

2022 Sustainability Reporting Appendix

This appendix contains our disclosures aligned to:

- Principles for Responsible Banking Reporting (PRB) and Self-Assessment Template
- Global Reporting Initiative (GRI) Standards Index
- Sustainability Accounting Standards Board (SASB) Index

Further information about our commitment to sustainability is included in our 2022 Annual Report, Climate Report and our Sustainability Performance metrics. These can be found on our website at commbank.com.au/sustainabilityreporting

UN Principles for Responsible Banking (PRB) Reporting and Self-Assessment Template

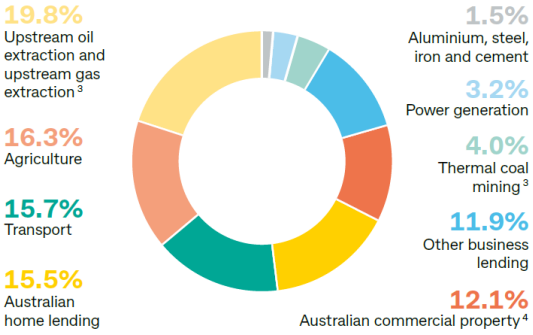
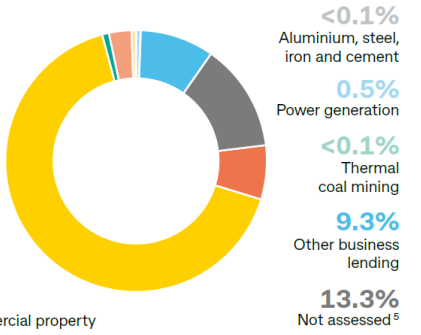
Principles for Responsible Banking

We are a signatory to the UN Environment Programme Finance Initiative's Principles for Responsible Banking (UN PRB) and we are working to align our business practices to these principles. This is our second UN PRB self-assessment report to demonstrate our progress against all six principles.

Requirements	High-level summary of bank's response	Reference and Link
Principle 1: Alignment We will align our business strategy to be consistent with and contribute to individuals' needs and society's goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks.		
1.1 <i>Describe</i> (high-level) your bank's business model, including the main customer segments served, types of products and services provided, the main sectors and types of activities, and where relevant the technologies financed across the main geographies in which your bank has operations or provides products and services.	<p>Commonwealth Bank of Australia is one of the leading banks in Australia. We serve more than 16 million customers with a focus on providing retail and commercial banking services predominantly in Australia, and in New Zealand through our subsidiary ASB Bank Limited. Our products and services are provided through our divisions, Retail Banking Services, Business Banking, Institutional Banking and Markets, and ASB New Zealand.</p> <p>Key statistics about our business:</p> <ul style="list-style-type: none"> We are Australia's leading bank for savings with over 25% of all resident deposits. We are Australia's largest home lender, with \$170 billion in new lending in FY22. We are helping Australia's businesses with \$33 billion in new business lending in FY22. We employ 53,000 people; 90% of full-time employees are in Australia and New Zealand. We have 807 branches. 	<p>Annual Report 2022: Directors' Report – page 80</p> <p>CBA website: About Us</p> <p>FY22 Results Presentation: How we contribute to Australia- page 39</p> <p>Climate Report 2022: Our commitment to limit global warming – page 6</p>
1.2 <i>Describe</i> how your bank has aligned and/or is planning to align its strategy to be consistent with and contribute to society's goals, as expressed in the Sustainable Development Goals (SDGs), the Paris Climate Agreement, and relevant national and regional frameworks.	<p>Last year we refreshed our strategy and set a more ambitious agenda, to build tomorrow's bank today for our customers. This year we renewed our purpose, building a brighter future for all, to reflect the role we see ourselves playing for our customers and communities and the impact we can make in people's lives. Our purpose reflects our ambition and it inspires and connects us to the Bank's reason for being. Our purpose is also more inclusive, grounded in our heritage as a bank for all.</p> <p>As part of the Bank's strategic priorities, we committed to helping Australia's economy become more modern, resilient and sustainable. We continue to embed environmental and social matters into our strategy by focusing on sustainable practices, policies and outcomes.</p> <p>Our initiatives include helping Australia's transition to a more sustainable economy (SDG 7, 9, 11, 13, 17), support for our customers and communities (SDG 1, 5, 10) and support for small businesses (SDG 8). In addition, we continue our focus on creating an inclusive workplace anchored in our values of care, courage and commitment. Equality and respect are integral to how we live our values, meet the needs of our customers and deliver our strategy (SDG 5, 10).</p> <p>We are committed to transparent reporting. We continue to evolve our approach in line with global best practice and feedback from our stakeholders (see principle 6).</p> <p>Aligned to society's goals: We are signatories to international programs of action including UN PRB, Net Zero-Banking Alliance, and Equator Principles. We are members of international programs of action including RE100 and the Taskforce on Nature-related Financial Disclosures (TNFD) Forum.</p>	<p>Annual Report 2022: Chairman's message- pages 4-5 Who we are- pages 8-9 Our strategic priorities – pages 10-11 Our commitment to sustainability- pages 20-21 Our approach to ESG – pages 22-23</p> <p>Climate Report 2022: Foreword from the Chairman and CEO- pages 2-3 Financed emissions – pages 42-43</p> <p>CBA website: Commitment to inclusion and diversity</p>

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	<p>Transparently reporting progress: We report our progress in line with legislation, frameworks and certifications including: the Global Reporting Initiative (GRI), Task Force on Climate-related Financial Disclosures (TCFD), Sustainability Accounting Standards Board (SASB), CDP, Reconciliation Australia, Climate Active, Toitū Envirocare carbonzero and Modern Slavery Act 2018.</p> <p>We calculate our reported metrics aligned with the Partnership for Carbon Accounting Financials (PCAF) Standard.</p>	

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<p>Principle 2: Impact and target setting We continuously increase our positive impacts while reducing the negative impacts on, and managing the risks to, people and environment resulting from our activities, products and services. To this end, we aim to set and publish targets where we can have the most significant impacts.</p>		
<p>2.1 Impact Analysis:</p> <p>Show that your bank has identified the areas in which it has its most significant (potential) positive and negative impact through an impact analysis that fulfills the following elements:</p> <p>a) Scope: The bank's core business areas, products/services across the main geographies that the bank operates in have been as described under 1.1. have been considered in the scope of the analysis.</p> <p>b) Scale of Exposure: In identifying its areas of most significant impact the bank has considered where its core business/its major activities lie in terms of industries, technologies and geographies.</p> <p>c) Context & Relevance: Your bank has taken into account the most relevant challenges and priorities related to sustainable development in the countries/regions in which it operates.</p> <p>d) Scale and intensity/salience of impact: In identifying its areas of most significant impact, the bank has considered the scale and intensity/salience of the (potential) social, economic and environmental impacts resulting from the bank's</p>	<p>Scope and scale of exposure: We focus on providing retail and commercial banking services predominantly in Australia, and in New Zealand through our subsidiary ASB.</p> <p>Context and relevance: During the year we engaged with both internal and external subject matter experts and stakeholders on ESG issues. Through this process we heard about themes that mattered to them and were viewed as material matters for the Bank.</p> <ul style="list-style-type: none"> • Climate change – climate change continues to be front of mind for many of our stakeholders. • Engaged and supported workforce – our future success requires having an engaged, capable and accountable workforce. • Inclusive and accessible banking – we play an important role in promoting financial inclusion through offering inclusive and accessible banking products and services. • Providing support in times of need – we are committed to providing financial assistance and supporting Australia through challenging times. • Governance, culture and accountability – good governance is essential to delivering on our strategic and sustainability goals. <p>We will continue to research the material topics most salient for our social impact work.</p> <p>Scale and intensity/salience of impact:</p> <p>Our two areas of focus seek to make positive impacts in line with our purpose of building a brighter future for all, and are aligned with nine SDGs:</p> <ol style="list-style-type: none"> 1. Climate change (aligned with SDG 7, 9, 11, 13 & 17) 2. Social and human rights (aligned with SDG 1, 5, 8, 10 & 17) <p>Our first area of impact is Climate change.</p> <p>Our targets and commitments for managing climate change risk are disclosed annually in our Climate Report, which is aligned with the 11 recommendations of the TCFD framework.</p>	<p>Annual Report 2022: Our approach to ESG – pages 22-23 Social – pages 26-37 Governance – page 41 Sustainability performance- social – pages 44-45 Board performance, composition and renewal – page 71 Directors' report- page 80</p> <p>Climate Report 2022: Our role supporting Australia's transition to net zero emissions – pages 6-7 Governance – pages 10-16</p> <p>Accessibility and Inclusion Plan 2021-2023 A word from the Deputy CEO – pages 2-3 How many Australians can we support – page 5 Our Actions – pages 29-39</p>

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<p>activities and provision of products and services. (your bank should have engaged with relevant stakeholders to help inform your analysis under elements c) and d))</p> <p>Show that building on this analysis, the bank has</p> <ul style="list-style-type: none"> Identified and disclosed its areas of most significant (potential) positive and negative impact Identified strategic business opportunities in relation to the increase of positive impacts / reduction of negative impacts 	<p>This year we have undertaken further impact assessment by estimating our financed emissions, aligned with the PCAF Standard. While only 1% of our lending is to energy sectors, those sectors account for an estimated 27% of our 2020 financed emissions. As part of our strategy to support the transition to net zero emissions, our first steps focus on setting sector-level targets for our financed emissions in these sectors.</p> <p>Financed emissions by sector as at 30 June 2020</p> <p>Financed emissions by sector</p>  <table border="1"> <thead> <tr> <th>Sector</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Upstream oil extraction and upstream gas extraction³</td> <td>19.8%</td> </tr> <tr> <td>Agriculture</td> <td>16.3%</td> </tr> <tr> <td>Transport</td> <td>15.7%</td> </tr> <tr> <td>Australian home lending</td> <td>15.5%</td> </tr> <tr> <td>Australian commercial property⁴</td> <td>46.3%</td> </tr> <tr> <td>Aluminium, steel, iron and cement</td> <td>1.5%</td> </tr> <tr> <td>Power generation</td> <td>3.2%</td> </tr> <tr> <td>Thermal coal mining³</td> <td>4.0%</td> </tr> <tr> <td>Other business lending</td> <td>11.9%</td> </tr> <tr> <td>Australian commercial property⁴</td> <td>12.1%</td> </tr> </tbody> </table> <p>Drawn lending exposure by sector</p>  <table border="1"> <thead> <tr> <th>Sector</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Upstream oil extraction and upstream gas extraction</td> <td>0.4%</td> </tr> <tr> <td>Agriculture</td> <td>2.7%</td> </tr> <tr> <td>Transport</td> <td>0.8%</td> </tr> <tr> <td>Australian home lending</td> <td>66.3%</td> </tr> <tr> <td>Australian commercial property</td> <td>6.7%</td> </tr> <tr> <td>Aluminium, steel, iron and cement</td> <td><0.1%</td> </tr> <tr> <td>Power generation</td> <td>0.5%</td> </tr> <tr> <td>Thermal coal mining</td> <td><0.1%</td> </tr> <tr> <td>Other business lending</td> <td>9.3%</td> </tr> <tr> <td>Not assessed⁵</td> <td>13.3%</td> </tr> </tbody> </table> <p>1 Source: APRA Monthly Authorised Deposit-taking Institution Statistics for June 2022. 2 Thermal coal mining, upstream oil extraction, upstream gas extraction and power generation. 3 In line with the PCAF Standard, our financed emissions calculations consider our customers' Scope 3 emissions in these sectors, excluding power generation. We do not currently consider customers' Scope 3 emissions in other sectors. Future reporting of our financed emissions may include Scope 3 in additional sectors (see pages 42-43 for a breakdown of emissions by sector and scope). 4 Australian commercial property estimate is based on a simplified measurement approach, not aligned with the PCAF Standard (see page 55 for overview of our approach). 5 Not assessed includes consumer finance, offshore commercial property, and offshore and domestic subsidiary home lending.</p> <p>Our second area of impact centres on Social and human rights. This includes improving conditions for groups that we impact through:</p> <ul style="list-style-type: none"> promoting financial inclusion and wellbeing for our customers, anchored around providing support to customers in vulnerable circumstances; promoting inclusion and diversity in our workforce; improving inclusive and accessible banking for our customers <p>Extending national figures on financially vulnerable groups to our retail customer base of 11 million (over a third of Australia/New Zealand's combined population), we have the opportunity to have a significant impact on these issues at the national scale.</p> <ul style="list-style-type: none"> COVID-19 – 41% of all working Australians experienced a negative employment outcome as a result of the pandemic. As at 31 December 2021, during the pandemic, we concluded 250,000 loan repayment deferrals, received >7 million visits to our COVID support webpage, and provided ~\$470 million in loan deferrals 	Sector	Percentage	Upstream oil extraction and upstream gas extraction ³	19.8%	Agriculture	16.3%	Transport	15.7%	Australian home lending	15.5%	Australian commercial property ⁴	46.3%	Aluminium, steel, iron and cement	1.5%	Power generation	3.2%	Thermal coal mining ³	4.0%	Other business lending	11.9%	Australian commercial property ⁴	12.1%	Sector	Percentage	Upstream oil extraction and upstream gas extraction	0.4%	Agriculture	2.7%	Transport	0.8%	Australian home lending	66.3%	Australian commercial property	6.7%	Aluminium, steel, iron and cement	<0.1%	Power generation	0.5%	Thermal coal mining	<0.1%	Other business lending	9.3%	Not assessed ⁵	13.3%	
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	<ul style="list-style-type: none"> • Natural disasters – Natural disasters cost Australia's economy \$38 billion per year on average. During the most recent flooding this year, we contacted more than 2.7 million personal and business customers directly through virtual means with offers of help. Through our CanGive initiative, we raised over \$2.8 million to fund 17 organisations' recovery efforts after the floods. • Fraud – Scams cost Australians more than \$2 billion in 2021. In total, we believe we prevented or recovered more than \$100 million in scams targeted at our customers in 2021. • Family and domestic violence – Approximately 1 in 4 women and 1 in 13 men experience violence by an intimate partner. Over 623,100 women and men were subjected to financial abuse in Australia in 2020. That's nearly 1 in 30 women. <p>We set goals to support our commitment to advance gender and cultural representation across leadership roles, and to achieve Indigenous employment parity. While we have made good progress, there is still more work to do.</p> <ul style="list-style-type: none"> • The percentage of women in our workforce remains over 55%, with 43.1% in Executive Manager and above roles. • 45% of the Board are female and 55% are male. • 0.9% of our workforce identify as having Indigenous ancestry, and our spend with First Nations suppliers increased year-on-year since 2019 to more than \$7 million in 2022. <p>As Australia's largest bank, we have a diverse customer base, and we work collaboratively with suppliers to manage environmental and social risks, and to proactively identify opportunities to do business with diverse and underserved communities. We want to create products and services for all our customers – from people with disability and those who are older, to those in remote areas and multicultural communities.</p> <p>Our Accessibility and Inclusion Plan 2021-2023 was finalised in December 2020, and outlines our commitment to improving accessibility and inclusion for people with disability, people who live in remote areas, older people and people with limited English. Our plan considered:</p> <ul style="list-style-type: none"> • Nearly 1 in 5 Australians have a disability. We reach more than 4 million Australians who have a disability, or around 18% of the population. • We serve 7 million people – about 29% of the Australian population – who live in rural and remote areas. • We reach approximately 34% of Australians aged 50 years and older (about 2.7 million people) who have either low digital literacy levels or do not use digital devices or the internet. 	
<p>Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Impact Analysis</p>		
<p>We have made progress towards alignment with this principle but anticipate further work is required.</p>		

Requirements	High-level summary of bank's response	Reference and Link
<p>2.2 Target Setting</p> <p>Show that the bank has set and published a minimum of two Specific, Measurable (can be qualitative or quantitative), Achievable, Relevant and Time-bound (SMART) targets, which address at least two of the identified "areas of most significant impact", resulting from the bank's activities and provision of products and services.</p> <p>Show that these targets are linked to and drive alignment with and greater contribution to appropriate Sustainable Development Goals, the goals of the Paris Agreement, and other relevant international, national or regional frameworks. The bank should have identified a baseline (assessed against a particular year) and have set targets against this baseline.</p> <p>Show that the bank has analysed and acknowledged significant (potential) negative impacts of the set targets on other dimensions of the SDG/climate change/society's goals and that it has set out relevant actions to mitigate those as far as feasible to maximize the net positive impact of the set targets.</p>	<p>We have made a number of commitments to address our areas of most significant impacts.</p> <p>IMPACT AREA 1: CLIMATE CHANGE (SDG 7, 9, 11, 13)</p> <ul style="list-style-type: none"> Sustainability Funding Target: \$70 billion in cumulative sustainability funding* by 2030. <p>Aligning our portfolio to the Paris Agreement</p> <ul style="list-style-type: none"> By 2025, we intend to have targets on sectors that account for more than 75% of our 2020 financed emissions. For the emissions intensity of our power generation portfolio, this year, we have set an interim 2030 target: 105 kgCO₂/MWh, a reduction of 53% compared to our 2020 baseline. This target is 33% lower than the equivalent 2030 figure in the global IEA NZE transition pathway. This year, we have set a 2030 interim target for thermal coal mining, to reduce our financed emissions in thermal coal mining by 100% from our 2020 baseline of 1.2 MtCO₂. In upstream oil extraction, our target is a 27% reduction from our 2020 baseline of 2.6 MtCO₂. This target aligns with the global IEA NZE transition pathway for this sector. In upstream gas extraction, our target is a 17% reduction from our 2020 baseline of 3.3 MtCO₂. This target aligns with the global IEA NZE transition pathway for this sector. <p>Reducing operational emissions</p> <ul style="list-style-type: none"> To reduce our Scope 1 and Scope 2 operational emissions by 21% by 2025, and by 42% by 2030 from our FY20 baseline of 18,224 tCO₂-e. To reduce our Upstream Scope 3 operational emissions (excluding financed emissions) by 12.5% by 2025, and by 25% by 2030, from our FY20 baseline of 36,916 tCO₂-e. To source the equivalent of 100% of our global operations electricity from renewable energy by 2030, in line with our RE100 commitment. To generate 2,000kW of on-site renewable energy by 2025. To achieve carbon neutrality by offsetting residual emissions from our global operations in 2022. <p>* For more details on sustainability funding, including definitions of each asset category, refer to our Climate Report 2022, p. 71-74.</p> <p>IMPACT AREA 2: SOCIAL AND HUMAN RIGHTS (SDG 1, 5, 8, 10)</p> <p>We have set a number of sub-targets in this impact area:</p> <p>Financial inclusion and wellbeing</p> <ul style="list-style-type: none"> By 2025, support over 10,000 people in Australia to become financially independent. We committed to an Elevate Reconciliation Action Plan for 2020–2022, setting a number of ambitious targets to embed reconciliation throughout the organisation and advance the rights of First Nations peoples nationally: <ul style="list-style-type: none"> Achieve 70% participation (of 37,137 Australian employees) in cultural learning across our domestic workforce by June 2022. 3% First Nations representation across the Bank by 2026. Increase our supply chain spend with Indigenous-owned businesses to 3 per cent of total annual domestic contestable spend by FY24 	<p>Climate Report 2022: Performance summary – page 41 Sector targets – pages 44-47 Reducing our operational emissions – pages 50-51 Glossary of terms – pages 68- 70 Sustainability Funding Target – pages 71-74</p> <p>Annual Report 2021: Climate strategy - page 25</p> <p>Annual Report 2022: Caring for our communities– pages 36-37 Board performance, composition and renewal – page 71</p> <p>Annual Report 2021: Supporting our community – page 37</p> <p>Reconciliation Action Plan 2020-2022 Commitments and actions – pages 15-22</p> <p>Accessibility and Inclusion Plan 2021-2023 Our Actions- pages 29-39</p>

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	<p>Inclusion and diversity</p> <ul style="list-style-type: none"> • We have a goal of achieving 47-50% gender equality in Executive Manager and above roles by 2025, a goal that is gender inclusive to consider people who do not identify with a binary gender (male or female). • The Board has a gender diversity target of 40% female, 40% male and 20% of any gender that holds the relevant skills and experience • We aim to maintain no less than 50% female employees in CBA's workforce overall. • By December 2026, we aim to achieve 3% First Nations representation in our domestic workforce to reflect parity with the Australian population. <p>Inclusive and accessible banking</p> <ul style="list-style-type: none"> • Develop "How to guides" for online banking and other essential banking requirements in Easy English by 2022. • Run a series of workshops with people from specific multicultural backgrounds in the community's first foreign language on financial wellbeing by 2023. • Commission a photo shoot to support the CBA brand refresh, the new image library will contain images that reflect our diverse customer base and communities by 2022 • Continue to review our branch design standards to proactively improve access for our staff and customers, through 2022. • Develop and distribute financial literacy collateral and tools to support CBA customers with their financial wellbeing, by end 2021. • Review the RecruitAbility scheme (guaranteed interview scheme) to identify process improvements, or determine alternate opportunities for improving experiences and outcomes for candidates with disability, by end 2021. 	<p>CBA website: Commitment to inclusion and diversity</p> <p>CBA website: Accessibility</p>

Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Target Setting.

Based on our materiality assessments and impact analysis we have developed a number of targets and commitments. Further impact analysis will assist in refining our targets.

Requirements	High-level summary of bank's response	Reference and Link
<p>2.3 Plans for Target Implementation and Monitoring</p> <p>Show that your bank has defined actions and milestones to meet the set targets.</p> <p>Show that your bank has put in place the means to measure and monitor progress against the set targets. Definitions of key performance indicators, any changes in these definitions, and any rebasing of baselines should be transparent.</p>	<p>We report our progress against our impact areas publicly:</p> <ul style="list-style-type: none"> • Climate change – 2022 Climate Report and 2022 Annual Report • Financial inclusion and wellbeing – 2022 Annual Report • Inclusion and diversity – 2022 Annual Report and on our website • Inclusive and accessible banking – 2022 Annual Report and Accessibility and Inclusion Plan 2021-2023 <p>Measuring and monitoring of targets – The Executive Leadership Team (ELT) Environmental and Social (E&S) Committee and Business E&S Action Group were established last year, to oversee detailed implementation of our E&S work program and provide robust governance of E&S risks and opportunities. The E&S work program is overseen by the ELT E&S Committee and Business E&S Action Group on a monthly basis (see principle 5.3). The Board also prioritised monitoring the Bank's climate commitments and the progress of the E&S work program against its strategic objectives.</p> <p>We are developing an internal Commitments Register. When embedded, the Commitments Register will help us clarify what we need to do to fulfil our E&S commitments and keep track of them. This will help us identify interventions where necessary, which could include updates to our E&S Action Group and ELT E&S Committee if deemed necessary. Our UN PRB reporting commitments are recorded in our draft Commitments Register.</p> <p>Assurance – We recognise the importance of obtaining an independent review on selected sustainability performance metrics. The metrics we have selected for independent review – limited assurance – are what we consider to be important for evaluating and measuring the Bank's performance on material sustainability issues. The data in the Sustainability Performance Metrics on pages 42-47 in our Annual Report, except where footnoted, are audited. In our Climate Report, the following is audited: Sustainability Funding Target balance as at June 2020 and new and incremental financing from 1 July 2020 to 30 June 2022; for the four sector targets, the 2020 baseline number as at 30 June 2020, and the June 2021 number as at 30 June 2021.</p> <p>Baselines – The current baseline for our financed emissions is 30 June 2020 (FY20). We note that the choice of FY20 as a baseline carries the limitation that it could be not be the best representation of a typical year due to reduced economic activity from COVID-19. Despite this, we felt it most appropriate to use a baseline year closest to the year our priority sector targets were set. We may update our baseline, for example due to changes in calculation methodologies and improvements in data accuracy. Any update to baselines will be accompanied by an explanation for the change.</p> <p>Definitions of other baselines and key performance indicators are disclosed transparently in our annual reporting suite. See our Climate Report 2022 "Metrics and targets" chapter and the "Appendix".</p>	<p>Climate Report 2022: Our approach to governance – pages 10-12 Methodology – pages 53-57 Independent limited assurance report – pages 77-79</p> <p>Annual Report 2022: Independent assurance on sustainability performance metrics – pages 48-49 Our approach to corporate governance – pages 66-70 Independent auditor's report – 273-281</p> <p>Accessibility and Inclusion Plan 2021-2023</p> <p>CBA website: Commitment to inclusion and diversity</p>
<p>Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Plans for Target Implementation and Monitoring.</p>		
<p>This has been fulfilled for Target 1, and we have progressed our implementation towards additional targets. We will continue to build our capacity for setting and tracking progress on our targets going forward.</p>		

Requirements	High-level summary of bank's response	Reference and Link
<p>2.4 Progress on Implementing Targets</p> <p>For each target separately: Show that your bank has implemented the actions it had previously defined to meet the set target. Or explain why actions could not be implemented / needed to be changed and how your bank is adapting its plan to meet its set target.</p> <p>Report on your bank's progress over the last 12 months (up to 18 months in your first reporting after becoming a signatory) towards achieving each of the set targets and the impact your progress resulted in. (where feasible and appropriate, banks should include quantitative disclosures)</p>	<p>Key outcomes this year, as at June 30, 2022:</p> <p>IMPACT AREA 1: CLIMATE CHANGE (SDG 7, 9, 11, 13)</p> <ul style="list-style-type: none"> As of 30 June 2022, we have provided \$30.6 billion in cumulative sustainability funding to our customers. <p>Aligning our portfolio to the Paris Agreement</p> <ul style="list-style-type: none"> In 2021, we shared we were developing four priority sector glidepaths to help us transparently track alignment to the Paris Agreement at the sector level, and our intention to implement the glidepaths internally. This year, we aligned our temperature ambition to 1.5°C. In line with this decision, we changed the underlying reference scenario of our glidepaths to the IEA NZE, which is consistent with limiting global warming to 1.5°C. We also implemented the glidepaths through internal reporting, analysis and by establishing a quarterly monitoring process involving our ELT E&S Committee and Business E&S Action Group. We are now announcing 2030 interim targets for the four priority sectors. Between 30 June 2020 and 30 June 2021, we have reduced the emissions intensity of our power generation portfolio by 16% or 35 kgCO₂/MWh. As at 30 June 2021, our thermal coal drawn lending exposure was \$111 million, a reduction of \$27 million from the prior year. This reduction has also driven a reduction in the absolute emissions of our thermal coal mining portfolio from our 2020 baseline of 1.2 MtCO₂ to 0.9 MtCO₂. As at 30 June 2021, the absolute emissions of our upstream oil extraction portfolio was 1.7 MtCO₂, 34% below the global IEA NZE transition pathway. As at 30 June 2021, the absolute emissions of our upstream gas extraction portfolio was 2.3 MtCO₂, 31% below the global IEA NZE transition pathway. <p>Reduced our operational emissions</p> <ul style="list-style-type: none"> In the 2021 financial year, we expanded the domestic offsetting of residual emissions to include our global operations and achieve carbon neutrality. All of the Bank's operations globally have now been certified as carbon neutral. Our Climate Active certification incorporates our operations in Australia, Europe, North America and Asia. Our New Zealand subsidiary, ASB, is certified carbonzero through Toitū Envirocare. <p>Contributed to national capabilities (SDG 17)</p> <ul style="list-style-type: none"> Together with CSIRO we are developing Australia-specific data and transition pathways for key sectors of the Australian economy consistent with limiting global warming to 1.5°C. The research will help us set interim sector targets for our financed emissions. Moreover, with the research outcomes being made public, the partnership could also help other organisations shape their own climate-related strategies and targets. <p>IMPACT AREA 2: SOCIAL AND HUMAN RIGHTS (SDG 1, 5, 8, 10)</p> <p>Financial inclusion and wellbeing</p> <ul style="list-style-type: none"> Supported 954 participants through our Financial Independence Hub since inception. Reconciliation Action Plan targets: <ul style="list-style-type: none"> More than 60% of our people have completed at least one form of cultural capability training. 62.3% have completed Indigenous cultural development training. 	<p>Annual Report 2022: Environmental – pages 24-25</p> <p>Climate Report 2022: Foreword from the Chairman and CEO- pages 2-3 Financed emissions – pages 42-43 Metrics and targets – pages 40-49 Glossary – page 68 See the Glossary on page 68 of our 2022 Climate Report for our definition of a '1.5°C temperature ambition'</p> <p>Annual Report 2022: Supporting our customers – pages 32-35 Caring for our communities – pages 36-37 Sustainability performance – pages 42-47</p>

Requirements	High-level summary of bank's response	Reference and Link
	<ul style="list-style-type: none"> • We have exceeded last year's external hire rate with 124 hires, however representation has only increased to 0.9%. We also had 28 Indigenous university interns join our Summer Internship Program. We remain committed to creating tailored employment pathways for First Nations people at CBA. • Spend with First Nations suppliers increased year-on-year since 2019 to more than \$7 million in 2022. <p>Inclusion and diversity</p> <ul style="list-style-type: none"> • Women represented 43.1% of Executive Manager and above roles, compared to 41.7% as at 30 June 2021. • Women represented 45% of our Board membership, compared to 40% as at 30 June 2021. • Women represented 55.2% of our overall workforce, compared to 56.1% as at 30 June 2021. • 0.9% of our workforce most strongly identified with Australian Aboriginal and/or Torres Strait Islander ancestry, compared with 0.8% as at 30 June 2021. <p>Inclusive and accessible banking</p> <ul style="list-style-type: none"> • After extensive research to understand the obstacles our migrant communities face, including trust in financial institutions, we developed a presentation covering the basics of banking in Australia that can be translated into different language and reflect different cultures. • To support newly arrived refugees, we developed a Financial Literacy Toolkit in partnership with Settlement Services International. The toolkit provides the skills and knowledge needed to become financially independent, such as how to budget and pay bills. In response to the Afghan and Ukrainian refugee crisis we have translated this guide into Dari, Farsi, Ukrainian and Russian. • All new and fully refurbished branches are designed and built to meet the applicable Australian Standards for accessibility, including the relevant requirements of the National Construction Code. • We have built an internal advisory capability within CBA that has delivered a number of initiatives including: <ul style="list-style-type: none"> ○ Launching Accessibility Central, a hub on the CBA intranet that includes a range of accessibility 'how to' guides for staff, including information for designing accessible products and services to support customers and employees with a disability. ○ Developed a suite of customer documents available on commbank.com.au including information for interpreter services, Easy English guides and online banking how-to videos. ○ Delivered a financial abuse awareness campaign through Aboriginal Health TV, reaching an audience of over 700,000. ○ Delivering a pilot of the Equal Access Toolkit in branch for customers with accessibility requirements. The toolkit includes magnifying sheets, signature guides, pen grips, high contrast clipboards and keyboards, and headphones for use at ATMs. 	<p>Board performance, composition and renewal – page 71</p>
<p>Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Progress on Implementing Targets.</p>		
<p>We have made solid progress on meeting our climate and social targets, and this will continue to be progressed particularly for financed emissions.</p>		

Requirements	High-level summary of bank's response	Reference and Link
Principle 3: Clients & customers We will work responsibly with our clients and our customers to encourage sustainable practices and enable economic activities that create shared prosperity for current and future generations.		
<p>3.1 Provide an overview of the policies and practices your bank has in place and/or is planning to put in place to promote responsible relationships with its customers. This should include high-level information on any programmes and actions implemented (and/or planned), their scale and, where possible, the results thereof.</p>	<p>We have a range of policies and practices in place to promote responsible relationships with our customers, suppliers and the community.</p> <p>Our Code of Conduct – Our Code of Conduct is the ultimate guide for how we do things at the Commonwealth Bank. The Code connects our purpose, values, expectations (with a ‘Should We?’ test) and the key policies to help us deliver balanced and sustainable outcomes for all our stakeholders.</p> <p>Environment & Social (E&S) Framework – Our E&S Framework provides a reference point for our people and stakeholders on the minimum standards we seek to abide by, the targets we seek to implement, and the governance and oversight in place to support our endeavours on environmental and social issues.</p> <p>Inclusion and Diversity Policy – This policy sets out our commitment to Inclusion and Diversity. A diverse workforce and inclusive culture help us to fulfil our purpose.</p> <p>Supplier Code of Conduct – This policy is intended to share the Group’s principles and clearly communicate the behaviour and business practices we expect our suppliers to adhere to – including throughout the Suppliers own supply chains – in providing goods and services to the Group. These behaviours and practices include meeting social and environmental standards as well as satisfying governance and compliance obligations.</p> <p>Accessibility and Inclusion Plan – This plan outlines our commitment to improving accessibility and inclusion for people with disability, people who live in remote areas, older people and people with limited English, and the key improvements that have been made.</p> <p>Reconciliation Action Plan – Commonwealth Bank’s second Elevate Reconciliation Action Plan (RAP) continues our longstanding commitment to the financial wellbeing of Australia’s Aboriginal and Torres Strait Islander peoples. It includes actions that are within the sphere of influence of our domestic businesses, CBA and Bankwest, and seeks to further reconciliation in Australia.</p> <p>Modern Slavery Statement – This Statement outlines the actions taken by the Group to identify and mitigate modern slavery and human trafficking in our operations and supply chains, over the financial year ended 30 June 2021.</p> <p>Customer and Community Advocacy team – This team represents the voice of the customer and community within the Bank to enhance and protect customer outcomes. They do this by:</p> <ul style="list-style-type: none"> • removing barriers to banking that stand in the way of financial inclusion; • finding and fixing issues that could have a negative impact on customers, including by identifying and eliminating systemic issues/themes; • providing a helping hand to customers in vulnerable circumstances and being an escalation point for frontline staff; • building a better bank by improving customer advocacy in decision-making; and 	<p>Code of Conduct</p> <p>CBA Environmental & Social Framework</p> <p>Group Inclusion and Diversity Policy</p> <p>Supplier Code of Conduct</p> <p>Accessibility and Inclusion Plan 2021-2023</p> <p>CBA Reconciliation Action Plan 2020-2022</p> <p>CBA Modern Slavery Statement 2021</p> <p>CBA Website: Corporate Governance</p> <p>Corporate Governance</p>

Requirements	High-level summary of bank's response	Reference and Link
	<ul style="list-style-type: none"> restoring relationships between our people, customers and community, particularly through complaint resolution. <p>The Bank also engages with our customers through customer feedback, surveys and workshops, customer representative bodies, complaint channels and external dispute resolution bodies.</p>	
<p>3.2 Describe how your bank has worked with and/or is planning to work with its clients and customers to encourage sustainable practices and enable sustainable economic activities. This should include information on actions planned/implemented, products and services developed, and, where possible, the impacts achieved.</p>	<p>Key areas we worked with customers to achieve our targets under 2.1 and encourage progress toward SDGs during the year:</p> <p>IMPACT AREA 1: CLIMATE CHANGE</p> <p>Engagement with our most carbon intensive customers – This year, we reviewed our 100 carbon intensive customers, and through that process engaged with 82 to understand how they were assessing climate-related risks and opportunities as part of their climate transition planning. We explored our customers' transition readiness through interviews that focused on their climate-related governance, strategy, risk management and metrics and targets. We also asked customers specifically about their transition plans, and complemented the effort with a quantitative analysis of a subset of these customers.</p> <p>Support for retail, business and institutional customers with sustainability products – We offer our retail customers Green Loans to finance the installation of eligible renewables such as solar panels and batteries in their homes, and a Green Home Offer which provides eligible home loan customers with access to a low standard variable rate loan if their home meets certain sustainability and energy efficiency criteria.</p> <p>We provide a range of product solutions that support our diverse business customers to enhance the sustainability of their businesses and manage the impacts of the transition. Many of our larger customers are seeking Sustainable Finance solutions that facilitate action on their transition strategies. This year we issued the Bank's first Sustainability-Linked Loan to the agriculture sector.</p> <p>We have a growing Sustainable Finance business for our institutional customers. We support our customers transition by providing and developing a broad suite of ESG products to support financing and incentivise our customers in their transition activities.</p> <p>Helping customers understand climate risk – To better understand the potential impacts of different climate scenarios and improve our ability to support customers, we have partnered with Australia's national science agency, the Commonwealth Scientific and Industrial Research Organisation (CSIRO). Together we are developing Australia-specific transition pathways for key sectors of the Australian economy consistent with limiting global warming to 1.5°C. The research will help us set interim sector targets for our financed emissions. Moreover, with the research outcomes being made public, the partnership could also help other organisations shape their own climate-related strategies and targets.</p> <p>IMPACT AREA 2: SOCIAL AND HUMAN RIGHTS (SDG 1, 5, 8, 10)</p> <p>Support for vulnerable customers – This year the Board focused on the continued support for customers and the economy through the challenges of transitioning to living with COVID-19 and extreme weather events. The Bank is committed to providing relief measures for vulnerable customers and communities impacted by natural disasters and situations such as COVID-19. We received over 7 million visits to our COVID support page, sent</p>	<p>Climate Report 2022: Foreword from the Chairman and CEO – pages 2-3 Reimagining banking – page 22 Using scenarios to inform our strategy – page 26</p> <p>Annual Report 2022: Leadership in Australia's recovery and transition – pages 12-13 Supporting our customers – pages 32-35 Sustainability performance – Social – our communities – page 47</p>

Requirements	High-level summary of bank's response	Reference and Link
	<p>1.8 million personalised reminders, supported 6 vaccination hubs across Australia, and concluded 250,000 loan repayment deferrals.</p> <p>Support for domestic and family violence – This year we supported 766 participants on the Financial Independence Hub, and our Community Wellbeing team supported over 17,000 interactions with customers in vulnerable circumstances.</p> <p>Support for small business – In 2021 we created Benefits finder for business to help small business owners. It has now helped over 19,000 Australian businesses initiate claims worth more than \$215 million. During the year, we also announced a partnership with CoGo to provide personalised carbon footprints for retail and selected small business customers, based on their spending data.</p> <p>Promoting diversity and inclusion among our suppliers – Our Supplier Code of Conduct requires that our suppliers have in place Equal Employment Opportunity (EEO), anti-discrimination and anti-harassment policies covering their operations and supply chain which meet or exceed requirements of any relevant laws. For more details see our Supplier Code of Conduct pages 4-5.</p> <p>Accessible technology – Our new Smart EFTPOS terminal incorporates feedback from accessibility specialists, and members from the blind and low vision community, resulting in us making a number of accessibility enhancements. These include a tactile guide, improving the PIN entry instructions and improving font size and letters. Text colour can also be adapted.</p> <p>Providing banking access in remote communities – We are committed to maintaining Australia's largest branch network, investing around \$50 million each year in new branches and refurbishments. In all new and refurbished branches, we make our spaces inclusive and accessible through good design. This includes simplified signage, switching to matte surfaces to improve legibility, adding braille signage on our ATMs and outside our branches, incorporating hearing loops at both telling and customer service points, and ensuring there is wheelchair access throughout all customer and staff areas.</p> <p>For more details, please refer to our publicly available Accessibility and Inclusion Plan for the period 2021 to 2023 which outlines the actions we are taking to achieve our goal to be Australia's most accessible bank.</p>	<p>Our material risks – pages 52-55 Our approach to corporate governance – pages 66-70</p> <p>Climate Report 2022: Reimagining banking – pages 22-23</p> <p>Supplier Code of Conduct Social – pages 4-5</p> <p>Accessibility and Inclusion Plan 2021-2023</p>

Requirements	High-level summary of bank's response	Reference and Link
Principle 4: Stakeholders We will proactively and responsibly consult, engage and partner with relevant stakeholders to achieve society's goals.		
<p>4.1 Describe which stakeholders (or groups/types of stakeholders) your bank has consulted, engaged, collaborated or partnered with for the purpose of implementing these Principles and improving your bank's impacts. This should include a high-level overview of how your bank has identified relevant stakeholders and what issues were addressed/results achieved.</p>	<p>Our approach to stakeholder engagement – We engage with diverse groups of stakeholders in a structured and coordinated manner. We proactively seek to hear what issues matter to them and look to understand their views. Through our engagement and subsequent actions, we aim to build constructive relationships with our stakeholders.</p> <p>We believe in partnering with credible organisations to accelerate a coordinated and purposeful transition. During the year we engaged with both internal and external subject matter experts and stakeholders on ESG issues. Through this process we heard about themes that mattered to them and were viewed as material matters for the Bank.</p> <p>Our Accessibility and Inclusion Plan 2021-2023 was developed by the Commonwealth Bank, Bankwest and the Bank's Customer and Community Advocacy team, together with the Australian Network on Disability (AND) and in consultation with a large range of community and academic experts.</p> <p>We consider our stakeholders' diverse views and these inform our decisions and actions. Structured engagement programs are in place for customers, shareholders, regulators, government representatives, industry and community groups. We also build partnerships and seek various groups' views through forums such as our CEO Advisory Panel, Community Council and Indigenous Advisory Council, Aboriginal and Torres Strait Islander Community of Practice, and the Next Chapter Community of Practice. Our Indigenous Advisory Council brings together internal CBA and external First Nations leaders who share their lived experience to guide our Reconciliation Action Plan and monitor implementation into the business.</p> <p>For more details on how we review and prioritise engagement based on AA1000 AccountAbility Stakeholder Engagement Standard, see our Stakeholder Engagement Approach.</p> <p>Net-Zero Banking Alliance (NZBA) – This year, the Board resolved to align the Bank's temperature ambition to 1.5°C which informs our sector-level financed emissions, and to join the NZBA. This decision was informed after reviewing the Australian policy context, feasibility of achieving 2030 interim targets for key lending portfolios, and the global emissions trajectory for three hard to abate sectors (cement, iron and steel, and aviation).</p> <p>The Commonwealth Scientific and Industrial Research Organisation (CSIRO) – This year we partnered with Australia's national science agency, CSIRO. Together we are developing Australia-specific transition pathways for key sectors of the Australian economy consistent with limiting global warming to 1.5°C. The research will help us set interim sector targets for our financed emissions. Moreover, with the research outcomes being made public, the partnership could also help other organisations to shape their own climate-related strategies and targets.</p> <p>Australian Banking Association (ABA) – We are an active member of the Australian Banking Association (ABA) and our CEO Matt Comyn is a member of the ABA Council which provides leadership to the ABA on policy issues which affect the banking sector. The ABA works with government, regulators and other</p>	<p>Annual Report 2022: Leadership in Australia's recovery and transition- pages 12-13 Our approach to ESG – pages 22-23 Supporting our customers – pages 32-35 Caring for our communities – pages 36-37 Our approach to corporate governance – pages 66-70</p> <p>Climate Report 2022: Foreword from the Chairman and CEO- pages 2-3</p> <p>Environmental and Social Framework Guiding principles and values – page 3 Governance and oversight – page 4</p> <p>Stakeholder Engagement Approach</p> <p>Accessibility and Inclusion Plan 2021-2023 Who developed the Accessibility and Inclusion Plan 2021-2023? – page 40</p> <p>ABA 2021 Annual Report: Chair's Report</p>

Requirements	High-level summary of bank's response	Reference and Link
	<p>stakeholders to improve public awareness and understanding of the industry's contribution to the economy and to ensure Australia's banking customers continue to benefit from a stable, competitive and accessible banking industry. We are working with the ABA to progress aligned industry action supporting climate transition. This year we participated in the ABA's reviews of the International Sustainability Standards Board (ISSB) Exposure Draft IFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information and S2 Climate-related Disclosures, and the Taskforce on Nature-related Financial Disclosures (TNFD) beta framework for nature-related risk and opportunity management and disclosure. We also worked together with the ABA and other member banks over the past two years to coordinate a range of measures to support Australians through the pandemic.</p> <p>Communities – We are committed to making a positive contribution to the communities we serve and supporting Australia through challenging times and a purposeful transition. For examples of how we have supported our communities to further the SDGs, see our Annual Report, pages 36-37.</p>	

Requirements	High-level summary of bank's response	Reference and Link
<p>Principle 5: Governance and culture We will implement our commitment to these Principles through effective governance and a culture of responsible banking</p>		
<p>5.1 Describe the relevant governance structures, policies and procedures your bank has in place/is planning to put in place to manage significant positive and negative (potential) impacts and support effective implementation of the Principles.</p>	<p><u>GOVERNANCE STRUCTURES</u></p> <p>CBA Board - Sets the strategic objectives and risk appetite of CBA, and oversees the management of E&S-related (including climate) risks and opportunities. The CBA Board approves the E&S Framework and Policy and certain climate-related disclosures.</p> <p>Board Risk & Compliance Committee – Monitors the Bank's climate-related risk profile (including emerging risks). Receives and reviews climate-related risk reports from management.</p> <p>CBA CEO - Accountable for the day-to-day management of CBA and execution of our strategic priorities.</p> <p>Executive Leadership Team (ELT) - Accountable for making specific recommendations to the CEO and agreeing common actions addressing: strategy, business performance, people leadership and culture, and risk and compliance management and control.</p> <p>ELT E&S Committee - The ELT E&S Committee, chaired by the CEO, consists of Group Executives and senior leaders across business and support unit functions. It is the approval body and point of escalation for decisions relating to the E&S work program underway across the Bank. Decisions made by the ELT E&S Committee include setting and monitoring targets and approving key methodologies, which are then reviewed and approved by the Board. Each member is accountable for driving the strategic priorities within their business or support unit. The Bank's CFO has oversight of the environmental-related aspects of the E&S work program across the Bank.</p> <p>Business E&S Action Group – The Business E&S Action Group is chaired by the Bank's CFO. It comprises representatives from relevant business and support units. The Business E&S Action Group supports the ELT</p>	<p>Climate Report 2022: Our approach to governance – page 10 Management accountability – page 12 Our climate scenario analysis – pages 34-37</p> <p>Annual Report 2022: Simpler, better foundations – pages 18-19 Our corporate governance framework – page 67</p> <p>Environmental and Social Framework Governance and oversight – page 4 Measuring and reporting on progress and performance – page 5</p> <p>Green, Social and Sustainability Funding Framework Overview – page 7</p> <p>Website: Corporate Governance – Risk Management and Assurance</p>

Requirements	High-level summary of bank's response	Reference and Link
	<p>E&S Committee by reviewing E&S-related documentation; making recommendations regarding targets and methodologies; and providing updates on progress, actions, regulatory and industry developments related to our E&S work program.</p> <p>Our people – Responsible for adhering to the standards of behaviour, actions and decisions set out in the Code of Conduct and delivering for our customers.</p> <p>FRAMEWORKS & POLICIES</p> <p>E&S Framework – Our E&S Framework states that we are committed to embedding E&S considerations into our business processes and decision-making. Our approach is facilitated by our risk management framework, and by targets and minimum standards for a range of specific sectors.</p> <p>Risk Management Framework (RMF) – covers the systems, structures, policies, processes and people that identify, measure, evaluate, monitor, report and control or mitigate both internal and external sources of material risk. It acknowledges that E&S risks, which include the physical and transition risks of climate change, represent drivers of material financial, non-financial and strategic risk to the Bank.</p> <p>Executive Performance and Remuneration Frameworks – Our Performance and Remuneration Frameworks support disciplined risk management, and financial and non-financial outcomes including customer and reputation.</p> <p>Green, Social and Sustainability Funding (GSSF) Framework – This Framework sets out the governance and oversight processes that will support issuance by CBA of Sustainable Funding Instruments that meet international standards for these products. The Sustainable Funding Instruments issued under this Framework will align with the International Capital Market Association (ICMA)'s Green Bond Principles (2021), the Climate Bonds Standard, ICMA's Social Bond Principles (2021), or the ICMA Sustainability Bond Guidelines (2021).</p> <p>Green, Social and Sustainability Funding (GSSF) Steering Committee – in place since 2019 to oversee processes that support issuance by CBA of Sustainable Funding Instruments that meet international standards such as those issued by the ICMA and the Climate Bonds Initiative.</p>	
<p>5.2 Describe the initiatives and measures your bank has implemented or is planning to implement to foster a culture of responsible banking among its employees. This should include a high-level overview of capacity building, inclusion in remuneration structures and performance management and leadership communication, amongst others.</p>	<p>Culture change within the Bank has been a significant focus over the last four years. We focused on building the skills and behaviours of our people to deliver better customer and risk outcomes. We lifted leadership capability; embedded our Code of Conduct to guide our people on how to act and make decisions; developed a culture roadmap to uplift risk culture mindsets and behaviours; and made changes to incorporate risk considerations into the remuneration framework. As a result, our culture became more accountable and open to challenge.</p> <p>This year we renewed our purpose, building a brighter future for all, to reflect the role we see ourselves playing in the years ahead and to focus on the impact we can make to people's lives.</p>	<p>Annual Report 2022: Who we are – pages 8-9 Sustainability performance – Social – our communities – page 47 Our material risks – pages 52-55</p> <p>Climate Report 2022: Our approach to governance – pages 10-13</p>

Requirements	High-level summary of bank's response	Reference and Link
	<div data-bbox="526 220 1590 734"> <p>Purpose</p> <p style="text-align: center;">Building a brighter future for all</p> <hr/> <p>Values</p> <p style="text-align: center;">CBA Code of Conduct and 'Should We?' Test</p> <div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"> <p>Care</p> <p>We care about our customers and each other – we serve with humility and transparency</p> </div> <div style="text-align: center;"> <p>Courage</p> <p>We have the courage to step in, speak up and lead by example</p> </div> <div style="text-align: center;"> <p>Commitment</p> <p>We are unwavering in our commitment – we do what's right and we work together to get things done</p> </div> </div> <p>Strategy</p> <p style="text-align: center;">Build tomorrow's bank today for our customers</p> <div style="display: flex; justify-content: space-between;"> <div style="width: 25%;">Leadership in Australia's recovery and transition</div> <div style="width: 25%;">Reimagined products and services</div> <div style="width: 25%;">Global best digital experiences and technology</div> <div style="width: 25%;">Simpler, better foundations</div> </div> <p>Differentiating capabilities to execute strategy</p> <div style="display: flex; justify-content: space-between;"> <div style="width: 15%;">Data and analytics</div> <div style="width: 15%;">Engineering</div> <div style="width: 15%;">Leadership</div> <div style="width: 20%;">Banking and commercial judgement</div> <div style="width: 15%;">Risk management</div> <div style="width: 15%;">Change and delivery</div> </div> <p>Ways of working to execute strategy</p> <div style="display: flex; justify-content: space-between;"> <div style="width: 20%;">Structures</div> <div style="width: 25%;">Processes and frameworks</div> <div style="width: 20%;">Practices</div> <div style="width: 30%;">Metrics and scorecards</div> </div> <div style="position: absolute; right: 0; top: 50%; transform: translateY(-50%); border-left: 1px solid black; padding-left: 10px;"> <p>Culture</p> <p>A pattern of shared values, beliefs and behaviours, which shape and are shaped by various environmental factors</p> </div> </div>	
	<p>Some of the ways we foster a culture of responsible banking among our employees include:</p> <ul style="list-style-type: none"> - Mandatory training around our Code of Conduct ensures staff clearly understand what it means to do the right thing. There are remuneration consequences for employees who do not meet their training obligations. - Selected Business Banking team members participated in a climate-related learning program led by Monash University. Business and Institutional team members undertook training and participated in awareness sessions on Environmental, Social and Governance Risk Fundamentals and our Environmental and Social Framework. - Our Board continues to expand its E&S expertise through education sessions. Two climate-focused education sessions were held for the Board in the last six months. These were led by external experts and covered, Australia's path to net zero emissions; the key policies and geopolitical considerations to enable the global transition; and implications for Australia. - Our newly-created E&S Hub is an internal site to support CBA's people to learn more about our E&S commitments and fundamentals of climate change. - E&S (including climate) objectives are considered in short and long-term variable remuneration decisions through target setting, performance assessment, risk framework and remuneration outcomes. Our remuneration structure is designed to meet our strategic goals, including sustainability commitments. <ul style="list-style-type: none"> o For the CEO, this year's performance assessment and remuneration outcomes considered the Bank's progress against our strategy, including our response to E&S opportunities and risks. o For other members of our ELT, this year's performance assessment and remuneration outcomes reflect accountability for responding to E&S opportunities and risks within their business units and developing and implementing the Group's E&S Framework and Policy. 	

Requirements	High-level summary of bank's response	Reference and Link
	<ul style="list-style-type: none"> ○ Next year, further work will be undertaken on executive metrics and Key Performance Indicators (KPIs). The Board will continue to oversee how E&S is considered and reflected in our performance and remuneration framework to meet shareholder and community expectations. 	
<p><i>5.3 Governance Structure for Implementation of the Principles</i></p> <p><i>Show that your bank has a governance structure in place for the implementation of the PRB, including:</i></p> <p><i>a) target-setting and actions to achieve targets set</i></p> <p><i>b) remedial action in the event of targets or milestones not being achieved or unexpected negative impacts being detected.</i></p>	<p>The Board regularly considers E&S matters given their importance to our stakeholders and the Bank's long-term performance. At a minimum, E&S is on the agenda at each main Board meeting (six times per year). The Board has monitored the E&S work program, including the roadmap developed by management to meet CBA's climate change targets. Key activities included:</p> <ul style="list-style-type: none"> - Advancing the Bank's E&S program, which outlines the Group's commitment to managing E&S risks, including climate change, human rights and modern slavery. - Discussing the priorities and scope of the Group's Social impact program in the context of the evolving external environment. - Resolving to join the Net-Zero Banking Alliance (NZBA) and to support Australia's transition to net zero emissions by 2050. - Reviewing and approving in principle the Modern Slavery and Human Trafficking Statement 2021. <p>Our E&S Framework and Policy establishes Board responsibility for overseeing the management of E&S risks and opportunities. The Board holds the CEO and the Executive Leadership Team (ELT) accountable for the delivery of E&S responsibilities outlined in our policies, procedures and in accordance with the risk appetite set by the Board.</p> <p>The ELT E&S Committee and Business E&S Action Group were established last year, to oversee detailed implementation of our E&S work program and provide robust governance of E&S risks and opportunities, including climate change and biodiversity. This year, we continued to embed climate considerations in our existing governance forums.</p> <p>For more details on how our governance structures support implementation of the UN PRB, see page 8-15 of our 2022 Climate Report.</p>	<p>Climate Report 2022: Our approach to governance – pages 10-13</p> <p>Annual Report 2022: Board planning and agenda setting – pages 68-70</p> <p>Environmental and Social Framework Governance and oversight – page 4</p>
<p>Please provide your bank's conclusion/ statement if it has fulfilled the requirements regarding Governance Structure for Implementation of the Principles.</p>		
<p>We have fulfilled the requirements of this principle through our existing governance structure, and will continue to improve this. More information on some of our governance forward commitments, can be found on page 15 of our 2022 Climate Report.</p>		

Requirements	High-level summary of bank's response	Reference and Link
Principle 6: Transparency & accountability We will periodically review our individual and collective implementation of these Principles and be transparent about and accountable for our positive and negative impacts and our contribution to society's goals.		
<p>6.1 Progress on Implementing the Principles for Responsible Banking</p> <p>Show that your bank has progressed on implementing the six Principles over the last 12 months (up to 18 months in your first reporting after becoming a signatory) in addition to the setting and implementation of targets in minimum two areas (see 2.1-2.4).</p> <p>Show that your bank has considered existing and emerging international/regional good practices relevant for the implementation of the six Principles for Responsible Banking. Based on this, it has defined priorities and ambitions to align with good practice.</p> <p>Show that your bank has implemented/is working on implementing changes in existing practices to reflect and be in line with existing and emerging international/regional good practices and has made progress on its implementation of these Principles.</p>	<p>We have been a signatory to the Principles for Responsible Banking since 2019 and we continue to align our business practices to these principles.</p> <p>This year, we strengthened our commitment to decarbonising our portfolio by joining the NZBA. We support increasing standardisation in financed emissions disclosures, and signed up to the Partnership for Carbon Accounting Financials (PCAF) Standard.</p> <p>We disclose our progress on material matters and key initiatives in the Group's Annual Report, Climate Report, Sustainability Metrics, and Modern Slavery Statement. This is our second UN PRB report, and we will continue to consider how we build upon our reporting.</p> <p>This year we published our second Modern Slavery and Human Trafficking Statement 2021; completed our Final Remedial Action Plan program of work; and updated our Group's Green, Social and Sustainability Funding Framework (GSSF Framework) and published our 2022 Impact Report.</p> <p>Dedicated Climate Change Report – this year, our targets and commitments for managing climate change risk are for the first time disclosed in a dedicated annual Climate Report, which is aligned with the recommendations of the TCFD.</p> <p>Sustainability frameworks – We participate in, and are committed to supporting, the following frameworks and initiatives: Equator Principles; RE100; TCFD; TNFD; Principles for Responsible Banking; and UN Guiding Principles on Business and Human Rights. We report our progress in line with legislation, frameworks and certifications including: GRI, SASB, CDP, Elevate Reconciliation Action Plan, Climate Active, Toitū carbonzero and Modern Slavery Act 2018.</p> <p>The following additional instruments and frameworks help to guide our approach to environmental and social issues: Banking Code of Practice; Paris Agreement (pursuant to UN Framework Convention on Climate Change); UN Declaration on the Rights of Indigenous Peoples; UN Sustainable Development Goals; and UN Global Compact.</p>	<p>Annual Report 2022: Simpler, better foundations – pages 18-19 Our approach to ESG – pages 22-23</p> <p>Climate Report 2022: Our commitment to limit global warming – page 5 Leadership in Australia's transition – pages 19-20</p> <p>Environmental and Social Framework Laying the foundations – page 2 Guiding principles and values – page 3</p> <p>FY22 Results Presentation: Our commitment to sustainability- page 55</p> <p>CBA Modern Slavery Statement 2021</p>
Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Progress on Implementing the Principles for Responsible Banking		
<p>We are well progressed in fulfilling the requirements regarding progress on implementing the Principles for Responsible Banking. We will continue to better understand our impacts and iterate our approach to sustainability.</p>		

Global Reporting Index (GRI) Disclosures

GRI 102: General Disclosures		
GRI No.	Title	2022 Annual Report location/ Other references or information
Organisational Profile		
102-1	Name of the organisation	Commonwealth Bank of Australia, Sydney, Australia
102-2	Activities, brands, products and services	2022 Annual Report: Financial reporting by segments- page 142 CBA Website
102-3	Location of headquarters	2022 Annual Report: Contact Us, pg 305
102-4	Location of operations	International locations 2022 Annual Report: Directors report- page 80
102-5	Ownership and legal form	2022 Annual Report: Notes to the financial statements, Overview- pages 123-127
102-6	Markets served	2022 Annual Report: Financial reporting by segments- page 142
102-7	Scale of the organisation	2022 Annual Report: Directors' report, operating and financial review- page 81
102-8	Information on employees and other workers	2022 Annual Report: Who we are - pages 8-9 Engaging our people - pages 28-31 Sustainability performance, Social -our people - pages 62-63
102-9	Supply chain	2022 Annual Report: Governance, Approach with suppliers- page 41 Modern Slavery and Human Trafficking Statement FY 2021 CBA Supplier Code of Conduct
102-10	Significant changes to the organisation and its supply chain	2022 Annual Report: 2022 Highlights- pages 2-3 Chairman's message- pages 4-5 CEO's message- pages 6-7 Who we are - pages 8-9 Engaging our people - pages 28-31 Notes to the financial statements, Overview- pages 123-127

102-11	Precautionary principle or approach	2022 Annual Report: Managing our strategic risks - pages 50-55 Climate Report 2022: Risk – pages 28-29 Further information in our Environmental and Social Framework
102-12	External initiatives	2022 Annual Report: Supporting our customers – pages 32-35 Caring for our communities – pages 36-37 Governance – pages 38-41 CBA Corporate Responsibility
102-13	Membership of associations	2022 Annual Report: Our approach to ESG – page 23 Governance – pages 38-41 2022 Climate Report: Leading the transition conversation – page 21 Corporate Governance Statement
Strategy		
102-14	Statement from senior decision maker	2022 Annual Report: Chairman’s message – pages 4-5 CEO’s message - pages 6-7 Remuneration report- pages 86 - 112 2022 Climate Report: Chairman and CEO foreword – pages 2-3
Ethics and Integrity		
102-16	Values, principles, standards and norms of behaviour	2022 Annual Report: Chairman’s message - pages 4-5 CEO’s message - pages 6-7 Who we are – pages 8-9 Engaging our people - pages 28-31 Governance – pages 38-41 Corporate Governance Statement CBA Code of Conduct

Governance		
102-18	Governance structure	2022 Annual Report: Governance – pages 38-41 Our approach to corporate governance- pages 66-72 Corporate Governance Statement
Stakeholder engagement		
102-40	List of stakeholder groups	2022 Annual Report: 2022 Highlights – page 3 Our approach to ESG – page 23 Sustainable Development Goals 41 Our approach to corporate governance – pages 68-70 Corporate Governance Statement
102-41	Collective bargaining agreements	As at 30 June 2022, 84% of employees are covered by the Commonwealth Bank Group EA (covers Commonwealth Bank of Australia, Commonwealth Securities, Colonial Services, Commonwealth Insurance) or the Bankwest EA.
102-42	Identifying and selecting stakeholders	2022 Annual Report: Our strategic priorities – pages 10-11 Governance – pages 38-41 Our approach to corporate governance – pages 68-70 CBA Supplier Code of Conduct Corporate Governance Statement
102-43	Approach to stakeholder engagement	2022 Annual Report: Our strategic priorities – pages 10-11 Governance – pages 38-41 Our approach to corporate governance – pages 68-70 CBA Stakeholder Engagement Approach CBA Supplier Code of Conduct Corporate Governance Statement
102-44	Key topics and concerns raised	2022 Annual Report: Our strategic priorities - pages 10-11 Our approach to ESG - pages 22-23

		<p>Managing our strategic risks - pages 50-55</p> <p>CBA CEO Customer Forums</p> <p>CBA Annual General Meeting</p>
Reporting structure		
102-45	Entities included in the consolidated financial statements	<p>2022 Annual Report: Financial report, Note 11 Group Structure – pages 259-268</p>
102-46	Defining report content and topic boundaries	<p>2022 Annual Report: Sustainability performance – pages 42-47</p>
102-47	List of material topics	<p>2022 Annual Report: Our strategic priorities – pages 10-11 Our material risks – pages 52-55 Our approach to ESG – pages 22-23</p> <p>Further information in our Environmental and Social Framework</p>
102-48	Restatements of information	All material restatements are noted within the relevant data sets
102-49	Changes in reporting	<p>Continued to produce a report that combines financial and non-financial performance</p> <p>2022 Annual Report: Our commitment to sustainability 20-41 Sustainability performance 42-47</p> <p>2022 Climate Report: This year, the Bank has published its first standalone Climate Report aligned to the 11 TCFD recommendations. The report outlines our position and approach to climate change, as well as our progress and commitments. It has six chapters, covering our climate positioning, governance, strategy, risk management, metrics and targets, and includes technical appendices.</p>
102-50	Reporting period	FY22: 1 July 2021 – 30 June 2022
102-51	Date of most recent previous report	FY21: 1 July 2020 – 30 June 2021
102-52	Reporting cycle	Annual
102-53	Contact point for questions regarding the report	cbainvestorrelations@cba.com.au

102-54	Claims of reporting in accordance with GRI Standards	This report has been prepared in accordance with the GRI Standards: Core option
102-55	GRI Content Index	GRI Content Index (this document)
External Assurance		
102-56	External assurance	<p>2022 Annual Report: Independent Limited Assurance Report on sustainability performance metrics - pages 48-49 Auditor's Independence Declaration - pages 114</p> <p>2022 Climate Report: Independent Limited Assurance Report – pages 77-79</p>
Management Approach		
103-1 to 103-3	Management Approach	<p>2022 Annual Report: Our approach to sustainability – pages 20-41</p> <p>2022 Climate Report</p> <p>Further information in our Environmental and Social Framework</p>

GRI: Material Topics		
GRI No.	Title	2022 Annual Report location/ Other references or information
Economic Performance		
201-1	Direct economic value generated and distributed	<p>2022 Results Presentation & Investor Discussion Pack: Overview – FY22 Result- page 59</p> <p>2022 Annual Report: 2022 Highlights 2-3 Supporting our community – pages 36-37 Sustainability performance - pages 42-47 Financial performance – pages 127-142</p>
201-2	Financial implications and other risks and opportunities due to climate change	<p>2022 Annual Report: Our strategic priorities 10-11 Our material risks 52-55</p> <p>2022 Climate Report Risk – pages 28-39</p> <p>Further information in our Environmental and Social Framework</p>

		Our CDP submissions are available on our Performance Reporting website (CDP 2022 available in late November 2022)
201-3	Defined benefit plan obligations and other retirement plans	2022 Annual Report: Operating Expenses, Superannuation – page 136
Anti-corruption		
205-1 to 205-3	Operations assessed for risks related to corruption	2022 Annual Report: Sustainability performance, Group compliance training – page 47 and definition, page 303 Managing our strategic risks – page 54 Our approach to corporate governance – page 70 Litigation, investigations and reviews – pages 191- 195 Risk management framework - page 212 CBA Anti Bribery and Corruption Policy CBA Code of Conduct
Emissions		
305-1 to 305-5	Direct (Scope 1) GHG emissions Energy indirect (Scope 2) GHG emissions Other indirect (Scope 3) GHG emissions GHG emissions intensity Reduction of GHG emissions	2022 Annual Report: Sustainability performance – pages 42-43 2022 Climate Report: Simpler, better foundations – pages 24-25 Metrics and targets – pages 41-43 Reducing our operational emissions – pages 50-51 Our CDP submissions are available on our Performance Reporting website (CDP 2022 available in late November 2022)
Effluents and Waste		
306-2	Waste by type and disposal method	2022 Annual Report: Sustainability performance, waste – page 43
OHS		
403-2	Types of injury and rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities	2022 Annual Report: Sustainability performance - pages 44 - Lost Time Injury Frequency Rate (LTIFR), Absenteeism

405-1	Diversity of governance bodies and employees	2022 Annual Report: Who we are – pages 8-9 Engaging our people – pages 28-31 Sustainability performance – pages 44-45 Board of Directors – pages 73-76 Executive Leadership Team – pages 77-79
405-2	Ratio of basic salary and remuneration of women to men	2022 Annual Report: Sustainability performance, gender pay ratio – page 45 Corporate Governance Statement
Human Rights Assessment		
412-1 to 412-3	Human rights assessments	2022 Annual Report: Governance – pages 40-41 Sustainability performance, ESG training - page 45 Further information in our Environmental and Social Framework Modern Slavery and Human Trafficking Statement FY 2021
Local Communities		
413-1 to 413-2	Operations with local community engagement, impact assessments, and development programs Operations with significant actual and potential negative impacts on local communities	2022 Annual Report: Highlights - page 3 Chairman’s message - page 4-5 CEO’s message - page 6-7 Leadership in Australia’s transition and recovery - pages 12-13 Supporting our customers – pages 32-35 Caring for our community 36-37 Next Chapter website Role modelling reconciliation website Our Accessibility and Inclusion Plan and Corporate Governance Statement can be found at our policies webpage .
Customer Privacy		
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	2022 Annual Report: Sustainability performance – page 46 Litigation, investigations and reviews – pages 191-195 2022 Sustainability performance metrics and disclosures:

		Governance, data breaches reported to the OAIC Availability of Payments Services to Individuals and Businesses
Socioeconomic Compliance		
419-1	Non-compliance with laws and regulations in the social and economic area	2022 Annual Report: Our approach to ESG – pages 22-23 Governance – pages 38-41 Directors' Report, Environmental reporting – page 83 Modern Slavery and Human Trafficking Statement FY 2021

Sustainability Accounting Standards Board (SASB) Disclosures

SASB Index: Commercial Banks Standards					
Accounting Metric	Category	Unit of measure	Code	Response (FY22)	Supporting documents (FY22)
Data Security					
(1) Number of data breaches (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	Quantitative	Number, Percentage (%)	FN-CB-230a.1	<p>CBA is required to report notifiable data breaches to the Office of the Australian Information Commissioner (OAIC) when they occur.</p> <p>See the 2022 Annual Report for information on our voluntary Enforceable Undertaking and privacy-related complaints</p> <p>See our 2022 Sustainability performance metrics and disclosures for the definition and number of data breaches reported to the OAIC.</p> <p>See CBA's Group Privacy Statement at commbank.com.au/privacy.</p>	<p>Group Privacy Statement</p> <p>2022 Annual Report: Sustainability performance – page 46 Litigation, investigations and reviews – pages 191-195</p> <p>2022 Sustainability performance metrics and disclosures: Governance, data breaches reported to the OAIC</p> <p>Availability of Payments Services to Individuals and Businesses</p>
Description of approach to identifying and addressing data security risks	Discussion and Analysis	n/a	FN-CB-230a.2	<p>Cybersecurity and Privacy and data management and are listed as material risks for the business. Key actions are detailed in the 2022 Annual Report.</p> <p>See our Privacy Statement and CommBank Secure webpage for detail on the actions we take to protect customers from data breaches and security incidents.</p> <p>See our Code of Conduct for our expectations for staff on customers' privacy.</p>	<p>2022 Annual Report: Our material risks- page 52-55</p> <p>Group Privacy Statement</p> <p>Commbank Secure</p> <p>Information Classification Standards</p> <p>CBA Code of Conduct</p>

Financial Inclusion and Capacity Building					
(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	Quantitative	Number, Reporting currency	FN-CB-240a.1	<p>Business Banking provides fee-free or discounted products and services for not-for-profit organisations. In 2022 we accrued \$3,103,644 million in foregone revenue from 69,705 business accounts.</p> <p>In response to COVID-19, Business Banking supported Government initiatives, including the Government SME Guarantee Scheme where CBA has cumulatively approved more than \$4,300 million in loans.</p> <p>See the 2022 Annual Report more information on how we support small businesses and communities, including our Benefits finder tools, community investment, and the First Home Loan Deposit scheme.</p>	<p>2022 Annual Report: Benefits finder- page 13 Caring for our communities – page 36 Metrics, community investment - page 47 Financial performance, Retail Banking Services – page 62</p> <p>2022 Results Presentation & Investor Discussion Pack: Leadership is Australia’s recovery and transition - page 14</p>
(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	Quantitative	Number, Reporting currency	FN-CB-240a.2	We provide support through our Financial Assistance Solutions team to customers experiencing hardship for various reasons. As at 30 June 2022 there are 123,749 accounts in hardship, and these are broken down by category in our 2022 Sustainability performance metrics and disclosures.	<p>2022 Sustainability performance metrics and disclosures: Social- our customers, Approved accounts in hardship</p>
Number of no-cost retail checking accounts provided to previously unbanked or underbanked customer	Quantitative	Number	FN-CB-240a.3	Retail banking provides fee-free or discounted products and services for a range of customers such as young customers, students, Government benefit recipients and the elderly. In 2022 retail foregone revenue accounted for \$185,054,356 million.	<p>2022 Annual Report: Sustainability performance, foregone revenue - page 47</p>
Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Quantitative	Number	FN-CB-240a.4	<p>See our 2022 sustainability performance for details on our Indigenous Customer Assistance Line calls, Community Wellbeing team interactions and Financial Independence Hub.</p> <p>These programs, as well as our fraud and scam prevention for customers, First Nations customers and recently arrived refugees to Australia are also further detailed in the 2022 Annual Report.</p>	<p>2022 Annual Report: Sustainability performance, foregone revenue - page 47 Supporting our customers- page 32 Caring for our communities- page 37</p> <p>CommBank Secure</p> <p>Next Chapter website</p>

Incorporation of Environmental, Social, and Governance Factors in Credit Analysis					
Commercial and industrial credit exposure, by industry	Quantitative	Reporting currency	FN-CB-410a.1	<p>The Group's approach to credit risk is reported in line with regulatory requirements in pages 215 to 234 of the 2022 Annual Report.</p> <p>Credit exposure by industry is disclosed in the FY22 Results Presentation and Investor Discussion Pack.</p> <p>The Group's Energy Value Chain in the 2022 Climate Report displays our credit exposure to fossil fuel and energy sectors.</p>	<p>2022 Annual Report: Notes to the financial statements- 9.2- page 215-234</p> <p>2022 Results Presentation and Investor Discussion Pack: Total committed exposure summary and sector focuses Pages 98-104</p> <p>2022 Climate Report: Energy Value Chain- page 48</p>
Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	Discussion and Analysis	n/a	FN-CB-410a.2	<p>Environmental and Social (E&S) risk is discussed as a material risk in our 2022 Annual Report.</p> <p>This year the Bank has published its first standalone Climate Report aligned to the 11 TCFD recommendations. The report outlines our position and approach to climate change, as well as our progress and commitments.</p> <p>See our Climate Report for information on our ESG risk assessment tool.</p> <p>Our Environmental and Social Framework provides a reference point for our people and stakeholders on the minimum standards we seek to abide by.</p> <p>As per the Equator Principles, in FY21 we assessed six (6) project finance loans and two (2) project-related refinance transactions for environmental, social and governance risks.</p>	<p>2022 Annual Report: Managing our strategic risks –pages 50-55</p> <p>2022 Climate Report: ESG risk assessment tool – pages 60-61</p> <p>CBA Environmental & Social Framework</p> <p>Equator Principles 21</p>

Business Ethics					
Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations	Quantitative	Reporting currency	FN-CB-510a.1	The Group's exposure to litigations, investigations and reviews are detailed in pages 191 to 196 of the 2022 Annual Report. Customer remediation may be required and recognised in provisions, as explained on these pages.	2022 Annual Report: Notes to the financial statements- 7.1, Litigation, investigations and reviews- pages 191-195
Description of whistleblower policies and procedures	Discussion and Analysis	n/a	FN-CB-510a.2	The Group's Whistleblower policy is publicly available and adheres with ASIC Regulatory Guide 270. Our Annual Report highlights our commitment to fostering a 'speak up' culture. The number of SpeakUP Programs cases was 317 in FY21 of which 96 were Whistleblower cases.	2022 Annual Report: Sustainability performance – page 47 Governance – page 40 Whistleblower Policy

Systemic Risk Management

Global Systemically Important Bank (G-SIB) score, by category	Quantitative	Basis points (bps)	FN-CB-550a.1	The Group is not classified as a G-SIB, but it publicly discloses (as required under APRA Prudential Standard APS 330 Public Disclosure) against the G-SIB indicators.	G-SIB reporting
Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	Discussion and Analysis	n/a	FN-CB-550a.2	<p>The Group submits results of stress testing to the regulator as required. This year, we welcomed the opportunity to actively engage on APRA's Climate Vulnerability Assessment to provide insights into the risks of climate change on the financial system and economy.</p> <p>We disclose how we are addressing the risks associated with climate change in our 2022 Climate Report.</p> <p>This year, we used climate scenario analysis to identify and assess our exposure to financial; risks arising from climate change, incorporating both physical and transition risk. We have tested 74% and 63% of our lending portfolio to potential climate-related transition and physical risks respectively. See our 2022 Climate Report for more information.</p>	<p>2022 Climate Report: Our climate scenario analysis- pages 34-37</p> <p>Annual Reports</p>

Activity Metrics					
(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	Quantitative	Number, Reporting currency	FN-CB-000.A	Transaction balances for FY22 were \$331 billion and over 2 million new accounts were opened in the financial year across business and retail banking. Total deposits for FY22 were \$686 billion.	2022 Results Presentation and Investor Discussion Pack: Consistent operational execution – page 8 Deposit funding – page 107
(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	Quantitative	Number, Reporting currency	FN-CB-000.B	Our loan value by category for FY22 is: Home loans = \$622 bn Consumer finance = \$16.5 bn Business and Institutional Loans = \$244.4 bn	2022 Results Presentation and Investor Discussion Pack: Balance sheet – page 63

SASB Index: Mortgage Finance Standards

Accounting Metric	Category	Unit of measure	Code	Response (FY22)	Supporting documents (FY22)
Lending practices					
(1) Number and (2) value of residential mortgages of the following types: (a) Hybrid or Option Adjustable-rate Mortgages (ARM), (b) Prepayment Penalty, (c) Higher Rate, (d) Total, by FICO scores above or below 660	Quantitative	Number, reporting currency	FN-MF-270a.1	The Australian lending system does not use FICO scores to assess home loan applications. During the application process, savings, borrowing and repayments histories are also considered along with the credit score. See the Home and Consumer Lending overview of our FY22 Results for detail on serviceability assessments, borrowing capacity, portfolio quality and interest only home loans.	2022 Results Presentation and Investor Discussion Pack: Balance sheet – page 63 Home and Consumer Lending – pages 80- 95

(1) Number and (2) value of (a) residential mortgage modifications, (b) foreclosures, and (c) short sales or deeds in lieu of foreclosure, by FICO scores above and below 660	Quantitative	Number, reporting currency	FN-MF-270a.2	The Australian lending system does not use FICO scores to assess home loan applications. CBA defines modifications as internal refinancing, payments and customers in advance. We provide detail on these categories in our FY22 Results presentation. CBA discloses mortgagee in possession and negative equity at a portfolio level. This information is disclosed in the FY22 Results Presentation.	2022 Results Presentation and Investor Discussion Pack: Home and Consumer Lending – pages 80- 95
Total amount of monetary losses as a result of legal proceedings associated with communications to customers or remuneration of loan originators	Quantitative	Reporting currency	FN-MF-270a.3	<p>CBA is committed to managing disputes and litigation with its retail and small business customers in a fair, timely and transparent way.</p> <p>See our Model Litigant Principles for commitments in relation to our conduct of claims brought by or against retail and small business customers.</p> <p>Our 2022 Annual Report details our current customer remediation and litigation, investigations and reviews and our progress to complete our Remedial Action Plan.</p> <p>Further information about the Remedial Action plan can be found in our FY18-21 Annual Reports, our Response to APRA's Prudential Inquiry and our CEO Customer Forum webpages.</p>	<p>The Model Litigant Principles</p> <p>Our Response To APRA's Prudential Inquiry</p> <p>2022 Annual Report: Building on our Remedial Action Plan – page 19 Notes to the financial statements- 7.1, Litigation, investigations and reviews- pages 191-195</p> <p>Annual Reports</p> <p>CBA CEO Customer Forums</p>
Description of remuneration structure of loan originators	Discussion and analysis	n/a	FN-MF-270a.4	<p>Our remuneration principles are available on our policies webpage.</p> <p>We report on our senior leader and Board remuneration for FY22 in the Annual Report.</p> <p>CBA has fully implemented the Sedgwick recommendations for frontline teams and leaders in the branch network in relation to variable remuneration recommendations, with exception of variable remuneration potential for some leaders.</p>	<p>CBA Remuneration Principles</p> <p>2022 Annual Report: Remuneration Report – pages 86-112</p> <p>CBA Royal Commission implementation update</p>

Discriminatory Lending					
(1) Number, (2) value, and (3) weighted average Loan-to-Value (LTV) ratio of mortgages issued to (a) minority and (b) all other borrowers, by FICO scores above and below 660	Quantitative	Number, reporting currency, percentage (%)	FN-MF-270b.1	<p>CBA does not currently report the number of home loans, balances or LVRs by race, ethnicity or minority groups. Total home loan numbers, balances and LVRs are disclosed in our FY22 Results presentation.</p> <p>See the CommBank website for Information on the dedicated indigenous and migrant banking resources we provide to meet the specific needs of these customer groups.</p>	<p>2022 Results Presentation and Investor Discussion Pack: Home and Consumer Lending – pages 80- 95</p> <p>Migrant Banking</p> <p>Indigenous Banking</p>
Total amount of monetary losses as a result of legal proceedings associated with discriminatory mortgage lending	Quantitative	Reporting currency	FN-MF-270b.2	<p>CBA is committed to managing disputes and litigation with its retail and small business customers in a fair, timely and transparent way. See our Model Litigant Principles for commitments in relation to our conduct of claims brought by or against retail and small business customers.</p> <p>Our 2022 Annual Report details our current customer remediation and litigation, investigations and reviews and our progress to complete our Remedial Action Plan.</p> <p>Further information about the Remedial Action plan can be found in our FY18-21 Annual Reports, our Response to APRA's Prudential Inquiry and our CEO Customer Forum webpages.</p>	<p>The Model Litigant Principles</p> <p>Our Response To APRA's Prudential Inquiry</p> <p>2022 Annual Report: Building on our Remedial Action Plan – page 19 Notes to the financial statements- 7.1, Litigation, investigations and reviews- pages 191-195</p> <p>Annual Reports</p> <p>CBA CEO Customer Forums</p>
Description of policies and procedures for ensuring non-discriminatory mortgage origination	Discussion and analysis	n/a	FN-MF-270b.3	<p>The Bank has a number of policies, practices and processes in place to ensure our customers receive the right outcome. We also adhere to industry standards for service and customer protection.</p> <p>See our website for information on our Code of Conduct the Baking Code of Practice, our Reconciliation Action Plan, Financial Inclusion Action Plan, Accessibility and our Environmental and Social Framework.</p>	<p>CBA Code of Conduct</p> <p>Banking Code of Practice</p> <p>Reconciliation</p> <p>Financial Action Inclusion Plan</p> <p>Accessibility</p> <p>Environmental and Social Framework</p>

Environmental risk to mortgaged properties					
(1) Number and (2) value of mortgage loans in 100-year flood zones	Quantitative	Number, reporting currency	FN-MF-450a.1	<p>As at 30 June 2022, CBA's exposure to increased flood risk was \$19 billion or 56,000 properties. High peril risk for flood includes properties within 1 in 50-year return period flood zones. See page 36 of the 2022 Climate Report for more information.</p> <p>Environmental and social risks including more frequent and severe weather events are considered a material risk for the Bank, and our response actions including the use of our Customer Engagement Engine to these risks are detailed in the 2022 Annual Report.</p>	<p>Climate Report 2022 Pages 26 and 34-37.</p> <p>2022 Annual Report: Leadership in Australia's recovery and transition – page 13 Our material risks – page 52</p>
(1) Total expected loss and (2) Loss Given Default (LGD) attributable to mortgage loan default and delinquency due to weather-related natural catastrophes, by geographic region	Quantitative	Reporting currency, percentage (%)	FN-MF-450a.2	<p>We report the value of total regulatory one year expected losses and LGD (by PD band) for the total residential mortgage book.</p> <p>We currently do not report losses based on extreme weather events, natural catastrophes or by geographic location. Refer to the 2022 Climate Report for more information on our climate scenario analysis.</p>	<p>2022 Results Presentation and Investor Discussion Pack: Home and Consumer Lending – pages 80- 95</p> <p>Climate Report 2022 Pages 26 and 34-37.</p>
Description of how climate change and other environmental risks are incorporated into mortgage origination and underwriting	Discussion and analysis	n/a	FN-MF-450a.3	<p>This year, the Bank has published its first standalone Climate Report aligned to the 11 TCFD recommendations. The report outlines our position and approach to climate change, as well as our progress and commitments.</p> <p>The E&S Framework applies across the Bank, and provides a reference point for our people and stakeholders on standards, ambition, and the governance and oversight in place.</p> <p>We have developed innovative products for home loan customers to address and consider environmental risks. See our website for information about or Green Loan and Green Home Offer.</p>	<p>Climate Report 2022</p> <p>Environmental and Social Framework</p> <p>Green Loan</p> <p>Green Home Offer</p>

Activity Metric					
(1) Number and (2) value of mortgages originated by category: (a) residential and (b) commercial	Quantitative	Number, reporting currency	FN-MF-000.A	<p>For the Australian home loan portfolio, we report balances, new funding and total accounts in our FY22 Results Presentation Value: \$556bn (spot); \$548bn (avg) New funding: \$76bn Number of accounts: 2.0m</p> <p>For the Australian commercial property portfolio, we report TCE and a number of other metrics to assess the performance of the portfolio.</p>	<p>2022 Results Presentation and Investor Discussion Pack: Home and Consumer Lending – pages 80- 95</p> <p>Total committed exposure and sector summary – pages 98-104</p>
(1) Number and (2) value of mortgages purchased by category: (a) residential and (b) commercial	Quantitative	Number, reporting currency	FN-MF-000.B	CBA does not provide purchased mortgage products to customers. We do have a Residential Mortgage Back Security (RMBS) program that is used as part of the Group's funding program. However, the purchase of RMBS products are only available to institutional investors and large wholesale clients. Details of our RMBS program can be found on our website,	Securitisation website