

2018 GRI Content Index

GRI	TITLE	2018 ANNUAL REPORT/ OTHER REFERENCES/INFORMATION
GRI 102: GENERAL DISCLOSURES		
Organisational profile		
102-1	Name of the organisation	Commonwealth Bank of Australia, Sydney, Australia
102-2	Activities, brands, products and services	2018 Annual Report Our company
102-3	Location of headquarters	2018 Annual Report – Contact us page 303
102-4	Location of operations	International branches
102-5	Ownership and legal form	2018 Annual Report
102-6	Markets served	2018 Annual Report
102-7	Scale of the organisation	2018 Annual Report
102-8	Information on employees and other workers	2018 Annual Report – Our people pages 18-19 Empowering our people pages 38-39 Social metrics pages 77-78
102-9	Supply chain	2018 Annual Report – Sourcing responsibly page 42
102-10	Significant changes to the organisation and its supply chain	2018 Annual Report – 2018 highlights pages 2-3 Chairman’s message pages 4-6 CEO’s message pages 7-9 Regulatory, legal and industry review update pages 10-11
102-11	Precautionary Principle or approach	2018 Annual Report – Business risks pages 43-47 Climate-related financial disclosures pages 48-60
102-12	External initiatives	2018 Annual Report – Stakeholder engagement pages 28-29
102-13	Memberships of associations	2018 Annual Report – Transparent about our progress and Sustainable Development Goals page 30

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Strategy		
102-14	Statement from senior decision maker	2018 Annual Report – Chairman’s message pages 4-6 CEO’s message pages 7-9 Our strategy pages 12-27
Ethics and integrity		
102-16	Values, principles, standards and norms of behaviour	2018 Annual Report – Chairman’s message pages 4-6 CEO’s message pages 7-9 Our people pages 18-19 Culture page 87 Corporate Governance Statement
Governance		
102-18	Governance structure	2018 Annual Report – Our approach to Governance pages 87-90 Corporate Governance Statement
Stakeholder engagement		
102-40	List of stakeholder groups	2018 Annual Report – What is important to our stakeholders pages 28-29 Corporate Governance - Stakeholders page 88
102-41	Collective bargaining agreements	79% of total Australian onshore employees are covered by collective bargaining
102-42	Identifying and selecting stakeholders	2018 Annual Report – What is important to our stakeholders pages 28-29
102-43	Approach to stakeholder engagement	2018 Annual Report – What is important to our stakeholders pages 28-29
102-44	Key topics and concerns raised	2018 Annual Report – Identified stakeholder issues page 29
Reporting practice		
102-45	Entities included in the consolidated financial statements	2018 Annual Report – A simpler, better bank for our customers pages 22-25

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102-46	Defining report content and topic boundaries	2018 Annual Report – Group Non-financial performance metrics pages 75-78	
102-47	List of material topics	2018 Annual Report – Identified stakeholder issues page 29	
102-48	Restatements of information	2018 Annual Report – Group Non-financial performance metrics page 78	
102-49	Changes in reporting	We have produced a combined report this year. Corporate Responsibility information is included in pages 28-42 Environmental, customer, social and governance metrics is included in pages 75-78	
102-50	Reporting period	FY18 – 1 July 2017 – 30 June 2018	
102-51	Date of most recent report	FY17 – 1 July 2016 – 30 June 2017	
102-52	Reporting cycle	Annual	
102-53	Contact point for questions regarding the report	sustainability@cba.com.au	
102-54	Claims of reporting in accordance with GRI Standards	This report has been prepared in accordance with the GRI Standards: Core option	
102-55	GRI Content Index	GRI Content Index (this document)	
External assurance			
102-56	External assurance	2018 Annual Report – Independent Limited Assurance Report page 79	
Management approach			
103-1 to 103-3	Management Approach	2018 Annual Report – Doing business sustainably pages 28-42	
MATERIAL TOPICS			
GRI 201: ECONOMIC PERFORMANCE			
201-1	Direct economic value generated and distributed	2018 Results Presentation & Investor Discussion Pack - page 49 2018 Annual Report – Operating Expenses pages 141-142 2018 Annual Report – Community investment page 78	

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201-2	Financial implications and other risks and opportunities due to climate change	2018 Annual Report – Business risks – Climate Change page 47 Climate-related financial disclosures pages 48-60 Additional information on our website - Climate Policy Position Statement Responsible Investing Framework ESG Lending Commitments CDP 2017 and 2018 submissions (available in late November 2018)
201-3	Defined benefit plan obligations and other retirement plans	2018 Annual Report – Operating Expenses (Superannuation) page 141
GRI 305: EMISSIONS		
305-1 to 305-5	Direct (Scope 1) GHG emissions Energy indirect (Scope 2) GHG emissions Other indirect (Scope 3) GHG emissions GHG emissions intensity Reduction of GHG emissions	2018 Annual Report – Group Non-financial performance metrics pages 75-78 CDP 2017 and 2018 submissions (available in late November 2018).
GRI 306: EFFLUENTS AND WASTE		
306-2	Waste by type and disposal method	2018 Annual Report – Group Non-financial performance metrics page 76 – Total waste, waste to landfill and waste recycled
GRI 403: OCCUPATIONAL HEALTH AND SAFETY		
403-2	Types of injury and rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities	2018 Annual Report – Group Non-financial performance metrics page 78 - Lost Time Injury Frequency Rate (LTIFR)
GRI 405: DIVERSITY AND EQUAL OPPORTUNITY		
405-1	Diversity of governance bodies and employees	2018 Annual Report – Our people pages 18-19 Stakeholder issues – Accountable, diverse and inclusive workforce page 29

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		Group Non-financial performance metrics pages 77-78	
405-2	Ratio of basic salary and remuneration of women to men	2018 Annual Report – Towards pay equity page 39 Group Non-financial performance metrics page 77 - gender pay equity	
GRI 412: HUMAN RIGHTS ASSESSMENT			
412-1 to 412-3	Human rights assessments	2018 Annual Report – Respecting human rights page 42 Group Non-financial performance metrics page 78 - ESG training Additional information on our website - Human Rights Position Statement Responsible Investing Framework ESG Lending Commitments	
GRI 413: LOCAL COMMUNITIES			
413-1 to 413-2	Operations with local community engagement, impact assessments, and development programs Operations with significant actual and potential negative impacts on local communities	2018 Annual Report – 2018 highlights pages 2-3 Chairman’s message pages 4-6 CEO’s message pages 7-9 Our community: earning trust pages 16-17 Stakeholder issues – Trust and reputation page 29 Contributing to our community pages 34-37	
GRI 419: SOCIOECONOMIC COMPLIANCE			
419-1	Non-compliance with laws and regulations in the social and economic area	2018 Annual Report – 2018 highlights pages 2-3 Chairman’s message pages 4-6 CEO’s message pages 7-9 Regulatory, legal and industry review update pages 10-11 Stakeholder issues – Serve customers responsibly page 29	