

Environmental, customer, social and governance metrics

The Group's wholly owned and operated entities includes Commonwealth Bank of Australia (CBA), Bankwest, ASB, PT Bank Commonwealth and others. All metrics capture data of the wholly owned and operated entities of the Commonwealth Bank Group (the Group), excluding Aussie Home Loans (AHL), associates and joint ventures such as equigroup unless otherwise stated.

PwC has provided limited assurance on the metrics below, excluding the low carbon transition, for the year ended 30 June 2019. The PwC Limited Assurance Report is available on page 305 and 306.

Environmental metrics

Greenhouse Gas Emissions (Group)	tCO ₂ -e	30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16	30 Jun 15
Total of Scope 1, 2 & 3 emissions		185,624	181,771	197,439	210,447	222,631
Scope 1 Emissions		7,624	8,740	9,694	9,063	9,729
Scope 2 Emissions		78,757	87,277	96,595	107,762	115,580
Scope 3 Emissions ⁽¹⁾		99,243	85,754	91,150	93,622	97,322
Greenhouse Gas Emissions per FTE (Scope 1 & 2)		1.9	2.1	2.3	2.6	2.7

Greenhouse Gas Emissions (Australia)	tCO ₂ -e	30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16	30 Jun 15
Total of Scope 1, 2 & 3 emissions		166,393	156,553	168,686	180,898	190,936
Scope 1 Emissions		6,983	7,257	7,411	7,682	8,025
Scope 2 Emissions		71,128	76,866	83,723	94,255	101,125
Scope 3 Emissions ⁽¹⁾		88,282	72,430	77,553	78,961	81,786
Greenhouse Gas Emissions per FTE (Scope 1 & 2)		2.1	2.3	2.6	2.9	3.0

Greenhouse Gas Emissions (New Zealand)	tCO ₂ -e	30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16	30 Jun 15
Total of Scope 1, 2 & 3 emissions		6,279	9,030	7,822	8,599	8,640
Scope 1 Emissions		82	733	1,348	436	632
Scope 2 Emissions		1,938	2,462	2,661	3,213	3,393
Scope 3 Emissions		4,259	5,834	3,813	4,950	4,615

Greenhouse Gas Emissions (Other overseas)	tCO ₂ -e	30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16	30 Jun 15
Total of Scope 1, 2 & 3 emissions		13,288	16,189	20,930	20,950	23,055
Scope 1 Emissions		559	750	935	945	1,072
Scope 2 Emissions		5,690	7,949	10,211	10,294	11,062
Scope 3 Emissions		7,039	7,490	9,784	9,711	10,921

(1) FY19 Scope 3 emissions include emissions from base buildings and paper use for the first time.

Environmental metrics (continued)

Australia Operations

Scope 1 Greenhouse Gas Emissions	tCO₂-e	30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16	30 Jun 15
Stationary Emissions - Total		357	389	541	663	1,167
Stationary Emissions - Natural gas ⁽¹⁾		332				
Stationary Emissions - Diesel ⁽¹⁾		25				
Transport Emissions		6,626	6,868	6,870	7,019	6,858
Scope 2 Greenhouse Gas Emissions	tCO₂-e	30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16	30 Jun 15
Purchased Electricity		71,128	76,866	83,723	94,255	101,125
Scope 3 Greenhouse Gas Emissions	tCO₂-e	30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16	30 Jun 15
Stationary Emissions		73	79	116	133	238
Purchased Electricity		8,272	10,021	10,503	12,453	13,989
Data Centres		38,182	39,647	44,052	41,261	38,247
Waste to Landfill		1,401	1,334	1,306	1,663	1,130
Transport Emissions		20,531	21,349	21,576	23,451	28,182
Office Paper Use ⁽¹⁾		30				
Base Building Emissions ⁽¹⁾		19,793				

(1) Reported for the first time in 2019.

Environmental metrics (continued)

Waste (Australia)	t	30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16	30 Jun 15
Total Waste		2,898	2,891	2,325	1,407	1,855
Waste to landfill (Commercial operations)		1,167	1,088	680	755	960
Waste recycled (Commercial operations)		835	804	590	652	895
Waste secure (Commercial operations) ⁽¹⁾		896	999	1,055		

Water (Australia)	kL	30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16	30 Jun 15
Total water ⁽²⁾		216,102	172,134	171,477	114,608	90,784
Commercial operations ⁽²⁾		189,997	138,696	130,353	73,537	51,800
Data centre		26,105	33,438	41,124	41,071	38,984

Energy (Australia) ⁽¹⁾	GJ	30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16	30 Jun 15
Energy consumption - Total		594,360	625,222	684,744	716,995	718,911
Fuels		112,675	112,671	129,671	142,418	139,394
Purchased electricity		313,065	339,270	365,617	399,781	414,733
Data centre electricity		168,620	173,281	189,456	174,796	164,784

Office paper usage (Australia) ⁽¹⁾	t	30 Jun 19	30 Jun 18	30 Jun 17
Office paper (A3 and A4)		570	629	750

Low carbon transition ⁽³⁾		30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16	30 Jun 15
Renewable energy lending exposure	\$M	3,644	3,716	2,800	2,200	1,400
Business lending emissions intensity ⁽⁴⁾	(kgCO₂-e/AUD)	N/A ⁽⁵⁾	0.26	0.28	0.29	0.28
Climate bond arrangement	\$M	1,845	2,014	1,018	50	

(1) Reported for the first time in 2019.

(2) FY19 commercial water use includes new commercial buildings and old commercial buildings that have not been vacated.

(3) Low carbon metrics have not been covered by the PwC limited assurance report.

(4) For methodology and further details, please refer to www.commbank.com.au/about-us/opportunity-initiatives/performance-reporting.

(5) Our methodology for estimating financed emissions relies on client-specific data, which limits the timing for conducting this assessment.

Customer metrics

Customer satisfaction		30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16	30 Jun 15
CBA - Retail Net Promoter Score (NPS) ⁽¹⁾	#	(10.0)				
Rank		3rd				
CBA - Retail Net Promoter Score (NPS) ⁽¹⁾	#		4.2	1.7	1.8	3.9
Rank			1st	1st	1st	2nd
CBA - Online NPS	#	30.9	31.3			
Rank		1st	1st			
CBA - Business NPS	#	(22.4)	(19.6)	(13.1)	(13.0)	0.2
Rank		3rd	4th	1st	3rd	2nd
Bankwest - Retail Banking NPS ⁽¹⁾	#	(11.4)				
Bankwest - Retail Banking Customer Advocacy ⁽¹⁾	out of 10		7.4	7.4	7.6	7.4
Bankwest - Business Banking NPS ⁽¹⁾	#	0.9				
Bankwest - Business Banking Customer Advocacy ⁽¹⁾	out of 10		7.5	7.2	7.8	7.2
ASB - Retail Banking Customer Satisfaction	%	74.8	76.3	74.4	74.5	73.0
Rank		3rd	3rd	3rd	3rd	3rd
ASB - Business and Rural Banking Customer Satisfaction	%	68.0	74.0	75.0	78.0	76.0
Rank		1st	1st	1st	1st	1st
PT Bank Commonwealth - Banking Service Excellence Performance	%	86.4	84.5	70.0	68.3	84.7
Rank		1st	1st	7th	8th	3rd
Customer complaints	#	30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16	
Customer Complaints - Resolved		69,503	62,073	53,813	42,673	
Customer Complaints - Number escalated to an external dispute resolution (EDR) scheme ⁽²⁾		6,665				
Customer Complaints - Privacy Complaints ⁽²⁾		22	22	15		

(1) June 2019 NPS results now sourced from DBM Consumer Atlas and based on Priority Customer Segment. Previously reported by Roy Morgan Research with results based on Total Market. The NPS was previously reported using a score out of 10 and now on a scale of negative 100 to positive 100 by DBM Consumer Atlas. Results are not comparable over time.

(2) Reported for the first time in 2019.

Social metrics

Full-time equivalent (FTE) employees ⁽¹⁾

#	30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16	30 Jun 15
Total	45,165	45,753	45,614	45,129	45,948
Australia	37,137	36,446	35,701	35,273	35,797
New Zealand	5,038	5,538	5,409	5,518	5,371
Others	2,990	3,769	4,504	4,338	4,780

Employment type (Headcount) ^{(1) (2)}

#	30 Jun 19
Full-time ⁽³⁾	33,125
Part-time ⁽³⁾	7,900
Casual ⁽³⁾	438

#	30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16	30 Jun 15
Total ⁽³⁾	50,482	51,371	51,779	51,120	52,605

%	30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16	30 Jun 15
Employee engagement index - CBA	68	72	78	77	81
Employee turnover (voluntary)	11.3	11.8	10.1	11.3	10.2
Employee turnover (involuntary) ⁽³⁾	4.0	4.2			

%	30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16	30 Jun 15
Women in workforce	57.2	57.4	57.8	58.0	58.5
Women in Manager and above roles	45.0	44.6	44.4	43.6	43.2
Women in Executive Manager and above roles	39.1	37.6	36.7	35.2	33.9
Women in Senior Leadership (Group Executives)	22.2	20.0			

Gender pay equity - female to male base salary comparison

Ratio	30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16
Executive General Manager	0.97	0.94	0.95	0.96
General Manager	0.98	0.99	1.03	0.99
Executive Manager	0.99	1.00	1.00	1.00
Manager / Professional	0.99	0.98	0.98	0.99
Team Member	1.01	1.00	1.00	0.99

%	30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16	30 Jun 15
<25 years	7.4	7.3	8.1	8.3	8.9
25-34 years	31.5	33.2	34.8	35.9	36.9
35-44 years	31.9	31.0	29.7	29.5	29.1
45-54 years	19.9	19.5	18.9	18.5	17.8
55-64 years	8.4	8.0	7.6	7.2	6.8
65+ years	0.9	0.8	0.6	0.6	0.5

(1) FTE and headcount numbers include discontinued operations.

(2) Employment type breakdown excludes ASB, fixed term contractors and contingent workers.

(3) Reported for the first time in 2019.

Social metrics (continued)

Cultural diversity based on ancestry - 2019	Cultural Index (CDI) #	Australia, NZ	Europe %	Asia %	Africa, Middle East	Americas %	Indigenous, Pacific
		British, Irish %			East %		Islanders %
CBA overall	0.78	50.02	14.79	28.41	3.10	1.42	2.26
General Manager and above	0.54	72.32	13.99	7.14	3.87	2.08	0.60
Executive Manager and above	0.63	65.72	17.60	11.48	2.84	1.98	0.38
2016 Australia Census (ancestry)	0.59	69	12	14	4	1	1

2016 Australia Census
(Question 7 on
Aboriginal or Torres Strait
Islander)

Indigenous workforce	%	30 Jun 19	30 Jun 18	30 Jun 17	
CBA Indigenous workforce (ancestry)		0.88	1.00	0.80	2.80

Other diversity dimensions	%	30 Jun 19	30 Jun 18
Employees who identify as having a disability		10.5	11.9
Employees who identify as LGBTI		3.4	3.4

Flexibility	%	30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16	30 Jun 15
Employees working flexibly		73.9	73.7	69.4	43.4	44.5
Employees working part-time or job-sharing		19.5	19.7	19.4	19.8	20.1
Employees with caring responsibilities		50.7	53.0			

Employees who have accessed parental leave ⁽¹⁾	#	30 Jun 19
Female employees		1,479
Male employees		917

Human Capital Development	#	30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16	30 Jun 15
Number of graduates		183	188	149	119	114

(1) Reported for the first time in 2019.

Social metrics (continued)

Training hours	#	30 Jun 19			30 Jun 18		
		Female	Male	Total	Female	Male	Total
Executive Managers and above		40,795	61,054	101,849	70,019	69,373	139,392
Others		795,978	577,415	1,373,393	983,633	724,364	1,707,997
Total		836,773	638,469	1,475,242	1,053,652	793,737	1,847,389

Training hours per employee	Hours	Female	Male	Total	Female	Male	Total
Executive Managers and above		31.6	29.7	30.4	57.5	34.6	43.3
Others		27.2	22.3	24.9	35.0	31.6	33.5
Total		27.4	22.8	25.2	35.9	31.8	34.0

ESG Training	#	30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16
			1,055	3,577	2,768

Safety and wellbeing		30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16	30 Jun 15
Lost Time Injury Frequency Rate (LTIFR)	Rate	1.4	1.4 ⁽²⁾	1.6 ⁽²⁾	1.6 ⁽²⁾	2.0
Absenteeism	Days	7.2	6.0	5.9	6.0	6.0
Health, safety and wellbeing training ⁽¹⁾	#	31,733				

Community Investment	\$M	30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16	30 Jun 15
Total community investment		280.8	290.1	266.0	262.6	243.4
Cash contributions		41.6	55.5	37.2	37.8	31.3
Time volunteering		1.1	1.1	1.2	1.4	1.8
Foregone revenue		223.9	220.3	215.9	211.8	203.5
Program implementation costs		14.2	13.2	11.7	11.6	6.8
Community investment as a percentage of pre-tax profit	%	2.4	2.2	2.0	2.0	1.9

Financial literacy programs	#	30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16	30 Jun 15
School banking students (active)		244,636	299,074	321,389	325,797	305,844
Start Smart students (booked) ⁽³⁾		427,527	568,649	574,246	557,475	298,505

Indigenous community support		30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16
Indigenous Customer Assistance Line (calls received)	#	202,444	180,225	168,218	170,789
Australian Indigenous supplier spend ⁽⁴⁾	\$'000	2,959	2,226	1,460	1,080

(1) Reported for the first time in 2019.

(2) Prior year data has been restated due to claims received after year-end reporting date as well as expanded scope to include New Zealand employees.

(3) The Start Smart Pathways program for Vocational students ceased in FY19.

(4) FY19 includes first tier (direct) spend only. Previous years include first and second tier (indirect) spend. Results are not comparable over time.

Governance metrics

Board diversity	#	30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16	30 Jun 15
Male		5	6	6	8	8
Female		5	4	4	4	3
Total		10	10	10	12	11
Female Directors on Board	%	50	40	40	33	27
	%	30 Jun 19	30 Jun 18	30 Jun 17		
Training completion rates on our Code of Conduct		96.7	99.4	97.6		
Training completion rates on mandatory learning		93.6	94.4	96.9		
	#	30 Jun 19	30 Jun 18	30 Jun 17		
Conduct and whistleblowing						
Substantiated misconduct cases		1,869	1,259	1,022		
Misconduct cases resulting in termination ⁽¹⁾		187				
SpeakUP Program cases		311	143	171		
Whistleblower cases		30	33	44		

(1) Reported for the first time in 2019.



Independent Limited Assurance Report

To the Board of Directors of the Commonwealth Bank of Australia

What we found

Based on the work described below, nothing has come to our attention that causes us to believe that the Non-Financial Performance Metrics (Environmental, Customer, Social and Governance metrics), excluding the low carbon transition metrics (the Metrics), for the year ended 30 June 2019 have not been prepared, in all material respects, in accordance with the definitions established by management.

What we did

The Commonwealth Bank of Australia and its controlled entities (together, the Group) engaged us to perform a limited assurance engagement on the preparation of the Metrics for the year ended 30 June 2019.

Subject matter

The Metrics for the year ended 30 June 2019 are as presented in the Non-Financial Performance Metrics on pages 297 to 304 of the Commonwealth Bank of Australia 2019 Annual Report (the 2019 Annual Report).

Reporting criteria

The definitions for the Metrics are established by management and are as presented on pages 310 to 315 of the 2019 Annual Report.

Our Independence and Quality Control

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

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

Inherent limitations

Inherent limitations exist in all assurance engagements due to the selective testing of the information being examined. Therefore fraud, error or non-compliance may occur and not be detected. Additionally, non-financial data may be subject to more inherent limitations than financial data, given both its nature and the methods used for determining, calculating and estimating such data.

Limited assurance

This engagement is aimed at obtaining limited assurance for our conclusions. As a limited assurance engagement is restricted primarily to enquiries and analytical procedures and the work is substantially less detailed than that undertaken for a reasonable assurance engagement, the level of assurance is lower than would be obtained in a reasonable assurance engagement.

Professional standards require us to use negative wording in the conclusion of a limited assurance report.

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Responsibilities

PwC

Our responsibility is to express a conclusion based on the work we performed.

Management of the Group

The management of the Group is responsible for the preparation and presentation of the Subject matter in accordance with the Reporting criteria.

Restriction on use

This report has been prepared for the purpose of providing limited assurance on preparation of the Metrics of the Commonwealth Bank of Australia and may not be suitable for any other purpose.

Our report is intended solely for the use and benefit of the Directors of Commonwealth Bank of Australia for the purpose described above, and we disclaim all liability and responsibility for the consequences of any other party using or relying on it. If any other party chooses to use or rely on it, they do so at their own risk.

What our work involved

We conducted our work in accordance with the Australian Standard on Assurance Engagements (ASAE) 3000 Assurance Engagements Other than Audits or Reviews of Historical Financial Information. This Standard requires that we comply with independence and ethical requirements and plan the engagement so that it will be performed effectively.

Main procedures performed

The procedures performed included:

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

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

A stylized, handwritten signature in black ink that reads 'PricewaterhouseCoopers'.

PricewaterhouseCoopers

A handwritten signature in black ink that reads 'Matthew Lunn'.

Matthew Lunn
Partner

Sydney
7 August 2019

Glossary of terms (continued)

Environmental, customer, social and governance metrics definitions

Metric	Description
Absenteeism	Absenteeism refers to the average number of sick leave days (and, for CommSec employees, carers leave days) per Australia-based full-time equivalent (FTE). Bankwest is included from FY19.
Age diversity	Percentage of permanent employees (full-time, part-time, job share or on extended leave) and those contractors paid directly by the Group (including AHL), by their age group as at 30 June of the reporting year. The population excludes the employees of ASB.
ASB – Business and Rural Banking Customer Satisfaction	The proportion of each financial institution's main bank business and rural customers surveyed by Kantar TNS that rated their main bank overall as 'Excellent' or 'Very good' (defined as the main provider of financial services by the business/rural customer) on a scale of 1 to 6 where 1 is 'Excellent' and 6 is 'Very poor'. There are also 'Don't know' and 'Refused' options. The metric is reported as a four quarter rolling average to 30 June, based on the New Zealand business and rural population. The ranking refers to ASB's position relative to the other main four New Zealand banks.
ASB – Retail Banking Customer Satisfaction	The proportion of each financial institution's main bank retail customers surveyed by Camorra Research Retail Market Monitor that rated their overall level of service as 'Excellent' or 'Very good' (defined as the main provider of financial services by the customer) on a scale of 1 to 5 where 1 is 'Poor' and 5 is 'Excellent'. There is also a 'Don't know' option. The metric is reported as a 12 month rolling average to June, based on the New Zealand population aged 15 to 79. The ranking refers to ASB's position relative to the other four main New Zealand banks.
Australian Indigenous supplier spend	The Group's total supplier diversity spend with Indigenous businesses in Australia. FY19 includes first tier spend are any payments made by CBA to an Indigenous business registered or certified by Supply Nation, and one Indigenous business which is currently in the application process to register with Supply Nation. It also includes grant payments made to Indigenous businesses registered or certified by Supply Nation, starting from FY19. FY18 and previous years include second tier (indirect) spend refers to payments made by one of the suppliers who has spent with Indigenous business registered or certified by Supply Nation for services and products directly related to the delivery of CBA awarded contracts.
Cash contributions	Total donations contributed by the Group through charitable gifts, community partnerships and matched giving. Matched giving excludes staff contributions.
Commercial Operations Water	Water consumption (kilolitres) includes tenanted usage from CBA, Bankwest and AHL's commercial buildings in Australia. As at 30 June 2019, 51% of water usage is based on invoiced amounts, the remainder is estimated based on an average usage per m2 of net lettable area (NLA). For all waste and water related metrics, we have reported on all commercial buildings from FY18 onwards (for context, CBA occupies 50 commercial buildings as at 30 June 2019). FY17 and FY16 we reported for nine commercial buildings and FY15 for eight buildings.
Community investments as a percentage of pre-tax profit	Total community investments as a percentage of the Group's statutory pre-tax profit as at 30 June.
Cultural diversity index	Cultural Diversity Index (CDI) is the concentration mix of all cultures of the Group's employees, resulting in an index between 0 and 1, where the higher the score, the more diverse the population. The index is calculated using anonymous, self-disclosed demographic information by employees from the Group's annual people and culture survey and benchmarked against the ancestry question in the Australian 2016 Census. The result captures the responses of CBA employees only, excluding Bankwest, CFSGAM, ASB and PTBC.
Customer Complaints – Resolved	The number of complaints resolved as at 30 June for the Group as recorded in the FirstPoint feedback system excluding Bankwest and ASB, as defined by the Australian Securities and Investments Commission Regulatory Guide 165. This includes complaints which have taken more than five business days to resolve to the customer's complete satisfaction and any complaints relating to hardship, a declined insurance claim, or the value of an insurance claim.
Customer Complaints - Number escalated to an external dispute resolution (EDR) scheme	Number of complaints escalated to an EDR scheme for the Group, excluding Bankwest and ASB. This includes complaints that have been through the Bank's internal dispute resolution process and have escalated to an EDR scheme, or have been raised directly with the EDR scheme. These complaints are recorded in Firstpoint and are managed by Group Customer Relations. EDR schemes include, but are not limited to, the Australian Financial Complaints Authority (AFCA), the Financial Ombudsman Service (FOS) and the Office of the Australian Information Commissioner (OAIC).
Customer Complaints – Privacy Complaints	Number of privacy related complaints escalated to the OAIC for the Group, excluding Bankwest and ASB. This includes complaints that have been through the Bank's internal dispute resolution process and have escalated to the OAIC, or have been raised directly with the OAIC. These complaints are recorded in Firstpoint and are managed by Group Customer Relations.
Data Centres Water	CBA uses four data centres in Australia. CBA only has access to actual water consumption from invoices for two data centres and the other two data centres have been excluded. All data centres are not under operational control.

Metric	Description
Employee engagement index – CBA	The index shows the proportion of employees replying with a score of 4 or 5 to four engagement questions in the Group's annual People and Culture Survey. These questions relate to satisfaction, retention, advocacy and pride on a scale of 1-5 (where 1 is 'Strongly Disagree' and 5 is 'Strongly Agree'). The result captures the responses of CBA employees only, excluding Bankwest, CFSGAM and ASB.
Employee turnover (involuntary)	Refers to all involuntary exits of permanent employees as a percentage of the average permanent headcount paid directly by the Group (full-time, part-time, job share or on extended leave), including AHL and excluding ASB. Involuntary exits include redundancies and terminations for disciplinary reasons.
Employee turnover (voluntary)	Refers to all voluntary exits of permanent employees as a percentage of the average, permanent headcount paid directly by the Group (full-time, part-time, job share or on extended leave), including AHL and excluding ASB. Voluntary exits are determined to be resignations and retirements.
Employees who identify as having a disability	The proportion of CBA employees that have selected one, or more than one, of the disability conditions in the last 12 months, based on the survey responses in the Group's annual people and culture survey. Based on the surveyed population for the 'Employee Engagement Index – CBA' metric, excluding PTBC, who answered this question.
Employees who identify as LGBTI	The proportion of CBA employees that identify as LGBTI in the last 12 months by nominating one, or more than one, of the LGBTI options in the Group's annual people and culture survey. The result captures the responses of CBA employees only, excluding Bankwest, CFSGAM, ASB, Indonesia, Vietnam and China.
Employees with caring responsibilities	The proportion of CBA employees that have selected any of the caring responsibility options in the last 12 months, based on the survey responses in the Group's annual people and culture survey. The result captures the responses of CBA employees only, excluding Bankwest, CFSGAM, ASB and China.
Employees working flexibly	The proportion of CBA employees that indicated that they used flexible work options in the last 12 months by nominating one, or more than one, of the flexible work options in the Group's annual people and culture survey. Note this survey question was updated in the 2017 financial year. The result captures the responses of CBA employees only, excluding Bankwest, CFSGAM, ASB, Indonesia, Vietnam and China.
Employees who have accessed parental leave	Number of employees who have started primary or secondary carer parental leave during the reporting period and recorded in the CBA's HR system. This metric excludes employees of ASB.
Employees working part-time or job-sharing	The number of employees at 30 June who are employed on a part-time or job share basis, as a percentage of permanent employees (full-time, part-time, job share or on extended leave).
Employment types	The number of Australian employees (including AHL) who are permanent employees (full-time, part time, job share or on extended leave), and those contractors paid directly by the Group.
Energy consumption – total	Total energy use by CBA's Australian Operations is made up of: 1) electricity, natural gas and stationary fuel used in retail and commercial operations under CBA's operational control; and 2) Data centre electricity consumption from data centres outside CBA's operational control.
Environmental, Social and Governance (ESG) Training	Number of employees who have completed ESG learning modules recorded in CBA's learning management system 'PeopleLink' as at 30 June, measured by headcount. The ESG learning modules are ESG Risk Fundamentals, ESG Risk Tool and Responsible Investing and Equator Principles III eLearning. This metric excludes the training completion rates of the employees of Bankwest and ASB.
Female Directors on Board	Represents the percentage of female Directors in relation to the total Commonwealth Bank of Australia Board as at 30 June.
Foregone revenue	Foregone revenue consists of the aggregate value of fee-free or discounted CBA customers' banking accounts (relating to Monthly Account Fee and Transaction Fees only, not including discounts in interest rates) for customers who have been assessed as low income earners, underprivileged or not-for-profit organisations.
Full-time equivalent employees (FTE)	This metric represents the full-time equivalent (FTE) employees of the Group (including AHL) by geographical work locations. New Zealand FTE includes ASB employees. FTE captures 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.
Gender pay equity – female to male base salary comparison	Gender pay equity is defined as the pay gap between the weighted average base salary of males and females for Australian-based employees of the Group, excluding Bankwest. The data reflects roles in similar functions, role size and responsibilities. The data refers to permanent full-time and part-time employees, and excludes the CEO, Board members, contractors, casual employees and employees who have not defined a gender, as at 31 March 2019.
Greenhouse Gas Emissions per FTE – Scope (1 & 2) (Group)	Greenhouse Gas Emissions relate to Scope 1 and 2 Greenhouse Gas Emissions for the Group as detailed above. FTE relates to the Group's full-time equivalent employees.
Greenhouse Gas Emissions per FTE (Scope 1 & 2) (Australia)	Greenhouse Gas Emissions relate to Scope 1 and 2 Greenhouse Gas Emissions for Australia. FTE relates to domestic full-time equivalent employees in Australia.
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.

Metric	Description
Health, Safety and Wellbeing Training	Number of employees who completed the Health, Safety and Wellbeing training, as recorded in CBA's learning management system 'PeopleLink' as at 30 June, measured by headcount. This metric excludes the training completion rates of the employees of Bankwest and ASB.
Indigenous Customer Assistance Line (calls received)	Number of calls received via the dedicated Indigenous Customer Assistance Line (ICAL) of CBA during the period from 1 July to 30 June. The metric does not take into account calls that were abandoned by customers. This assistance line is dedicated to assisting the Australian Indigenous community.
Indigenous workforce	Represents the proportion of employees that nominate that they most strongly identify with Australian Aboriginal and/or Torres Strait Islander ancestry in the Group's annual people and culture survey. The surveyed population is the same as the 'Employee Engagement Index – CBA' metric, excluding PTBC. Aboriginal and Torres Strait Islander representation in the population of Australia is based on the 2016 Australia Census.
Lost Time Injury Frequency Rate (LTIFR)	LTIFR is the reported number of occurrences of lost time arising from injury or disease that have resulted in an accepted workers compensation claim, for each million hours worked by Australia and New Zealand employees. The metric captures claims relating to permanent, casual and contractors paid directly by the Group. Data is presented using the information available as at 30 June for each financial year. New Zealand employees included from FY18 and AHL's employees are excluded from FY19.
Misconduct breaches resulting in termination	Represents closed substantiated misconduct cases which resulted in termination and were managed in Australia by the Workplace Relations team and Group Investigations team. 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.
Net Promoter Score (NPS) – Bankwest – Business Banking	This metric measures the likelihood of Australian Bankwest business customers rating their likelihood to recommend Bankwest to others on a scale of 0-10 (where 0 is "Extremely unlikely" and 10 is "Extremely likely"). NPS is calculated by subtracting the percentage of Detractors (scores 0-6) from the percentage of Promoters (scores 9-10). The metric is measured by DBM Consultants as part of their Business Financial Services Monitor and is reported as a 6 month rolling average as at 30 June. Businesses with lending under \$500,000 nationally or lending over \$500,000 in West Australia are included in the metric. ©Net Promoter Score (NPS) is a trademark of Bain & Co Inc., Satmetrix Systems, Inc., and Mr Frederick Reichheld.
Net Promoter Score (NPS) – Bankwest – Retail Banking	This metric measures the likelihood of retail Bankwest customers to recommend Bankwest to others on a scale of 0-10 (where 0 is "Not at all likely" and 10 is "Extremely likely"). NPS is calculated by subtracting the percentage of Detractors (scores 0-6) from the percentage of Promoters (scores 9-10). The metric is based on two of Bankwest's Priority Segments - Home Owner and Property Investors (HOPI) and those intending to purchase property within the next 12 months (Pre-HOPI). NPS is measured by DBM Consultants in their Consumer Atlas Syndicated Tracker and is reported as a 6 month rolling average. ©Net Promoter Score (NPS) is a trademark of Bain & Co Inc., Satmetrix Systems, Inc., and Mr Frederick Reichheld.
Net Promoter Score (NPS) – CBA – Business	DBM Business MFI *Net Promoter Score: Based on Australian businesses rating their Main Financial Institution for Business Banking. Net Promoter Score refers to customer likelihood to recommend their MFI using a scale from 0-10 where (where 0 is 'Extremely unlikely' and 10 is 'Extremely likely') and NPS is calculated by subtracting the percentage of Detractors (scores 0-6) from the percentage of Promoters (scores 9-10). NPS results are shown as a six-month rolling average. For the major banks, NPS is reported for main brand only. ©Net Promoter Score is a trademark of Bain & Co Inc., Satmetrix Systems, Inc., and Mr Frederick Reichheld. DBM Consultants via its Product Business Financial Service Monitor interview approximately 19,000 businesses annually, covering Whole of Market for business, including all geographies within Australia of any amount of turnover.
Net Promoter Score (NPS) – CBA – Online	This metric measures the likelihood of an individual to recommend a financial institution they have dealings with based on their experience using Internet Banking services via Website or Mobile App at the institution. NPS is measured on a scale of 1 to 10, with 1 being 'very unlikely' to recommend and 10 being 'very likely' to recommend and is calculated by subtracting the percentage of 'Detractors' (score 1-6) from the percentage of 'Promoters' (score 9-10). ©Net Promoter Score (NPS) is a trademark of Bain and Company, Inc., Satmetrix Systems, Inc., and Mr Frederick Reichheld. NPS scores are filtered to Main Financial Institution (MFI) retail customers as identified in the Roy Morgan Single Source survey. Peers include ANZ, NAB and Westpac at a brand level.
Net Promoter Score (NPS) – CBA – Retail	DBM Consumer MFI *Net Promoter Score. Based on Australian population aged 14+ years old rating their Main Financial Institution (MFI). Net Promoter Score refers to customer likelihood to recommend their MFI using a scale from 0-10 (where 0 is 'Not at all likely' and 10 is 'Extremely likely') and NPS is calculated by subtracting the percentage of Detractors (scores 0-6) from the percentage of Promoters (scores 9-10). NPS results are shown as a six-month rolling average. *Net Promoter Score is a trademark of Bain & Co Inc., Satmetrix Systems, Inc., and Mr Frederick Reichheld. This metric was previously surveyed by Roy Morgan (June 2018). The ranking refers to CBA's position relative to the other main banks (ANZ,NAB and Westpac). For the major banks, NPS is reported for main brand only.
Number of graduates	The number of graduates who accepted and commenced in a graduate position with CBA or Bankwest under the Talent Acquisition program during the year ended 30 June.
Office paper	Tonnes of office paper (A3 and A4 paper) used in CBA commercial operations and retail branches under CBA's operational control. Based on invoiced numbers of reams of paper used and calculations to estimate usage as a weight. Excludes operations outside Australia.

Metric	Description
Program implementation costs	Total costs incurred by the Group to implement community investment programs, operating costs of managing the Indigenous Customer Assistance Line call centre, operating costs of managing the Group Corporate Affairs team and Women in Focus as well as other not-for-profit activities and school programs. These costs include salary and wages, occupancy, IT and other administration costs.
PT Bank Commonwealth – Banking Service Excellence Performance	The metric represents the results of the Bank Service Excellence Monitor (BSEM) survey conducted by Marketing Research Indonesia (MRI) independently every year using mystery shopping methodology. In 2019, BSEM measured service excellence performance of the top 19 banks in Indonesia (including private-owned banks, government banks and foreign banks).
School banking students (active)	The number of active students who participated in the CBA School Banking program from the period 1 July to 30 June. Active students are those who banked at least once during the last 12 month period through the School Banking Portal under the School Banking program.
Scope 1 Greenhouse Gas Emissions (Australia)	Scope 1 Greenhouse Gas Emissions (Australia) relate to the consumption of natural gas and stationary fuel used in retail, commercial and data centre properties under our operational control as defined under National Greenhouse and Energy Reporting (NGER). It also includes the business use of our tool-of-trade vehicle fleet. Source of emissions factors: National Greenhouse Accounts (NGA) Factors (2018).
Scope 1 Greenhouse Gas Emissions (Group)	Comprises the sum of Scope 1 Greenhouse Gas Emissions for Australia, New Zealand and other overseas locations.
Scope 1 Greenhouse Gas Emissions (New Zealand)	Scope 1 Greenhouse Gas Emissions (New Zealand) relate to the consumption of natural gas and stationary fuel used in commercial properties. It also includes the business use of our tool-of-trade vehicle fleet. Source of emissions factors - Measuring Emissions: A Guide for Organisations (2019).
Scope 1 Greenhouse Gas Emissions (Other overseas)	Scope 1 Greenhouse Gas Emissions (Other overseas) is an estimate of multiplying the Scope 1 Emissions per FTE as at 30 June 2019 in Australia by the number of FTEs of all the Group's other overseas offices.
Scope 1 Stationary Greenhouse Gas Emissions (Australia operations)	Scope 1 Stationary Greenhouse Gas Emissions (Australia) relate to the consumption of diesel and natural gas used in retail, commercial and data centre properties in Australia under our operational control as defined under NGER. Source of emissions factors: NGA (2018).
Scope 1 Transport Greenhouse Gas Emissions (Australia operations)	Scope 1 Transport Greenhouse Gas Emissions (Australia) relate to the consumption of diesel, ethanol E10 and petrol from our business use of our domestic tool-of-trade vehicle fleet in Australia. Source of emissions factors: NGA (2018).
Scope 2 Greenhouse Gas Emissions (Australia)	Scope 2 Greenhouse Gas Emissions (Australia) relate to the electricity used by ATMs, retail, commercial, residential and data centre properties under our operational control as defined under NGER. FY19 data now includes data centres considered under operational control. Source of emissions factors: NGA Factors (2018).
Scope 2 Greenhouse Gas Emissions (Group)	Comprises the sum of Scope 2 Greenhouse Gas Emissions for Australia, New Zealand and other overseas locations.
Scope 2 Greenhouse Gas Emissions (New Zealand)	Scope 2 Greenhouse Gas Emissions (New Zealand) relate to the electricity use by ATMs and retail and commercial properties. Source of emissions factors - Measuring Emissions: A Guide for Organisations (2019).
Scope 2 Greenhouse Gas Emissions (Other overseas)	Scope 2 Greenhouse Gas Emissions (Other overseas) is an estimate of multiplying the Scope 2 Emissions per FTE as at 30 June 2019 in Australia by the number of FTEs of all the Group's other overseas offices. The 2018 approach differs from prior year data, which included invoiced electricity consumption data for Asia locations.
Scope 2 Purchased Electricity Greenhouse Gas Emissions (Australia operations)	Scope 2 Purchased Electricity Greenhouse Gas Emissions (Australia) relate to the electricity used by ATMs, retail, commercial, residential and data centre properties under our operational control in Australia as defined under NGER. Source of emissions factors: NGA (2018).
Scope 3 Base Building Greenhouse Gas Emissions (Australia operations)	Scope 3 Base Building Greenhouse Gas Emissions (Australia operations) relate to emissions generated from CBA's proportion (by net lettable area) of base building electricity and natural gas usage for our Australian Commercial offices. Source of emissions factors: NGA (2018).
Scope 3 Data Centres Greenhouse Gas Emissions (Australia operations)	Scope 3 Data Centres Greenhouse Gas Emissions (Australia operations) relate to the electricity and diesel consumption in our Australian data centres not under our operational control as defined under NGER. CBA has not had operational control of any data centres since FY18. Source of emissions factors: NGA (2018).
Scope 3 Greenhouse Gas Emissions (Australia)	Scope 3 Greenhouse Gas Emissions (Australia) relate to indirect emissions associated with Scope 1 and Scope 2 emission sources, rental car and taxi use, business use of private vehicles, dedicated bus services, business flights, waste to landfill, emissions associated with electricity and diesel consumption at data centres not under CBA's operational control, and base building emissions. Source of emissions factors: NGA Factors (2018) and UK Department of Environment, Food and Rural Affairs (DEFRA) guidance (2017) for flights.
Scope 3 Greenhouse Gas Emissions (Group)	Comprises the sum of Scope 3 Greenhouse Gas Emissions for Australia, New Zealand and other overseas locations.
Scope 3 Greenhouse Gas Emissions (New Zealand)	Scope 3 Greenhouse Gas Emissions (New Zealand) relate to indirect emissions associated with Scope 1 and Scope 2 emission sources, waste to landfill, business air travel, taxi use and hire cars, fuel consumed by operating lease fleet vehicles and personal vehicles used by staff for business purposes, postal and courier services and paper. Source of emissions factors - Measuring Emissions: A Guide for Organisations (2019) and DEFRA (2017).

Metric	Description
Scope 3 Greenhouse Gas Emissions (Other overseas)	Scope 3 Greenhouse Gas Emissions (Other overseas) is an estimate of multiplying the Scope 3 Emissions per FTE in Australia by the number of FTEs as at 30 June 2019 of all the Group's other overseas offices.
Scope 3 Purchased Electricity Greenhouse Gas Emissions (Australia operations)	Scope 3 Purchased Electricity Greenhouse Gas Emissions (Australia operations) relate to indirect emissions associated with the electricity used by ATMs, retail, commercial and residential properties under our operational control in Australia. Source of emissions factors: NGA (2018).
Scope 3 Office Paper Greenhouse Gas Emissions (Australia operations)	Scope 3 Office Paper Greenhouse Gas Emissions (Australia operations) relate to emissions generated from our office paper used in our commercial operations and retail branches under our operational control in Australia. Source of emissions factors: DEFRA (2017).
Scope 3 Stationary Greenhouse Gas Emissions (Australia operations)	Scope 3 Stationary Greenhouse Gas Emissions (Australia) relate to indirect emissions associated with diesel and natural gas used in retail, commercial and data centre properties in Australia under our operational control as defined under NGER. Source of emissions factors: NGA (2018).
Scope 3 Transport Greenhouse Gas Emissions (Australia operations)	Scope 3 Transport Greenhouse Gas Emissions (Australia) relate to rental car and taxi use, business use of private vehicles, dedicated bus service, business flights, and indirect emissions from business use of our tool-of-trade vehicle fleet. Source of emissions factors: NGA (2018) and DEFRA (2017) for flights.
Scope 3 Waste to Landfill Greenhouse Gas Emissions (Australia operations)	Scope 3 Waste to Landfill Greenhouse Gas Emissions (Australia operations) relate to emissions generated from our waste to landfill from our commercial properties under our operational control in Australia. Refer to Total waste to landfill definition for more details. Source of emissions factors: NGA (2018).
SpeakUP Program cases	Number of SpeakUP cases recorded in the Group's SpeakUP Program records as at 30 June. The cases include disclosure types such as anonymous, confidential and whistleblower.
Start Smart students (booked)	The number of students booked to attend the CBA's Start Smart programs from the period 1 July to 30 June. Start Smart sessions cover different topics and the same student may be booked to attend a number of sessions.
Substantiated misconduct cases	Represents closed substantiated misconduct cases managed in Australia by the Workplace Relations team and Group Investigations team. 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.
Time volunteering	Total estimated cost of pro bono and volunteering hours contributed by CBA and Bankwest Australia-based employees through volunteering activities as captured in CBA's volunteering database. Average hourly rates are calculated using Australia-based permanent employees' salaries as at 30 June, excluding the salary of the executive leadership and management teams.
Total community investments	Total voluntary investments contributed to communities in the form of cash contributions, time volunteering, foregone revenue and program implementation costs as defined under each metric below.
Total of Scope 1, 2 & 3 Greenhouse Gas Emissions (Australia)	Total of Scope 1, 2 and 3 Greenhouse Gas Emissions (Australia) are the sum of Scope 1, Scope 2 and Scope 3 emissions (Australia). This comprises CBA, Bankwest and Aussie Home Loans (AHL).
Total of Scope 1, 2 & 3 Greenhouse Gas Emissions (Group)	Total of Scope 1, 2 and 3 Greenhouse Gas Emissions (Group) is the sum of Scope 1 Greenhouse Gas Emissions (Group), Scope 2 Greenhouse Gas Emissions (Group) and Scope 3 Greenhouse Gas Emissions (Group).
Total of Scope 1, 2 & 3 Greenhouse Gas Emissions (New Zealand)	Total of Scope 1, 2 and 3 Greenhouse Gas Emissions (New Zealand) are the sum of Scope 1, Scope 2 and Scope 3 emissions (New Zealand). This comprises ASB.
Total of Scope 1, 2 & 3 Greenhouse Gas Emissions (Other overseas)	Total of Scope 1, 2 and 3 Greenhouse Gas Emissions (Other overseas) are the sum of Scope 1, Scope 2 and Scope 3 emissions (Other overseas). This comprises the Group's offices in Asia, Africa, Europe and North America.
Total Secured Waste	Tonnes of secured waste collected from CBA commercial buildings under CBA's operational control, and destroyed in a secure process to protect privacy. Based on invoiced volumes which are estimated based on an average weight per bin collected.
Total Waste	Total waste comprises the sum of waste to landfill, waste recycled and secured waste. For all waste metrics, we have reported on all commercial buildings from FY18 onwards (for context, CBA occupies 50 commercial buildings as at 30 June 2019). FY17 and FY16 we reported for nine commercial buildings and FY15 for eight buildings.
Total Waste Recycled	Tonnes of recycled waste generated per annum from CBA, Bankwest and AHL's commercial buildings under our operational control in Australia. 68% of waste recycled data is based on invoiced amounts, the remainder is estimated based on an average tonnes per m2 of NLA. Invoiced amounts are estimated by the total number of bin lifts using density conversion factors or actual weighed amounts where available. From 2018, organic waste stream is diverted from waste to landfill to waste recycled for properties where data can be reported separately.

Metric	Description
Total waste to landfill	Tonnes of waste to landfill generated per annum from CBA, Bankwest and AHL's commercial buildings under our operational control in Australia. As at 30 June 2019, 58% of waste to landfill data is based on invoiced amounts, the remainder is estimated based on an average tonnes per m2 of net lettable area (NLA). Invoiced amounts are estimated by the total number of bin lifts using density conversion factors or actual weighed amounts where available. From 2018, organic waste stream is diverted from waste to landfill to waste recycled for properties where data can be reported separately.
Training completion rates on Code of Conduct'	Percentage of employees who have been assigned and completed the 'Code of Conduct' learning module recorded in CBA's learning management system 'PeopleLink' as at 30 June. This metric excludes the training completion rates of the employees of Bankwest and ASB. Previous year numbers are for completion of "Our Commitments" training.
Training completion rates on mandatory learning	Percentage of employees who have been assigned and completed the Group's mandatory learning modules recorded in CBA's learning management system 'PeopleLink' as at 30 June. This metric excludes the training completion rates of the employees of ASB. The Group's mandatory learning modules are Anti-Bribery and Corruption, Anti-Money Laundering and Counter-Terrorism Financing, Conflicts of Interest, Fraud, Security and Privacy, Resolving Customer Complaints, Workplace Conduct and Health and Safety.
Training hours	This represents the total completed training hours recorded in CBA's learning management system 'PeopleLink' as at 30 June. Training hours are allocated to each training item such as face-to-face or online training. Executive Managers, General Managers, Executive General Managers and the Chief Executive Officer are included in 'Executive Managers and above' and 'Others' includes team managers and team members. This metric excludes the training completion rates of the employees of Bankwest and ASB.
Training hours per employee	This metric represents the average completed training hours per employee that is recorded in CBA's learning management system 'PeopleLink' as at 30 June, measured by headcount. This metric excludes the training completion rates of the employees of Bankwest and ASB.
Whistleblower cases	Number of whistleblower cases recorded in the Group's Speak UP Program records as at 30 June.
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. Headcount captures permanent headcount (full-time, part-time, job share, on extended leave), and contractors (fixed term arrangements) paid directly by the Group, including AHL and excluding ASB.
Women in Manager and above roles	The percentage of roles that are filled by women at the level of Manager and above (including Branch Managers), in relation to the total headcount at this level as at 30 June. Headcount captures permanent headcount (full-time, part-time, job share, on extended leave), and contractors (fixed term arrangements) paid directly by the Group, including AHL and excluding ASB.
Women in Senior Leadership (Group Executives)	The percentage of roles that are filled by women who are current executives as at 30 June. These roles are direct reports of the CEO with authority and responsibility for planning, directing and controlling CBA's activities. This excludes ASB. For the list of current executives, please refer to the 2019 Annual Report pages 74 to 75.
Women in workforce	The percentage of roles filled by women, in relation to the total headcount as at 30 June for the Group. Headcount captures permanent headcount (full-time, part-time, job share, on extended leave), and contractors (fixed term arrangements) paid directly by the Group, including AHL and excluding ASB.