Doing more with less

Our journey continues…
Driving customer focused efficiency

- Efficient Operations
- Strategic Investments
- Great Customer Service

Productivity Improvements
Our journey continues...

Delivering outcomes to our customers

- Cost Saving
- Innovative Solutions
- Process Efficiencies
- Productivity Improvements
What does tomorrow look like?

Making things simpler and easier for our customers and each other

**Customer centricity**
Leverage our standard processes to provide a dynamic customer engagement to differentiate CBA from competitors that can’t offer the same experience.

**Produce results and value for our customers**
Create more value for our customers by making products, processes and services simpler, easier to use and more cost effective.

**Process centricity**
Design a clear “end state” for each of our major processes that are simple, standard, consistent, and channel agnostic.

**Drive behaviours**
Embed the Productivity culture and constantly innovate what we do.

**Build capacity**
Build best-in-class Productivity capability to create value.
Harnessing innovative thinking – turning disruptive technology into great ideas
Big data analytics for great customer outcomes

Data is unrivalled in Australia with strong coverage

- CBA has over 25% of all cards outstanding
- Data is 100% owned and exclusive to CBA
- More than 40% of all transactions are seen by CBA

- CBA processed over 2BN payments in 2013 (credit, EFTPOS, BPAY & direct debit; business & personal)
- Data is exact & accurate based on actual consumer behaviour – not inferred or extrapolated; not a survey

Insights are high value-add

- Bespoke insights are commercial and valuable
- Clients gain a point of differentiation vs their peers
- CBA partners with clients; industry insights help us understand your business

As issuer, CBA can profile real cardholders; no need for estimations

- Client confidentiality is our priority

Market sensitive information is not disclosed

>2bn transactions
Case Study: Growth in Funding – The University Sector Expands

Sector deregulation has coincided with increased financing

**Commentary**

While Government debt funding has grown, proportionately it has fallen. Note Government funding is still mandated for WA and QLD.

Debt capital markets issuance has more than tripled over the four year period (includes USYD & UoM issuance in 2014).

Monash completed the sector’s first USPP in 2015, with a 25 year tenor.

Bank debt (facility size) has more than doubled, without any material change in the overall credit-worthiness of the sector.

Expectation that these trends will continue as universities become increasingly willing to borrow to fund expansion and pursue commercial opportunities.

**University Sector Debt Funding**

<table>
<thead>
<tr>
<th>Year</th>
<th>Bank Debt</th>
<th>Government Debt</th>
<th>Debt Capital Markets</th>
<th>Other Financial Leases</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009</td>
<td>1,312</td>
<td>534</td>
<td></td>
<td></td>
<td>3,042</td>
</tr>
<tr>
<td>2013</td>
<td>3,042</td>
<td>958</td>
<td>612</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
NOW WHAT?

COME AND SEE US AT OUR STAND SO WE CAN CONTINUE THE CONVERSATION