

## Additional Tier 1 Capital instruments

The tables below provide details on certain features of the Group's Additional Tier 1 Capital instruments, in accordance with APRA Prudential Standard APS 330 Public Disclosure.

- [PERLS X](#)
- [PERLS XII](#)
- [PERLS XIII](#)
- [PERLS XIV](#)
- [PERLS XV](#)
- [PERLS XVI](#)

**PERLS X**

1	Issuer	CBA
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	CBAPG (ASX), AU0000003832 (ISIN)
3	Governing law(s) of the instrument	Australia
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1
6	Eligible at solo (Level 1) /group (Level 2) / group&solo (Level 1&2)	Level 1&2
7	Instrument type(ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	AUD 1,365m
9	Par value of instrument	AUD 100
10	Accounting classification	Liability – amortised cost
11	Original date of issuance	6 Apr 2018
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Call date 15 Apr 2025, tax and regulatory calls, redemption at face value (reduced by amount previously converted / written off if applicable)
16	Subsequent call dates, if applicable	N/A
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(90 day BBSW + 3.4%) x (1 - Tax Rate)
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative

23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Mandatory Conversion Date or quarterly thereafter if applicable, Capital Trigger Event, Non-Viability Trigger Event or Change of Control Event APRA may trigger via Non-Viability Trigger Event Contractual approach
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	AUD 100 value of shares subject to 1% discount and Maximum Exchange Number
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Ordinary shares
29	If convertible, specify issuer of instrument it converts into	CBA
30	Write-down feature	Yes if conversion fails
31	If write-down, write-down trigger(s)	Capital Trigger Event or Non-Viability Trigger Event APRA may trigger via Non-Viability Trigger Event Contractual approach
32	If write-down, full or partial	May be written down partially
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2 Capital
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
38	Link to documentation	<a href="https://www.commbank.com.au/about-us/investors/other-securities.html">https://www.commbank.com.au/about-us/investors/other-securities.html</a>

[Back to top](#)

**PERLS XII**

1	Issuer	CBA
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	CBAPI (ASX), AU0000061327 (ISIN)
3	Governing law(s) of the instrument	Australia
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1
6	Eligible at solo (Level 1) /group (Level 2) / group&solo (Level 1&2)	Level 1&2
7	Instrument type(ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	AUD 1,650m
9	Par value of instrument	AUD 100
10	Accounting classification	Liability – amortised cost
11	Original date of issuance	14 Nov 2019
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Call date 20 Apr 2027, tax and regulatory calls, redemption at face value (reduced by amount previously converted / written off if applicable)
16	Subsequent call dates, if applicable	N/A
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(90 day BBSW + 3.0%) x (1 - Tax Rate)
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative

23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Mandatory Conversion Date or quarterly thereafter if applicable, Capital Trigger Event, Non-Viability Trigger Event or Change of Control Event APRA may trigger via Non-Viability Trigger Event Contractual approach
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	AUD 100 value of shares subject to 1% discount and Maximum Exchange Number
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Ordinary shares
29	If convertible, specify issuer of instrument it converts into	CBA
30	Write-down feature	Yes if conversion fails
31	If write-down, write-down trigger(s)	Capital Trigger Event or Non-Viability Trigger Event APRA may trigger via Non-Viability Trigger Event Contractual approach
32	If write-down, full or partial	May be written down partially
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2 Capital
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
38	Link to documentation	<a href="https://www.commbank.com.au/about-us/investors/other-securities.html">https://www.commbank.com.au/about-us/investors/other-securities.html</a>

[Back to top](#)

**PERLS XIII**

1	Issuer	CBA
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	CBAPJ (ASX), AU0000137770 (ISIN)
3	Governing law(s) of the instrument	Australia
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1
6	Eligible at solo (Level 1) /group (Level 2) / group&solo (Level 1&2)	Level 1&2
7	Instrument type(ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	AUD 1,180m
9	Par value of instrument	AUD 100
10	Accounting classification	Liability – amortised cost
11	Original date of issuance	1 April 2021
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Call date 20 Oct 2026, tax and regulatory calls, redemption at face value (reduced by amount previously converted / written off if applicable)
16	Subsequent call dates, if applicable	N/A
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(90 day BBSW + 2.75%) x (1 - Tax Rate)
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative

23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Mandatory Conversion Date or quarterly thereafter if applicable, Capital Trigger Event, Non-Viability Trigger Event or Change of Control Event APRA may trigger via Non-Viability Trigger Event Contractual approach
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	AUD 100 value of shares subject to 1% discount and Maximum Exchange Number
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Ordinary shares
29	If convertible, specify issuer of instrument it converts into	CBA
30	Write-down feature	Yes if conversion fails
31	If write-down, write-down trigger(s)	Capital Trigger Event or Non-Viability Trigger Event APRA may trigger via Non-Viability Trigger Event Contractual approach
32	If write-down, full or partial	May be written down partially
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2 Capital
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
38	Link to documentation	<a href="https://www.commbank.com.au/about-us/investors/other-securities.html">https://www.commbank.com.au/about-us/investors/other-securities.html</a>

[Back to top](#)

**PERLS XIV**

1	Issuer	CBA
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	CBAPK (ASX), AU0000211500 (ISIN)
3	Governing law(s) of the instrument	Australia
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1
6	Eligible at solo (Level 1) /group (Level 2) / group&solo (Level 1&2)	Level 1&2
7	Instrument type(ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	AUD 1,750m
9	Par value of instrument	AUD 100
10	Accounting classification	Liability – amortised cost
11	Original date of issuance	31 March 2022
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Call dates 15 Jun 2029, 17 Dec 2029, 17 Jun 2030, tax and regulatory calls, redemption at face value (reduced by amount previously converted / written off if applicable)
16	Subsequent call dates, if applicable	Refer above
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(90 day BBSW + 2.75%) x (1 - Tax Rate)
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No



22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Mandatory Conversion Date or quarterly thereafter if applicable, Capital Trigger Event, Non-Viability Trigger Event or Change of Control Event APRA may trigger via Non-Viability Trigger Event Contractual approach
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	AUD 100 value of shares subject to 1% discount and Maximum Exchange Number
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Ordinary shares
29	If convertible, specify issuer of instrument it converts into	CBA
30	Write-down feature	Yes if conversion fails
31	If write-down, write-down trigger(s)	Capital Trigger Event or Non-Viability Trigger Event APRA may trigger via Non-Viability Trigger Event Contractual approach
32	If write-down, full or partial	May be written down partially
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2 Capital
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
38	Link to documentation	<a href="https://www.commbank.com.au/about-us/investors/other-securities.html">https://www.commbank.com.au/about-us/investors/other-securities.html</a>

[Back to top](#)

**PERLS XV**

1	Issuer	CBA
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	CBAPL (ASX), AU0000246696 (ISIN)
3	Governing law(s) of the instrument	Australia
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1
6	Eligible at solo (Level 1) /group (Level 2) / group&solo (Level 1&2)	Level 1&2
7	Instrument type(ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	AUD 1,777m
9	Par value of instrument	AUD 100
10	Accounting classification	Liability – amortised cost
11	Original date of issuance	15 November 2022
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Call dates 15 Jun 2028, 15 Dec 2028, 15 Jun 2029, tax and regulatory calls, redemption at face value (reduced by amount previously converted / written off if applicable)
16	Subsequent call dates, if applicable	Refer above
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(90 day BBSW + 2.85%) x (1 - Tax Rate)
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No

22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Mandatory Conversion Date or quarterly thereafter if applicable, Capital Trigger Event, Non-Viability Trigger Event or Change of Control Event APRA may trigger via Non-Viability Trigger Event Contractual approach
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	AUD 100 value of shares subject to 1% discount and Maximum Exchange Number
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Ordinary shares
29	If convertible, specify issuer of instrument it converts into	CBA
30	Write-down feature	Yes if conversion fails
31	If write-down, write-down trigger(s)	Capital Trigger Event or Non-Viability Trigger Event APRA may trigger via Non-Viability Trigger Event Contractual approach
32	If write-down, full or partial	May be written down partially
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2 Capital
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
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[Back to top](#)

**PERLS XVI**

1	Issuer	CBA
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	CBAPM (ASX), AU0000279333 (ISIN)
3	Governing law(s) of the instrument	Australia
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1
6	Eligible at solo (Level 1) /group (Level 2) / group&solo (Level 1&2)	Level 1&2
7	Instrument type(ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	AUD 1,550m
9	Par value of instrument	AUD 100
10	Accounting classification	Liability – amortised cost
11	Original date of issuance	9 June 2023
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Call dates 17 Jun 2030, 16 Dec 2030, 16 Jun 2031, tax and regulatory calls, redemption at face value (reduced by amount previously converted / written off if applicable)
16	Subsequent call dates, if applicable	Refer above
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(90 day BBSW + 3.00%) x (1 - Tax Rate)
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No

22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	Mandatory Conversion Date or quarterly thereafter if applicable, Capital Trigger Event, Non-Viability Trigger Event or Change of Control Event APRA may trigger via Non-Viability Trigger Event Contractual approach
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	AUD 100 value of shares subject to 1% discount and Maximum Exchange Number
27	If convertible, mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Ordinary shares
29	If convertible, specify issuer of instrument it converts into	CBA
30	Write-down feature	Yes if conversion fails
31	If write-down, write-down trigger(s)	Capital Trigger Event or Non-Viability Trigger Event APRA may trigger via Non-Viability Trigger Event Contractual approach
32	If write-down, full or partial	May be written down partially
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2 Capital
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
38	Link to documentation	<a href="https://www.commbank.com.au/about-us/investors/other-securities.html">https://www.commbank.com.au/about-us/investors/other-securities.html</a>

[Back to top](#)