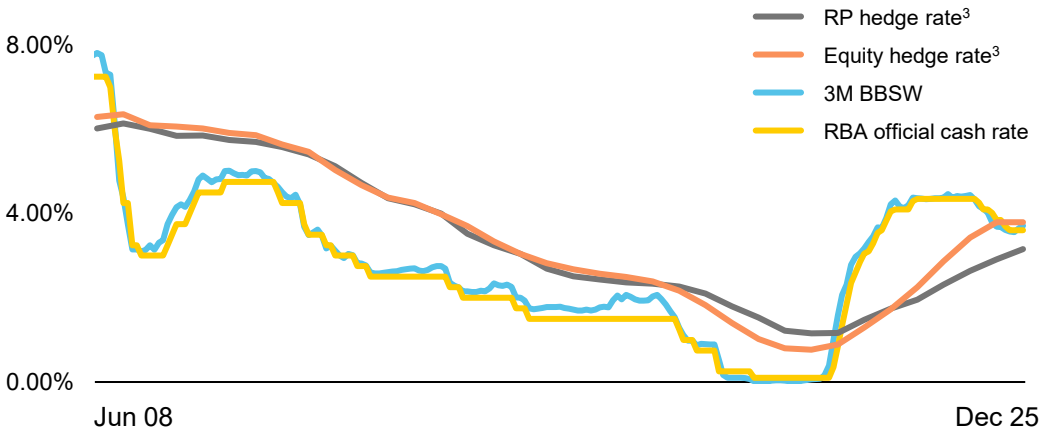
Group margin

Deposit hedge earnings higher – with swap rates increasing in 1H26

Replicated portfolio (RP) & equity hedge[1]

- In 1H26, replicating portfolio 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 1H26

	1H26 Avg balance	1H26 Avg tractor[2]	Exit tractor[2] rate	Investment term
Domestic equity hedge	$54bn	3.80%	3.78%	3 years
Deposit hedge	$128bn	3.15%	3.26%	5 years



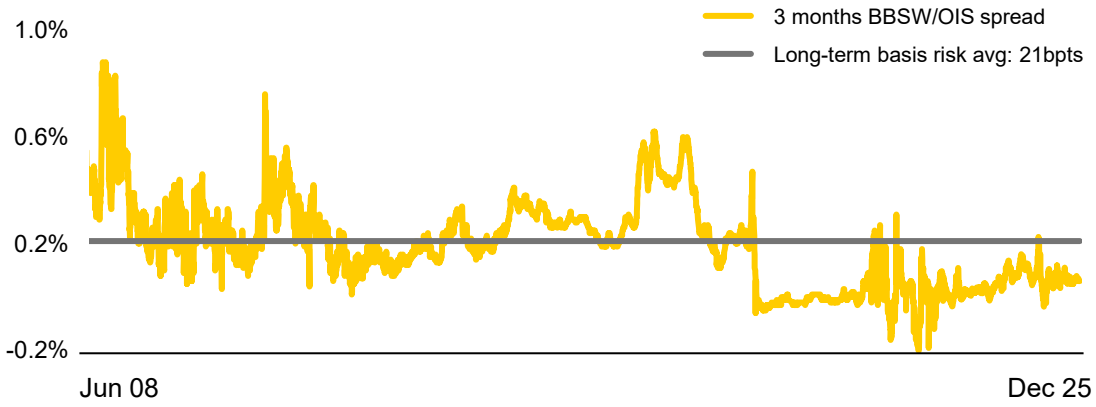
Liquidity & basis risk

Liquidity

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

Basis risk

- Dec 25 average BBSW/OIS spread = 7bpts
- As at Dec 25[4], every 7bpts = ~1bpt of Group NIM, this ratio will reduce as exposure to basis risk increases relative to average interest earning assets

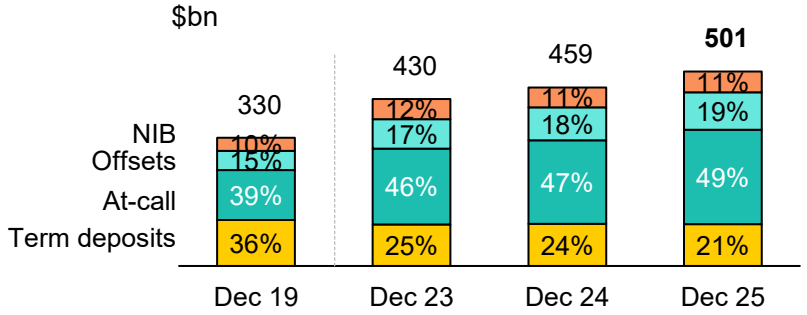


1. Represents domestic AUD equity and deposit hedges. 2. Tractor is the moving average hedge rate on equity and rate insensitive deposits. Exit tractor rate represents average rate for December 2025.
3. Represents the 6 month moving average of the equity and deposit tractor rates. 4. Based on average exposure to basis risk in December 2025.

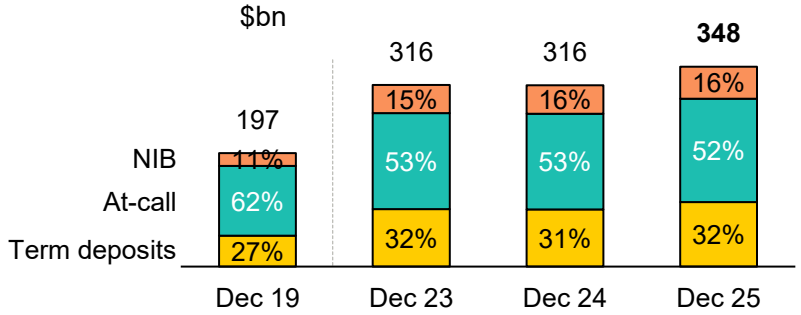
Deposit switching

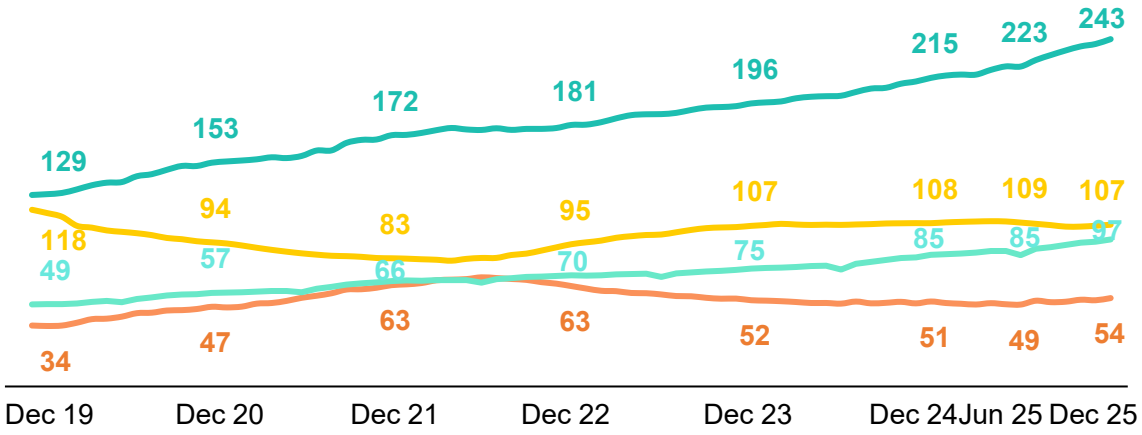
Increasing at-call deposit mix

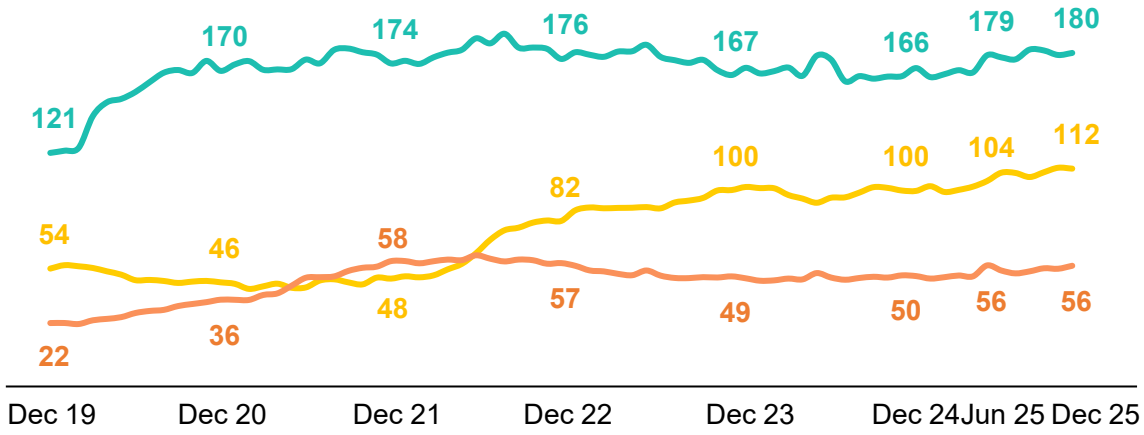
Retail deposits[1,2]



Business deposits[1,2,3]







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

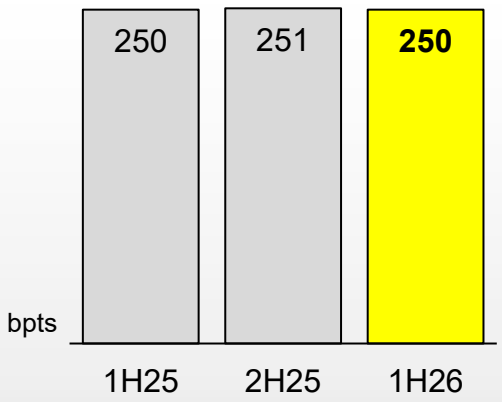
1. CBA Group, excludes ASB. Reflects retail and business deposits distributed to Retail Banking Services, Business Banking and Institutional Banking & Markets customers. 2. Excludes other demand deposits. 3. Includes Institutional Banking & Markets. 4. At-call interest bearing deposits excluding offsets.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

Margins by division[1]

Careful margin management despite continued competitive pressure

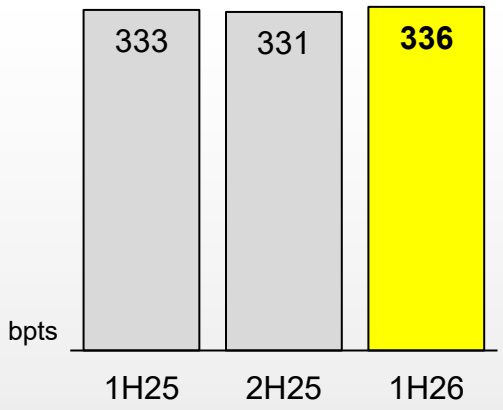
RBS

Lower deposit margins from competition, mix shift to higher yielding savings products, and increased home lending competition, partly offset by earnings on the replicating portfolio and favourable portfolio mix



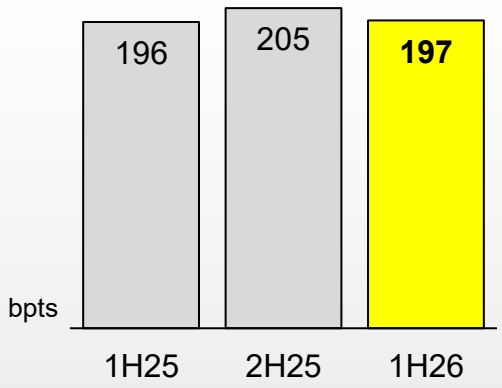
BB

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



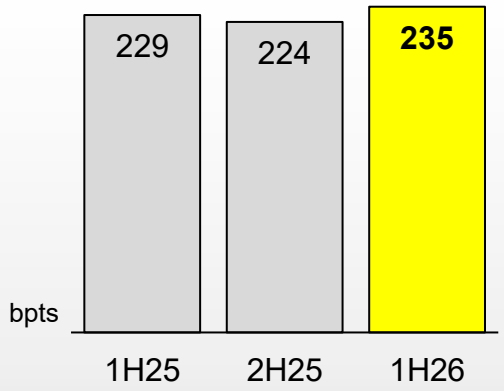
IB&M (ex Markets)[2]

Lower deposit and lending margins, and lower Structured Asset Finance income following the sale of the aircraft leasing portfolio, partly offset by favourable asset mix



NZ (ASB)[3]

Higher treasury and replicating portfolio earnings, and higher home loan margins, partly offset by lower deposit margins from increased competition

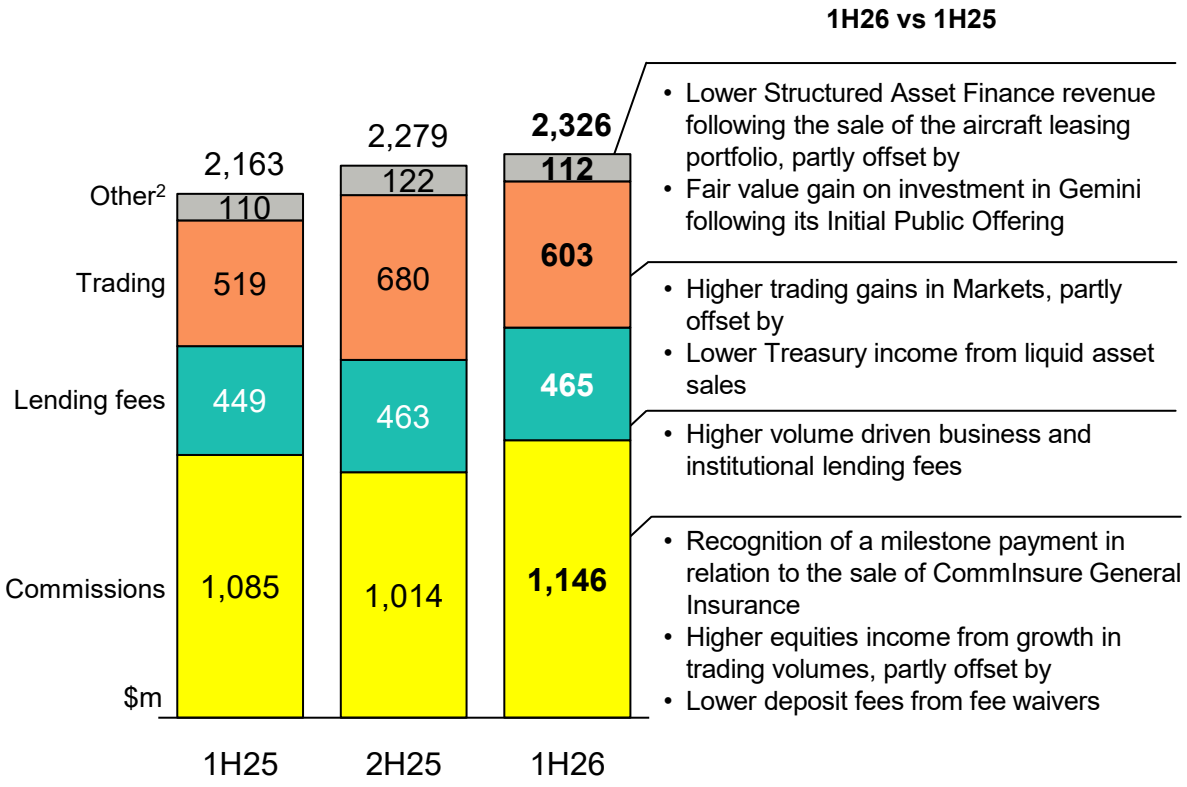


1. Comparative information has been restated to conform to presentation in the current period. Commentary reflects movement to the sequential half. 2. Institutional Banking & Markets NIM including Markets – 1H25: 94bpts, 2H25: 92bpts and 1H26: 84bpts. 3. NIM is ASB Bank only and calculated in NZD.

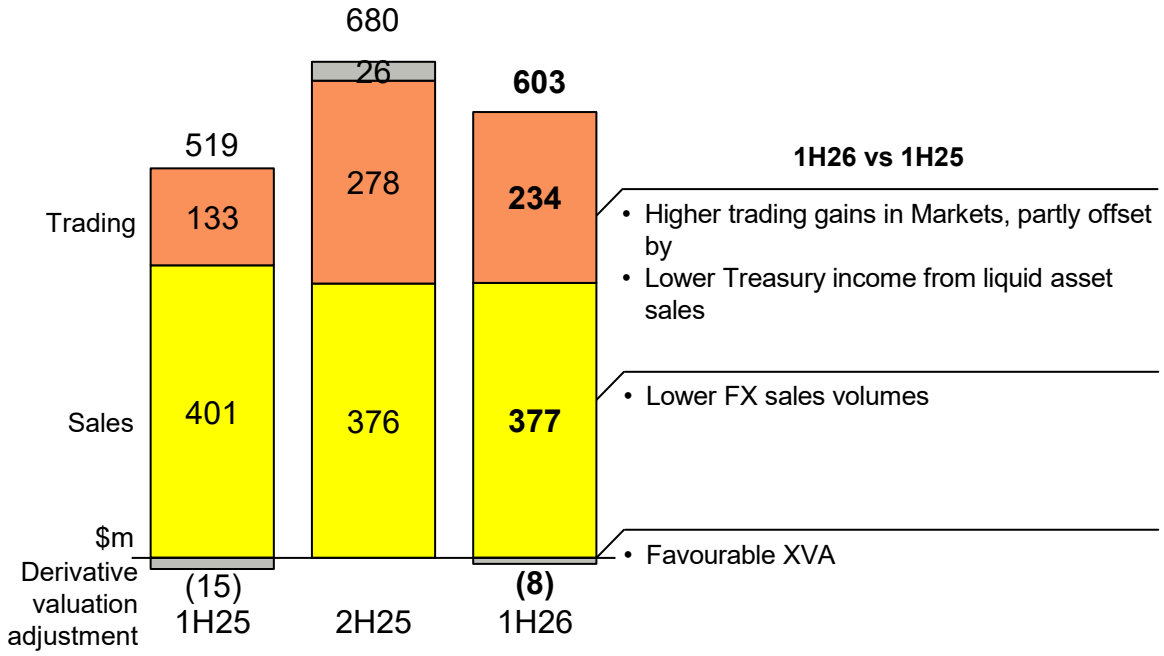
Other operating income[1]

Higher Markets trading and CommSec equities income, and non-recurring items

Other operating income



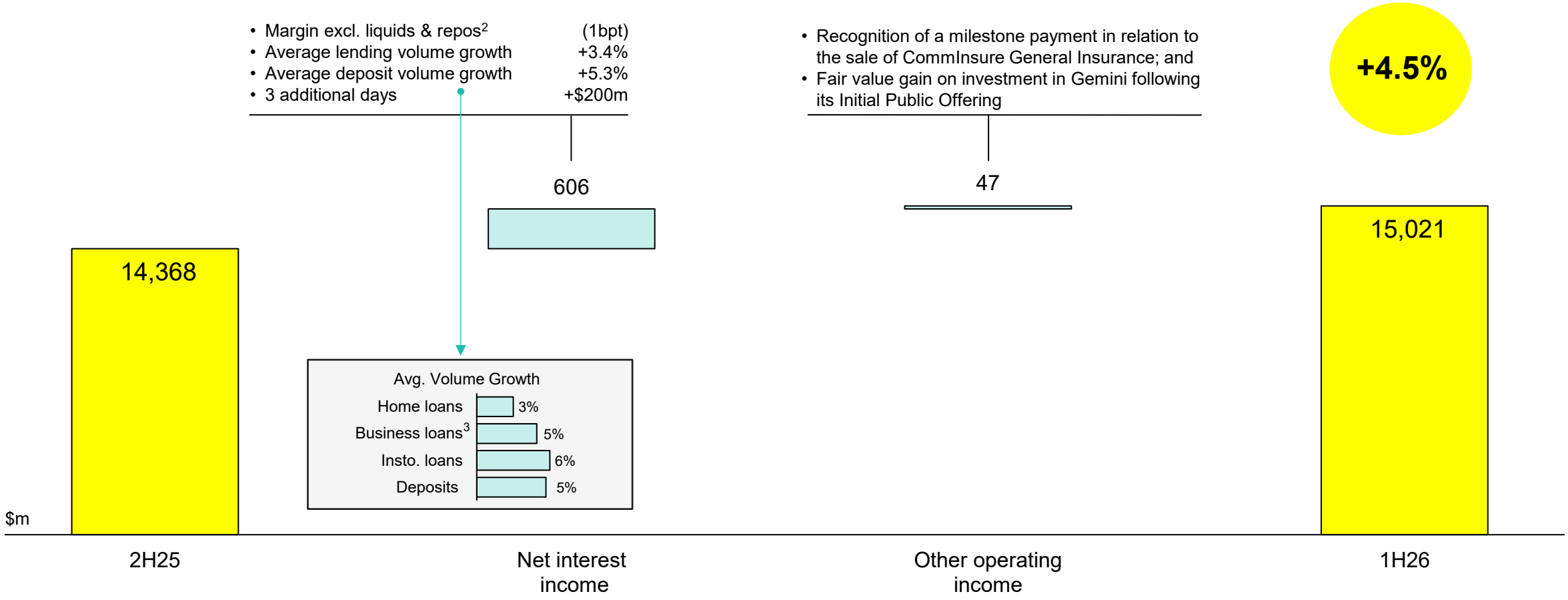
Trading income



1. Presented on a continuing operations basis. 2. Includes funds management income.

Sequential half operating income[1]

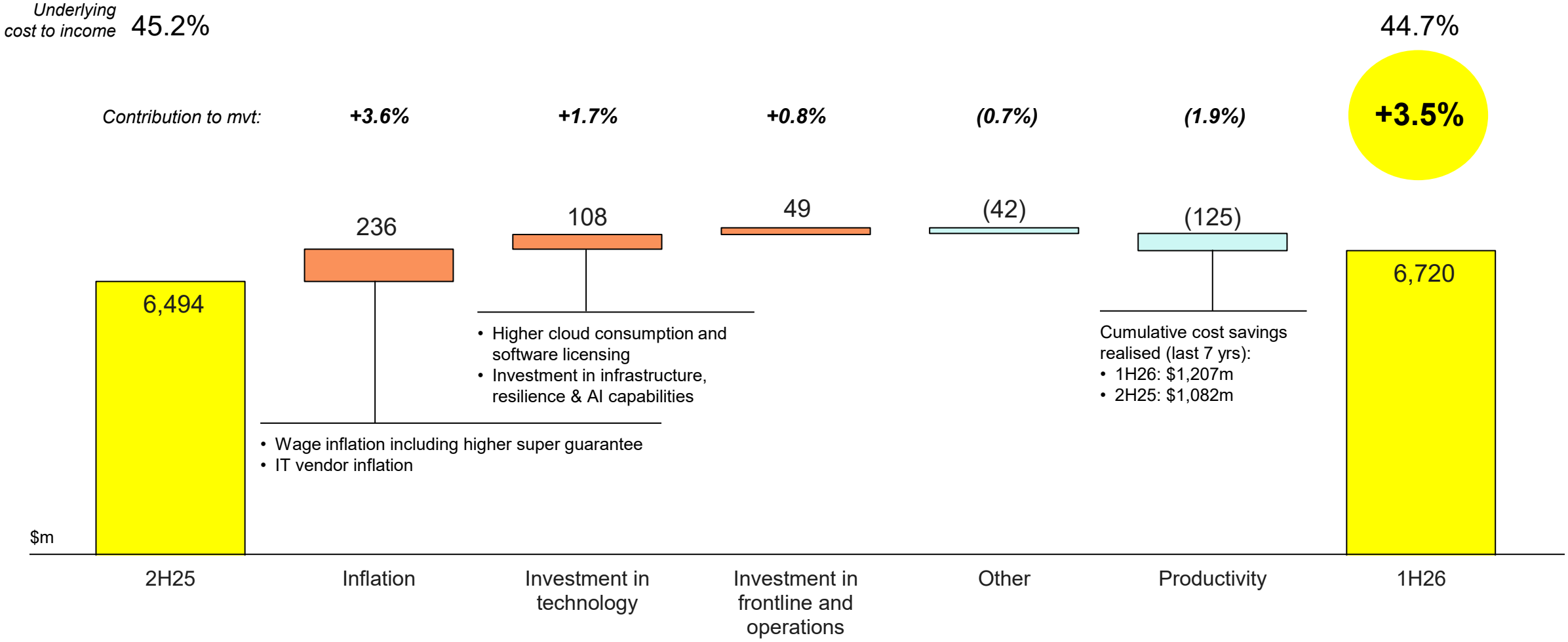
Higher income achieved through disciplined franchise growth – slightly lower margin excluding liquids & repos



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.

Sequential half operating expenses[1]

Inflation driving higher sequential expense growth – investments largely offset by productivity



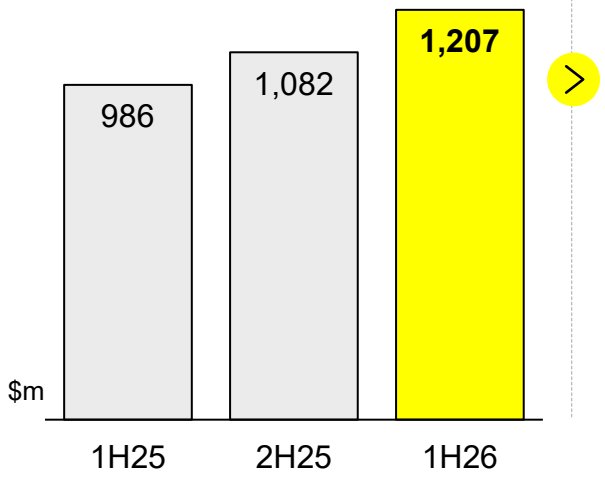
1. Presented on a continuing operations basis excluding restructuring and notable items. For 1H26 this relates to provisions for the settlement of legal proceedings in NZ, an additional goodwill payment made to certain customers as a result of ASIC's Better Banking review, and domestic customer remediation. For 2H25 this related to domestic and NZ customer remediation as well as a Bankwest restructuring provision. Headline operating expenses +4.0% including these items.

Cost approach

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

Cost reduction

Cumulative savings[1]

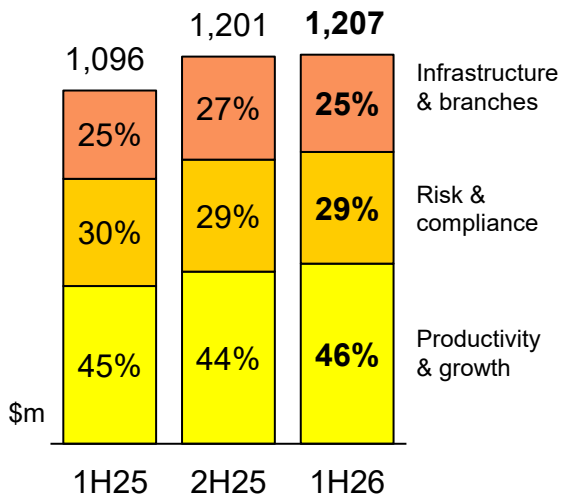


Examples

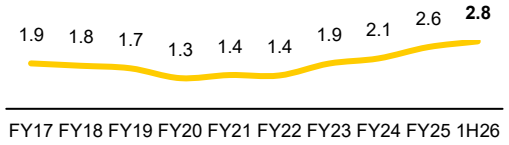
- **AI-powered** messaging solutions streamlining customer interactions
- **Digitisation** of customer identification and verification
- Enhanced **self-service capability** for digital customer transaction disputes
- **Digitisation** of loan and deposit origination
- **Reduced reliance on external vendors**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

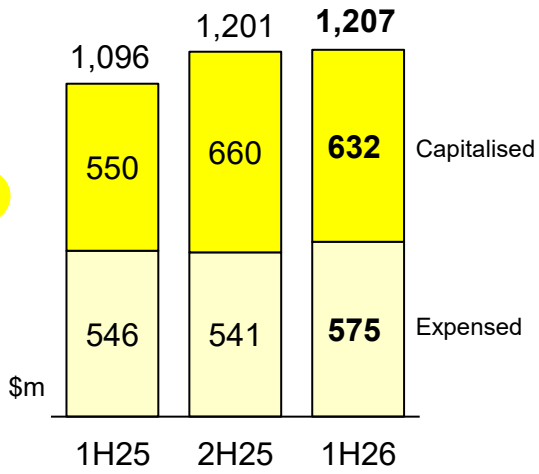
Investment spend

Continued investment in modernisation of technology infrastructure and to enhance our AI capability



Capitalised software ($bn)





1. Cumulative cost savings since FY19.

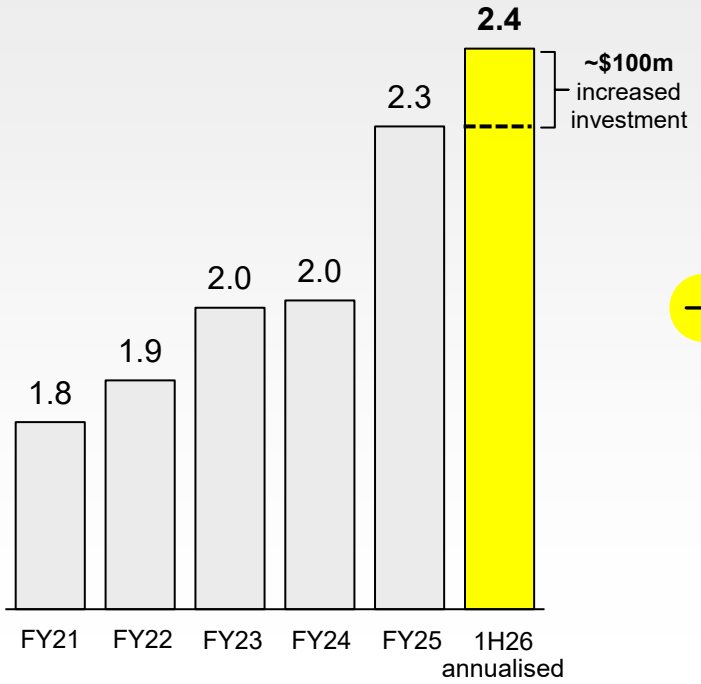
Investment spend

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

Investment spend

Gross spend

$bn



Focus of increased investment

Accelerate refresh of tech infrastructure:

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

Enhance our GenAI capability:

- Scaling AI tooling and training for employees
- AI-ready infrastructure transformation
- Progress in critical use cases & LLMs

Delivered in 1H26

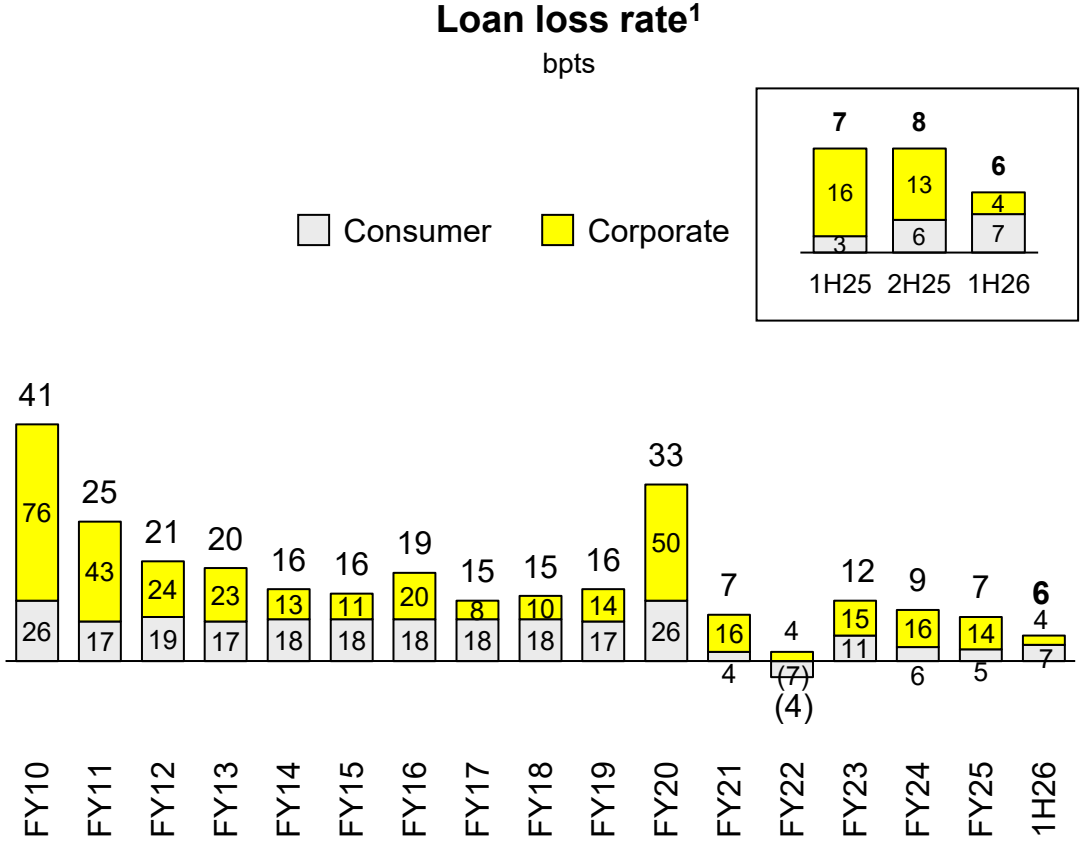
- Migration of Core Banking to Cloud – one of the largest and fastest migrations globally
- Launched CommBiz 2.0 Mobile app – delivering an improved user experience and AI-backed security[1]
- 30% more tech changes deployed – significant reduction in critical incidents with recovery time from critical incidents improving 65%[2]
- 85% of customer interactions via unassisted messaging channels resolved by AI[3]
- Ranked #1 APAC bank and #4 globally in AI maturity by the Evident AI Index[4]
- ChatGPT Enterprise access for 33,000 employees

1. Launched August 2025. 2. 1H26 vs 1H25 on a rounded basis. Critical incidents recovery time based on the Mean Time to Recover. 3. Customer interactions via CBA's AI-powered messaging chatbot 'Ceba' as at December 2025. 4. Evident AI Index 2025 published by Evident Insights Index, October 2025.

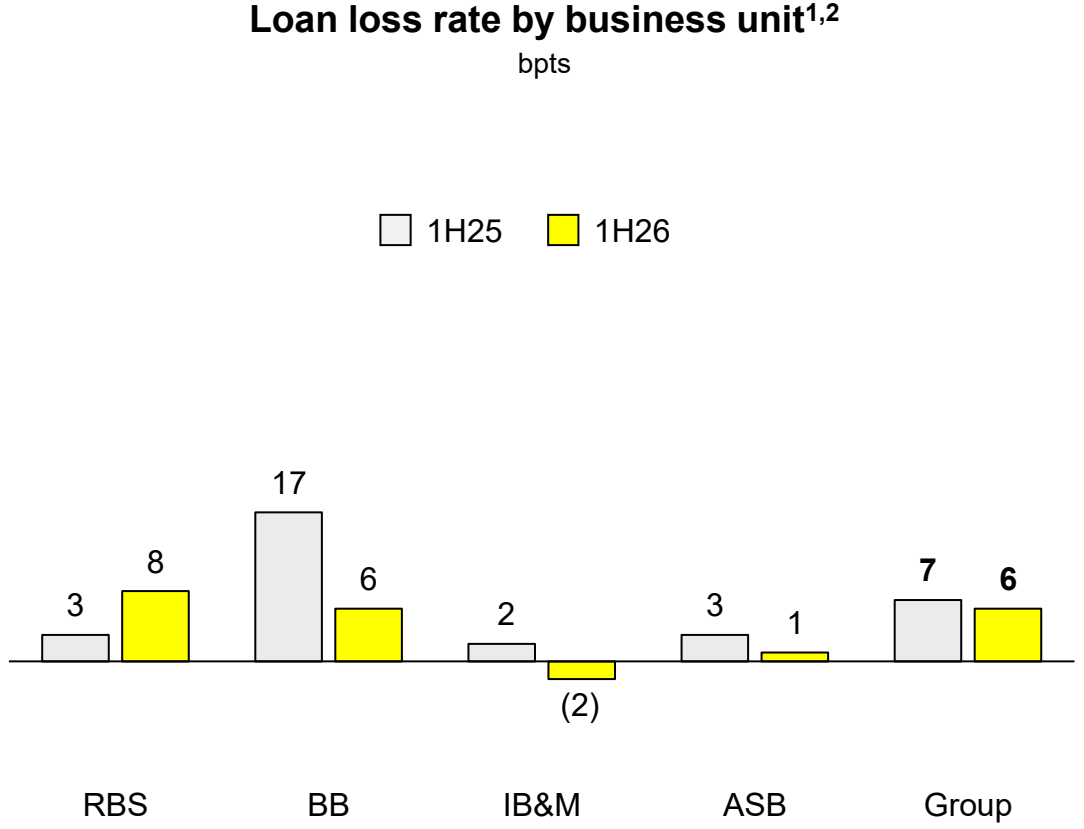
Loan losses

Loan impairment expense remains low

Loan loss rate[1]



Loan loss rate by business unit[1,2]



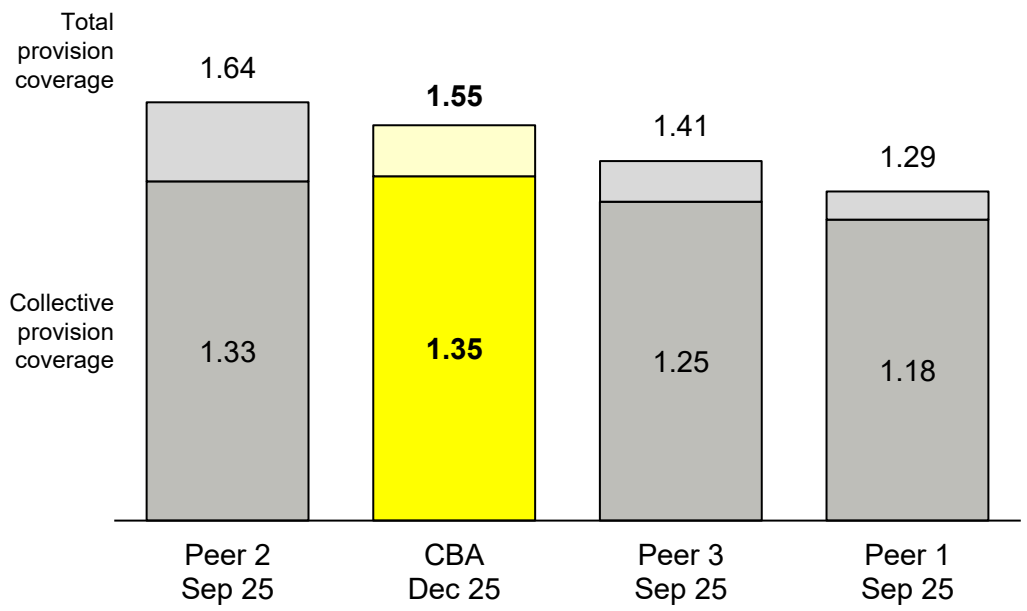
1. Loan impairment expense as a percentage of average Gross loans and acceptances annualised. 2. Comparative information has been restated to conform to presentation in the current period.

Provisions[1]

Strong provision coverage maintained

Provision coverage[2]/CRWA

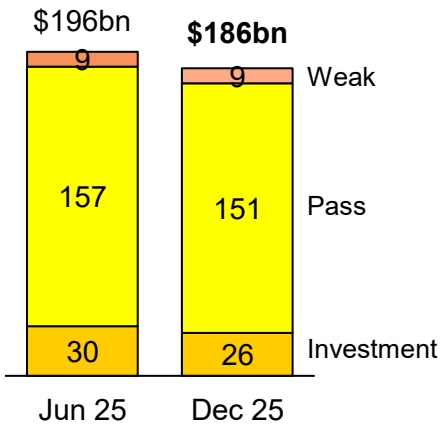
%



Provisions by stage

$m	Credit exposures Jun 25	Credit exposures **Dec 25**	Credit provisions Jun 25	Credit provisions **Dec 25**
Collectively assessed – Stage 1	1,023,199	1,076,830	1,824	1,982
Collectively assessed – Stage 2[4]	196,058	186,200	3,036	2,890
Collectively assessed – Stage 3	9,148	8,914	701	670
Individually assessed – Stage 3	1,854	1,555	816	793
Total	**1,230,259**	**1,273,499**	**6,377**	**6,335**

Stage 2 exposures by credit grade[3]

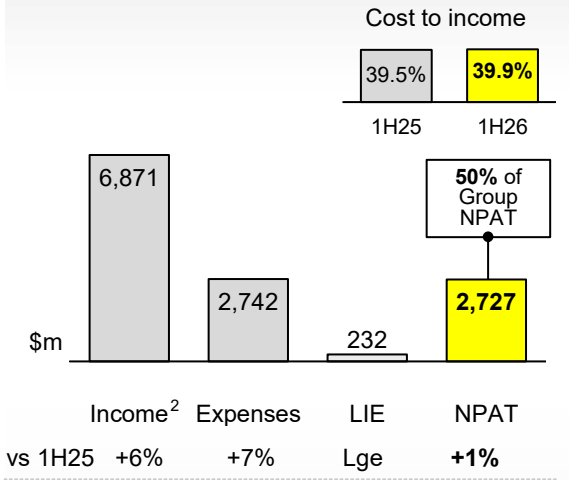


1. AASB 9 classifies loans into stages; Stage 1 – Performing, Stage 2 – Performing but significantly increased credit risk, Stage 3 – Non-performing. Performing relates to Stage 1 and Stage 2. Non-performing relates to Stage 3. Stage 2 is defined based on a significant deterioration in internal credit risk ratings, as well as other indicators such as arrears. Assessment of Stage 2 includes the impact of forward-looking adjustments for emerging risk. 2. Excludes 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 57% of Stage 2 exposures as at 31 December 2025 (30 June 2025: 58%, 31 December 2024: 60%).

Financial performance[1]

1H26 financial performance by division

RBS



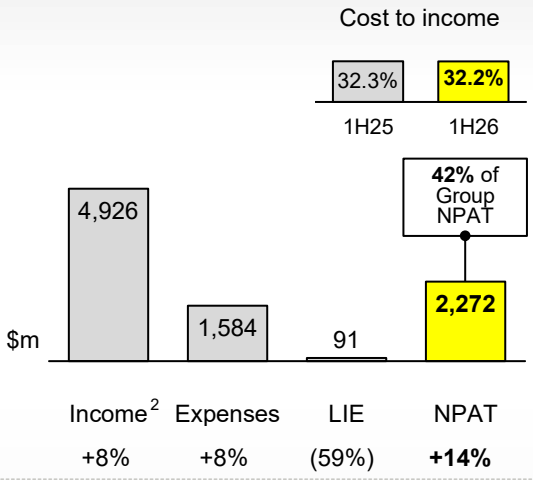
	Income[2]	Expenses	LIE	NPAT
vs 1H25	+6%	+7%	Lge	**+1%**

Income
NII – Lending and deposit volume growth, higher earnings on replicating portfolio and equity hedge, 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, cards and lending fee income.

Expenses
Investment in proprietary lending and technology, inflation and amortisation, partly offset by productivity.

LIE
Higher collective provisions due to elevated geopolitical tensions and macroeconomic uncertainty.

BB



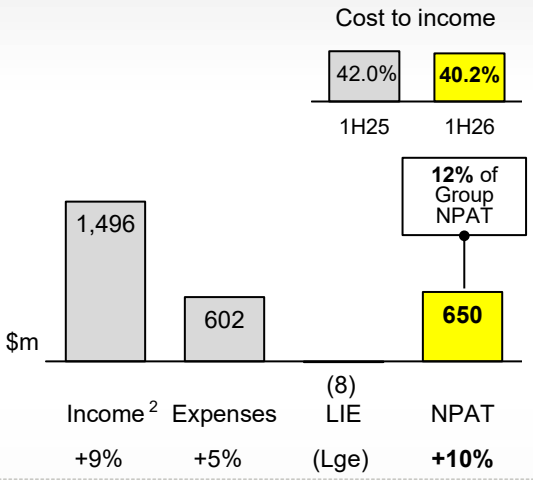
	Income[2]	Expenses	LIE	NPAT
	+8%	+8%	(59%)	**+14%**

Income
NII – Lending and deposit volume growth and higher earnings on replicating portfolio and equity hedge, partly offset by margin compression.
OOI – Lower merchants, deposit fee and cards income, partly offset by higher equities trading volume.

Expenses
Higher technology spend, inflation and investment in product offerings.

LIE
Lower collective and specific provision charges due to improvements in underlying credit quality and an increase in write backs.

IB&M



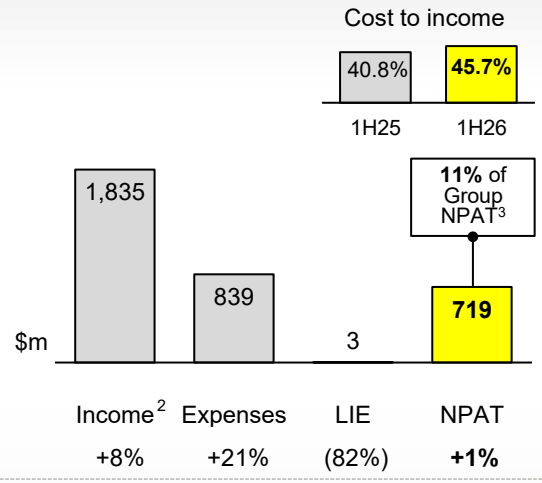
	Income[2]	Expenses	LIE	NPAT
	+9%	+5%	(Lge)	**+10%**

Income
NII – Lending and deposit volume growth, higher earnings on equity, and favourable portfolio mix, partly offset by lower deposit earnings and lower institutional lending margins due to competition.
OOI – Higher trading and lending fee income, partly offset by lower Structured Asset Finance income following the sale of the aircraft leasing portfolio.

Expenses
Inflation and higher IT vendor costs.

LIE
Release of individually assessed provisions, partly offset by higher collective provisions reflecting elevated global macroeconomic uncertainty.

ASB (NZD)



	Income[2]	Expenses	LIE	NPAT
	+8%	+21%	(82%)	**+1%**

Income
NII – Lending and deposit volume growth, higher home loan margins, higher earnings on the replicating portfolio and equity hedge, partly offset by lower deposit margins due to competition.
OOI – Higher funds management income and FV gains on government bonds, offset by lower lending fee income including customer reimbursements.

Expenses
Settlement of class action, wage inflation, higher FTE, and higher technology costs, partly offset by productivity.

LIE
Lower write-offs and lower home lending provisions reflecting improved credit quality, partly offset by lower forecast house price growth.

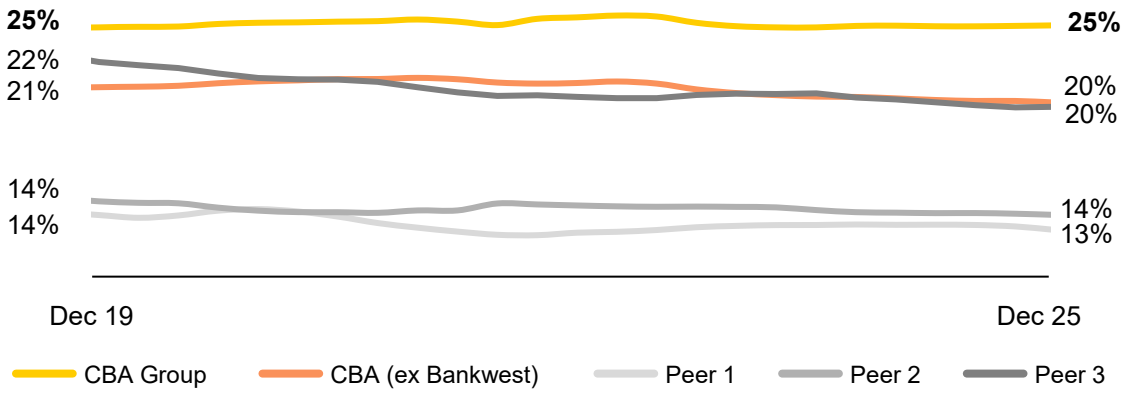
1. Comparative information has been restated to conform to presentation in the current period. Group Cash NPAT includes net loss after tax from the Group Corporate Centre not shown in the business unit contribution. 2. Net interest income (NII) and Other operating income (OOI). 3. ASB Bank only and calculated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

Home & consumer lending

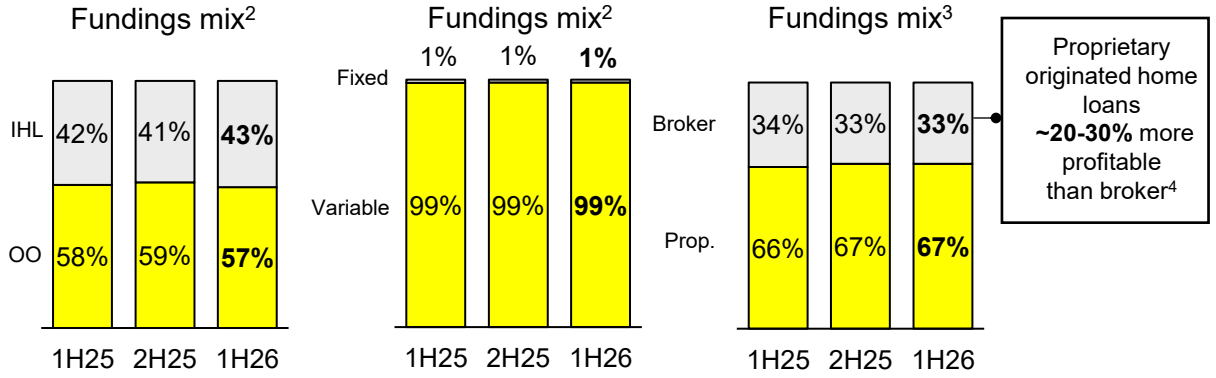
Home loans – overview

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

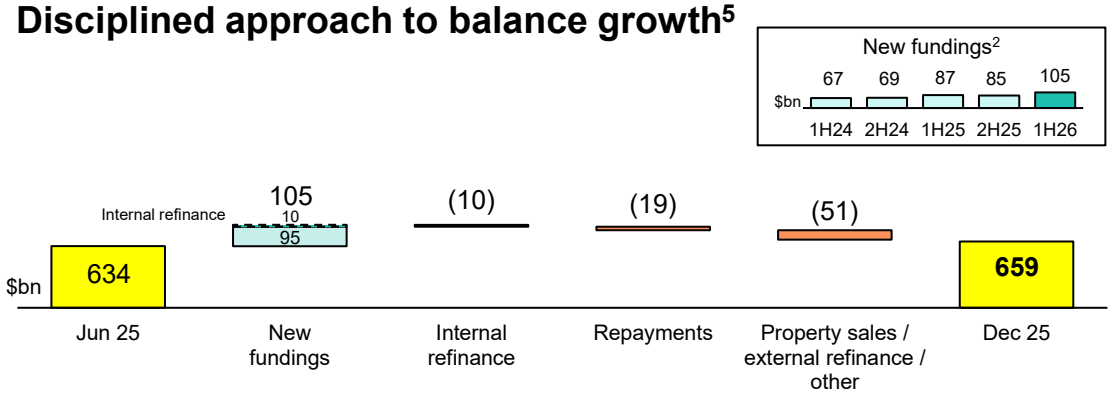
Consistent market share performance[1]



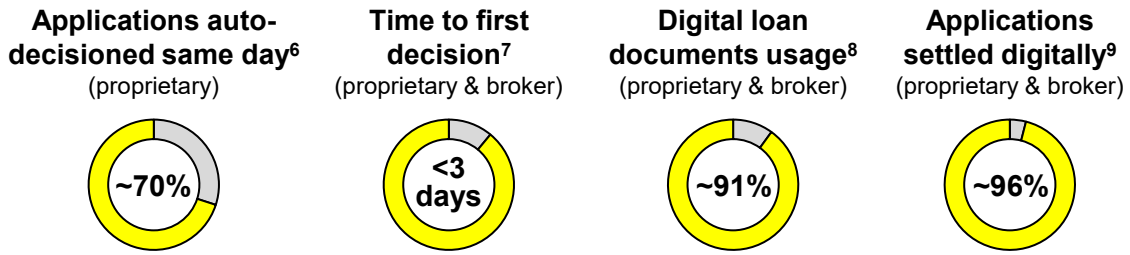
Fundings weighted towards proprietary distribution



Disciplined approach to balance growth[5]



Operational discipline with fast, efficient processing



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

Home loans – CBA[1]

A disciplined approach to portfolio quality, growth and sustainable returns

Portfolio[1]	Dec 24	Jun 25	Dec 25
Total balances – spot ($bn)	616	634	**659**
Total balances – average ($bn)	605	623	**645**
Total accounts (m)	1.9	1.9	**1.9**
Variable rate (%)	91	95	**96**
Owner occupied (%)	69	68	**67**
Investment (%)	30	31	**32**
Line of credit (%)	1	1	**1**
Proprietary (%)[2]	54	54	**54**
Broker (%)[2]	46	46	**46**
Interest only (%)[2,3]	11	11	**12**
Lenders' mortgage insurance (%)[2]	14	12	**12**
Mortgagee in possession (bpts)[2]	1	2	**1**
Negative equity (%)[2,4]	0.8	0.8	**0.6**
Annualised loss rate (bpts)[2]	0	0	**0**
Portfolio dynamic LVR (%)[2,5]	42	42	**41**
Customers in advance (%)[2,6]	81	85	**87**
Payments in advance incl. offset[2,7]	31	32	**35**
Offset balances – spot ($bn)[8]	85	85	**97**

New business[1]	Dec 24	Jun 25	Dec 25
Total funding ($bn)[9]	87	85	**105**
Average funding size ($'000)[10]	490	490	**522**
Serviceability buffer (%)[11]	3.0	3.0	**3.0**
Variable rate (%)	99	99	**99**
Owner occupied (%)	58	59	**57**
Investment (%)	42	41	**43**
Line of credit (%)	0	0	**0**
Proprietary (%)[2]	54	54	**54**
Broker (%)[2]	46	46	**46**
Interest only (%)[12]	24	24	**26**
Lenders' mortgage insurance (%)[2]	6	7	**7**
Debt-to-income ≥ 6x – total (%)[2,13]	5	5	**7**

1. All portfolio and new business metrics are based on balances and funding respectively, unless stated otherwise. All new business metrics are based on 6 months to December 2024, June 2025 and December 2025. CBA including Bankwest. Excludes ASB.
2. Excludes Residential Mortgage Group.
3. Excludes Viridian Line of Credit.
4. Negative equity arises when the outstanding loan balance (less offset balances) exceeds updated house value. Based on outstanding balances, taking into account both cross-collateralisation and offset balances. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loans, Residential Mortgage Group and Unloan.
5. Dynamic LVR defined as current balance/current valuation.
6. Any amount ahead of monthly minimum repayment; includes offset facilities.
7. Average number of monthly payments ahead of scheduled repayments.
8. 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]	Dec 24	Jun 25	Dec 25
Total balances – spot ($bn)	511	523	**540**
Total balances – average ($bn)	505	515	**530**
Total accounts (m)	1.6	1.6	**1.6**
Variable rate (%)	91	95	**96**
Owner occupied (%)	69	69	**68**
Investment (%)	30	30	**31**
Line of credit (%)	1	1	**1**
Proprietary (%)[2]	62	63	**63**
Broker (%)[2]	38	37	**37**
Interest only (%)[2,3]	10	10	**11**
Lenders' mortgage insurance (%)[2]	13	12	**11**
First home buyers (%)[11]	8	7	**7**
Mortgagee in possession (bpts)[2]	1	2	**1**
Annualised loss rate (bpts)[2]	0	1	**0**
Portfolio dynamic LVR (%)[2,4]	42	42	**40**
Customers in advance (%)[2,5]	80	84	**86**
Payments in advance incl. offset[2,6]	33	33	**36**
Offset balances – spot ($bn)	71	71	**80**

New business[1]	Dec 24	Jun 25	Dec 25
Total funding ($bn)[7]	68	67	**83**
Average funding size ($'000)[8]	487	491	**526**
Serviceability buffer (%)[9]	3.0	3.0	**3.0**
Variable rate (%)	99	99	**99**
Owner occupied (%)	60	62	**59**
Investment (%)	40	38	**41**
Line of credit (%)	0	0	**0**
Proprietary (%)[2]	66	67	**67**
Broker (%)[2]	34	33	**33**
Interest only (%)[10]	22	21	**25**
Lenders' mortgage insurance (%)[2]	6	7	**7**
First home buyers (%)[11]	8	8	**8**

1. All portfolio and new business metrics are based on balances and funding respectively, unless stated otherwise. All new business metrics are based on 6 months to December 2024, June 2025 and December 2025. CBA excluding Bankwest and ASB.
2. Excludes Residential Mortgage Group.
3. Excludes Viridian Line of Credit.
4. Dynamic LVR defined as current balance/current valuation.
5. Any amount ahead of monthly minimum repayment; includes offset facilities.
6. Average number of monthly payments ahead of scheduled repayments.
7. Gross funding includes internal refinancing and top-ups, Viridian Line of Credit and Residential Mortgage Group.
8. Average funding size defined as funded amount/number of funded accounts. Excludes Residential Mortgage Group.
9. Serviceability test based on the higher of the customer rate plus an interest rate buffer or minimum floor rate.
10. Based on the APRA definition of interest only reporting, inclusive of construction loans.
11. Excludes Residential Mortgage Group and Unloan.

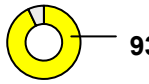
Home loans – serviceability assessment[1]

93% of the book originated under tightened standards since FY16

Key serviceability changes by year[2]

FY16-19	• Increased serviceability buffer and buffers on existing debts • Removed Low doc and EQFS products • Tightened lending requirements for non-residents and use of foreign currency • Tightened lending requirements in high-risk areas • Reduced IO maximum term limits
FY20	• Changes to serviceability buffer and floor assessment rate • Removed LMI/LDP waivers for construction, land loans • Temporary COVID-19 tightening on verification
FY21	• Restrictions on family guarantor arrangements • Rental expense capture (net rental income) • Expenses excluded from HEM added to higher of declared expenses or HEM • Increased serviceability floor rate • Reduced max LVR for construction and bridging loans
FY22	• Enhanced self-employed and investment income calculations • Increased serviceability buffer
FY23	• Tightened LVR limits for high value properties • Updated postcode level appetite to current economic cycle • Updated rental income shading and maximum yield to market cycle • Allowed latest year financials for high quality self-employed segments[4] • Increased serviceability floor rate
FY24	• 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]
1H26	• Removed non-individual borrowing (Company or Trusts) for Third Party introduced loans where customers have less than six month lending history with the Bank

93% of the book originated under tightened standards since FY16



93%

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

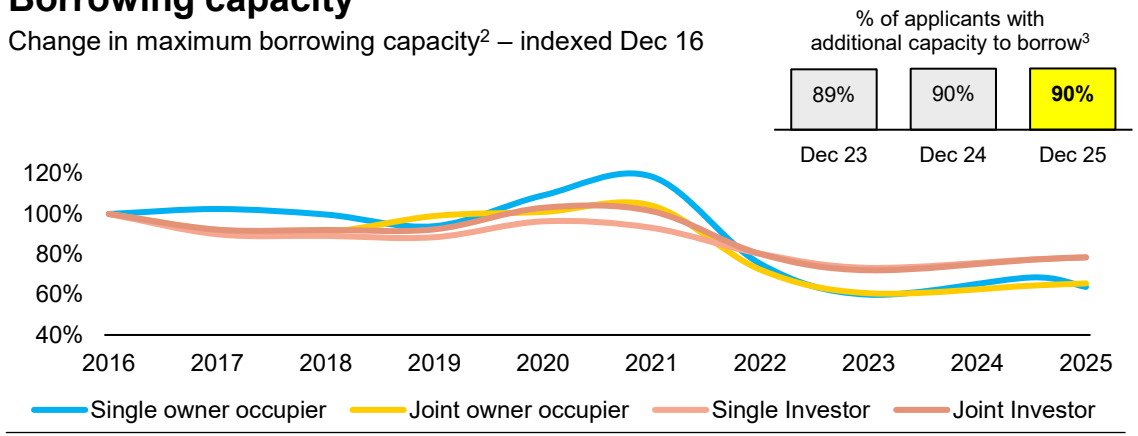
1. CBA excluding Bankwest unless stated otherwise. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loan and Residential Mortgage Group. 2. Serviceability changes are reflective of changes made within the financial year and may have changed since implementation or may not be currently 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]

Improved borrowing capacity from lower interest rates

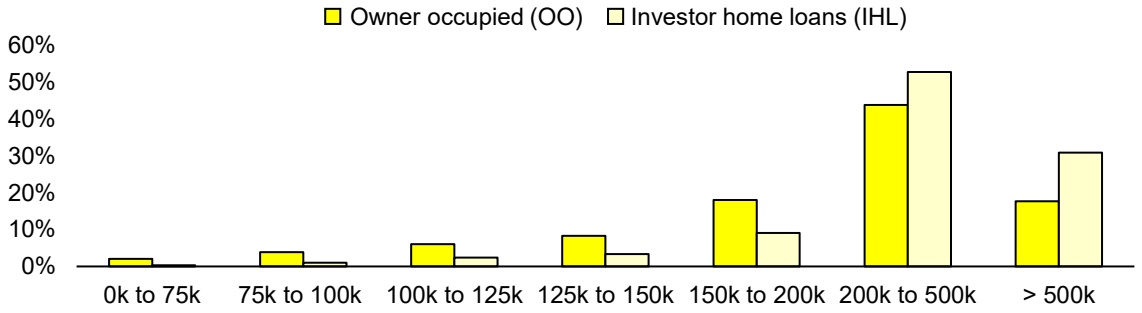
Borrowing capacity[2]

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



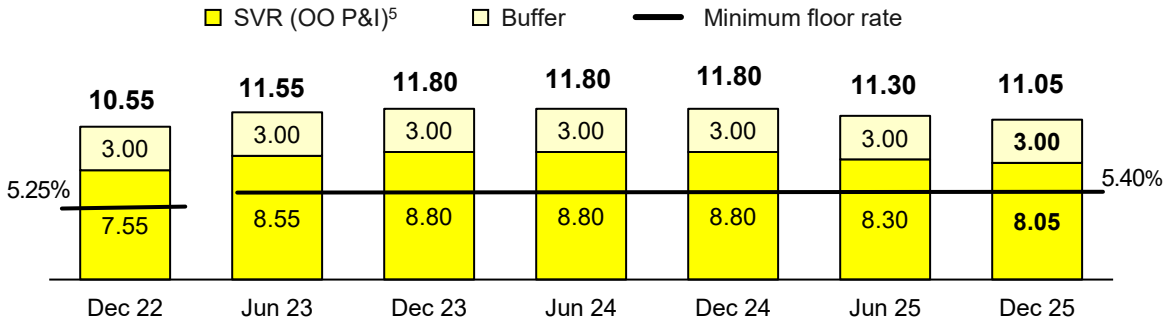
Application gross income band[6]

6 months to Dec 25 – Funding $



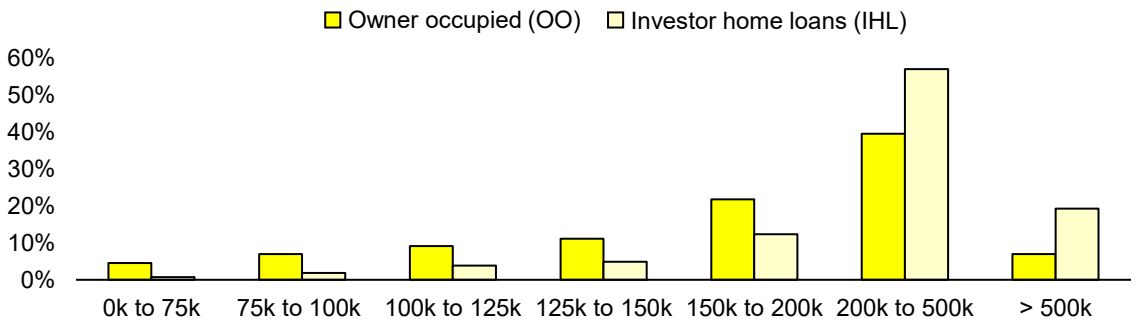
Serviceability buffer and interest rates

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



Application gross income band[6]

6 months to Dec 25 – Funding #



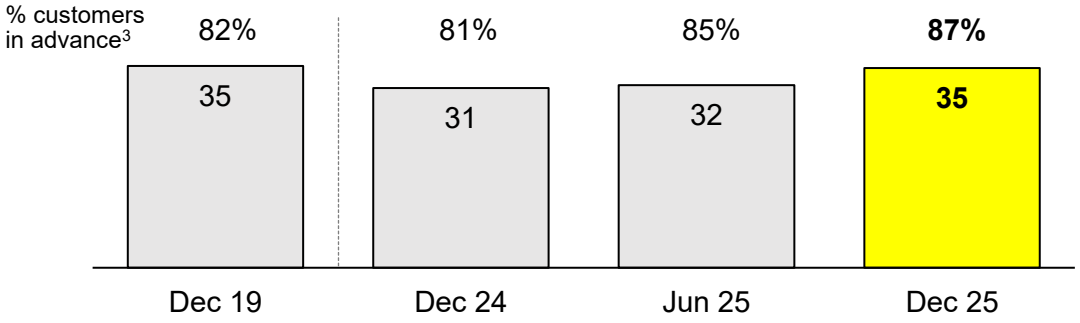
1. CBA excluding Bankwest and Unloan, unless noted otherwise. 2. Scenarios based on differing assumptions with respect to family types, number of dependents, loan size, income sources and existing liabilities/commitments. 3. Applications that have passed system serviceability test; borrowed with excess 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]

Higher savings buffers and low DLVR – arrears lower

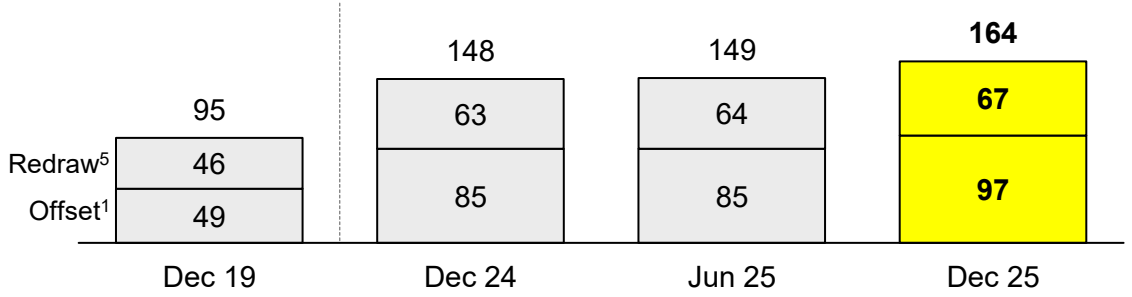
Average payments in advance[3,4]

of payments



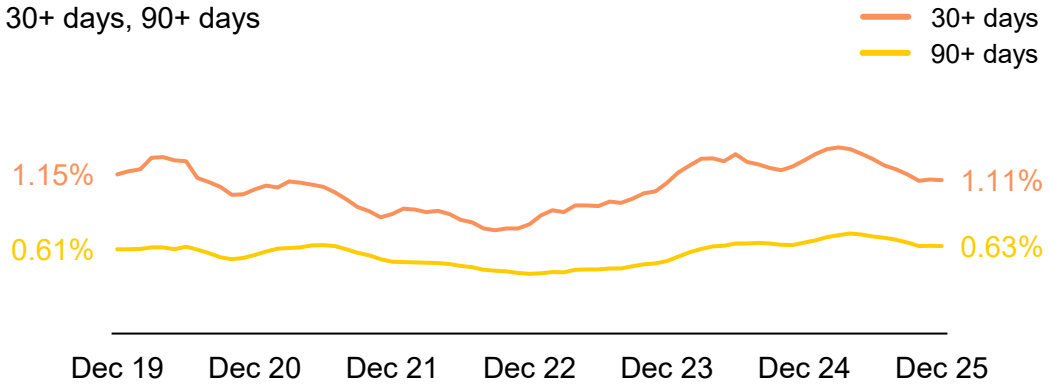
Offset and redraw balances

$bn



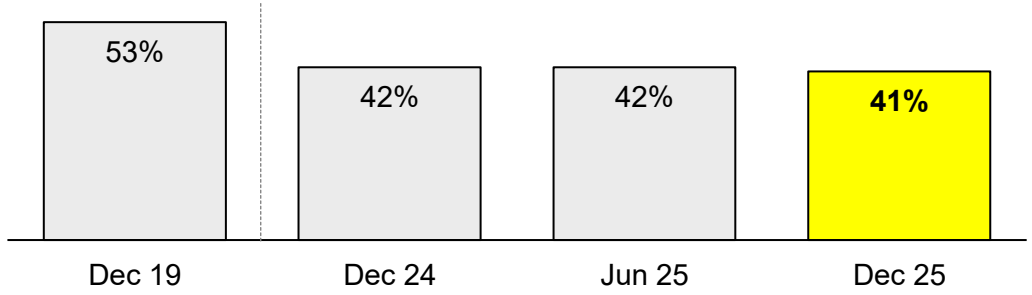
Home loan arrears[6]

30+ days, 90+ days



Dynamic LVR[7]

Portfolio average



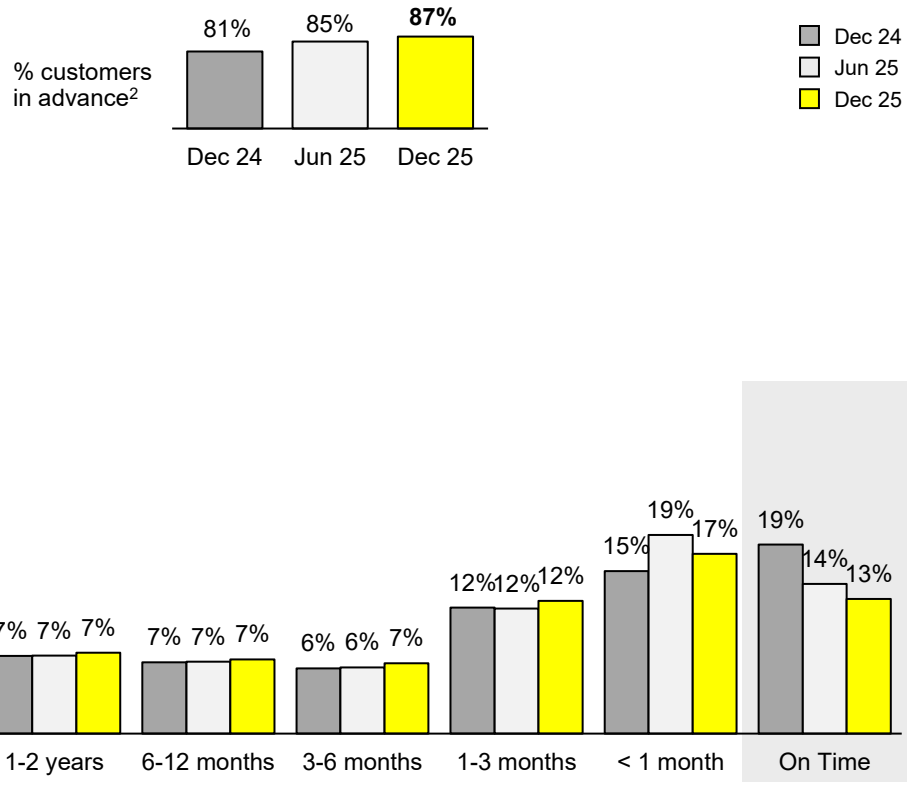
1. CBA including Bankwest. 2. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loans, Residential Mortgage Group and Unloan, unless otherwise stated. 3. Any amount ahead of monthly minimum repayment; includes offset balances. 4. Average number of monthly payments ahead of scheduled repayments. 5. Redraw balances represent the value of all payments in advance (payments ahead of scheduled repayments), excluding offset facilities. 6. Group including New Zealand. 7. 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.

Home loans – savings and repayment buffers

Higher savings and repayment buffers

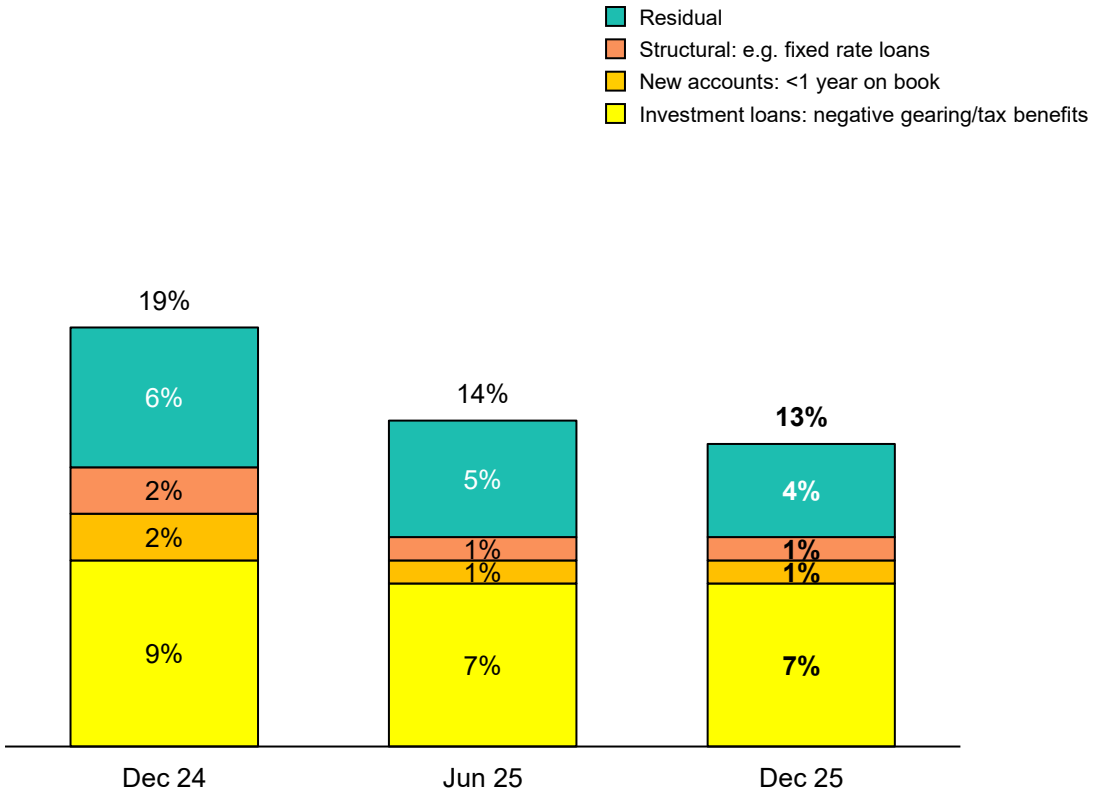
Repayment buffers[1]

% of accounts



Payments on time[1]

% of accounts



1. CBA including Bankwest. Excludes 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; includes offset facilities.

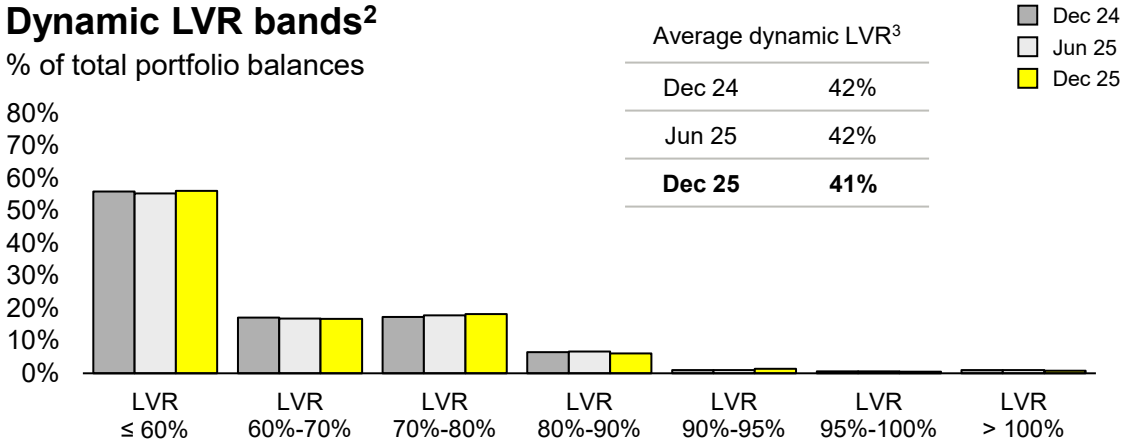
Home loans – portfolio DLVR[1]

Portfolio DLVR of 41% – supported by strong house price growth

Dynamic LVR bands[2]

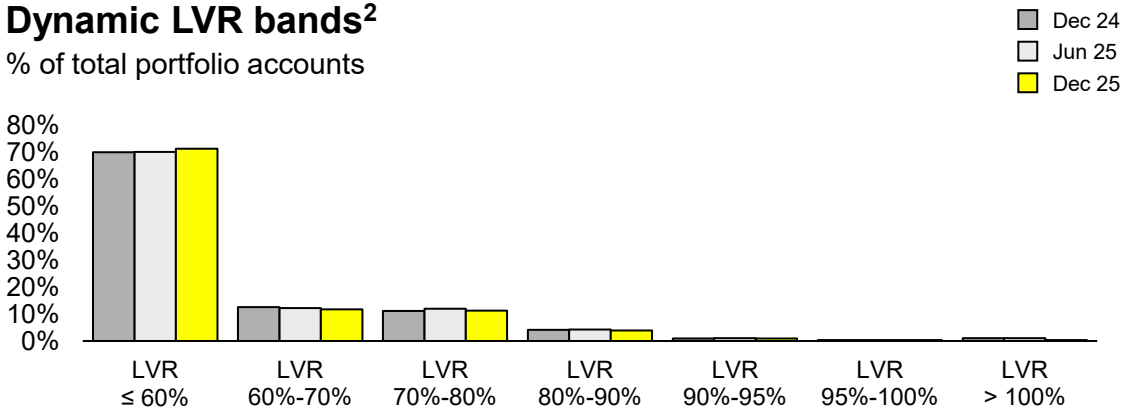
% of total portfolio balances

Average dynamic LVR[3]	
Dec 24	42%
Jun 25	42%
Dec 25	**41%**



Dynamic LVR bands[2]

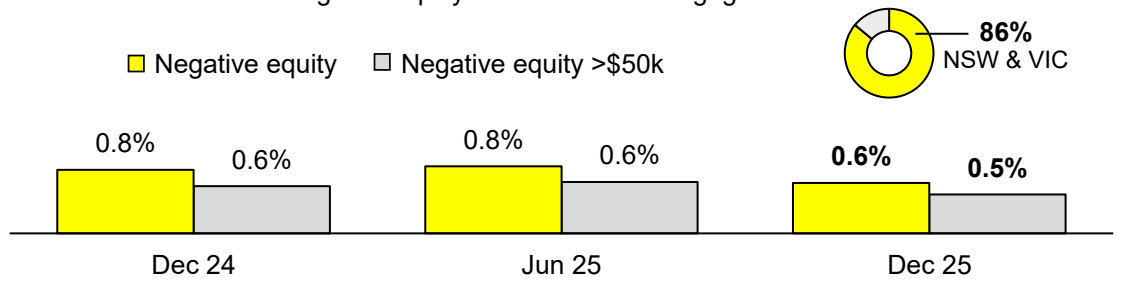
% of total portfolio accounts



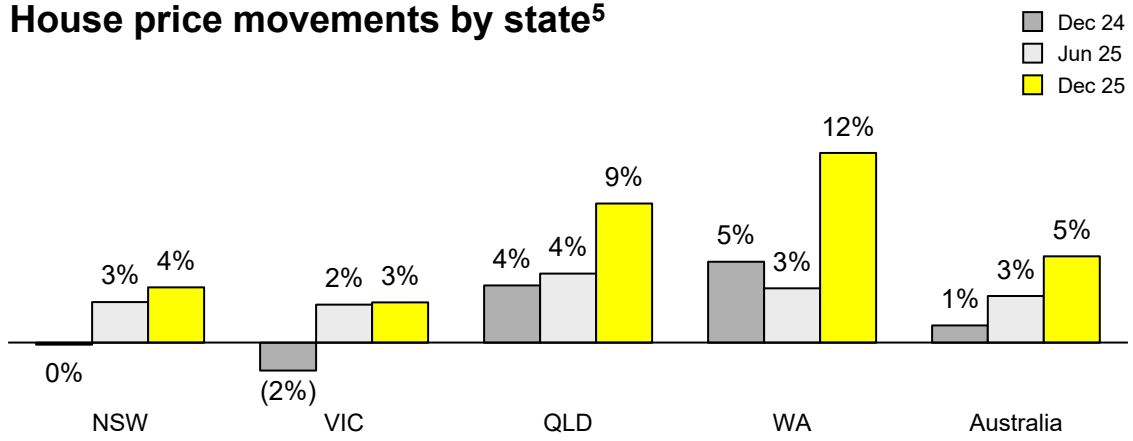
Negative equity[4]

Proportion of balances in negative equity

- 75% of customers ahead of repayments
- 11% of home loans in negative equity have Lenders Mortgage Insurance



House price movements by state[5]



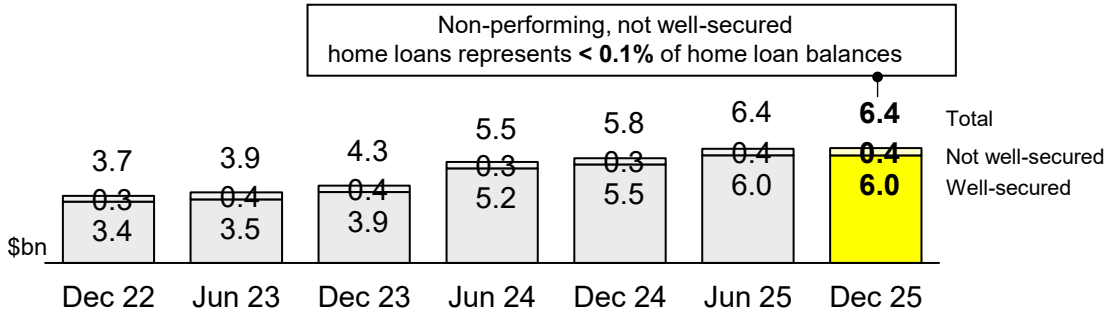
1. CBA including Bankwest. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan. 2. Taking into account cross-collateralisation. Offset balances not considered. 3. CBA including Bankwest, Line of Credit and Reverse Mortgages. Excludes Commonwealth 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 2 January 2026.

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

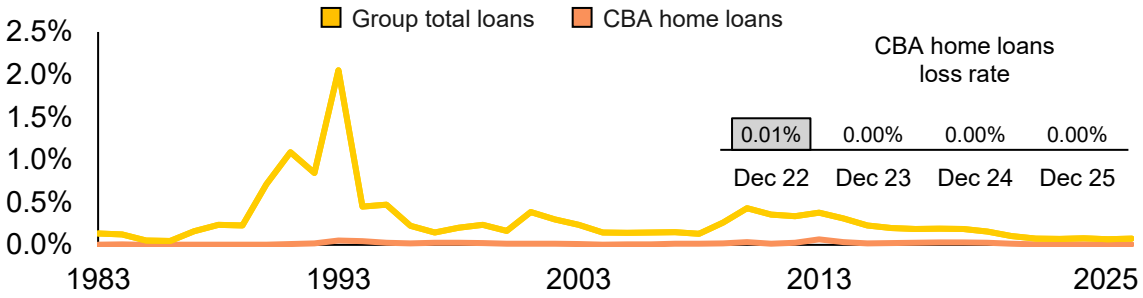
Non-performing home loans moderating with improved arrears trends – portfolio largely well-secured

Australian non-performing home loans[2]

Non-performing home loans have moderated following improvements in 90+ arrears.
Non-performing, not well-secured home loans broadly flat over the six months to Dec 25.

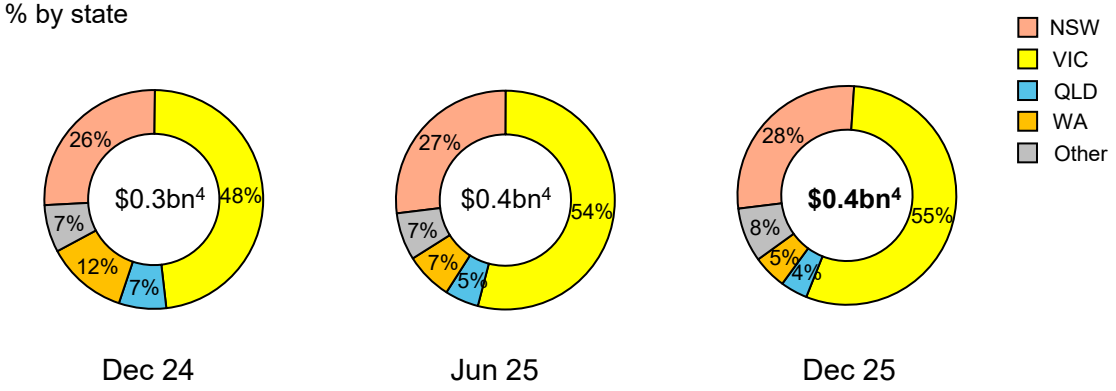


Losses to average gross loans and acceptances (GLAA)[5]



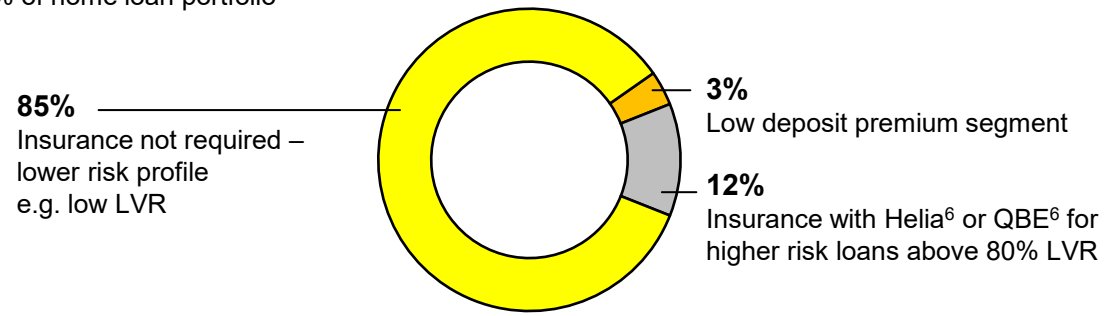
Australian non-performing, not well-secured home loans[2,3]

% by state



Portfolio insurance profile[3]

% of home loan portfolio

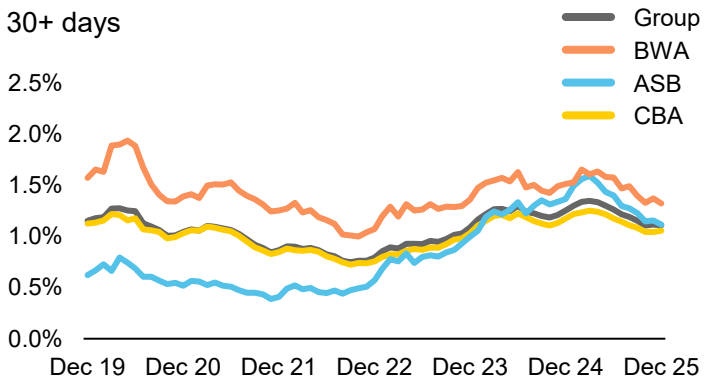


1. CBA including Bankwest. 2. Non-performing exposures are exposures in default as defined in regulatory standard *APS220 Credit Risk Management*. Well-secured home loans are defined as those with LMI or where the fair value of collateral after applying a conservative haircut to the most recent valuation 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. Helia and QBE are LMI providers to CBA and Bankwest respectively of new high Loan to Value Ratio (LVR) residential mortgages under an existing Supply and Service contract. Arch Lenders Mortgage Indemnity Limited has been selected as the next LMI provider for CBA and Bankwest from 1 February 2026.

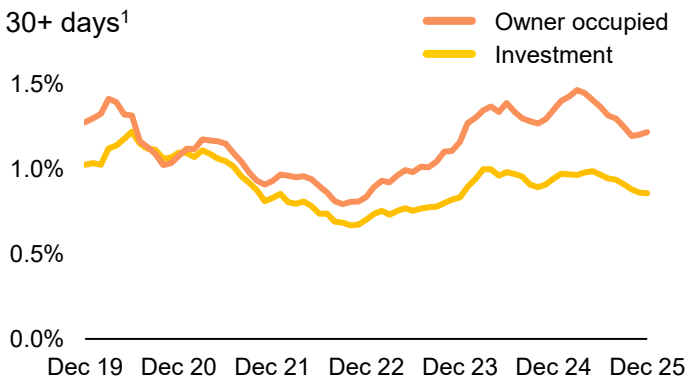
Home loans – arrears (30+ days)

Arrears moderating as cost-of-living pressures continue to ease

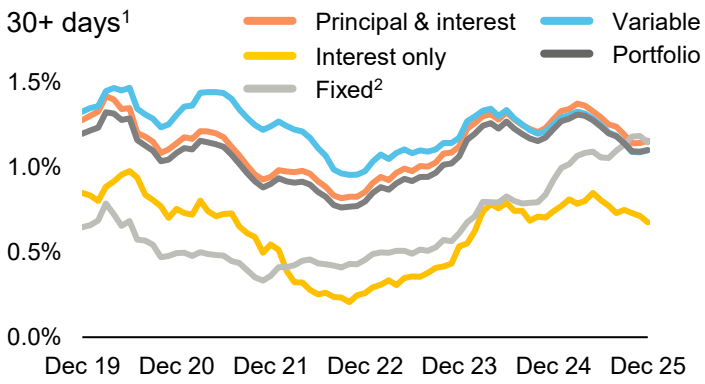
Portfolio



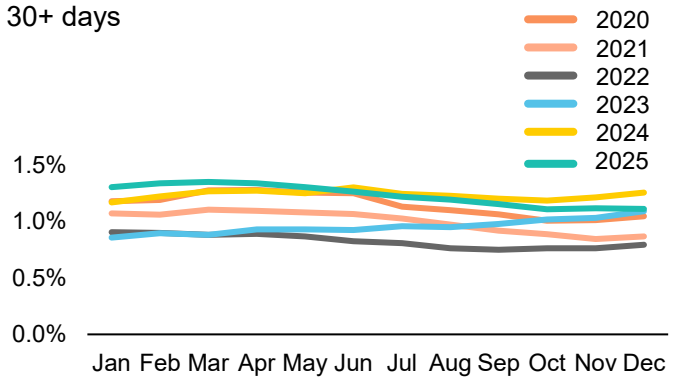
Product



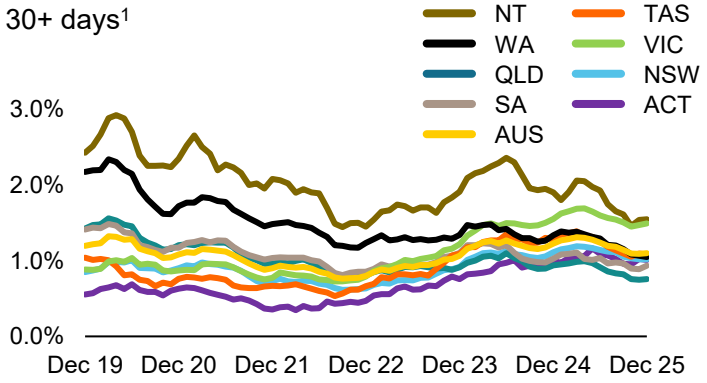
Repayment and interest type



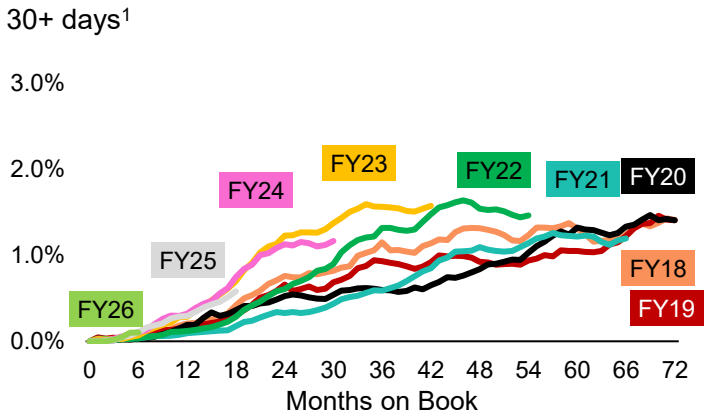
Year



State



Vintage

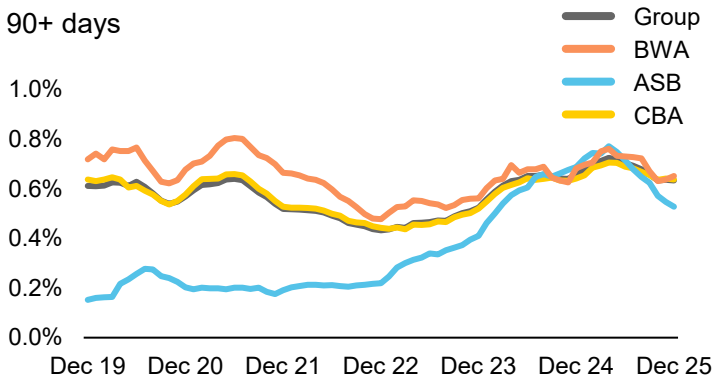


1. CBA including Bankwest. Excludes ASB, Line of Credit, Reverse Mortgages, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan. 2. Fixed rate home loan arrears has been impacted by a decrease in fixed rate home loan balances as customers have switched to variable rate loans. Balance of 30+ days arrears for fixed rate loans has decreased and remains low (Dec 25: $268 million).

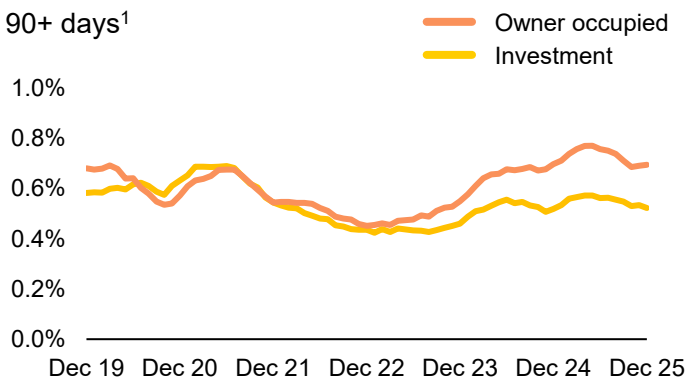
Home loans – arrears (90+ days)

Arrears moderating as cost-of-living pressures continue to ease

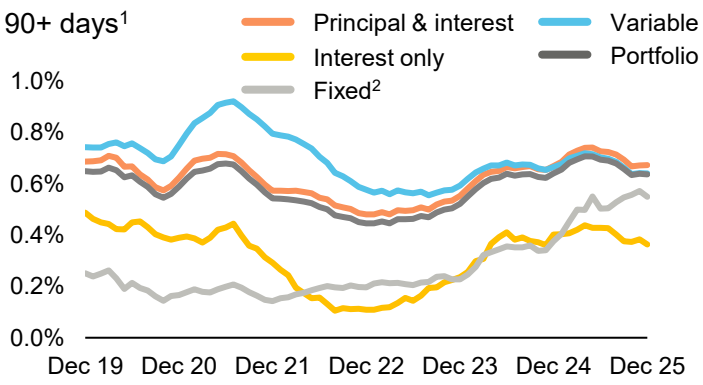
Portfolio



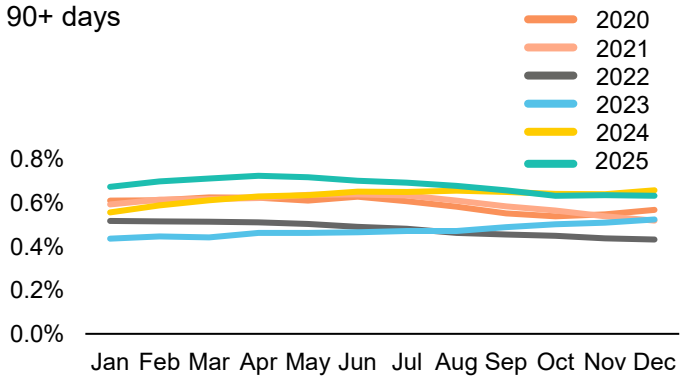
Product



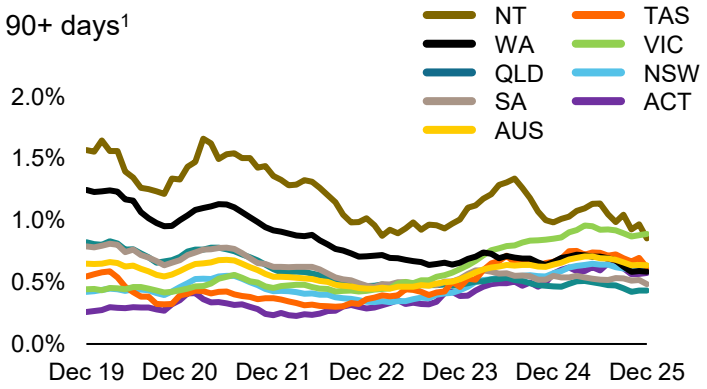
Repayment and interest type



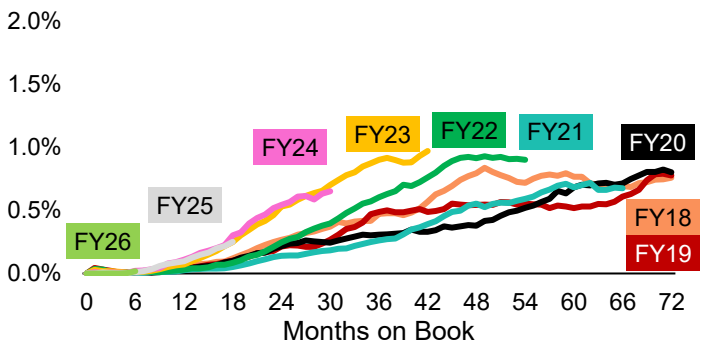
Year



State



Vintage



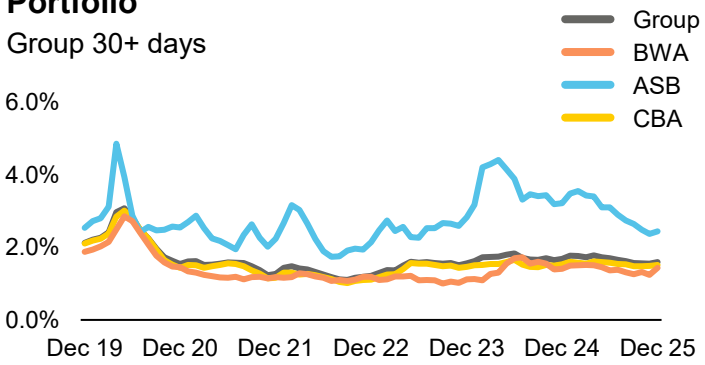
1. CBA including Bankwest. Excludes ASB, Line of Credit, Reverse Mortgages, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan. 2. Fixed rate home loan arrears has been impacted by a decrease in fixed rate home loan balances as customers have switched to variable rate loans. Balance of 90+ days arrears for fixed rate loans has decreased and remains low (Dec 25: $129 million).

Consumer finance – arrears[1]

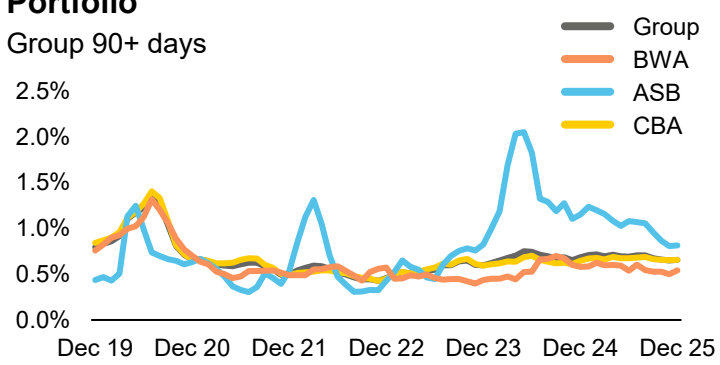
Arrears moderating – Bankwest personal loan portfolio in run-off[2]

Credit cards

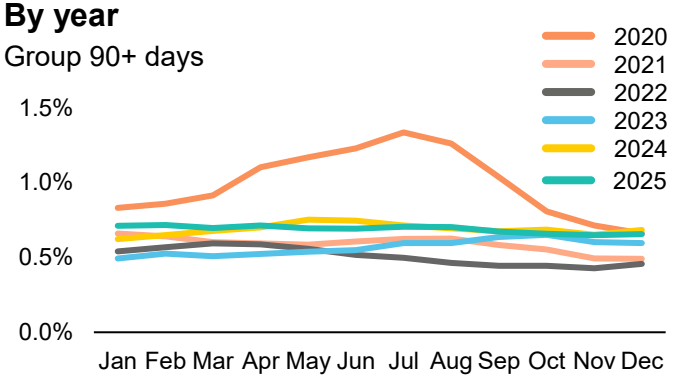
Portfolio
Group 30+ days



Portfolio
Group 90+ days

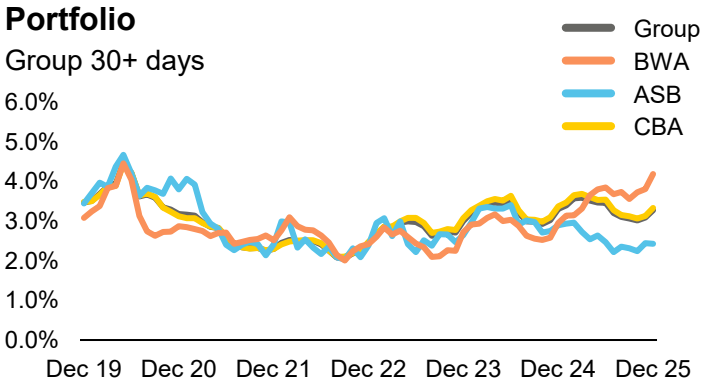


By year
Group 90+ days

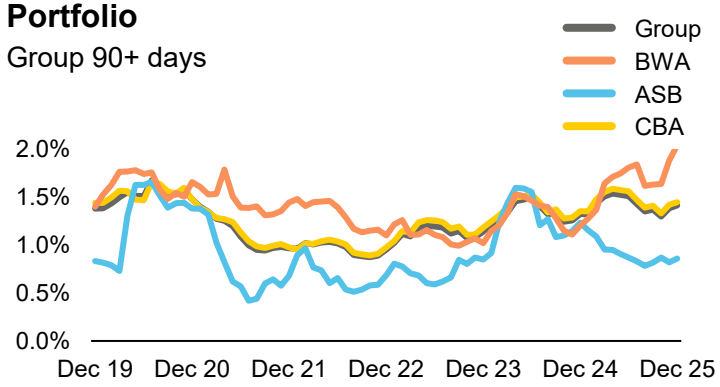


Personal loans

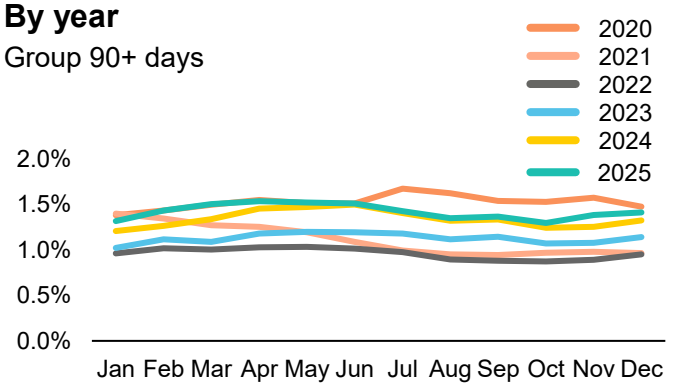
Portfolio
Group 30+ days



Portfolio
Group 90+ days



By year
Group 90+ days



1. Group consumer arrears including New Zealand. 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 31 December 2025.

Business & corporate lending

Portfolio quality[1]

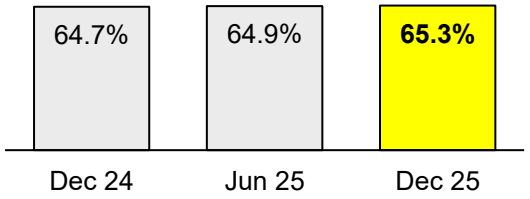
TNPE lower – sound portfolio credit quality

Exposures by industry[1,2]

TCE $bn	AAA to AA-	A+ to A-	BBB+ to BBB-	Other	Dec 25
Gov. Admin & Defence	181.9	17.9	0.7	-	**200.5**
Finance & Insurance	60.4	44.9	6.0	3.6	**114.9**
Com. Property	1.7	10.0	32.9	68.3	**112.9**
Agriculture & Forestry	-	0.6	7.1	27.3	**35.0**
Transport & Storage	0.4	2.7	14.3	11.6	**29.0**
Ent. Leisure & Tourism	-	0.1	1.3	21.0	**22.4**
Manufacturing	-	1.0	7.0	14.1	**22.1**
Wholesale Trade	0.1	0.6	6.2	14.2	**21.1**
Business Services	0.4	0.5	5.3	13.5	**19.7**
Elec. Gas & Water	1.0	3.5	9.8	4.9	**19.2**
Health & Community Services	-	0.4	3.0	15.1	**18.5**
Retail Trade	-	0.7	3.3	13.4	**17.4**
Construction	-	0.1	2.3	12.5	**14.9**
Media & Communications	1.6	1.4	2.2	1.7	**6.9**
Mining, Oil & Gas	-	0.3	4.0	2.1	**6.4**
All other ex Consumer	0.3	1.4	1.7	11.5	**14.8**
Total Corporate	**247.8**	**86.1**	**107.0**	**234.9**	**675.8**
Consumer	-	-	-	878.8	**878.8**
Total	**247.8**	**86.1**	**107.0**	**1,113.7**	**1,554.6**

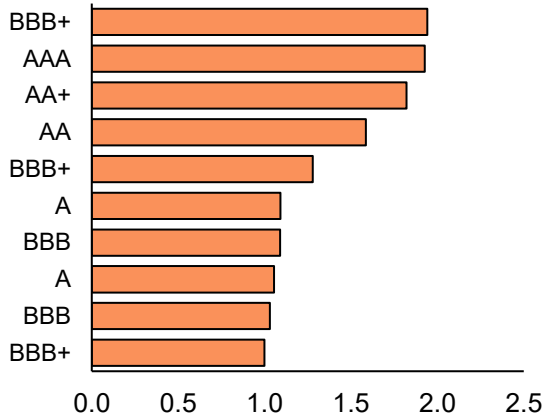
Corporate portfolio quality

Investment grade



Top 10 commercial exposures

TCE, $bn

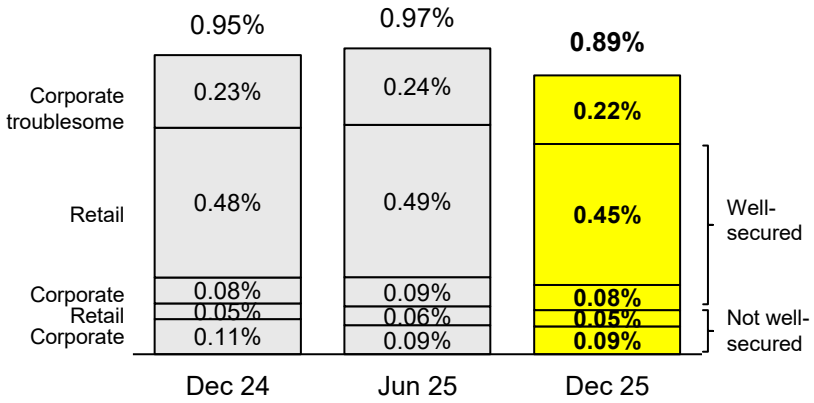


Total Group TCE by geography

	Dec 24	Jun 25	Dec 25
Australia	81.8%	81.5%	**81.8%**
New Zealand	9.6%	9.9%	**9.4%**
Americas	3.8%	4.0%	**4.1%**
Europe	2.6%	2.4%	**2.6%**
Asia	2.2%	2.2%	**2.1%**

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		
	Dec 24	Jun 25	Dec 25	Dec 24	Jun 25	Dec 25	Dec 24	Jun 25	Dec 25	Dec 24	Jun 25	Dec 25
Government Administration & Defence	175.6	185.4	**200.5**	0.0	0.0	**0.0**	0.0%	0.0%	**0.0%**	0.0%	0.0%	**0.0%**
Finance & Insurance	111.2	115.6	**114.9**	0.0	0.0	**0.0**	0.0%	0.0%	**0.0%**	0.1%	0.1%	**0.1%**
Commercial Property	98.4	105.4	**112.9**	0.7	0.8	**0.6**	0.7%	0.7%	**0.5%**	0.4%	0.4%	**0.3%**
Agriculture & Forestry	33.6	35.0	**35.0**	1.1	1.1	**1.0**	3.3%	3.1%	**2.9%**	0.5%	0.6%	**0.6%**
Transport & Storage	27.4	28.5	**29.0**	0.5	0.5	**0.5**	1.8%	1.9%	**1.7%**	0.8%	0.8%	**1.0%**
Entertainment, Leisure & Tourism	20.1	20.7	**22.4**	0.4	0.4	**0.5**	2.1%	2.0%	**2.3%**	1.9%	2.0%	**1.7%**
Manufacturing	21.6	20.9	**22.1**	0.6	0.5	**0.5**	2.8%	2.5%	**2.3%**	1.2%	1.3%	**1.3%**
Wholesale Trade	18.8	18.7	**21.1**	0.7	0.6	**0.8**	3.7%	3.3%	**3.8%**	2.1%	2.0%	**1.8%**
Business Services	18.1	18.1	**19.7**	0.3	0.4	**0.4**	1.8%	2.1%	**2.2%**	1.0%	1.2%	**1.2%**
Electricity, Gas & Water	18.7	19.5	**19.2**	0.0	0.1	**0.0**	0.0%	0.7%	**0.2%**	0.4%	0.8%	**0.5%**
Health & Community Services	16.3	17.8	**18.5**	0.3	0.4	**0.4**	2.1%	2.5%	**2.2%**	1.5%	1.2%	**1.2%**
Retail Trade	16.2	17.0	**17.4**	0.5	0.5	**0.4**	3.2%	2.6%	**2.1%**	1.4%	1.5%	**1.3%**
Construction	13.6	14.4	**14.9**	0.6	0.6	**0.5**	4.2%	3.8%	**3.3%**	2.8%	2.5%	**2.3%**
Media & Communications	6.1	6.9	**6.9**	0.0	0.0	**0.0**	0.7%	0.3%	**0.4%**	0.4%	0.5%	**0.5%**
Mining, Oil & Gas	7.2	7.4	**6.4**	0.0	0.0	**0.0**	0.3%	0.2%	**0.4%**	0.6%	0.6%	**0.6%**
Education	4.0	4.0	**4.2**	0.1	0.1	**0.0**	2.4%	1.9%	**0.9%**	0.5%	0.5%	**0.4%**
Personal & Other Services	4.0	4.3	**4.2**	0.1	0.1	**0.2**	1.8%	2.1%	**5.1%**	0.8%	0.8%	**1.0%**
Other	5.6	5.9	**6.3**	0.1	0.1	**0.1**	2.3%	2.2%	**1.7%**	n/a	n/a	**n/a**
Total - Corporate	616.5	645.4	**675.8**	6.2	6.3	**6.1**	1.0%	1.0%	**0.9%**	0.5%	0.5%	**0.5%**
Consumer	825.7	851.6	**878.8**	7.5	8.2	**7.8**	0.9%	1.0%	**0.9%**	0.4%	0.4%	**0.3%**
Total	1,442.3	1,497.0	**1,554.6**	13.7	14.5	**13.9**	0.9%	1.0%	**0.9%**	0.4%	0.4%	**0.4%**

☐ Refer separate slides following

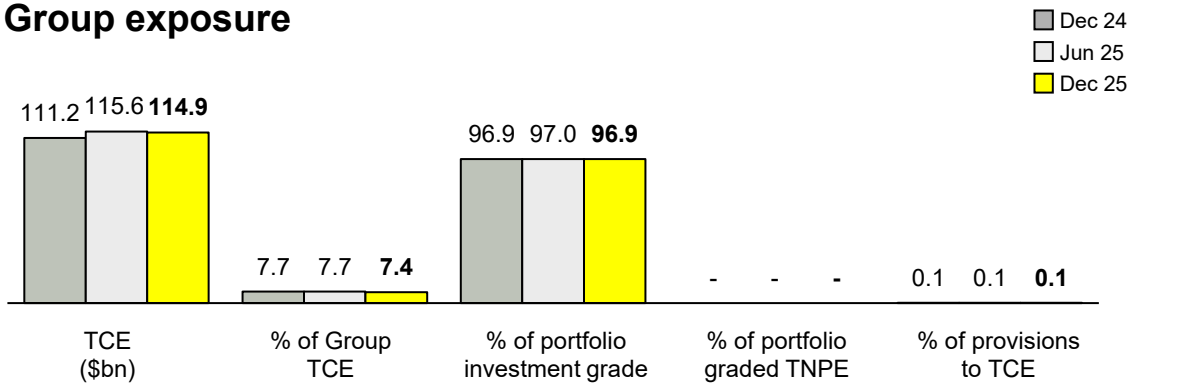
1. Refer to glossary at the back of this presentation for further details. 2. Due to rounding, the numbers presented may not sum precisely to the totals provided.

Finance & Insurance

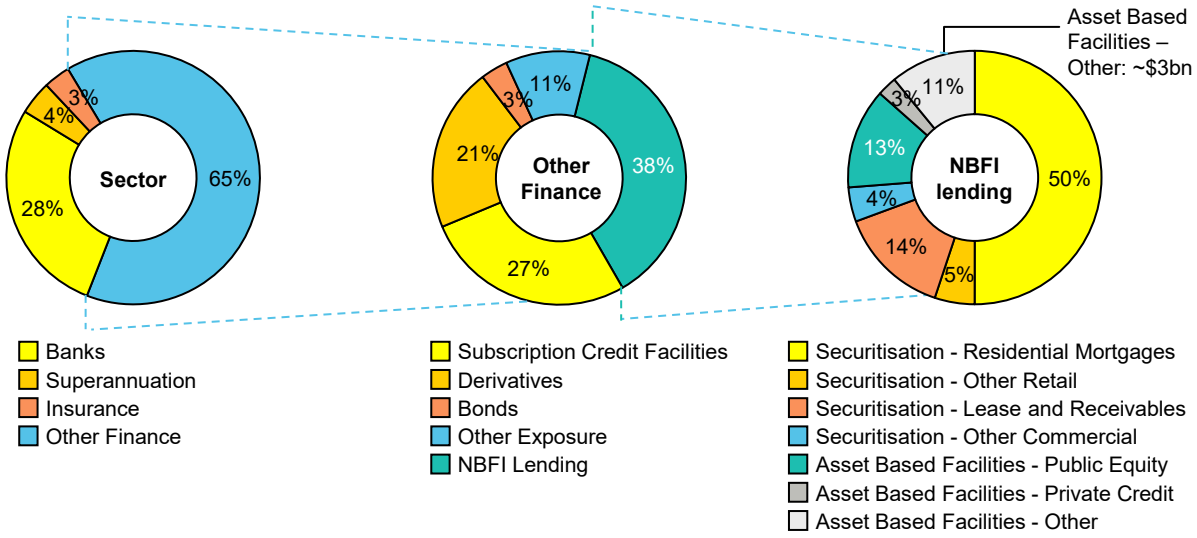
Strong credit quality, diversified products

- The Finance & Insurance sector showed resilient performance, supported by stable demand for banking and insurance services, despite ongoing cost, regulatory, and market volatility pressures.
- Over the half, exposure remained broadly flat, with 96.9% of the portfolio rated investment grade.
- Subscription Credit Facilities[1] are predominantly against investors' uncalled capital and account for ~27% of Other Finance. Credit quality is strong with 100% of the book rated investment grade.
- Lending to Non-Bank Financial Institutions (NBFI)[2] via Asset Based Facilities[3] and Securitisation accounts for 38% of Other Finance (~24% of the portfolio). Credit quality remains stable with 100% of the exposures rated investment grade reflecting disciplined structuring, client selection and credit standards while continuing to support growth across target clients and assets.
- Asset Based Facilities growth has been modest, reflecting targeted lending to leading fund managers and weighted to underlying asset classes such as Listed Equities and Infrastructure.
- The Bank supports institutional customers in Australia and New Zealand by funding specific assets through securitisation structures and through the provision of securitisation capital markets capability to access global fixed income investors.

Group exposure



Profile



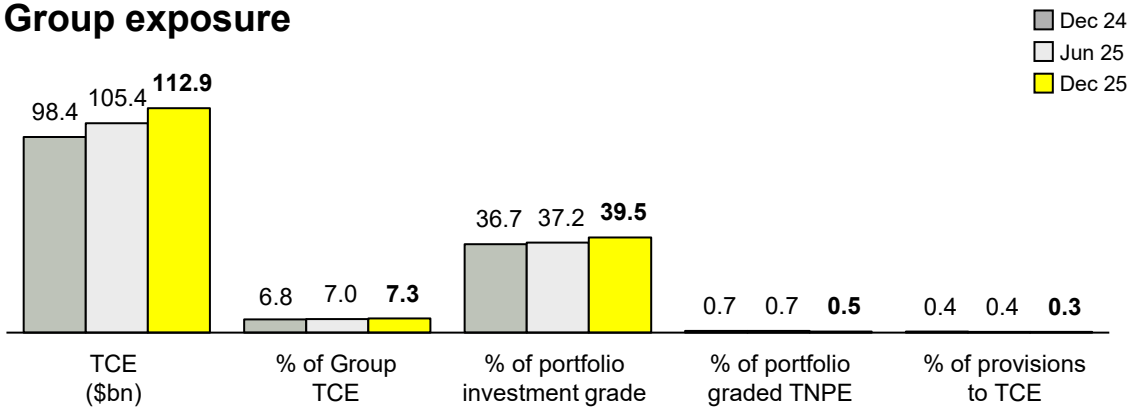
1. Exposure with recourse to the legally binding uncalled capital commitments of the fund's investors. 2. Securitisation exposure that is directly collateralised by the underlying debt obligation, plus Asset Based Facilities. 3. Exposure based on the underlying value and cash flows of the investments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

Commercial Property

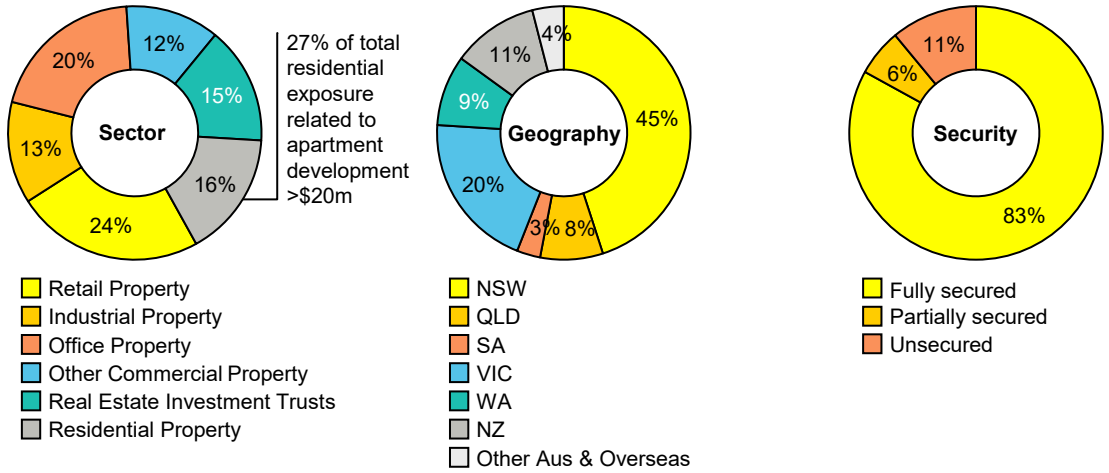
Diversified and well-secured portfolio - market conditions improving - TNPE lower

- Commercial property market conditions have continued to improve with development activity increasing.
- Over the half, exposure grew 7.2%. Growth has been predominantly in Residential Property increasing concentration to the sector to 16%.
- Growth in Residential Property was supported by increasing development approvals, commencements and stabilising construction costs. Conditions remain conducive to support growth in housing supply and investment activity.
- TNPE has reduced over the half and the portfolio remains well secured.
- Leverage remains moderate for the individually risk-rated property investment portfolio, with the weighted average Loan to Valuation Ratio (LVR) at 48%[1].
- Of the unsecured exposure, 95% is to investment grade customers.
- Office exposures weighted toward Premium/A Grade property. CBD Office values have increased while suburban offices are stable. Elevated vacancy rates persist in certain markets with tighter origination LVRs in place for these locations.
- Retail remains resilient with increased trading activity and low vacancy rates in major cities, as supply of new retail floorspace remains below historic averages. Strong population growth and lower interest rates support increased household spending.
- Maintaining close portfolio oversight with serviceability and Interest Coverage Ratio (ICR) origination thresholds continuing to factor in future cash flows. This combined with active management of LVRs has resulted in the portfolio remaining well buffered against further deterioration in asset values.

Group exposure



Profile



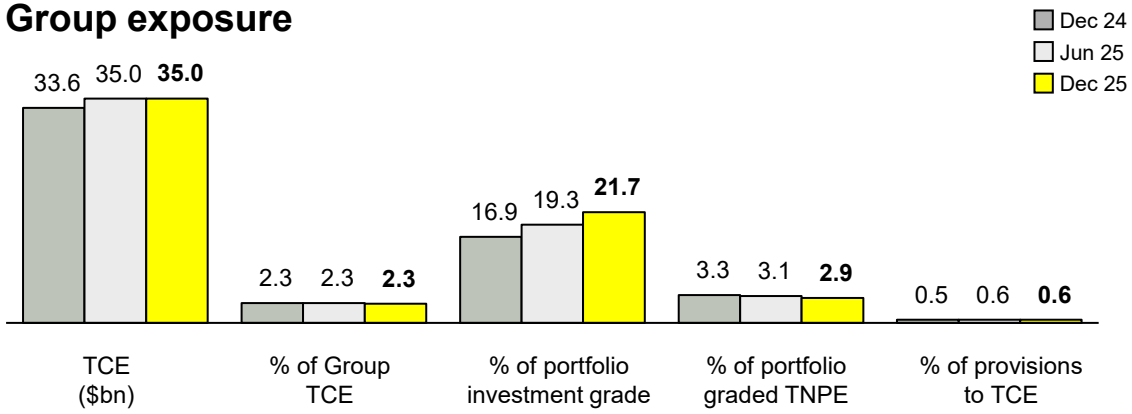
1. As at 31 December 2025. The remaining exposure primarily relates to statistically managed exposures where LVR is not available, and property development.

Agriculture & Forestry

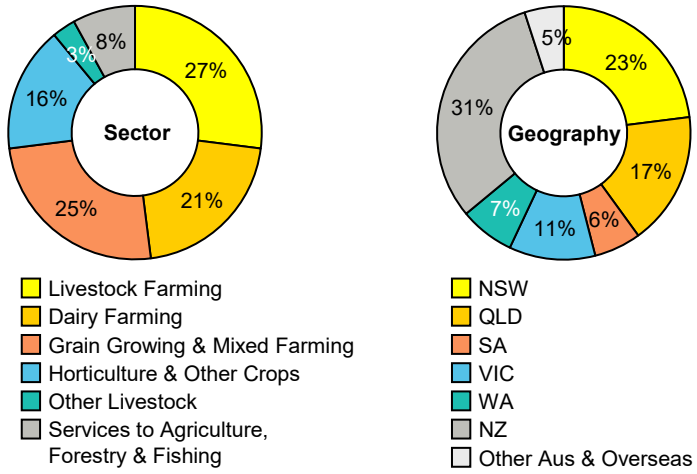
Stable and well-secured portfolio

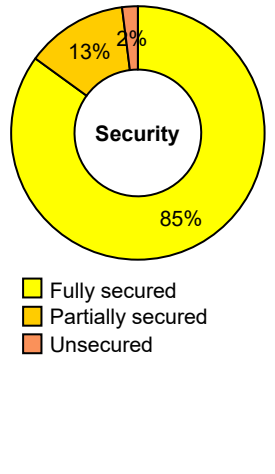
- The Agricultural sector remains resilient, supported by strong livestock prices and stable farm values, though domestic grain prices have trended sideways to lower given strong domestic and global harvests. December 2025 ABARES report forecasts 2025–26 winter crop to increase to 66.3m tonnes being the second largest on record, and summer crop to decrease by 15% to 4.5m tonnes which is still 18% above the 10 year average.
- Drought conditions in SA and VIC have eased, while other regions report good soil moisture and a positive outlook. The recent flooding in North QLD and bushfires in Victoria are likely to have some customer impact.
- Improved Australian domestic beef and sheep prices benefitting farmers with full herds and flocks.
- New Zealand climatic conditions are positive, resulting in solid dairy production levels. Strong commodity prices, lower on-farm costs and interest rates have seen credit quality improvements.
- Exposures remained flat over the half, while TNPE reduced to 2.9% of the portfolio. The portfolio remains well secured.
- US tariffs have not impacted continued strong beef exports.

Group exposure



Profile



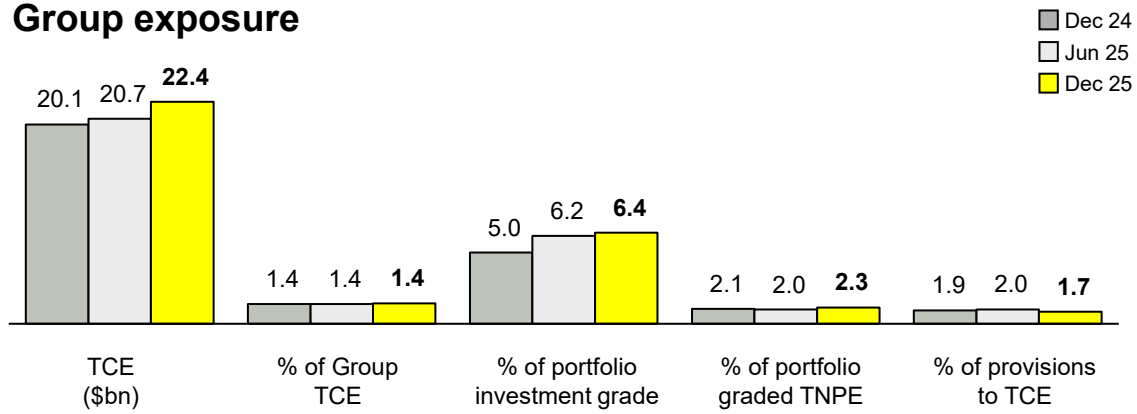


Entertainment, Leisure & Tourism

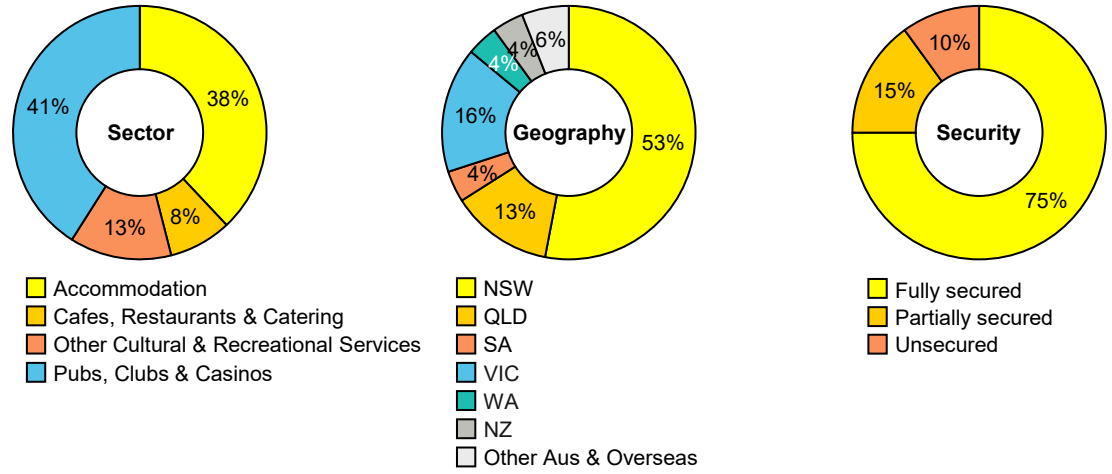
Consumer appetite for experiences remains robust

- CommBank Household Spending Insights Index shows resilience across essential and discretionary spend.
- Hospitality spending increased 7.1% over the 12 months to December 2025, with increased spending on restaurants, pubs and bars[1].
- Tourism benefitted from continuing strong international arrivals and domestic travel.
- Sector challenges include high operating costs, labour availability, and risk from interest-rate-driven changes in consumer behaviour.
- The portfolio grew 8% for the half. Growth was mainly observed in Pubs, Clubs & Casinos, and Accommodation sub-sectors.
- TNPE increased to 2.3% of the portfolio, due to the re-grade of some single name exposures.

Group exposure



Profile



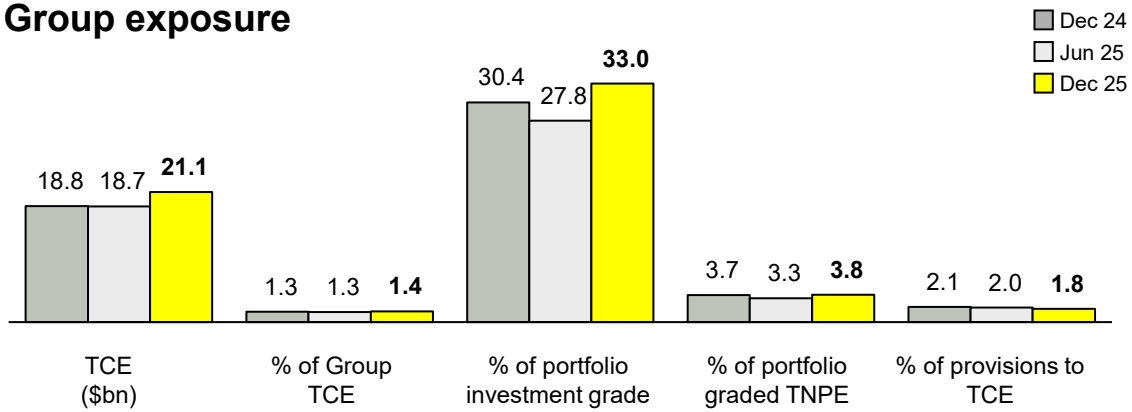
1. CommBank Household Spending Insights Index, December 2025.

Wholesale Trade

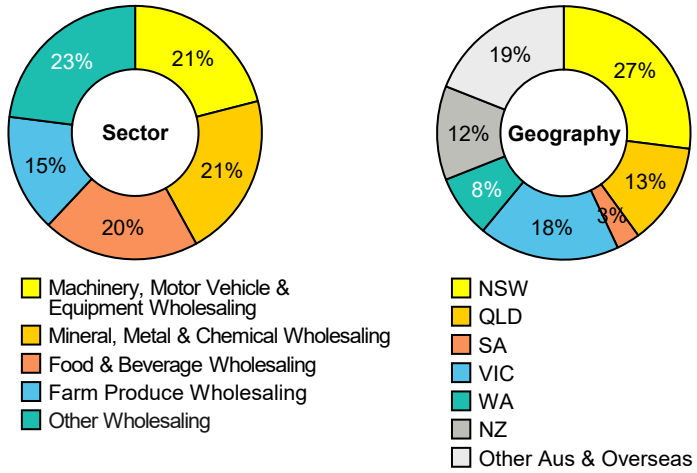
Moderate growth constrained by cost pressures

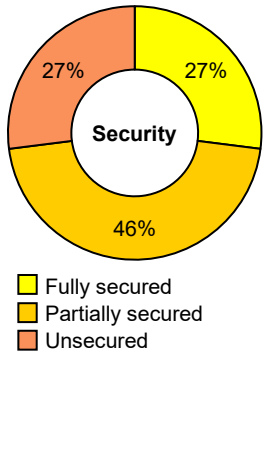
- Wholesale trade continues to face volatile freight costs and supply chain disruption given heightened geopolitical risks and port congestion.
- Rising labour and insurance costs are squeezing margins, especially for smaller operators, leading to sector consolidation.
- US import tariffs have created some headwinds for Australian wholesalers, but the overall impact is relatively limited with only ~8%[1] of Australian exports directed to the US.
- The portfolio grew 12% for the half, predominantly in investment grade.
- Percentage of portfolio graded TNPE increased due to several smaller exposures downgraded during the period and remains elevated due to a large single name exposure downgraded in June 2024.

Group exposure



Profile





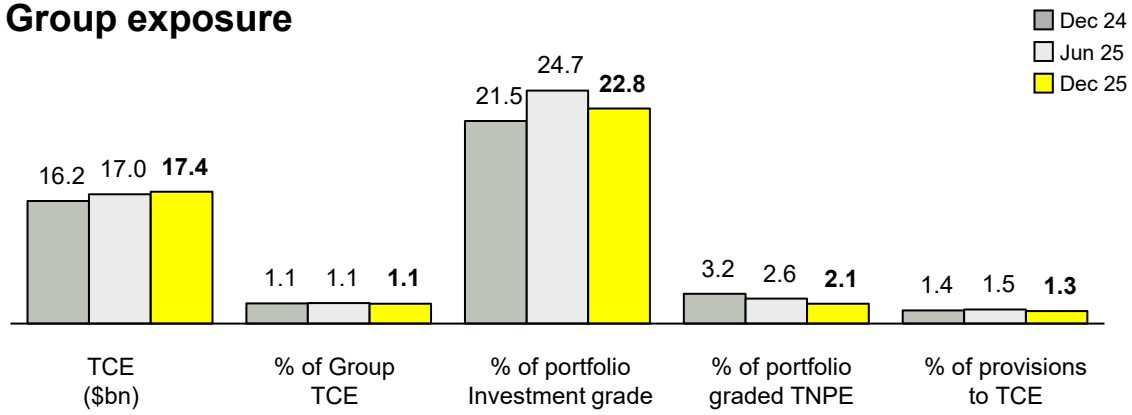
1. Source: ABS International Trade Supplementary Information 2024-25.

Retail Trade

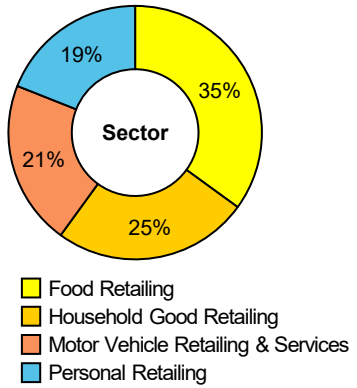
Cautious recovery amid easing cost pressures

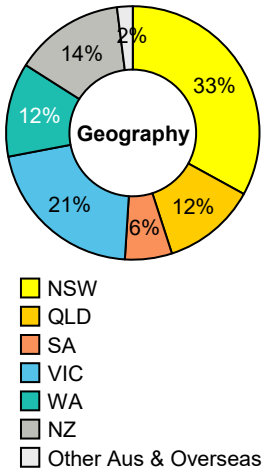
- Household spending has stabilised, with modest growth in discretionary categories as consumer confidence improves post interest rate cuts.
- Growth in household disposable income and steady employment are providing some relief to household budgets, though overall spending remains cautious and value driven.
- Retail turnover is improving gradually supported by discounting.
- The portfolio grew 2% for the half, and percentage of portfolio investment grade reduced to 22.8% due to mix shift following run-off of some large exposures in the half.
- Improving conditions and focus on non-discretionary exposure has helped reduce TNPE to 2.1% of the portfolio.

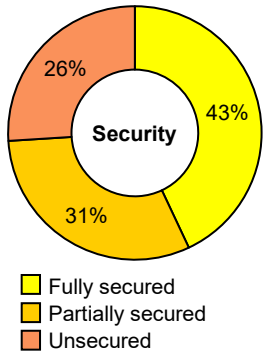
Group exposure



Profile





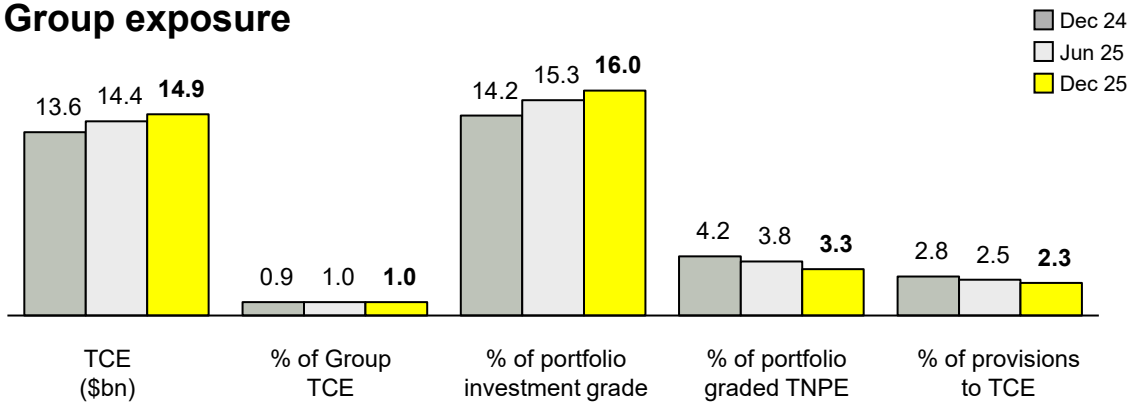


Construction

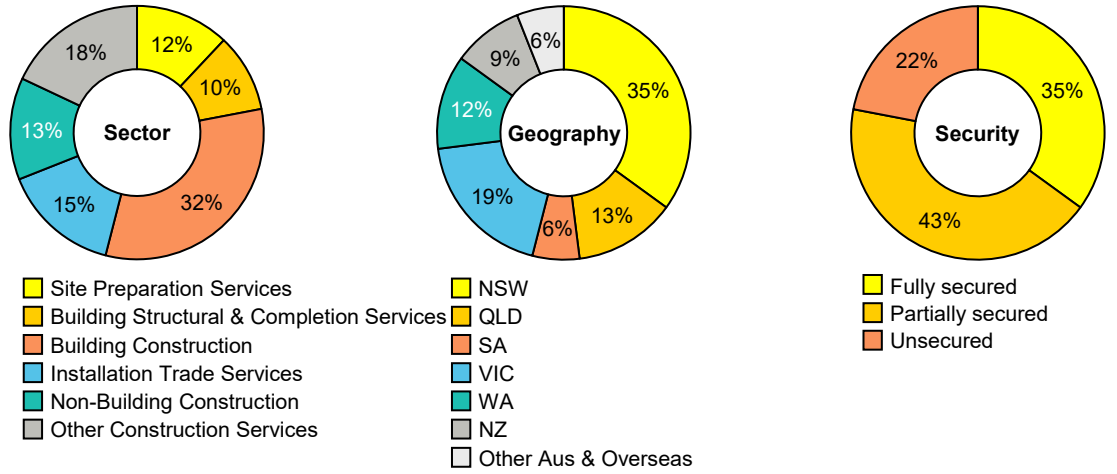
Construction continues to recover from difficult conditions

- Optimism is returning to the Construction sector, driven by demand in housing, renewable energy and infrastructure. This is evidenced by increased tender activity, pipelines and improving margins. Labour and cost challenges remain but have eased relative to prior years.
- Margin improvement includes larger contingencies to mitigate future supply chain risks and/or de-risking fixed price contract structures through early contractor involvement or minimising downside risks.
- Capacity within the industry is constrained and several years of difficult trading conditions has weakened balance sheets.
- The portfolio grew 4% for the half. Improvement in percentage of portfolio investment grade and reduction in percentage of portfolio graded TNPE are consistent with improving conditions in the sector.
- Pockets of risk remain, with more than 2,200 construction sector insolvencies[1] in the 6 months to December 2025.

Group exposure



Profile



1. Source: ASIC.

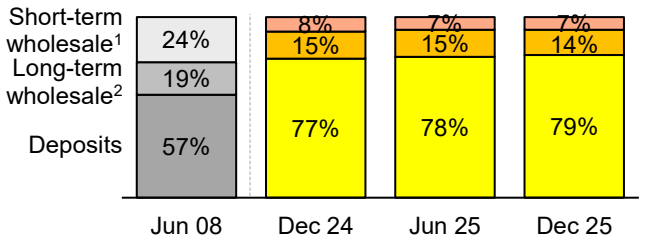
Funding, liquidity & capital

Funding overview

Long-term conservative funding settings maintained

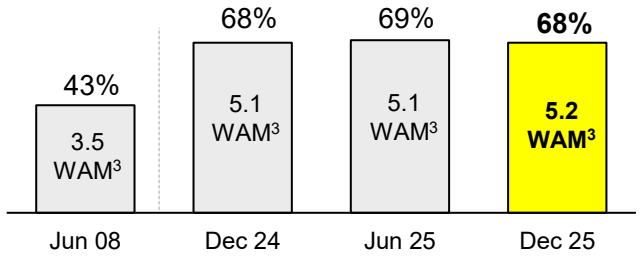
Funding composition

% of total funding



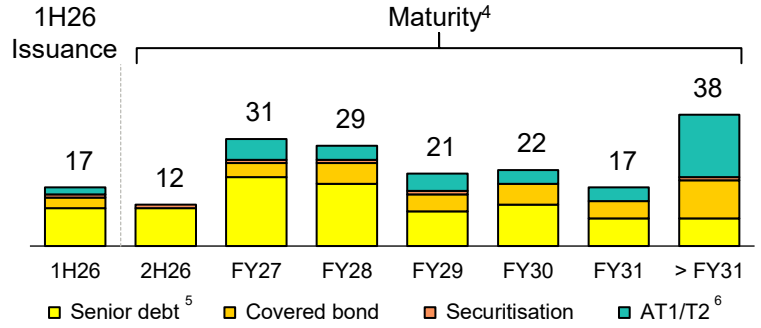
Wholesale funding[2]

Long-term as % of total wholesale funding

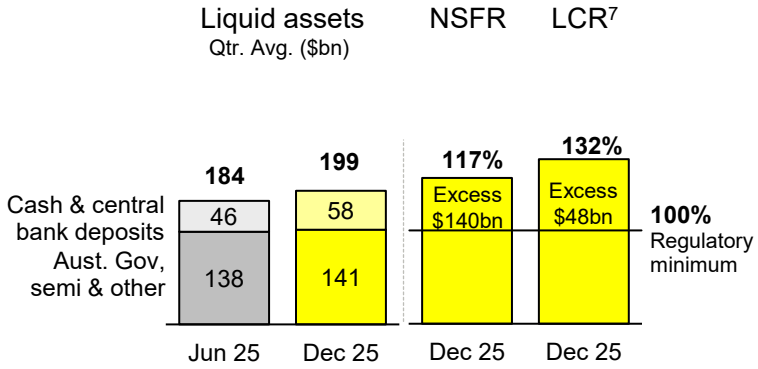


Funding profile

$bn

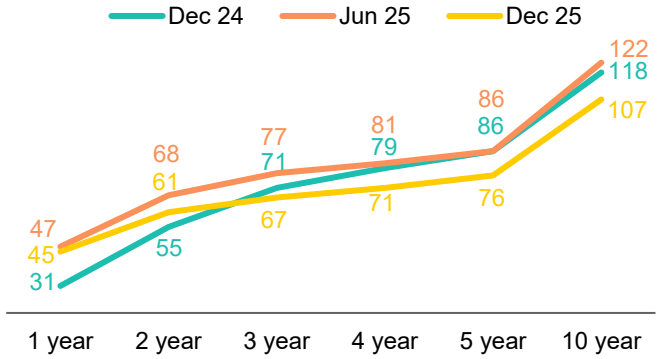


Liquidity metrics



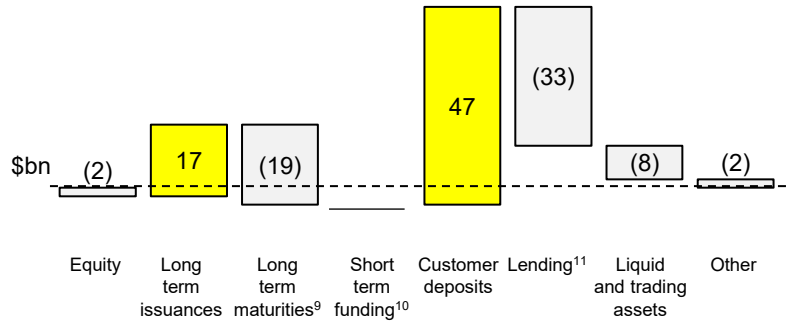
Indicative wholesale funding costs[8]

bpts



Sources and uses of funds

6 months to December 25



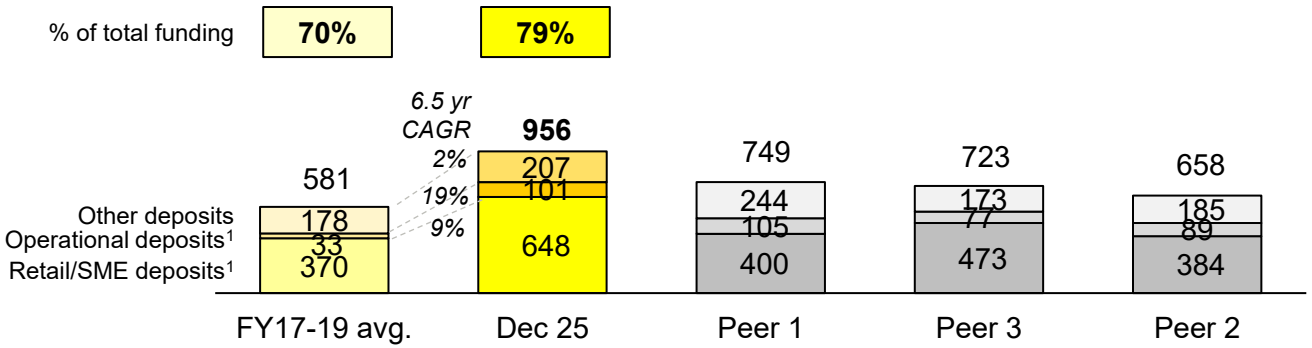
1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11. Refer to sources, glossary and notes at the back of this presentation for further details.

Deposit funding

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

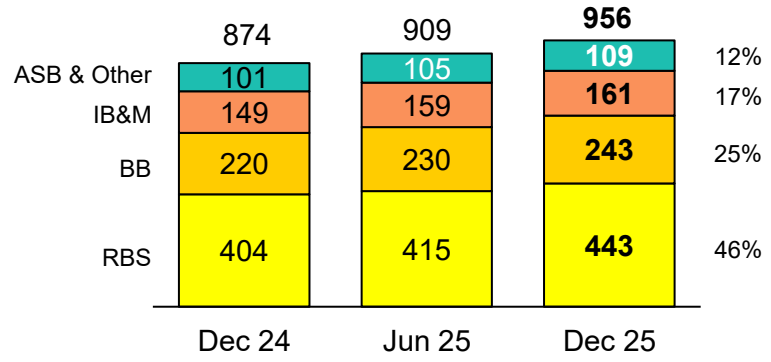
Customer deposits vs peers[1]

$bn



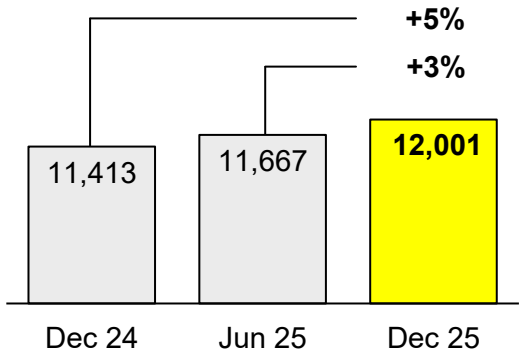
Customer deposits by segment[4,5]

$bn



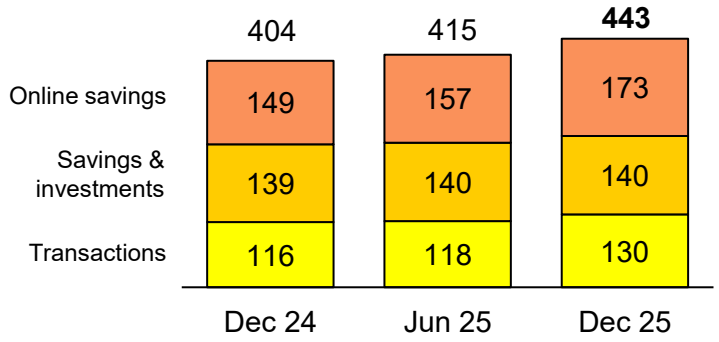
Retail transaction accounts[2]

Total accounts #, '000



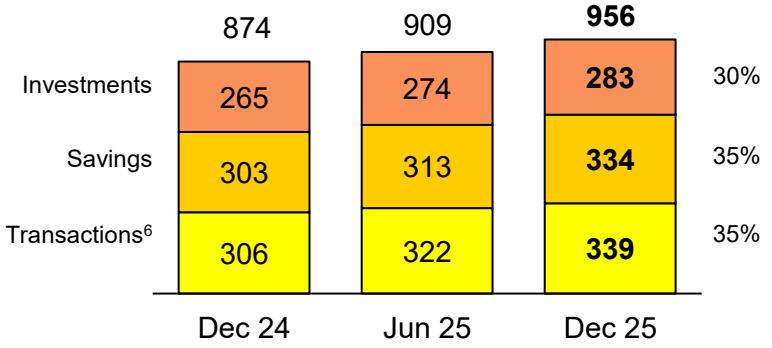
Retail deposit mix[3]

$bn



Customer deposits by product[4]

$bn



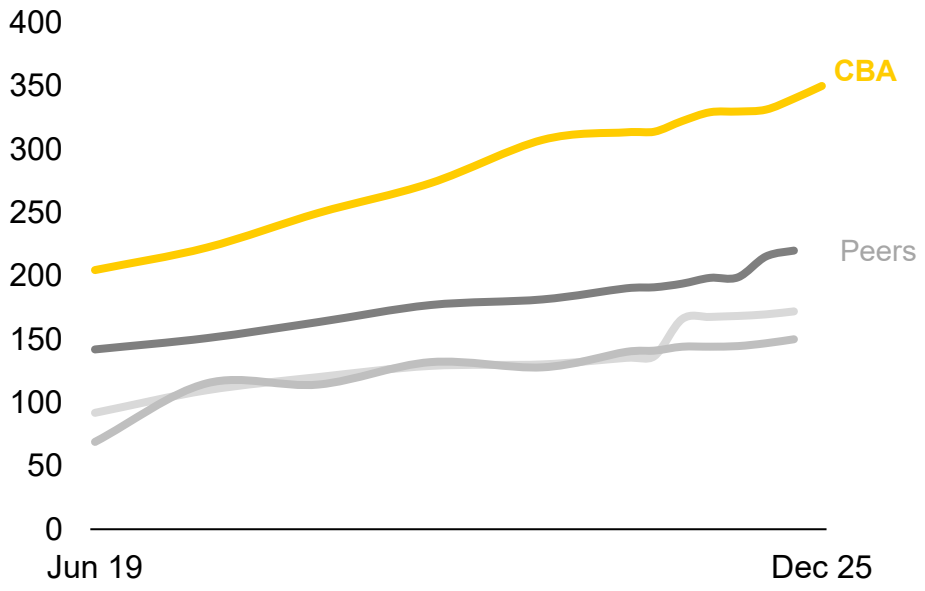
1, 2, 3, 4, 5, 6. Refer to sources, glossary and notes at the back of this presentation for further details.

Deposit funding

Largest share of stable customer deposits in Australia

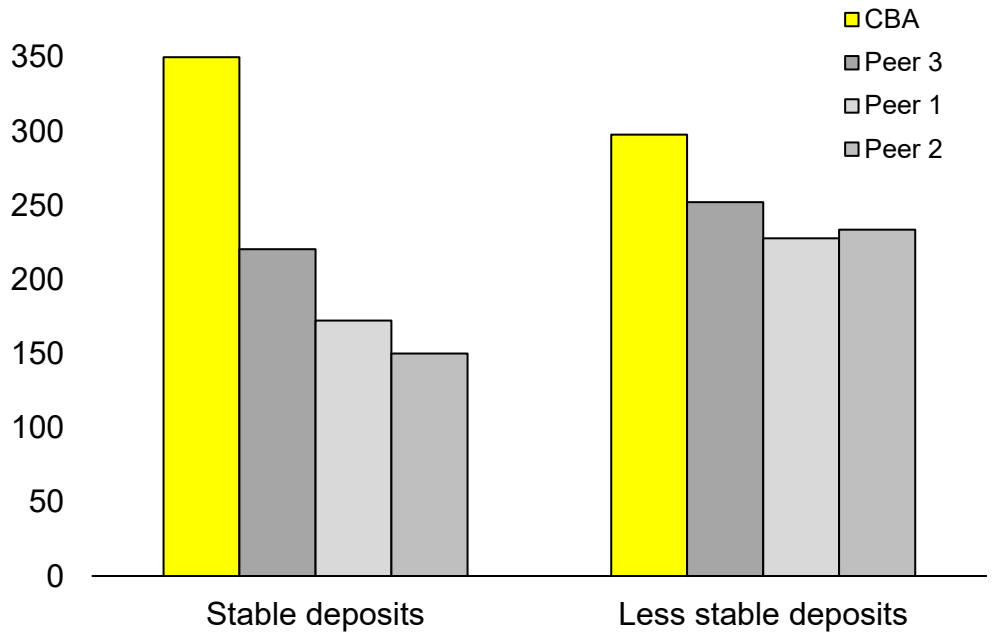
Stable deposits

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



Stable and less stable deposits

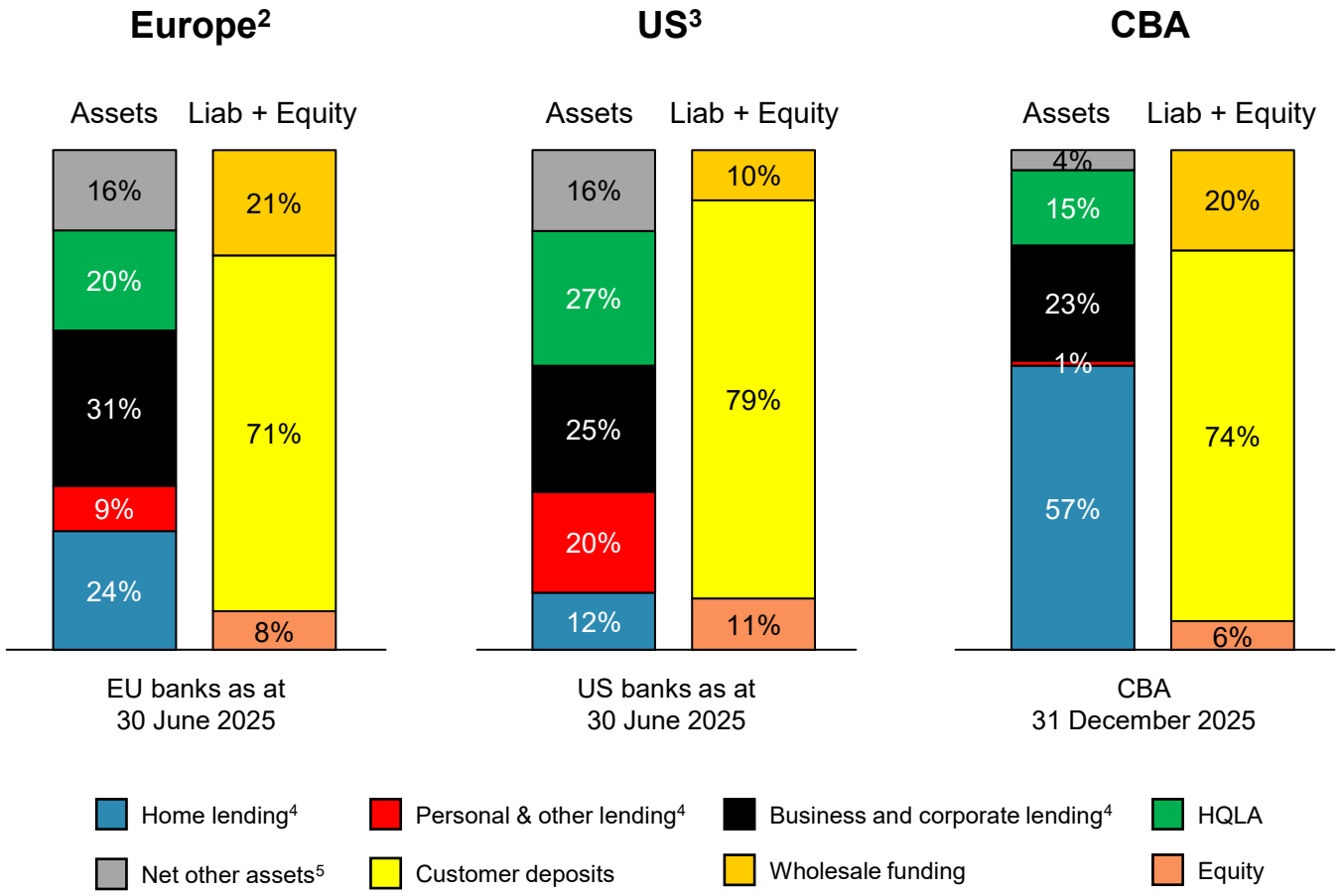
Retail & SME deposits in NSFR[1], $bn



1. CBA as at 31 December 2025. Peer data based on regulatory disclosures as at 30 September 2025.

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:

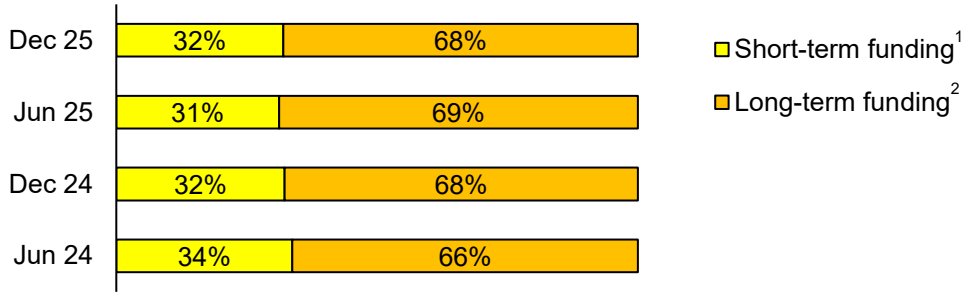
- Low proportion of short-term funding which provides flexibility through tighter financial conditions
- Long-term wholesale funding has a weighted average maturity of 5.2 years and is diversified by product and currency; track record of good access to global funding markets
- Large proportion of customer 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. 3. Federal Reserve data comprising commercial banks in the US. 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.

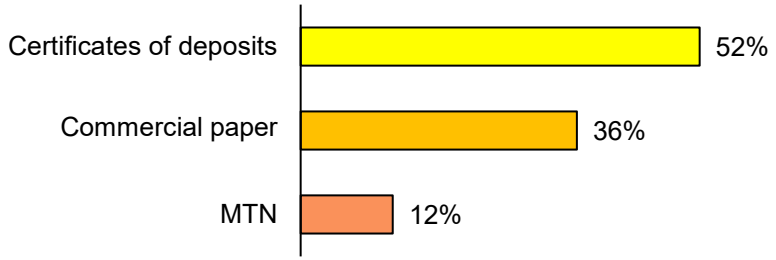
Wholesale funding

Wholesale funding diversified across differing products, currencies and tenor

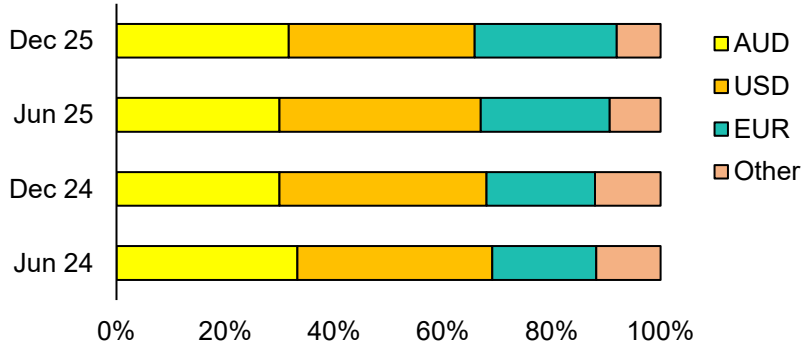
Portfolio mix



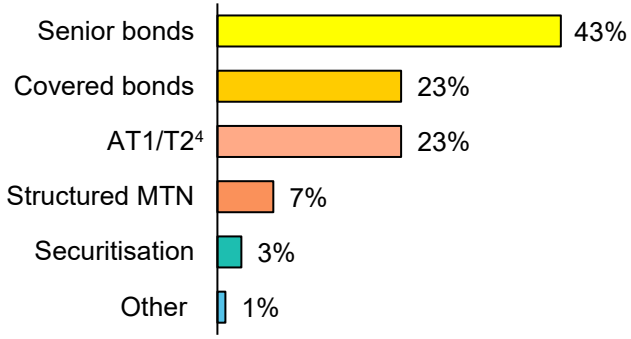
Short-term funding by product[1,3]



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 31 December 2025. 4. Additional Tier 1 and Tier 2 Capital.

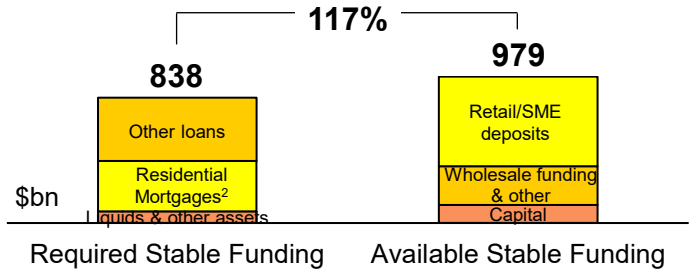
Funding and liquidity metrics[1]

Funding and liquidity metrics remain well above regulatory minimums

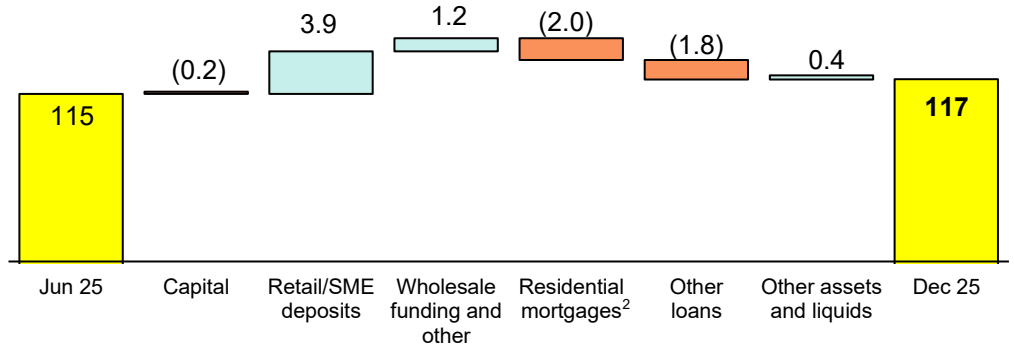
NSFR

Dec 25

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



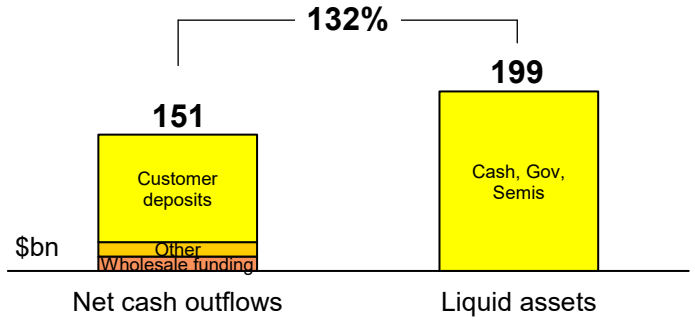
NSFR (%)



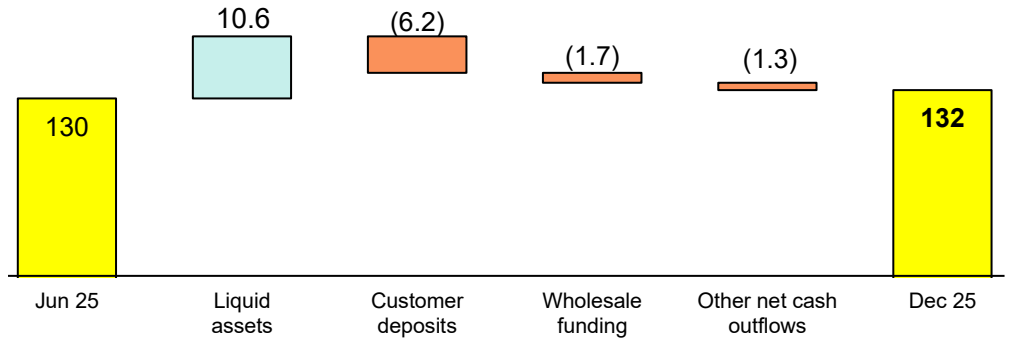
LCR[3]

Dec 25

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



LCR (%)[3,4,5]

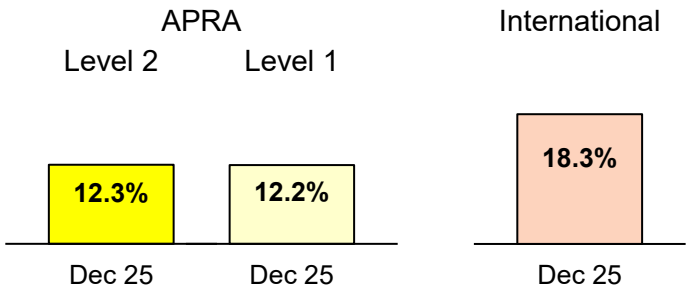


1. All figures shown on a Level 2 basis. 2. Includes performing residential mortgages to individuals with an LVR of 80% or below with all other residential mortgages disclosed in other loans. 3. Quarterly average. 4. Calculation reflects movements in both the numerator and denominator. 5. Liquid assets include high quality liquid assets as defined by APRA in Australian Prudential Standard *APS210 Liquidity*. Refer to glossary for definition.

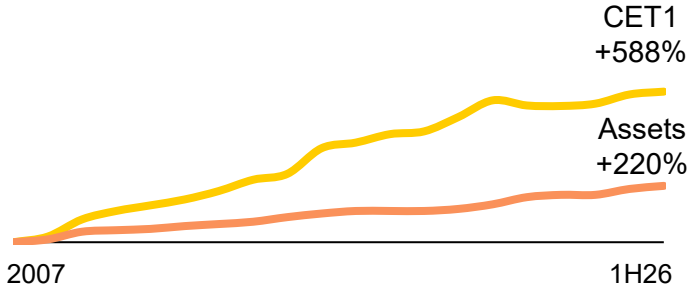
Capital overview

Strong capital position maintained

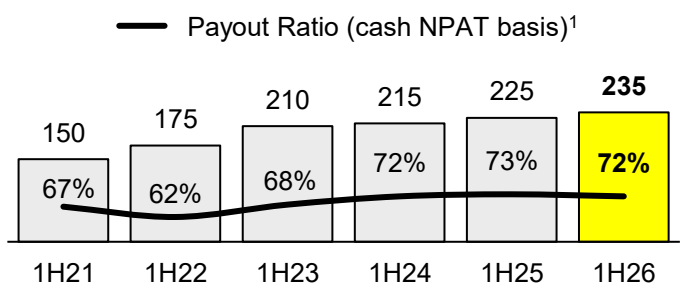
CET1



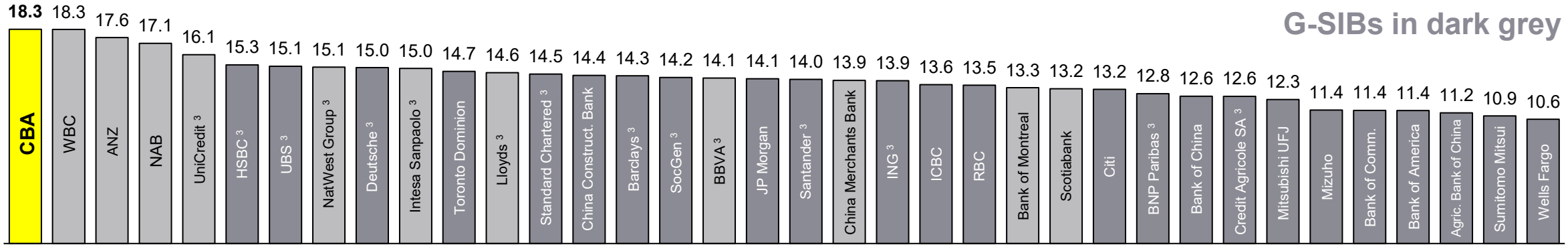
CET1



Dividend per share (cents)



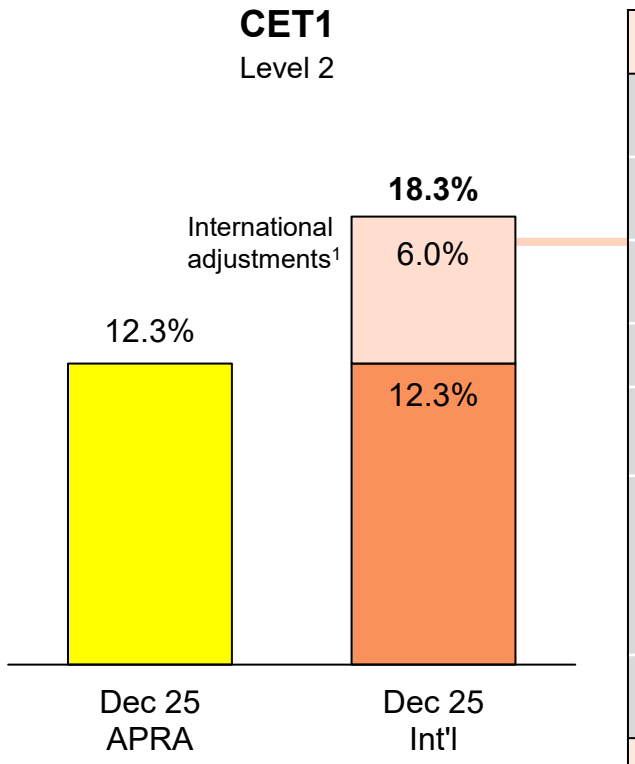
International CET1 ratios[2]



1. Cash NPAT inclusive of discontinued operations. 2. Source: Morgan Stanley and CBA. CBA as at 31 December 2025. Peers based on last reported CET1 ratios up to 4 February 2026. Peer group comprises: (i) Domestic peers: disclosed September 2025 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$1,300 billion which have disclosed fully implemented Basel III ratios or provided sufficient disclosure for a Morgan Stanley estimate. 3. Deduction for accrued expected future dividends added back for comparability.

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
1.1%	IRRBB RWA	Removal of IRRBB RWA from APRA's minimum Pillar 1 capital requirements
1.5%	Residential mortgages	Removal of APRA's risk weight floors and multipliers (e.g. 1.4 owner-occupier, 1.7 interest-only)
1.1%	IRB scalar	Removal of APRA's scaling factor of 1.1 for all internal ratings-based (IRB) asset classes
0.5%	RBNZ rules	APRA requires application of RBNZ capital rules for credit exposures in NZ including banking subsidiaries[2]. There are a number of differences between RBNZ and Basel including mortgages, specialised lending and farm lending
0.3%	Income producing real estate multiplier (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
6.0%		

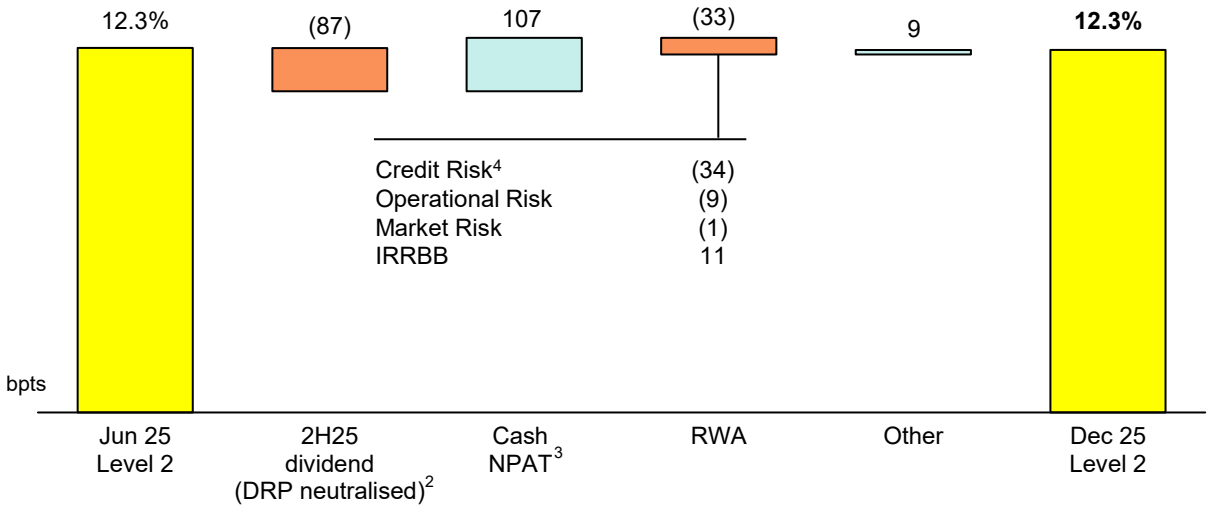
1. Methodology based on the Australian Banking Association publication 'Basel 3.1 Capital Comparison Study' (March 2023), which compares APRA's capital framework, including RBNZ prudential requirements, with the finalised post-crisis Basel III reforms. 2. Except in respect of the overall scaling factor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

Capital – summary

Strong capital position maintained

- Level 2 CET1 capital ratio of 12.3%
- 2025 final dividend – DRP neutralised
- Strong capital position supporting franchise growth and dividends

CET1 capital ratio movements[1]



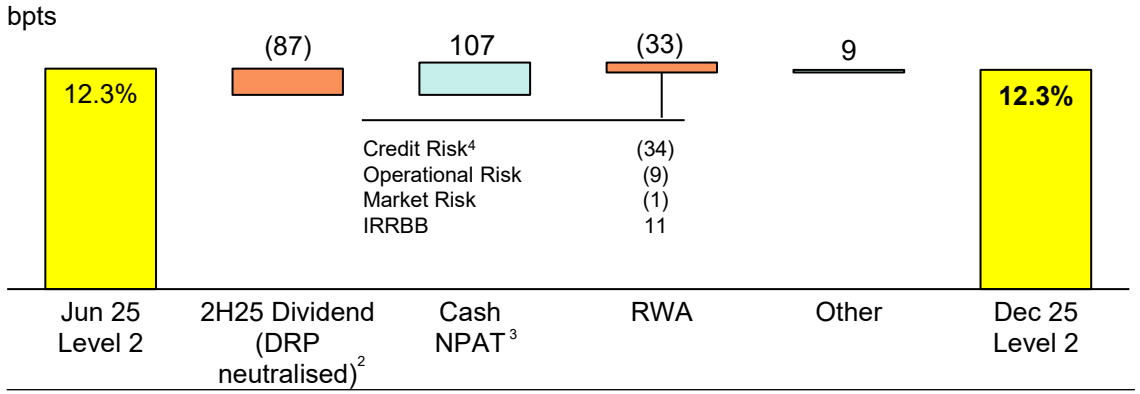
Key capital ratios (%)	Dec 24	Jun 25	**Dec 25**
CET1 capital ratio	12.2	12.3	**12.3**
Additional Tier 1 capital	1.9	1.6	**1.5**
Tier 1 capital ratio	14.1	13.9	**13.8**
Tier 2 capital	6.6	7.0	**6.8**
Total capital ratio	20.7	20.9	**20.6**
Risk weighted assets ($bn)	482	496	**505**
Leverage ratio	4.9	4.7	**4.7**
Level 1 CET1 ratio	12.1	12.4	**12.2**
International ratios			
Leverage ratio	5.5	5.2	**5.1**
CET1 capital ratio	18.8	18.7	**18.3**

1. Due to rounding, numbers presented in this section may not sum precisely to the totals provided. 2. The 2025 final dividend included the on-market purchase of $643 million of shares (CET1 impact of -13bpts) in respect of the Dividend Reinvestment Plan. 3. Excludes equity accounted profits/losses and impairments from associates, which are neutral from a regulatory capital perspective due to the offsetting changes in capital deductions. 4. Excludes impact of foreign exchange movements on Credit RWA, which is included in 'Other'.

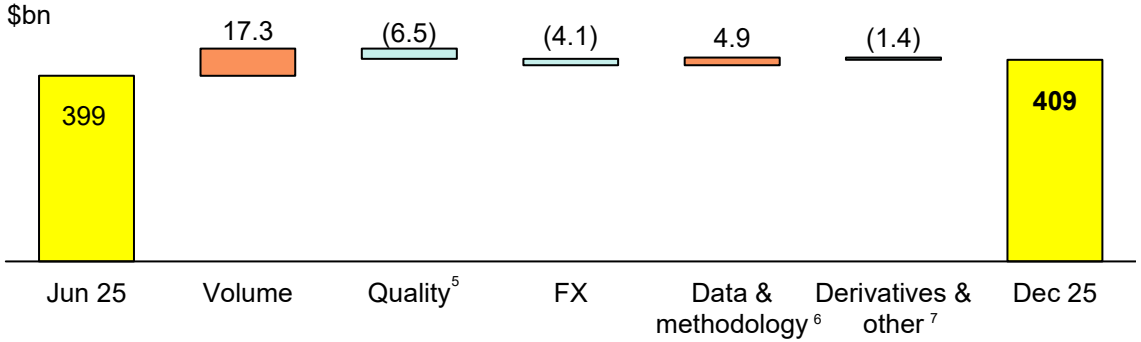
RWA drivers[1]

Higher RWA driven by Credit RWA volume growth partly offset by impact of revised APS 117

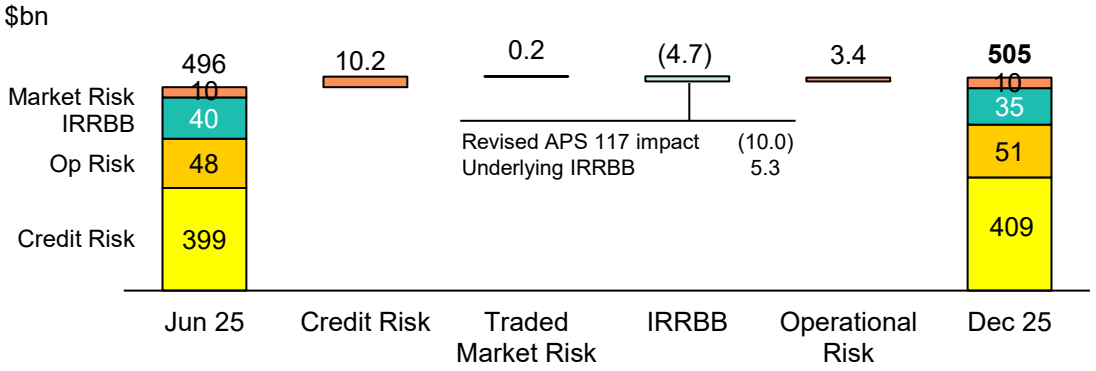
CET1 (Level 2)



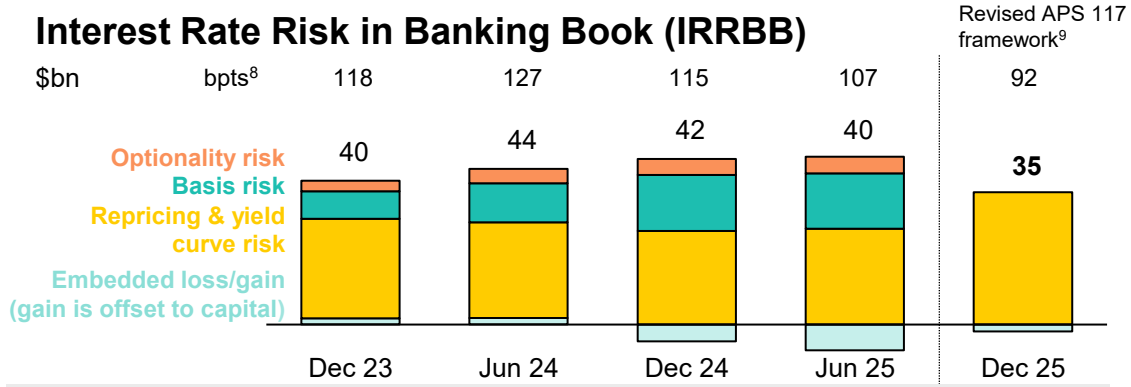
Credit RWA



Total Risk Weighted Assets (RWA)



Interest Rate Risk in Banking Book (IRRBB)



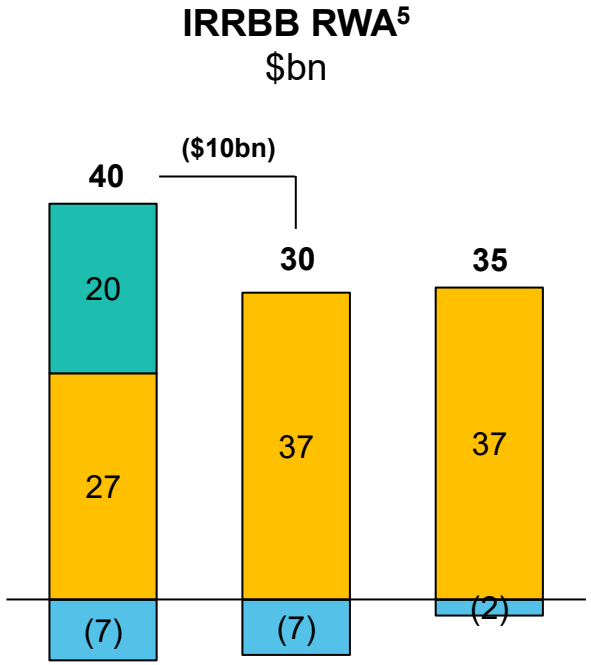
APRA requires ADIs to hold capital for the risk of loss due to adverse movements in interest rates, including those from liquidity and capital management activities

1, 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)

~$10bn reduction to IRRBB RWA under the revised APS 117 framework effective 1 October 2025

Components	Key changes under revised APS 117	RWA impact	CET1 impact
Optionality and basis risk[1]	• Removed with underlying risk capitalised as part of interest rate and credit spread risk	($20bn)	+48bpts
Interest rate[2] & credit spread risk[3]	• Stressed calibration reducing capital volatility following market shocks, particularly for credit spread risk • Deposit hedge will attract regulatory capital to reflect customers' optionality, which is expected to result in additional capital volatility	$10bn	(24bpts)
Embedded (Gain) / Loss[4]	• Broadly unchanged	-	-
Net Impact		**($10bn)**	**+24bpts**



Total RWA:	**$496bn**	**$491bn**	**$505bn**
% of RWA:	**8.0%**	**6.1%**	**7.0%**

1. Capital required to absorb changes in customer behaviour vs expectations (e.g. propensity to prepay). 2. Interest rate risks mainly driven by CBA's investment term of equity >1 year. 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. Capital required to absorb future revaluation risk on high quality government bond holdings. As credit spreads widen, mark-to-market losses on bond portfolios are recognised within Investment Securities Revaluation Reserve, depleting capital. 4. Mainly reflects current valuation difference in Group's three-year investment term of equity vs "capital-free" one-year term. 5. Comprises of prospective IRRBB capital charge, embedded (gain)/loss and other amount components as calculated under the revised APS 117.

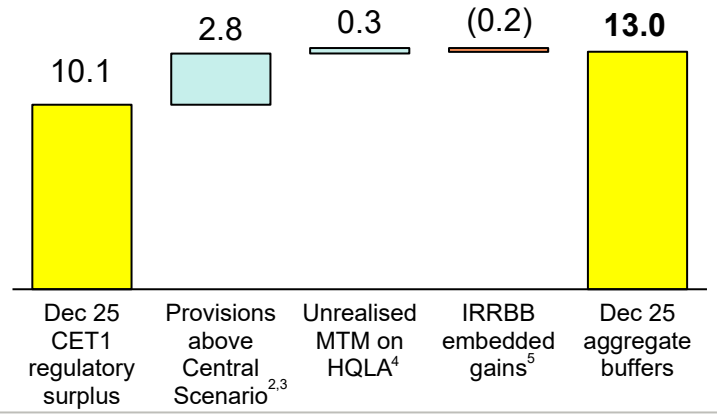
Balance sheet settings underpin long-term franchise value

Stronger capital and earnings resilience to absorb unexpected losses and support more sustainable growth

Capital buffers

~$13 billion of capital buffers to fund growth and absorb losses

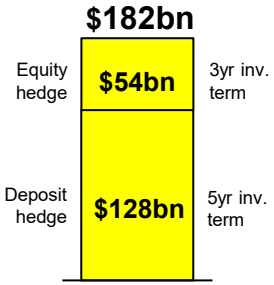
Capital buffers[1]
$bn



Earnings hedges

$182 billion of structural hedges to protect earnings from downside shocks

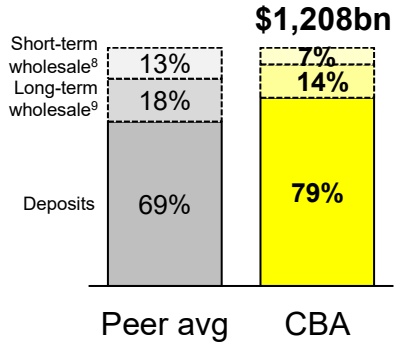
Deposit & equity hedge[6]
AUD



Funding mix

Predominantly deposit funded, low mix of short-term funding

Funding composition[7]
% of total funding



Future considerations

Capital buffers	Earnings hedges	Funding mix
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.

Our long-term approach

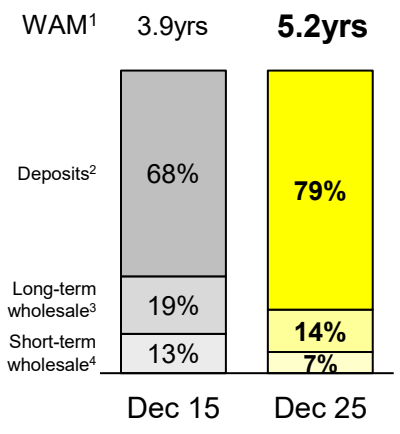
Long-term approach to key settings, strengthened over time

Long-term approach to key settings

Funding

MFI-led deposit growth and conservative funding profile

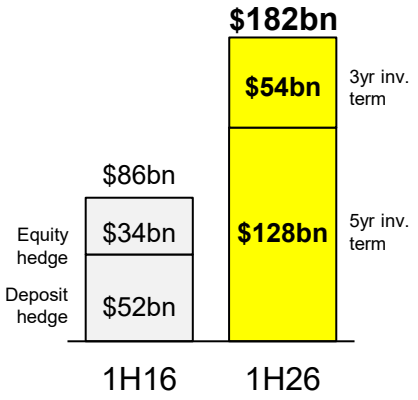
Funding composition
% of total funding



Structural hedges

Net interest earnings supported by reinvestment of ~$3.5bn each month at long-term rates

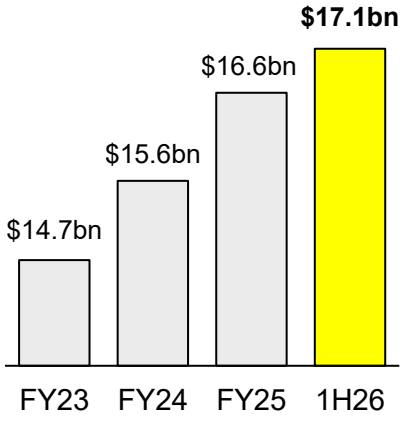
Deposit & equity hedges
$bn



Investment

Ongoing investment in strategic priorities supporting core franchise growth

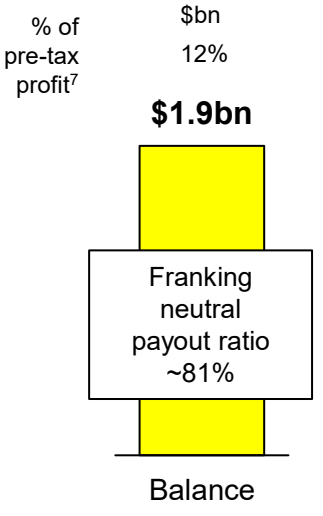
Gross investment spend[5]
Cumulative (rolling 10 years) $bn



Franking

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

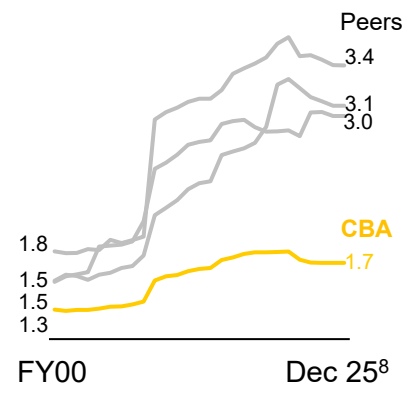
Franking account[6]



Capital management

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

Number of shares
bn



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

Our capital management in context

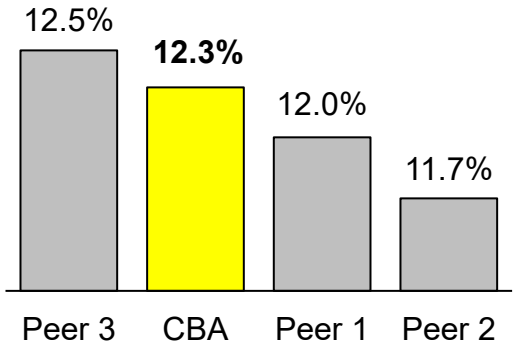
Strong capital - higher franchise investment and growth supports superior & sustainable shareholder returns

Capital management benchmarking

Strength	Franchise growth	Franchise investment	Shareholder returns
Strong capital position supporting franchise growth and dividends	Reinvest in accretive growth	Investment in strategic priorities supporting core franchise growth	Delivering superior and sustainable shareholder returns over the long term

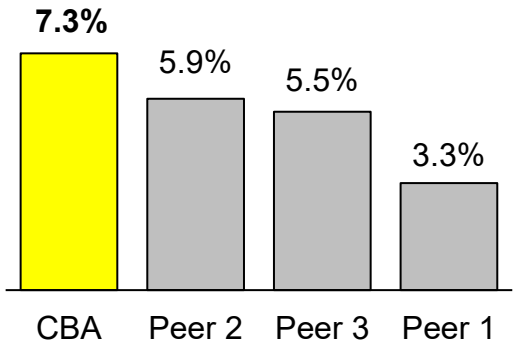
CET1 (Level 2)
%

CBA Dec 25
Peers Sep 25



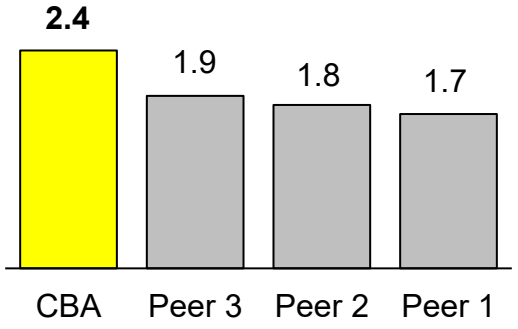
Lending volume growth
YoY %

CBA Dec 25 vs Dec 24
Peers Sep 25 vs Sep 24

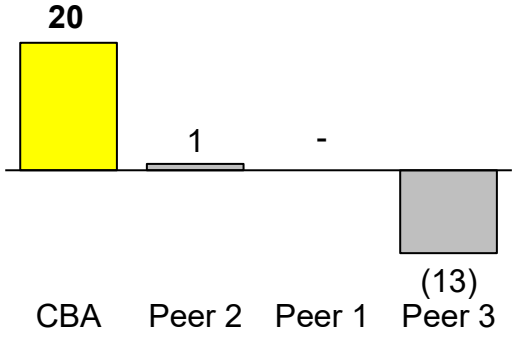


Investment spend
$bn

CBA HY Dec 25 annualised
Peers FY Sep 25



Dividend per share growth[1]
YoY (cents)



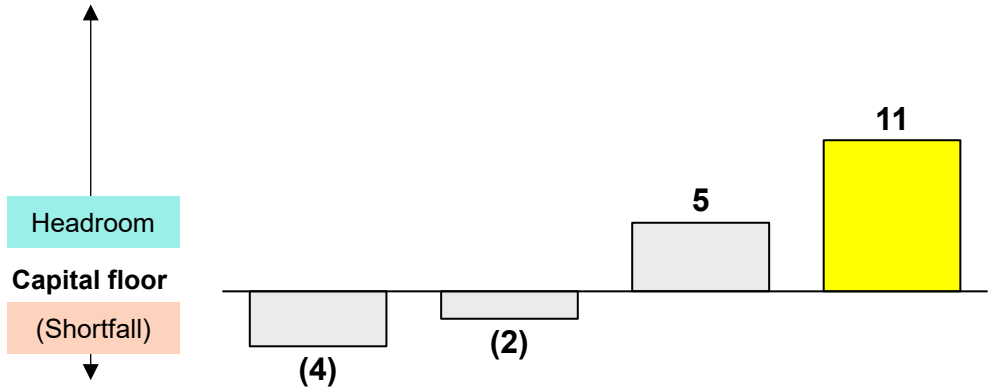
1. The last two reported dividends (CBA: Dec 25 and Jun 25, Peers: Mar 25 and Sep 25) vs the prior comparative periods (CBA: Jun 24 and Dec 24, Peers: Mar 24 and Sep 24).

Capital floor[1]

Total RWA 74.1% of Standardised RWAs – headroom of ~$11bn against capital floor requirements

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

$bn



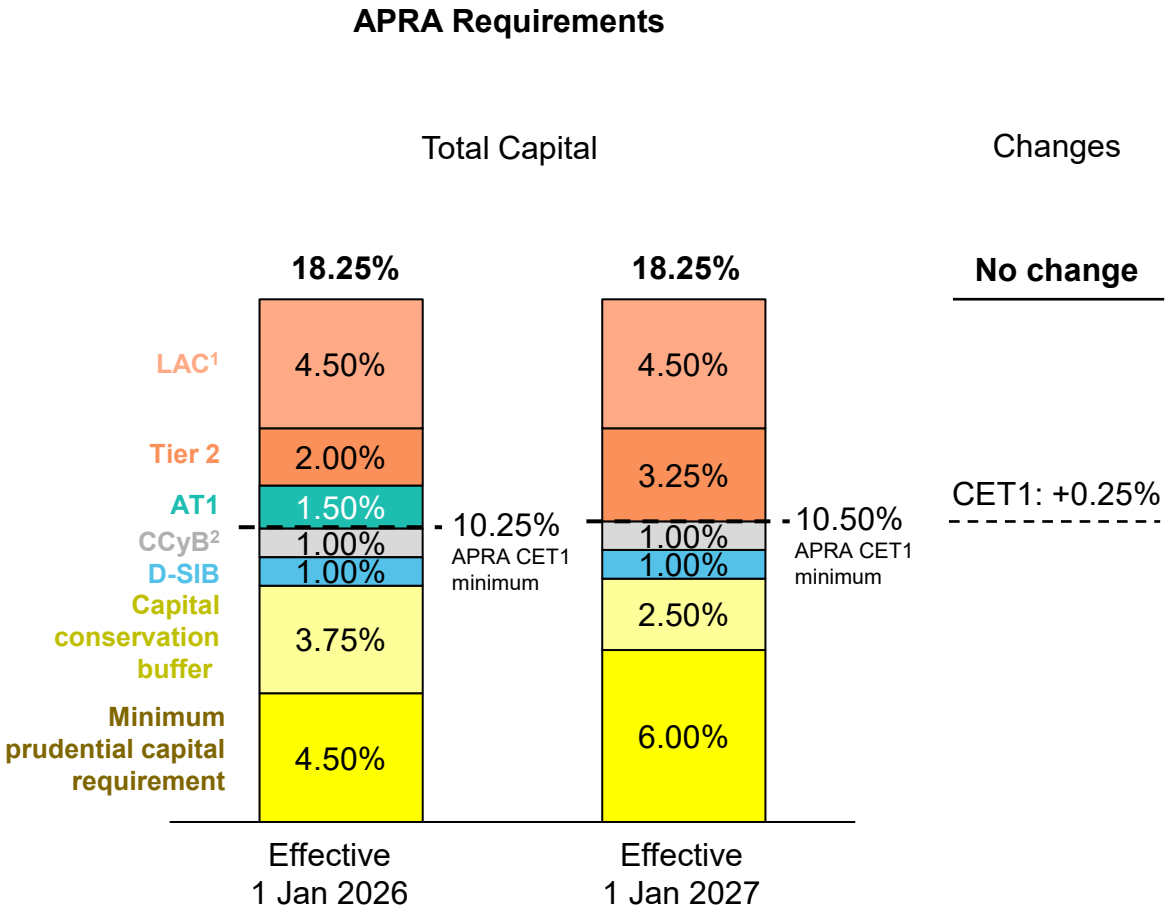
$bn unless otherwise stated	Peer 1 Sep 25	Peer 2 Sep 25	Peer 3 Sep 25	CBA Dec 25
Standardised RWA	632	608	613	682
Standardised RWA floor at 72.5%	459	441	445	494
Advanced RWA	455	438	450	505
Headroom / (shortfall)	**(4)**	**(2)**	**5**	**11**
Advanced RWA/ Standardised RWA	71.9%	72.1%	73.4%	74.1%

- 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 ~$11bn in RWA headroom against the Standardised capital floor requirements.

1. CBA as at 31 December 2025, peers as at 30 September 2025. 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



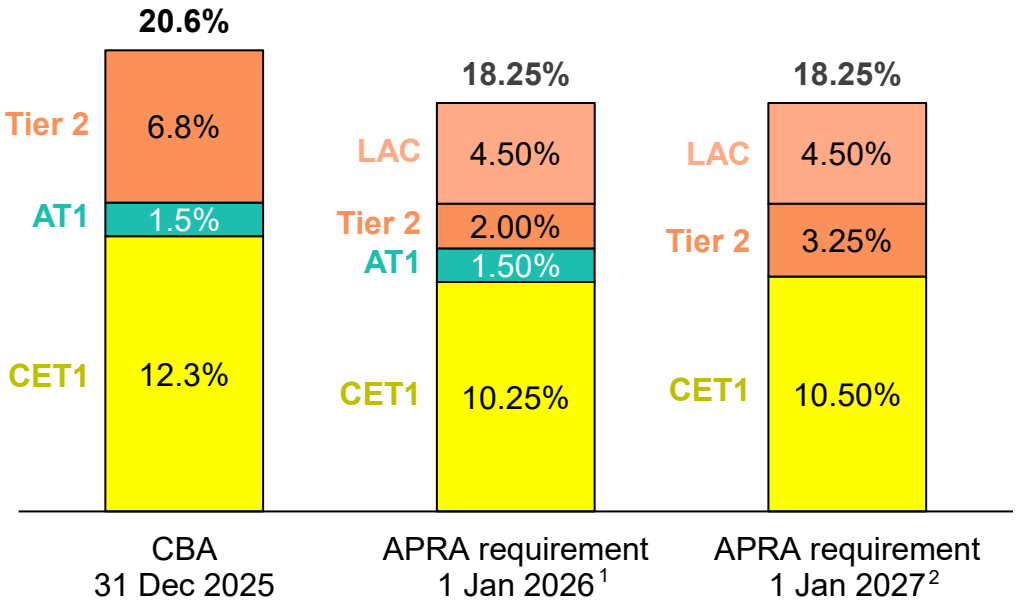
- On 4 Dec 2025, APRA finalised the consequential amendments to bank prudential framework to phase out Additional Tier 1 Capital (AT1) instruments
- For IRB banks such as CBA, the existing 1.5% of AT1 requirement will be replaced with:
  - 0.25% of CET1, increasing the minimum CET1 requirement to 10.5%; 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[3]. 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. APRA's loss-absorbing capacity (LAC) requirement of 4.5% effective 1 January 2026. 2. Inclusive of 1% default countercyclical capital buffer which may be varied by APRA in the range of 0% to 3.5%. 3. As at 31 Dec 2025, CBA had $7.9 billion in AT1 outstanding.

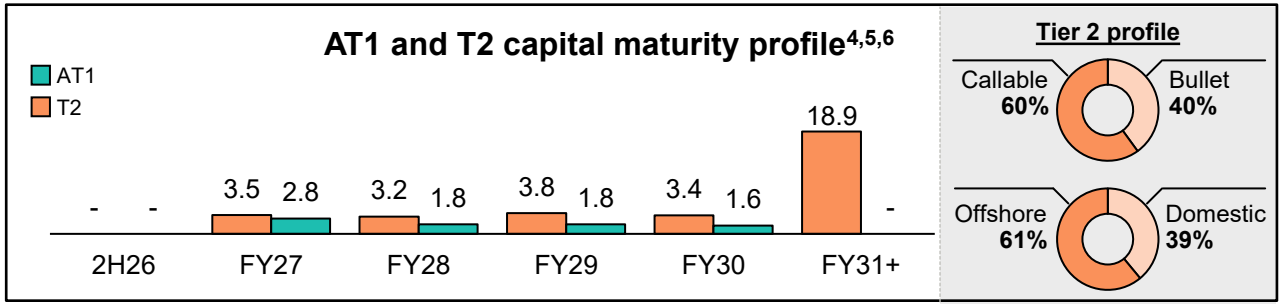
Total Capital

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

- Total Capital ratio of 20.6% as at 31 Dec 25, $12.0bn above 1 Jan 26 requirement of 18.25%.
- As at 31 Dec 25, Tier 2 was 6.8%. 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 as Tier 2.
- Strong Tier 2 credit rating of A-/A2/A- per S&P / Moody's / Fitch at 31 Dec 25.



$bn	31 Dec 2025	1 Jan 2026 Req. of 6.5%	1 Jan 2027 Req. of 7.75%
Risk Weighted Assets at 31 December 2025	505	505	505
Tier 2 requirement	25.3	32.8	39.2
Existing Tier 2 net of maturities[3]	34.4	34.4	32.8
Existing Additional Tier 1 net of maturities[3]	7.9	7.9	6.7
Excess / (shortfall) (excluding Tier 1 capital excess)[3]	9.1	1.6	0.3

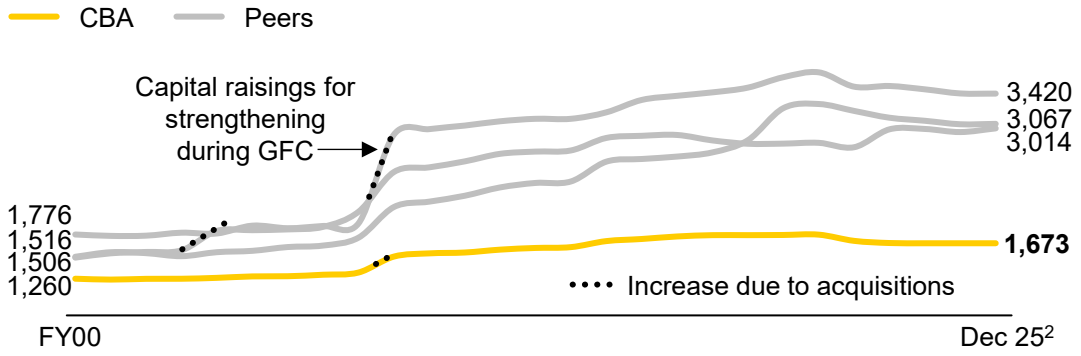


1. Under APRA's LAC requirements, the minimum Total Capital ratio requirement for D-SIBs has increased from 16.75% to 18.25% effective 1 Jan 2026. 2. Under the revised capital framework effective 1 January 2027, large internationally active banks such as CBA will be able to replace the current 1.5% of 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 31 Dec 2025, 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 31 Dec 2025 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.

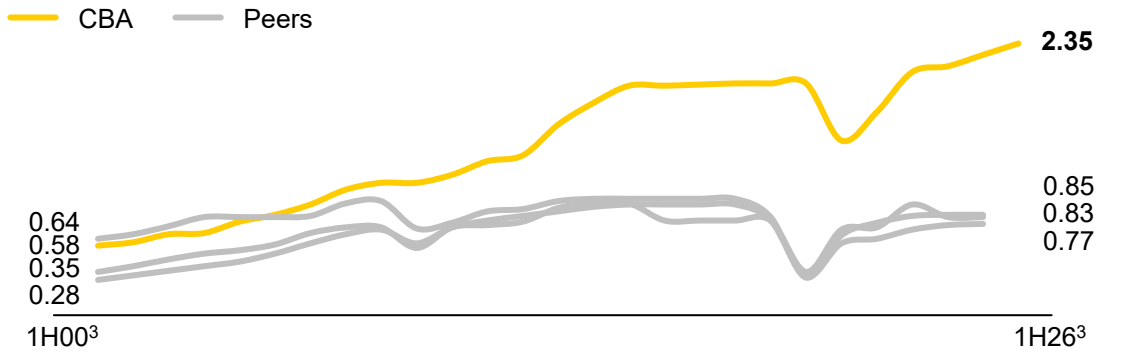
Share count

Lower share count supports higher shareholder returns and dividends

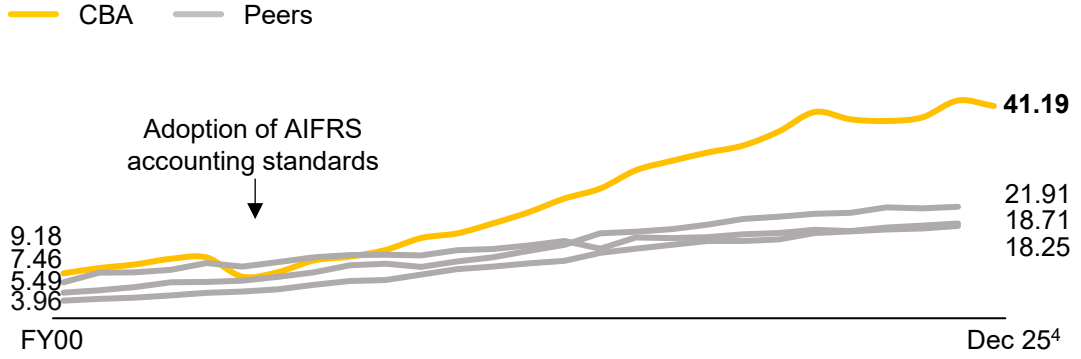
Number of shares (m)[1]



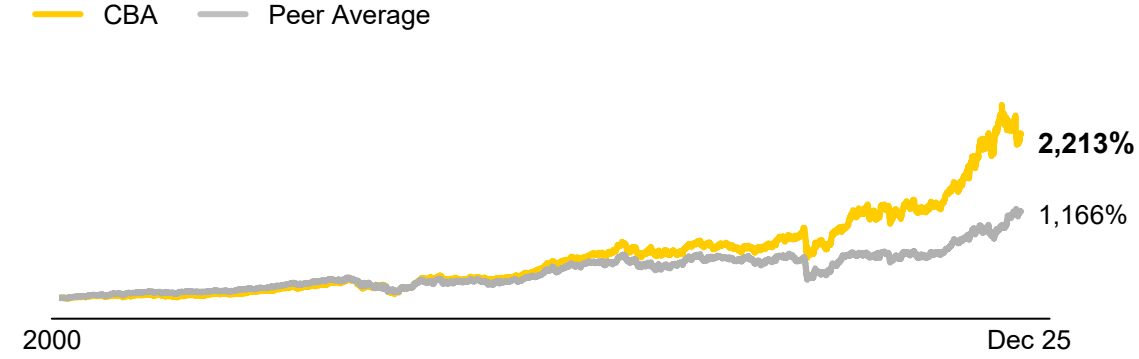
Dividend per share ($)



Net tangible assets per share ($)



Total shareholder return (%)[5]



1. Historical share count data sourced from publicly available information. 2. CBA and peers shares on issue as at 31 December 2025. 3. Reflects disclosed interim dividends for CBA and final dividend for peers. 4. Net tangible assets per share as at 31 December 2025 for CBA and as reported as at 30 September 2025 for peers. 5. Source: Bloomberg, 1 January 2000 to 31 December 2025. Peer average is the average of major bank peers.

Capital management – share buy-back

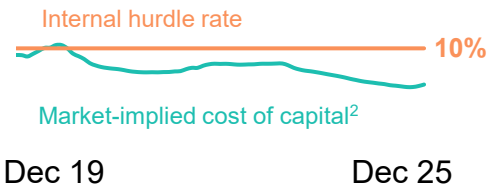
$9.3bn buy-backs completed to date

- $300 million of the current $1 billion on-market share buy-back completed to date
- Completion of remaining $700 million on-market share buy-back expected to reduce CET1 capital ratio by ~14bpts. Timing and actual number of shares purchased will depend on market conditions and other considerations[1]
- Franking account balance of $1.9 billion represents ~12% of 1H26 pre-tax cash profits (annualised), below the 10-year average of 18%
- $9.3 billion of capital returned to shareholders via share buy-backs completed since FY22 resulting in a reduction of 100.6 million shares at an average price of $92.41
- Supports long-term value creation for shareholders, enabled the distribution of an additional 106 cents in dividend per share since FY22 as a result of the reduction in share count
- Equity remains the most expensive form of funding

CBA capital management activities

FY22 to 1H26

Cost of capital

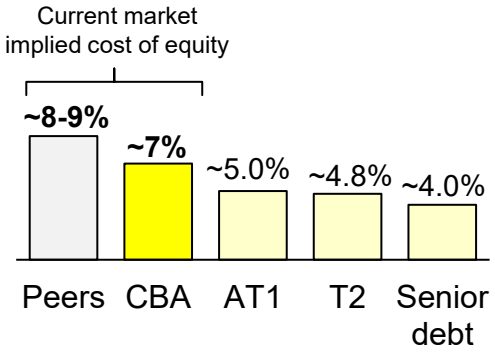


Dividend impact[3]

Higher dividends / DPS equivalent	Franking credits
~$1.9bn / ~106 cents *(1H26: ~$0.2bn / ~13 cents)*	~$0.8bn

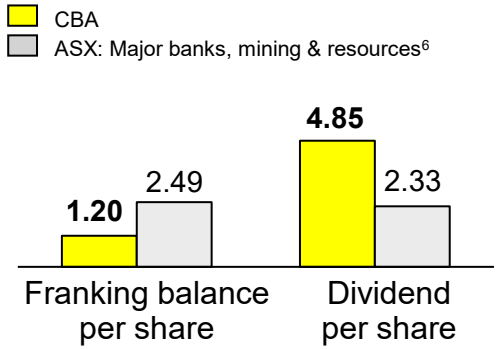
Illustrative cost of equity[2] vs shareholders' cost of debt[4]

Dec 25



Franking credit balance per share vs DPS[5]

$



1. CBA reserves the right to vary, suspend or terminate the buy-back at any time. 2. Average market implied rate of return over 24 weeks assuming consensus dividend distributions, including franking credits (discounted at 70%). Note: internal cost of capital performance hurdles remain unchanged at 10%. 3. Higher dividends distributed as a result of total shares bought back to date. 4. Indicative cost of term funding (5 to 10 years) including the impact of tax and franking credits distribution or utilisation (discounted at 70%). 5. Franking balance for the last reported full year period divided by the number of ordinary shares outstanding for the same period. Last reported full year dividend per share. 6. Represents the three major peer banks and large mining and resource companies listed on the ASX (Rio Tinto Limited, BHP Group Limited, Fortescue Limited and Woodside Energy Group Ltd).

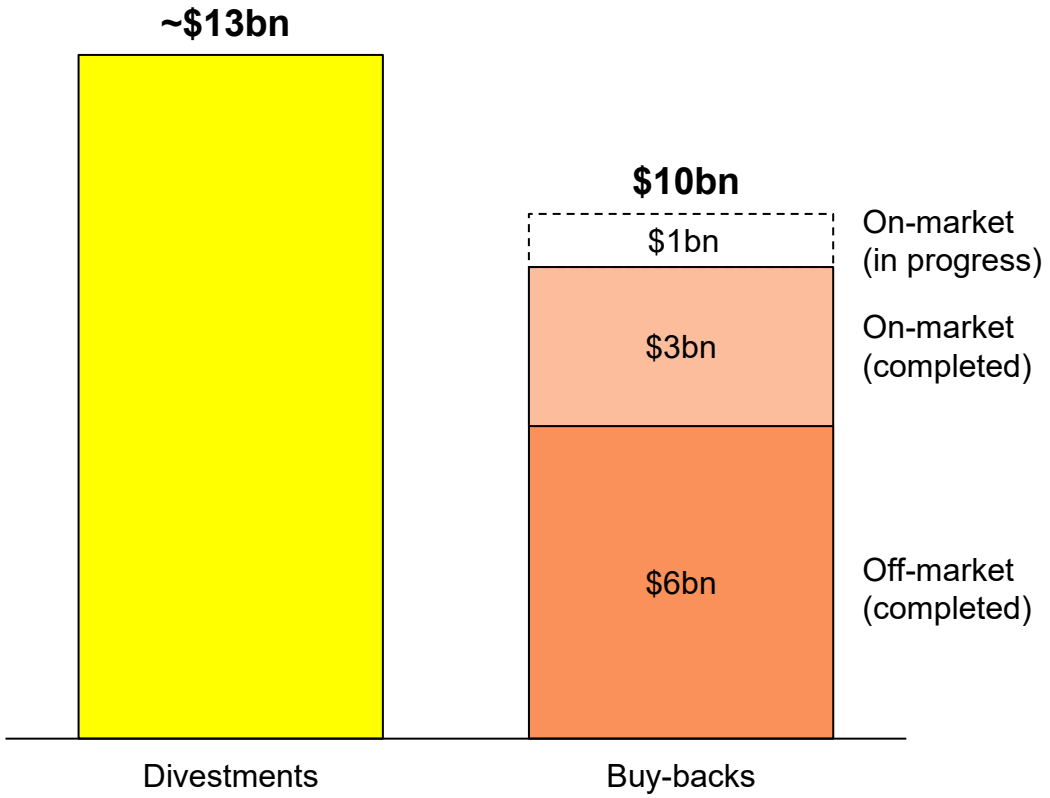
Capital – divestments/buy-backs

Announced divestments program – $9.3bn returned to shareholders to date

Divestments

	Completed	Associated buy-back
Klarna[1,2]	Sep 25	**Completed:** $3bn on-market buy-back and $6bn off-market buy-back. **In progress:** $1bn on-market buy-back announced Aug 23, $300m completed as at Dec 25.
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	

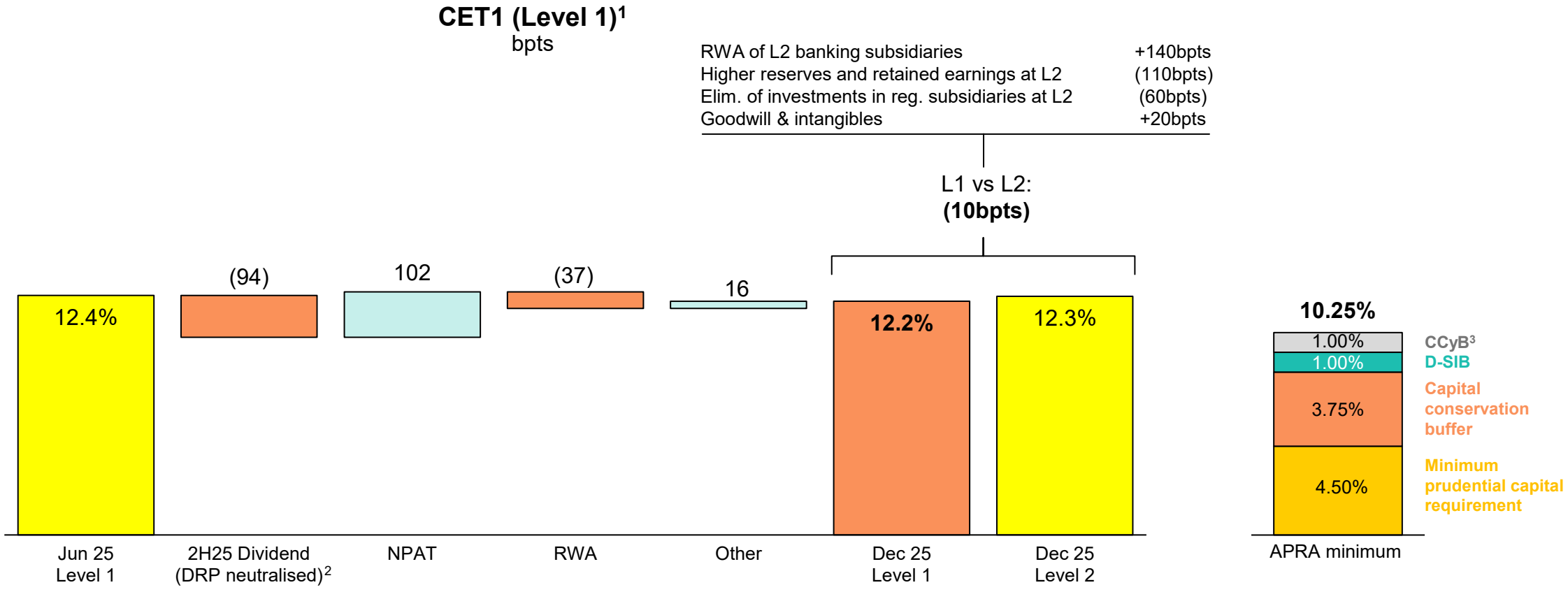
CET1



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 12.2% - 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
Market Risk	APS 117 (1 Oct 2025) APS 116 (2026)	• Non-traded: The final revised APS 117 aims to standardise aspects of the calculation of IRRBB capital to reduce volatility over time and variations between ADIs. The revised APS 117 came into effect on 1 Oct 2025. • Traded: APRA is yet to commence consultation on Fundamental Review of the Trading Book.
Loss-absorbing capacity (LAC)	1 Jan 2026	• LAC requirement increasing to 4.5% effective 1 Jan 2026, bringing the Total Capital requirement to 18.25%.
Additional Tier 1 Capital	1 Jan 2027	• On 4 Dec 2025, APRA finalised the consequential amendments to the bank prudential framework to phase out AT1 Capital instruments. • For IRB banks, the existing 1.5% of AT1 requirement will be replaced with 0.25% of CET1 (minimum CET1 requirement increasing to 10.5%) and 1.25% of Tier 2 (implied Tier 2 requirements (incl. LAC) increasing to 7.75%). Total Capital requirement is unchanged. • 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 such as CBA, the minimum leverage ratio requirement will decrease from 3.5% to 3.25%.
RBNZ Capital review	2019 requirements currently undergoing phased implementation from Oct 2021 to 1 Jul 2028	• On 17 December 2025, the Reserve Bank of New Zealand (RBNZ) released the final capital settings for New Zealand deposit takers. • For Group 1 deposit takers such as ASB, the changes include a lower CET1 capital requirement of 12%, removal of AT1 capital instruments and the introduction of a 6% LAC requirement which may be met with Tier 2 capital, increasing the Total Capital requirement to 21%. • All Tier 2 and LAC requirements must be internally issued to the Australian parent bank, such as CBA. • The RBNZ expects to further consult on the components of these changes across 2026 and 2027 prior to publishing the final standards by 31 May 2027, with phased implementation commencing 1 December 2028. CBA is well-positioned to meet the new capital requirements over the implementation period.

Regulatory expected loss[1]

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

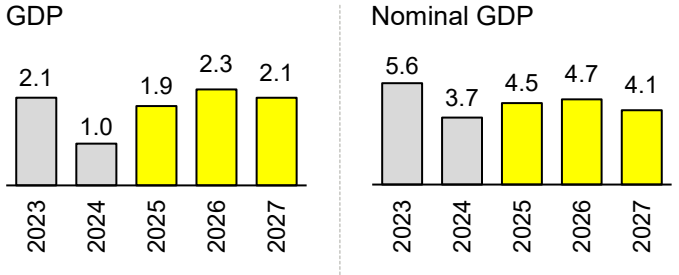
	Dec 24		Jun 25		Dec 25	
$m	**Defaulted**	**Non-defaulted**	**Defaulted**	**Non-defaulted**	**Defaulted**	**Non-defaulted**
Regulatory expected loss (EL)	**1,640**	**2,626**	**1,618**	**2,666**	**1,604**	**2,644**
Eligible provisions (EP)						
Collective and specific provisions[2]	1,794	4,738	1,835	4,860	1,798	4,873
Less: ineligible provisions (standardised portfolio)	(81)	(81)	(68)	(79)	(128)	(84)
Total eligible provisions	**1,714**	**4,657**	**1,767**	**4,781**	**1,670**	**4,789**
Shortfall / (excess) of regulatory EL to EP	(73)	(2,030)	(149)	(2,115)	(66)	(2,145)
Common equity Tier 1 deduction	-	-	-	-	-	-
Tier 2 Capital add-back	**N/A**	**2,030**	**N/A**	**2,115**	**N/A**	**2,145**

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.

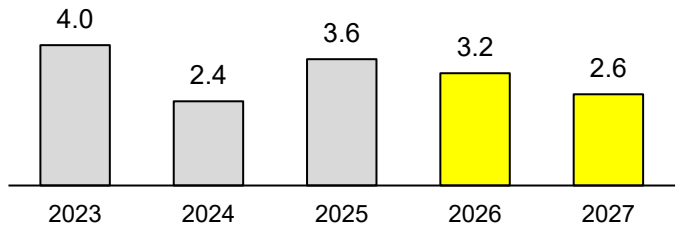
Economic overview

Key Australian economic indicators[1] (Dec CY)

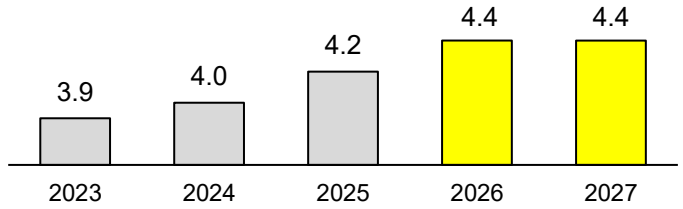
GDP %
Calendar year average



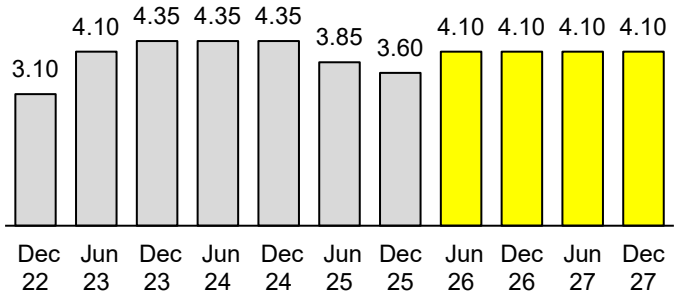
Headline CPI %
Year on year, December quarter



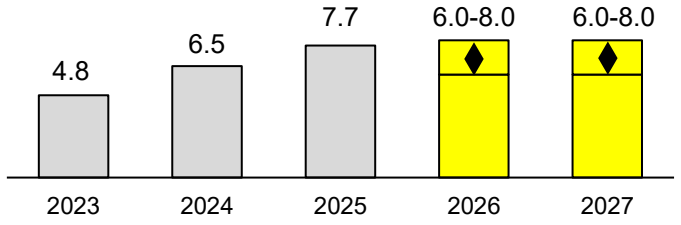
Unemployment rate %
December quarter average



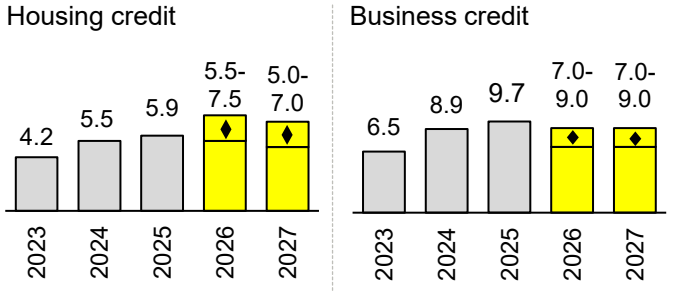
Cash rate %



Total credit growth %
12 months to December



Selected credit growth %
12 months to December



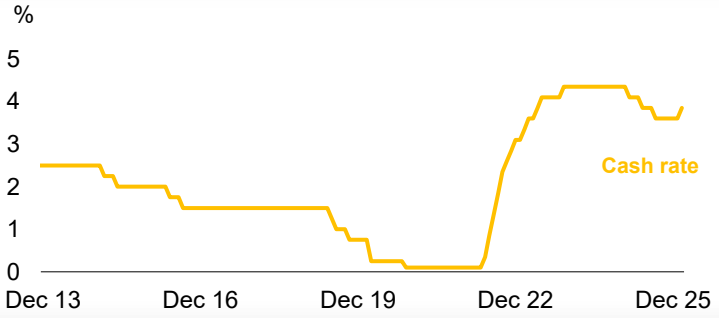
Actual Forecast, CBA Global Economic & Markets Research

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

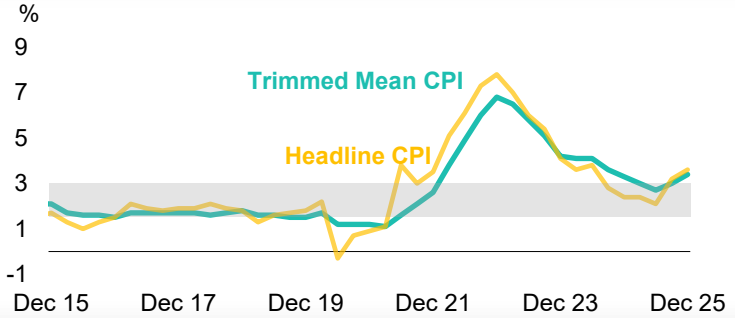
The Australian economy

Australian economy growing around its speed limit and inflation is too high

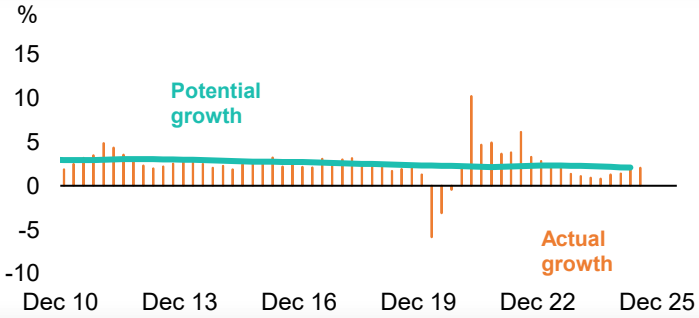
RBA is hiking interest rates again[1]
RBA cash rate



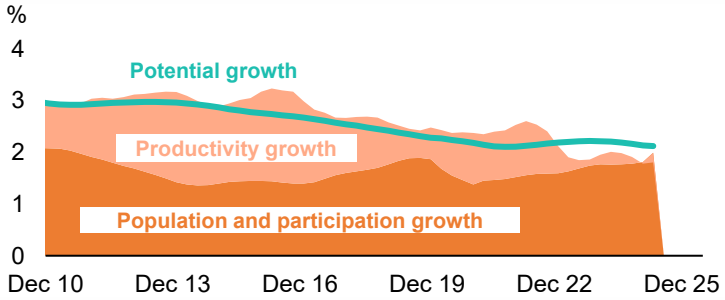
As inflation is too high[1]
Annual growth in inflation



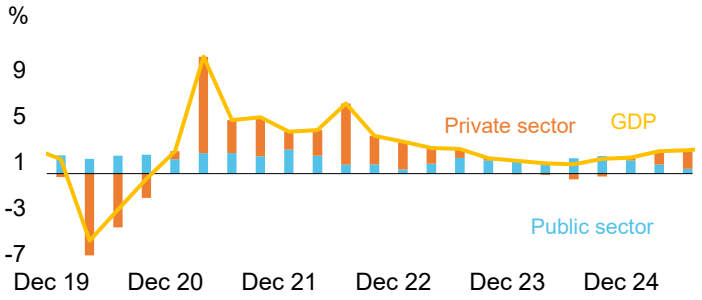
With the economy growing at its limit[2]
Annual growth in GDP



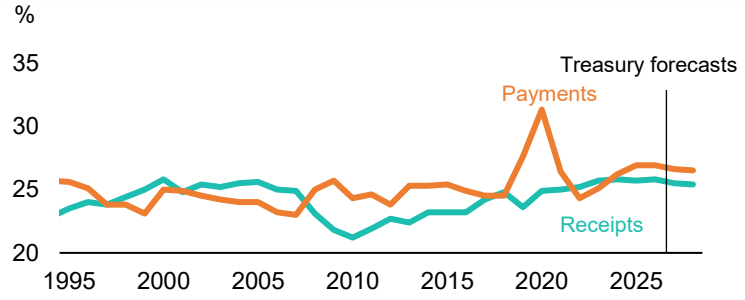
Productivity the main drag[2]
Annual growth in productivity and population



Public sector to private sector well underway[3]
Annual growth contribution in GDP components



But public spending should continue to support[4]
Annual growth in Federal government payments and receipts

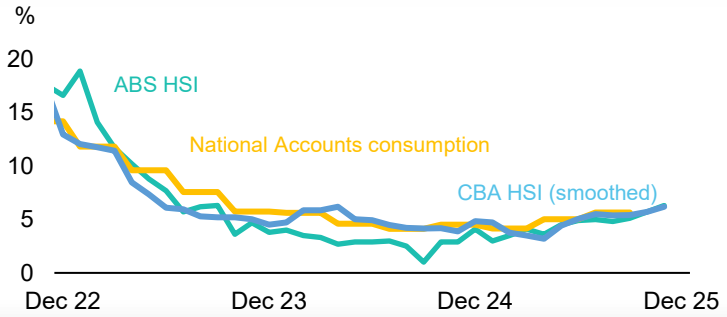


1. Source: RBA. 2. Source: CBA, ABS. 3. Source ABS. 4. Source: Federal government.

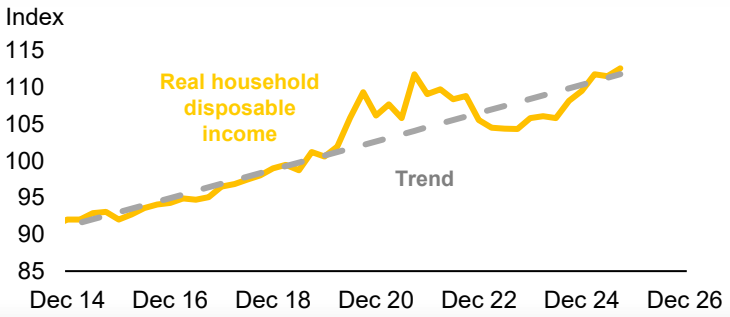
The Australian economy

Australian households are saving and spending

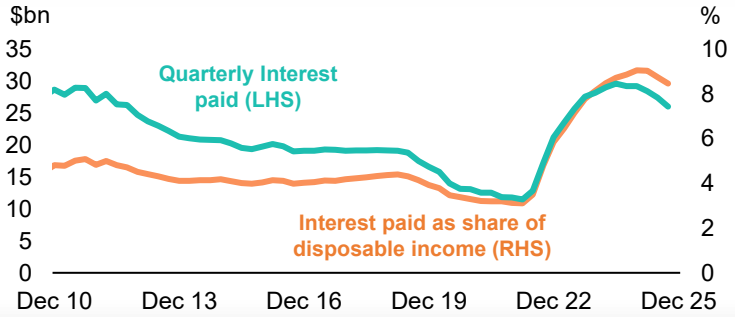
All measures of consumer spending has lifted[1]
Nominal household spending annual growth



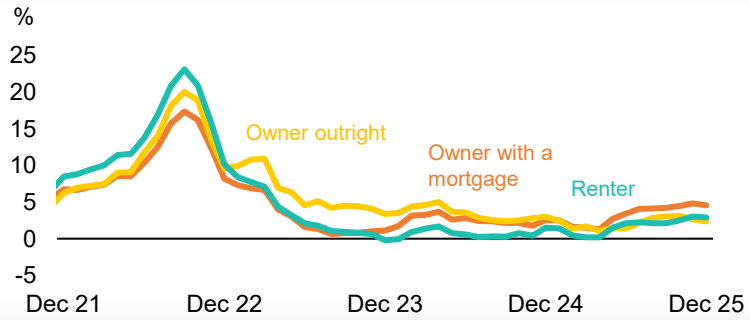
As real household disposable income growth rises[1]
Real household disposable income index and trend



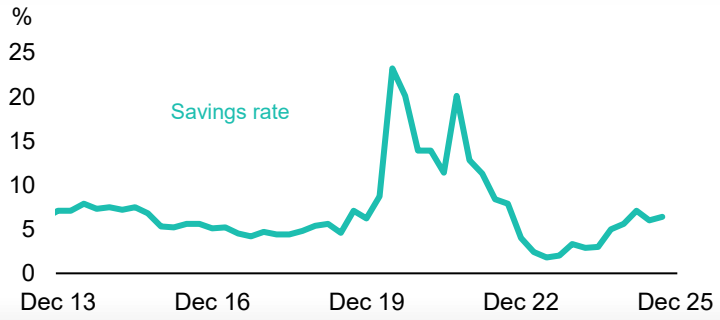
Housing debt servicing costs moderate[2]
Share of household disposable income and dollars



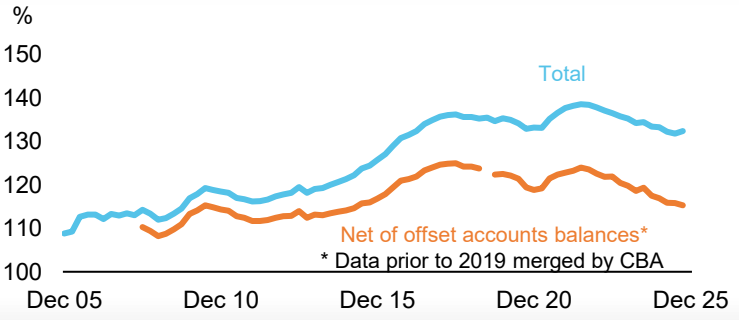
Renters and mortgagees improving[3]
Per capita household consumption (annual growth smoothed)



Households have rebuilt savings[2]
Household saving rate



Household debt levels have eased[4]
Household credit to household disposable income

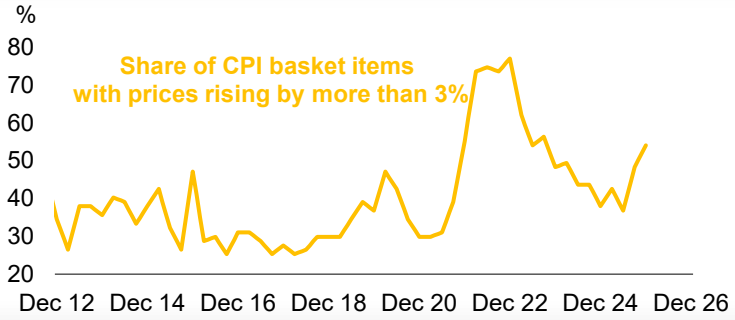


1. Source: ABS, CBA. 2. ABS. 3. Source: CBA Household Spending Insights. 4. Source: ABS, RBA APRA, CBA.

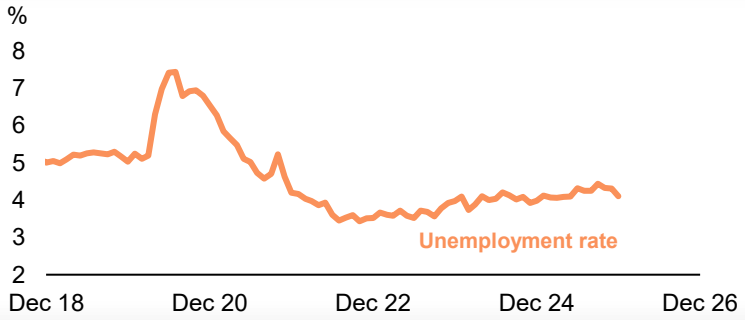
The Australian economy

Capacity constraints evident with unemployment rate holding steady, large investment pipelines

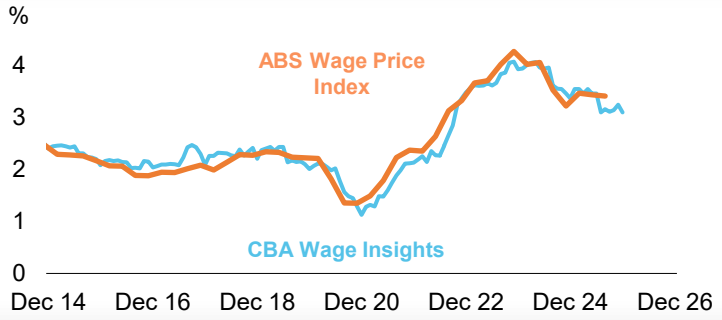
Half of prices rising by more than 3%[1]
Share of CPI basket



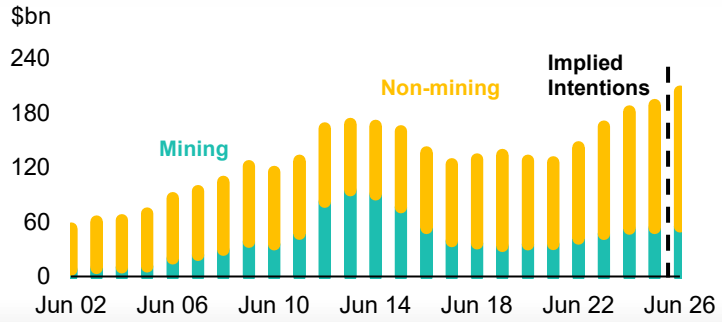
Labour market still tight[1]
Unemployment rate



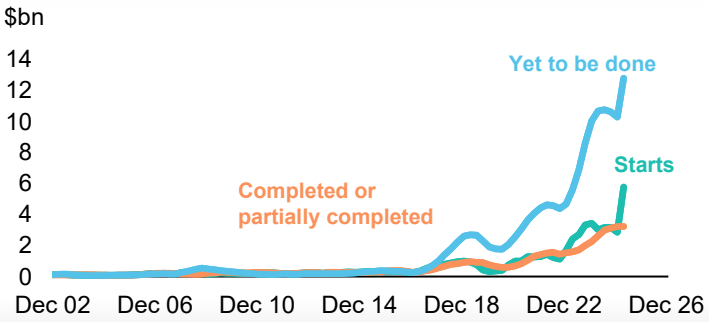
Wages growth above 3% still[2]
Annual wages growth by CBA and ABS



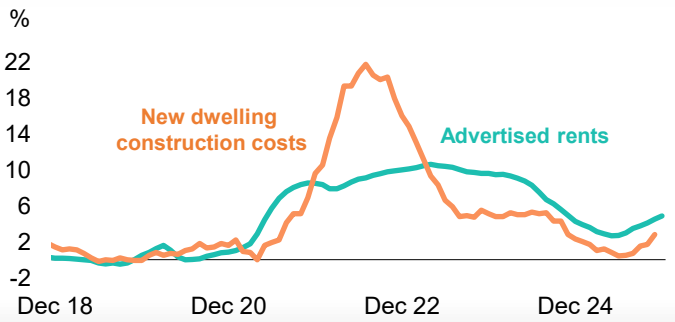
Investment pipeline rising[2]
Capital investment intentions



Largely driven by data centres[2]
Rolling annual total



Cost of building new houses rising again[2]
Annual growth in new dwelling construction costs and rents

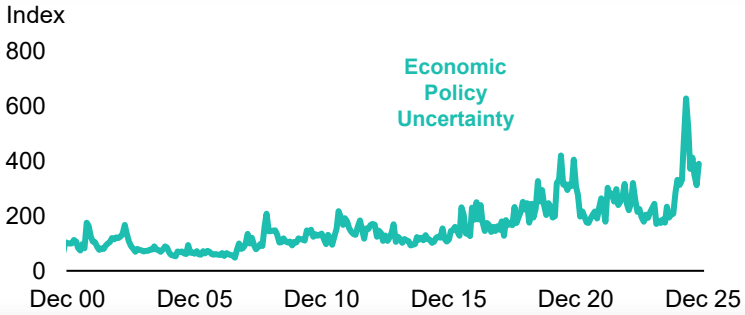


1. Source: ABS. 2. Source: ABS and CBA.

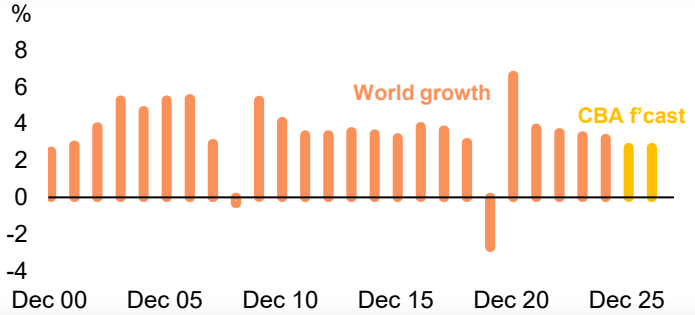
Global backdrop and impact on Australian economy

Global uncertainty elevated but growth and AI a positive

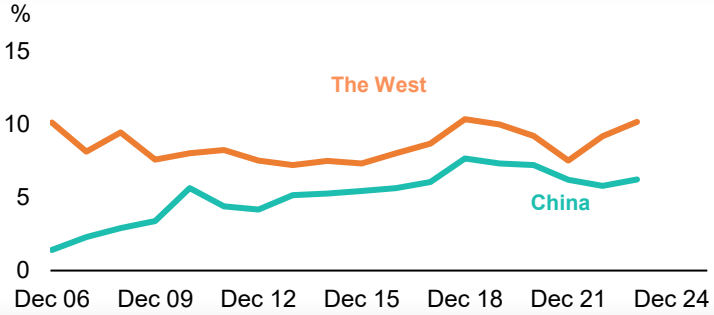
Global trade uncertainty index[1]
Index



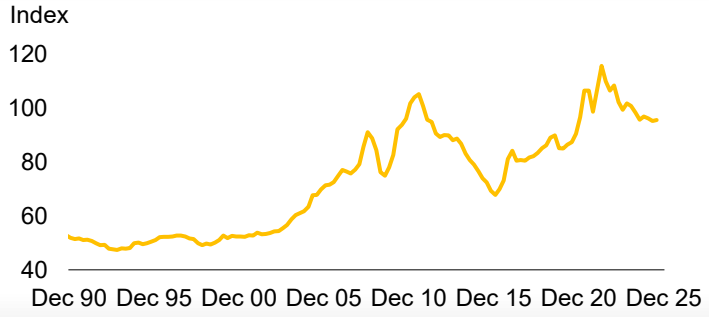
Global growth holding up[2]
Annual growth in global economy



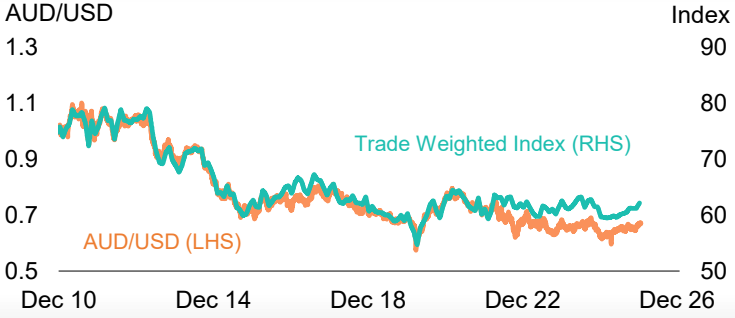
Australia's export exposure to China and the West[3]
Share of Australian real GDP



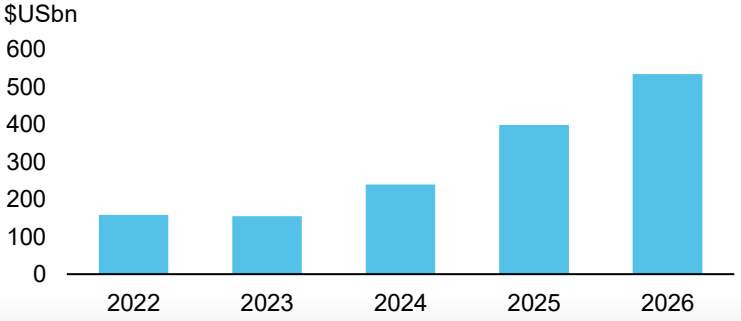
Australia's national income at risk if commodity prices fall[4]
Terms of trade index



Australian dollar a good buffer amidst volatility[5]
Australian dollar vs USD and Trade Weighted Index



AI Investment ramping up[6]
Hyperscaler investment in AI

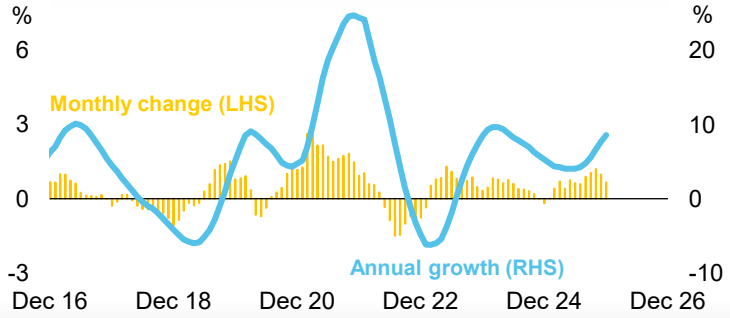


1. Source: Economic Policy Uncertainty, Matteo Iacoviello. 2. Source: CBA, IMF. 3. Source: CBA, Asian Development Bank. 4. Source: ABS. 5. Source: RBA, Bloomberg. 6. Source: Bloomberg, CBA. Hyperscalers are Oracle, META, Google, Amazon, Microsoft.

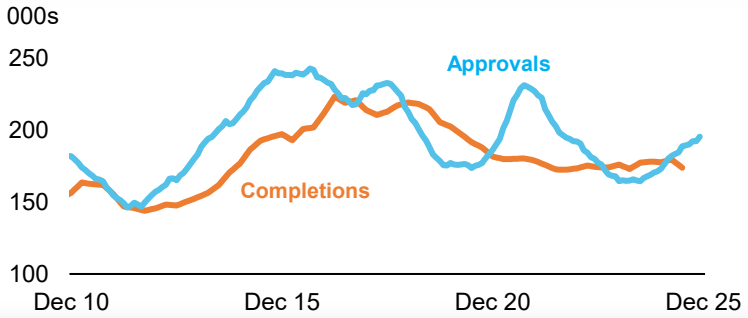
Housing sector

Home prices rose strongly in 2025 on demand and lower interest rates

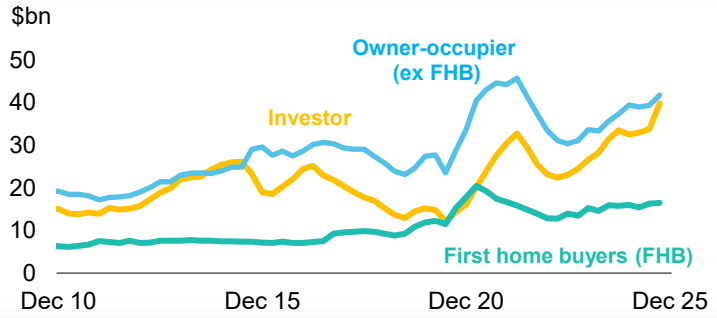
National home price growth rising again[1]
Dwelling prices (8 capital cities)



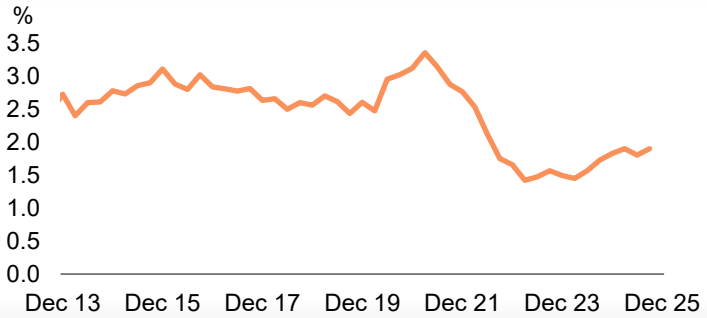
Some improvement in housing supply[2]
Annual total of housing approvals and completions



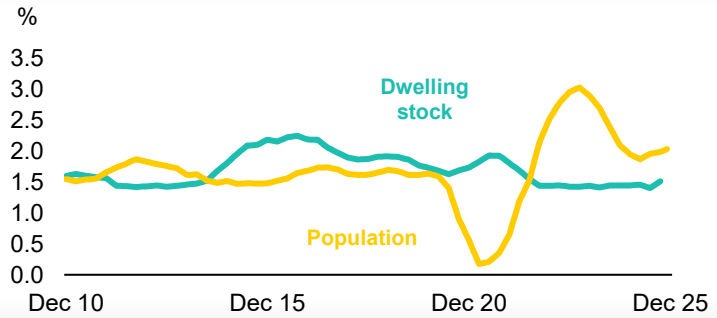
New lending just off its recent highs[2]
Housing loan approvals (excluding refinancing)



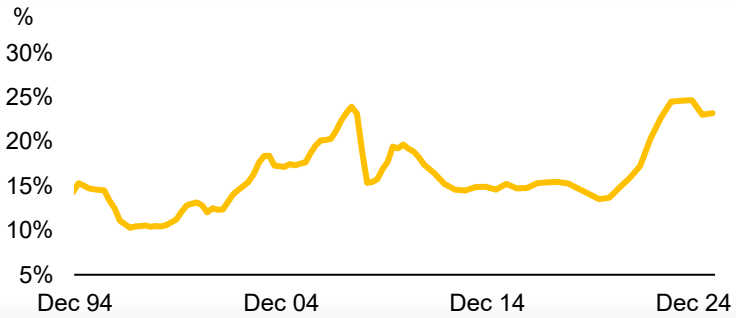
Low (but rising) vacancy rates[3]
Rental vacancy rate (8 capital city average)



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



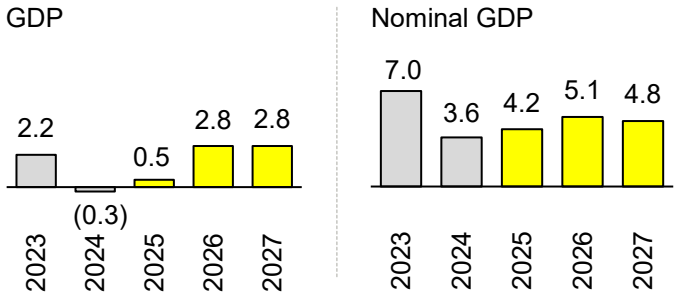
Housing affordability challenging[4]
Percent of pre-tax income directed to mortgages



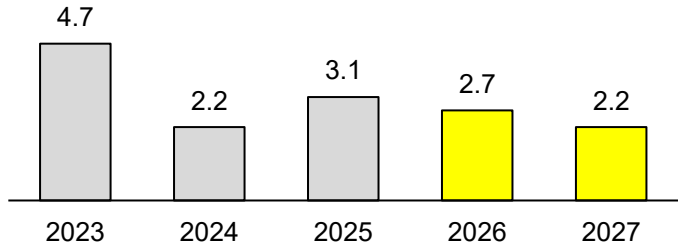
1. Source: Cotality. 2. Source: ABS. 3. Source: REIA. 4. Source: RBA, ABS, APRA and CBA. Dual average full-time income household buying median priced dwelling.

Key New Zealand economic indicators (December CY)[1]

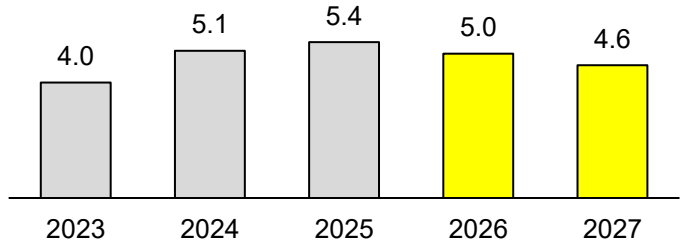
GDP %
Calendar year average



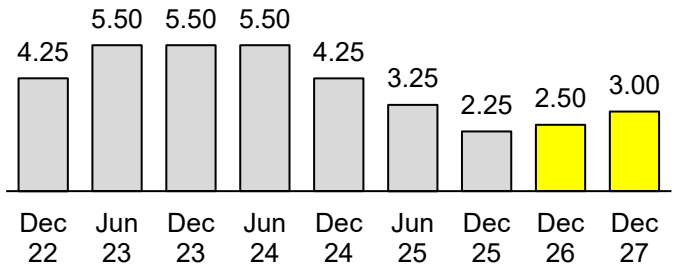
CPI %
Year on year, December quarter



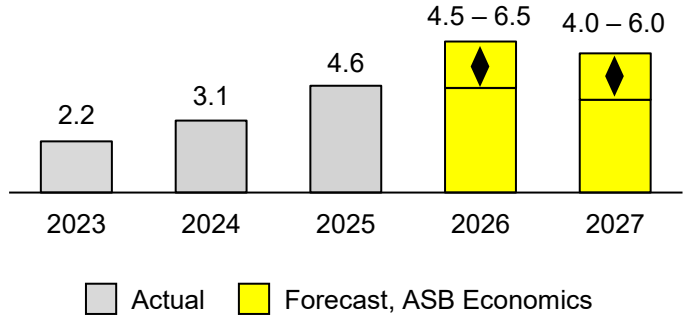
Unemployment rate %
December quarter average



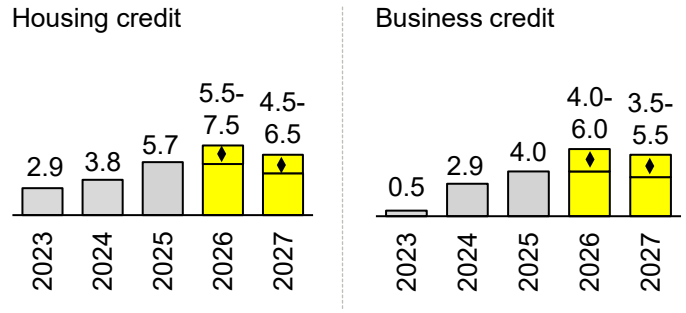
Cash rate %



Total credit growth %
12 months to December



Selected credit growth %
12 months to December



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. Presented on a continuing operations basis.
5. Inclusive of 1% default countercyclical capital buffer which may be varied by APRA in the range of 0% to 3.5%.

Slide 7
1. Source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS) and Monthly Banking statistics (pre-June 2019).
2. Latest reported half year return on equity (cash basis) or equivalent.
3. Ten year average of last reported full year return on equity.
4. As reported on a continuing operations basis.
5. As reported excluding notable items.
6. Latest half year return on equity excludes significant items.
7. ROE as reported (includes banking and non-banking businesses).
8. Represents NII and average lending growth for the most recent half year reporting period compared to two years prior.
9. Excludes the impact of bank acquisition undertaken during the period.
10. Reflects the banking and financial services business.

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. December 2025 vs December 2024.
3. The total number of customers that have logged into the CommBank app at least once in the month of December 2025 vs December 2024.
4. The total number of logins to the CommBank app in the month of December 2025 divided by the number of days in the month.
5. Since the GFC and normalised for the impact of Bankwest acquisition. Source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS) - Total residents loans and finance leases and Total residents deposits; Monthly Banking statistics (pre-June 2019) – Total gross loans and advances and Total deposits (excluding Certificates of deposit).
6. Underlying margin is broadly stable excluding the impact of liquid assets and institutional reverse sale and repurchase agreements.
7. Excludes Bankwest and Residential Mortgage Group.
8. CommBank Yello has delivered more than $190 million in value in the form of cashbacks, discounts and prize draws to retail customers from November 2023 to December 2025.
9. Total eligible customers for CommBank Yello for Business as at December 2025.

Slide 11
1. Based on most active app users as at 30 September 2025 compared to major peer banks.
2. Based on the total number of customers that have logged into the CommBank app at least once in the month of December 2025.
3. Refer to glossary at the back of this presentation for further details.
4. Total retail transaction accounts, excluding offset accounts. Includes Bankwest.
5. Source: RBA Lending and Credit Aggregates.
6. The total number of logins to the CommBank app in the month of December 2025 divided by the number of days in the month.
7. ‘Days’ relates to business days. Application times relate to average time to first decision for applications not auto-decisioned for 1H26 (simple and complex applications excluding home seeker).
8. Proprietary home loan applications auto-decisioned using an automated credit rules engine in 1H26.
9. Retail Banking Services contribution to 1H26 Group cash NPAT (from continuing operations).

Sources and notes

Slide 12
1. Launched in August 2025.
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 and RBA Total Business Lending data (excluding estimated institutional lending balances). Represents growth for the period December 2025 vs December 2024.
5. 1H26 vs 1H25.
6. Simple annual reviews applicable to business customer lending of up to $5 million since introduction in October 2024.
7. Business Banking contribution to 1H26 Group cash NPAT (from continuing operations).

Slide 13
1. Represents the increase in the number of client engagements since 2022.
2. Refer to glossary at the back of this presentation for further details.
3. Turnover +$300 million per annum.
4. Deposit funding ratio reflects spot interest bearing deposits versus interest earning lending assets. As at 31 December 2019, the ratio reflects transaction, savings and investment deposits versus interest earning lending assets, from the latest available disclosures.
5. Total annualised IB&M revenue as a proportion of total Risk Weighted Assets, from the latest available disclosures.
6. Represents the reduction in total Risk Weighted Assets from December 2015 to December 2025.
7. Ranking reflects combined volumes of the Australian Debt Capital Markets (AUD and NZD), Securitisation and Syndicated Loans tables, sourced from Bloomberg.
8. Average balance for 1H26 vs 1H25. 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.
9. 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).
10. Reflects latest publicly available figures from the 1H21 Profit Announcement.
11. Institutional Banking & Markets contribution to 1H26 Group cash NPAT (from continuing operations).

Slide 14
1. Launched in November 2025.
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. Based upon RBNZ lending by purpose and deposits by sector data.
4. Business and rural lending represents aggregated business and agriculture loans per RBNZ classifications.
5. Includes institutional deposits.
6. Represents ASB divisional home loan balances on a spot basis.
7. Represents ASB divisional total customer deposit balances (interest bearing and non-interest bearing) on a spot basis.
8. Canstar Digital Bank of the Year for four consecutive years.
9. Camorra Research active customers aged 15-79 of the 5 major banks (September 2025).
10. ‘Days’ includes weekdays and weekends. Turnaround time relates to average time to first credit decision for proprietary home lending applications for 1H26.
11. ASB contribution to Group cash NPAT (from continuing operations). ASB Bank only and calculated in Australian dollars.

Sources and notes

Slide 19
1. CBA new fundings including Bankwest, internal refinancing and top-ups, Viridian Line of Credit and Residential Mortgage Group. Excludes ASB. 1H26 vs 1H25.
2. CBA Business lending multiple is based on Business Banking growth rate (excluding Institutional Banking and Markets) over published APRA and RBA Total Business Lending data (excluding estimated institutional lending balances). Represents growth for the period December 2025 vs December 2024.
3. Average balance for 1H26 vs 1H25. 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. 1H26 vs 1H24.
5. 1H26 vs 1H25.
6. Refer to glossary at the back of this presentation for further details.
7. CommBank Yello has delivered more than $190 million in value in the form of cashbacks, discounts and prize draws to retail customers from November 2023 to December 2025.
8. Evident AI Index 2025 published by Evident Insights Index, October 2025.
9. 1H26 vs 1H25 on a rounded basis. Critical incidents recovery time based on the Mean Time to Recover (MTTR).
10. Average daily suspicious card activity alerts sent in 1H26.
11. Includes expenditure on operational processes and upgrading functionalities in 1H26, annualised.
12. As at 31 December 2025.

Slide 22
1. Refer to glossary at the back of this presentation for further details.
2. Represents average operating performance from 1H21 to 2H25.
3. Deposits and long-term wholesale funding as a percentage of total funding (excluding equity).
4. Represents 1H26 average balance of domestic equity hedge and deposit hedge.
5. Represents the difference between total actual provisions held and the expected credit loss in the central scenario.
6. Surplus CET1 capital ratio above APRA regulatory minimum of 10.25% under the revised capital framework effective from 1 January 2023.

Slide 26
1. CBA and Bankwest customers with a retail transaction account, including offsets.
2. CBA excluding ASB.
3. CBA excluding Bankwest and ASB.
4. Average home loan return based on $600,000 loan size. Broker returns adjusted for upfront and trail commissions and lower operating expenses.
5. Represents the growth in the number of customers with a business transaction account, and the growth in the average business transaction account balance per customer.
6. Represents Business Banking divisional business deposit balances on a spot basis.
7. Fundings represent new lending, limits drawn and working capital.
8. Represents Business Banking divisional business loan balances on a spot basis.

Slide 36
1. Return on equity on a cash (or cash equivalent basis) and continuing operations basis over average ordinary equity for domestic peers. Domestic Peer ROE and dividend payout ratio represents the average for the last two full year results as published, excluding special dividends. ANZ excluding notable items. CBA reporting period includes the average of the last four half year results to December 2025. International banks sourced from Bloomberg and/or published results, and represents the average of the last two full years for US and Canadian banks, and the simple average of the last four half year results for UK banks. Citi FY25 ROE ex notable items. HSBC dividend payout ratio excludes special dividends and impact from material notable items including sale of businesses in 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. Net tangible assets per share as at 31 December 2025 for CBA and as reported as at 30 September 2025 for peers. FY00 – FY04 net tangible assets have not been normalised for the impact of the transition to AIFRS in 2005.
4. Reflects disclosed interim dividends for CBA and final dividend for peers. Excludes special dividends.

Sources and notes

Slide 41
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 Monthly Authorised Deposit-taking Institution Statistics (MADIS).
4. Source: RBA Lending and Credit Aggregates.
5. Excludes Bankwest and Residential Mortgage Group.
6. Source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS) – Non-financial Business Deposits (including IB&M).
7. Represents Business Banking divisional business loan balances on a spot basis. Comparative information has been restated to conform to presentation in the current period.
8. CBA Business lending multiple is based on Business Banking growth rate (excluding Institutional Banking and Markets) over published APRA and RBA Total Business Lending data (excluding estimated institutional lending balances). Represents growth for the period December 2025 vs December 2024.

Slide 43
1. Represents an approximated distribution of 1H26 Group gross income (net of loan impairment) to our customers and stakeholders across Australia and New Zealand.
2. Includes interest paid on deposits in 1H26.
3. Represents share of household deposits as at December 2025. Source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS).
4. Includes payment of corporate tax, employee related taxes, Major Bank Levy and net unrecoverable GST in 1H26.
5. Includes interest paid on offshore deposits and wholesale funding.
6. CBA Australia registered suppliers as at December 2025. Excludes non-supplier third parties.
7. Represents 2H25 dividend paid.
8. Retail shareholder calculation is based on the number of shareholders who hold 10,000 shares or less.

Slide 46
1. Based on most active app users as at 30 September 2025 compared to major peer banks.
2. Based on the total number of customers that have logged into the CommBank app at least once in the month of December 2025.
3. CommBank Yello has delivered more than $190 million in value in the form of cashbacks, discounts and prize draws to retail customers from November 2023 to December 2025.
4. 1H26 vs 1H25 growth of Aussie equities, Pocket and Everyday Investing accounts opened via the CommBank app.
5. Increase in travel booking transactions, 1H26 vs 1H25.
6. Via the CommBank app.
7. Electric vehicles.
8. Unique number of customers visiting the platform in December 2025.

Slide 48
1. Based on most active app users as at 30 September 2025 compared to major peer banks.
2. CBA awarded Canstar's 2025 Bank of the Year – Digital Banking Award (for the 16th year in a row). Awarded May 2025. 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 7th year in a row by RFI Global’s Banking & Finance Awards 2025. Presented March 2025. Award is based on information collected from the RFI Global Atlas research program – feedback from over 80,000 business and/or retail customers from January 2024 to December 2024.
4. CommBank Yello was awarded the ‘Best Overall Loyalty Program – Financial Services’ at the 2025 Asia Pacific Loyalty Awards.
5. The total number of customers that have logged into the CommBank app at least once in the month of December 2025.
6. Represents the total number of logins to the CommBank app in the month of December 2025 divided by the number of days in the month.
7. CommBank Yello has delivered more than $190 million in value in the form of cashbacks, discounts and prize draws to retail customers from November 2023 to December 2025.
8. Proportion of CommBank Yello partners who are either CBA Business Banking or Institutional Banking & Markets division customers and have had an offer live from 1 July 2025 to 31 December 2025.
9. Total eligible customers for CommBank Yello for Business as at December 2025.

Sources and notes

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.

Slide 57
1. Percentage growth calculations are based on actual numbers on a non-annualised basis.
2. Source: RBA Lending and Credit Aggregates.
3. Business including select financial businesses.
4. Source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS).
5. Source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS) – Non-financial Business Deposits (including IB&M).
6. Totals calculated using unrounded numbers.

Slide 58
1. Comparatives have been updated to reflect market restatements.
2. CBA source: RBA Lending and Credit Aggregates. Home lending peer source: Peer APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS) balance divided by RBA Lending and Credit Aggregates system balance.
3. System source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS).
4. Other household lending market share includes personal loans, margin loans and other forms of lending to individuals.
5. Business including select financial businesses.
6. Represents business lending to and business deposits by non-financial businesses under APRA definitions.
7. Represents CommSec traded value as a percentage of total Australian equities markets, on a 12 month rolling average basis.
8. System source: Based upon RBNZ lending by purpose and deposits by sector data. Business and rural lending represents aggregated business and agriculture loans per RBNZ classifications.
9. Series break due to new regulatory definitions set by APRA from 1 July 2019. As a result of this change, market share is not comparable to previous reporting periods. Additional series break from June 2021 relating to restatements.

Slide 72
1. CBA source: RBA Lending and Credit Aggregates, Peer source: Peer APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS) balance divided by RBA Lending and Credit Aggregates system balance. Series break 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. Proprietary home loan applications auto-decisioned using an automated credit rules engine in 1H26.
7. ‘Days’ relates to business days. Application times relate to average time to first decision for applications not auto-decisioned for 1H26 (simple and complex applications excluding home seeker).
8. Home loan digital document and signing utilisation for eligible customers in 1H26.
9. Retail home loans settled digitally via PEXA and Sympli in 1H26.

Sources and notes

Slide 85
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.

Slide 95
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 quarter to quarter 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 and other short-term collateral deposits including net collateral received and Vostro balances.
11. Lending excludes collateral loans.

Slide 96
1. CBA data as at 31 December 2025. Peer data based on regulatory disclosures as at 30 September 2025.
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 includes NetBank Saver, Goal Saver, Business Online Saver, Bankwest Hero Saver, Smart eSaver, and Telenet Saver and Easy Saver. Savings and Investments includes savings offset accounts. Prior periods have been restated.
4. Includes at-call interest bearing deposits, term deposits and non-interest bearing deposits.
5. Comparative information has been restated to conform to presentation in the current period.
6. Includes non-interest bearing deposits and other customer funding.

Slide 104
1. Due to rounding, numbers presented in this section may not sum precisely to the totals provided.
2. The 2025 final dividend included the on-market purchase of $643 million of shares (CET1 impact of -13bpts) in respect of the Dividend Reinvestment Plan.
3. Excludes equity accounted profits/losses and impairments from investments, which are neutral from a regulatory capital perspective due to the offsetting changes in capital deductions.
4. Excludes impact of foreign exchange movements on Credit RWA, which is included in ‘Other’.
5. Credit quality includes portfolio mix.
6. Includes data and methodology, credit risk estimates changes and regulatory treatments.
7. Includes credit valuation adjustment, securitisation, standardised portfolios and settlement risk RWA.
8. Basis points impact on CET1 ratio.
9. Comprises of prospective IRRBB capital charge, embedded loss/gain and other amount components as calculated under the revised APS 117.

Sources and notes

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1. Includes CET1 capital buffer to regulatory minimum (10.25%), total provisions above central scenario ECL, Investment Security 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 1H26 average balance of domestic equity hedge and deposit hedge.
7. CBA as at 31 December 2025. Peers based on regulatory disclosures as at 30 September 2025.
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. 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.
2. December 2015 deposit funding ratio has been restated to include central bank and interbank deposits previously classified as short-term wholesale funding ($18.1 billion) to conform with presentation in the current period.
3. Represents long-term wholesale funding as a percentage of total funding which includes RBNZ term lending facilities drawdowns where applicable.
4. Includes short-term collateral deposits.
5. Represents cumulative gross investment spend over a ten year rolling period. 1H26 rolling 10 years investment spend represents the 10 year period from 2H16 to 1H26.
6. Represents franking account balance as at 31 December 2025.
7. Franking account balance as at 31 December 2025 divided by annualised 1H26 pre-tax cash profit on a continuing operations basis.
8. CBA and peers shares on issue as at 31 December 2025.

Glossary

Term	Description
Cash Profit	The Profit Announcement (PA) discloses the net profit after tax on both a statutory and cash basis. The statutory basis is prepared in accordance with the *Corporations Act 2001 (Cth)* and the Australian Accounting Standards, which comply with International Financial Reporting Standards (IFRS). The cash basis is used by management to present a clear view of the Bank's operating results. It is not a measure based on cash accounting or cash flows. The items excluded from cash profit, such as hedging and IFRS volatility and losses or gains on acquisition, disposal, closure, capital repatriation and demerger of businesses are calculated consistently with the prior year and prior half disclosures and do not discriminate between positive and negative adjustments. A list of items excluded from cash profit is provided on page 3 of the Group's 31 December 2025 PA, which can be accessed at our website: www.commbank.com.au/results
Level 1	CBA parent bank, offshore branches and extended licensed entities approved by APRA.
Level 2	Consolidated banking group including banking subsidiaries such as ASB Bank and CBA Europe N.V.
Corporate Troublesome	Corporate Troublesome includes exposures to corporate customers where profitability is weak and the capacity to meet financial commitments is diminished. These customers are at higher risk of default over the next 12 months.
Credit Valuation Adjustment (CVA)	The market value of the counterparty credit risk on the derivative portfolio, calculated as the difference between the risk-free portfolio value and the portfolio value that takes into account the possibility of a counterparty's default.
Derivative Valuation Adjustments (XVA)	A number of different valuation adjustments are made to the value of derivative contracts to reflect the additional costs or benefits in holding these contracts. The material valuation adjustments included within the CBA result are CVA and FVA.
Funding Valuation Adjustment (FVA)	The expected funding cost or benefit over the life of the uncollateralised derivative portfolio.
High Quality Liquid Assets (HQLA)	As defined by APRA in Australian Prudential Standard *APS210 Liquidity*. Qualifying HQLA includes cash, government and semi-government securities, and RBNZ eligible securities.
International Capital	The measure is based on the Australian Banking Association publication 'Basel 3.1 Capital Comparison Study' (March 2023), which compares APRA's capital framework, including RBNZ prudential requirements, with the finalised post-crisis Basel III reforms.
Leverage Ratio	Tier 1 Capital divided by Total exposures, expressed as a percentage. Total exposures are the sum of On Balance Sheet items, derivatives, Securities Financing Transactions (SFTs), and Off Balance Sheet items, net of any Tier 1 regulatory deductions that are already included in these items.
Liquidity Coverage Ratio (LCR)	The LCR is the first quantitative liquidity measure that is part of the Basel III reforms. It was implemented by APRA in Australia on 1 January 2015. It requires Australian ADIs to hold sufficient liquid assets to meet 30 day net cash outflows projected under an APRA-prescribed stress scenario.
Main Financial Institution (MFI) share – Retail	MFI share measures the proportion of Banking and Finance MFI Customers that nominated each bank as their MFI. MFI definition: In the Roy Morgan Single Source Survey MFI is a customer determined response where one institution is nominated as the primary financial institution they deal with (when considering all financial products they hold). Peers include ANZ Group (including Suncorp from August 2024), NAB Group and Westpac Group (including St George Group). CBA Group includes Bankwest. Source: Roy Morgan Single Source survey conducted by Roy Morgan, Australian population 14+ (12 month averages to December 2025), excl. unable to identify MFI. Roy Morgan has re-calibrated the results from April 2020 to March 2021 to take into account methodology changes since COVID-19. This has resulted in small differences to some of the previously published figures.
MFI Share – Business	RFI Global Atlas Business MFI Share. Data on a 6 month roll weighted to the Australian business population. MFI Customer Share is the proportion of all businesses with any business banking, that nominate the FI as their main financial institution. Share based on grouped brands as follows: CBA Group includes CBA and Bankwest, ANZ Group includes ANZ and Suncorp from August 2024, NAB Group includes NAB, Westpac Group includes Westpac, St George, BankSA and Bank of Melbourne.
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.

Term	Description
NPS – Consumer	RFI Global Atlas Consumer MFI NPS. Based on Australian population aged 14+ years old rating their likelihood to recommend their MFI. NPS results are shown as a six-month rolling average. NPS is reported for each brand, therefore Commonwealth Bank of Australia excludes Bankwest and ASB Banking Group.
NPS – Business	RFI Global Atlas Business MFI NPS. Based on Australian businesses rating their likelihood to recommend their MFI for Business Banking. NPS results are shown as a six-month rolling average. NPS is reported for each brand, therefore Commonwealth Bank of Australia excludes Bankwest and ASB Banking Group.
NPS – Institutional	RFI Global Atlas Institutional $300 million plus Business MFI NPS: Based on Australian businesses with an annual revenue of $300 million or more for the previous financial year rating their likelihood to recommend their MFI for Business Banking. NPS results are shown as a 12 month rolling average. NPS is reported for each brand, therefore Commonwealth Bank of Australia excludes Bankwest and ASB Banking Group.
NPS – Consumer Mobile App	RFI Global Atlas Consumer MFI Mobile Banking App NPS: Based on MFI customers rating their likelihood to recommend their MFI's Mobile Banking App used in the last 4 weeks. NPS results are shown as a six-month rolling average. NPS is reported for each brand, therefore Commonwealth Bank of Australia excludes Bankwest and ASB Banking Group.
NPS – Consumer Digital Banking	RFI Global Atlas Consumer MFI Digital Banking NPS: Based on MFI customers rating their likelihood to recommend their MFI's Mobile Banking App and/or Online Banking used in the last four weeks. Overall Digital NPS is then calculated by weighting Online Banking: Mobile Banking App by a factor of 23.8:76.2. 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 Digital Banking	RFI Global Atlas Business MFI Digital Banking NPS: Based on MFI customers (turnover below $40m) rating their likelihood to recommend their MFI's Mobile Banking App and/or Online Banking used in the last 4 weeks. Overall Digital NPS is then calculated by weighting Online Banking: Mobile Banking App by a factor of 41:59. NPS results are shown as a six-month rolling average. NPS is reported for each brand, therefore Commonwealth Bank of Australia excludes Bankwest and ASB Banking Group.
NPS & Share Ranks	NPS and MFI Share ranks are based on absolute scores, or simple comparisons of incidences among major banks, not statistically significant differences.
Net Stable Funding Ratio (NSFR)	The NSFR is the second quantitative liquidity measure of the Basel III reforms, in addition to the LCR. It was implemented by APRA in Australia on 1 January 2018. It requires Australian ADIs to fund their assets with sufficient stable funding to reduce funding risk over a one year horizon. APRA prescribed factors are used to determine the stable funding requirement of assets and the stability of funding.
Non-Performing Exposures	An exposure which is in default, meaning it is 90 days or more past-due or it is considered unlikely the borrower will repay the exposure in full without recourse to actions such as realising security.
RepTrak reputation score	RepTrak, The RepTrak Company. Data is collected throughout the quarter and reported at quarter end. The reputation score is a calculation based on four statements measuring esteem, admiration and respect, trust and good feeling towards the organisation; expressed as a score ranging from 0-100 to determine the reputational strength of the company.
Risk Weighted Assets (RWA)	The value of the Group's On and Off Balance Sheet assets are adjusted by risk weights calculated according to various APRA prudential standards. For more information, refer to the APRA website.
Total Committed Exposures (TCE)	Total Committed Exposures is defined as the balance outstanding and undrawn components of committed facility limits. It is calculated post receipt of eligible financial collateral that meets the Group's netting requirements and excludes settlement exposures.
Troublesome & Non-Performing Exposures (TNPE)	Troublesome and non-performing exposures (TNPE) have replaced the Group's previous Troublesome and Impaired assets measures to align with the industry standard measure of Non-Performing. TNPE comprises Non-Performing exposures and Corporate troublesome exposures.

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