

## Final Terms

**MIFID II PRODUCT GOVERNANCE / PROFESSIONAL INVESTORS AND ELIGIBLE COUNTERPARTIES ONLY TARGET MARKET** – Solely for the purposes of the manufacturer's product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is eligible counterparties and professional clients only, each as defined in Directive 2014/65/EU (as amended, “MiFID II”); and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Notes (a “distributor”) should take into consideration the manufacturer's target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturer's target market assessment) and determining appropriate distribution channels.

9 November 2023

**Commonwealth Bank of Australia**  
**ABN 48 123 123 124**

**Issuer Legal Entity Identifier (LEI): MSFSBD3QN1GSN7Q6C537**

**Issue of EUR 105,000,000 Floating Rate Notes due 13 November 2024**  
**under the U.S.\$70,000,000,000**  
**Euro Medium Term Note Programme**

### Part A– Contractual Terms

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth in the Programme Circular dated 30 June 2023 and the supplement to it dated 9 August 2023 which together constitutes a base prospectus for the purposes of the UK Prospectus Regulation (the “Programme Circular”). This document constitutes the Final Terms of the Notes described herein for the purposes of the UK Prospectus Regulation and must be read in conjunction with the Programme Circular in order to obtain all the relevant information. The Programme Circular has been published on the Issuer's website at: <https://www.commbank.com.au/about-us/investors/emtn-programme.html>.

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| 1. Issuer:   | Commonwealth Bank of Australia                |
| 2. (i) Series of which Notes are to be treated as forming part:  | 6564  |
| (ii) Tranche Number:   | 1   |
| (iii) Date on which the Notes will be consolidated and form a single Series:                             | Not Applicable                                |
| 3. Specified Currency or Currencies:   | Euro (EUR or €)                               |
| 4. Aggregate Nominal Amount:   |   |
| (i) Series:  | EUR 105,000,000                               |
| (ii) Tranche:  | EUR 105,000,000                               |
| 5. Issue Price:  | 100 per cent. of the Aggregate Nominal Amount |
| 6. (i) Specified Denominations:  | EUR 100,000                                   |
| (ii) Calculation Amount (in relation to calculation of interest on Notes in global form see Conditions): | Specified Denomination                        |
| 7. (i) Issue Date:   | 13 November 2023                              |

(ii) Interest Commencement Date:	Issue Date
8. Maturity Date:	Interest Payment Date falling in or nearest to November 2024
9. Interest Basis:	3-month Euribor + 0.24 per cent. per annum Floating Rate (see paragraph 14 below)
10. Redemption/Payment Basis:	Subject to any purchase and cancellation or early redemption, the Notes will be redeemed on the Maturity Date at 100 per cent. of their nominal amount
11. Change of Interest Basis:	Not Applicable
12. Put/Call Options:	Not Applicable

#### **PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE**

13. <b>Fixed Rate Note Provisions</b>	Not Applicable
14. <b>Floating Rate Note Provisions</b>	Applicable
(i) Specified Period(s)/Specified Interest Payment Date(s):	Quarterly, on 13 February 2024, 13 May 2024, 13 August 2024 and 13 November 2024 commencing 13 February 2024 up to and including the Maturity Date, subject to the Business Day Convention specified below
(ii) Business Day Convention:	Modified Following Business Day Convention
(iii) Additional Business Centre(s):	T2, London, New York, Sydney
(iv) Manner in which the Rate of Interest and Interest Amount are to be determined:	Screen Rate Determination
(v) Calculation to be on a Calculation Amount Basis:	Not Applicable
(vi) Party responsible for determining the Rate of Interest and/or calculating the Interest Amount (if not the Principal Paying Agent):	Not Applicable
(vii) Screen Rate Determination:	Applicable
– Reference Rate:	3-month EURIBOR
– Interest Determination Date(s):	The second day on which T2 is open prior to the start of each Interest Period
– Relevant Screen Page:	Reuters EURIBOR01
– Specified Time:	11:00 am (Brussels time)
(viii) ISDA Determination:	Not Applicable
(ix) Linear Interpolation:	Not Applicable
(x) Margin(s):	+0.24 per cent. per annum

- (xi) Minimum Rate of Interest: Not Applicable
- (xii) Maximum Rate of Interest: Not Applicable
- (xiii) Day Count Fraction: Actual/360, adjusted

15. Zero Coupon Note Provisions Not Applicable

**PROVISIONS RELATING TO REDEMPTION**

- 16. Issuer Call: Not Applicable
- 17. Investor Put: Not Applicable
- 18. Final Redemption Amount: EUR 100,000 per Calculation Amount
- 19. Early Redemption Amount payable on redemption for taxation reasons or on event of default: Condition 6(f) shall apply

**GENERAL PROVISIONS APPLICABLE TO THE NOTES**

- 20. Form of Notes: **Bearer Notes:**  
Temporary Bearer Global Note exchangeable for a Permanent Bearer Global Note which is exchangeable for Definitive Notes upon an Exchange Event
- 21. Payment Business Day Convention Modified Following Business Day Convention
- 22. Additional Financial Centre(s): T2, New York, London, Sydney
- 23. Talons for future Coupons to be attached to Definitive Notes: No

**PROVISIONS APPLICABLE TO RMB NOTES**

- 24. RMB Currency Event: Not Applicable
- 25. Spot Rate (if different from that set out in Condition 7(1)): Not Applicable
- 26. Party responsible for calculating the Spot Rate: Not Applicable
- 27. Relevant Currency (if different from that in Condition 7(1)): Not Applicable
- 28. RMB Settlement Centre(s): Not Applicable

**DISTRIBUTION**

- 29. Additional selling restrictions: Not Applicable

Signed on behalf of **Commonwealth Bank of Australia:**

By:.....

Title:.....

Duly authorised

## Part B– Other Information

### 1. LISTING AND ADMISSION TO TRADING

- (i) Listing and admission to trading: Application has been made by the Issuer (or on its behalf) for the Notes to be admitted to trading on the London Stock Exchange's regulated market with effect from the Issue Date.
- (ii) Estimate of total expenses related to admission to trading: GBP 5,500

### 2. RATINGS

The Notes to be issued are expected to be rated:  
Standard & Poor's (Australia) Pty. Ltd.: AA-

### 3. REASONS FOR THE OFFER AND ESTIMATED NET PROCEEDS

- (i) Reasons for the offer: See "Use of Proceeds"
- (ii) Estimated net proceeds: EUR 105,000,000

### 4. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save for so far as the Issuer is aware, no person involved in the issue of the Notes has an interest material to the offer. The Dealer and its affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

### 5. YIELD

Indication of Yield:

Not Applicable

### 6. OPERATIONAL INFORMATION

- (i) ISIN: XS2717356690
- (ii) Common Code: 271735669
- (iii) CFI Code: DTVXFB, as updated, as set out on the website of the Association of National Numbering Agencies (ANNA) or alternatively sourced from the responsible National Numbering Agency that assigned the ISIN
- (iv) FISN: COMMNW.BK(AU)/VAR MTN 20241113, as updated, as set out on the website of the Association of National Numbering Agencies (ANNA) or alternatively sourced from the responsible National Numbering Agency that assigned the ISIN
- (v) CMU Instrument Number: Not Applicable

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| (vi) Any clearing system(s) other than Euroclear and Clearstream, Luxembourg and the relevant identification number(s): | Not Applicable   |
| (vii) CMU Lodging and Paying Agent:   | Not Applicable   |
| (viii) Delivery:  | Delivery against payment   |
| (ix) Names and addresses of additional Paying Agent(s) (if any):  | Not Applicable   |
| (x) U.S. Selling Restrictions:  | Reg. S Compliance Category 2; TEFRA D  |
| (xi) Prohibition of Sales to EEA Retail Investors:  | Not Applicable   |
| (xii) Prohibition of Sales to UK Retail Investors:  | Not Applicable   |
| (xiii) Prohibition of Sales to Belgian Consumers:   | Applicable   |
| (xiv) Relevant Benchmark:   | <p>EURIBOR is provided by the European Money Markets Institute.</p> <p>As of the date hereof, the European Money Markets Institute and EURIBOR appear in the register of administrators and benchmarks established and maintained by the UK Financial Conduct Authority pursuant to Article 36 of Regulation (EU) No. 2016/1011 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018.</p> |
| <b>7. THIRD PARTY INFORMATION</b>   | Not Applicable   |