

FOCUS ON SUSTAINABILITY PERFORMANCE

Sustainability performance overview

To achieve our objective of balanced and sustainable outcomes, we set targets for, measure and report a range of material customer, environmental, social and governance metrics.¹

Women in leadership
in Executive Manager
and above roles by 2025

41.2%

Target **40%** by 2020
New target **47–50%** by 2025

Low carbon funding³

\$5.4bn

Target
\$15bn
by 2025

Greenhouse gas emissions

1.9tCO₂-e
per FTE

Target
2.0tCO₂-e
per FTE by 2020

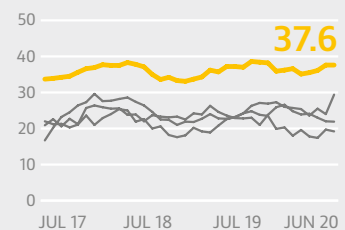
Mobile app NPS²

Target: #1 in mobile app NPS

We continue to extend our digital leadership and have maintained our #1 position.

Key — CBA — Peers

▲ 0.4 on FY19



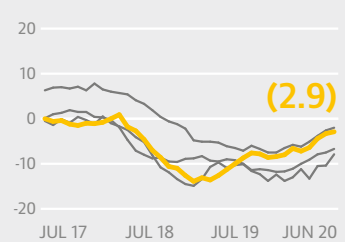
Customer NPS⁴

Target: #1 in consumer NPS

By focusing on delivering better customer outcomes we have seen a seven point improvement in the last 12 months.

Key — CBA — Peers

▲ 7.1 on FY19



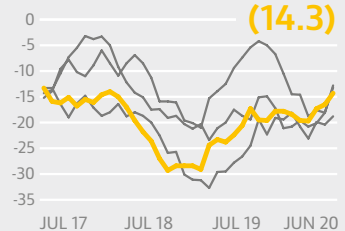
Business NPS⁵

Target: #1 in business NPS

We are narrowing the gap in business NPS, gaining eight points in the last 12 months.

Key — CBA — Peers

▲ 8.1 on FY19



¹ All metrics capture data of the wholly owned and operated entities of the Group, associates and joint ventures unless otherwise stated.

² Roy Morgan Research Mobile app Net Promoter Score. See *Glossary* on pages 294–300 for details.

³ For definition see *Glossary* on pages 294–300.

⁴ DBM Consumer Net Promoter Score. See *Glossary* on pages 294–300 for details.

⁵ DBM Business Net Promoter Score. See *Glossary* on pages 294–300 for details.



Limited assurance report

PwC has provided limited assurance on these metrics (pages 47–52), for the year ended 30 June 2020, unless otherwise indicated.

⊕ The PwC Limited Assurance Report is provided on pages 53–54.



Customer metrics

We aim to deliver the best products, service and outcomes for our customers. We believe Net Promoter Score is a good overall measure of our customers' experience with us, as it subtracts our detractors from our promoters. We do not always get things right so we also measure how many complaints our Group Customer Relations team resolves. In addition, our Customer Advocate is an independent voice for customers within the Bank, and if customers are not happy with how we have resolved an issue, they can choose to have the Customer Advocate investigate and make a determination that is binding on the Bank.

Customer advocacy ¹	#	30 Jun 20	30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16
Commonwealth Bank – Net Promoter Score						
Consumer NPS ^{2,3}		(2.9)	(10.0)	(2.7)	(0.3)	(0.7)
– Rank		2nd	3rd	2nd	3rd	3rd
Business NPS ²		(14.3)	(22.4)	(19.6)	(13.1)	(13.0)
– Rank		3rd	3rd	4th	1st	3rd
Internet banking NPS ⁴		31.1	30.9	31.3	–	–
– Rank		1st	1st	1st	–	–
Mobile app NPS ⁴		37.6	37.2	37.8	–	–
– Rank		1st	1st	1st	–	–
Bankwest – Net Promoter Score³						
Consumer NPS		(4.6)	(11.4)	–	–	–
– Rank		5th	5th	–	–	–
Business NPS		(0.2)	0.9	–	–	–
– Rank		3rd	3rd	–	–	–
ASB – Net Promoter Score						
Retail banking ⁵		32.0	–	–	–	–
– Rank		3rd	–	–	–	–
Business and rural banking ⁶		4.2	–	–	–	–
– Rank		1st	–	–	–	–

Customer complaints	#	30 Jun 20	30 Jun 19	30 Jun 18
Resolved ⁷		45,324	40,588	33,530
Escalated to an external dispute resolution (EDR) scheme ⁸		5,480	4,695	–
– Privacy complaints		22	22	22

Customer Advocate		30 Jun 20
Complaints reviewed by the Office of the Customer Advocate	#	1,035
Average business days to review complaint	days	14
Outcomes from review process:		
– Upheld bank decision	%	54
– Upheld bank decision, enhanced outcome for customer	%	35
– New decision	%	11

1 Customer advocacy metrics have not been assured by PwC as they are sourced from independent third-party providers.

2 Net Promoter Score (NPS) metrics are provided by DBM Consumer Atlas.

3 NPS methodology and service provider changed to DBM Consumer Atlas in 2019.

4 NPS metrics are provided by Roy Morgan Research. Not available prior to FY18.

5 NPS methodology and service provider changed to Retail Market Monitor in 2019. The results prior to FY20 are not comparable.

6 NPS methodology and service provider changed to Business Finance Monitor in 2019. The results prior to FY20 are not comparable.

7 Complaints based on ASIC RG165 guidance. Methodology revised in FY20 to consider only those complaints resolved after five business days, and FY19 and FY18 have been restated. FY20 complaints increased due to the CEO writing to customers and inviting feedback, a technology outage in October 2019 as well as hardship complaints due to COVID-19.

8 FY19 number restated to exclude complaints that have not been through the Group's internal dispute resolution process, based on the percentage of complaints in FY20. Excludes Bankwest complaints.





Environmental metrics

We manage our operations to ensure we minimise our carbon footprint, use resources efficiently and minimise costs associated with those resources. We report the Scope 1 and 2 (direct) and Scope 3 (indirect) carbon emissions for our operations in Australia, New Zealand and other overseas locations. We are also committed to supporting the transition to a low carbon economy and report our progress against our target to fund \$15 billion of low carbon projects by 2025.

Low carbon transition		30 Jun 20	30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16	
Low carbon funding ¹	\$m	5,374	5,134	4,575	–	–	
– Renewable energy lending exposure ¹	\$m	4,225	3,644	3,716	2,800	2,200	
Business lending emissions intensity ²	kgCO ₂ -e/AUD	N/A	0.26	0.26	0.28	0.29	
Climate bond arrangement ³	\$m	9,490	1,845	2,014	1,018	50	
Greenhouse gas emissions		tCO ₂ -e	30 Jun 20	30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16
Group							
Scope 1 emissions ^{4,5}		10,840	7,624	8,740	9,694	9,063	
Scope 2 emissions ⁵		103,528	78,757	87,277	96,595	107,762	
Scope 3 emissions ^{5,6}		47,151	99,580 ⁷	85,754	91,150	93,622	
Total		161,519	185,961 ⁷	181,771	197,439	210,447	
Scope 1 and 2 per FTE⁸		1.8	1.9	2.1	2.3	2.6	
Australia							
Scope 1 emissions ⁵		8,306	6,983	7,257	7,411	7,682	
Scope 2 emissions ⁵		96,262	71,128	76,866	83,723	94,255	
Scope 3 emissions ^{5,6}		43,341	88,282	72,430	77,553	78,961	
Total		147,909	166,393	156,553	168,687	180,898	
Scope 1 and 2 per FTE⁸		1.9	2.1	2.3	2.6	2.9	
New Zealand							
Scope 1 emissions ⁴		2,046	82	733	1,348	436	
Scope 2 emissions		1,614	1,938	2,462	2,661	3,213	
Scope 3 emissions		1,266	4,259	5,834	3,813	4,950	
Total		4,926	6,279	9,029	7,822	8,599	
Other overseas							
Scope 1 emissions		488	559	750	935	945	
Scope 2 emissions		5,652	5,690	7,949	10,211	10,294	
Scope 3 emissions		2,544	7,039	7,490	9,784	9,711	
Total		8,684	13,288	16,189	20,930	20,950	

1 Prior year numbers have not been assured.

2 See commbank.com.au/CRreporting for methodology. Current period data is not available as the methodology relies on published client-specific data which is time delayed. Not assured by PwC. EY has provided limited assurance on the pool of assets backing the Green Liabilities in August 2020.

3 Not assured by PwC. Includes the full value of the transactions where CBA has acted as an Involved Party. FY20 number has increased due to higher demand for green bonds.

4 New Zealand operations has reclassified a proportion of their leased fleet fuel usage from Scope 3 emissions to Scope 1 emissions.

5 In FY20, CBA assumed operational control of two data centres. Emissions from these locations have been reclassified from Scope 3 to Scope 1 or 2 emissions, depending on source.

6 FY20 Scope 3 emissions exclude emissions from waste to landfill. From FY19, Scope 3 emissions include emissions from base buildings and paper use.

7 Restated due to summation error in FY19 Scope 3 emissions.

8 Emissions intensity calculations for FY20 exclude the reclassified Scope 2 emissions from the two data centres now under operational control.

Operations – Australia	tCO ₂ -e	30 Jun 20	30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16
Greenhouse gas emissions						
Scope 1: Natural gas and diesel stationary ¹		1,124	357	389	541	663
Scope 1: Transport		7,182	6,626	6,868	6,870	7,019
Scope 2: Purchased electricity: property portfolio ¹		62,443	71,128	76,866	83,723	94,255
Scope 2: Purchased electricity: data centres ¹		33,819				
Scope 3: Purchased electricity: data centres ¹		1,475	38,182	39,647	44,052	41,261
Scope 3: Natural gas and diesel stationary		202	73	79	116	133
Scope 3: Transport ²		10,581	20,531	21,349	21,576	23,451
Scope 3: Hotel accommodation ³		2,191				
Scope 3: Transmission and distribution losses		10,572	8,272	10,021	10,503	12,453
Scope 3: Office paper use ⁴		204	30	–	–	–
Scope 3: Base building		18,116	19,793	–	–	–
Energy – Australia						
	gigajoules					
Fuels – natural gas, diesel and transport		127,827	112,675	112,671	129,671	142,418
Purchased electricity – property portfolio		281,356	313,065	339,270	365,617	399,781
– Renewable energy via power purchase agreement or retail contracts ³		279,932	–	–	–	–
Electricity generated from on-site solar panels ³		6,106	–	–	–	–
Purchased electricity – data centre electricity		157,578	168,620	173,281	189,456	174,796
Total energy consumption		572,867	594,360	625,222	684,744	716,995
Water and paper – Australia						
Water ⁵	kilolitres	177,047	216,102	172,134	171,477	114,608
Office paper usage (A3 and A4)	tonnes	483	570	629	750	–

1 In FY20, CBA assumed operational control of two data centres. Emissions from these locations have been reclassified from Scope 3 to Scope 1 or 2 emissions, depending on source.

2 Emissions reduced due to travel restrictions as a result of COVID-19.

3 Reported for first time in FY20.

4 Paper use emissions increased as a new supplier of office products also includes non-carbon neutral paper in their range.

5 FY20 and FY19 commercial water use includes both new commercial buildings and old commercial buildings that have not been vacated.





Social – our people metrics

Employees are the Bank's most important asset and having an engaged, well-trained and accountable workforce is essential to the delivery of the Bank's strategy and delivers tangible benefits for our customers, shareholders and the communities we operate in. Flexible working practices help our people balance their goals and commitments and support a performance culture. Diversity and inclusion are an integral part of the Bank's culture, values and the way we do business.

Employees ¹		30 Jun 20	30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16	
Total full-time equivalent (FTE)	#	43,585	45,165	45,753	45,614	45,129	
– Australia		36,330	37,137	36,446	35,701	35,273	
– New Zealand		5,122	5,038	5,538	5,409	5,518	
– Other		2,133	2,990	3,769	4,504	4,338	
Graduates		153	183	188	149	119	
Headcount	#	48,167	50,482	51,371	51,779	51,120	
Employee turnover – voluntary	%	10.1	11.3	11.8	10.1	11.3	
Employee turnover – involuntary	%	4.2	4.0	4.2	–	–	
Employment type (headcount)²	#						
Full-time		32,178	33,125	–	–	–	
Part-time		7,565	7,900	–	–	–	
Casual		399	438	–	–	–	
Safety and wellbeing							
Lost Time Injury Frequency Rate ³	rate	0.9	1.6	1.4	1.6	1.6	
Absenteeism	days	7.8	7.2	6.0	5.9	6.0	
Health, safety and wellbeing training ⁴	#	49,385	49,977	–	–	–	
Employee engagement and flexible working⁵	%	Apr 20	Oct 19	Apr 19	Apr 18	Apr 17	Apr 16
Employee engagement index – CBA ⁶		81	72	68	72	78	77
Employees working flexibly		–	66.0	73.9	73.7	69.4	43.4
Employees with caring responsibilities		–	47.5	50.7	53.0	–	–
	%	30 Jun 20	30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16	
Employees working part-time or job-sharing		19.0	19.5	19.7	19.4	19.8	
Parental leave	#	30 Jun 20	30 Jun 19				
Female employees who have accessed parental leave		1,433	1,479				
Male employees who have accessed parental leave		913	917				
Employees who have returned to work and are still employed after 12 months ⁷		1,825	–				

1 Includes discontinued operations.

2 Excludes fixed term contractors and contingent workers.

3 Prior year numbers have been restated due to claims received after year-end reporting date.

4 FY19 number has been restated. The health, safety and wellbeing training number is higher than FTE as the training is assigned annually and to new employees.

5 Sourced from the Group's people and culture survey. Survey provider changed in FY20 to Qualitrics. Due to COVID-19 not all metrics were surveyed in April 2020.

6 Employee engagement showed a significant improvement due to the Bank's support of customers, people and communities during COVID-19.

7 Reported for first time in FY20.

Employee training	hrs	30 Jun 20			30 Jun 19		
		Female	Male	Total	Female	Male	Total
Executive Managers and above roles		29,023	41,060	70,083	40,795	61,054	101,849
Others		856,919	649,055	1,505,974	795,978	577,415	1,373,393
Total		885,942	690,115	1,576,057	836,773	638,469	1,475,242
Per employee							
Executive Managers and above roles		21.3	19.9	20.5	31.6	29.7	30.4
Others		29.1	25.6	27.5	27.2	22.3	24.9
Average per employee		28.8	25.2	27.1	27.4	22.8	25.2

	#	30 Jun 20	30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16
ESG training ¹		1,560	4,043	3,577	2,768	1,786

Gender diversity	%	30 Jun 20	30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16
Women in workforce		56.9	57.2	57.4	57.8	58.0
Women in Manager and above roles		45.0	45.0	44.6	44.4	43.6
Women in Executive Manager and above roles		41.2	39.1	37.6	36.7	35.2
Women in Senior Leadership (Group Executives)		27.3	22.2	20.0	–	–

Gender pay equity (female to male base salary) ²	ratio	31 Mar 20	31 Mar 19	31 Mar 18	31 Mar 17
Executive General Manager		0.90	0.95	0.94	0.95
General Manager		1.00	0.97	0.99	1.00
Executive Manager		0.98	1.00	0.98	0.99
Manager/Professional		0.98	0.98	0.98	0.98
Team Member		1.00	1.00	1.00	1.00

Age diversity	%	30 Jun 20	30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16
<25 years		7.9	7.4	7.3	8.1	8.3
25–34 years		30.8	31.4	33.2	34.8	35.9
35–44 years		31.9	31.8	31.0	29.7	29.5
45–54 years		19.6	19.9	19.5	18.9	18.5
55–64 years		8.6	8.4	8.0	7.6	7.2
65+ years		1.0	0.9	0.8	0.6	0.6

Other diversity dimension ³	%	Oct 19	Apr 19	Apr 18	Apr 17	2016
CBA Indigenous workforce (ancestry) ⁴		1.5	0.9	1.0	0.8	–
2016 Australian Census (Aboriginal or Torres Strait Islander)		–	–	–	–	2.8
Employees who identify as having a disability		8.7	10.5	11.9	–	–
Employees who identify as LGBTI		3.3	3.4	3.4	–	–

Cultural diversity based on ancestry (Oct 2019) ³	Cultural Diversity Index #	Australia, NZ, British, Irish %	Europe %	Asia %	Africa, Middle East %	Americas %	Indigenous, Pacific Islanders %
CBA overall	0.72	57.37	11.04	23.87	3.42	1.39	2.91
General Manager and above	0.49	75.38	12.16	6.38	2.74	2.43	0.91
Executive Manager and above	0.57	70.59	13.78	9.52	3.06	1.97	1.09
2016 Australian Census (ancestry)	0.59	69	12	14	4	1	1

1 FY19 number restated due to incorrect capture of training modules. FY20 number has decreased due to postponement of training as a result of COVID-19.

2 Methodology changed in FY20, to improve representation of management levels. Reported values exclude employees seconded to their role at the time of reporting. All prior year numbers have been restated.

3 Sourced from the Group's people and culture survey. Survey provider changed in FY20 to Qualitrics. Due to COVID-19 not all metrics were surveyed in April 2020.

4 Metric can be volatile due to small sample size.





Social – community metrics

We contribute to our communities through community investment and financial education. We also provide support for Indigenous communities in keeping with our purpose of improving the financial wellbeing of customers and communities.

		30 Jun 20	30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16
Community investment	\$m					
Total community investment ^{1,2}		332.3	288.4	290.0	266.0	262.6
– Cash contributions ²		57.5	41.6	55.5	37.2	37.8
– Time volunteering ³		0.7	1.1	1.1	1.2	1.4
– Forgone revenue ¹		261.4	231.5	220.3	215.9	211.8
– Program implementation costs		12.7	14.2	13.2	11.7	11.6
Community investment as a percentage of pre-tax profit ⁴	%	3.2	2.4	2.2	2.0	2.0
Financial literacy programs	#					
School banking students (active) ³		174,997	244,636	299,074	321,389	325,797
Start Smart students (booked) ^{3,5}		377,214	427,527	568,649	574,246	557,475
Indigenous community support						
Indigenous Customer Assistance Line (calls received)	#	206,436	202,444	180,225	168,218	170,789
Australian Indigenous supplier spend – first tier	\$'000	4,395	2,959	–	–	–



Governance metrics

Strong governance is key to the Bank's ability to deliver on our purpose and strategy. Having independent and diverse Non-Executive Directors supports strong oversight and quality decision-making by our Board. It is also important that our people know what is expected of them and are confident to speak up about any issues or concerns.

		30 Jun 20	30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16
Board composition⁶	#					
Total Directors		9	10	10	10	12
– Female		5	5	4	4	4
– Male		4	5	6	6	8
Independent Directors		8	9	9	9	11
Female Directors on Board	%	56	50	40	40	33
Group compliance training⁷	%					
Training completion rate – Code of Conduct		92.7	96.7	99.4	97.6	–
Training completion rate – mandatory learning		96.4	93.6	94.4	96.9	–
Conduct and whistleblowing	#					
Substantiated misconduct cases		1,851	1,869	1,259	1,022	–
Misconduct cases resulting in termination		136	187	–	–	–
SpeakUP Program cases		284	311	143	171	–
– Whistleblower cases ⁸		103	30	33	44	–

1 Forgone revenue methodology has changed in FY20. The FY19 number has been restated. Increase in FY20 is mainly due to expanding the age eligibility for fee waivers on Smart & Complete accounts in October 2019, increase in Streamline accounts and pricing changes to transaction fees in November 2019.

2 The FY20 increase is mainly due to the launch of the Next Chapter program to address domestic and financial abuse, and donations for bushfire and drought relief.

3 FY20 metrics impacted by COVID-19.

4 Cash net profit from continuing operations before tax.

5 Start Smart program for vocational students ceased in FY19.

6 As numbers are actuals, no assurance by PwC is provided.

7 The training completion rates are not 100% as allocated training may be scheduled for completion after 30 June or training may be overdue. There are remuneration consequences for employees who do not meet their training obligations.

8 The FY20 increase in whistleblower cases is in part attributable to an expanded definition of an Eligible Person and Reportable Conduct as per changes to the Corporations Act applicable from 1 July 2019.