ASX Announcement

Commonwealth Bank

Items impacting CBA's financial reporting

Tuesday, 4 August 2026 Sydney: Commonwealth Bank of Australia (CBA) today provides an update on changes to financial reporting impacting the 2H25 and 1H26 financial comparatives.

1. Changes to loans past due disclosures in the Profit Announcement

During the half year ended 30 June 2026, the Group completed an alignment of the home loan arrears methodologies across the Group. The changes primarily related to the consistent inclusion of unpaid fees and removal of low materiality thresholds, which resulted in an increase in reported early stage loan arrears.

These changes did not impact 90+ days home loan arrears, non-performing exposures, provisioning or regulatory capital.

A summary of the restated comparatives and impacted Pillar 3 comparatives are included in Attachment A.

2. Full year results announcement

CBA is scheduled to announce its full year results on 12 August 2026. A virtual results briefing will be webcast with Chief Executive Officer, Matt Comyn, and Chief Financial Officer, Alan Docherty, at 10:30am (Australian Eastern Standard time) on 12 August 2026. This briefing will be available via webcast on the Commonwealth Bank Investor Centre (www.commbank.com.au/results).

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The release of this announcement was authorised by the Disclosure Committee.

Attachment A

Profit Announcement

2.2 Provisions for Impairment and Asset Quality

	As at 31 December 2025			
	Home Loans $M	Other Personal [1] $M	Other Commercial Industrial $M	Total $M
Loans past due [2]				
Past due 1 - 29 days	11,771	354	2,571	**14,696**
Past due 30 - 59 days	2,377	137	377	**2,891**
Past due 60 - 89 days	1,327	90	175	**1,592**
Past due 90 - 179 days	2,022	153	336	**2,511**
Past due 180 days or more	2,569	30	1,015	**3,614**
Total loans past due	**20,066**	**764**	**4,474**	**25,304**

	As at 30 June 2025			
	Home Loans $M	Other Personal [1] $M	Other Commercial Industrial $M	Total $M
Loans past due [2]				
Past due 1 - 29 days	12,444	369	2,402	**15,215**
Past due 30 - 59 days	2,696	133	375	**3,204**
Past due 60 - 89 days	1,415	93	283	**1,791**
Past due 90 - 179 days	2,262	159	344	**2,765**
Past due 180 days or more	2,676	30	896	**3,602**
Total loans past due	**21,493**	**784**	**4,300**	**26,577**

1 Included in these balances are credit card facilities and other unsecured portfolio managed facilities.
2 An exposure is considered past due from the first day of missed payment and includes loans past due that are in the process of curing.

Attachment A

Pillar 3

CRB(g): Ageing analysis of accounting past-due exposures

	30 June 2025				
	Past due 30 - 59 days	Past due 60 - 89 days	Past due 90 - 179 days	Past due 180 days or more	Total loans past due
Portfolio Type [1]	$M	$M	$M	$M	$M
Corporate (incl. Large and SME corporate)	278	196	235	574	**1,283**
Sovereign	3	–	–	–	**3**
Financial institution	–	–	–	–	**–**
SME retail [2]	60	56	81	134	**331**
Residential mortgage	2,355	1,253	2,039	2,387	**8,034**
Qualifying revolving retail	40	28	50	1	**119**
Other retail	74	54	97	11	**236**
Specialised lending	–	–	–	121	**121**
Other assets [3]	–	–	–	–	**–**
RBNZ regulated entities	389	201	257	365	**1,212**
Total credit exposures	**3,199**	**1,788**	**2,759**	**3,593**	**11,339**

1 Excludes exposures in securitisation entities that meet APRA's operational requirements for regulatory capital relief under APS 120 *Securitisation*.
2 Total of exposures that are past due 30 days.
3 Includes immaterial contributions from other standardised asset classes, including Domestic public sector entities, Commercial property, Land acquisition, development and construction, and Bank.