September Quarter 2012 Information Pack

CommonwealthBank

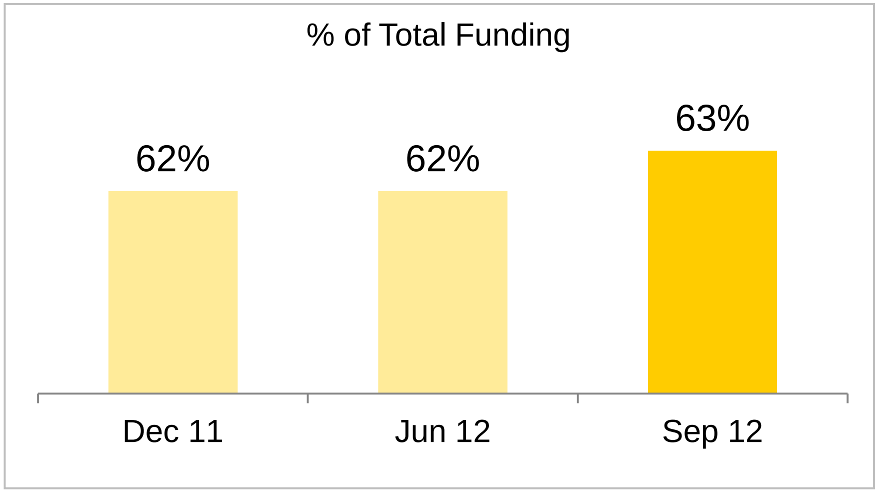
Notes

Disclaimer

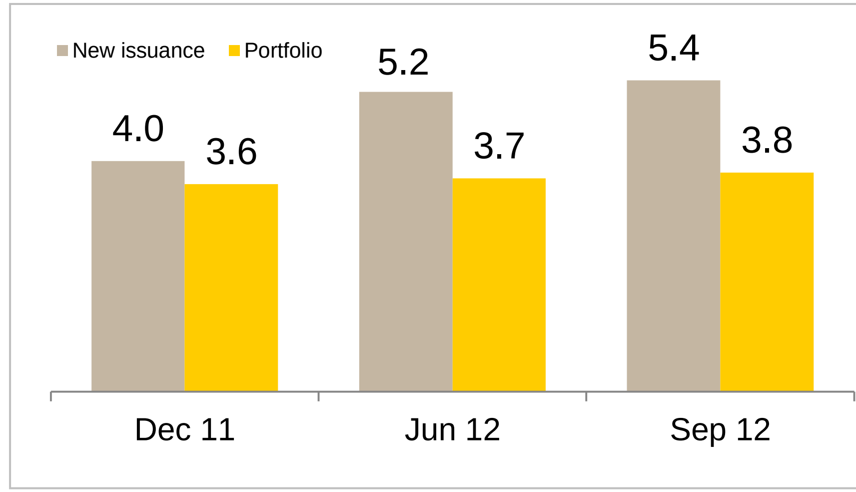
The material that follows is a presentation of general background information about the Group's activities current at the date of the presentation, 7 November 2012. It is information given in summary form and does not purport to be complete. It is not intended to be relied upon as advice to investors or potential investors and does not take into account the investment objectives, financial situation or needs of any particular investor. These should be considered, with or without professional advice when deciding if an investment is appropriate.

Key indicators

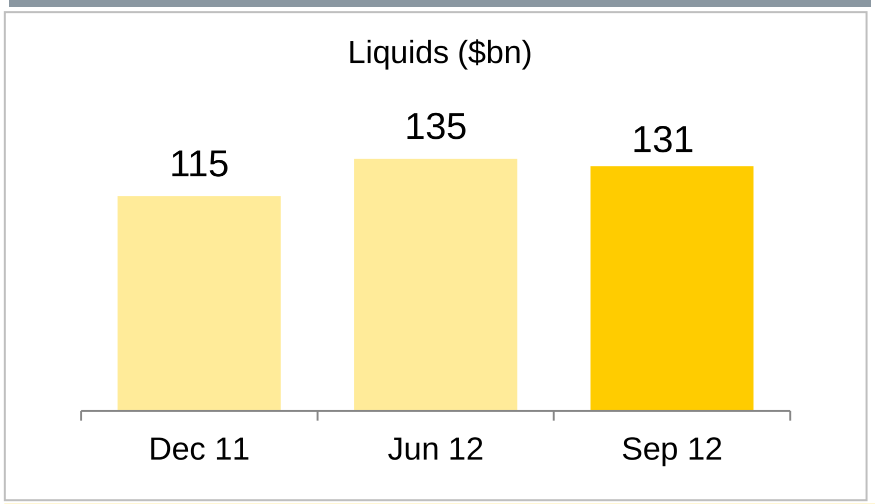
Deposit funding



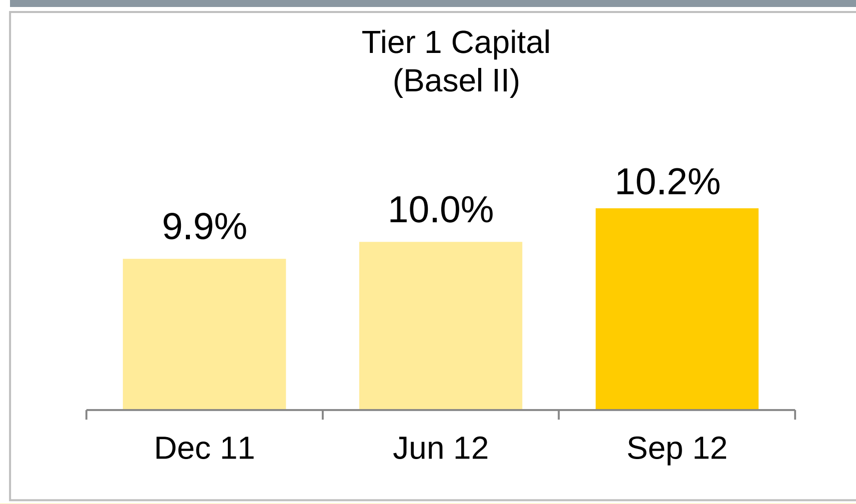
Wholesale funding tenor (years)[1]



Liquidity



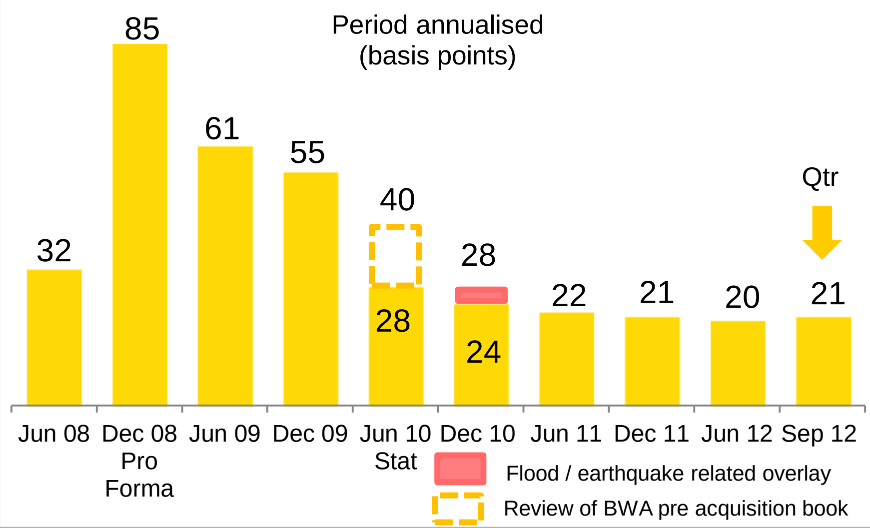
Capital



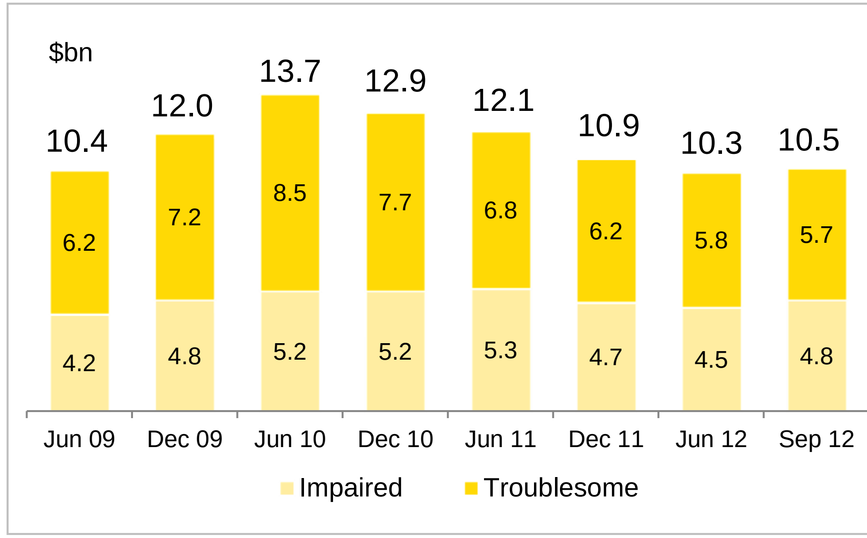
1 Weighted Average Maturity of long term wholesale debt. Includes all deals with first call or contractual maturity of 12 months or greater.

Credit quality

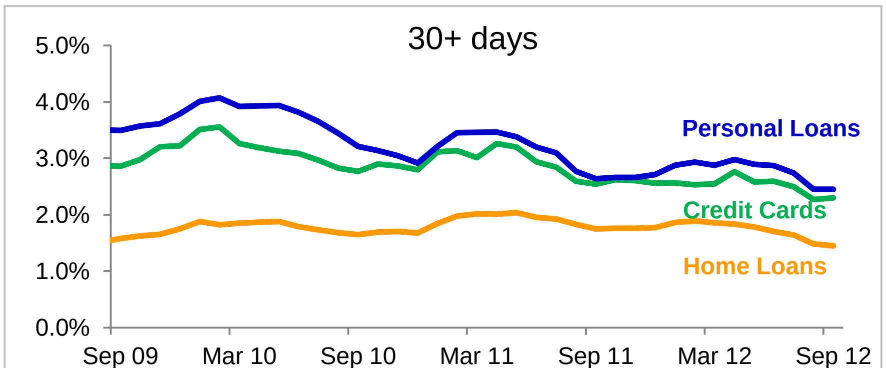
Loan impairment expense to gross loans[1]



Troublesome and impaired assets

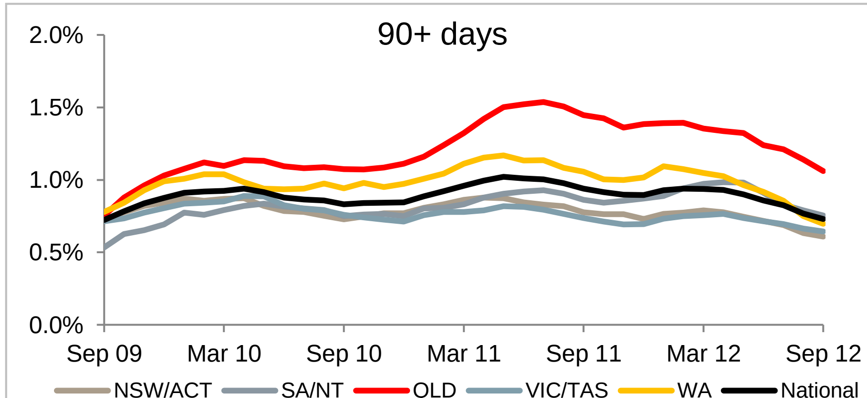


RBS consumer arrears



CBA domestic only. Excludes Bankwest.

RBS home loan arrears by state

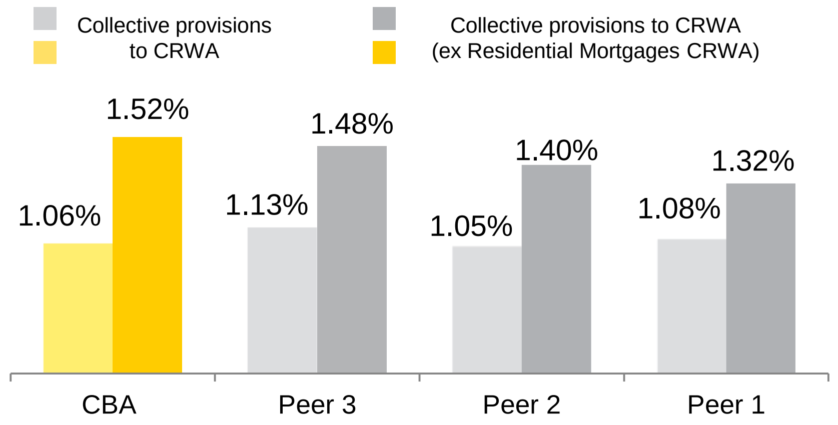


CBA domestic only. Excludes Bankwest.

1 Includes ASB, and Bankwest from December 2008. December 2008 includes Bankwest on a pro forma basis. Basis points as a percentage of average Gross Loans and Acceptances.

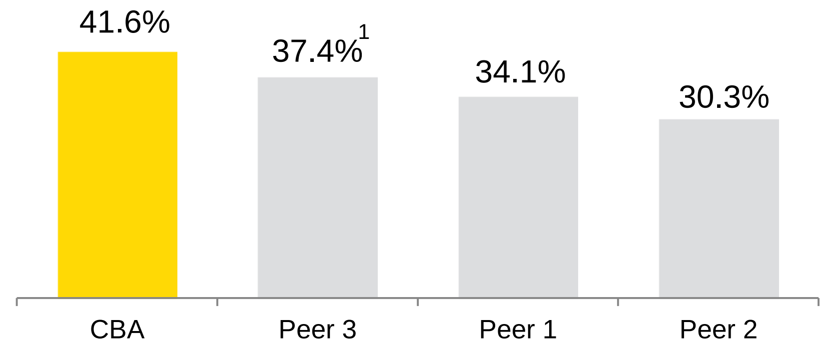
Coverage ratios - provisions

Collective provisions to credit RWA



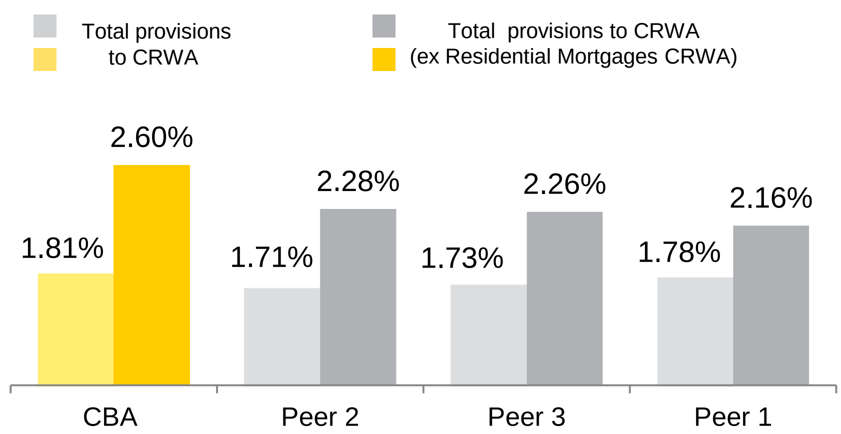
CBA and Peers at 30 September 2012

Individual provisions to impaired assets



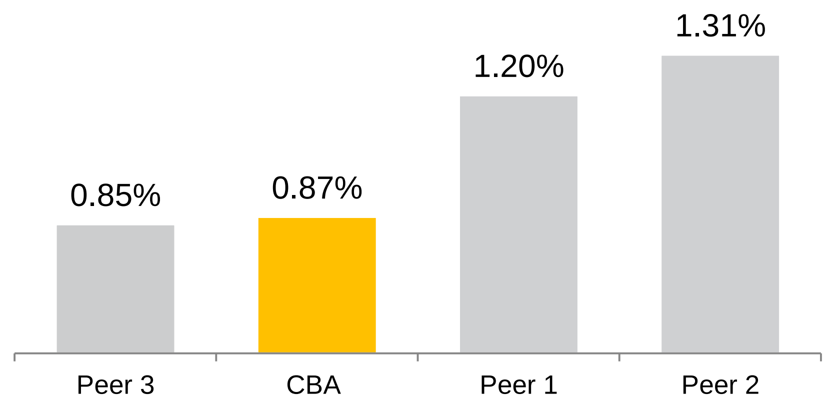
CBA and Peers at 30 September 2012

Total provisions [2] to credit RWA



CBA and Peers at 30 September 2012

Impaired assets to GLAs [3]



CBA and Peers at 30 September 2012

1 Impairment Provisions to Impaired Assets.
2 Provisions do not include General Reserve for Credit Losses equity reserves or other similar adjustments.
3 Gross Loans and Acceptances.