

September Quarter 2014

Information pack

CommonwealthBank

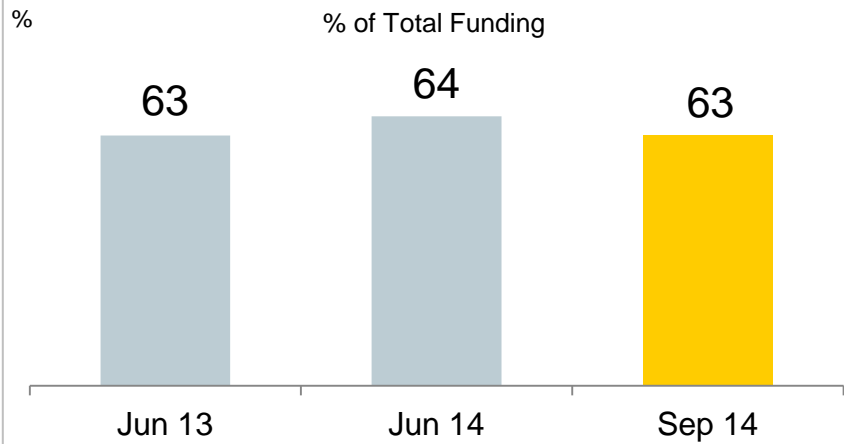


Disclaimer

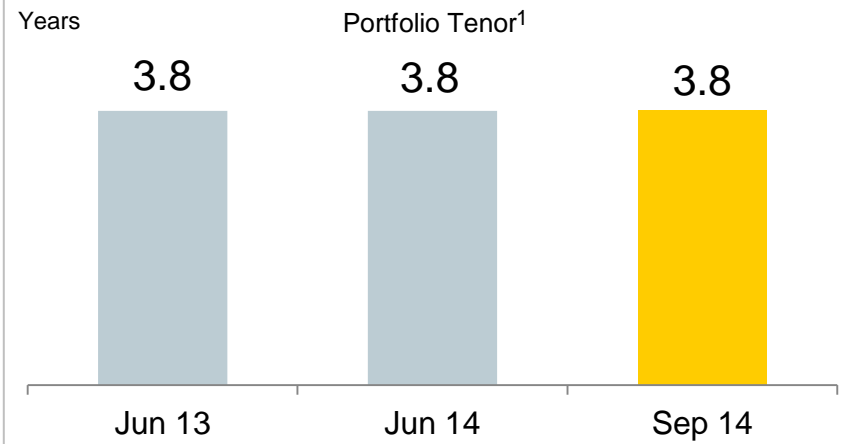
The material that follows is a presentation of general background information about the Group's activities current at the date of the presentation, 5 November 2014. It is information given in summary form and does not purport to be complete. It is not intended to be relied upon as advice to investors 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.

Strength to support our customers

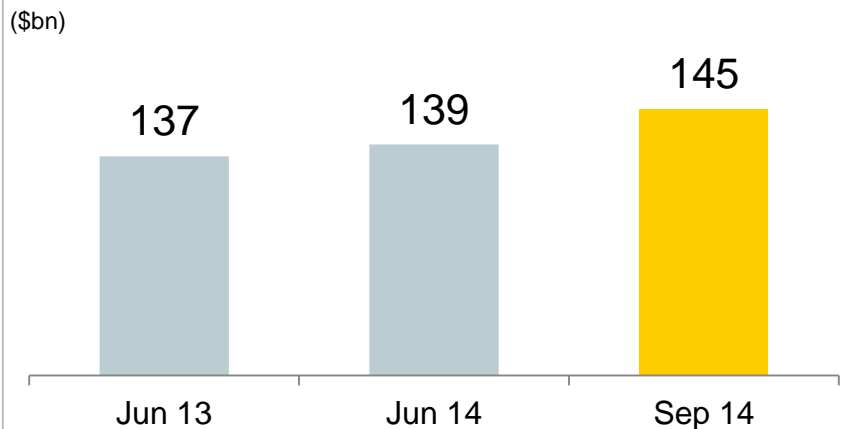
Deposit Funding



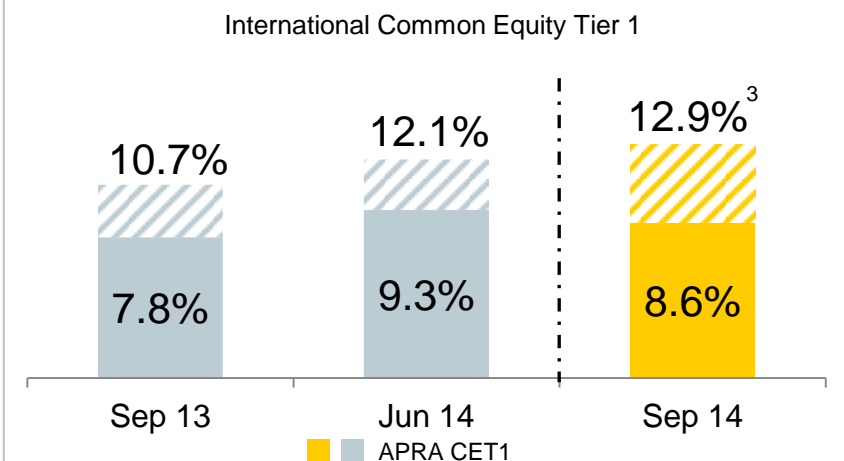
Wholesale Funding Tenor



Liquids²



Capital



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

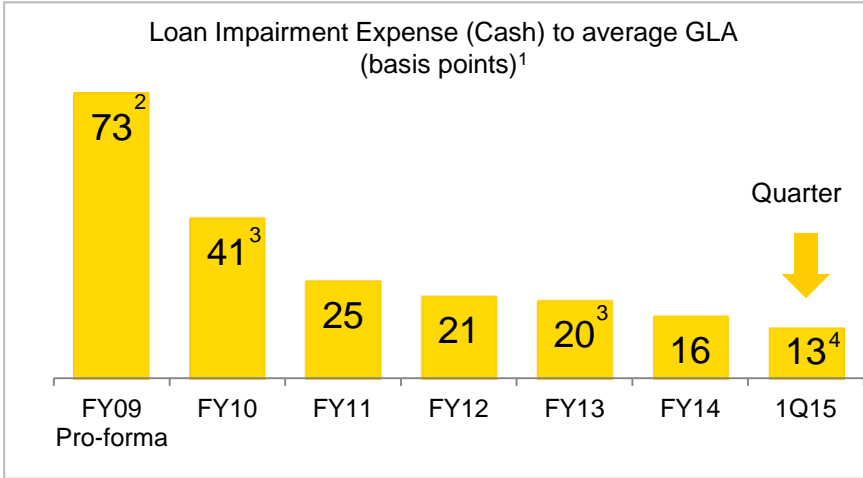
² Liquids reported post applicable haircuts.

³ The calculation of the Sep 14 ratio has been revised to align to the Internationally Comparable methodology detailed in the Aug 14 PwC Australia report commissioned by the ABA. The key changes in methodology include differences in calculating RWA for residential mortgages, specialised lending and corporate exposures. Prior period ratios have not been restated and reflect the previously disclosed CET1 (Internationally Harmonised) ratio.

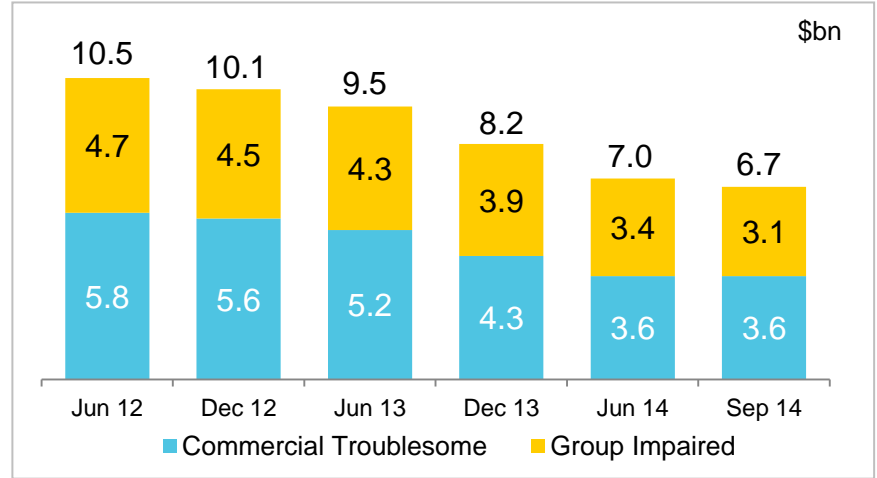


Sound credit quality

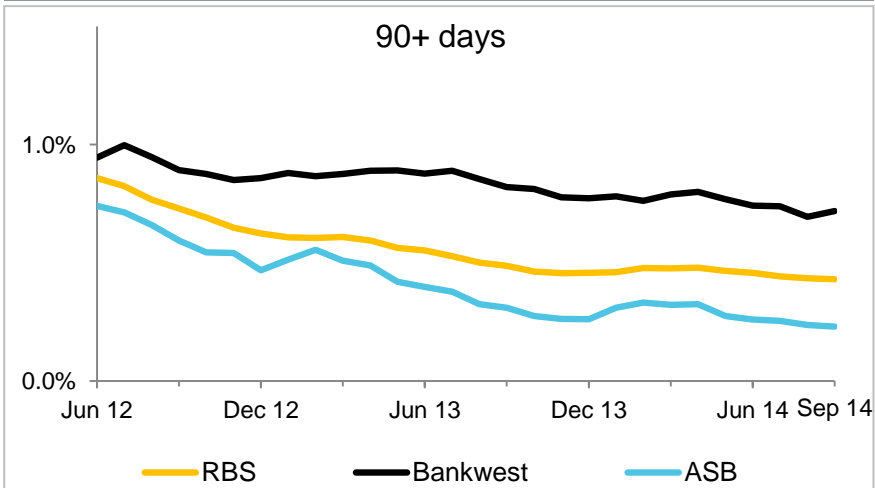
Loan Impairment Expense to Gross Loans



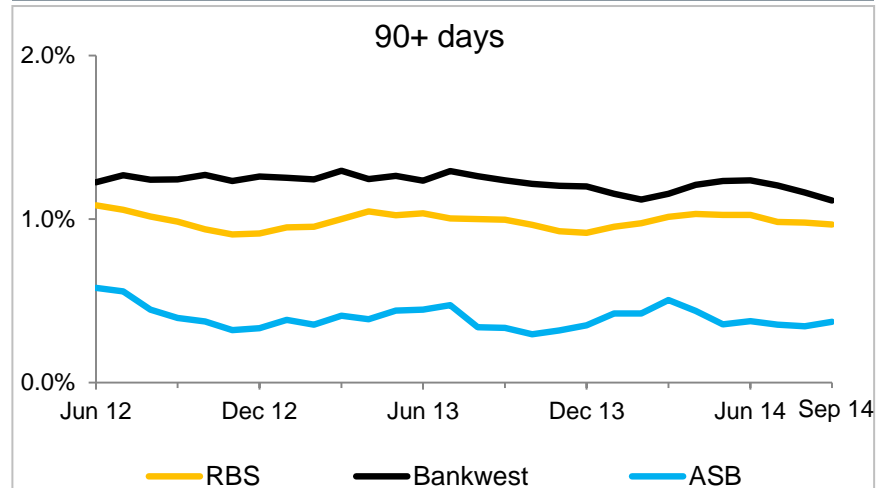
Troublesome and Impaired Assets



Home Loan Arrears



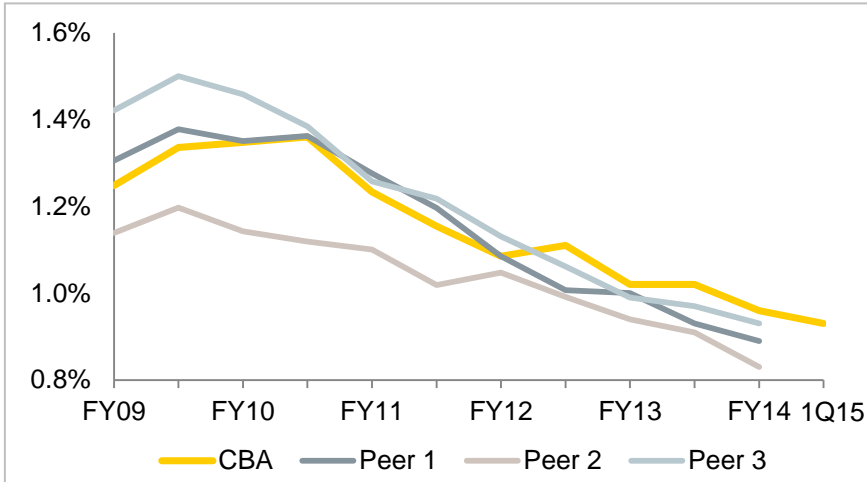
Credit Card Arrears



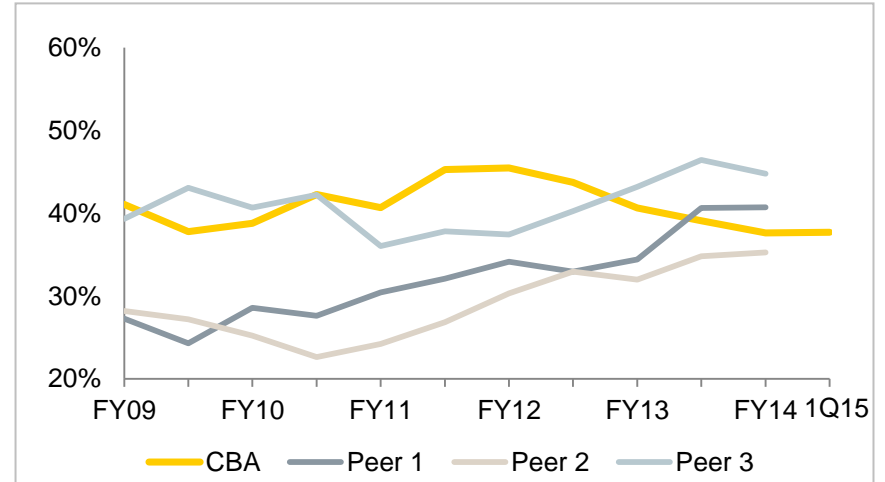
1 Basis points as a percentage of average Gross Loans and Acceptances (GLA).
 2 FY09 includes Bankwest on a pro-forma basis and is based on impairment expense for the year.
 3 Statutory Loan Impairment Expense (LIE) for FY10: 48 bpts and FY13: 21 bpts.
 4 Three months annualised.

Coverage ratios

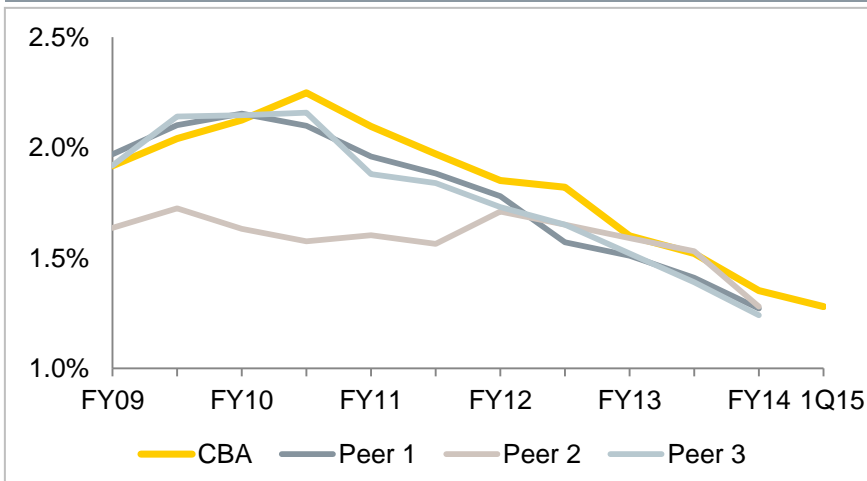
Collective Provisions¹ to Credit RWA²



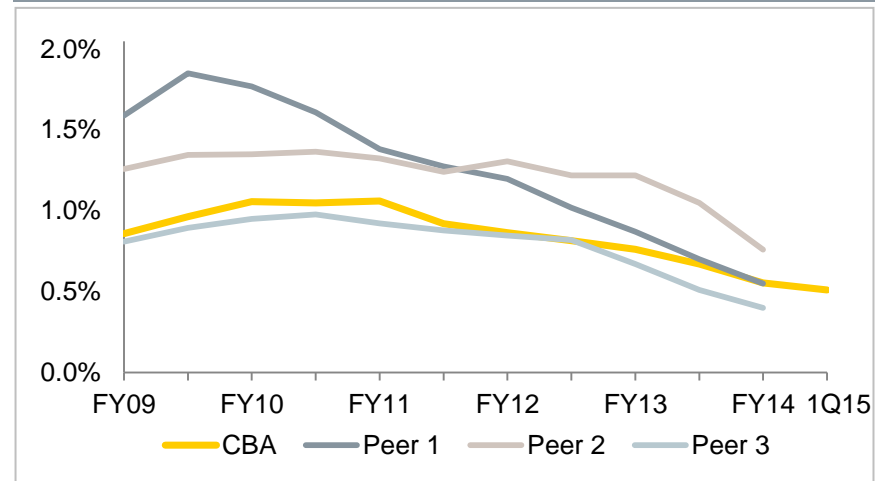
Provisions for Impaired Assets³ to Impaired Assets⁴



Total Provisions¹ to Credit RWA²



Impaired Assets⁴ to Gross Loans and Acceptances



Charts based on financial year data (CBA: 31 December, 30 June and 30 September 2014, Peers: 31 March and 30 September):

- Provisions do not include General Reserve for Credit Losses, equity reserves or other similar adjustments.
- All ratios subsequent to 1 January 2013 are based on Basel III credit RWA, all ratios prior to this date are based on Basel II/Basel 2.5 credit RWA.
- CBA ratios prior to June 2010 and Peers 1 & 2 ratios based on Individually Assessed Provisions to Impaired Assets.
- CBA data from June 2010 has been updated for changes in the definition of impaired assets to include unsecured retail exposures which are 90 days past due.