

CBA - GRI Content Index 2019

GRI	TITLE	2019 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	2019 Annual Report Our company
102-3	Location of headquarters	2019 Annual Report – Contact us 319
102-4	Location of operations	International branches
102-5	Ownership and legal form	2019 Annual Report
102-6	Markets served	2019 Annual Report
102-7	Scale of the organisation	2019 Annual Report
102-8	Information on employees and other workers	2019 Annual Report – Our people. Energised, accountable 30-33 Social metrics 301-302
102-9	Supply chain	2019 Annual Report – Responsible procurement and supplier diversity 39
102-10	Significant changes to the organisation and its supply chain	2019 Annual Report – What we delivered in FY19 3 Chairman’s message 4-5 CEO’s message 6-7 A simpler portfolio of business 11
102-11	Precautionary Principle or approach	2019 Annual Report – Risk report 50-54 Our approach to addressing climate change 55-63
102-12	External initiatives	2019 Annual Report – Global frameworks and standards 36-37
102-13	Memberships of associations	2019 Annual Report – Open and transparent engagement 37

CBA - GRI Content Index 2019

Strategy		
102-14	Statement from senior decision maker	2019 Annual Report – Chairman’s message 4-5 CEO’s message 6-7
Ethics and integrity		
102-16	Values, principles, standards and norms of behaviour	2019 Annual Report – Chairman’s message 4-5 CEO’s message 6-7 Our people. Energised, accountable 30-31 Corporate Governance Statement
Governance		
102-18	Governance structure	2019 Annual Report – Corporate Governance 64-75 Corporate Governance Statement
Stakeholder engagement		
102-40	List of stakeholder groups	2019 Annual Report – Sustainable Development Goals 38 Corporate Governance - Stakeholders 70
102-41	Collective bargaining agreements	79% of total Australian onshore employees are covered by collective bargaining
102-42	Identifying and selecting stakeholders	2019 Annual Report – Corporate Governance - Stakeholders 70
102-43	Approach to stakeholder engagement	2019 Annual Report – Corporate Governance - Stakeholders 70
102-44	Key topics and concerns raised	2019 Annual Report – Operating context 8 Our material risks 53-54
Reporting practice		
102-45	Entities included in the consolidated financial statements	2019 Annual Report – A simpler, better bank for our customers pages 22-25

CBA - GRI Content Index 2019

102-46	Defining report content and topic boundaries	2019 Annual Report – Environmental, customer, social and governance performance metrics 297	
102-47	List of material topics	2019 Annual Report – Operating context 8	
102-48	Restatements of information	2019 Annual Report – Environmental, customer, social and governance performance metrics 297-304	
102-49	Changes in reporting	Continued to produce a report that combines financial and non-financial performance Delivering balanced and sustainable outcomes 20-39 Environmental, customer, social and governance performance metrics 297-304	
102-50	Reporting period	FY19 – 1 July 2018 – 30 June 2019	
102-51	Date of most recent report	FY18 – 1 July 2017 – 30 June 2018	
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	2019 Annual Report – Independent Limited Assurance Report 305-306	
Management approach			
103-1 to 103-3	Management Approach	2019 Annual Report – Delivering balanced and sustainable outcomes 20-39	
MATERIAL TOPICS			
GRI 201: ECONOMIC PERFORMANCE			
201-1	Direct economic value generated and distributed	2019 Results Presentation & Investor Discussion Pack - page 56 2019 Annual Report – What we delivered in FY19 3 Community investment 27-29	

CBA - GRI Content Index 2019

201-2	Financial implications and other risks and opportunities due to climate change	2019 Annual Report – Operating context 8 Our material risks, Credit Risk and Insurance Risk 53 Our approach to addressing climate change 53-61 Additional information on our website - Group Environmental and Social Policy CDP 2018 and 2019 submissions (available in late November 2019)	
201-3	Defined benefit plan obligations and other retirement plans	2019 Annual Report – Operating Expenses (Superannuation) 139	
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	2019 Annual Report – Environmental, customer, social and governance performance metrics 297-298 CDP 2018 and 2019 submissions (available in late November 2019).	
GRI 306: EFFLUENTS AND WASTE			
306-2	Waste by type and disposal method	2019 Annual Report – Environmental, customer, social and governance performance metrics 299 – Total waste, waste to landfill, waste recycled and secured waste.	
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	2019 Annual Report – Environmental, customer, social and governance performance metrics 303 - Lost Time Injury Frequency Rate (LTIFR)	
GRI 405: DIVERSITY AND EQUAL OPPORTUNITY			
405-1	Diversity of governance bodies and employees	2019 Annual Report – Our people. Energised, accountable 32-33 Environmental, customer, social and governance performance metrics 301-302, 304	
405-2	Ratio of basic salary and remuneration of women to men	2019 Annual Report – Our people. Energised, accountable 32	

CBA - GRI Content Index 2019

		Environmental, customer, social and governance performance metrics 301 - Gender pay equity	
GRI 412: HUMAN RIGHTS ASSESSMENT			
412-1 to 412-3	Human rights assessments	2019 Annual Report – Human rights and modern slavery 39 Environmental, customer, social and governance performance metrics 303 - ESG training Additional information on our website - Group Environmental and Social Policy	
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	2019 Annual Report – What we delivered in FY19 3 Chairman’s message 4-5 CEO’s message 6-7 Community. Trusted and reputable 26-29	
GRI 419: SOCIOECONOMIC COMPLIANCE			
419-1	Non-compliance with laws and regulations in the social and economic area	2019 Annual Report – Directors Report, Environmental Reporting 79	