

Sustainability Performance Overview: Metrics and Definitions

For the full year ended 30 June 2026



Commonwealth Bank of Australia

To provide transparency for all our stakeholders, we measure and report on a range of environmental, social and governance metrics. All metrics capture data of the wholly owned and operated entities of the Group, associates and joint ventures unless otherwise stated. PwC has provided assurance on our metrics for the year ended 30 June 2026 unless otherwise indicated. The PwC Audit and Assurance Reports are available on pages 383-394 of the 2026 Annual Report.

-  [References](#)
-  [Sustainable financing](#)
-  [GHG emissions](#)
-  [Energy consumption](#)
-  [Water, waste & paper](#)
-  [Financed emissions](#)
-  [Customers](#)
-  [People](#)
-  [Diversity & inclusion](#)
-  [Training, health & safety](#)
-  [Communities](#)
-  [Suppliers](#)
-  [Governance](#)
-  [Glossary](#)



Important notices

Non-IFRS information

Readers should also be aware that certain financial data in this report may be considered non-International Financial Reporting Standards (non-IFRS) financial information under Regulatory Guide 230 Disclosing non-IFRS financial information published by the Australian Securities and Investments Commission (ASIC), including: Net Profit After Tax (NPAT) (cash basis), Return on equity – cash basis, Earnings per share (cash basis), Dividend payout ratio (cash basis) and Dividend cover (cash basis). Although the Group believes that these non-IFRS financial information provide a useful means through which to examine the underlying performance of the business, such non-IFRS financial information does not have a standardised meaning prescribed by Australian Accounting Standards or IFRS and therefore may not be comparable to similarly titled measures presented by other entities. They should be considered as supplements to the financial statement measures that have been presented in accordance with the Australian Accounting Standards or IFRS and not as a replacement or alternative for them. Readers are cautioned not to place undue reliance on any such measures.

Guidance on forward-looking statements

This report contains certain forward-looking statements with respect to the financial condition, capital adequacy, operations and business of the Group and certain plans and objectives of the management of the Group. Forward-looking statements can generally be identified by the use of forward-looking words such as “may”, “will”, “would”, “could”, “expect”, “intend”, “plan”, “aim”, “estimate”, “target”, “anticipate”, “believe”, “continue”, “objectives”, “outlook”, “guidance”, “goal” or “target” or other similar words, and include statements regarding the Group’s intent, belief or current expectations with respect to the Group’s business and operations, market conditions, results of operations and financial condition, capital adequacy and risk management.

Such forward-looking statements speak only as at the date of this report and are provided to assist investors with their understanding of the Group. Past performance is not a reliable indicator of future performance. 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, conditions or circumstances to differ materially from those expressed or implied in such statements. Actual results may vary significantly from those anticipated or suggested by forward-looking statements, due to a range of factors, including but not limited to those outlined in the sections titled Our operating context and Managing our risks. Readers are cautioned not to place undue reliance on forward-looking statements particularly in light of: rising macroeconomic uncertainty, heightened geopolitical risks and volatility, increased competitive intensity and the evolving technological landscape.

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. The Group is under no obligation to update any of the forward-looking statements contained within this report, subject to applicable disclosure requirements.

Any forward-looking statements made by members of the Group’s management in connection to this presentation, verbally and in writing, are also subject to the same limitations, uncertainties and assumptions which are set out in this report.

Further guidance on forward-looking climate information:

In addition to the above, this report contains climate-related and other forward-looking statements and metrics, such as goals and targets (including sector-level financed emissions goals and targets, Scope 1 and 2 operational emissions reduction targets and sustainability funding, climate scenarios and emissions intensity pathways, estimated climate projections, forecasts and statements of the Group’s current intentions. Forward-looking statements may be affected by a number of uncertainties and factors, including but without limitation:

- the inherent limits in the current scientific understanding of climate change and its impacts
- a lack of common definitions and standards for climate related-data
- the availability and quality of historical emissions data
- a lack of transparency and comparability of climate-related forward-looking methodologies
- variation in climate-related approaches and outcomes
- variations and other challenges in climate-related data and methodologies may lead to under or overestimates
- reliance on assumptions and future uncertainty (calculations of forward-looking metrics are complex and require many methodological choices and assumptions)
- uncertainty and changes to climate-related policy, laws and regulations including future legal proceedings and regulatory investigations
- the complexity of calculations may require the assistance of one or more external data and methodology providers
- changes arising out of market practices and standards, including emerging and developing standards.

FY26 Sustainability performance



Topic / Document	Link
Annual reporting suite	
2026 Annual Report	commbank.com.au/2026annualreport
2026 Full Year Investor Discussion Pack	commbank.com.au/results
2026 Full Year Profit Announcement	commbank.com.au/results
2026 Sustainability Reporting Appendix	commbank.com.au/reporting
Basel III Pillar 3 Report	commbank.com.au/results
Environmental and social	
Environmental and Social Framework	commbank.com.au/policies
ESG policies, standards, processes & tools	commbank.com.au/policies
Sustainability materiality assessment	commbank.com.au/materiality
Stakeholder Engagement Approach	commbank.com.au/policies
Supplier Code of Conduct	commbank.com.au/policies
People and communities	
Accessibility and Inclusion Plan	commbank.com.au/accessibility
Diversity, Equity and Inclusion Policy	commbank.com.au/policies
Human Rights of First Nations Stakeholders Grievance Process Framework	commbank.com.au/policies
Mental health position statement	commbank.com.au/policies
Reconciliation Action Plan	commbank.com.au/reconciliation
Remuneration principles	commbank.com.au/policies
Work Health and Safety Policy	commbank.com.au/policies
Customer	
Complaint handling principles	commbank.com.au/policies
Customer tax information	commbank.com.au/policies
Responsible lending	commbank.com.au/policies
Digital innovation, AI and security	
Artificial intelligence	commbank.com.au/ai
CBA Information Security Statement	commbank.com.au/policies
CommBank Safe	commbank.com.au/safe
Privacy Policy	commbank.com.au/privacy
Business conduct	
Anti-Bribery and Corruption Policy	commbank.com.au/policies
Anti-Money Laundering and Counter-Terrorism Financing	commbank.com.au/policies
Anti-Tax Evasion Facilitation	commbank.com.au/policies
Board Charter	commbank.com.au/corporategovernance
Code of Conduct	commbank.com.au/policies
Corporate Governance Statement	commbank.com.au/corporategovernance
Corporate Governance website	commbank.com.au/corporategovernance
Customer tax information	commbank.com.au/policies
Economic and Trade Sanctions Policy	commbank.com.au/policies
Group Whistleblower Policy	commbank.com.au/policies
Modern Slavery and Human Trafficking Statement	commbank.com.au/reporting
Next Chapter	commbank.com.au/nextchapter
Our model litigant principles	commbank.com.au/policies
Other	
International locations	commbank.com.au/internationallocations



Environment metrics



A colour-coded system has been introduced to distinguish the level of assurance applicable to selected metrics within this workbook

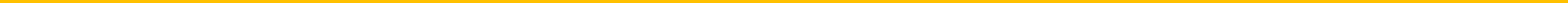
Please refer to the **Environment metrics legend** to understand assurance levels for the current reporting period.
Historical assurance information is available for the corresponding reporting periods on our website.

Details of greenhouse gas (GHG) emissions categories and other environment-related terms can be found in the **Sustainability Report Appendix** of the 2026 Annual Report (pages 353-382).

Environment metrics legend

Limited assurance provided by PwC for the FY26 reporting period.

Reasonable assurance provided by PwC for the FY26 reporting period.



FY26 Sustainability performance



Sustainable financing metrics



Sustainable financing	\$bn	30 Jun 26	30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22
Sustainability funding (cumulative)		72.7	64.4	54.2	44.7	30.6
Renewable energy exposure ¹		8.2	7.9	6.3	4.8	4.2
ESG bond arrangement		27.2	14.9	18.6	8.6	13.6

Sustainability funding by asset class	\$bn	30 June 2020 balance of lending	New and incremental financing since 1 July 2020 ²	Of which: FY26 contributions ³
Energy efficient residential buildings		24.1	27.1	No new or incremental funding included for FY26 ³
Sustainability-linked loans		0.7	16.0	2.3
Low carbon commercial buildings ⁴		4.5	15.1	3.4
Renewable energy ⁴		2.9	10.3	1.7
Affordable and social housing		0.2 ⁵	1.7 ⁵	0.1
Other social assets				0.1
Low carbon transport ⁴		1.0	2.0	0.7
Pollution and waste management		0.1	0.2	<0.1
Energy efficiency		0.0	0.2	No longer reported as a standalone asset class from 1 July 2023
Land and agriculture		0.0	<0.1	<0.1
Total		33.5	72.7	8.3

For more information on our sustainability funding refer to page 141 of our 2026 Annual Report.

1 The Group's total committed exposure as at the end of the reporting period.

2 Where changes in methodology have occurred since the target was established, prior period contributions have not been restated to reflect those changes.

3 New and incremental financing since 1 July 2025 has been included in the scope of PwC's limited assurance engagement, except for energy-efficient residential buildings. No new or incremental contributions to this asset class have been added since 1 July 2023.

4 Reflects financing deployed towards climate-related risks and opportunities, see page 380 of our 2026 Annual Report.

5 Prior to FY24, this was reported as a single asset class, 'Social assets'.

Environment metrics legend

Limited assurance provided by PwC for the FY26 reporting period.

Reasonable assurance provided by PwC for the FY26 reporting period.

FY26 Sustainability performance

Greenhouse gas emissions metrics



Environment metrics legend

Limited assurance provided by PwC for the FY26 reporting period.

Reasonable assurance provided by PwC for the FY26 reporting period.

Grey indicates not applicable or not measured

Greenhouse gas emissions	tCO ₂ -e	Group ¹					Australia					New Zealand ²					India					Other overseas					
		30 Jun 26	30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22	30 Jun 26	30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22	30 Jun 26	30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22	30 Jun 26	30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22	30 Jun 26	30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22	
Scope 1 emissions																											
Stationary combustion		295	293	721	371	487	211	189	553	248	340	75	95	84	64	124			61	47	5	9	9				18
Mobile combustion emissions		4,704	5,005	5,580	5,997	5,363	4,108	4,218	3,991	4,062	3,816	596	787	1,423	1,732	1,345								166	203	202	
Fugitive emissions		1,079	1,093	957	968	481	1,063	1,062	651	855	457	16	31	22	11	0			257	59	0			27	43	24	
Total Scope 1 emissions		6,078	6,391	7,258	7,336	6,331	5,382	5,469	5,195	5,165	4,613	687	913	1,529	1,807	1,469			318	106	5	9	9	216	258	244	
Scope 2 emissions																											
Purchased electricity (Location-based)		50,620	58,168	63,844	67,801	78,291	46,730	54,048	58,312	62,366	72,658	1,166	1,539	1,310	1,192	1,372	2,225	2,080	1,802	1,131	414	499	501	2,420	3,112	3,847	
Purchased energy (Market-based)		0	125	33	12	0	0	0	0	0	0	0	125	33	12	0	0	0	0	0	0	0	0	0	0	0	
Total Scope 1 & 2 emissions (Location-based)		56,698	64,559	71,102	75,137	84,622	52,112	59,517	63,507	67,531	77,271	1,853	2,452	2,839	2,999	2,841	2,225	2,080	2,120	1,237	419	508	510	2,636	3,370	4,091	
Total Scope 1 & 2 emissions (Market-based)		6,078	6,516	7,291	7,348	6,331	5,382	5,469	5,195	5,165	4,613	687	1,038	1,562	1,819	1,469	0	0	318	106	5	9	9	216	258	244	
Scope 3 emissions - GHG Protocol category ³																											
Category 1 - Purchased goods and services		502,692	524,669	-	-	-	452,386	482,969	-	-	-	42,917	34,171	-	-	-	3,610	3,741	-	-	-	3,779	3,788	-	-	-	
Category 2 - Capital Goods		28,815	23,791	-	-	-	25,997	23,207	-	-	-			-	-	-	2,814	582	-	-	-	4	2	-	-	-	
Category 3 - Fuel and energy - related activities not included in Scope 1 or Scope 2		5,903	6,990	-	-	-	4,397	5,332	-	-	-	616	770	-	-	-	804	803	-	-	-	86	85	-	-	-	
Category 4 - Upstream Transportation and Distribution		9,933	10,266	-	-	-	8,366	9,035	-	-	-	1,560	1,224	-	-	-	1	1	-	-	-	6	6	-	-	-	
Category 5 - Waste generated in operations		1,555	1,537	-	-	-	1,381	1,393	-	-	-	146	112	-	-	-	3	5	-	-	-	25	27	-	-	-	
Category 6 - Business travel		20,385	21,851	-	-	-	16,598	17,818	-	-	-	1,175	1,277	-	-	-	1,498	1,591	-	-	-	1,114	1,165	-	-	-	
Category 6 - Sustainable Aviation Fuel (SAF)		(1,180)	(1,000)	-	-	-	(1,180)	(1,000)	-	-	-	0	0	-	-	-	0	0	-	-	-	0	0	-	-	-	
Category 7 - Employee commuting		28,934	28,467	-	-	-	23,588	23,399	-	-	-	1,702	1,544	-	-	-	3,226	3,082	-	-	-	418	442	-	-	-	
Category 8 - Upstream leased assets		11,391	11,661	-	-	-	10,455	10,666	-	-	-			-	-	-	579	599	-	-	-	357	396	-	-	-	
Category 12 - End of life of sold products		675	799	-	-	-	675	799	-	-	-			-	-	-	N/A	N/A	-	-	-	N/A	N/A	-	-	-	
Total Scope 3 operational emissions (Category 1-14, excluding SAF)		610,283	630,031	-	-	-	543,843	574,618	-	-	-	48,116	39,098	-	-	-	12,535	10,404	-	-	-	5,789	5,911	-	-	-	
Total Scope 3 operational emissions (Category 1-14, including SAF)		609,103	629,031	-	-	-	542,663	573,618	-	-	-	48,116	39,098	-	-	-	12,535	10,404	-	-	-	5,789	5,911	-	-	-	
Category 15 - Investments			22,557,245	-	-	-			-	-	-			-	-	-			-	-	-			-	-	-	
Total Scope 3 emissions (Category 1-15, excluding SAF)			23,187,276	-	-	-			-	-	-			-	-	-			-	-	-			-	-	-	
Total Scope 3 emissions (Category 1-15, including SAF)			23,186,276	-	-	-			-	-	-			-	-	-			-	-	-			-	-	-	

1 FY25 total Scope 1 and Scope 3 (Category 1-14) have been restated across all jurisdictions to support comparability.

2 ASB is subject to a separate New Zealand mandatory climate disclosure regime and publishes a standalone climate report.

3 Scope 3 Categories 9, 10, 11, 13 and 14 are not included as they are not considered relevant under the Group's operational boundary assessment. For information on our operational emissions boundary and scope, see page 357 in the Sustainability Report Appendix.

FY26 Sustainability performance



Energy consumption metrics



Renewable electricity procurement	%	30 Jun 26	30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22
Australia		100	100	100	100	100
New Zealand		100	93	97	98	100
India		100	100	100	100	100
Other overseas		100	100	100	100	100
Group		100.0	98.9	99.6	99.9	100.0

Energy consumption – Australia	gigajoules	30 Jun 26	30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22
Total fuel consumption ¹		64,225	65,584	69,793	66,110	67,624
<i>Diesel stationary</i>		2,096	1,789	6,888	1,994	3,089
<i>Natural gas</i>		1,242	1,260	1,345	2,104	2,396
<i>Transport</i>		60,887	62,535	61,560	62,012	62,139
Total electricity consumption		276,107	305,324	329,739	332,563	344,268
<i>Renewable electricity purchased</i>		266,930	296,817	322,936	325,988	336,436
<i>Total energy production</i>		9,177	8,507	6,803	6,575	7,832
Total energy consumption (including electricity and fuel)		340,332	370,908	399,532	398,673	411,892

1 30 June 2025 has been restated to align with revised scope and methodology.

Environment metrics legend

Limited assurance provided by PwC for the FY26 reporting period.

Reasonable assurance provided by PwC for the FY26 reporting period.

FY26 Sustainability performance



Water, waste and paper metrics



Water, waste and paper – Australia		30 Jun 26	30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22
Waste (Commercial and data centre operations) ¹	tonnes					
Organic		85	62	55	–	–
Recycled		190	210	225	446	408
Dry waste		21	–	–	–	–
Landfill		439	517	418	335	230
Total waste		735	789	698	781	638
Water ²	kilolitres					
Commercial		110,385	109,412	124,667	129,010	–
Data centres		44,796	47,539	43,029	23,781	–
Retail		59,596	89,449	97,997	119,518	–
Total water		214,777	246,400	265,693	272,309	105,172
Office paper usage (retail and commercial operations)	tonnes	197	199	243	284	293

1 Prior periods have been reclassified to align with revised waste categories.

2 30 June 2025 has been restated to reflect updated information.

Environment metrics legend

Limited assurance provided by PwC for the FY26 reporting period.



Reasonable assurance provided by PwC for the FY26 reporting period.



FY26 Sustainability performance



Financed emissions metrics



Environment metrics legend

Limited assurance provided by PwC for the FY26 reporting period.

Reasonable assurance provided by PwC for the FY26 reporting period.

Grey indicates not applicable or not measured

Please note financed emissions are lagged 12 months due to customer reporting cadences.

	Financed emissions ^{1,2}				Data quality	Financed emissions ^{1,2}				Data quality	Exposures ³		Exposures ³	
	30 Jun 25				30 Jun 25	30 Jun 24				30 Jun 24	30 Jun 25	30 Jun 24	30 Jun 25	30 Jun 24
	Scope 1	Scope 2 ⁴	Scope 3 ⁴	Total emissions	PCAF score	Scope 1	Scope 2 ³	Scope 3 ³	Total emissions	PCAF score	Drawn exposure	Drawn exposure	Gross exposure	Gross exposure
	(ktCO2-e)	(ktCO2-e)	(ktCO2-e)	(ktCO2-e)	Scope 1&2; (Scope 3)	(ktCO2-e)	(ktCO2-e)	(ktCO2-e)	(ktCO2-e)	Scope 1&2; (Scope 3)	(\$bn)	(\$bn)	(\$bn)	(\$bn)
In-scope portfolio by industry														
Consumer ⁵	1,101	3,063		4,164	4.1	1,086	3,144		4,230	4.2	694.5	647.0	774.2	718.0
Australian housing ⁶	676	2,990		3,666	4.1	667	3,071		3,738	4.2	622.5	581.4	700.8	651.1
Agriculture forestry and fishing ⁴	4,649	24		4,673	5.0	4,673	26		4,699	4.9	31.0	28.6	34.6	32.1
Mining	489	80	594	1,163	4.6;(1.7)	430	65	1,935	2,430	3.8;(2.3)	1.9	1.8	4.3	4.2
Upstream oil and gas extraction ⁶	67	1	496	564	1.5;(1.6)	89	3	701	793	1.6;(1.7)	0.3	0.3	0.4	0.7
Thermal coal mining ⁶	2	<1	98	100	1.2;(3.1)	23	5	1,235	1,263	1.0;(3.0)	0.0	0.0	0.0	0.7
Manufacturing	1,141	481		1,622	4.9	1,288	578		1,866	4.9	13.4	11.7	18.1	16.4
Electricity, gas and water supply	2,172	626		2,798	3.2	2,707	535		3,242	3.3	10.2	7.6	13.5	11.0
Power generation ⁶	874			874	2.1	1,610			1,610	2.1	6.7	4.7	8.0	6.1
Wholesale trade	265	524		789	5.0	240	465		705	4.9	11.8	10.4	16.8	14.7
Retail trade	217	709		926	5.0	212	665		877	5.0	12.1	11.3	15.7	14.6
Acommodation, cafes and restaurants	24	458		482	5.0	22	405		427	5.0	16.2	14.2	17.6	15.4
Transport and storage	2,160	71		2,231	4.8	2,110	74		2,184	4.8	14.1	14.0	19.5	19.4
Shipping ⁶	198	<1		198	4.7	151	<1		151	4.6	0.3	0.4	0.3	0.5
Property and Business Services	2,195	685		2,880	4.8	1,850	709		2,559	4.8	106.7	95.7	123.9	111.5
Other ⁷	563	266		829	4.9	535	236		771	4.9	77.8	68.3	111.0	95.7
Total in-scope portfolio	14,976	6,987	594	22,557		15,153	6,902	1,935	23,990		989.7	910.6	1,149.2	1,053.0
Total exposures out of scope and not assessed ⁸													351.1	329.2
Total gross exposure													1,500.3	1,382.2
% of the gross exposure included in financed emissions													77%	76%
% of undrawn loan commitments included in financed emissions													14%	14%

For additional disaggregated financed emissions disclosures, see the tables on pages 355-356 in the Sustainability Report Appendix.

For information on our financed emissions methodology, see pages 362-370 in the Sustainability Report Appendix

1 In this table financed emissions are rounded to the nearest kilotonne. Calculations elsewhere in this Sustainability Report use unrounded data and may producedifferent results.

2 Absolute emissions for upstream oil and gas extraction, thermal coal mining, power generation, aviation, shipping and motor vehicle finance are CO₂ only or CO₂-e, subject to data limitations.

3 Drawn and gross exposures at the sector level exclude credit risk mitigation and exposures which are out of scope or not assessed.

4 We have estimated Scope 3 for thermal coal mining, and upstream oil and gas extraction. Absolute emissions for the Australian agriculture component ofagriculture, forestry and fishing, and power generation include Scope 1 only.

5 Includes home lending and Australian consumer motor vehicle finance only.

6 For customers captured in a sector-level financed emissions goal or target, scope of the sector is aligned to the goal or target inclusion criteria. However,emissions and exposures for these sectors aligns to the financed emissions scope and boundary, and may include products and emissions broader than the goalor target reporting.

7 Includes construction, communication services, cultural and recreational services, education, finance and insurance, health and community services, personal and otherservices, and other ANZSICs not included elsewhere.

8 See page 362 in the Sustainability Report Appendix for emissions boundary and scope.



Social & governance metrics

Limited assurance provided by PwC unless otherwise stated. The PwC Assurance Report is available on pages 387-394 of the 2026 Annual Report.

Social & governance metrics do not apply a colour code as only one level of assurance is shown over applicable metrics.
PwC has provided limited assurance over all social and governance metrics unless otherwise stated in the footnotes.

FY26 Sustainability performance

Customer metrics



Limited assurance provided by PwC unless otherwise stated. The PwC Assurance Report is available on pages 387-394 of the 2026 Annual Report.

Customers		30 Jun 26	30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22
Total customers ¹	# m	18.6	18.2	17.6	17.1	16.6
CBA customers		15.1	14.8	14.3	13.8	13.2
Bankwest customers ¹		1.2	1.2	1.2	1.2	1.3
ASB customers ¹		2.3	2.2	2.1	2.1	2.1
Digitally active customers	# m	10.2	9.8	9.3	8.7	8.0
CommBank app customers		9.7	9.1	8.5	7.8	6.9
Digital transactions via app ¹	\$bn	137.5	112.5	91.1	80.2	62.5
Monthly digital logins per active customer ¹	#	43.5	42.6	41.9	39.1	36.2
Main Financial Institution (MFI) ¹	%					
% of Business MFI share		26.0	27.3	25.5	25.4	25.5
% of Retail MFI share		34.2	33.4	35.5	34.6	34.4

Customer advocacy ¹		#	30 Jun 26	30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22
Commonwealth Bank – Net Promoter Score (NPS)							
Consumer NPS			12.4	7.3	8.4	3.9	4.5
Rank			1st	1st	1st	1st	2nd
Online banking NPS			11.0	12.8	12.0	11.1	16.8
Rank			2nd	1st	1st	1st	1st
Mobile banking app NPS			26.1	28.1	29.3	26.2	30.7
Rank			1st	1st	1st	1st	1st
Business NPS			7.0	7.4	(2.7)	7.5	(3.2)
Rank			2nd	1st	2nd	1st	1st
Institutional NPS			59.8	34.7	49.1	52.3	36.5
Rank			1st	2nd	1st	1st	2nd
Bankwest – NPS							
Consumer NPS			2.6	(1.3)	3.6	12.8	19.5
Rank			8th	8th	7th	3rd	3rd
ASB – NPS							
Consumer NPS			26.1	25.0	21.3	23.6	29.5
Rank			3rd	3rd	3rd	3rd	3rd
Business and rural banking NPS ²			8.9	(2.2)	5.2	(0.5)	(7.4)
Rank			1st	2nd	1st	1st	1st

Customer complaints		#	30 Jun 26	30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22
Received			469,231	480,378	538,954	921,855	984,493
Resolved within five days	%		89	89	90	93	94
Escalated to an external dispute resolution (EDR) scheme ³			10,815	9,993	11,244	9,415	7,086
Privacy complaints ³			192	191	208	129	86

Hardship approvals ¹		#	30 Jun 26	30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22
Unemployment / Underemployment			28,876	26,584	24,581	14,879	15,299
Health			24,201	18,976	14,963	14,299	12,075
Relationship breakdown			8,805	6,117	6,011	5,555	4,449
Over committed			59,072	54,215	53,094	40,536	32,637
COVID-19			0	0	23	966	38,488
Natural Disasters			570	1,038	494	958	1,710
Total hardship approvals			121,524	106,930	99,166	77,193	104,658

Cyber defence		#	30 Jun 26	30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22
Phishing sites taken down ⁴			1,340	881	2,247	2,275	1,806
Signals analysed for potential cyber threats ^{1,5}	avg per week (bn)		265	199	274	214	184

Scams ¹		\$m	30 Jun 26	30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22
Amount prevented and recovered in scams			147	148	195	242	135

1 Not assured by PwC.

2 FY25 restated to reflect score adjustment from provider. NPS methodology changed in 2023 and prior years are not comparable.

3 In FY26, the methodology was changed to include all complaints escalated to an EDR scheme, including complaints lodged directly with an EDR scheme without first undergoing the Bank's Internal Dispute Resolution (IDR) process. Prior periods have been restated.

4 Phishing site takedown volumes are influenced by changes in the threat landscape including attacker behaviour, the geopolitical landscape, and technology and defensive control changes.

5 Methodology updated to reflect changes to data models and enhanced logic. Change was reflected from 1 July 2024. Prior years are not comparable.

FY26 Sustainability performance



Limited assurance provided by PwC unless otherwise stated. The PwC Assurance Report is available on pages 387-394 of the 2026 Annual Report.

		30 Jun 26			30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22
Employees		Total	Female ¹	Male ¹				
Total full-time equivalent (FTE)	#	51,714	25,828	25,614	51,346	48,887	49,454	48,906
Australia ²		37,006	18,876	17,942	37,107	36,572	36,697	38,153
New Zealand (ASB) ²		7,114	3,675	3,385	6,751	5,983	6,016	5,879
India ²		6,935	2,961	3,963	6,788	5,630	4,721	2,854
Other ²		659	316	324	700	702	2,020	2,020
Graduates		230	100	130	350	348	343	241
Headcount	#	55,308	28,861	26,170	55,850	53,262	53,754	53,056
Employee turnover – voluntary	%	7.8	7.8	7.8	8.4	9.0	11.2	14.8
Employee turnover – involuntary	%	3.1	2.8	3.4	2.9	3.4	2.4	2.1
Employment type (headcount)	#							
Full-time		33,295	16,097	17,155	33,504	32,259	32,228	32,303
Part-time		6,082	5,183	894	6,444	6,755	6,656	6,858
Casual		299	172	127	826	880	529	266
People engagement	%	May 26	Sep 25	May 25	Nov 24	May 24	Sep 23	Mar 23
People engagement index – CBA		85	84	85	85	84	82	84
People engagement response rate – CBA ²		81	81	66	74	73	82	77
Employee relations	%	30 Jun 26	30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22		
People covered by enterprise agreement ²		99	98	96	91	90		
Flexible working ³	%	May 26	Sep 24	Sep 23	Sep 22			
Employees working flexibly		86.3	85.4	81.0	84.9			
Employees with caring responsibilities		60.4	59.5	59.5	59.4			
Parental leave	#	30 Jun 26	30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22		
Employees allocated parental leave ^{1,4}		1,749	2,372	2,312	2,250	2,188		
Female employees ²		989	1,245	1,281	1,260	1,246		
Male employees ²		760	1,126	1,031	990	942		

1 Female and Male figures may not sum to total as some gender data is not available, or selected gender is 'not specified' or 'other'.

2 Not assured by PwC.

3 Metric data is sourced from the people and culture survey. For FY26, the relevant questions were asked in the May survey.

4 Our employees are entitled to 18 weeks parental leave which they can access in consecutive and non-consecutive blocks. Methodology updated in FY26 to reflect the number of employees allocated parental leave following notification and manager approval. Prior years are based on when employees accessed leave and are not comparable.

FY26 Sustainability performance



Diversity & inclusion metrics



Limited assurance provided by PwC unless otherwise stated. The PwC Assurance Report is available on pages 387-394 of the 2026 Annual Report.

Gender diversity	%	30 Jun 26	30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22
Women in workforce		52.4	52.9	53.7	54.4	55.2
Women in Team Member and Team Leader roles ¹		65.8	65.7	66.7	66.9	67.5
Women in Manager roles ¹		44.6	44.8	44.9	45.2	45.8
Women in Executive Manager roles ¹		45.3	45.6	45.7	44.7	44.1
Women in General Manager roles ¹		45.3	43.6	42.2	41.4	39.0
Women in Executive General Manager roles ¹		46.0	39.2	38.2	41.0	38.4
Women in Manager and above roles		44.6	44.8	44.9	45.1	45.5
Women in Executive Manager and above roles		45.3	45.1	44.9	44.0	43.1
Women in Senior Leadership (Group Executives) ¹		53.8	50.0	41.7	41.7	41.7

Gender pay equity – (female to male base salary comparison)	ratio	31 Mar 26	31 Mar 25	31 Mar 24	31 Mar 23	31 Mar 22
Executive General Manager		0.96	0.98	0.98	0.93	0.92
General Manager		0.98	1.00	0.99	0.99	0.99
Executive Manager		0.99	0.98	0.98	0.99	0.98
Manager/Professional		0.99	0.99	0.98	0.98	0.97
Team Member		1.01	1.01	1.01	1.01	1.01

Workplace Gender Equality Agency (WGEA) ¹	%	31 Mar 26	31 Mar 25	31 Mar 24	31 Mar 23	31 Mar 22
Mean gender pay gap		21.1	21.3	22.3	23.6	23.1
Median gender pay gap		26.8	26.8	27.6	–	–

Age diversity ²	%	30 Jun 26	30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22
<25 years		5.6	6.6	6.8	6.5	7.0
25–34 years		30.6	31.9	32.2	32.9	32.3
35–44 years		35.0	33.8	33.3	32.9	32.5
45–54 years		18.8	18.0	17.9	18.2	18.6
55–64 years		8.7	8.3	8.6	8.2	8.1
65+ years		1.3	1.2	1.2	1.1	1.0

Cultural diversity ³	%	30 Jun 26	30 Jun 25	Sep 24	Sep 23	Sep 22
Executive Manager and above roles ⁴		36.7	35.8	39.0	37.0	36.0

Other diversity metrics ³	%	30 Jun 26	30 Jun 25	Sep 24	Sep 23	Sep 22
Indigenous workforce (ancestry)		1.8	1.7	1.4	1.2	1.0
Employees with disability or neurodivergence		5.6	6.0	7.9	6.3	7.6
Employees who identify as LGBTQIA+		4.5	4.6	4.2	4.8	5.1

1 Not assured by PwC.

2 Numbers may not sum to 100 due to rounding.

3 Metric data is now sourced from the Group human resources information system as at 30 June and includes Australia only. Prior to 2025 data was sourced from the September people and culture survey and is not comparable.

4 Methodology has been updated to include employees who declined to answer in the denominator from 2025. Prior periods are not comparable.

FY26 Sustainability performance



Training, health & safety metrics



Limited assurance provided by PwC unless otherwise stated. The PwC Assurance Report is available on pages 387-394 of the 2026 Annual Report.

		30 Jun 26			30 Jun 25		
Employee training	hrs per employee	Total	Female	Male	Total	Female	Male
Executive Managers and above		16.3	16.8	16.4	26.1	27.2	25.3
Others		23.3	24.8	23.7	30.2	31.1	29.2
Average per employee		23.0	24.4	23.2	30.0	31.0	29.0

ESG training	#	30 Jun 26	30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22
ESG training completed (headcount)		48,697	48,987	45,523	44,854	2,911
Total ESG learnings completed ¹		158,586	153,019	66,214	67,345	–
<i>Fundamentals</i> ¹		140,935	133,933	63,562	57,320	–
<i>Specialised</i> ¹		17,651	19,086	2,652	10,025	–

For Group mandatory training metrics, refer to Governance tab.

Safety and wellbeing		30 Jun 26	30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22
Lost time injury frequency rate (LTIFR)	%	0.49	0.42	0.30	0.58	0.51
Absenteeism	days	10.3	10.2	10.2	9.2	8.7
Health, safety and wellbeing training ²	#	56,632	55,768	55,076	56,814	59,575

1 Not assured by PwC.

2 The health, safety and wellbeing training number is higher than FTE for full year reporting as the training is assigned annually and to new employees.

FY26 Sustainability performance



Community metrics



Commonwealth Bank

Limited assurance provided by PwC unless otherwise stated. The PwC Assurance Report is available on pages 387-394 of the 2026 Annual Report.

Community investment	\$m	30 Jun 26	30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22
Total community investment		388.8	338.9	329.2	264.0	239.0
Cash contributions		25.4	25.1	25.4	27.1	30.0
Value of time volunteering		4.2	4.3	3.8	2.5	0.7
Forgone revenue		330.5	282.2	274.2	210.5	188.2
Program management costs		28.7	27.3	25.8	23.9	20.1
Total community investment as a percentage of cash net profit before tax	%	2.5	2.3	2.3	1.9	1.8

Community reputation	#	30 Jun 26	30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22
RepTrak reputation score ¹		70.8	64.9	65.8	66.3	63.3

Our commitment to help address financial abuse	#	30 Jun 26	30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22
Financial Independence Hub (participants supported) ¹		4,946	3,606	4,505	1,598	1,440
Next Chapter Interactions ²		19,397	18,748	21,215	20,560	17,107

Indigenous community support		30 Jun 26	30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22
Indigenous cultural development (training completion rate)	%	37.1	35.7	40.4	41.7	55.8
Indigenous Customer Assistance Line (ICAL) – calls received	#	342,133	341,980	260,004	198,504	184,927
Total Australian Indigenous supplier spend ³	\$'000	61,712	62,694	22,654	9,078	7,028
Direct spend ⁴		61,242	62,100	22,200	8,338	7,028
Directed spend		470	594	454	740	–

1 Not assured by PwC.

2 From FY25 Next Chapter interaction figures have been refined to exclude internal (Community Wellbeing) guidance, providing a truer reflection of the team's direct support provided to individuals. This change helps the metric more accurately represent the core purpose of the Next Chapter team. Prior period figures have not been restated.

3 In line with our commitment as part of our FY26-28 RAP, we aim to spend a cumulative \$100m with First Nations businesses between 1 July 2025 and 30 June 2028.

4 Does not include identified corporate credit card spend of \$90,842 in FY25 with Indigenous suppliers. Credit card spend is not assured by PwC.

FY26 Sustainability performance

 Supplier metrics



Limited assurance provided by PwC unless otherwise stated. The PwC Assurance Report is available on pages 387-394 of the 2026 Annual Report.

Our Suppliers		30 Jun 26	30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22
Annual spend on all suppliers ^{1,2}	\$bn	5.4	5.2	–	–	–
Australia ¹		4.7	4.6	–	–	–
New Zealand (ASB) ¹		0.7	0.6	–	–	–
India ^{1,2}		0.0	0.0	–	–	–
Total number of suppliers ¹	#	4,730	5,021	–	–	–
Australia ¹		3,046	3,192	–	–	–
Australian small businesses ¹		1,510	1,602	–	–	–
New Zealand (ASB) ¹		1,527	1,695	–	–	–
India ¹		157	134	–	–	–
Total Australian Indigenous supplier spend ³	\$'000	61,712	62,694	22,654	9,078	7,028
Direct spend ⁴		61,242	62,100	22,200	8,338	7,028
Directed spend		470	594	454	740	–

Average time to payment ¹	days	30 Jun 26	30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22
Australia		6.1	9.7	–	–	–
Australian small businesses ⁵		6.0	8.6	–	–	–

Supplier Governance ¹	#	30 Jun 26	30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22
Number of Inherent Risk Assessments completed in the SRG tool (unique suppliers)		899	1,203	2,059	1,306	1,105

Modern slavery ¹	#	30 Jun 26	30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22
Number of Humans Rights Control Programs completed in the SRG tool (unique suppliers)		65	76	117	176	60
Number of suppliers flagged for a Supplier Improvement Plan review		30	21	22	38	8
Number of Supplier Improvement Plans in progress		2	10	17	13	11
Number of Supplier Improvement Plans completed		17	16	11	8	1

1 Not assured by PwC.

2 Prior period restated to reflect updated information.

3 In line with our commitment as part of our FY26-28 RAP, we aim to spend a cumulative \$100m with First Nations businesses between 1 July 2025 and 30 June 2028.

4 Does not include identified corporate credit card spend of \$90,842 in FY25 with Indigenous suppliers. Credit card spend is not assured by PwC.

5 FY25 restated due to reclassification of suppliers.

FY26 Sustainability performance



Governance metrics



Limited assurance provided by PwC unless otherwise stated. The PwC Assurance Report is available on pages 387-394 of the 2026 Annual Report.

CBA Board composition ¹	#	30 Jun 26	30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22
Total Directors		10	10	9	10	11
Female		4	4	4	5	5
Male		6	6	5	5	6
Independent Non-Executive Directors		9	9	8	9	10
Female Directors on Board	%	40	40	44	50	45

Group compliance training ²	%	30 Jun 26	30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22
Training completion rate – Code of Conduct		99.9	99.9	99.9	99.8	99.6
Training completion rate – mandatory learning		100.0	99.9	99.9	99.8	99.6

Conduct and whistleblowing	#	30 Jun 26	30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22
Substantiated misconduct cases		1,827	1,959	2,259	1,122	1,071
Sexual harassment/sex-based harassment ¹		15	15	18	11	5
Discrimination ¹		2	0	0	0	1
Harassment, bullying, victimisation ¹		4	4	2	3	0
Fraud/theft ¹		44	56	41	47	23
All other breach of role expectations, policy or process ¹		1,762	1,884	2,198	1,061	1,042
Misconduct cases resulting in termination		178	184	180	119	76
Conduct captured by The Banking Industry Conduct Background Check Protocol ¹		66	62	71	57	26
SpeakUP Program disclosures		556	408	331	331	317
Whistleblower disclosures		108	68	65	81	96

Incidents and outages	#	30 Jun 26	30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22
Data breaches reported to the OAIC		3	3	4	5	3
Significant IT incidents ³		0	8	4	8	21

Political party spend ¹	\$'000	30 Jun 26	30 Jun 25	30 Jun 24	30 Jun 23	30 Jun 22
Political events and forums		137	175	132	137	175
Australian Labor Party		60	78	60	62	80
Australian Liberal Party		60	78	60	62	80
National Party of Australia		17	19	12	13	14

ESG risk assessment tool ¹	#	30 Jun 26	30 Jun 25
Institutional Banking & Markets			
Number of assessments completed		973	853
Number of assessments and ESG issues escalated to the IB&M Commitments Committee		24	29
Business Banking			
Number of assessments completed ⁴		19,400	13,500
Number of assessments escalated to the BB Commitments Committee		15	17

1 Not assured by PwC.

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

3 Significant IT incident volumes may fluctuate over time and are influenced by ongoing investments in digital modernisation, resilience and engineering capabilities, as well as changes in observability, incident response practices and ways of working. ASB is included from 1 October 2025.

4 Number of assessments rounded to the nearest hundred.

FY26 Sustainability performance



Glossary



Term	Definition
Absenteeism	Absenteeism refers to the average number of sick leave days taken (and carer's leave days for CommSec employees) during the reporting period per Australia-based full-time equivalent employee including Bankwest. Colonial First State (CFS) is included up to 1 December 2021, after which time our divestment from the business was complete. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Age diversity	Proportion of permanent employees (full-time, part-time, job share or on extended leave), casuals, employees on international assignment and contractors paid directly by the Group, by age group as at 30 June. Excludes ASB businesses in New Zealand. PT Bank Commonwealth (PTBC) is included up to 30 April 2024, after which time our divestment from this business was complete. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Amount prevented and recovered in scams	Total amount prevented and recovered in scams across retail and business products within the reporting period. Includes CBA and Bankwest. Excludes our overseas operations.
Annual spend on suppliers	Total annual AUD spend on suppliers for CBA Australia, CBA Services Private Limited India and ASB New Zealand as at 30 June 2026. Excludes other international jurisdictions.
ASB customers	The number of customers who have a relationship with ASB New Zealand, as at 30 June. A customer is defined as anyone who holds an open account. Includes retail and non-retail customers, and deceased estates.
Australian Indigenous supplier spend (Direct spend)	Direct (first tier) supplier spend (GST-inclusive) includes any approved invoice (including grants) from an Indigenous enterprise during the reporting period. To meet the definition of an Indigenous enterprise, the enterprise must be at least 50% Indigenous-owned. It includes any approved invoices from an Indigenous enterprise that is: registered or certified by Supply Nation, listed by the Office of the Registrar of Indigenous Corporations (ORIC), listed by an Indigenous Chamber of Commerce (ICC), that provides a Certificate of Indigeneity or a Statutory Declaration that the business is 50% or more Indigenous owned. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Australian Indigenous supplier spend (Directed spend)	Directed Indigenous supplier spend during the reporting period includes spend with Indigenous enterprises through a first tier non-Indigenous supplier (agents) where the Bank has requested spend with the Indigenous supplier (principal) and the transaction can be verified. This metric is calculated based on the actual amount (GST inclusive) spent with the Indigenous supplier (principal). To meet the definition of an Indigenous enterprise, the enterprise must be at least 50% Indigenous-owned. It includes any approved invoices from an Indigenous business that is: registered or certified by Supply Nation, listed by the Office of the Registrar of Indigenous Corporations (ORIC), listed by an Indigenous Chamber of Commerce (ICC), that provides a Certificate of Indigeneity or a Statutory Declaration that the business is 50% or more Indigenous-owned. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Average time to payment	Average time to payment is defined as the average number of days between the latter of the invoice date or invoice receipt date, and payment date of invoices settled with the below defined suppliers. Australia refers to Australian based suppliers with a registered ABN. Australian small business category refers to businesses with a registered ABN and an annual income less than \$10m as defined by the Payment Times Reporting Regulator and identified through the Payment Times Reporting Regulator's Small Business Identification Tool.
Bankwest customers	The number of customers who have a relationship with Bankwest, as at 30 June. A customer is defined as anyone who holds an open account. Includes retail and non-retail customers, and deceased estates.
Business Banking – Number of assessments completed	The number of ESG risk assessments completed for Business Banking during the reporting period, using the Bank's ESG risk assessment tool to identify, assess and document ESG risks and alignment to the E&S Framework.
Business Banking – Number of assessments escalated to the BB Commitments Committee	The number of ESG risk assessments for Business Banking that were escalated for additional review to the BB Commitments Committee during the reporting period, in line with escalation pathways defined in the ESG risk assessment process.
Business MFI share	RFI Global Atlas Business MFI Share. Data on a six-month roll weighted to the Australian business population. MFI Customer Share is the proportion of all businesses with any business banking product, that nominate the financial institution as their main financial institution (MFI). Share based on grouped brands as follows: CBA Group includes CBA and Bankwest, ANZ Group includes ANZ and Suncorp from August 2024, NAB Group includes NAB, Westpac Group includes Westpac, St George, BankSA and Bank of Melbourne.
CBA customers	The number of customers who have a relationship with CBA, as at 30 June. A customer is defined as anyone who is currently associated with an open account as either the owner, joint owner, trustee or primary cardholder. Includes retail and non-retail customers, and deceased estates. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
CommBank app customers	The total number of customers that have logged into the CommBank mobile app at least once in the month of June for our full year reporting. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Community investment – cash contributions	Total funds contributed by the Group (excluding Aussie Home Loans) through donations, charitable gifts, community partnerships and matched giving during the reporting period. Matched giving excludes staff contributions. All amounts are GST inclusive where applicable with the exception of donations and charitable gift transactions which are exempt from GST. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Community investment – forgone revenue	Forgone revenue consists of the aggregate value of fee-free or discounted CBA products and services related to transacting accounts during the reporting period, to a range of customers including youth, young adults, Government benefit recipients, not-for-profit organisations and older people. This metric relates to monthly account fee and transaction fees, and contains some assumptions to estimate the number of active accounts with forgone revenue. This metric does not include discounts on interest rates or revenue forgone as part of CBA's Emergency Assistance Packages. Certain transaction fee waivers are excluded from forgone revenue estimates. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Community investment – program management costs	Total costs incurred by the Group to implement and manage community investment programs including the Indigenous Customer Assistance Line (ICAL) contact centre, Next Chapter, Women in Focus, school programs as well as other not-for-profit activities during the reporting period. These costs include salary and wages, occupancy, IT and other expenditure. Amounts include approved invoices (including grants) to a registered Australian Indigenous business – refer to Australian Indigenous supplier spend. All amounts are verified transactions, inclusive of GST where applicable, with the exception of transactions which are exempt from GST. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Community investment – value of time volunteering	Total estimated dollar value of volunteering hours contributed by Australia-based CBA and Bankwest employees during the reporting period, excluding terminated employees. Volunteering activities as captured in the Group's leave management system (Workday). Average hourly rates are calculated using Australia-based permanent employees' salaries as at 30 June, excluding the salaries of the Board, the CEO, Group Executives and offshore employees. Colonial First State (CFS) is included up to 1 December 2021, after which time our divestment from the business was complete. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Community investment as a percentage of cash net profit before tax	Total community investment as a percentage of the Group's cash net profit from continuing operations before tax during the reporting period. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Conduct captured by The Banking Industry Conduct Background Check Protocol	The Australian Banking Association (ABA) Conduct Background Check Protocol was implemented in June 2017 and assists the ABA's member organisations when hiring to find out information about a job applicant's past employment history and conduct record. The ABA Protocol sets out a series of fact-based questions an ABA subscriber can ask another ABA subscriber about a candidate to help identify any past employment history of misconduct in accordance with the protocol.
Cultural diversity – Executive Manager and above roles	The proportion of Australia-based employees at Executive Manager level and above who disclosed that they have a culturally diverse background, as recorded in the Group's human resources information system as at 30 June. Disclosure is voluntary and may vary over time. Prior to 2025, this data was captured through the people and culture survey. In 2024, the people and culture survey introduced a standalone question, as a result, prior years reflect responses to the ancestry question. The calculation includes employees who selected not to disclose their cultural background. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Customer complaints – received (#) – resolved within five days (%)	The number of complaints received by the Group during the reporting period, as recorded in the FirstPoint feedback management system, managed via our Internal Dispute Resolution (IDR) process. Resolution timeliness reports on the percentage of the received complaints that have been resolved within five working days (excluding any open complaints) during the reporting period. Includes Bankwest and CBA/Colonial First State (CFS) or Commonwealth Insurance Limited (CIL) commingled complaints or complaints related to the sale and distribution of CFS/CIL products. CFS is included up to 1 December 2021, after which time our divestment from the business was complete. Excludes ASB businesses in New Zealand and other overseas operations. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Data breaches reported to the OAIC	The number of eligible data breaches reported to the Office of the Australian Commissioner (OAIC) to 30 June as required under Part IIIC of the Privacy Act 1988 (Cth). These include incidents where personal information is subject to unauthorised access, disclosure or loss, resulting in the likelihood of serious harm to the affected individuals. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Digitally active customers	The total number of customers who have logged into a core digital asset (NetBank or CommBank mobile app, excludes CommBiz) at least once in the month of June for our full year reporting. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Digital Transactions via app	The total value (\$) of transactions made digitally via the CommBank mobile app including debit transfer, NPP debit transfer, Smart Savings debit transfer, BPAY, Home Loan Repayment, Cash Advance, Travel Money Purchase in the month of June for our full year reporting.

Employee training (hours per employee)	Average completed training hours per employee recorded in CBA's learning management system (PeopleLink) as at 30 June, measured by headcount. Training hours are allocated to each training item including face-to-face or online training, and excludes external training and video training. Executive Managers, General Managers, Executive General Managers, Group Executives and the Chief Executive Officer are included in 'Executive Managers and above' and 'Others' includes team managers and team members. This metric excludes the training completion rates of the employees of ASB businesses in New Zealand. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Employee turnover – involuntary	Refers to all involuntary exits of permanent employees during the reporting period as a percentage of the average permanent headcount paid directly by the Group (full-time, part-time, job share or on extended leave), excluding ASB businesses in New Zealand. Involuntary exits include redundancies and terminations for disciplinary reasons. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Employee turnover – voluntary	Refers to all voluntary exits of permanent employees during the reporting period as a percentage of the average permanent headcount paid directly by the Group (full-time, part-time, job share or on extended leave), excluding ASB businesses in New Zealand. Voluntary exits are determined to be resignations and retirements. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Employees allocated parental leave (including female and male)	Number of employees allocated parental leave during the reporting period, including those who have left the Group, as recorded in the Group's human resources information system, following submission of a birth or placement notification and manager approval. Prior to FY26, this was calculated based on the number of employees eligible for parental leave benefits who had started primary or secondary carer parental leave during the reporting period. Excludes ASB businesses in New Zealand and employees of discontinued operations. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Employees who identify as LGBTQIA+	The proportion of Australia-based employees who disclosed that they identify as Lesbian, Gay, Bisexual, Queer, Asexual, Pansexual or another diverse sexual orientation, as recorded in the Group's human resources information system as at 30 June. Disclosure is voluntary and may vary over time. Prior to 2025, this data was captured through the people and culture survey. In 2024, the relevant question in the people and culture survey changed, as a result, prior years reflect the proportion of employees who identified as Lesbian, Gay, Bisexual, Transgender, Queer, Intersex, Asexual, non-binary/gender diverse (LGBTQIA+) or other. Excludes ASB businesses in New Zealand. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Employees with caring responsibilities	The proportion of employees who selected one or more of the caring responsibility options (including, but not limited to, caring for elderly, children, people with disability, chronic conditions, etc.) in the Group's people and culture survey. Participation and disclosure in the survey is voluntary and may vary over time. Businesses in Indonesia included up to September 2023. Excludes ASB businesses in New Zealand. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Employees with disability or neurodivergence	The proportion of Australia-based employees who disclosed that they have a disability or that they are neurodivergent, as recorded in the Group's human resources information system as at 30 June. Disclosure is voluntary and may vary over time. Prior to 2025, this data was captured through the people and culture survey. In 2024, the relevant question in the people and culture survey changed, as a result, prior years reflect the proportion of employees who disclosed that they had a disability, chronic illness or other medical condition. Businesses in Indonesia included up to September 2023. Excludes ASB businesses in New Zealand. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Employees working flexibly	The proportion of employees who agreed that they have the flexibility they need to fulfil both work and personal commitments in the Group's people and culture survey. In 2024, the flexibility question in the people and culture survey changed, as a result, numbers prior to 2024 reflect the proportion of employees who disclosed they used one or more of the flexible work options in the previous 12 months. Participation and disclosure in the survey is voluntary and may vary over time. Businesses in Indonesia included up to September 2023. Excludes ASB businesses in New Zealand. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Employment type (headcount)	The number of Australian employees as at 30 June for our full year reporting who are permanent employees working in full-time, part-time or casual positions, including job share or on extended leave. It excludes ASB businesses in New Zealand, fixed term contractors and contingent workers. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Escalated complaints to an external dispute resolution (EDR) scheme – Total – Privacy complaints	The number of complaints escalated to an EDR scheme for the Group during the reporting period. This includes complaints that have been through the Bank's Internal Dispute Resolution (IDR) process then escalated to an EDR scheme, or complaints where customers have gone directly to an EDR scheme. The reported metric includes the number of privacy-related complaints escalated to the Office of the Australian Information Commissioner (OAIC) or Australian Financial Complaints Authority (AFCA) for the Group during the reporting period. These complaints are recorded in FirstPoint and managed by the Group Customer Relations and/or Customer Care teams. EDR schemes include, but are not limited to the AFCA and the OAIC. Includes Bankwest and CBA/Colonial First State (CFS) or Commonwealth Insurance Limited (CIL) commingled complaints or complaints related to the sale and distribution of CFS/CIL products. CFS is included up to 1 December 2021, after which time our divestment from the business was complete. Excludes ASB businesses in New Zealand and other overseas operations. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
ESG bond arrangement	The full value of all Green, Social, Sustainability-Linked and Transition Bonds arranged during the 12 months ended 30 June, in which CBA acted as Global Coordinator, Manager/Bookrunner or Lead Arranger. The roles and ESG label classification have been defined in the Term Sheet documentation and confirmed by Bloomberg with an 'ESG tag'. Private placements aligned with International Capital Market Association principles are included.
ESG learnings completed/attended	The number of ESG training modules or events completed or attended by CBA and Bankwest employees, delivered via online learning modules, in-person or virtual events as at 30 June. Fundamental training includes basic entry level introductory content. Specialised training is specific to a role, industry or other tailored content. Excludes ASB businesses in New Zealand.
ESG training completed (headcount)	The number of CBA and Bankwest employees who have completed ESG training modules, measured by headcount, as recorded in the Bank's learning management system (PeopleLink) as at 30 June. Excludes ASB businesses in New Zealand. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Financial Independence Hub (participants supported)	A Financial Independence Hub participant is 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. An individual may participate (engage) more than once with the Financial Independence Hub and is supported until they no longer need assistance on their journey to financial independence. They are counted as a participant each time they engage to seek support or service.
Gender pay equity – female to male base salary comparison	Gender pay equity is defined as the ratio of the weighted average base salary (including secondment allowance, where applicable) of males and females for Australia-based employees of the Group, as at 31 March. The data reflects roles in similar functions, role scope and responsibilities. The data refers to permanent employees who are full-time, part-time, on secondment, job sharing or on extended leave. It excludes the CEO, Board members, contractors, casual employees and employees who have not responded with a defined gender. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Graduates	The number of graduates who accepted and commenced in a graduate position with CBA or Bankwest during the reporting period. Graduate positions commence in February each year. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Hardship approvals	Total number of CBA hardship approvals during the reporting period for retail accounts across home loans, personal loans and credit cards. A hardship account is defined as an account where the customer takes up an approved hardship solution, due to financial hardship, owing (but not limited) to reasons such as unemployment/underemployment, health, relationship breakdown and over committed. Excludes written off accounts and life arrangements. Excludes Bankwest and ASB New Zealand.
Headcount	Total number of employees, including permanent headcount (full-time, part-time, job share, on extended leave), and contractors (fixed-term arrangements) paid directly by the Group as at 30 June. Excludes contingent workers. PT Bank Commonwealth (PTBC) is included up to 30 April 2024 after which time our divestment from this business was complete. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Health, safety and wellbeing training	Number of employees who completed health, safety and wellbeing training, as recorded in the Group's learning management system (PeopleLink) as at 30 June, measured by headcount. From July 2025, the Health, safety and wellbeing mandatory learning module has been integrated into a new Protecting Our People mandatory learning module. Excludes ASB businesses in New Zealand. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Human Rights Control Program	Online questionnaire within the SRG tool used to conduct modern slavery due diligence on suppliers, as well as to monitor supplier controls on an ongoing basis.
Indigenous cultural development (training completion rate)	Proportion of employees, in relation to total headcount, who have completed Indigenous cultural development, as recorded in the Group's learning management system (PeopleLink) as at 30 June. Indigenous cultural development programs included are: Indigenous cultural awareness e-learning, Providing banking services to First Nations customers e-learning or BlackCard Cultural Learning Program. Includes CBA and Bankwest domestic employees. Excludes ASB businesses in New Zealand and other overseas operations. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Indigenous Customer Assistance Line (ICAL) (calls received)	Number of calls received from retail customers via the dedicated ICAL during the reporting period. It excludes calls that were abandoned by CBA retail customers. Excludes Bankwest. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Indigenous workforce (ancestry)	The proportion of Australia-based employees who disclosed that they identify as Australian Aboriginal and/or Torres Strait Islander, as recorded in the Group's human resources information system as at 30 June. Disclosure is voluntary and may vary over time. Prior to 2025, this data was captured through the people and culture survey. In 2024, the people and culture survey introduced a standalone question, as a result, prior years reflect responses to the ancestry question. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Inherent Risk Assessment	A questionnaire that assesses the inherent risk of a service that a supplier will provide to CBA, assuming that no controls are in place, as well as identifying and assessing specific risks associated with the service.
Institutional Banking & Markets – Number of assessments completed	The number of ESG risk assessments completed for institutional transactions during the reporting period, using the Bank's ESG risk assessment tool to identify, assess and document ESG risks, and alignment to the E&S Framework.

Institutional Banking & Markets – Number of assessments and ESG issues escalated to the IB&M Commitments Committee	The number of ESG risk assessments for institutional transactions and ESG issues that were escalated for additional review or noting at the IB&M Commitments Committee during the reporting period, in line with escalation pathways defined in the ESG risk assessment process.
Lost time injury frequency rate (LTIFR)	LTIFR is the reported number of occurrences of lost time arising from injury or disease that have resulted in an accepted workers' compensation claim during the reporting period, for each million hours worked by Australia and New Zealand employees. The metric captures claims relating to permanent, casual and contractors paid directly by the Group. It is reported using the information available as at 30 June. Prior year numbers have been restated due to claims received after year-end reporting date. This metric includes data for the now divested Colonial First State (CFS) business covering the period up to 30 November 2021. These records pertain to workers that were employed by CBA at the time, and CBA retains some legal obligations as an employer for that period. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Misconduct cases resulting in termination	This metric represents closed substantiated misconduct cases which resulted in termination and were managed in Australia by the Workplace Relations team, SpeakUP team and/or Group Investigations team during the reporting period. The metric excludes incidents reported by local associates and joint ventures. There are various internal policies within the Group that govern staff conduct obligations, such as the Code of Conduct which is the guiding framework at CBA. Colonial First State (CFS) is included up to 1 December 2021, after which time our divestment from the business was complete. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Monthly digital logins per active customer	The total number of logins to core digital assets (NetBank or CommBank app. Excludes CommBiz) divided by the number of customers who have logged into a core digital asset in the month of June for our full year reporting.
Net Promoter Score (NPS)	For the major banks, NPS is reported for main bank (MFI) only. "Net Promoter®, NPS®, NPS Prism®, and the NPS-related emoticons are registered trademarks of Bain & Company, Inc., NICE Systems, Inc., and Fred Reichheld. Net Promoter ScoreSM and Net Promoter SystemSM are service marks of Bain & Company, Inc., NICE Systems, Inc., and Fred Reichheld." NPS refers to customer likelihood to recommend their main financial institution using a scale from 0-10 (where 0 is 'Not at all likely' and 10 is 'Extremely likely') and NPS is calculated by subtracting the percentage of Detractors (scores 0-6) from the percentage of Promoters (scores 9-10).
Next Chapter interactions	The total number of interactions with individuals, including non-CommBank customers, in vulnerable circumstances supported by the Next Chapter team during the reporting period. The channels are: inbound calls answered; asynchronous chat opened conversations via the CommBank app; and successful 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.
NPS – ASB – Consumer	Retail Market Monitor NPS measures the net likelihood of recommendation to others of the customer's MFI. Using a scale of 1 to 10 (1 means 'extremely unlikely' and 10 means 'extremely likely'), the 1–6 raters (detractors) are deducted from the 9–10 raters (promoters). Twelve-month rolling average data is used. The ranking refers to ASB's position relative to the other four main New Zealand banks.
NPS – ASB – Business and rural banking	Business Finance Monitor NPS measures the net likelihood of recommendation to others of the business or rural customer's MFI. Using a scale of 0 to 10 (0 means 'extremely unlikely' and 10 means 'extremely likely'), the 0–6 raters (detractors) are deducted from the 9–10 raters (promoters). Four-quarter rolling average data is used. The ranking refers to ASB's position relative to the other three main New Zealand banks.
NPS – Bankwest – Consumer	RFI-DBM Atlas Consumer MFI NPS (refer to definition for Net Promoter Score). Based on Australian population aged 14+ years old, rating their likelihood to recommend their MFI. NPS results are shown as a six-month rolling average. NPS is reported for each brand, therefore Commonwealth Bank of Australia excludes Bankwest, and Westpac excludes St George, BankSA and Bank of Melbourne. Bankwest ranking is based on the following nine banks: CBA, ANZ, Westpac, NAB, Adelaide/Bendigo Bank, Suncorp, Bankwest, Bank of Queensland and St George. NPS ranks are based on absolute scores among reported banks and not statistically significant differences.
NPS – CBA – Business	RFI Global Atlas Business MFI NPS. Based on Australian businesses rating their likelihood to recommend their MFI for Business Banking. NPS results are shown as a six-month rolling average. NPS ranks are based on simple comparisons of scores among major banks, not statistically significant differences. NPS is reported for each brand, therefore CBA excludes Bankwest and ASB Banking Group.
NPS – CBA – Consumer	RFI Global Atlas Consumer MFI NPS. Based on Australian population aged 14+ years old rating their likelihood to recommend their MFI. NPS results are shown as a six-month rolling average. NPS ranks are based on simple comparisons of scores among major banks, not statistically significant differences. NPS is reported for each brand, therefore CBA excludes Bankwest and ASB Banking Group.
NPS – CBA – Institutional	RFI Global Atlas Institutional \$300 million plus Business MFI NPS: Based on Australian businesses with an annual revenue of \$300 million or more for the previous financial year rating their likelihood to recommend their MFI for Business Banking. NPS results are shown as a twelve-month rolling average. NPS ranks are based on simple comparisons of scores among major banks, not statistically significant differences. NPS is reported for each brand, therefore CBA excludes Bankwest and ASB Banking Group.
NPS – CBA – Consumer mobile banking app	RFI Global Atlas Consumer MFI Mobile Banking App NPS: Based on MFI customers rating their likelihood to recommend their MFI's Mobile Banking App used in the last four weeks. NPS results are shown as a six-month rolling average. NPS ranks are based on simple comparisons of scores among major banks, not statistically significant differences. NPS is reported for each brand, therefore CBA excludes Bankwest and ASB Banking Group.
NPS – CBA – Consumer online banking	RFI Global Atlas Consumer MFI Online Banking NPS: Based on MFI customers rating their likelihood to recommend their MFI's Online Banking used in the last four weeks. NPS results are shown as a six-month rolling average. NPS ranks are based on simple comparisons of scores among major banks, not statistically significant differences. NPS is reported for each brand, therefore CBA excludes Bankwest and ASB Banking Group.
Office paper usage (retail and commercial operations – Australia)	Office paper used in retail and commercial operations under the Group's operational control during the reporting period. Invoiced reams of paper are used to estimate usage by weight. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
People covered by enterprise agreement (%)	The percentage of Australia-based employees (permanent, fixed-term and casual) below Executive Manager level who are on an arrangement covered by an Enterprise Agreement as at 30 June. This figure excludes contingent workers.
People engagement index – CBA	People Engagement Index (PEI) measures how engaged our people are, including feelings of personal accomplishment and advocacy of the organisation. PEI is calculated based on the proportion of employees that agree or strongly agree with two engagement questions in the Group's people and culture survey. These questions are rated on a scale of 1 to 5 (where 1 is 'Strongly Disagree' and 5 is 'Strongly Agree'). Participation and disclosure in the survey is voluntary and may vary over time. PT Bank Commonwealth (PTBC) was included up to 30 April 2024, after which time our divestment from this business was complete. Excludes ASB businesses in New Zealand. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
People engagement response rate – CBA	People Engagement Response Rate measures the proportion of eligible employees who completed the Group's people and culture survey used to calculate the People Engagement Index during the reporting period. The response rate is calculated as the number of completed survey responses divided by the total number of eligible employees invited to participate. Participation and disclosure in the survey is voluntary and may vary over time.
Phishing sites taken down	The number of phishing sites identified impersonating Group branding (CommBank, Commonwealth Bank, CommBiz, CommSec, NetBank, Bankwest and CBA Group) and taken down by a third-party vendor during the reporting period. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Political party spend	Total donations made to political parties.
Renewable electricity procurement (%) – Group	The usage of electricity for operations within Australia, New Zealand, India and Other overseas generated via renewable sources in compliance with CBA's RE100 commitment and reported as a percentage of renewable electricity procurement. Addressed through the procurement of large generation certificates (LGCs) or renewable energy certificates (RECs) in local and/or regional jurisdictions for the reporting period. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Renewable energy exposure	Renewable energy exposure includes pure-play renewables companies and diversified power generation customers where at least 90% of electricity generated is from renewable sources. We assess changes to customer classification using a rolling three-year generation average. Excludes ASB New Zealand.
RepTrak reputation score	RepTrak, The RepTrak Company. Data is collected throughout the quarter and reported at quarter end. The reputation score is a calculation based on four statements measuring esteem, admiration and respect, trust and good feeling towards the organisation; expressed as a score ranging from 0–100 to determine the reputational strength of the company.
Retail MFI Share	Main Financial Institution (MFI) Share measures the proportion of Banking and Finance MFI Customers that nominated each bank as their MFI. In the Roy Morgan Single Source Survey, MFI is a customer-determined response where one institution is nominated as the primary financial institution they deal with (when considering all financial products they hold). Peers include ANZ Group (including Suncorp from August 2024), NAB Group and Westpac Group (including St George Group). CBA Group includes Bankwest. Source: Roy Morgan Single Source survey conducted by Roy Morgan, Australian population 14+ (12 month averages to June for our full year reporting), excluding those unable to identify MFI.
Scope 1 – Fugitive emissions	Direct emissions from refrigerant top-ups in heating, ventilation and air conditioning (HVAC) systems under the Group's operational control during the reporting period.
Scope 1 – Mobile combustion emissions	Direct emissions from fuel combustion in Group-owned or controlled vehicles, including tool-of-trade vehicle fleet transport fuels.
Scope 1 – Stationary combustion Emissions	Direct emissions from the combustion of natural gas in commercial properties and stationary diesel in data centres under the Group's operational control during the reporting period. These fuels are used to produce heat, electricity or power.

Scope 2 – Emissions from purchased electricity (Location-based)	Reflects the Group's emissions in the context of the location on which the consumption/activity occurs. This does not consider renewable electricity procurement represented by the retirement of eligible renewable electricity certificates.
Scope 2 – Emissions from purchased electricity (Market-based)	Reflects the renewable electricity certificate (RECs) purchases redeemed against the electricity used for retail, commercial, residential and data centre properties, ATMs and electric vehicle fleet during the reporting period under the Group's operational control.
Scope 3 Category 1 – Purchased goods and services	Indirect emissions as a result of extraction, production and transportation of goods and services purchased or acquired by the Group in the reporting year. Emissions are calculated based on spend with suppliers within the Group's supply chain.
Scope 3 Category 2 – Capital Goods	Indirect emissions from the production of capital goods purchased or acquired by the Group as part of workspace construction and fit outs in the reporting year.
Scope 3 Category 3 – Fuel and energy-related activities not included in Scope 1 or Scope 2	Indirect emissions from the extraction, production and transportation of fuels and energy purchased by the Group during the reporting period that are not already accounted for in Scope 1 or Scope 2. This includes upstream emissions associated with natural gas used in retail and commercial properties and stationary diesel used in data centres under the Group's operational control, transmission and distribution losses from electricity used by retail and commercial properties, data centres, ATMs and the electric vehicle fleet, and upstream emissions from transport fuels used in the tool-of-trade fleet.
Scope 3 Category 4 – Upstream Transportation and Distribution	Indirect emissions from the transportation and distribution of parcels and letters by the Group's suppliers in the reporting year. Emissions are calculated based on spend with suppliers within the Group's supply chain and activity data sourced from suppliers.
Scope 3 Category 5 – Waste generated in operations	Indirect emissions generated from waste disposal and water consumption across commercial, retail and data centre properties occupied by the Group during the reporting period.
Scope 3 Category 6 – Business travel	Indirect emissions from the transportation of employees for business-related activities in Group's operations in vehicles owned or operated by third parties in the reporting year. Includes flights, hired transport and emissions from business travellers staying in hotels. Emissions are calculated using activity or spend-based methods.
Scope 3 Category 7 – Employee commuting	Indirect emissions from the transportation of employees between their homes and offices during the reporting period. Includes employees in retail branches and commercial offices, and emissions associated with employees working from home.
Scope 3 Category 8 – Upstream leased assets	Indirect emissions arising from the operation of assets leased by the Group in the reporting year, reported by lessee. Reflects base building emissions from commercial offices and data centres, and emissions from offices not under the Group's operational control.
Scope 3 Category 12 – End of life of sold products	Indirect emissions arising from the waste disposal and treatment of products sold by the Group in the reporting year at the end of their life. Reflects emissions associated with the disposal of bank statements, credit cards and EFTPOS Machines.
Signals analysed for potential cyber threats	The average number of weekly observable events in the CBA and Bankwest network that are analysed for potential cyber threats to 30 June. Excludes ASB businesses in New Zealand.
Significant IT incidents	The number of significant IT incidents during the reporting period causing a critical or significant business impact to the Group. Incidents are categorised according to the Group's IT Incident Management Standard. ASB is included from 1 October 2025. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
SpeakUP Program disclosures	Number of disclosures made to the Group's SpeakUP Program during the reporting period. The disclosures include both whistleblower and non-whistleblower disclosures. Colonial First State (CFS) is included up to 1 December 2021 and PT Bank Commonwealth (PTBC) is included up to 30 April 2024, after which time our divestment from these businesses was complete. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
SRG tool	Supplier Risk Governance (SRG) tool is an application used to determine service and supplier risk to support the Group's supplier risk and governance process.
Substantiated misconduct cases	This metric represents closed substantiated misconduct cases managed in Australia by the Workplace Relations team, SpeakUP team and/or Group Investigations team during the reporting period. The metric excludes incidents reported by local associates and joint ventures. There are various internal policies within the Group that govern staff conduct obligations, such as the Code of Conduct which is the guiding framework at CBA. Colonial First State (CFS) is included up to 1 December 2021, after which our divestment from the business was complete. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Supplier Improvement Plan	The written plan including actions and timeframes prepared in consultation with the supplier to reduce and mitigate the supplier's modern slavery risks and breaches.
Sustainable Aviation Fuel (SAF)	Reflects emissions reductions from SAF purchases as sourced during the reporting period. SAF is renewable or waste-derived drop-in aviation fuel that meets sustainability criteria, and a lifecycle assessment approximates the emission reductions associated with a given volume of physical SAF as compared to the same volume of traditional fossil-based jet fuel on a Well-to-Wake (WTW) basis.
Sustainability funding (cumulative)	The cumulative funding provided between 1 July 2020 and 30 June 2026 tracked against the Group's SFT. For the full definition, including definitions of each asset category, refer to pages 376-379 of our 2026 Annual Report. The new and incremental financing for the 12 months ended 30 June 2026 (FY26 contributions) has been included in the scope of PwC's limited assurance engagement on selected Sustainability Funding and Sector-level Glidepath Subject Matter for the Group's 2026 Annual Report.
Total community investment	Total community investment includes cash contributions, value of time volunteering, forgone revenue and program management costs during the reporting period. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Total customers	The combined number of customers who have a relationship with the Group, as at 30 June. A customer is defined as anyone who holds an open account. Includes retail and non-retail customers and deceased estates. Customers who have a relationship with more than one entity (CBA, Bankwest and/or ASB) may be counted more than once.
Total electricity consumption – Australia	Electricity, both purchased from the grid and produced on site, consumed by retail and commercial properties, data centres, ATMs and electric vehicle fleet during the reporting period under the Group's operational control in Australia.
Total energy consumption (including electricity and fuel) – Australia	Total energy consumed by the combustion of natural gas and liquid fuels for the business use of tool-of-trade and other Group-owned or controlled plants and vehicles, and by electricity for properties and electric vehicle fleet during the reporting period, under the Group's operational control in Australia. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Total energy production – Australia	The total energy produced as electricity from solar photovoltaic panels installed on sites within the Group's operational control in Australia. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Total fuel consumption – Australia	Energy from fuel consumed by commercial, retail and data centre properties. Includes energy from the use of fuels such as petrol, diesel and ethanol for transport during the reporting period.
Total full-time equivalent (FTE) employees	Total FTE employees of the Group by geographical work location as at 30 June. FTE includes full-time, part-time, job share employees, employees on extended leave and contractors. One full-time role is equal to 38 working hours per week. New Zealand category refers to ASB employees only. CBA staff based in New Zealand are captured under 'Other'. PT Bank Commonwealth (PTBC) is included up to 30 April 2024 after which time our divestment from this business was complete. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Total number of suppliers	Total number of active suppliers for CBA Australia, CBA Services Private Limited India and ASB New Zealand as at 30 June 2026. Excludes other international jurisdictions.
Total number of suppliers – Australia	Active number of suppliers engaged by CBA Australia as at 30 June 2026. Excludes non-supplier third parties such as brokers, charities, regulators and government agencies.
Total number of suppliers – Australian small businesses	Australian small business category refers to businesses with a registered ABN and an annual income less than \$10m as defined by the Payment Times Reporting Regulator and identified through the Payment Times Reporting Regulator's Small Business Identification Tool.
Total number of suppliers – New Zealand (ASB)	Active number of suppliers and some non-supplier third parties engaged by ASB New Zealand as at 30 June. Excludes trusts, schools, one-off payments, and intercompany suppliers.
Total number of suppliers – India	Active number of suppliers engaged by CBA Services Private Limited India as at 30 June. Excludes non-supplier third parties such as charities, regulators and government agencies.
Total waste (commercial and data centre operations) – Australia	Total waste includes landfill waste, recycled waste, dry waste and organics generated and collected from Australian commercial buildings and data centre operations. Waste quantities are determined using actual measured quantities where available, supplemented by supplier invoiced data and, where direct measurement data is unavailable, estimates are based on established conversion factors and building NLA. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Total water – Australia	Water consumption includes tenanted usage from commercial buildings, retail branches and data centre operations. Water usage is based on a combination of invoiced amounts and estimates based on an average usage per m ² of net lettable area. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Training completion rate – Code of Conduct	Percentage of employees who have been assigned or completed the Code of Conduct learning module recorded in the Group's learning management system (PeopleLink) as at 30 June. From July 2025, the Code of Conduct mandatory learning module has been integrated into a new Protecting Our Customers mandatory learning module. It includes employees who have a learning due date after 30 June for our full year reporting. Excludes the training completion rates of terminated employees and the employees of ASB businesses in New Zealand. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Training completion rate – mandatory learning	Percentage of employees who have been assigned or completed the Group mandatory learning modules recorded in the Group's learning management system (PeopleLink) as at 30 June. It includes employees who have a learning due date after 30 June. Excludes the training completion rates of terminated employees and the employees of ASB businesses in New Zealand. The Group's mandatory learning modules are: Protecting our Customers (Risk Management Approach, Code of Conduct), Protecting our People (Health Safety and Wellbeing, Workplace Conduct including Sexual Harassment), Protecting our Integrity (Conflicts of Interest, Preventing Insider Trading), Protecting our Community (Fraud, Financial Crime including Anti-Money Laundering and Counter Terrorism Financing, Anti-Bribery and Corruption, Anti Tax Evasion and Facilitation and Sanctions), Protecting Information and Customer Trust (Information Security, Valuing Privacy, Resolving Customer Complaints) and Protecting our Communications (Spam Act Awareness). This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Whistleblower disclosures	Number of disclosures made to the Group's SpeakUP Program during the reporting period, which were assessed as whistleblower. Colonial First State (CFS) is included up to 1 December 2021 and PT Bank Commonwealth (PTBC) is included up to 30 April 2024, after which time our divestment from these businesses was complete. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.

Women in Executive Manager and above roles	The percentage of roles at the level of Executive Manager and above filled by women, in relation to the total headcount at these levels as at 30 June. PT Bank Commonwealth (PTBC) is included up to 30 April 2024, after which time our divestment from this business was complete. Excludes ASB businesses in New Zealand. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Women in Manager and above roles	The percentage of roles at the level of Manager and above (including Branch Managers) filled by women, in relation to the total headcount at these levels as at 30 June. PT Bank Commonwealth (PTBC) is included up to 30 April 2024, after which time our divestment from this business was complete. Excludes ASB businesses in New Zealand. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Women in Senior Leadership (Group Executives)	The percentage of executive roles that are filled by women as at 30 June. These roles are direct reports of the Chief Executive Officer with authority and responsibility for planning, directing and controlling the Group's activities. For the list of current Executives, see pages 68-72.
Women in workforce	The percentage of roles filled by women, in relation to the total headcount as at 30 June. PT Bank Commonwealth (PTBC) is included up to 30 April 2024, after which time our divestment from this business was complete. Excludes ASB businesses in New Zealand. This is the Criteria for the accompanying Selected Sustainability Information assured by PwC.
Workplace Gender Equity Agency (WGEA) gender pay gap	WGEA report mean and median gender pay gaps. The mean gender pay gap is the difference between the mean earnings for men and women, expressed as a percentage of men's mean earnings. The median gender pay gap is the difference between the median earnings for men and women, expressed as a percentage of the median man's earnings. Both metrics are calculated for Australia-based employees in accordance with WGEA's methodology and include employees on extended leave, super, overtime and bonuses. Includes Bankwest. Excludes Board members, contractors and furloughed employees.