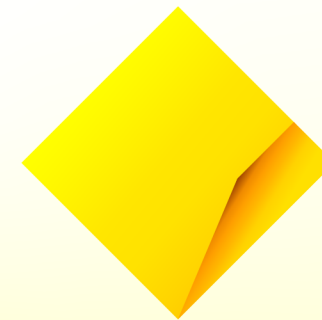


2024 Sustainability Reporting Appendix



This appendix contains the following:

[Principles for Responsible Banking \(PRB\) Reporting 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 2024 Annual Report, Climate Report and our Sustainability Performance metrics. These can be found on our website at commbank.com.au/reporting

UN Principles for Responsible Banking (PRB) reporting and self-assessment template, for the year ended 30 June 2024

We are a signatory to the UN Environment Programme Finance Initiative's Principles for Responsible Banking (UN PRB). This UN PRB self-assessment report references our progress against the six Principles, which is explained in more detail in our comprehensive reporting suite available at commbank.com.au/reporting. This report covers the period 1 July 2023 to 31 June 2024 (FY24) and provides an update to our 2023 PRB reporting and self-assessment template including in the [2023 CBA Sustainability Reporting Appendix](#).

We have not obtained independent limited assurance for any responses in this PRB reporting and self-assessment template.

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.

Business model

Describe (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 across the main geographies in which your bank operates or provides products and services. Please also quantify the information by disclosing e.g. the distribution of your bank's portfolio (%) in terms of geographies, segments (i.e. by balance sheet and/or off-balance sheet) or by disclosing the number of customers and clients served.

Response

Commonwealth Bank of Australia (CBA) is Australia's largest bank, serving more than 17 million customers. We provide 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 businesses – Retail Banking Services, Business Banking, Institutional Banking and Markets (IB&M), and our subsidiary ASB.

In August 2022, ASB became a UN PRB signatory. In line with the PRB requirements, ASB intends to publish its inaugural self-assessment in September 2024.

Links and references

[2024 Annual Report](#)

Who we are – pages 4–5

Sustainability performance: Social – Our customers – page 51

Financial performance – pages 66–69

Directors' Report – pages 98–103

Notes to financial statements, Note 2.7

Financial reporting by segments – pages 162–166

[CBA website: About Us](#)

Strategy alignment

Does your corporate strategy identify and reflect sustainability as strategic priority/ies for your bank?

Yes

No

Please describe how your bank has aligned and/or is planning to align its strategy to be consistent with the Sustainable Development Goals (SDGs), the Paris Climate Agreement, and relevant national and regional frameworks.

Does your bank also reference any of the following frameworks or sustainability regulatory reporting requirements in its strategic priorities or policies to implement these?

UN Guiding Principles on Business and Human Rights

- International Labour Organization fundamental conventions
- UN Global Compact
- UN Declaration on the Rights of Indigenous Peoples
- Any applicable regulatory reporting requirements on environmental risk assessments, e.g. on climate risk – please specify which ones:
- Any applicable regulatory reporting requirements on social risk assessments, e.g. on modern slavery – please specify which ones:
- None of the above

Response

Our strategy, business model, customer segments, main activities and geographies are explained in our 2024 Annual Report, Climate Report and Results Presentation.

Our Environmental and Social (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. Our E&S Framework is underpinned by our internal Group Environmental and Social Policy and relevant business unit specific procedures.

Links and references

2024 Annual Report

- About this report – pages 2-3
- Who we are – pages 4-5
- How we create value – pages 6-7
- Chair and CEO’s message – pages 8-9
- Delivering on our strategic priorities – pages 10-19
- Our commitment to sustainability – pages 20-47

2024 Climate Report

- Chair and CEO’s message – pages 4-5
- Our climate strategy – page 13
- Financed emissions – pages 66-67
- Sector-level financed emissions target methodology – pages 86-91

2024 Results Presentation and Investor Discussion Pack

2023 Modern Slavery Statement

Environmental & Social Framework

Elevate Reconciliation Action Plan FY23-25

Principle 2: Impact and Target Setting

We will 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 will set and publish targets where we can have the most significant impacts.

2.1 Impact Analysis (Key Step 1)

Show that your bank has performed an impact analysis of its portfolio/s to identify its most significant impact areas and determine priority areas for target-setting. The impact analysis shall be updated regularly and fulfil the following requirements/elements (a-d):

a. **Scope:** What is the scope of your bank's impact analysis? Please describe which parts of the bank's core business areas, products/services across the main geographies that the bank operates in (as described under 1.1) have been considered in the impact analysis. Please also describe which areas have not yet been included, and why.

Response	Links and references
We did not update our impact analysis in FY24, given we undertook a detailed impact analysis in FY23.	<u>2024 Annual Report</u>
This year, our sustainability materiality assessment considered our operating context, stakeholder priorities and emerging risks. The material topics determined were aligned to our findings in FY23, supporting the existing PRB priority impact areas.	Our approach to sustainability – pages 22-25
Refer to our FY23 UN PRB reporting which explains the impact analysis. Our priority impact areas are: Climate change, and Financial inclusion and wellbeing, with a focus on victims of domestic violence and financial abuse, and First Nations people.	<u>2023 Sustainability Reporting Appendix</u> UN PRB – pages 5-7

b. **Portfolio composition:** Has your bank considered the composition of its portfolio (in %) in the analysis? Please provide proportional composition of your portfolio globally and per geographical scope by sectors & industries for business, corporate and investment banking portfolios (i.e. sector exposure or industry breakdown in %), and/or by products & services and by types of customers for consumer and retail banking portfolios.

If your bank has taken another approach to determine the bank's scale of exposure, please elaborate, to show how you have considered where the bank's core business/major activities lie in terms of industries or sectors.

Response	Links and references
Refer to our 2023 UN PRB Report for details on the impact analysis undertaken in the prior reporting period.	<u>2023 Sustainability Reporting Appendix</u> UN PRB – pages 5-6
More information on the Bank's portfolio is included in the 2024 Annual Report and 2024 Climate Report.	<u>2024 Annual Report</u> Who we are – pages 4-5 Notes to financial statements, Note 2.7 Financial reporting by segments – pages 162-166
	<u>2024 Climate Report</u> Lending to support the transition – pages 14-33

c. **Context:** What are the main challenges and priorities related to sustainable development in the main countries/regions in which your bank and/or your clients operate? Please describe how these have been considered, including what stakeholders you have engaged to help inform this element of the impact analysis.

This step aims to put your bank's portfolio impacts into the context of society's needs.

Response	Links and references
Refer to our 2023 UN PRB Report for detail.	<u>2024 Annual Report</u>
Refer to our 2024 Annual Report for detail on our stakeholder engagement, materiality process and material themes identified in FY24.	Our approach to sustainability – pages 22-25 Managing our risks – page 71

Based on these first 3 elements of an impact analysis, what positive and negative impact areas has your bank identified? Which (at least two) significant impact areas did you prioritize to pursue your target setting strategy (see 2.2)? Please disclose.

Response	Links and references
<p>Our priority impact areas remain consistent with FY23:</p> <p>1 Climate change</p> <p>2 Financial inclusion and wellbeing, with a focus on victims of domestic violence and financial abuse, and First Nations peoples.</p>	<p>2023 Sustainability Reporting Appendix UN PRB – pages 6-7</p>

d. *For these (min. two prioritized impact areas): Performance measurement:* Has your bank identified which sectors & industries as well as types of customers financed or invested in are causing the strongest actual positive or negative impacts? Please describe how you assessed the performance of these, using appropriate indicators related to significant impact areas that apply to your bank's context.

In determining priority areas for target-setting among its areas of most significant impact, you should consider the bank's current performance levels, i.e. qualitative and/or quantitative indicators and/or proxies of the social, economic and environmental impacts resulting from the bank's activities and provision of products and services. If you have identified climate and/or financial health&inclusion as your most significant impact areas, please also refer to the applicable indicators in the Annex.

If your bank has taken another approach to assess the intensity of impact resulting from the bank's activities and provision of products and services, please describe this.

The outcome of this step will then also provide the baseline (incl. indicators) you can use for setting targets in two areas of most significant impact.

Response	Links and references
<p><i>Impact area one: Climate</i></p> <p>Our performance measurement remains the same as in FY23.</p> <p>Our primary reporting for our climate strategy, transition roadmap, metrics and targets, and progress is included in our 2024 Climate Report. Please refer to the 2024 Climate Report for detailed disclosures on our sector-level financed emissions targets and the limited assurance report.</p> <p>As the TCFD has fulfilled its remit and disbanded, we now look to the standards developed by the IFRS Foundation which has taken over the monitoring of progress on companies' climate-related disclosures at the request of the FSB (Financial Stability Board).</p>	<p>2023 Sustainability Reporting Appendix UN PRB – pages 6-7</p> <p>2024 Climate Report Our climate strategy – pages 6-7, 13, 14-15</p>
<p><i>Impact area two: Financial inclusion and wellbeing</i></p> <p>Our performance measurement remains the same as in FY23.</p> <p>Refer to our 2024 Annual Report for progress made in FY24 in financial inclusion and wellbeing for victim survivors of domestic violence and financial abuse, and for First Nations people.</p>	<p>Environmental and Social Framework Climate change – pages 6-7</p> <p>2024 Annual Report Strengthening our communities – pages 42-43</p>
	<p>Next Chapter webpage</p> <p>Elevate Reconciliation Action Plan FY23-25</p>

Principle 2: Impact and Target Setting

2.2 Target Setting (Key Step 2)

Show that your bank has set and published a minimum of two targets which address at least two different areas of most significant impact that you identified in your impact analysis. The targets¹ have to be Specific, Measurable (qualitative or quantitative), Achievable, Relevant and Time-bound (SMART). Please disclose the following elements of target setting (a-d), for each target separately:

- a. **Alignment:** which international, regional or national policy frameworks to align your bank's portfolio with² have you identified as relevant? Show that the selected indicators and 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.
You can build upon the context items under 2.1.

Response	Links and references
<p><i>Impact area one: Climate</i></p> <p>In FY24 we have set six new sector-level targets covering our transport and Australian commercial property sectors. For information on our targets please refer to the 2024 Climate Report.</p> <p>Our primary reporting for our climate strategy, transition roadmap, metrics and targets, and progress is included in our 2024 Climate Report. The release of the Climate Report is authorised by the Board. Please refer to the 2024 Climate Report for detailed disclosures and the limited assurance report.</p> <p><i>Impact area two: Financial inclusion and wellbeing</i></p> <p>In FY24 we have not set any new targets. We reviewed our target to support over 10,000 people impacted by domestic and family violence and financial abuse by the end of FY24 through the Financial Independence Hub, since inception in July 2020. We expect to achieve this by 2025.</p> <p>Financial inclusion and wellbeing for victim survivors of domestic and family violence (DFV) and financial abuse</p> <p>Our targets for financial inclusion and wellbeing focus on the number of victim-survivors of domestic and family violence and financial abuse supported. This includes support for people who have experienced financial abuse through the services provided by the Financial Independence Hub, delivered by Good Shepherd Australia New Zealand and funded by CBA (participants); and the number of interactions with individuals experiencing domestic and family violence and financial abuse through our Next Chapter and Community Wellbeing teams.</p> <p>Our progress has been published in our 2024 Annual Report and 2024 Sustainability Performance Metrics.</p> <p>Financial inclusion and wellbeing for First Nations people</p> <p>Our target is to achieve 3% Aboriginal and/or Torres Strait Islander representation in our domestic workforce by December 2026, to reflect parity with the Australian population.</p>	<p><u>2024 Climate Report</u> Sector-level financed emissions targets – pages 14-33 Performance summary – pages 64-65 Sector-level financed emissions target methodology – pages 86-91</p> <p><u>2024 Annual Report</u> Supporting our communities – pages 42-43</p> <p><u>2024 Sustainability Performance Metrics</u></p> <p><u>Elevate Reconciliation Action Plan FY23-25</u></p>

¹ Operational targets (relating to for example water consumption in office buildings, gender equality on the bank's management board or business-trip related greenhouse gas emissions) are not in scope of the PRB.

² Your bank should consider the main challenges and priorities in terms of sustainable development in your main country/ies of operation for the purpose of setting targets. These can be found in National Development Plans and strategies, international goals such as the SDGs or the Paris Climate Agreement, and regional frameworks. Aligning means there should be a clear link between the bank's targets and these frameworks and priorities, therefore showing how the target supports and drives contributions to the national and global goals.

b. **Baseline:** Have you determined a baseline for selected indicators and assessed the current level of alignment? Please disclose the indicators used as well as the year of the baseline. A package of indicators has been developed for climate change mitigation and financial health & inclusion to guide and support banks in their target setting and implementation journey. The overview of indicators can be found in the Annex of this template.

If your bank has prioritized climate mitigation and/or financial health & inclusion as (one of) your most significant impact areas, it is strongly recommended to report on the indicators in the Annex, using an overview table like below including the impact area, all relevant indicators and the corresponding indicator codes:

Impact area	Indicator code	Response
Climate change mitigation	...	
	...	
	...	

Impact area	Indicator code	Response
Financial health & inclusion	...	
	...	
	...	

In case you have identified other and/or additional indicators as relevant to determine the baseline and assess the level of alignment towards impact driven targets, please disclose these.

Response	Links and references
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Impact area one: Climate

Please refer to our 2024 Climate Report for all relevant information relating to financed emissions metrics and baselines.

2024 Climate Report

Strategy – pages 13-33
 Engaging with selected customers on their transition readiness – page 57
 Developing our client Transition Plan Assessment Framework and criteria – pages 58-59
 Financed emissions – pages 66-67
 Breakdown of financed emissions covered by a decarbonisation target – pages 10 and 14
 Sector-level financed emissions target methodology – pages 86-91
 Financial volume of green assets/low-carbon technologies - pages 70-71
 Our GSSF (Green, Social and Sustainability Funding) Impact Report – page 72, 104-107

Impact area	Indicator code	Response
Climate change mitigation	A.1.1	Climate Strategy Our climate strategy is explained in our 2024 Climate Report.
	A.1.2	Paris alignment target Refer to our 2024 Climate Report for our strategy to align our financed emissions with pathways to net zero by 2050, as well as information on the sector-level targets that have been set to date, including baseline information.
	A.2.1	Client engagement process Refer to our 2024 Climate Report for our climate engagement process, included in the Risk section on pages 57-59. In FY24, we engaged 100 of our most carbon intensive customers across our Institutional Bank to form a better understanding of the transition risks and opportunities they face. Refer to our 2024 Climate Report, page 57 for detail. We also continued developing our client Transition Plan assessment framework and criteria.
	A.2.2	Absolute financed emissions Refer to pages 66-67 of our 2024 Climate Report for the absolute financed emissions of our lending portfolio.

A.2.3	Sector specific emissions intensity We have used sector specific emissions intensity metrics to determine glidepaths for Australian housing, Australian commercial property (office, retail and industrial), power generation, transport (Australian road (passenger and light commercial vehicle finance), and aviation) and heavy industry sectors (steel, alumina, aluminium and cement). Refer to pages 86-91 of our 2024 Climate Report for our sector-level target methodology.
A.2.4	Proportion of financed emissions covered by a decarbonisation target For a breakdown of financed emissions attributable to each sector, including sectors covered by a decarbonisation target, see pages 10, 14 and 15 of our 2024 Climate Report.
A3.1	Financial volume of green assets/low-carbon technologies Our Sustainability Funding Target (SFT) of \$70 billion in cumulative funding by 2030 helps us as we seek to support growth in industries, asset types and activities that can have a positive impact on our economy and environment. As of 30 June 2024, we provided \$54.2 billion in funding towards our cumulative target. Refer to pages 70-71 of our 2024 Climate Report. Our annual Green, Social and Sustainability Funding (GSSF) Impact Report provides insights and transparency over the issuance by CBA of sustainable funding instruments to fixed income investors. Refer to page 72 of our 2024 Climate Report.

Impact area two: Financial inclusion and wellbeing

Impact area	Indicator code	Response
Financial health & inclusion	N/A	Supporting victim survivors of domestic and family violence (DFV) and financial abuse Financial Independence Hub (participants supported) ³ - Data is obtained from an external source, as the Financial Independence Hub is delivered by Good Shepherd Australia New Zealand and funded by CBA. Data is used to measure the number FIH participants. ⁴ Baseline: 0 FIH participants at inception of the program (in July 2020).
	N/A	Supporting customers in vulnerable circumstances Next Chapter and Community Wellbeing (customer interactions) ⁵ - Data is internally sourced. Based on number of interactions between our Next Chapter and Community Wellbeing teams, and customers in vulnerable circumstances. Data is used to measure the number of vulnerable customers supported. Baseline: 0 interactions with customers at inception of the program (in 2020).

2024 Annual Report
Sustainability Performance: Social – Our communities – page 54

³ Financial Independence Hub (participants supported) is defined in our **2024 Annual Report** (page 317): An individual who has received meaningful support, interactions or assistance within the Financial Independence program. This might include, but is not limited to, financial coaching, financial counselling, providing advice, information or education on domestic and family violence and/or financial abuse, referrals to other services within Good Shepherd or to external agencies, or support with tasks. A participant can receive one or more services.

⁴ The FIH is delivered by Good Shepherd Australia New Zealand (GSANZ) and funded by CBA. GSANZ manages and protects data collected from interactions with participants of the FIH (in compliance with Privacy obligations).

⁵ Next Chapter and Community Wellbeing (customer interactions) is defined in our **2024 Annual Report** (page 322): The total number of interactions with individuals, including non-CBA customers, in vulnerable circumstances supported by the Next Chapter and Community Wellbeing team during the reporting period. The channels are: calls answered; internal and external vulnerability referrals; asynchronous chat opened conversations via the CommBank App; and outbound contacts made to support customers who received abusive messages via transaction descriptions. Excludes ASB businesses in New Zealand. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC to a limited assurance level.

N/A	<p>Financial inclusion for First Nations people</p> <p>Indigenous workforce (ancestry) percentage⁶ - indicator is based on internal data, obtained from a non-compulsory annual employee survey.</p> <p>Data is used to measure percentage of CBA's domestic workforce that identify as First Nations.</p> <p>Baseline: 0.2% in FY16, when the target was set.</p>	<p><u>2024 Annual Report</u></p> <p>Sustainability Performance: Social – Our people – pages 52-53</p>
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Principle 2: Impact and Target Setting

c. **SMART targets** (incl. key performance indicators (KPIs)): Please disclose the targets for your first and your second area of most significant impact, if already in place (as well as further impact areas, if in place). Which KPIs are you using to monitor progress towards reaching the target? Please disclose.

Response	Links and references
<p><i>Impact area one: Climate</i></p> <p>Our primary reporting for our climate strategy, transition roadmap, metrics and targets, and progress is included in our 2024 Climate Report. Please refer to the 2024 Climate Report for detailed disclosures and the limited assurance report.</p> <p>We have now set financed emissions sector-level targets on sectors that account for 67% of our 2020 financed emissions. Please refer to our 2024 Climate Report for all relevant information relating to these targets and how we are monitoring our progress towards reaching our sector level targets.</p>	<p><u>2024 Climate Report</u></p> <p>Our transition roadmap – pages 6-7</p> <p>Metrics and targets – pages 62-75</p> <p><u>2024 Annual Report</u></p> <p>Sustainability performance – pages 48-50, 54</p>
<p><i>Impact area two: Financial inclusion and wellbeing</i></p> <p>Financial inclusion and wellbeing for victim survivors of domestic and family violence (DFV) and financial abuse</p> <p>Financial Independence Hub (participants supported): We have aspirations to support over 10,000 people impacted by domestic and family violence and financial abuse by 2025⁷ through the Financial Independence Hub, since inception in July 2020.</p> <p>To monitor progress towards our target, we track key indicators on a monthly basis. Program Evaluation is conducted by Good Shepherd's Research & Advisory team, which is separate to the Financial Independence Hub.</p> <p>Next Chapter and Community Wellbeing (customer interactions): We have a target to support 125,000 customers in vulnerable circumstances over five years (from 2020).</p>	<p><u>Elevate Reconciliation Action Plan FY23-25</u></p> <p>Pillar 2: Foundation: Economic Empowerment and Prosperity – page 20</p>
<p>Financial inclusion First Nations people</p> <p>We have a target of achieving 3% Aboriginal and/or Torres Strait Islander representation in our domestic workforce, to reflect parity with the Australian population, by December 2026. We monitor progress toward our target on an annual basis.</p> <p>Our target has also been disclosed in our public Reconciliation Action Plan (RAP), available online. Please refer to the 2024 Annual Report for the detail of progress made in these areas.</p>	

⁶ Indigenous workforce (ancestry) percentage is defined in our **2024 Annual Report** (page 321): Represents the proportion of employees who disclosed that they most strongly identify with Australian Aboriginal and/or Torres Strait Islander ancestry in the Group's annual people and culture survey. Participation and disclosure in the survey is voluntary and can vary from year-to-year. Bankwest included from September 2020. From September 2022, the data represents the proportion of Australia-based employees only. Aboriginal and Torres Strait Islander representation in Australia is based on the 2021 Australian Census. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC to a limited assurance level.

⁷ Our previous PRB report stated our ambitious aspiration to support over 10,000 people by the end of FY24. We have reviewed the target and now expect to meet our ambition by 2025.

d. **Action plan:** which actions including milestones have you defined to meet the set targets? Please describe.

Please also show that your bank has analysed and acknowledged significant (potential) indirect impacts of the set targets within the impact area or on other impact areas and that it has set out relevant actions to avoid, mitigate, or compensate potential negative impacts

Response

Links and references

Impact area one: Climate

Our primary reporting for our climate strategy, transition roadmap, metrics and targets, and progress is included in our 2024 Climate Report. Please refer to the 2024 Climate Report for detailed disclosures.

2024 Climate report

Strategy section – pages 13-39
Performance summary – pages 64-65

Impact area two: Financial inclusion and wellbeing

Financial inclusion and wellbeing for victim survivors of domestic and family violence (DFV) and financial abuse

We aim to continue to work with Good Shepherd and evolve the Financial Independence Hub with the aim to increase reach and help deepen its long-term impact.

2024 Annual Report

Extending our commitment to help end financial abuse – page 42

Financial inclusion for First Nations people

The following summarises our plan to achieve the targets:

- The objective of our 2023 - 2025 Indigenous Careers Attraction Strategy is to increase representation of Aboriginal and/or Torres Strait Islander peoples across our domestic workforce to 3% by December 2026.
- Providing career pathways into CBA for First Nations People (as disclosed in our RAP, page 22).

Elevate Reconciliation Action Plan FY23-25

CareerTrackers

Principle 2: Impact and Target Setting

2.3 Target implementation and monitoring (Key Step 2)

For each target separately:

Show that your bank has implemented the actions it had previously defined to meet the set target.

Report on your bank's progress since the last report towards achieving each of the set targets and the impact your progress resulted in, using the indicators and KPIs to monitor progress you have defined under 2.2.

Or, in case of changes to implementation *plans (relevant for 2nd and subsequent reports only)*: describe the potential changes (changes to priority impact areas, changes to indicators, acceleration/review of targets, introduction of new milestones or revisions of action plans) and explain why those changes have become necessary.

Response

Links and references

Impact area one: Climate

Our primary reporting for our climate strategy, transition roadmap, metrics and targets, and progress is included in our 2024 Climate Report. Please refer to the 2024 Climate Report for detailed disclosures along with PwC's limited assurance report on selected performance metrics.

CBA's progress is summarised in our 2024 Climate Report.

2024 Climate Report

Strategy – pages 13-39

Metrics and targets – pages 63-75

2024 Annual Report

Our commitment to sustainability – pages 20-47

Sustainability performance – pages 48-59

Impact area two: Financial inclusion and wellbeing

In FY24, we focused on areas of impact identified in the impact analysis using the UN PRB Modules performed in FY23. As explained in section 2.1, our priority impact areas for financial inclusion and wellbeing included (1) victim-survivors of domestic violence and financial abuse, and (2) First Nations people.

FY23 Reconciliation Action Plan Progress Report

Pillar 2: Foundation: Economic Empowerment and Prosperity – pages 7-9

Pillar 3: Transformation: Domestic Violence and Financial Abuse – page 10

Metric (per 2.2)	Target	FY22	FY23	FY24
Financial Independence Hub (participants supported) ⁸	Support minimum of 10,000 people impacted by domestic and family violence (DFV) and financial abuse by 2025	1,440	1,598	4,505 ⁹ (cumulative since inception in 2020: 8,983 participants supported)
Next Chapter and Community Wellbeing (customer interactions)	Support 125,000 customers in vulnerable circumstances over five years	17,107	20,560	21,215 ¹⁰ (cumulative since inception in 2020: 58,882 participants supported)
CBA Indigenous workforce (ancestry)	3% Aboriginal and/or Torres Strait Islander representation in our domestic workforce by December 2026	0.9% representation across our domestic workforce	1.0% representation across our domestic workforce	1.2% ¹⁰ representation across our domestic workforce

⁸ The FIH is delivered by Good Shepherd Australia New Zealand (GSANZ) and funded by CBA. GSANZ manage and protect the data collected from interactions with participants of the FIH (in compliance with Privacy obligations). The number of participants supported is as reported to CBA by Good Shepherd for the year. Metric is not assured by PwC.

⁹ FY24 increase is attributable to changes made in FY23 to broaden the support provided to participants of the Financial Independence Hub, as well as support provided under the Extended Care program which merged with the Financial Independence Hub this year.

¹⁰ Metric is assured by PwC.

Principle 3: Clients and 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.

3.1 Client engagement

Does your bank have a policy or engagement process with clients and customers in place to encourage sustainable practices?

Yes In progress No

Does your bank have a policy for sectors in which you have identified the highest (potential) negative impacts?

Yes In progress No

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). It should include information on relevant policies, actions planned/implemented to support clients' transition, selected indicators on client engagement and, where possible, the impacts achieved.

This should be based on and in line with the impact analysis, target-setting and action plans put in place by the bank (see P2).

Response

Refer to the 2024 Climate Report for detail on how we engage with clients and customers.

Links and references

2024 Climate Report

Engaging with selected customers on their transition readiness – page 57
Developing our client Transition Plan assessment framework and criteria – pages 58-59

2024 Annual Report

Our commitment to sustainability – pages 22-23

3.2 Business opportunities

Describe what strategic business opportunities in relation to the increase of positive and the reduction of negative impacts your bank has identified and/or how you have worked on these in the reporting period. Provide information on existing products and services, information on sustainable products developed in terms of value (USD or local currency) and/or as a % of your portfolio, and which SDGs or impact areas you are striving to make a positive impact on (e.g. green mortgages – climate, social bonds – financial inclusion, etc.).

Response

Refer to our 2024 Annual Report and 2024 Climate Report for detail.

Links and references

2024 Climate Report

Strategy – pages 6-7, 13-39
Our suite of products and services – page 108

2024 Annual Report

Our commitment to sustainability – pages 20-47

Principle 4: Stakeholders

We will proactively and responsibly consult, engage and partner with relevant stakeholders to achieve society's goals.

4.1 Stakeholder identification and consultation

Does your bank have a process to identify and regularly consult, engage, collaborate and partner with stakeholders (or stakeholder groups) you have identified as relevant in relation to the impact analysis and target setting process?

Yes In progress No

Please describe which stakeholders (or groups/types of stakeholders) you have identified, consulted, engaged, collaborated or partnered with for the purpose of implementing the Principles and improving your bank's impacts. This should include a high-level overview of how your bank has identified relevant stakeholders, what issues were addressed/results achieved and how they fed into the action planning process.

Response

Refer to our Stakeholder Engagement Approach, 2024 Annual Report, 2024 Climate Report. Other relevant references include our Environmental and Social Framework, RAP and Human Rights of First Nations Stakeholders Grievance Process Framework.

Links and references

[Stakeholder Engagement Approach](#)

[2024 Annual Report](#)

Our commitment to sustainability – pages 22-23

Expanding our commitment to help end financial abuse – page 42

Our Board in action: Approach to stakeholder engagement – page 85

[2024 Climate Report](#)

Building resilience and supporting an inclusive transition – page 11

Working with our stakeholders – pages 34-35

Engaging with selected customers – pages 57-59

Policy priorities through engagement and memberships – page 114

[Environmental and Social Framework](#)

[Reconciliation Action Plan FY23-FY25](#)

Pillar 2: Foundation: Economic

Empowerment and Prosperity – pages 20-23

[Human Rights of First Nations Stakeholders Grievance Process Framework](#)

Principle 5: Governance & Culture

We will implement our commitment to these Principles through effective governance and a culture of responsible banking

5.1 Governance Structure for Implementation of the Principles

Does your bank have a governance system in place that incorporates the PRB?

Yes In progress No

Please 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 the effective implementation of the Principles. This includes information about

- which committee has responsibility over the sustainability strategy as well as targets approval and monitoring (including information about the highest level of governance the PRB is subjected to),
- details about the chair of the committee and the process and frequency for the board having oversight of PRB implementation (including remedial action in the event of targets or milestones not being achieved or unexpected negative impacts being detected), as well as
- remuneration practices linked to sustainability targets.

Response

For more information on our approach to sustainability including governance, refer to the 2024 Annual Report and 2024 Climate Report.

Links and references

2024 Annual Report

Sustainability – Governance – pages 44-47

Corporate governance – pages 80-97

Remuneration report – pages 104-132

2024 Climate Report

Governance – pages 40-47

Environmental and Social Framework

5.2 Promoting a culture of responsible banking

Describe the initiatives and measures of your bank to foster a culture of responsible banking among its employees (e.g., capacity building, e-learning, sustainability trainings for client-facing roles, inclusion in remuneration structures and performance management and leadership communication, amongst others).

Response	Links and references
<p>We aim to manage our business responsibly and transparently, and uphold a high standard of governance to meet our obligations.</p> <p>CBA's Code of Conduct outlines the Board's expectations for how we achieve our purpose, live our values and deliver better customer outcomes. The 'Should We?' test guides our decision making and brings together our key policies and practices. Our standards, policies and practices are embedded across our operations and all employees undertake compulsory and annual training on those deemed most relevant to their role. This helps support business ethics and fair customer and community outcomes.</p> <p>For more information, refer to the 2024 Annual Report and 2024 Climate Report.</p>	<p><u>2024 Annual Report</u></p> <p>How we create value – pages 6-7 Simpler, better foundations – Investing in risk management – page 19 Our approach to sustainability, Engaging with our stakeholders – pages 22-25 Supporting our customers – pages 36-41 Strengthening our communities – pages 42-43 Governance – pages 44-47 Managing our risks – pages 70-79 Remuneration report – pages 104-132</p> <p><u>2024 Climate Report</u></p> <p>Our approach to governance – page 41 Uplifting our people's capability – page 45 Climate governance in our business units – pages 46-47</p>

5.3 Policies and due diligence processes

Does your bank have policies in place that address environmental and social risks within your portfolio? Please describe.

Please describe what due diligence processes your bank has installed to identify and manage environmental and social risks associated with your portfolio. This can include aspects such as identification of significant/salient risks, environmental and social risks mitigation and definition of action plans, monitoring and reporting on risks and any existing grievance mechanism, as well as the governance structures you have in place to oversee these risks.

Response	Links and references
<p>For detail on our approach to climate risk, refer our 2024 Climate Report.</p> <p>Our environmental and social policies and practices, including our E&S Framework and our Human Rights of First Nations Stakeholders Grievance Process Framework is available at commbank.com.au/policies.</p>	<p><u>2024 Climate Report</u></p> <p>Risk – pages 48-61, 92-98</p> <p><u>2024 Annual Report</u></p> <p>Governance – pages 44-47 Our approach to corporate governance – pages 80-89</p> <p><u>Environment and social policies and practices webpage</u></p>

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.

6.1 Assurance

Has this publicly disclosed information on your PRB commitments been assured by an independent assurer?

Yes Partially No

If applicable, please include the link or description of the assurance statement.

Response

We have not obtained independent limited assurance for any responses in our FY24 PRB reporting and self-assessment template. However, certain sustainability metrics and information in the 2024 Annual Report and 2024 Climate Report receive limited assurance by PwC.

Links and references

2024 Annual Report

PwC Independent Assurance Report – pages 56-59

2024 Climate Report

PwC Independent Assurance Report – pages 123-129

6.2 Reporting on other frameworks

Does your bank disclose sustainability information in any of the listed below standards and frameworks?

- GRI
 SASB
 CDP
 IFRS Sustainability Disclosure Standards (to be published)
 TCFD
 Other: *detailed below*

Response

Our 2024 Sustainability Appendix (this document), includes our: Global Reporting Initiative (GRI) Standards Index and the Sustainability Accounting Standards Board (SASB) Index.

Our 2024 Climate Report includes more information on how we expect our reporting will need to evolve in preparation for compliance with mandatory climate reporting obligations on page 3 of our 2024 Climate Report.

Our E&S Framework lists the guidelines, frameworks and initiatives that helped inform the development of the framework and some other aspects of our reporting, on page 3.

Our Modern Slavery Statement has been prepared in response to the reporting requirements of both Section 14 of the *Modern Slavery Act 2018* (Cth) and Section 54 of the *Modern Slavery Act 2015* (UK).

Links and references

2024 Annual Report

About this report – page 2

2024 Climate Report

Mandatory climate reporting – page 3

Environmental and Social Framework

Guiding principles and values – page 3

Modern Slavery and Human Trafficking Statement 2023

6.3 Outlook

What are the next steps your bank will undertake in next 12 month-reporting period (particularly on impact analysis, target setting and governance structure for implementing the PRB)? Please describe briefly.

Response

We will continue to work toward meeting our targets for our impact areas, as detailed in this document.

Refer to our 2024 Climate Report for detail on our transition roadmap.

Links and references

2024 Climate Report

Our transition roadmap – pages 6-7
Strategy – pages 13-39

2024 Annual Report

Delivering on our strategic priorities – pages 10-19
Our commitment to sustainability – pages 20-47

Reconciliation Action Plan FY23-FY25

Pillar 2: Foundation: Economic Empowerment and Prosperity – pages 20-23

Important information

The material in this report is general background information about the Group and its activities current as at the date of this report, 14 August 2024. It is information given in summary form and does not purport to be complete. Information in this report is not intended to be relied upon as advice to investors or potential investors and does not take into account the investment objectives, financial situation or needs of any particular investor. Investors should consider these factors, and consult with their own legal, tax, business and/or financial advisors in connection with any investment decision.

This report contains certain forward-looking statements and metrics. Such forward looking statements speak only as at the date of this report, and provided to assist sophisticated readers with their understanding of the Group, and undue reliance should not be placed upon such statements. Although the Group currently believes the forward-looking statements have a reasonable basis, they are not certain and involve known and unknown risks and assumptions, many of which are beyond the control of the Group, which may cause actual results, performance, conditions, circumstances or the ability to meet commitments and targets set forth in the Group's forward-looking statements to differ materially from those expressed or implied in such statements. Readers are cautioned not to place undue reliance on forward-looking statements particularly in light of: current economic conditions, geopolitical events, and global banking uncertainty including recent examples of instability in the banking system and regulatory, government and central bank responses.

While the Group has prepared the information in this report based on its current knowledge and understanding and in good faith, it reserves the right to change its views in the future. To the maximum extent permitted by law, responsibility for the accuracy or completeness of any forward-looking statements, whether as a result of new information, future events or results or otherwise, is disclaimed.

Climate-related data is underpinned by methodologies containing uncertainties, assumptions and judgments that limit the extent to which they can be relied upon. This applies to all climate-related metrics, including (without limitation) historical metrics relating to emissions and forward-looking climate metrics. The measures in this report reflect best estimates, assumptions and judgements as at the date of this report. There is a risk that the estimates or assumptions may subsequently prove to be inaccurate.

This report contains certain climate-related statements which are subject to uncertainties, limitations, risks and assumption associated with climate-related information and the ever-changing environment we operate in. The information in this notice should be read in conjunction with the qualifications and guidance included in this report as well as the 2024 Climate Report available at commbank.com.au/2024climatereport.

Global Reporting Index (GRI) Disclosures

GRI 2: General Disclosures

GRI No.	Title	2024 Report location / other references or information
Organisation & reporting practices		
2-1	Organisational details	<p>Commonwealth Bank of Australia</p> <p><u>2024 Annual Report</u> Who we are – pages 4–5 Directors report, operating and financial review – page 98 Notes to the financial statements, Overview – pages 143–145 Notes to the financial statements, Financial reporting by segments – page 162-166 Contact Us – page 329</p> <p><u>CBA Website</u> <u>About us</u> <u>International locations</u></p>
2-2	Entities included in the Organisation’s sustainability reporting	<p><u>2024 Annual Report</u> Sustainability performance – pages 48–55 Independent Limited Assurance Report on sustainability performance metrics – pages 56–59 Notes to the financial statements, Group Structure – pages 273–280 Glossary – pages 312–327</p> <p><u>2024 Climate Report</u> Glossary – pages 115–120 Independent Limited Assurance Report – pages 123–129</p> <p><u>ASB Sustainability Reporting</u></p>
2-3	Reporting period, frequency and contact point	<p>Reporting period FY24: 1 July 2023 – 30 June 2024 Reporting frequency: Annual Contact point: CbalInvestorRelations@cba.com.au</p>

GRI 2: General Disclosures

GRI No.	Title	2024 Report location / other references or information
2-4	Restatements of information	<p>All material restatements are noted within the relevant data sets</p> <p><u>2024 Annual Report</u> 2024 highlights – pages 2–3 Sustainability performance – pages 48–55 Financial performance – pages 60–69 Financial report – pages 135–297 Glossary – pages 312–327</p> <p><u>2024 Climate Report</u> Financed emissions restatement policy – page 80</p>
2-5	External assurance	<p><u>2024 Annual Report</u> Independent Limited Assurance Report on sustainability performance metrics – pages 56–59 Auditor’s independence declaration – page 134 Independent auditor’s report – pages 290–297</p> <p><u>2024 Climate Report</u> Independent Limited Assurance Report – pages 123–129</p>
Activities and workers		
2-6	Activities, value chain and other business relationships	<p><u>2024 Annual Report</u> 2024 highlights – pages 2–3 Who we are – pages 4–5 How we create value – pages 6–7 Chair and CEO message – pages 8–9 Our strategic priorities – pages 10–19 Our stakeholders – page 23 Governance, Meeting community expectations – page 47 Financial performance – pages 60–69 Managing our risks – pages 70–79 Our approach to corporate governance – pages 80–89 Directors’ report – pages 98–103 Notes to the financial statements, Overview – pages 143–145 Notes to the financial statements, Financial reporting by segments – page 162–166 Notes to the financial statements, Group Structure – pages 273–280</p> <p><u>CBA Website</u> <u>Modern Slavery and Human Trafficking Statement</u> <u>Supplier Code of Conduct</u></p>

GRI 2: General Disclosures

GRI No.	Title	2024 Report location / other references or information
2-7	Employees	<p><u>2024 Annual Report</u> Our stakeholders – page 23 Engaging our people and adapting our culture – pages 31–35 Sustainability performance, Social – Our people – pages 52–53 Glossary – pages 312–327</p> <p><u>CBA Website</u> 2024 Full year sustainability performance metrics and disclosures – People tab</p>
2-8	Workers who are not employees	<p><u>2024 Annual Report</u> Governance – page 47 Sustainability performance, Social – Our people – pages 52–53 Glossary – pages 312–327</p> <p><u>CBA Website</u> CBA Code of Conduct Modern Slavery and Human Trafficking Statement Supplier Code of Conduct</p>
Governance		
2-9	Governance structure and composition	<p><u>2024 Annual Report</u> Our approach to sustainability – pages 22–25 Governance – pages 44–47 Respecting human rights – page 47 Our approach to corporate governance – pages 80–93 Directors’ report – page 98–103 Related party disclosures – page 278</p> <p><u>2024 Climate Report</u> Governance – pages 41–47</p> <p><u>CBA Website</u> Board Charter Corporate governance Corporate Governance Statement</p>
2-10	Nomination and selection of the highest governance body	
2-11	Chair of the highest governance body	
2-12	Role of the highest governance body in overseeing the management of impacts	
2-13	Delegation of responsibility for managing impacts	
2-14	Role of the highest governance body in sustainability reporting	
2-15	Conflicts of interest	
2-16	Communication of critical concerns	
2-17	Collective knowledge of the highest governance body	<p><u>2024 Annual Report</u> Our approach to corporate governance – pages 88–89</p> <p><u>CBA Website</u> Corporate Governance Statement</p>
2-18	Evaluation of the performance of the highest governance body	

GRI 2: General Disclosures

GRI No.	Title	2024 Report location / other references or information
2-19	Remuneration policies	<u>2024 Annual Report</u>
2-20	Process to determine remuneration	Remuneration report – pages 104–132 <u>CBA Website</u> Board Charter Remuneration principles
2-21	Annual total compensation ratio	<u>2024 Annual Report</u> Sustainability performance, Social – Our people – pages 52–53 Remuneration report – pages 104–132
Strategy, policies and practices		
2-22	Statement on sustainable development strategy	<u>2024 Annual Report</u> Chair and CEO message – pages 8–9 Our approach to corporate governance – pages 80–81 Remuneration report – pages 104–132 <u>2024 Climate Report</u> Message from our Chair and CEO – pages 4–5 Strategy – pages 12–39 <u>CBA Website</u> Environmental and Social Framework Board Charter Remuneration principles

GRI 2: General Disclosures

GRI No.	Title	2024 Report location / other references or information
2-23	Policy commitments	<p><u>2024 Annual Report</u> Governance – pages 44–47 Managing our risks – pages 70–79</p> <p><u>2024 Climate Report</u> Chair and CEO message – pages 4–5 Strategy – pages 12–39 Governance – page 44–47 Risk – pages 48–61</p> <p><u>CBA Website</u> CBA Code of Conduct Corporate Governance Statement Environmental and Social Framework Modern Slavery and Human Trafficking Statement Supplier Code of Conduct</p>
2-24	Embedding policy commitments	<p><u>2024 Annual Report</u> Engaging our people and adapting our culture – pages 31–35 Supporting our communities – pages 42–43 Governance – pages 44–47 Sustainability performance – pages 48–55 Managing our risks – pages 70–79 Our approach to corporate governance – pages 80–89 Glossary – pages 312–327</p> <p><u>2024 Climate Report</u> Governance – pages 40–47 Risk – pages 48–61</p> <p><u>CBA Website</u> Corporate Governance Statement Environmental and Social Framework Modern Slavery and Human Trafficking Statement Supplier Code of Conduct</p>

GRI 2: General Disclosures

GRI No.	Title	2024 Report location / other references or information
2-25	Processes to remediate negative impacts	<p><u>2024 Annual Report</u> Engaging with our stakeholders – pages 22-23 Governance – page 47 Sustainability performance – page 48-55 Glossary – pages 312-327</p> <p><u>CBA Website</u> 2024 Full year sustainability performance metrics and disclosures – Governance tab CBA Code of Conduct Complaints handling principles Environmental and Social Framework Human Rights of First Nations Stakeholder Grievance Process Framework Supplier Code of Conduct Whistleblower policy</p>
2-26	Mechanisms for seeking advice and raising concerns	
2-27	Compliance with laws and regulations	<p><u>2024 Annual Report</u> About this report – page 2 Governance – pages 44-47 Sustainability performance – pages 48-55 Directors’ report, Litigation and regulatory matters, Environmental reporting – page 100 Notes to the financial statements, Other liabilities – page 206-212 Glossary – pages 312-327</p> <p><u>CBA Website</u> 2024 Full year sustainability performance metrics and disclosures – Customers tab 2024 Full year sustainability performance metrics and disclosures – Governance tab Modern Slavery and Human Trafficking Statement</p>
2-28	Membership associations	<p><u>2024 Annual Report</u> Our stakeholders – page 23</p> <p><u>2024 Climate Report</u> Working with our stakeholders – pages 34-35 Appendix, Policy priorities through direct government engagement or through our industry memberships – page 114</p> <p><u>CBA Website</u> Corporate Governance Statement</p>

GRI 2: General Disclosures

GRI No.	Title	2024 Report location / other references or information
Stakeholder engagement		
2-29	Approach to stakeholder engagement	<p><u>2024 Annual Report</u> Who we are – pages 4–5 Our approach to sustainability – pages 22–25 Governance – pages 44–45 Our approach to corporate governance – page 85</p> <p><u>2024 Climate Report</u> Working with our stakeholders – pages 34–35 Building resilience and supporting an inclusive transition – page 11 Developing our client Transition Plan assessment framework and criteria – pages 58–59 Appendix, Policy priorities through direct government engagement or through our industry memberships – page 114</p> <p><u>CBA Website</u> Corporate Governance Statement Environmental and Social Framework Human Rights of First Nations Stakeholder Grievance Process Framework Stakeholder Engagement Approach Supplier Code of Conduct</p>
2-30	Collective bargaining agreements	<p>As at 30 June 2024, approximately 89% 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.</p> <p><u>CBA Website</u> Environmental and Social Framework</p>
Disclosures on material topics		
3-1	Process to determine material topics	<p><u>2024 Annual Report</u> Our commitment to sustainability – pages 20–47 Progressing our materiality assessment – pages 24–25</p>
3-2	List of material topics	

GRI 2: General Disclosures

GRI No.	Title	2024 Report location / other references or information
3-3	Management of material topics	<p><u>2024 Annual Report</u> Our commitment to sustainability – pages 20–47 Our approach to sustainability – pages 22–25 Managing our risks - pages 70–79 Our approach to corporate governance – pages 80–87</p> <p><u>2024 Climate Report</u> Strategy – pages 12–39 Risk – pages 48–61</p> <p><u>Sustainability reporting appendix</u> UN PRB – pages 2–17 of this report</p> <p><u>CBA Website</u> Accessibility and Inclusion Strategy Environmental and Social Framework Independent Review of the Commonwealth Bank of Australia’s Remedial Action Plan- Thirteenth Report Our Response To APRA’s Prudential Inquiry Reconciliation Action Plan Stakeholder Engagement Approach</p>

GRI: Material Topics

GRI No.	Title	2024 Report location / other references or information
Economic Performance		
205-1	Direct economic value generated and distributed	<p><u>2024 Results Presentation & Investor Discussion Pack</u> How we contribute to Australia – FY24 Result – slide 42</p> <p><u>2024 Annual Report</u> 2024 highlights, creating value for stakeholders – pages 2-3 Strengthening our communities – pages 42-43 Sustainability performance – pages 48-55 Financial performance – pages 60-69</p>
205-2	Financial implications and other risks and opportunities due to climate change	<p><u>2024 Annual Report</u> Creating value for stakeholders – page 3 Environmental – pages 26-29 Managing our risks, Environmental and social - pages 71, 77</p> <p><u>2024 Climate Report</u> Strategy – pages 12-39 Risk – pages 48-61</p> <p><u>CBA Website</u> Environmental & Social Framework</p>
205-3	Defined benefit plan obligations and other retirement plans	<p><u>2024 Annual Report</u> Notes to the financial statements – Our performance, operating expenses – pages 156-157 Notes to the financial statements – Employee benefits – pages 265-270</p>
206-1	Financial assistance received from government	We did not receive any financial assistance from government in the 2024 financial year.
Anti-corruption		
205-1	Operations assessed for risks related to corruption	<u>2024 Annual Report</u>
205-2	Communication and training about anti-corruption policies and procedures	Sustainability performance, Group compliance training – page 55 and definition, page 326 Managing our risks – pages 70-79
205-3	Confirmed incidents of corruption and actions taken	Notes to the financial statements – Other liabilities, litigation – pages 206-213 Notes to the financial statements – Risk management, risk management framework – page 223-230
		<p><u>CBA Website</u> CBA Anti Bribery and Corruption Policy CBA Code of Conduct</p>

GRI: Material Topics

GRI No.	Title	2024 Report location / other references or information
Emissions		
305-1	Direct (Scope 1) GHG emissions	<u>2024 Annual Report</u>
305-2	Energy indirect (Scope 2) GHG emissions	Environmental – pages 26–29
305-3	Other indirect (Scope 3) GHG emissions	Sustainability performance, Environmental – pages 48–50
305-4	GHG emissions intensity	Glossary – pages 312–327
305-5	Reduction of GHG emissions	
305-7	Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions	<u>2024 Climate Report</u> Strategy – pages 12–39 Metrics and targets – pages 62–75 Appendix, Financed emissions – pages 78–91 Appendix, Group operational emissions – pages 109–113 Glossary – pages 115–120
		<u>CBA Website</u> 2024 Full year sustainability performance metrics and disclosures – GHG emissions
Water and Effluents		
303-1	Interactions with water as a shared resource	<u>2024 Annual Report</u>
303-2	Management of water discharge-related impacts	Sustainability performance, Environmental – pages 48–50
303-3	Water withdrawal	Glossary – pages 312–327
303-4	Water discharge	
303-5	Water consumption	<u>2024 Climate Report</u> Message from our Chair and CEO – pages 4–5 Strategy, Managing our operational environmental impacts – pages 38–39 Risk, Understanding the nature-related impact of our own operations – page 60 Appendix, ESG risk assessment tool – pages 97–98 Appendix, Group operational emissions – pages 109–113
		<u>CBA Website</u> 2024 Full year sustainability performance metrics and disclosures – GHG emissions tab 2024 Full year sustainability performance metrics and disclosures – Water, waste and paper tab

GRI: Material Topics

GRI No.	Title	2024 Report location / other references or information
Waste		
306-1	Waste generation and significant waste-related impacts	<u>2024 Annual Report</u>
306-2	Management of significant waste-related impacts	Environmental – pages 26–29
306-3	Waste generated	Sustainability performance, Environmental – pages 48–50
306-4	Waste diverted from disposal	Glossary – pages 312–327
306-5	Waste directed to disposal	
		<u>2024 Climate Report</u>
		Message from our Chair and CEO – pages 4–5
		Strategy, Managing our operational environmental impacts – pages 38–39
		Risk, Environmental risk in our supply chain, Understanding the nature-related impact of our own operations – pages 55,60
		Appendix, CBA Sustainability Funding Target - pages 99–101
		Appendix, Group operational emissions – pages 109–113
		Glossary – pages 115–120
		<u>CBA Website</u>
		2024 Full year sustainability performance metrics and disclosures – Water, waste and paper tab
Employment		
401-1	New employee hires and employee turnover	<u>2024 Annual Report</u>
		Strategy, building world-class engineering and partnerships – page 17
		Social, Providing opportunities to learn and grow – page 34
		Sustainability performance, Our people – page 52
		Glossary – pages 312–327
		<u>CBA Website</u>
		2024 Full year sustainability performance metrics and disclosures – People tab
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	<u>2024 Annual Report</u>
		Social, Engaging our people and adapting our culture – pages 31–35
		Notes to the financial statements – Our performance, operating expenses – pages 156–157
		Notes to the financial statements – Employee benefits – pages 265–270
		Glossary – pages 312–327
401-3	Parental leave	<u>2024 Annual Report</u>
		Social, Managing our Enterprise Agreement and entitlements– page 35
		Sustainability performance, Our people – page 52
		Glossary – pages 312–327
		<u>CBA Website</u>
		2024 Full year sustainability performance metrics and disclosures – Flexible working tab

GRI: Material Topics

GRI No.	Title	2024 Report location / other references or information
Occupational Health & Safety		
403-1	Occupational health and safety management system	2024 Annual Report
403-2	Hazard identification, risk assessment, and incident investigation	Social, Providing a safe and supportive workplace – page 32
403-3	Occupational health services	Sustainability performance, Our people – page 52
403-4	Worker participation, consultation, and communication on occupational health and safety	Glossary – pages 312–327
403-5	Worker training on occupational health and safety	CBA Website
403-6	Promotion of worker health	2024 Full year sustainability performance metrics and disclosures - Training, health and safety tab
403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Rewards & benefits - Careers
403-8	Workers covered by an occupational health and safety management system	Workplace health and safety policy
403-9	Work-related injuries	
403-10	Work-related ill health	
Training and Education		
404-1	Average hours of training per year per employee	2024 Annual Report
404-2	Programs for upgrading employee skills and transition assistance programs	Strategy, building world-class engineering and partnerships – page 17 Social, Engaging our people and adapting our culture – pages 31–35
404-3	Percentage of employees receiving regular performance and career development reviews	Social, Supporting our customers – page 36 Governance – pages 44–47 Sustainability performance – pages 48–55 Glossary – pages 312–327
		CBA Website 2024 Full year sustainability performance metrics and disclosures - Training, health and safety tab
Diversity and Equal Opportunity		
405-1	Diversity of governance bodies and employees	2024 Annual Report Social, Engaging our people and adapting our culture – pages 32–33 Strengthening our communities – page 43 Sustainability performance, Our people – pages 52–53 Corporate governance, Board performance, composition and renewal – page 88 Corporate governance, Board of Directors – pages 90–93 Corporate governance, Executive Leadership Team – pages 94–97
		CBA Website 2024 Full year sustainability performance metrics and disclosures – Diversity and inclusion tab Inclusion & diversity policy Commitment to diversity, equity and inclusion Corporate Governance Statement Reconciliation Action Plan

GRI: Material Topics

GRI No.	Title	2024 Report location / other references or information
405-2	Ratio of basic salary and remuneration of women to men	<p><u>2024 Annual Report</u> Social, Improving gender equality outcomes – page 33 Sustainability performance, gender pay ratio – page 43</p> <p><u>CBA Website</u> 2024 Full year sustainability performance metrics and disclosures – Diversity and inclusion tab Commitment to diversity, equity and inclusion Corporate Governance Statement 2023-2024 Report to the Workplace Gender Equality Agency (WGEA)</p>
Child Labor		
408-1	Operations and suppliers at significant risk for incidents of child labor	<p><u>2024 Annual Report</u> Governance, Meeting community expectations – page 47 Managing our risks – pages 70–79 Sustainability performance, ESG training – page 53 Directors’ report, Modern slavery reporting – page 100 Notes to the financial statements, Operational risk – page 228</p> <p><u>CBA Website</u> Corporate Governance Statement Environmental and Social Framework Modern Slavery and Human Trafficking Statement Supplier Code of Conduct</p>
Forced or Compulsory Labor		
409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labour	<p><u>2024 Annual Report</u> Governance, Meeting community expectations – page 47 Managing our risks – pages 70–79 Sustainability performance, ESG training – page 53 Directors’ report, Modern slavery reporting – page 100 Notes to the financial statements, Operational risk – page 228</p> <p><u>CBA Website</u> Corporate Governance Statement Environmental and Social Framework Modern Slavery and Human Trafficking Statement Supplier Code of Conduct</p>

GRI: Material Topics

GRI No.	Title	2024 Report location / other references or information
Rights of Indigenous Peoples		
411-1	Incidents of violations involving rights of indigenous peoples	<u>2024 Annual Report</u> Strengthening our communities, Engaging with First Nations communities – page 43 Governance, Meeting community expectations – page 47 Sustainability reporting appendix UN PRB – pages 2–17 of this report CBA Website Environmental and Social Framework Human Rights of First Nations Stakeholder Grievance Process Framework Modern Slavery and Human Trafficking Statement Role modelling reconciliation Reconciliation Action Plan

GRI: Material Topics

GRI No.	Title	2024 Report location / other references or information
Local communities		
413-1	Operations with local community engagement, impact assessments, and development programs	<p><u>2024 Annual Report</u> 2024 highlights, creating value for stakeholders – page 3</p>
413-2	Operations with significant actual and potential negative impacts on local communities	<p>How we create value – pages 6–7 Chair and CEO’s message – pages 8–9 Strategy, Helping build Australia’s future economy – pages 12–13 Our approach to sustainability – pages 22–25 Environmental, climate strategy – page 26 Supporting our customers – pages 36–41 Strengthening our communities – 42–43 Governance, Meeting community expectations – pages 44–47 Sustainability performance, Our communities – page 55 Managing our risks – pages 60–69 Approach to corporate governance – page 85</p> <p><u>2024 Climate Report</u> Overview, Supporting Australia’s energy transition – pages 8–11 Strategy, Working with our stakeholders – pages 34–35 Strategy, Understanding how we can support our customers to build their climate resilience – page 37</p> <p><u>Sustainability reporting appendix</u> UN PRB – pages 2–17 of this report</p> <p><u>CBA Website</u> Accessibility and Inclusion Strategy Community Investment Corporate Governance Statement Next Chapter website Role modelling reconciliation Reconciliation Action Plan Sustainability at CBA</p>
Customer privacy		
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	<p><u>2024 Annual Report</u> Sustainability performance, our customers – page 51 Notes to the financial statements, Other liabilities – pages 206–212</p> <p><u>CBA Website</u> 2024 Full year sustainability performance metrics and disclosures – Customers tab 2024 Full year sustainability performance metrics and disclosures – Governance tab</p>

Sustainability Accounting Standards Board (SASB) Disclosures

SASB Index: Commercial Banks Standards

Accounting Metric	Category	Unit of measure	Code	Response (FY24)	Supporting documents (FY24)
Data Security					
1. Number of data breaches	Quantitative	Number, Percentage (%)	FN-CB-230a.1	CBA is required to report notifiable data breaches to the Office of the Australian Information Commissioner (OAIC) when they occur.	<u>2024 Annual Report</u> Sustainability performance, Our customers – page 51
2. percentage involving personally identifiable information (PII),				See the 2024 Annual Report for information on our voluntary Enforceable Undertaking and privacy-related complaints.	Notes to the financial statements, Other liabilities – pages 206–212
3. number of account holders affected				See our 2024 Full year sustainability performance metrics and disclosures for the definition and number of data breaches reported to the OAIC. See CBA's Group Privacy Statement at commbank.com.au/privacy	<u>CBA Website</u> 2024 Full year sustainability performance metrics and disclosures – Customers tab 2024 Full year sustainability performance metrics and disclosures – Governance tab Availability of Payments Services to Individuals and Businesses Group Privacy Statement
Description of approach to identifying and addressing data security risks	Discussion and Analysis	n/a	FN-CB-230a.2	Cyber security and privacy and data management are listed as material risks for the business. Key actions are detailed in the 2024 Annual Report. See our Privacy Statement and CommBank Safe webpage for detail on the actions we take to protect customers from data breaches and security incidents. See our Code of Conduct for our expectations for staff on customers' privacy.	<u>2024 Annual Report</u> Strategy, Contributing to national scams and fraud resilience, Finding different ways to create value, Delivering integrated digital experiences, Driving operational excellence, Investing in risk management – pages 13, 16, 17, 19 Governance, Improving customer trust in banking – page 46 Managing our risks – pages 70–79 <u>CBA Website</u> CBA Code of Conduct CommBank Safe Information Classification Standards Information Security Statement Group Privacy Statement

SASB Index: Commercial Banks Standards

Accounting Metric	Category	Unit of measure	Code	Response (FY24)	Supporting documents (FY24)
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	Business Banking provides fee-free or discounted products and services for not-for-profit organisations. In 2024, we accrued \$4,565,267 in forgone revenue. See the 2024 Annual Report and Investor Presentation & Discussion Pack for more information on how we support small businesses and communities, including our Benefits finder tools and community investment.	<u>2024 Annual Report</u> Creating value for stakeholders – page 3 Strategy, Helping build Australia’s future economy – pages 12–13 Strengthening our communities – pages 42–43 Sustainability performance, Community investment – page 54 Financial performance – pages 66, 69
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. In the 12 months to 30 June 2024, 99,166 requests for hardship were approved. These are broken down by category in our 2024 Sustainability performance metrics and disclosures.	<u>CBA Website</u> <u>2024 Full year sustainability performance metrics and disclosures – Customers tab</u>
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 youth, students, young adults, Government benefit recipients, not-for-profit organisations and older people. In 2024, retail forgone revenue accounted for \$269,641,013.	<u>2024 Annual Report</u> Sustainability performance, Foregone revenue - page 54 Glossary – pages 312–327
Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Quantitative	Number	FN-CB-240a.4	See our 2024 sustainability performance for details on our Indigenous Customer Assistance Line calls, Next Chapter team interactions and Financial Independence Hub participants. These programs as well as our fraud and scams prevention for customers and businesses, support for First Nations customers and other financial inclusion activities are further detailed in the 2024 Annual Report.	<u>2024 Annual Report</u> Sustainability performance, social, Our communities – page 54 Supporting our customers – pages 36–41 Strengthening our communities – pages 42–43 <u>CBA Website</u> <u>2024 Full year sustainability performance metrics and disclosures – Customers tab</u> <u>CommBank Safe</u> <u>Next Chapter</u>

SASB Index: Commercial Banks Standards

Accounting Metric	Category	Unit of measure	Code	Response (FY24)	Supporting documents (FY24)
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis					
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 2024 Annual Report. The report outlines our position and approach to climate change, as well as our progress and commitments. See our 2024 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. As per the Equator Principles (EP), during the year ending December 2023, CBA had 5 EP project finance transactions that reached financial close. No EP project-related corporate loans or EP project related refinance transactions reached financial close.</p>	<p>2024 Annual Report Governance, Meeting community expectations – page 47 Managing our risks – pages 70–79</p> <p>2024 Climate Report Our transition roadmap – pages 6–7 Governance, Climate governance in our business units – pages 46–47 Risk, Climate Risk Materiality Assessment, ESG risk assessment tool, Risk Appetite Statement indicators, ESG in our credit process and policies – pages 49–51, 54, 56 Appendix, ESG risk assessment tool – pages 97–98</p> <p>CBA Website Environmental and Social Framework Equator Principles</p>
Financed Emissions					
Absolute gross financed emissions, disaggregated by 1. Scope 1, 2. Scope 2 and 3. Scope 3	Quantitative	Metric tons (t) CO ₂ -e	FN-CB-410b.1	See our financed emissions information in the 2024 Climate Report .	2024 Climate Report Financed emissions – pages 66–69 Appendix, Financed emissions – pages 78–85
Gross exposure for each industry by asset class	Quantitative	Presentation currency	FN-CB-410b.2	See our financed emissions information in the 2024 Climate Report .	2024 Climate Report Financed emissions – pages 66–69 Appendix, Financed emissions – pages 78–85
Percentage of gross exposure included in the financed emissions calculation	Quantitative	Percentage %	FN-CB-410b.3	See our financed emissions information in the 2024 Climate Report .	2024 Climate Report Financed emissions – pages 66–69 Appendix, Financed emissions – pages 78–85
Description of the methodology used to calculate financed emissions	Discussion and Analysis	n/a	FN-CB-410b.4	See our Appendix in the 2024 Climate Report .	2024 Climate Report Appendix, Financed emissions – pages 78–85

SASB Index: Commercial Banks Standards

Accounting Metric	Category	Unit of measure	Code	Response (FY24)	Supporting documents (FY24)
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	Presentation currency	FN-CB-510a.1	<p>The Group's exposure to litigations, investigations and reviews are detailed in pages 206–212 of the 2024 Annual Report.</p> <p>Customer remediation may be required and recognised in provisions, as explained on these pages.</p> <p>Our Governance and Risk sections of the Annual Report provide detail on how we seek to prevent and mitigate the opportunity for financial crime, fraud and other unethical behaviour.</p>	<p>2024 Annual Report Governance, Improving customer trust in banking – page 46 Managing our risks – pages 70–79 Notes to the financial statements, Other liabilities – pages 206–212</p>
Description of whistleblower policies and procedures	Discussion and Analysis	n/a	FN-CB-510a.2	<p>The Group's Whistleblower policy is publicly available and adheres with ASIC Regulatory Guide 270.</p> <p>Our Annual Report highlights our commitment to fostering a 'speak up' culture. The number of SpeakUP Programs cases was 331 in FY23 of which 81 were Whistleblower cases.</p>	<p>2024 Annual Report Governance, Meeting community expectations – page 47 Sustainability performance, Governance – page 55</p> <p>CBA Website Speaking up- Whistleblower Policy</p>
Systemic Risk Management					
Global Systemically Important Bank (G-SIB) score, by category	Quantitative	Basis points (bps)	FN-CB-550a.1	<p>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.</p>	<p>CBA Website G-SIB reporting</p>
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. We provide information on our stress testing in the 2024 Annual Report, and disclose how we are addressing the risks associated with climate change in our 2024 Climate Report.</p> <p>This year, we have tested the resilience of 48% and 89% of our lending portfolios to potential climate-related physical and transition risks, respectively. See our 2024 Climate Report for more information.</p>	<p>2024 Annual Report Managing our risks – pages 70–79 Notes to the financial statements, Risk management – pages 223–264</p> <p>2024 Climate Report Risk – pages 49–53 Appendix, Approach to climate scenario analysis – pages 92–96</p> <p>2024 Results Presentation and Investor Discussion Pack Credit quality – slide 17 Provisioning – slide 31</p>

SASB Index: Commercial Banks Standards

Accounting Metric	Category	Unit of measure	Code	Response (FY24)	Supporting documents (FY24)
Activity Metrics					
1. Number and 2. value of checking and savings accounts by segment: a. personal and b. small business	Quantitative	Number, Presentation currency	FN-CB-000.A	Transaction balances for FY24 were \$306 billion. As at 30 June 2024, our total number of retail transaction accounts was 11.2 million, and business transaction accounts was 1.25 million. The total customer deposits for FY24 were \$834 billion.	<u>2024 Results Presentation and Investor Discussion Pack</u> Key highlights by division – slide 18 Deposit funding – slide 97
1. Number and 2. value of loans by segment: a. personal, b. small business, and c. corporate	Quantitative	Number, Presentation currency	FN-CB-000.B	Our loan value by category for FY24 is: Home loans = \$664.7billion Consumer finance = \$16.8 billion Business loans = \$178.2 billion Institutional Loans = \$87.9 billion	<u>2024 Results Presentation and Investor Discussion Pack</u> Balance sheet – slide 59

SASB Index: Mortgage Finance Standards

Accounting Metric	Category	Unit of measure	Code	Response (FY24)	Supporting documents (FY24)
Lending practices					
1. Number and value of residential mortgages of the following types: a. Hybrid or Option Adjusted-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 FY24 Results for detail on serviceability assessments, borrowing capacity, portfolio quality and interest-only home loans.	<u>2024 Results Presentation and Investor Discussion Pack</u> Home & Consumer lending – slides 74–86
1. Number and 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. CBA discloses mortgagee in possession and negative equity at a portfolio level. This information is disclosed in the FY24 Results Presentation.	<u>2024 Results Presentation and Investor Discussion Pack</u> Home loans – slide 75

SASB Index: Mortgage Finance Standards

Accounting Metric	Category	Unit of measure	Code	Response (FY24)	Supporting documents (FY24)
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. We detail our current litigation in the 2024 Annual Report alongside provisions for these matters.</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, and our Policies website for information on the responsible lending obligations we operate within.</p> <p>We made significant progress under CBA's Australian Prudential Regulation Authority (APRA) Prudential Inquiry Remedial Action Plan, focused on improving our governance, culture and accountability. Importantly, we reset our cultural foundations including the Bank's purpose and values. The changes represent an evolution in the way we want to deliver outcomes for our customers, communities, our people and shareholders. We are focused on sustaining this progress and continuously improving and strengthening the changes made to live our purpose and values, in particular instilling a strong culture that encourages the right mindsets and behaviours.</p> <p>Further information about the Remedial Action plan can be found in our FY18-23 Annual Reports, our Response to APRA's Prudential Inquiry and our CEO Customer Forum webpages.</p>	<p><u>2024 Annual Report</u> Strategy, Investing in risk management – page 19 Sustainability, Engaging with our stakeholders – pages 22–23 Notes to the financial statements, Other liabilities – pages 206–212</p> <p><u>CBA Website</u> Annual Reports CBA CEO Customer Forums Independent Review of the Commonwealth Bank of Australia's Remedial Action Plan - Thirteenth Report Our Response to APRA's Prudential Inquiry Responsible lending The Model Litigant Principles Update on Prudential Inquiry Remedial Action Plan</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. We report on our senior leader and Board remuneration for FY24 in the Annual Report. 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><u>2024 Annual Report</u> Remuneration Report – pages 104–132</p> <p><u>CBA Website</u> CBA Remuneration Principles CBA Royal Commission implementation update Independent Review of the Commonwealth Bank of Australia's Remedial Action Plan - Thirteenth Report Update on Prudential Inquiry Remedial Action Plan</p>

SASB Index: Mortgage Finance Standards

Accounting Metric	Category	Unit of measure	Code	Response (FY24)	Supporting documents (FY24)
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.</p> <p>Total home loan numbers, balances and LVRs are disclosed in our FY24 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><u>2024 Results Presentation and Investor Discussion Pack</u></p> <p>Home & Consumer lending – slides 74–86</p>
Total amount of monetary losses as a result of legal proceedings associated with discriminatory mortgage lending	Quantitative	Presentation 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.</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, and our Policies website for information on the responsible lending obligations we operate within.</p> <p>Our 2024 Annual Report details our current customer remediation and litigation, investigations and reviews and how we are maturing and embedding our culture after completing all requirements of our Remedial Action Plan.</p> <p>Further information about the Remedial Action plan can be found in our FY18-23 Annual Reports, our Response to APRA’s Prudential Inquiry and our CEO Customer Forum webpages.</p>	<p><u>2024 Annual Report</u></p> <p>Strategy, Investing in risk management – page 19 Notes to the financial statements, Other liabilities – pages 206–212</p> <p><u>CBA Website</u></p> <p><u>CBA CEO Customer Forums</u> <u>Independent Review of the Commonwealth Bank of Australia’s Remedial Action Plan - Thirteenth Report</u> <u>Our Response to APRA’s Prudential Inquiry</u> <u>Responsible lending</u> <u>The Model Litigant Principles</u></p>

SASB Index: Mortgage Finance Standards

Accounting Metric	Category	Unit of measure	Code	Response (FY24)	Supporting documents (FY24)
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.</p> <p>There are currently minimal regulatory requirements in relation to climate risk in Australia and internationally. This is expected to increase when climate-related reporting for large institutions in Australia becomes mandatory, expected from 2025 for the Bank.</p> <p>We also adhere to industry standards for service and customer protection, and seek to provide accessible banking services for all members of the community. See our 2024 Annual Report for detail. See our website for information on our Code of Conduct, the Banking Code of Practice, our Reconciliation Action Plan, Financial Inclusion Action Plan, Accessibility and our Environmental and Social Framework.</p>	<p><u>2024 Annual Report</u> Strategy, Investing in risk management – page 19 Governance – pages 44–45 Notes to the financial statements, Other liabilities – pages 206–212</p> <p><u>CBA Website</u> Accessibility and Inclusion Strategy Banking Code of Practice CBA Code of Conduct Environmental and Social Framework Reconciliation Action Plan Responsible lending</p>
Environmental risk to mortgaged properties					
1. Number and value of mortgage loans in 100-year flood zones	Quantitative	Number, presentation currency	FN-MF-450a.1	<p>As at 30 June 2024, CBA's exposure to increased flood risk was \$16.9 billion or around 41,000 properties. See page 53 of the 2024 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 are detailed in the 2024 Annual Report.</p>	<p><u>2024 Annual Report</u> Managing our risks – pages 70–79</p> <p><u>2024 Climate Report</u> Risk – pages 52–53</p>
1. Total expected loss and 2. Loss Given Default (LGD) attribute to mortgage loan default and delinquency due to weather-related natural catastrophes, by geographic region	Quantitative	Presentation 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 2024 Climate Report for more information on our climate scenario analysis.</p>	<p><u>2024 Climate Report</u> Risk – pages 52–53 Appendix, Approach to climate scenario analysis – pages 92–96</p> <p><u>2024 Results Presentation and Investor Discussion Pack</u> Home & Consumer lending – slides 74–86</p>

SASB Index: Mortgage Finance Standards

Accounting Metric	Category	Unit of measure	Code	Response (FY24)	Supporting documents (FY24)
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>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 our Green Loan and Green Home Offer.</p>	<p><u>2024 Annual Report</u> Helping build Australia's future economy – pages 12–13</p> <p><u>2024 Climate Report</u> Strategy, Helping our customers transition and build their resilience – pages 36–37</p> <p><u>CBA Website</u> Environmental and Social Framework Sustainable solutions</p>
Activity Metric					
<ol style="list-style-type: none"> Number and value of mortgages originated by category: <ol style="list-style-type: none"> residential and 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 FY24 Results Presentation: Value: \$596 billion (spot); \$587 billion (average) New funding: \$136 billion Total number of accounts: 1.9 million</p> <p>For the Australian commercial property portfolio, we report Total Committed Exposure (TCE) and a number of other metrics to assess the performance of the portfolio.</p>	<p><u>2024 Results Presentation and Investor Discussion Pack</u> Home & Consumer lending – slides 74–86 Total committed exposure and sector summary – slides 89–94</p>
<ol style="list-style-type: none"> Number and value of mortgages purchased by category: <ol style="list-style-type: none"> residential and commercial 	Quantitative	Number, reporting currency	FN-MF-000.B	<p>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.</p>	<p><u>CBA Website</u> Securitisation</p>