

COMMONWEALTH BANK OF AUSTRALIA

Commonwealth Bank
of Australia



COMPANY DATA

LISTING JURISDICTION/EXCHANGE	Australia/ASX
FINANCIAL YEAR-END DATE	30 Jun
BLOOMBERG TICKER	CBAAU
MARKET CAPITALISATION	A\$146bn (30 Jun 19)

CREDIT METRICS

BANK SENIOR CREDIT RATINGS (S&P/M/F)	AA-/Aa3/AA- (stable/stable/negative)
AT1 DEBT RATINGS	Not available for retail
T2 DEBT RATINGS (S&P/M/F)	BBB+/Baa1/A+
NET STABLE-FUNDING RATIO	112% (30 Jun 19)
LIQUIDITY-COVERAGE RATIO	132% (30 Jun 19)
CET1/TOTAL CAPITAL RATIO	10.7%/15.5% (30 Jun 19)
TOTAL SIZE OF ASSET BOOK/ RISK-WEIGHTED ASSETS	A\$976.502bn/A\$452.762bn (30 Jun 19)

FUNDING METRICS (30 JUN 19)

WHOLESALE FUNDING BREAKDOWN	
SHORT-TERM WHOLESALE	34%
LONG-TERM WHOLESALE	66%
WEIGHTED-AVERAGE TERM-DEBT MATURITY ¹	5.1 yrs (includes amortising securitisation)
WHOLESALE TERM FUNDING BREAKDOWN	
SENIOR, T2, AT1	73%
COVERED BONDS	20%
SECURITISATION	7%
TOTAL OUTSTANDING TERM-DEBT ISSUANCE BY CURRENCY	
USD	32%
AUD	32%
EUR	25%
OTHER	11%

1. Only >1yr maturities; is on a residual-maturity basis.

About Commonwealth Bank of Australia

The Commonwealth Bank was founded under the *Commonwealth Bank Act* in 1911 and empowered to conduct savings and general banking business. The bank has grown to a business with more than 48,000 people working in the Commonwealth Bank Group who serve more than 17 million customers and more than 800,000 shareholders.

Commonwealth Bank offers a range of financial services to help all Australians build and manage their finances. Services include retail, premium, business and institutional banking, and share-broking products and services.

With a balance sheet approaching A\$1 trillion, the bank operates primarily in Australia and New Zealand and has approximately 85% of its assets in these countries. It also has operations in Europe, North America and Asia to support international customers.

Funding strategy

Commonwealth Bank's long-term funding strategy is to provide the Group with access to term funding markets through the cycle. This is achieved through diversification of issuance across markets, products and investors.

The Group's strategy is to maintain an appropriate mix of secured and unsecured issuance and to target a sustainable

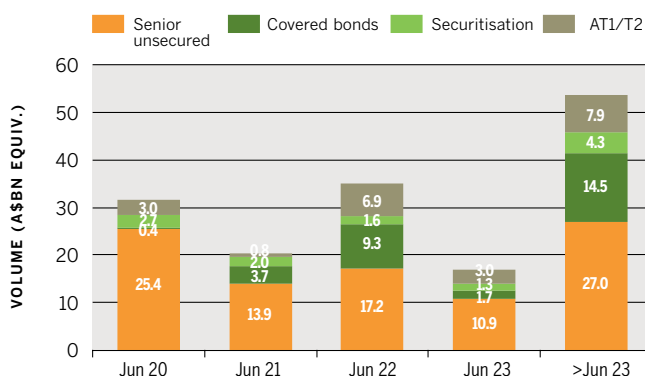
maturity profile. In addition, the Group seeks to maintain an appropriate mix of short- and long-term debt to achieve an appropriate balance of cost and duration.

AUD activity

The AUD market is Commonwealth Bank's home market and remains one of the core markets the Group will access. The bank issues senior-unsecured, secured and capital transactions in the Australian dollar market.

Over the last three years, Commonwealth Bank has consistently issued around a third of its term wholesale funding in Australian dollars.

TERM-DEBT MATURITY PROFILE (ALL CURRENCIES)



AT1 and T2 data is listed to call date.

SOURCE: COMMONWEALTH BANK OF AUSTRALIA OCTOBER 2019

OUTSTANDING AUD BONDS

FIRST ISSUE DATE	VOLUME (A\$M)	MATURITY/CALL DATE	COUPON (%) / MARGIN (BP)	COUPON TYPE	ASSET TYPE	DOC./ PROGRAMME
11 Jan 19	2,200	11 Jan 24	113/ BBSW	FRN	Senior	Domestic
11 Jan 19	300	11 Jan 24	3.00	Fixed	Senior	Domestic
17 Dec 18	1,590	26 Apr 24	370/ BBSW	FRN	AT1	Prospectus
10 Oct 18	15	10 Oct 33	4.127	Fixed	Senior	EMTN
18 Sep 18	20	18 Sep 33	4.01	Fixed	Senior	EMTN
16 Aug 18	300	16 Aug 23	3.20	Fixed	Senior	Domestic
16 Aug 18	1,600	16 Aug 23	93/ BBSW	FRN	Senior	Domestic
16 Aug 18	300	16 Aug 21	2.75	Fixed	Senior	Domestic
16 Aug 18	1,300	16 Aug 21	73/ BBSW	FRN	Senior	Domestic
17 Apr 18	40	17 Apr 28	3.79	Fixed	Senior	Domestic
17 Apr 18	60	17 Apr 25	3.52	Fixed	Senior	Domestic
6 Apr 18	1,365	15 Apr 25	340/ BBSW	FRN	AT1	Prospectus
8 Mar 18	50	8 Mar 38	4.33	Fixed	Senior	EMTN
23 Feb 18	30	23 Feb 33	4.23	Fixed	Senior	EMTN
19 Feb 18	100	19 Feb 48	4.44	Fixed	Senior	EMTN
29 Jan 18	12	29 Jan 23	N/A	Variable	Senior	EMTN
25 Jan 18	300	25 Apr 23	3.25	Fixed	Senior	Domestic
25 Jan 18	1,200	25 Apr 23	80/ BBSW	FRN	Senior	Domestic
25 Jan 18	12	25 Jan 23	N/A	Variable	Senior	EMTN

FIRST ISSUE DATE	VOLUME (\$M)	MATURITY/ CALL DATE	COUPON (%) / MARGIN (BP)	COUPON TYPE	ASSET TYPE	DOC. / PROGRAMME
19 Jan 18	30	19 Jan 33	4.05	Fixed	Senior	EMTN
29 Nov 17	25	29 Nov 27	3.57	Fixed	Senior	Domestic
29 Nov 17	75	29 Nov 24	3.25	Fixed	Senior	Domestic
21 Nov 17	14	21 Nov 47	4.44	Fixed	Senior	EMTN
23 Oct 17	50	23 Oct 24	3.35	Fixed	Senior	Domestic
11 Oct 17	40	11 Oct 47	4.49	Fixed	Senior	EMTN
25 Sep 17	20	25 Sep 47	4.51	Fixed	Senior	EMTN
25 Jul 17	150	25 Jan 28	3.75	Fixed	Senior	Domestic
25 Jul 17	1,625	25 Jul 22	88/ BBSW	FRN	Senior	Domestic
25 Jul 17	125	25 Jul 22	3.25	Fixed	Senior	Domestic
27 Apr 17	66	27 Apr 22	2.69	Fixed	Senior	EMTN
31 Mar 17	450	31 Mar 22	3.25	Fixed	Senior	Domestic
31 Mar 17	200	31 Mar 22	92/ BBSW	FRN	Senior	Domestic
31 Mar 17	1,640	31 Mar 22	390/ BBSW	FRN	AT1	Prospectus
10 Feb 17	20	10 Feb 29	0.00	Zero coupon	Senior	EMTN
18 Jan 17	26	18 Jan 29	0.00	Zero coupon	Senior	EMTN
18 Jan 17	20	18 Jan 29	0.00	Zero coupon	Senior	EMTN
17 Jan 17	2,250	17 Jan 22	111/ BBSW	FRN	Senior	Domestic
17 Jan 17	400	17 Jan 22	3.25	Fixed	Senior	Domestic
9 Jan 17	10	9 Jan 29	0.00	Zero coupon	Senior	EMTN
28 Dec 16	12	28 Dec 28	0.00	Zero coupon	Senior	EMTN
23 Dec 16	15	23 Dec 28	0.00	Zero coupon	Senior	EMTN
21 Dec 16	10	21 Dec 28	0.00	Zero coupon	Senior	EMTN
21 Dec 16	20	21 Dec 28	0.00	Zero coupon	Senior	EMTN
21 Dec 16	119	21 Dec 21	2.95	Fixed	Senior	EMTN
15 Dec 16	30	15 Dec 26	3.90	Fixed	Senior	EMTN
8 Dec 16	45	8 Dec 28	0.00	Zero coupon	Senior	EMTN
17 Nov 16	200	17 Nov 26	3.25	Fixed	Covered	Covered bond
17 Nov 16	1,400	17 Nov 21	85/ BBSW	FRN	Covered	Covered bond
17 Nov 16	700	17 Nov 21	2.75	Fixed	Covered	Covered bond
7 Nov 16	72	7 Nov 28	0.00	Zero coupon	Senior	EMTN
7 Nov 16	10	7 Nov 19	0.00	Zero coupon	Senior	EMTN
4 Nov 16	100	4 Nov 19	N/A	Variable	Senior	EMTN
3 Nov 16	100	4 Nov 19	N/A	Variable	Senior	EMTN
20 Oct 16	30	20 Oct 28	3.43	Fixed	Senior	EMTN
29 Sep 16	150	29 Sep 21	97/ BBSW	FRN	Senior	Domestic
20 Sep 16	3	20 Sep 28	2.85	Fixed	Senior	EMTN
12 Jul 16	475	12 Jul 21	2.90	Fixed	Senior	Domestic
12 Jul 16	2,100	12 Jul 21	121/ BBSW	FRN	Senior	Domestic
3 Jun 16	750	3 Jun 21	265/ BBSW	FRN	T2	Domestic
10 May 16	5	10 May 21	2.70	Fixed	Senior	EMTN
27 Apr 16	80	27 Apr 21	2.93	Fixed	Senior	EMTN
21 Apr 16	52	21 Apr 20	2.71	Fixed	Senior	EMTN
30 Mar 16	1,450	15 Oct 21	520/ BBSW	FRN	AT1	Prospectus
18 Jan 16	2,300	18 Jan 21	115/ BBSW	FRN	Senior	Domestic
18 Jan 16	200	18 Jan 21	3.50	Fixed	Senior	Domestic
11 Dec 15	275	11 Jun 26	4.20	Fixed	Senior	Domestic
17 Jul 15	1,500	17 Jul 20	90/ BBSW	FRN	Senior	Domestic
24 Apr 15	37	15 Apr 20	2.56	Fixed	Senior	EMTN
22 Apr 15	66	22 Oct 19	2.24	Fixed	Senior	EMTN
2 Mar 15	40	27 Mar 23	0.00	Zero coupon	Senior	EMTN
20 Jan 15	14	20 Jan 25	0.00	Zero coupon	Senior	EMTN
14 Jan 15	50	14 Jan 25	3.82	Fixed	Senior	Domestic
17 Dec 14	33	17 Dec 24	0.00	Zero coupon	Senior	EMTN
5 Nov 14	1,000	5 Nov 19	195/ BBSW	FRN	T2	Domestic

FIRST ISSUE DATE	VOLUME (\$M)	MATURITY/ CALL DATE	COUPON (%) / MARGIN (BP)	COUPON TYPE	ASSET TYPE	DOC. / PROGRAMME
1 Oct 14	3,000	15 Dec 22	280/ BBSW	FRN	AT1	Prospectus
9 Sep 14	50	26 Aug 24	4.28	Fixed	Covered	Covered bond
18 Jul 14	500	18 Oct 19	3.75	Fixed	Senior	Domestic
18 Jul 14	1,750	18 Oct 19	85/ BBSW	FRN	Senior	Domestic
10 Jul 14	109	10 Jul 24	4.50	Fixed	Covered	Covered bond
27 May 14	125	27 May 24	4.75	Fixed	Covered	Covered bond
8 May 14	20	8 May 24	5.00	Fixed	Senior	Domestic
10 Mar 14	100	10 Jun 20	4.75	Fixed	Senior	EMTN
21 Nov 13	11	13 Nov 20	0.00	Zero coupon	Senior	EMTN
31 Jul 13	88	31 Jul 23	5.50	Fixed	Senior	EMTN
28 Nov 12	1	28 Nov 24	4.18	Fixed	Senior	EMTN
10 Aug 12	8	10 Aug 22	5.01	Fixed	Senior	EMTN
4 Jul 12	2	4 Jul 22	4.39	Fixed	Senior	EMTN
14 Jun 12	15	14 Jun 22	4.52	Fixed	Senior	EMTN
19 Apr 12	3	19 Apr 22	1.50	Fixed	Senior	EMTN
28 Mar 12	16	28 Mar 22	6.68	Fixed	Senior	EMTN
21 Dec 10	12	21 Dec 20	7.09	Fixed	Senior	EMTN
9 Nov 10	5	9 Nov 20	6.30	Fixed	Senior	EMTN
12 Aug 10	10	12 Aug 20	6.85	Fixed	Senior	EMTN
30 Jul 10	20	30 Jul 20	7.27	Fixed	Senior	EMTN
16 Jun 10	25	16 Jun 20	6.91	Fixed	Senior	EMTN
15 Jun 10	15	15 Jun 20	6.93	Fixed	Senior	EMTN
5 Feb 10	250	5 Feb 20	7.25	Fixed	Senior	Domestic
20 Nov 07	150	20 Nov 20	3.60	Fixed	Senior	Domestic
20 Apr 07	10	20 Apr 27	0.00	Zero coupon	Senior	EMTN
6 Apr 99	25	6 Apr 29	6.50	Fixed	T2	Domestic

AUD bonds outstanding at 30 June 2019 – publicly available deals only.
AT1 and T2 deal maturities are the call dates.

SOURCE: COMMONWEALTH BANK OF AUSTRALIA OCTOBER 2019

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