

Sustainability performance



Environmental

Net zero emissions transition		30 Jun 22	30 Jun 21	30 Jun 20	30 Jun 19	30 Jun 18
Sustainability funding ¹	\$bn	30.6	–	–	–	–
ESG bond arrangement ²	\$m	13,570	7,854	9,516	3,251	2,015
Operational greenhouse gas emissions	tCO ₂ -e	30 Jun 22	30 Jun 21	30 Jun 20	30 Jun 19	30 Jun 18
Group³						
Market-based reporting^{4,5}		46,516	39,622	–	–	–
– Scope 1 emissions		6,667	8,768	–	–	–
– Scope 2 emissions		10,771	8,479	–	–	–
– Scope 3 emissions		29,078	22,375	–	–	–
Location-based reporting⁴		137,661	151,861	173,508	185,960	181,771
– Scope 1 emissions		6,667	8,768	12,526	7,624	8,739
– Scope 2 emissions		83,429	95,514	103,528	78,756	87,278
– Scope 3 emissions		47,565	47,579	57,454	99,580	85,754
Operational greenhouse gas emissions	tCO ₂ -e	30 Jun 22	30 Jun 21	30 Jun 20	30 Jun 19	30 Jun 18
Australia³						
Market-based reporting⁴		27,372	24,080	–	–	–
– Scope 1 emissions		4,613	6,095	–	–	–
– Scope 2 emissions		–	–	–	–	–
– Scope 3 emissions		22,759	17,985	–	–	–
Location-based reporting⁴		118,517	136,319	159,898	166,393	156,553
– Scope 1 emissions		4,613	6,095	9,992	6,983	7,257
– Scope 2 emissions		72,658	87,035	96,262	71,128	76,866
– Scope 3 emissions		41,246	43,189	53,644	88,282	72,430
Operational greenhouse gas emissions	tCO ₂ -e	30 Jun 22	30 Jun 21	30 Jun 20	30 Jun 19	30 Jun 18
New Zealand – location-based reporting						
Scope 1 emissions		1,469	2,189	2,046	82	733
Scope 2 emissions		1,552	1,564	1,614	1,938	2,462
Scope 3 emissions		1,085	959	1,266	4,259	5,834
Total		4,106	4,712	4,926	6,279	9,029
Other overseas⁶ – location-based reporting						
Scope 1 emissions		585	484	488	559	750
Scope 2 emissions		9,219	6,915	5,652	5,690	7,949
Scope 3 emissions		5,234	3,431	2,544	7,039	7,490
Total		15,038	10,830	8,684	13,288	16,189

¹ Reported for the first time in FY22. Refer to page 49 of [2022 Climate Report](#) for more information.

² In FY22 definition changed to align with Bloomberg classification of ESG bonds. Historical numbers have been restated.

³ Refer to the [Glossary](#) on pages 295–304 for further details on exclusions and reclassifications.

⁴ Market-based reporting reflects the emissions from electricity that companies have purchased. Reported for the first time in FY21. FY21 restated per Climate Active certification. Location-based reporting reflects the average emissions intensity of the grid where electricity is consumed. Prior period presentations are not available.

⁵ Group market-based reporting includes location-based totals for New Zealand and other overseas operations.

⁶ Increase in emissions due to 64% increase in staff employed by other overseas operations. See [FTEs](#) on page 44.

Energy – Australia	gigajoules	30 Jun 22	30 Jun 21	30 Jun 20	30 Jun 19	30 Jun 18
Fuels – natural gas, diesel and transport		67,624	75,572	112,968	112,675	112,671
Purchased electricity – property portfolio		213,567	251,141	281,356	313,065	339,270
Purchased electricity – data centres		122,869	141,440	157,578	168,620	173,281
Electricity generated from on-site solar panels		7,832	7,219	6,106	4,059	2,775
Total energy consumption (including electricity and fuel)		411,892	475,372	558,008	598,419	627,997
Renewable electricity sources						
– Renewable energy via power purchase agreement or retail contracts		336,436	392,581	438,934	156,548	–
– Electricity generated from on-site solar panels		7,832	7,219	6,106	4,059	2,775
Renewable electricity consumption		344,268	399,800	445,040	160,607	2,775
Renewable electricity	%	100	100	100	33	1
Non-renewable energy consumption		67,624	75,572	112,968	437,812	625,222
Renewable energy	%	84	84	80	27	0
Water, waste and paper – Australia		30 Jun 22	30 Jun 21	30 Jun 20	30 Jun 19	30 Jun 18
Waste (commercial operations)	tonnes					
Landfill		230	470	988	1,167	1,088
Recycled		205	308	585	835	804
Secure paper recycled		203	414	580	896	999
Total waste		638	1,192	2,153	2,898	2,891
Water	kilolitres	105,172	129,494	177,047	216,102	172,134
Office paper usage (retail and commercial operations)	tonnes	293	343	483	570	629



Limited assurance report

PwC has provided limited assurance on these metrics on pages 42–47, for the year ended 30 June 2022, unless otherwise indicated.

➔ The PwC Limited Assurance Report is provided on pages 48–49.





Social – Our people

Employees ¹		30 Jun 22	30 Jun 21	30 Jun 20	30 Jun 19	30 Jun 18		
Total full-time equivalent (FTE)	#	49,245	46,189	43,585	45,165	45,753		
– Australia		38,483	37,570	36,330	37,137	36,446		
– New Zealand ²		5,879	5,722	5,122	5,038	5,538		
– Other ²		4,883	2,897	2,133	2,990	3,769		
Graduates		241	191	153	183	188		
Headcount	#	53,395	50,278	48,167	50,482	51,371		
Employee turnover – voluntary	%	14.8	11.0	10.1	11.3	11.8		
Employee turnover – involuntary	%	2.1	1.9	4.2	4.0	4.2		
Employment type (headcount)	#							
Full-time		32,303	31,112	32,178	33,125	–		
Part-time		6,858	7,007	7,565	7,900	–		
Casual		266	294	399	438	–		
Safety and wellbeing								
Lost Time Injury Frequency Rate	rate	0.36	0.72	1.12	1.59	1.48		
Absenteeism	days	8.2	7.5	7.8	7.2	6.0		
Health, safety and wellbeing training ³	#	59,575	51,926	49,385	49,977	–		
People engagement and flexible working	%	Mar 22	Sep 21	Mar 21	Sep 20	Apr 20	Oct 19	Apr 19
People engagement index – CBA		80	80	78	80	81	72	68
Employees working flexibly		–	84.9	–	81.1	–	66.0	73.9
Employees with caring responsibilities		–	56.6	–	54.0	–	47.5	50.7
Parental leave		30 Jun 22	30 Jun 21	30 Jun 20	30 Jun 19			
Employees who have accessed parental leave	#							
– Female employees		1,300	1,284	1,433	1,479			
– Male employees		890	1,013	913	917			
Employees who have returned to work and are still employed after 12 months ⁴	%							
– Female employees		89.4	87.2	85.7	–			
– Male employees		88.5	87.2	84.5	–			

1 Includes discontinued operations.
 2 Comparative information has been restated to conform to presentation in the current period.
 3 The health, safety and wellbeing training number is higher than FTE as the training is assigned annually and to new employees.
 4 Assured for the first time in FY22.

Employee training	hrs	30 Jun 22			30 Jun 21			
		Female	Male	Total	Female	Male	Total	
Per employee								
Executive Managers and above roles		47.2	34.7	39.9	23.3	22.8	23.0	
Others		34.5	28.4	31.5	30.0	27.1	28.6	
Average per employee		35.0	28.8	31.9	29.7	26.8	28.3	
		#	30 Jun 22	30 Jun 21	30 Jun 20	30 Jun 19	30 Jun 18	
ESG training			2,911	6,240	1,560	4,043	3,577	
Gender diversity	%	30 Jun 22	30 Jun 21	30 Jun 20	30 Jun 19	30 Jun 18		
Women in workforce		55.2	56.1	56.9	57.2	57.4		
Women in Manager and above roles		45.5	45.2	45.0	45.0	44.6		
Women in Executive Manager and above roles		43.1	41.7	41.2	39.1	37.6		
Women in Senior Leadership (Group Executives) ¹		41.7	27.3	33.3	30.0	20.0		
Gender pay equity (female to male base salary)	ratio	31 Mar 22	31 Mar 21	31 Mar 20	31 Mar 19	31 Mar 18		
Executive General Manager		0.91	0.86	0.90	0.95	0.94		
General Manager		0.99	0.99	1.00	0.97	0.99		
Executive Manager		0.98	0.98	0.98	1.00	0.98		
Manager/Professional		0.97	0.97	0.98	0.98	0.98		
Team Member		1.01	1.00	1.00	1.00	1.00		
Age diversity	%	30 Jun 22	30 Jun 21	30 Jun 20	30 Jun 19	30 Jun 18		
<25 years		7.0	7.1	7.9	7.4	7.3		
25–34 years		32.3	30.7	30.8	31.4	33.2		
35–44 years		32.5	32.5	31.9	31.8	31.0		
45–54 years		18.6	19.9	19.6	19.9	19.5		
55–64 years		8.1	8.6	8.6	8.4	8.0		
65+ years		1.0	1.1	1.0	0.9	0.8		
Other diversity dimension	%	Sep 21	Sep 20	Oct 19	Apr 19	Apr 18		
CBA Indigenous workforce (ancestry) ²		0.9	0.8	1.5	0.9	1.0		
Employees who identify as having a disability		7.1	6.5	8.7	10.5	11.9		
Employees who identify as LGBTI and/or gender non-binary		4.8	4.9	3.3	3.4	3.4		
Cultural diversity based on ancestry (Sep 2021)³		Cultural Diversity Index #	Australia, NZ, British, Irish %	Europe %	Asia %	Africa, Middle East %	Americas %	Indigenous, Pacific Islanders %
CBA overall		0.77	51	12	32	3	1	2
General Manager and above		0.56	71	14	9	3	2	1
Executive Manager and above		0.64	65	15	15	3	2	1
2016 Australian Census (ancestry)		0.59	69	12	14	4	1	1

1 Numbers are actuals, no assurance by PwC is provided.
 2 Metric can be volatile due to small sample size. 2016 Australian Census (Aboriginal or Torres Strait Islander) was 2.8%.
 3 Numbers may not sum to 100 due to rounding.





Social – Our customers

Total customers ¹	#m	30 Jun 22	30 Jun 21	30 Jun 20	30 Jun 19	30 Jun 18
CBA customers		13.2	13.3	13.9	14.2	13.9
Bankwest customers ²		1.3	1.2	1.4	1.4	1.3
ASB customers ²		2.1	2.1	2.0	2.0	1.9
Total³		16.6	16.6	17.3	17.6	17.1
Customer advocacy ⁴	#	30 Jun 22	30 Jun 21	30 Jun 20	30 Jun 19	30 Jun 18
Commonwealth Bank – Net Promoter Score						
Consumer NPS		4.5	0.8	(2.9)	(10.0)	(2.7)
– Rank		2nd	2nd	2nd	3rd	2nd
Business NPS		(3.2)	(5.8)	(14.3)	(22.4)	(19.6)
– Rank		1st	1st	3rd	3rd	4th
Online banking NPS ⁵		16.8	19.0	17.2	12.6	–
– Rank		1st	1st	1st	2nd	–
Mobile banking app NPS ⁵		30.7	30.0	28.6	24.5	–
– Rank		1st	1st	1st	1st	–
Bankwest – Net Promoter Score						
Consumer NPS		19.5	11.8	9.4	0.0	12.2
– Rank		3rd	4th	3rd	5th	4th
Business NPS		(2.7) ⁶	23.8	12.1	6.6	9.5
– Rank		5th ⁶	2nd	3rd	3rd	3rd
ASB – Net Promoter Score						
Consumer NPS ⁷		29.5	32.5	32.0	–	–
– Rank		3rd	3rd	3rd	–	–
Business and rural banking NPS		(7.4)	4.0	4.2	3.7	9.2
– Rank		1st	1st	1st	1st	1st
Customer complaints	#	30 Jun 22	30 Jun 21	30 Jun 20		
Received ⁸		984,493	1,211,808	1,182,699		
– Resolved within five days	%	94	96	96		
Escalated to an external dispute resolution (EDR) scheme		5,384	5,419	6,455		
– Privacy complaints ⁹		61	123	–		

1 Reported for the first time in FY22. Historical periods not assured by PwC.

2 Not assured by PwC.

3 Customers are not de-duplicated if they Bank with CBA, Bankwest or ASB.

4 Customer advocacy metrics have not been assured by PwC as they are sourced from independent third-party providers.

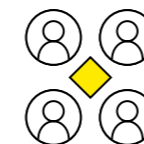
5 NPS methodology and service provider changed to DBM Atlas in 2020. Numbers prior to FY19 are not available.

6 Metric impacted by the announcement made on 17 February 2022 that Bankwest Business Bank will transition to CBA.

7 NPS methodology changed in 2019. Numbers prior to FY20 are not comparable.

8 In FY22, the definition was changed to 'Received' (instead of 'Resolved') and includes all complaints. This update was to align with the change in regulatory guidance on dispute resolution ASIC RG271 (commenced in October 2021) and related public reporting requirements. Historical numbers have been restated.

9 In FY22, the definition was changed to include privacy-related complaints escalated to the Australian Financial Complaints Authority. Historical numbers have been restated.



Social – Our communities

		30 Jun 22	30 Jun 21	30 Jun 20	30 Jun 19	30 Jun 18
Community investment	\$m					
Total community investment		239.0	247.4	250.5	204.3	204.0
– Cash contributions ¹		30.0	37.5	57.5	41.6	55.5
– Time volunteering		0.7	1.2	0.7	1.1	1.1
– Forgone revenue		188.2	187.5	178.5	147.4	134.2
– Program implementation costs ¹		20.1	21.2	13.8	14.2	13.2
Community investment as a percentage of pre-tax profit ²	%	1.8	2.0	2.4	1.8	1.6
Our commitment to end financial abuse³	#					
Financial Independence Hub (participants supported) ⁴		766	188	–	–	–
Community Wellbeing (customer interactions)		17,107	–	–	–	–
Financial literacy programs⁵	#					
School banking students (active)		18,825	75,773	174,997	244,636	299,074
Start Smart students (booked)		–	291,548	377,214	427,527	568,649
Indigenous community support						
Indigenous cultural development (training completion rate) ⁶	%	62.3	18.7	8.4	–	–
Indigenous Customer Assistance Line (calls received)	#	184,927	181,460	206,436	202,444	180,225
Australian Indigenous supplier spend – first tier	\$'000	7,028	6,093	4,395	2,959	–

1 FY21 restated for reclassification of cash contributions to program implementation costs.

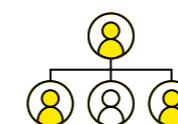
2 Cash net profit from continuing operations before tax.

3 Reported for the first time in FY22.

4 Not assured by PwC.

5 Financial literacy performance metrics will no longer be reported after FY22. Some state and territory governments no longer allow banks to deliver school banking programs. The CBA School Banking program accepted its final student deposit on 10 December 2021. The Start Smart program closed on 30 June 2021. Not assured by PwC.

6 Reported for the first time in FY22. Historical periods not assured by PwC.



Governance

		30 Jun 22	30 Jun 21	30 Jun 20	30 Jun 19	30 Jun 18
Board composition¹	#					
Total Directors		11	10	9	10	10
– Female		5	4	5	5	4
– Male		6	6	4	5	6
Independent Non-Executive Directors		10	9	8	9	9
Female Directors on Board	%	45	40	56	50	40
Group compliance training²	%					
Training completion rate – Code of Conduct		99.6	99.5	99.6	96.7	99.4
Training completion rate – mandatory learning		99.6	99.5	99.5	99.5	98.7
Conduct and whistleblowing	#					
Substantiated misconduct cases		1,071	1,825	1,851	1,869	1,259
– Misconduct cases resulting in termination		76	105	136	187	–
SpeakUP Program cases		317	335	284	311	143
– Whistleblower cases		96	123	103	30	33

1 Numbers are actuals, no assurance by PwC is provided.

2 Training completion rates are not 100% as allocated training may be overdue. There are remuneration consequences for employees who do not meet their training obligations.





To: The Board of Directors of the Commonwealth Bank of Australia

Independent assurance report on sustainability performance metrics

for the year ended 30 June 2022

Scope

In accordance with the terms of the engagement letter dated 2 June 2022, we were engaged by the Commonwealth Bank of Australia (the Group) to perform an independent limited assurance engagement in respect of the Sustainability Performance metrics (Environmental, Social and Governance metrics) (the Performance Metrics) for the Group for the year ended 30 June 2022, presented on pages 42 to 47 of the 2022 Annual Report. The definitions (the Criteria) against which we assessed the Performance Metrics are established by management and are presented on pages 295 to 304 of the 2022 Annual Report.

Management's responsibilities

The management of the Group is responsible for the Performance Metrics and for the preparation of the Performance Metrics in accordance with the Criteria.

Our Independence and Quality control

We have complied with relevant ethical requirements related to assurance engagements, which include independence and other requirements founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour.

In accordance with Auditing Standard ASQC 1 *Quality Control for Firms that Perform Audits and Reviews of Financial Reports and Other Financial Information, Other Assurance Engagements and Related Services Engagements* the firm maintains a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Our responsibilities

Our responsibility is to express a limited assurance conclusion based on the procedures we have performed and the evidence we have obtained.

Our engagement has been conducted in accordance with the Australian Standard on Assurance Engagements (ASAE 3000) *Assurance Engagements Other Than Audits or Reviews of Historical Financial Information*. That standard requires that we plan and perform this engagement to obtain limited assurance about whether anything has come to our attention to indicate that the Performance Metrics have not been prepared, in all material respects, in accordance with the Criteria, for the year ended 30 June 2022. The procedures we performed were based on our professional judgement and included:

- Enquiries of relevant staff responsible for preparing the Performance Metrics;
- Enquiries about the design of the internal controls and systems used to collect and process the Performance Metrics;
- Where applicable, enquiries of third parties responsible for the preparation of data included in the Performance Metrics;
- Enquiries about the design of the systems used by third parties to collect and process the Performance Metrics;
- Comparing the Performance Metrics to relevant underlying sources on a sample basis; and
- Reading the Performance Metrics to determine whether they are in line with our overall knowledge of, and experience with, the Sustainability performance.

PricewaterhouseCoopers, ABN 52 780 433 757

One International Towers Sydney, Watermans Quay, Barangaroo NSW 2000, GPO BOX 2650 SYDNEY NSW 2001
T: +61 2 8266 0000, F: +61 2 8266 9999, www.pwc.com.au

Level 11, 1PSQ, 169 Macquarie Street, Parramatta NSW 2150, PO Box 1155 Parramatta NSW 2124
T: +61 2 9659 2476, F: +61 2 8266 9999, www.pwc.com.au

Liability limited by a scheme approved under Professional Standards Legislation.

The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement and consequently the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Accordingly, we do not express a reasonable assurance opinion.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our conclusion.

Use of report

This report was prepared for the Board of Directors of the Commonwealth Bank of Australia. We disclaim any assumption of responsibility for any reliance on this report to any persons or users other than the Board of Directors of the Commonwealth Bank of Australia or for any purpose other than that for which it was prepared.

Inherent limitations

Because of the inherent limitations of any assurance engagements due to the selective testing of the information examined, it is possible that fraud, error or non-compliance may occur and not be detected. A limited assurance engagement is not designed to detect all instances of non-compliance of the Performance Metrics with the Criteria, as it is limited primarily to making enquiries, of management, and applying analytical procedures. The limited assurance conclusion expressed in this report has been formed on the above basis.

Conclusion

Based on our review, which is not an audit, nothing has come to our attention that causes us to believe that the Performance Metrics have not been prepared, in all material respects, in accordance with the Criteria for the year ended 30 June 2022.

PricewaterhouseCoopers

Matthew Lunn
Partner

Sydney
10 August 2022



Glossary of terms

Term	Definition
1.5°C temperature ambition	Our 1.5°C temperature ambition refers to the maximum global temperature change target which informs our sector-level financed emissions targets. In line with our NZBA commitments, our strategy is to set, by 2025, sector-level financed emissions targets for sectors that account for at least 75% of the Bank's 2020 financed emissions using transition scenarios that see maximum global average temperature rises of 1.5°C above pre-industrial levels by 2100.
Absenteeism	Absenteeism refers to the average number of sick leave days (and carer's leave days for CommSec employees) per Australia-based full-time equivalent employee. Bankwest is included from FY19. Colonial First State is included from 1 July – 1 December 2021, after which time our divestment from the business was complete. Accompanying sustainability performance metric assured by PwC.
Age diversity	Percentage of permanent employees (full-time, part-time, job share or on extended leave), casuals, employees on international assignment and those contractors paid directly by the Group, by age group as at 30 June. Excludes ASB businesses in New Zealand. Accompanying sustainability performance metric assured by PwC.
APRA	Australian Prudential Regulation Authority.
Assets Under Management	Assets Under Management (AUM) represents the market value of assets for which the Group acts as an appointed manager.
Australian Indigenous supplier spend	Refers to direct (first tier) supplier spend with Indigenous businesses in Australia. It includes any approved invoice (including grants) from an Indigenous business registered or certified by Supply Nation or the Office of the Registrar of Indigenous Corporations or is a member of an Indigenous Chamber of Commerce. Accompanying sustainability performance metric assured by PwC.
Board	The Board of Directors of the Group.
Cash contributions	Total donations contributed by the Group (excluding Aussie Home Loans) through charitable gifts, community partnerships and matched giving. Matched giving excludes staff contributions. Colonial First State is included from 1 July – 1 December 2021, after which time our divestment from the business was complete. Accompanying sustainability performance metric assured by PwC.
Chairman	A person chosen to preside over a meeting.
Common Equity Tier 1 Capital (CET1)	The highest quality of capital available to the Group reflecting the permanent and unrestricted commitment of funds that are freely available to absorb losses. It comprises Ordinary share capital, Retained earnings and Reserves less prescribed deductions.
Community investment as a percentage of pre-tax profit	Total community investment as a percentage of the Group's cash net profit from continuing operations before tax as at 30 June. Accompanying sustainability performance metric assured by PwC.
Community Wellbeing (customer interactions)	The total number of interactions with customers in Vulnerable situations, supported by the Community Wellbeing team across four channels. The channels are: calls answered; vulnerability referrals; asynchronous chat opened conversations via the CommBank App; and outbound contacts made for the purpose of supporting customers in receipt of potentially abusive transaction descriptions. Excludes ASB businesses in New Zealand. Note that the metric may include some non-CBA customers who have called into the Community Wellbeing team. Of the total 17,107 interactions, 15,929 were assured by PwC. The remaining 1,178 interactions related to the asynchronous chat channel were unable to be assured due to the nature of the third party data that was able to be provided as part of the audit.
Corporations Act	<i>Corporations Act 2001 (Cth)</i>
Cultural diversity index (CDI)	The concentration mix of all cultures of the Group's employees resulting in an index between 0 and 1, where the higher the score, the more diverse the population. CDI is calculated using demographic information disclosed in the Group's biannual people and culture survey and benchmarked against the ancestry question in the 2016 Australian Census. Participation and disclosure in the survey is voluntary and can vary from year to year. The CDI excludes ASB businesses in New Zealand, and businesses in Indonesia. This metric includes data for the now divested CFS business covering the period 1 July 2021 to 30 November 2021 (divestment date). These records pertain to workers that were employed by CBA at the time, and CBA retains some legal obligations as an employer for that period. Accompanying sustainability performance metric assured by PwC.



Glossary of terms (continued)

Term	Definition
Customer complaints – received	The number of complaints received by the Group during the reporting period, as recorded in the Firstpoint feedback management system (Firstpoint), managed via our Internal Dispute Resolution (IDR) process. Resolution timeliness reports on proportion of complaints resolved within five working days. Includes Bankwest and CBA/Colonial First State (CFS) comingled complaints or complaints related to the sale and distribution of CFS products. Excludes ASB businesses in New Zealand and other overseas operations. Accompanying sustainability performance metric assured by PwC.
Deferred shares	Awarded from the 2019 financial year, deferred shares are ordinary shares in CBA, which are restricted until vesting and used for deferred STVR arrangements and sign-on awards. These equity awards are subject to forfeiture if the Executive ceases to be employed by the Group prior to the vesting date as a result of resignation or serious misconduct, Board risk and reputation review and malus provisions.
Dividend payout ratio (“cash basis”)	Dividends paid on ordinary shares divided by net profit after tax (“cash basis”).
Dividend payout ratio (“statutory basis”)	Dividends paid on ordinary shares divided by net profit after tax (“statutory basis”).
DPS	Dividends per share.
DRP	Dividend reinvestment plan.
DRP participation	The percentage of total issued capital participating in the dividend reinvestment plan.
Earnings per share (EPS) (basic)	Basic earnings per share is the net profit attributable to ordinary equity holders of the Bank, divided by the weighted average number of ordinary shares on issue during the year per the requirements of relevant accounting standards.
Earnings per share (EPS) (diluted)	Diluted earnings per share adjusts the net profit attributable to ordinary equity holders of the Bank and the weighted average number of ordinary shares on issue used in the calculation of basic earnings per share, for the effects of dilutive potential ordinary shares per the requirements of relevant accounting standards.
Electricity generated from on-site solar panels	Electricity generated during the reporting period from photovoltaic solar panels installed on approximately 91 bank branches. Electricity may be used on site or returned to the grid. Accompanying sustainability performance metric assured by PwC.
Employee turnover – involuntary	Refers to all involuntary exits of permanent employees as a percentage of the average permanent headcount paid directly by the Group (full-time, part-time, job share or on extended leave), excluding ASB businesses in New Zealand. Involuntary exits include redundancies and terminations for disciplinary reasons. Accompanying sustainability performance metric assured by PwC.
Employee turnover – voluntary	Refers to all voluntary exits of permanent employees as a percentage of the average permanent headcount paid directly by the Group (full-time, part-time, job share or on extended leave), excluding non-permanent employees and ASB businesses in New Zealand. Voluntary exits are determined to be resignations and retirements. Accompanying sustainability performance metric assured by PwC.
Employees who have accessed parental leave	Number of employees eligible for parental leave benefit who had started primary or secondary carer parental leave during the reporting period, as recorded in the Group's human resources system. Excludes ASB businesses in New Zealand and employees of discontinued operations. Accompanying sustainability performance metric assured by PwC.
Employees who have returned from parental leave and are still employed after 12 months	The proportion of employees who returned from a period of primary or secondary carer parental leave in the prior year and were still employed after 12 months within the reporting period, as recorded in the Group's human resources system. Excludes employees that returned to a major business or subsidiary that is now a discontinued operation. Excludes ASB businesses in New Zealand. Accompanying sustainability performance metric assured by PwC.
Employees who identify as having a disability	The proportion of employees that have confirmed they have a disability, chronic illness or other medical condition in the Group's biannual people and culture survey. Not all questions are surveyed during the survey period. Participation and disclosure in the survey is voluntary and can vary from year to year. Bankwest and businesses in Indonesia included from September 2020. Excludes ASB businesses in New Zealand. Accompanying sustainability performance metric assured by PwC.
Employees who identify as LGBTI and/or gender non-binary	The proportion of employees that identify as Lesbian, Gay, Bisexual, Transgender, Intersex (LGBTI), gender-non binary or other, by nominating one or more of the options in the Group's biannual people and culture survey. Not all questions are surveyed during the survey period. Participation and disclosure in the survey is voluntary and can vary from year to year. Bankwest included from September 2020. Businesses in China and Singapore included from September 2021. Excludes ASB businesses in New Zealand, and

Glossary of terms (continued)

Term	Definition
	businesses in Indonesia. Accompanying sustainability performance metric assured by PwC.
Employees with caring responsibilities	The proportion of employees that have selected one or more of the caring responsibility options (including, but not limited to, caring for elderly, children, people with chronic conditions, etc.) in the Group's biannual people and culture survey. Not all questions are surveyed during the survey period. Participation and disclosure in the survey is voluntary and can vary from year to year. Bankwest is included from September 2020. Excludes ASB businesses in New Zealand. Accompanying sustainability performance metric assured by PwC.
Employees working flexibly	The proportion of employees that indicated they used one or more of the flexible work options in the previous 12 months in the Group's biannual people and culture survey. Not all questions are surveyed during the survey period. Participation and disclosure in the survey is voluntary and can vary from year to year. Bankwest and businesses in China are included from September 2020. Businesses in Indonesia are included from September 2021. Excludes ASB businesses in New Zealand. Accompanying sustainability performance metric assured by PwC.
Employment type	The number of Australian employees as at 30 June who are permanent employees working in full-time, part-time or casual positions, including job share or on extended leave. It excludes ASB businesses in New Zealand, fixed contractors and contingent workers. Accompanying sustainability performance metric assured by PwC.
Environmental, Social and Governance (ESG) training	Number of employees who have completed ESG learning modules, as recorded in CBA's learning management system (PeopleLink) as at 30 June, measured by headcount. Excludes Bankwest and ASB businesses in New Zealand. Accompanying sustainability performance metric assured by PwC.
Escalated complaints to an external dispute resolution (EDR) scheme	Number of complaints escalated to an EDR scheme for the Group. This includes complaints that have been through the Bank's Internal Dispute Resolution (IDR) process and have escalated to an EDR scheme. These complaints are recorded in Firstpoint and managed by Group Customer Relations/Customer Care team. EDR schemes include, but are not limited to, the Australian Financial Complaints Authority (AFCA) and the Office of the Australian Information Commissioner (OAIC). Includes Bankwest and CBA/Colonial First State (CFS) comingled complaints or complaints related to the sale and distribution of CFS products. Excludes ASB businesses in New Zealand and other overseas operations. Accompanying sustainability performance metric assured by PwC.
ESG bond arrangement	The full value of all Green, Social, Sustainability-linked and Transition bonds arranged during the 12 months ended 30 June, in which CBA acted as Global Coordinator, Manager/Bookrunner or Lead Arranger. The roles and bond classification have been defined and confirmed by Bloomberg. Private placements aligned with International Capital Market Association principles are included. Accompanying sustainability performance metric assured by PwC.
ESG bond arrangement (Australian market)	The full value of all AUD denominated Green, Social, Sustainability-linked and Transition bonds arranged during the 12 months ended 30 June, in which CBA acted as Global Coordinator, Manager/Bookrunner or Lead Arranger. The roles and bond classification have been defined and confirmed by Bloomberg.
Executives	Collective term referring to the individuals in the following Executive groups: CEO, Group Executives and CEO ASB.
Executive Leadership Team (ELT)	The group comprises of the CEO and individuals in the following Executive groups: Group Executives and CEO ASB.
Expense to income ratio	Represents operating expenses as a percentage of total operating income. The ratio is a key efficiency measure.
Financial Independence Hub (participants supported)	An individual who has received one or more services from the Financial Independence Hub (FIH). These services include but are not limited to free one-on-one financial coaching, referrals to other services, or support with tasks. A client can receive one or more services.
Forgone revenue	Forgone revenue consists of the aggregate value of fee-free or discounted CBA products and services during the reporting period to a range of customers; including, young customers, students, Government benefit recipients, not-for-profit organisations and the elderly. It relates to monthly account fee and transaction fees only and does not include discounts on interest rates. This metric does not include revenue forgone as part of CBA's Emergency Assistance Packages. Accompanying sustainability performance metric assured by PwC.
Fuels – natural gas, diesel and transport	Energy from the use of natural gas and diesel in data centres, retail and commercial operations, and transport fuels, under CBA's operational control during the reporting period. Accompanying sustainability performance metric assured by PwC.
Full-time equivalent	Total FTE of the Group by geographical work locations as at 30 June. FTE includes full-



Glossary of terms (continued)

Term	Definition
employees (FTE) (page 44)	time, part-time, job share employees, employees on extended leave and contractors. One full-time role is equal to 38 working hours per week. Accompanying sustainability performance metric assured by PwC.
Full-time equivalent staff	Includes all permanent full-time staff, part-time staff equivalents and external contractors employed through third-party agencies.
Funding for Australian clients	Represents total deal volume where CBA acted as manager/book runner on syndicated loans, debt capital markets and securitisation issuance for Australian clients.
Funds Under Administration	Funds Under Administration (FUA) represents the market value of funds administered by the Group and excludes AUM.
Gender pay equity – female to male base salary comparison	Gender pay equity is defined as the ratio of weighted average base salary of males and females for Australia-based employees of the Group, as at 31 March. The data reflects roles in similar functions, role scope and responsibilities. The data refers to permanent employees who are full-time, part-time, job sharing or on extended leave. It excludes the CEO, Board members, contractors, casual employees, seconded employees and employees who have not responded with a defined gender. Accompanying sustainability performance metric assured by PwC.
Graduates	The number of graduates who accepted and commenced in a graduate position with CBA or Bankwest under the Talent Acquisition program. Graduate positions commence in February each year. Accompanying sustainability performance metric assured by PwC.
Greenhouse gas emissions:	
Exclusions and reclassifications	<p><u>From FY19 onwards:</u></p> <ol style="list-style-type: none"> Scope 3 includes emissions from base buildings and paper use. <p><u>From FY20 onwards:</u></p> <ol style="list-style-type: none"> CBA assumed operational control of two data centres. Emissions from these locations have been reclassified from scope 3 to scope 1 or 2 emissions, depending on source. Scope 1 includes refrigerant emissions. Scope 3 includes additional emissions from waste, water, work from home and couriers. <p><u>For FY22:</u></p> <ol style="list-style-type: none"> Aussie Home Loans data is excluded due to divestment. From November 2021, Colonial First State data is excluded due to divestment.
Location-based emissions reporting	Reflects the average emissions intensity of the grid where electricity is consumed by the Group.
Scope 1 emissions	Relates to the consumption of natural gas, stationary fuel and refrigerants used in retail, commercial and data centre properties under the Group's operational control, and business use of Tool of Trade vehicles. Emissions are calculated using the relevant emissions factors noted in the regional definitions below. Accompanying sustainability performance metric assured by PwC.
Scope 2 emissions	Emissions from the electricity used by ATMs, retail, commercial, residential and data centre properties under the Group's operational control. Emissions are calculated using the relevant emission factors noted in the regional definitions below. Accompanying sustainability performance metric assured by PwC.
Scope 3 emissions	Indirect greenhouse gas emissions as a result of sources outside the Group's operational control, but support the Group's business activities. It includes rental car and taxi use, business use of private vehicles, business flights, hotel accommodation, water, waste, couriers, emissions associated with employees working from home and emissions associated with electricity at data centres not under CBA's operational control, base building emissions and annual report production. Emissions are calculated using the relevant emission factors noted in the regional definitions below. Accompanying sustainability performance metric assured by PwC.
Scope 2 emissions (market based emissions)	Market-based reporting reflects the emissions from electricity that companies have purchased. For CBA this is emissions from the electricity used by ATMs, retail, commercial, residential and data centre properties under the Group's operational control. Emissions based on greenhouse gas emissions emitted by the generators from which CBA has contractually purchased electricity bundled with Large Generation Certificates (LGCs). Accompanying sustainability performance metric assured by PwC.

Glossary of terms (continued)

Term	Definition
Scope 1, 2 and 3 emissions – Australia	Australian emissions are based on emission factors sourced from Climate Active Carbon Neutral Standard (2022), National Greenhouse Accounts Factors (NGA) (2021) and DEFRA (2021). Accompanying sustainability performance metric assured by PwC.
Scope 1, 2 and 3 emissions – New Zealand	New Zealand emissions are based on emission factors sourced from Ministry for Environment NZ, Measuring Emissions: A Guide for Organisations (2022) and BEIS (2022). In FY20, ASB reclassified leased fleet fuel usage under its direct control from Scope 3 emissions to Scope 1 emissions. Comparative information for FY19 and FY18 has not been reclassified. FY18 includes Sovereign which was sold by CBA in FY19. Accompanying sustainability performance metric assured by PwC.
Scope 1, 2 and 3 emissions – Other overseas	Other overseas emissions are estimated by multiplying the Australian emissions per FTE as at 30 June by the number of FTEs of all the Group's other overseas offices. Accompanying sustainability performance metric assured by PwC.
Scope 1 and 2 greenhouse gas emissions reduction	The Scope 1 and 2 target is based on a 1.5 degree trajectory, requiring 4.2% annual linear contraction. Emissions relate to the consumption of Natural Gas, Stationary Fuel, Refrigerant and Electricity used in retail, commercial and data centre properties under the Group's operational control, and business use of tool of trade vehicles. Australian electricity emissions are zero as the equivalent of 100% of our Australian operational electricity needs have been sourced from renewable sources. Only electricity is included in other overseas emissions due to data limitations.
Group	Commonwealth Bank of Australia and its subsidiaries.
Group Executive (GE)	Members of the Executive Leadership Team (excludes the CEO and the CEO ASB).
Headcount	Total number of employees, including permanent headcount (full-time, part-time, job share, on extended leave), and contractors (fixed term arrangements) paid directly by the Group as at 30 June. Excludes contingent workers and ASB businesses in New Zealand. Accompanying sustainability performance metric assured by PwC.
Health, safety and wellbeing training	Number of employees who completed health, safety and wellbeing training, as recorded in the Group's learning management system (PeopleLink) as at 30 June, measured by headcount. Excludes Bankwest and ASB businesses in New Zealand. Accompanying sustainability performance metric assured by PwC.
Indigenous cultural development (training completion rate)	Percentage of employees who have completed Indigenous cultural development, as recorded in the Group's learning management system (PeopleLink) as at 30 June. Indigenous cultural development programs included are: Indigenous cultural awareness e-learning; providing banking services to First Nations customers e-learning; or BlackCard Cultural Learning Program. Includes CBA and Bankwest domestic employees. Excludes ASB Businesses in New Zealand and other overseas operations. Accompanying sustainability performance metric assured by PwC.
Indigenous Customer Assistance Line (calls received)	Number of calls received via the dedicated Indigenous Customer Assistance Line (ICAL) during the 12 months to 30 June. It excludes calls that were abandoned by customers. Accompanying sustainability performance metric assured by PwC.
Indigenous workforce	Represents the proportion of employees that have indicated they most strongly identify with Australian Aboriginal and/or Torres Strait Islander ancestry in the Group's biannual people and culture survey. Not all questions are surveyed during the survey period. Participation and disclosure in the survey is voluntary and can vary from year to year. Bankwest included from September 2020. Excludes ASB businesses in New Zealand, and businesses in Indonesia. Aboriginal and Torres Strait Islander representation in Australia is based on the 2016 Australian Census. Accompanying sustainability performance metric assured by PwC.
Interest Rate Risk in the Banking Book (IRRBB)	Interest Rate Risk in the Banking Book is the risk that the Bank's profit derived from Net Interest Income (interest earned less interest paid), in current and future periods, is adversely impacted by changes in interest rates. This is measured from two perspectives: quantifying the change in the net present value of the Balance Sheet's future earnings potential, and the anticipated change to the Net Interest Income earned over 12 months. This calculation is driven by APRA regulations with further detail outlined in the Group's Basel III Pillar 3 report.
Key Management Personnel (KMP)	Persons having authority and responsibility for planning, directing and controlling the activities of an entity, directly or indirectly, including any Director (whether Executive or otherwise) of that entity.
Lending for Australian home buyers	Home lending includes RBS internal refinancing, excludes Viridian Line of Credit (VLOC), includes Bankwest fixed splits of existing variable loans and excludes all other Bankwest internal refinancing.
LinkedIn Top Company	LinkedIn Top Companies is a ranking of the 25 companies that are investing in their talent and helping people build careers that will set them up for long-term success. The ranking uses LinkedIn data to rank companies based on seven pillars that have been shown to lead



Glossary of terms (continued)

Term	Definition
	to career progression: ability to advance; skills growth; company stability; external opportunity; company affinity; gender diversity and educational background. Only parent companies rank on the list; majority-owned subsidiaries and data about those subsidiaries are incorporated into the parent company score. The methodology time frame is January 1 2021 to December 31 2021.
Long-Term Alignment Remuneration (LTAR)	Remuneration that is subject to a pre-grant assessment and vests subject to vesting conditions after a period of four and five years for the CEO, and four years for Group Executives.
Long-Term Variable Remuneration (LTVR)	Variable remuneration subject to service conditions and performance measures over four-years. From FY21, LTVR awards that remain on foot following satisfaction of service conditions and performance measures are restricted until completion of a risk and compliance review after a further holding period of two and three years for the CEO and one and two years for the Group Executives and CEO ASB.
Lost Time Injury Frequency Rate (LTIFR)	LTIFR is the reported number of occurrences of lost time arising from injury or disease that have resulted in an accepted workers compensation claim, for each million hours worked by Australia and New Zealand employees. The metric captures claims relating to permanent, casual and contractors paid directly by the Group. It is reported using the information available as at 30 June. Prior year numbers have been re-stated due to claims received after year-end reporting date. This metric includes data for the now divested CFS business covering the period 1 July 2021 to 30 November 2021 (divestment date). These records pertain to workers that were employed by CBA at the time, and CBA retains some legal obligations as an employer for that period. Accompanying sustainability performance metric assured by PwC.
Misconduct breaches resulting in termination	Represents closed substantiated misconduct cases which resulted in termination and were managed in Australia by the Workplace Relations and Group Investigations teams. Various policies within the Group govern staff conduct obligations, including the 'Code of Conduct' which is the guiding framework for the Group. It excludes incidents reported by local associates and joint ventures. Colonial First State is included from 1 July – 1 December 2021, after which time our divestment from the business was complete. Accompanying sustainability performance metric assured by PwC.
Net profit after tax ("cash basis")	Represents net profit after tax and non-controlling interests before non-cash items including hedging and IFRS volatility, and gains or losses on acquisitions, disposal, closure, capital repatriation and demerger of controlled businesses, or associates that are not discontinued operations. This is management's preferred measure of the Group's financial performance.
Net profit after tax ("statutory basis")	Represents net profit after tax and non-controlling interests, calculated in accordance with Australian Accounting Standards. This is equivalent to the statutory item "Net profit attributable to Equity holders of the Bank".
Net Promoter Score (NPS)	For the major banks, NPS is reported for main brand only. NPS is a trademark of Bain & Co Inc., Satmetrix Systems, Inc., and Mr Frederick Reichheld. NPS refers to customer likelihood to recommend their MFI using a scale from 0-10 (where 0 is 'Not at all likely' and 10 is 'Extremely likely') and NPS is calculated by subtracting the percentage of Detractors (scores 0-6) from the percentage of Promoters (scores 9-10).
NPS – Institutional	DBM Institutional \$300M+ Business MFI Net Promoter Score. Based on Australian business with an annual revenue of \$300M or more for the previous financial year rating their MFI for Business Banking. NPS results are shown as a twelve-month rolling average.
Net Stable Funding Ratio (NSFR)	The NSFR more closely aligns the behaviour terms of assets and liabilities. It is the ratio of the amount of available stable funding (ASF) to the amount of required stable funding (RSF). ASF is the portion of an Authorised Deposit-taking Institution's (ADI) capital and liabilities expected to be a reliable source of funds over a one year time horizon. RSF is a function of the liquidity characteristics and residual maturities of an ADI's assets and off Balance Sheet activities.
Net tangible assets per share	Net assets excluding intangible assets, non-controlling interests and other equity instruments divided by ordinary shares on issue at the end of the period (excluding Treasury Shares deduction). Right of use assets are included in net tangible assets per share.
New Zealand	New Zealand includes the banking and funds management businesses operating under the ASB brand. ASB provides a range of banking, wealth and insurance products and services to personal, business, rural and corporate customers in New Zealand.
Non-Executive Director	Key Management Personnel who are not Executives.
NPS – ASB – Business and rural banking	Business Finance Monitor (BFM) Net Promoter Score measures the net likelihood of recommendation to others of the business or rural customer's main financial institution. Using a scale of 1 to 10 (1 means 'extremely unlikely' and 10 means 'extremely likely'),

Glossary of terms (continued)

Term	Definition
	the 1–6 raters (detractors) are deducted from the 9–10 raters (promoters). Four quarter rolling average data is used. The ranking refers to ASB's position relative to the other three main New Zealand banks.
NPS – ASB – Consumer	Retail Market Monitor (RMM) measures the net likelihood of recommendation to others of the customer's main financial institution. Using a scale of 1 to 10 (1 means 'extremely unlikely' and 10 means 'extremely likely'), the 1–6 raters (detractors) are deducted from the 9–10 raters (promoters). 12 month rolling average data is used. The ranking refers to ASB's position relative to the other four main New Zealand banks.
NPS – Bankwest – Business	DBM Business Main Financial Institution (MFI) Net Promoter Score. Australian businesses rating their Main Financial Institution for Business Banking. Net Promoter Score refers to customer likelihood to recommend their MFI using a scale from 0-10 (where 0 is 'Extremely unlikely' and 10 is 'Extremely likely') and NPS is calculated by subtracting the percentage of Detractors (scores 0-6) from the percentage of Promoters (scores 9-10). NPS results are shown as a 6 month rolling average. NPS is reported for each brand, therefore CBA excludes Bankwest, and Westpac excludes St George. Bankwest ranking is based on the following 9 banks: CBA, ANZ, WBC, NAB, BEN/ADB, SUN, BWA, BOQ, STG.
NPS – Bankwest – Consumer	DBM Consumer Main Financial Institution (MFI) Net Promoter Score. Australian Population 14+ (from Jan 17; 18+ for data prior). Refers to customers' likelihood to recommend their MFI using a scale from 0-10 (where 0 is 'Not at all likely' and 10 is 'Extremely likely') and is calculated by subtracting the percentage of Detractors (scores 0-6) from the percentage of Promoters (scores 9-10). Note that percentage signs are not used to report. NPS results are shown as a 6 month rolling average. NPS is reported for each brand, therefore CBA excludes Bankwest, and Westpac excludes St George. Bankwest ranking is based on the following 9 banks: CBA, ANZ, WBC, NAB, BEN/ADB, SUN, BWA, BOQ, STG.
NPS – CBA – Business	DBM Business Main Financial Institution (MFI) Net Promoter Score. Australian businesses rating their Main Financial Institution for Business Banking. Net Promoter Score refers to customer likelihood to recommend their MFI using a scale from 0–10 (where 0 is 'Extremely unlikely' and 10 is 'Extremely likely') and NPS is calculated by subtracting the percentage of Detractors (scores 0–6) from the percentage of Promoters (scores 9–10). NPS results are shown as a six month rolling average. NPS is reported for main brand only.
NPS – CBA – Consumer	DBM Consumer Main Financial Institution (MFI) Net Promoter Score. Australian Population 14+ (from Jan 17; 18+ for data prior). Refers to customers' likelihood to recommend their MFI using a scale from 0–10 (where 0 is 'Not at all likely' and 10 is 'Extremely likely') and is calculated by subtracting the percentage of Detractors (scores 0–6) from the percentage of Promoters (scores 9–10). Note that percentage signs are not used to report NPS. NPS results are shown as a six month rolling average. NPS is reported for main brand only.
NPS – CBA – Consumer mobile banking app	DBM Consumer Main Financial Institution (MFI) Mobile Banking Net Promoter Score. Based on Main Financial Institution (MFI) customers rating their likelihood to recommend their MFI Mobile Banking App used in the last 4 weeks. NPS refers to customer likelihood to recommend their MFI's Mobile Banking App using a scale from 0–10 (where 0 is 'Not at all likely' and 10 is 'Extremely likely') and NPS is calculated by subtracting the percentage of Detractors (scores 0–6) from the percentage of Promoters (scores 9–10). NPS results are shown as a six month rolling average. NPS is reported for main brand only.
NPS – CBA – Consumer online banking	DBM Consumer Main Financial Institution (MFI) Online Banking Net Promoter Score. Based on Main Financial Institution (MFI) customers rating their likelihood to recommend their MFI Online Banking used in the last 4 weeks. NPS refers to customer likelihood to recommend their MFI's Online Banking using a scale from 0–10 (where 0 is 'Not at all likely' and 10 is 'Extremely likely') and NPS is calculated by subtracting the percentage of Detractors (scores 0–6) from the percentage of Promoters (scores 9–10). NPS results are shown as a six month rolling average. NPS is reported for main brand only.
Office paper usage (retail and commercial operations)	A3 and A4 office paper used in retail and commercial operations under the Group's operational control. Invoiced reams of paper used to estimate usage as a weight. Excludes operations outside Australia. Accompanying sustainability performance metric assured by PwC.
Other overseas	Represents amounts booked in branches and controlled entities outside Australia and New Zealand.
People engagement index – CBA	The People Engagement Index (PEI) measures how engaged our people are including their connection, motivation and commitment to the organisation. The PEI was refreshed in September 2020 from a four item metric to a five item metric to include items relating to discretionary effort and work involvement and the removal of work satisfaction as a predictor of engagement. PEI is calculated based on the proportion of employees replying with a score of 4 or 5 to five engagement questions in the Group's biannual people and culture survey. These questions relate to pride, advocacy, intent to stay, discretionary effort and work involvement on a scale of 1–5 (where 1 is 'Strongly Disagree' and 5 is 'Strongly



Glossary of terms (continued)

Term	Definition
	Agree'). Not all metrics are surveyed during the survey period. Participation and disclosure in the survey is voluntary and can vary from year to year. Bankwest included from September 2020. Excludes ASB businesses in New Zealand. Accompanying sustainability performance metric assured by PwC.
Performance Rights	Performance rights to ordinary shares in CBA granted under LTVR award and subject to performance conditions.
Privacy complaints	Number of privacy related complaints escalated to the Office of the Australian Information Commissioner (OAIC) or Australian Financial Complaints Authority (AFCA) (privacy related) for the Group. This includes complaints that have been through the Bank's Internal Dispute Resolution (IDR) process and have escalated to an EDR scheme. These complaints are recorded in Firstpoint and are managed by Group Customer Relations/Customer Care team. Includes Bankwest and CBA/Colonial First State (CFS) comingled complaints or complaints related to the sale and distribution of CFS products. Excludes ASB businesses in New Zealand and other overseas operations. Accompanying sustainability performance metric assured by PwC.
Profit after capital charge (PACC)	The Group uses PACC, a risk-adjusted measure, as a key measure of financial performance. It takes into account the profit achieved, the risk to capital that was taken to achieve it, and other adjustments.
Program implementation costs	Total costs incurred by the Group to implement and manage community investment programs including the Indigenous Customer Assistance Line call centre, Next Chapter, Women in Focus, school programs as well as other not-for-profit activities. These costs include salary and wages, occupancy, IT and other administration costs. Accompanying sustainability performance metric assured by PwC.
Purchased electricity	Purchased electricity used in Australian retail and commercial properties under operational control, two data centres under operational control and two data centres outside operational control. Accompanying sustainability performance metric assured by PwC.
Renewable energy via power purchase agreements or retail contracts	Energy value of purchased electricity that has been sourced through power purchase agreements or renewable electricity retail contracts. Accompanying sustainability performance metric assured by PwC.
RepTrak score	The RepTrak Company (formerly Reputation Institute), June 2022. CBA reputation score, and the average of 16 selected ASX customer-facing companies.
Restricted Share Units (RSU)	Rights to ordinary shares in CBA, or a cash equivalent, granted under the LTAR and subject to vesting conditions.
Return on equity – cash basis	Based on net profit after tax ("cash basis") less other equity instruments' distributions applied to average shareholders' equity, excluding non-controlling interests and other equity instruments.
Return on equity – statutory basis	Based on net profit after tax ("statutory basis") less other equity instruments' distributions applied to average shareholders' equity, excluding non-controlling interests and other equity instruments.
School banking students (active)	The number of active students who participated in the Commonwealth Bank's School Banking program during the 12 months to 30 June. Active students are those who banked at least once during the 12 month period through the School Banking Portal through the School Banking program. The School Banking program closed on 10 December 2021.
Short-Term Variable Remuneration (STVR)	Variable remuneration paid, subject to the achievement of predetermined performance hurdles over one financial year. STVR is received as cash and deferred shares.
SpeakUP Program cases	Number of cases recorded in the Group's SpeakUP Program during the 12 months to 30 June. The reports include both whistleblower and non-whistleblower disclosures. Colonial First State disclosures are included from 1 July – 1 December 2021, after which time our divestment from the business was complete. Accompanying sustainability performance metric assured by PwC.
Start Smart students (booked)	Number of students booked to attend the Commonwealth Bank's Start Smart financial education programs during the 12 months to 30 June. Start Smart sessions cover a range of topics and the same student may be booked to attend a number of sessions. Includes face-to-face and online delivery. The Start Smart program closed on 30 June 2021.
Substantiated misconduct cases	Represents closed substantiated misconduct cases managed in Australia by the Workplace Relations and Group Investigations teams. Various policies within the Group govern staff conduct obligations, including the 'Code of Conduct' which is the Group's guiding framework. It excludes incidents reported by local associates and joint ventures. Colonial First State is included from 1 July – 1 December 2021, after which time our divestment from the business was complete. Accompanying sustainability performance metric assured by PwC.

Glossary of terms (continued)

Term	Definition
Sustainability Funding Target	For the full definition, including definitions of each asset category, refer to pages 71–74 of the 2022 Climate Report. Accompanying sustainability performance metric assured by PwC.
Time volunteering	Total estimated cost of volunteering hours contributed by Australia-based CBA and Bankwest employees through volunteering activities as captured in the Group's leave management system (WorkDay) and by volunteering managers. Average hourly rates are calculated using Australia-based permanent employees' salaries as at 30 June, excluding the salaries of the Board, the CEO, Group Executives and offshore employees. In FY21, the methodology for calculating the employee hourly rate changed. FY20, FY19 and FY18 have not been restated. Colonial First State is included from 1 July – 1 December 2021, after which time our divestment from the business was complete. Accompanying sustainability performance metric assured by PwC.
Total customers	
ASB customers	The number of customers who have a relationship with ASB New Zealand, as at 30 June. A customer is defined as anyone who holds an open account. Includes, retail and non-retail customers and deceased estates.
Bankwest customers	The number of customers who have a relationship with Bankwest, as at 30 June. A customer is defined as anyone who holds an open account. Includes, retail and non-retail customers and deceased estates.
CBA customers	The number of customers who have a relationship with the Commonwealth Bank of Australia, as at 30 June. A customer is defined as anyone who holds an open account. Includes, retail and non-retail customers and deceased estates. Accompanying sustainability performance metric assured by PwC.
Total Committed Exposure (TCE)	Total Committed Exposure is defined as the balance outstanding and undrawn components of committed facility limits. It is calculated before collateralisation and excludes settlement exposures on derivatives.
Training completion rates – Code of Conduct	Percentage of employees who have been assigned or completed the 'Code of Conduct' learning module recorded in the Group's learning management system (PeopleLink) as at 30 June. It includes employees who have a learning due date after 30 June. Excludes the training completion rates of the employees of ASB Businesses in New Zealand. Numbers prior to FY19 are for completion of 'Our Commitments' training. Accompanying sustainability performance metric assured by PwC.
Training completion rates – mandatory learning	Percentage of employees who have been assigned or completed the Group mandatory learning modules recorded in the Group's learning management system (PeopleLink) as at 30 June. It includes employees who have a learning due date after 30 June. Excludes the training completion rates of the employees of ASB Businesses in New Zealand. The Group's mandatory learning modules are Code of Conduct; Conflicts of Interest; Valuing Privacy; Health, Safety and Wellbeing; Workplace Conduct (which includes Sexual Harassment); Group Securities Insider Trading; Financial Crime (which includes Anti-Bribery and Corruption, Anti-Money Laundering and Counter-Terrorism Financing); Fraud; Resolving Customer Complaints; Information Security; and The Group Risk Management Approach. Accompanying sustainability performance metric assured by PwC.
Training hours per employee	Average completed training hours per employee recorded in CBA's learning management system (PeopleLink) as at 30 June, measured by headcount. Training hours are allocated to each training item including face-to-face or online training, excludes external training and video training. Executive Managers, General Managers, Executive General Managers and the Chief Executive Officer are included in 'Executive Managers and above' and 'Others' includes team managers and team members. This metric excludes the training completion rates of the employees of Bankwest and ASB businesses in New Zealand. Accompanying sustainability performance metric assured by PwC.
Waste (commercial operations) – landfill	Tonnes of waste to landfill generated per annum from CBA and Bankwest commercial buildings under our operational control in Australia. As at 30 June 2022, 80% of waste to landfill data is based on invoiced amounts, the remainder is estimated based on an average tonnes per m ² of net lettable area (NLA). Invoiced amounts are estimated by the total number of bin lifts using density conversion factors or actual weighed amounts where available. Accompanying sustainability performance metric assured by PwC.
Waste (commercial operations) – recycled	Tonnes of recycled waste generated per annum from CBA and Bankwest buildings under our operational control in Australia. 72% of waste recycled data is based on invoiced amounts, the remainder is estimated based on an average tonnes per m ² of NLA. Invoiced amounts are estimated by the total number of bin lifts using density conversion factors or actual weighed amounts where available. Accompanying sustainability performance metric assured by PwC.



Glossary of terms (continued)

Term	Definition
Waste (commercial operations) – secure paper recycled	Tonnes of secured paper waste collected from CBA and Bankwest commercial buildings under CBA's operational control, and shredded and recycled in a secure process to protect privacy. Based on invoiced volumes which are estimated based on an average weight per bin collected. In FY22, the process changed to also include onsite volumetric measurement at selected sites. Accompanying sustainability performance metric assured by PwC.
Water	Water consumption includes tenanted usage from CBA and Bankwest commercial buildings and data centres under CBA's operational control in Australia. As at 30 June 2022, 71% of water usage is based on invoiced amounts, the remainder is estimated based on an average usage per m ² of net lettable area. It includes invoiced water use for the two data centres that are under the Group's operational control. Accompanying sustainability performance metric assured by PwC.
Weighted average number of shares	The calculation incorporates the bonus element of any rights issue, discount element of any DRP and excludes "Treasury Shares" related to investment in the Bank's shares held for future issuance at vesting of related share based payment awards.
Whistleblower cases	Number of whistleblower cases on-boarded into the Group's SpeakUP Program during the 12 months to 30 June. Colonial First State cases are included from 1 July – 1 December 2021, after which time our divestment from the business was complete. Accompanying sustainability performance metric assured by PwC.
Women in Executive Manager and above roles	The percentage of roles at the level of Executive Manager and above filled by women, in relation to the total headcount at these levels as at 30 June. Excludes ASB businesses in New Zealand. Accompanying sustainability performance metric assured by PwC.
Women in Manager and above roles	The percentage of roles at the level of Manager and above (including Branch Managers) filled by women, in relation to the total headcount at this level as at 30 June. Excludes ASB businesses in New Zealand. Accompanying sustainability performance metric assured by PwC.
Women in Senior Leadership (Group Executives)	The percentage of executive roles that are currently filled by women as at 30 June. These roles are direct reports of the Chief Executive Officer with authority and responsibility for planning, directing and controlling the Group's activities. Prior to FY19 the role of Chief Executive and Managing Director, ASB Ltd was not determined to be Key Management Personnel. FY18 is not comparable. For the list of current executives, refer to pages 77-79 .
Women in workforce	The percentage of roles filled by women, in relation to the total headcount as at 30 June. Excludes ASB businesses in New Zealand. Accompanying sustainability performance metric assured by PwC.