

Senate Economics References Committee – Further Questions on Notice

Question 1:

Could you supply to us, on notice, your rate of profit on first home buyer loans, loans to other owner-occupiers and loans to those investing in housing?

Answer:

Information relating to the Commonwealth Bank's profit's, home loan book and the home loan market can be found in our Annual Report and Investor Presentations released publicly as part of our FY24 Financial Results.

Question 2:

Are there overlays in your risk capital models for home lending?

Answer: As an advanced internal ratings bank, CBA uses its own capital models built on actual data and performance observed from our historical and current loan portfolio. These models are independently reviewed internally and ultimately approved by APRA, who as part of their approval process may judge a regulatory overlay is required. At present, CBA holds no regulatory required overlays on its home lending capital models.