2026 GRI and SASB Reporting

This appendix contains our disclosures aligned to:

Global Reporting Initiative (GRI) Standards Index
Sustainability Accounting Standards Board (SASB) Index

Further information about our commitment to sustainability is included in our 2026 Annual Report and our Sustainability Performance metrics. These can be found on our website at commbank.com.au/sustainabilityreporting

Commonwealth Bank of Australia

Global Reporting Initiative (GRI) Index

GRI 2: General Disclosures

GRI No.	Title	2026 Report location / other references or information
Organisation & reporting practices		
2-1	Organisational details	**Commonwealth Bank of Australia** **2026 Annual Report** Who we are – pages 4–5 Directors' Report; Operating and financial review – page 145 Notes to the financial statements; Overview – pages 193-194 Notes to the financial statements; Financial reporting by segments – pages 211–215 Contact Us – page 408 **CBA Website** About us International locations
2-2	Entities included in the Organisation's sustainability reporting	**2026 Annual Report** Notes to the financial statements; Group Structure – pages 318–324 Independent Auditor and Assurance Report on sustainability disclosures – pages 383-394 Sustainability Report; Operational greenhouse gas emissions – pages 135-137 Sustainability Report appendix; Basis of preparation – pages 354-361 **ASB Sustainability Reporting**
2-3	Reporting period, frequency and contact point	Reporting period FY26: 1 July 2025 – 30 June 2026 Reporting frequency: Annual Contact point: **CbaInvestorRelations@cba.com.au**
2-4	Restatements of information	All material restatements are noted within the relevant disclosures **2026 Annual Report** 2026 financial highlights – page 5 Delivering financial performance – pages 38-45 Social and governance performance metrics – pages 84-89 Sustainability Report; Climate-related metrics, goals and targets – pages 134-142 Financial Report – pages 185–328 Sustainability Report Appendix; Changes in comparatives and prior year estimates – page 354 Glossary – pages 395–406

GRI 2: General Disclosures

GRI No.	Title	2026 Report location / other references or information
2-5	External assurance	2026 Annual Report Auditor's Independence Declaration – page 184 Independent Auditor's Report – pages 333-340 Independent Auditor and Assurance Report on sustainability disclosures – pages 383-394
Activities and workers		
2-6	Activities, value chain and other business relationships	2026 Annual Report 2026 financial highlights – page 5 Chair and CEO message – pages 2–3 Who we are – pages 4-5 How we create value – pages 8-9 Listening to our stakeholders – pages 10-11 Delivering on our strategic priorities – pages 14–23 Creating value for our stakeholders – pages 24-37 Delivering financial performance – pages 38-45 Our approach to corporate governance – pages 51-72 Managing our risks – pages 73-83 Managing our business responsibly; Meeting stakeholder expectations – pages 49-50 Supporting Australia's transition to net zero by 2050; Our role in helping build Australia's future economy - page 95 Supporting Australia's transition to net zero by 2050; Where our emissions come from - page 95 Directors' Report – pages 145-149 Notes to the financial statements; Overview – pages 193-194 Notes to the financial statements; Financial reporting by segments – pages 211–215 Notes to the financial statements; Group structure – pages 318–324 CBA Website Modern Slavery and Human Trafficking Statement Supplier Code of Conduct
2-7	Employees	2026 Annual Report Listening to our stakeholders – pages 10-11 Building an engaged and supported workforce – pages 32-35 Operating expenses – page 42 Social and governance performance metrics; Our people – pages 86-87 Glossary – pages 395–406 CBA Website 2026 Full year sustainability performance metrics and disclosures – People tab

GRI 2: General Disclosures

GRI No.	Title	2026 Report location / other references or information
2-8	Workers who are not employees	**2026 Annual Report** Listening to our stakeholders – pages 10-11 Managing our business responsibly; Respecting human rights – page 50 Managing our business responsibly; Working with our suppliers – page 50 Glossary – pages 395–406 **CBA Website** CBA Code of Conduct Modern Slavery and Human Trafficking Statement Supplier Code of Conduct
Governance		
2-9 2-10 2-11 2-12 2-13 2-14 2-15 2-16	Governance structure and composition Nomination and selection of the highest governance body Chair of the highest governance body Role of the highest governance body in overseeing the management of impacts Delegation of responsibility for managing impacts Role of the highest governance body in sustainability reporting Conflicts of interest Communication of critical concerns	**2026 Annual Report** Our approach to corporate governance – pages 51-72 Managing our business responsibly – pages 46-50 Directors' Report – pages 145-149 Sustainability Report; Climate governance – pages 130-133 Notes to the financial statements; Related party disclosures – page 323 **CBA Website** Board Charter Corporate governance Corporate Governance Statement
2-17 2-18	Collective knowledge of the highest governance body Evaluation of the performance of the highest governance body	**2026 Annual Report** Our approach to corporate governance – pages 51-72 **CBA Website** Corporate Governance Statement

GRI 2: General Disclosures

GRI No.	Title	2026 Report location / other references or information
2-19 2-20	Remuneration policies Process to determine remuneration	**2026 Annual Report** Our approach to corporate governance; Message from our Chair – pages 52-53 Our approach to corporate governance; Board committees – page 56 Building an engaged and supported workforce; Workplace Gender Equality Agency (WGEA) median pay gap – page 33 Remuneration Report – pages 150-182 **2025 CPS 511 Remuneration Disclosures** Remuneration Governance – pages 2-3 Remuneration Framework and Principles – page 3 Group Remuneration and Performance Frameworks – page 3-9 **CBA Website** Board Charter 2025-2026 Report to the Workplace Gender Equality Agency (WGEA)
2-21	Annual total compensation ratio	**2026 Annual Report** Social and governance performance metrics; Our people – pages 86-87 Remuneration Report – pages 150-182
Strategy, policies and practices		
2-22	Statement on sustainable development strategy	**2026 Annual Report** Chair and CEO message – pages 2-3 Delivering on our strategic priorities – pages 14-23 Our approach to corporate governance – pages 51-72 Remuneration Report – pages 150-182 Sustainability Report; Message from our Chair and CEO – pages 92-93 Sustainability Report; Climate strategy – pages 98–117 **2025 CPS 511 Remuneration Disclosures** Introduction – page 1 **CBA Website** Environmental and Social Framework Board Charter Modern Slavery and Human Trafficking Statement

GRI 2: General Disclosures

GRI No.	Title	2026 Report location / other references or information
2-23	Policy commitments	**2026 Annual Report** Managing our risks – pages 73-83 Managing our business responsibly – pages 46-50 Sustainability Report; Chair and CEO message – pages 92-93 Sustainability Report; Climate strategy – pages 98-117 Sustainability Report; Climate governance – pages 130-133 Sustainability Report; Climate risk management – pages 118–129 **CBA Website** CBA Code of Conduct Corporate Governance Statement Environmental and Social Framework Modern Slavery and Human Trafficking Statement Supplier Code of Conduct
2-24	Embedding policy commitments	**2026 Annual Report** Delivering on our strategic priorities – pages 14–23 Our approach to corporate governance – pages 51-72 Managing our risks – pages 73-83 Enhancing customer experience and support – pages 26-29 Supporting our communities – pages 30-31 Building an engaged and supported workforce – pages 32-35 Delivering for our shareholders – pages 36-37 Managing our business responsibly – pages 46-50 Social and governance performance metrics – pages 84-89 Sustainability Report; Climate strategy - pages 98-117 Sustainability Report; Climate governance – pages 130-133 Sustainability Report; Climate risk management – pages 118-129 Sustainability Report; Climate-related metrics, goals and targets – 134-142 Glossary – pages 395–406 **CBA Website** Corporate Governance Statement Environmental and Social Framework Modern Slavery and Human Trafficking Statement Supplier Code of Conduct

GRI 2: General Disclosures

GRI No.	Title	2026 Report location / other references or information
2-25 2-26	Processes to remediate negative impacts Mechanisms for seeking advice and raising concerns	**2026 Annual Report** Listening to our stakeholders – pages 10-11 Managing our business responsibly – pages 46-50 Social and governance performance metrics – pages 84-89 Glossary – pages 395–406 **CBA Website** 2026 Full year sustainability performance metrics and disclosures – Governance tab CBA Code of Conduct Complaints handling principles Environmental and Social Framework Human Rights of First Nations Stakeholder Grievance Process Framework Human Rights of First Nations Stakeholders Grievance Process Framework – Frequently Asked Questions Human Rights of First Nations Stakeholders Grievance Process Framework - Chart (PDF) Supplier Code of Conduct Whistleblower policy
2-27	Compliance with laws and regulations	**2026 Annual Report** About this report – inside cover Managing our business responsibly – pages 46-50 Social and governance performance metrics – pages 84-89 Directors' Report; Litigation and regulatory matters – page 146 Directors' Report; Environmental reporting – page 147 Notes to the financial statements; Other liabilities – page 251-257 Glossary – pages 395–406 **CBA Website** 2026 Full year sustainability performance metrics and disclosures – Customers tab 2026 Full year sustainability performance metrics and disclosures – Governance tab Modern Slavery and Human Trafficking Statement
2-28	Membership associations	**2026 Annual Report** Listening to our stakeholders – pages 10-11 Helping build Australia's future economy; Advocating for a stronger financial system and economy – page 17 Sustainability Report; Chair and CEO Message and Supporting Australia's transition to net zero by 2050 – pages 92-97 **CBA Website** Corporate Governance Statement

GRI 2: General Disclosures

GRI No.	Title	2026 Report location / other references or information
Stakeholder engagement		
2-29	Approach to stakeholder engagement	**2026 Annual Report** Who we are – pages 4-5 Our approach to corporate governance; Board Stakeholder engagement – page 57 Listening to our stakeholders – pages 10-11 Managing our business responsibly – pages 46-50 **CBA Website** Corporate Governance Statement Environmental and Social Framework Human Rights of First Nations Stakeholder Grievance Process Framework Stakeholder Engagement Approach Supplier Code of Conduct
2-30	Collective bargaining agreements	As at 30 June 2026, approximately 99% of employees are covered by the Commonwealth Bank Group EA or the Bankwest EA. **CBA Website** 2026 Full year sustainability performance metrics and disclosures – People tab

GRI: Material Topics

GRI No.	Title	2026 Report location / other references or information
Disclosures on material topics		
3-1 3-2	Process to determine material topics List of material topics	**2026 Annual Report** Listening to our stakeholders – pages 10-11 CBA Website Our Sustainability Materiality Assessment
3-3	Management of material topics	**2026 Annual Report** Delivering on our strategic priorities – pages 14-23 Creating value for our stakeholders – pages 24-37 Managing our business responsibly – pages 46-50 Social and governance performance metrics – pages 84-89 Managing our risks – pages 73–83 Our approach to corporate governance – pages 51–72 **CBA Website** Accessibility and Inclusion Strategy Environmental and Social Framework CBA Remedial Action Plan sustainability review Our Response to APRA's Prudential Inquiry Reconciliation Action Plan Stakeholder Engagement Approach
201: Economic Performance		
201-1	Direct economic value generated and distributed	**2026 Results Presentation and Investor Discussion Pack** How we contribute to Australia – FY26 Result – slide 41 **2026 Annual Report** 2026 financial highlights – page 5 How we create value – pages 8-9 Helping build Australia's future economy – pages 16-17 Delivering simpler, safer and better banking – pages 22-23 Creating value for our stakeholders – pages 24-37 Social and governance performance metrics – pages 84-89 Delivering financial performance – pages 38-45
201-2	Financial implications and other risks and opportunities due to climate change	**2026 Annual Report** Sustainability Report – pages 90-143 Sustainability Report Appendix – pages 353-382 **CBA Website** Environmental & Social Framework

GRI: Material Topics

GRI No.	Title	2026 Report location / other references or information
201-3	Defined benefit plan obligations and other retirement plans	**2026 Annual Report** Notes to the financial statements; Operating expenses – pages 205–206 Notes to the financial statements; Employee benefits – pages 310–317
201-4	Financial assistance received from government	We did not receive any financial assistance from the government in the 2026 financial year.
205: Anti-corruption		
205-1 205-2 205-3	Operations assessed for risks related to corruption Communication and training about anti-corruption policies and procedures Confirmed incidents of corruption and actions taken	**2026 Annual Report** Social and governance performance metrics; Group compliance training – page 89 and definition, page 405-406 Managing our risks – pages 73-83 Notes to the financial statements; Other liabilities; Litigation – pages 254-255 Notes to the financial statements; Risk management; Risk management framework – pages 269-276 **CBA Website** CBA Anti Bribery and Corruption Policy CBA Code of Conduct
305: Emissions		
305-1 305-2 305-3 305-4 305-5 305-7	Direct (Scope 1) GHG emissions Energy indirect (Scope 2) GHG emissions Other indirect (Scope 3) GHG emissions GHG emissions intensity Reduction of GHG emissions Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions	**2026 Annual Report** Sustainability Report; Climate strategy – pages 98-117 Sustainability Report; Climate-related metrics, goals and targets – pages 134-142 Sustainability Report Appendix; Financed emissions – pages 362-370 Sustainability Report Appendix; Group operational emissions – pages 357-361 Glossary – pages 395–406 **CBA Website** 2026 Full year sustainability performance metrics and disclosures – GHG emissions
303: Water and Effluents		
303-1 303-2 303-3 303-4 303-5	Interactions with water as a shared resource Management of water discharge-related impacts Water withdrawal Water discharge Water consumption	**2026 Annual Report** Sustainability Report; Waste, water and paper used in our Australian operations – page 142 Sustainability Report; Understanding nature risks for Australian agriculture – pages 128-129 Sustainability Report; Climate risk management – pages 118-127 Sustainability Report Appendix; Group operational emissions – pages 357-361 Glossary – pages 395–406 **CBA Website** 2026 Full year sustainability performance metrics and disclosures – GHG emissions tab 2026 Full year sustainability performance metrics and disclosures – Water, waste and paper tab

GRI: Material Topics

GRI No.	Title	2026 Report location / other references or information
306: Waste		
306-1 306-2 306-3 306-4 306-5	Waste generation and significant waste-related impacts Management of significant waste-related impacts Waste generated Waste diverted from disposal Waste directed to disposal	**2026 Annual Report** Sustainability Report; Waste, water and paper used in our Australian operations – page 142 Sustainability Report; Understanding nature risks for Australian agriculture – pages 128-129 Sustainability Report; Climate risk management – page 118 Sustainability Report; Sustainability funding – page 141 Sustainability Report appendix; Sustainability funding target – pages 376-379 Glossary – pages 395–406 **CBA Website** 2026 Full year sustainability performance metrics and disclosures – Water, waste and paper tab
401: Employment		
401-1	New employee hires and employee turnover	**2026 Annual Report** Reimagining customer experiences; Building world-class capability – page 21 Building an engaged and supported workforce; Building tomorrow's workforce today – pages 34-35 Social and governance performance metrics; Our people – page 86 Glossary – pages 395–406 **CBA Website** 2026 Full year sustainability performance metrics and disclosures – People tab
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	**2026 Annual Report** Building an engaged and supported workforce – pages 32-35 Notes to the financial statements; Our performance; Operating expenses – pages 205-206 Notes to the financial statements; Employee benefits – pages 310-317 Glossary – pages 395–406
401-3	Parental leave	**2026 Annual Report** Social and governance performance metrics; Our people – page 86 Glossary – pages 395–406 **CBA Website** 2026 Full year sustainability performance metrics and disclosures – Flexible working tab

GRI: Material Topics

GRI No.	Title	2026 Report location / other references or information
403: Occupational Health & Safety		
403-1 403-2 403-3 403-4 403-5 403-6 403-7 403-8 403-9 403-10	Occupational health and safety management system Hazard identification, risk assessment, and incident investigation Occupational health services Worker participation, consultation, and communication on occupational health and safety Worker training on occupational health and safety Promotion of worker health Prevention and mitigation of occupational health and safety impacts directly linked by business relationships Workers covered by an occupational health and safety management system Work-related injuries Work-related ill health	**2026 Annual Report** Building an engaged and supported workforce; Helping all our people thrive – page 33 Managing our business responsibly; Meeting stakeholder expectations – page 50 Social and governance performance metrics; Our people – page 86 Glossary – pages 395–406 **CBA Website** 2026 Full year sustainability performance metrics and disclosures - Training, health and safety tab Rewards & benefits - Careers Workplace health and safety policy
404: Training and Education		
404-1 404-2 404-3	Average hours of training per year per employee Programs for upgrading employee skills and transition assistance programs Percentage of employees receiving regular performance and career development reviews	**2026 Annual Report** Our approach to corporate governance; Board education and training – pages 62-63 Reimagining customer experiences; Building world-class capability – page 21 Building an engaged and supported workforce – pages 32-35 Managing our business responsibly – pages 46-50 Social and governance performance metrics – pages 84-89 Glossary – pages 395–406 **CBA Website** 2026 Full year sustainability performance metrics and disclosures - Training, health and safety tab
405: Diversity and Equal Opportunity		
405-1	Diversity of governance bodies and employees	**2026 Annual Report** Building an engaged and supported workforce – pages 32–35 Our approach to corporate governance; Board performance, composition and renewal – page 61 Our approach to corporate governance; Board of Directors – pages 64-67 Our approach to corporate governance; Executive Leadership Team – pages 68-72 Social and governance performance metrics; Our people – pages 86–87 Glossary – pages 395–406 **CBA Website** 2026 Full year sustainability performance metrics and disclosures – Diversity and inclusion tab Inclusion & diversity policy Commitment to diversity, equity and inclusion Corporate Governance Statement Reconciliation Action Plan

GRI: Material Topics

GRI No.	Title	2026 Report location / other references or information
405-2	Ratio of basic salary and remuneration of women to men	**2026 Annual Report** Building an engaged and supported workforce; Helping all our people thrive – page 33 Social and governance performance metrics; Gender pay equity – page 87 **CBA Website** 2026 Full year sustainability performance metrics and disclosures – Diversity and inclusion tab Commitment to diversity, equity and inclusion Corporate Governance Statement 2025-2026 Report to the Workplace Gender Equality Agency (WGEA)
408: Child Labor		
408-1	Operations and suppliers at significant risk for incidents of child labour	**2026 Annual Report** Managing our business responsibly; Respecting human rights – page 50 Listening to our stakeholders; Governance, culture and accountability – page 11 Social and governance performance metrics; ESG training – page 87 Sustainability Report; Climate-related policies, processes and tools – page 119 Directors' Report; Modern slavery reporting – page 147 Notes to the financial statements; Operational risk – page 274 **CBA Website** Corporate Governance Statement Environmental and Social Framework Modern Slavery and Human Trafficking Statement Supplier Code of Conduct
409: Forced or Compulsory Labor		
409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labour	**2026 Annual Report** Managing our business responsibly; Respecting human rights – page 50 Listening to our stakeholders; Governance, culture and accountability – page 11 Social and governance performance metrics; ESG training – page 87 Directors' Report; Modern slavery reporting – page 147 Sustainability Report; Climate-related policies, processes and tools – page 119 Notes to the financial statements; Operational risk – page 274 **CBA Website** Corporate Governance Statement Environmental and Social Framework Modern Slavery and Human Trafficking Statement Supplier Code of Conduct

GRI: Material Topics

GRI No.	Title	2026 Report location / other references or information
411: Rights of Indigenous Peoples		
411-1	Incidents of violations involving rights of indigenous peoples	**2026 Annual Report** Enhancing customer experience and support; Supporting financial inclusion – page 29 Supporting our communities – pages 30-31 Managing our business responsibly; Meeting stakeholder expectations – pages 49-50 Social and governance performance metrics; Our communities – page 88 **CBA Website** Environmental and Social Framework Human Rights of First Nations Stakeholder Grievance Process Framework Human Rights of First Nations Stakeholders Grievance Process Framework – Frequently Asked Questions Human Rights of First Nations Stakeholders Grievance Process Framework - Chart (PDF) Modern Slavery and Human Trafficking Statement Reconciliation Action Plan
413: Local Communities		
413-1 413-2	Operations with local community engagement, impact assessments, and development programs Operations with significant actual and potential negative impacts on local communities	**2026 Annual Report** How we create value – pages 8-9 Chair and CEO's message – pages 2-3 Helping build Australia's future economy – pages 16-17 Listening to our stakeholders – pages 10-11 Enhancing customer experience and support – pages 26-29 Social and governance performance metrics; Our communities – page 88 Sustainability Report; Supporting Australia's energy transition to net zero by 2050 – pages 94-97 Sustainability Report; Our climate-related risks and opportunities – page 123 Glossary – pages 395–406 **CBA Website** Accessibility and Inclusion Strategy Community Investment Corporate Governance Statement Next Chapter website Reconciliation Action Plan Sustainability at CBA

418: Customer Privacy		
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	**2026 Annual Report** Social governance and performance metrics; Our customers – page 85 Social governance and performance metrics; Governance – page 89 Notes to the financial statements; Other liabilities – pages 251-257 **CBA Website** 2026 Full year sustainability performance metrics and disclosures – Customers tab 2026 Full year sustainability performance metrics and disclosures – Governance tab

Sustainability Accounting Standards Board (SASB) Index

SASB Index: Commercial Banks Standards

Accounting Metric	Category	Unit of measure	Code	Response (FY26)	Supporting documents (FY26)
Data Security					
1. Number of data breaches 2. percentage that are personal data breaches 3. number of account holders affected	Quantitative	Number, Percentage (%)	FN-CB-230a.1	CBA is required to report notifiable data breaches to the Office of the Australian Information Commissioner (OAIC) when they occur. See the 2026 Annual Report for information on our voluntary Enforceable Undertaking and privacy-related complaints. See our 2026 Social and governance performance metrics and disclosures for the definition and number of data breaches reported to the OAIC. See CBA's Group Privacy Statement at **commbank.com.au/privacy** See CBA's Information Security Statement for CBA's incident response management.	**2026 Annual Report** Social and governance performance metrics; Our customers; Governance – pages 85, 89 Notes to the financial statements; Other liabilities – pages 251-257 **CBA Website** 2026 Full year sustainability performance metrics and disclosures – Customers tab 2026 Full year sustainability performance metrics and disclosures – Governance tab Availability of Payments Services to Individuals and Businesses Group Privacy Statement Information Security Statement
Description of approach to identifying and addressing data security risks	Discussion and Analysis	n/a	FN-CB-230a.2	Cyber security, privacy and data management are listed as material risks for the business. Key actions are detailed in the 2026 Annual Report. See our Privacy Statement, Information Security Statement and CommBank Safe webpage for detail on the actions we take to protect customers and respond to data breaches and security incidents. See our Code of Conduct for our expectations for staff on customers' privacy.	**2026 Annual Report** Delivering simpler, safer and better banking – pages 22-23 Managing our risks – pages 73–83 Our material themes – page 11 Enhancing customer experience and support; Making banking safer for our customers – page 28 Managing our business responsibly; Strengthening trust in banking – page 48 **CBA Website** CBA Code of Conduct CommBank Safe Information Classification Standards Information Security Statement Group Privacy Statement

SASB Index: Commercial Banks Standards

Accounting Metric	Category	Unit of measure	Code	Response (FY26)	Supporting documents (FY26)
Financial Inclusion and Capacity Building					
1. Number and 2. amount of loans outstanding that qualify for programmes designed to promote small business and community development	Quantitative	Number, Presentation currency	FN-CB-240a.1	Business Banking provides fee-free or discounted products and services for not-for-profit organisations. In 2026, business forgone revenue accounted for $3,711,095. See the 2026 Annual Report and Investor Presentation & Discussion Pack for more information on how we support small businesses and communities, including our Benefits finder tools and community investment. See the 2026 Investor Presentation & Discussion Pack for our total committed exposures to the agriculture and forestry sector.	**2026 Annual Report** How we create value – pages 8-9 Helping build Australia's future economy – pages 16-17 Delivering financial performance; Business unit performance – pages 44-45 Enhancing customer experience and support; Supporting financial inclusion – page 29 Supporting our communities – pages 30-31 Social and governance performance metrics; Community investment – page 88 **2026 Results Presentation and Investor Discussion Pack** Business Banking – slide 12, 48 Agriculture & Forestry – slide 91 **CBA Website** Financial inclusion Reconciliation
1. Number and 2. amount of past due and nonaccrual loans or loans subject to forbearance that qualify for programmes designed to promote small business and community development	Quantitative	Number, Presentation currency	FN-CB-240a.2	We provide support through our Financial Assistance team to customers experiencing hardship for various reasons. In the 12 months to 30 June 2026, 121,524 requests for hardship were approved. These are broken down by category in our 2026 Sustainability performance metrics and disclosures.	**CBA Website** 2026 Full year sustainability performance metrics and disclosures – Customers tab Financial inclusion Reconciliation
Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	Quantitative	Number	FN-CB-240a.3	Retail banking provides fee-free or discounted products and services for a range of customers such as youth, students, young adults, Government benefit recipients, not-for-profit organisations and older people. In 2026, retail forgone revenue accounted for $326,817,888.	**2026 Annual Report** Social and governance performance metrics; Community investment - Forgone revenue – page 88 Glossary – pages 395–406 **CBA Website** Financial inclusion Reconciliation

SASB Index: Commercial Banks Standards

Accounting Metric	Category	Unit of measure	Code	Response (FY26)	Supporting documents (FY26)
Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Quantitative	Number	FN-CB-240a.4	See our 2026 sustainability performance for details on our Indigenous Customer Assistance Line calls, Next Chapter team interactions and Financial Independence Hub participants. These programs, as well as our fraud and scams prevention for customers and businesses, support for First Nations customers and other financial inclusion activities are further detailed in the 2026 Annual Report.	**2026 Annual Report** Sustainability performance; Our communities – page 88 Enhancing customer experience and support – pages 26-29 Supporting our communities – pages 30-31 **CBA Website** 2026 Full year sustainability performance metrics and disclosures – Customers tab CommBank Safe Next Chapter Financial inclusion Reconciliation

SASB Index: Commercial Banks Standards

Accounting Metric	Category	Unit of measure	Code	Response (FY26)	Supporting documents (FY26)
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis					
Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	Discussion and Analysis	n/a	FN-CB-410a.2	Environmental and Social (E&S) factors are discussed in our 2026 Annual Report. The report outlines our position and approach to climate change, as well as our progress and commitments. We apply a range of policies, standards, processes and tools to support a consistent, risk-based approach to assessing ESG risks across our activities, including assessments at a portfolio level and, where certain criteria are met, for individual customers and suppliers. See our website for more information. The E&S Framework provides a reference point for our stakeholders on the minimum standards we seek to abide by. Our E&S Framework reflects the minimum requirements through which we seek to manage the impacts of climate change, nature and human rights in relation to the Group's operations, supplier management, and financing and bond facilitation. As per the Equator Principles (EP), during the year ending December 2025, CBA had 11 EP project finance transactions that reached financial close. No EP project-related corporate loans or EP project related refinance transactions reached financial close. For the year ended 30 June 2026, more than 20,000 ESG risk assessments were completed with 39 escalated for review by a business unit Commitments Committee.	**2026 Annual Report** Managing our risks – pages 73-83 Notes to the financial statements; Climate-related risk – page 278 Sustainability Report; Climate governance – 130–133 Sustainability Report; Climate-related policies, processes and tools – page 119 Sustainability Report; Portfolio exposure to climate-related risks – pages 120-121 and pages 371-372 Sustainability Report; How climate impacts credit risk – page 97 Sustainability Report; Climate materiality assessment – pages 122-127 Sustainability Report; Engagement with carbon intensive customers – page 142 **CBA Website** ESG policies, standards, processes & tools Environmental and Social Framework Client Transition Plan Criteria Equator Principles 2026 Full year sustainability performance metrics and disclosures – Governance tab
Financed Emissions					
Absolute gross financed emissions, disaggregated by 1. Scope 1, 2. Scope 2 and 3. Scope 3	Quantitative	Metric tonnes (t) CO_2-e	FN-CB-410b.1	For more information on our financed emissions, see the Sustainability Report in our 2026 Annual Report.	**2026 Annual Report** Sustainability Report; Financed emissions – pages 138-140 Sustainability report appendix; Financed emissions – pages 362-370

SASB Index: Commercial Banks Standards

Accounting Metric	Category	Unit of measure	Code	Response (FY26)	Supporting documents (FY26)
Gross exposure for each industry by asset class	Quantitative	Presentation currency	FN-CB-410b.2	For more information on our financed emissions, see the Sustainability Report in our 2026 Annual Report.	**2026 Annual Report** Sustainability Report; Financed emissions – pages 138-140 Sustainability Report appendix; Financed emissions – pages 362-370
Percentage of gross exposure included in the financed emissions calculation	Quantitative	Percentage %	FN-CB-410b.3	For more information on our financed emissions, see the Sustainability Report in our 2026 Annual Report.	**2026 Annual Report** Sustainability Report; Financed emissions – pages 138-140 Sustainability Report appendix; Financed emissions – pages 362-370
Description of the methodology used to calculate financed emissions	Discussion and Analysis	n/a	FN-CB-410b.4	For more information on our financed emissions calculation methodology, see the Sustainability Report appendix within our 2026 Annual Report.	**2026 Annual Report** Sustainability Report appendix; Financed emissions – pages 362-370
Business Ethics					
Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations	Quantitative	Presentation currency	FN-CB-510a.1	The Group's exposure to litigations, investigations and reviews are detailed in pages 251-257 of the 2026 Annual Report. Customer remediation may be required and recognised in provisions, as explained on these pages. Our 2026 Annual Report provides more detail on how we seek to prevent and mitigate the opportunity for financial crime, fraud and other unethical behaviour.	**2026 Annual Report** Managing our business responsibly – pages 46-50 Managing our risks – pages 73-83 Notes to the financial statements; Other liabilities – pages 251-257
Description of whistle-blower policies and procedures	Discussion and Analysis	n/a	FN-CB-510a.2	The Group's Whistleblower policy is publicly available and adheres with ASIC Regulatory Guide 270. Our Annual Report highlights our commitment to fostering a 'speak up' culture. The number of SpeakUP Programs disclosures was 556 in FY26 of which 108 were Whistleblower cases.	**2026 Annual Report** Managing our business responsibly; Meeting stakeholder expectations – pages 49-50 Social and governance performance metrics; Governance – page 89 Glossary – pages 395–406 **CBA Website** Speaking up - Whistleblower Policy
Systemic Risk Management					
Global Systemically Important Bank (G-SIB) score, by category	Quantitative	Basis points (bps)	FN-CB-550a.1	The Group is not classified as a G-SIB, but it publicly discloses (as required under APRA Prudential Standard APS 330 Public Disclosure) against the G-SIB indicators.	**CBA Website** G-SIB reporting

SASB Index: Commercial Banks Standards

Accounting Metric	Category	Unit of measure	Code	Response (FY26)	Supporting documents (FY26)
Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	Discussion and Analysis	n/a	FN-CB-550a.2	The Group submits results of stress testing to the regulator as required. We provide information on our stress testing in the 2026 Annual Report and disclose our climate resilience in our Sustainability Report.	**2026 Annual Report** Managing our risks – pages 73–83 Notes to the financial statements, Risk management – pages 268-276 Sustainability Report; Climate resilience – pages 126-127 and pages 373-375 Sustainability Report; Portfolio exposures to climate-related risks – pages 120-121 and pages 371-372 **2026 Results Presentation and Investor Discussion Pack** Credit quality – slide 16 Provisioning – slide 30 Capital – slides 104–118
Activity Metrics					
1. Number and 2. value of checking and savings accounts by segment: a. personal and b. small business	Quantitative	Number, Presentation currency	FN-CB-000.A	Transaction balances as at 30 June 2026 were $349 billion. As at 30 June 2026, our total number of retail transaction accounts was 12.3 million, and business transaction accounts was 1.4 million. The total customer deposits for FY26 were $980 billion.	**2026 Results Presentation and Investor Discussion Pack** Retail Banking Services – slide 11 Business Banking – slide 12 Deposit funding – slide 100
1. Number and 2. value of loans by segment: a. personal, b. small business, and c. corporate	Quantitative	Number, Presentation currency	FN-CB-000.B	Our loan value by category for FY26 is: Home loans = $749.2 billion Consumer finance = $17.4 billion Business loans = $213.4 billion Institutional Loans = $104.9 billion	**2026 Results Presentation and Investor Discussion Pack** Balance sheet – slide 57

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Accounting Metric	Category	Unit of measure	Code	Response (FY26)	Supporting documents (FY26)
Lending practices					
1. Number and 2. value of residential mortgages of the following types: a. Combined fixed- and variable-rate b. Prepayment penalty, and c. Total	Quantitative	Number, reporting currency	FN-MF-270a.1	During the application process, savings, borrowing and repayments histories are considered along with the credit score. See the Home and Consumer Lending overview of our 2026 Results Presentation and Investor Discussion Pack for detail on serviceability assessments, borrowing capacity, portfolio quality and interest-only home loans.	**2026 Results Presentation and Investor Discussion Pack** Home & Consumer lending – slides 74–85
1. Number and 2. value of a. residential mortgage modifications, b. foreclosures, and c. short sales or deeds in lieu of foreclosure	Quantitative	Number, reporting currency	FN-MF-270a.2	CBA defines modifications as internal refinancing, payments and customers in advance. CBA discloses mortgage in possession and negative equity at a portfolio level. This information is disclosed in the 2026 Results Presentation and Investor Discussion Pack.	**2026 Results Presentation and Investor Discussion Pack** Home loans – slide 75
Total amount of monetary losses as a result of legal proceedings associated with communications to customers or remuneration of loan originators	Quantitative	Reporting currency	FN-MF-270a.3	CBA is committed to managing disputes and litigation with its retail and small business customers in a fair, timely and transparent way. We detail our current litigation in the 2026 Annual Report alongside provisions for these matters. See our Model Litigant Principles for commitments in relation to our conduct of claims brought by or against retail and small business customers, and our Policies website for information on the responsible lending obligations we operate within. Last year the Board reviewed and approved an update to our Code of Conduct. The changes reflect what we have learned from recent experiences where we did not get the right outcome for our customers. The code is designed to help strengthen both how we meet our legal and regulatory obligations, and how we act ethically and fairly. It has been updated to explain the importance of first asking 'Must We?' and 'Can We?' to support compliance with our legal and regulatory obligations, before asking 'Should We?'.	**2026 Annual Report** Listening to our stakeholders – pages 10-11 Building an engaged and supported workforce; Strengthening our culture to support better outcomes and learning – page 32 Managing our business responsibly; Operating responsibly for our customers – page 47 Notes to the financial statements; Other liabilities – pages 251-257 **CBA Website** Annual Reports CBA CEO Customer Forums CBA Remedial Action Plan sustainability review Our Response to APRA's Prudential Inquiry Responsible lending The Model Litigant Principles

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Accounting Metric	Category	Unit of measure	Code	Response (FY26)	Supporting documents (FY26)
Description of remuneration structure of loan originators	Discussion and Analysis	n/a	FN-MF-270a.4	Our remuneration principles are available on our policies are outlined in our CPS 511 Remuneration disclosures. We report on Board, senior leader and specified roles' remuneration in our 2026 Annual Report and CPS 511 remuneration disclosures. CBA has fully implemented the Sedgwick recommendations for frontline teams and leaders in the branch network in relation to variable remuneration recommendations, with exception of variable remuneration potential for some leaders.	**2026 Annual Report** Remuneration Report – pages 150-183 **2025 CPS 511 Remuneration Disclosures** Remuneration Framework and Principles – page 3 Remuneration Arrangements – pages 3-4 **CBA Website** CBA Royal Commission implementation update CBA Remedial Action Plan sustainability review
Discriminatory Lending					
1. Number, 2. value, and 3. weighted average Loan-to-Value (LTV) ratio of mortgages issued to a. minority and b. all other borrowers	Quantitative	Number, reporting currency, percentage (%)	FN-MF-270b.1	CBA does not currently report the number of home loans, balances or LVRs by race, ethnicity or minority groups. Total home loan numbers, balances and LVRs are disclosed in our 2026 Results Presentation and Investor Discussion Pack, including home loans to first home buyers. See the CommBank website for Information on the dedicated Indigenous and migrant banking resources we provide to meet the specific needs of these customer groups.	**2026 Results Presentation and Investor Discussion Pack** Home & Consumer lending – slides 74–85 First home buyer statistics – slide 75 **CBA Website** Reconciliation Moving to Australia
Total amount of monetary losses as a result of legal proceedings associated with discriminatory mortgage lending	Quantitative	Presentation currency	FN-MF-270b.2	CBA is committed to managing disputes and litigation with its retail and small business customers in a fair, timely and transparent way. See our Model Litigant Principles for commitments in relation to our conduct of claims brought by or against retail and small business customers, and our Policies website for information on the responsible lending obligations we operate within. Our 2026 Annual Report details our current customer remediation and litigation, investigations and reviews and how we are maturing and embedding our culture after completing all requirements of our Remedial Action Plan. Further information about the Remedial Action plan can be found in our FY18-25 Annual Reports, our Response to APRA's Prudential Inquiry and our CEO Customer Forum webpages.	**2026 Annual Report** Building an engaged and supported workforce; Strengthening our culture to support better outcomes and learning – page 32 Notes to the financial statements; Other liabilities – pages 251-257 **CBA Website** CBA CEO Customer Forums CBA Remedial Action Plan sustainability review Our Response to APRA's Prudential Inquiry Responsible lending The Model Litigant Principles

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Accounting Metric	Category	Unit of measure	Code	Response (FY26)	Supporting documents (FY26)
Description of policies and procedures for ensuring non-discriminatory mortgage origination	Discussion and analysis	n/a	FN-MF-270b.3	The Bank has a number of policies, practices and processes in place to help ensure our customers receive the right outcome. We adhere to industry standards for service and customer protection and seek to provide accessible banking services for all members of the community. See our 2026 Annual Report for detail. See our website for information on our Code of Conduct, the Banking Code of Practice, our Reconciliation Action Plan, Financial Inclusion Action Plan, Accessibility and our Environmental and Social Framework.	**2026 Annual Report** Enhancing customer experience and support – pages 26-29 Supporting our communities – pages 30-31 Building an engaged and supported workforce; Strengthening our culture to support better outcomes and learning – page 32 Managing our business responsibly – pages 46-50 Notes to the financial statements; Other liabilities – pages 251-257 **CBA Website** Accessibility and Inclusion Strategy Banking Code of Practice CBA Code of Conduct Environmental and Social Framework Reconciliation Action Plan Responsible lending
Environmental Risk to Mortgaged Properties					
1. Number and 2. value of mortgage loans in 100-year flood zones	Quantitative	Number, Presentation currency	FN-MF-450a.1	As at 30 June 2026, CBA's exposure to increased flood risk was $20.8 billion or around 45,000 properties. See pages 96, 120 and 371 of the Annual Report for more information. E&S risks including more frequent and severe weather events are considered an emerging risk for the Bank, and our response actions are detailed in the 2026 Annual Report.	**2026 Annual Report** Sustainability Report; Physical risk vulnerability in our Australian home loan portfolio – pages 96, 120 and 371.
1. Total expected loss and 2. Loss Given Default (LGD) attribute to mortgage loan default and delinquency because of weather-related natural catastrophes, by geographic region	Quantitative	Presentation currency, percentage (%)	FN-MF-450a.2	We report the value of total regulatory one year expected losses and LGD (by PD band) for the total residential mortgage book. We currently do not report losses based on extreme weather events, natural catastrophes or by geographic location. Refer to the Sustainability report in our 2026 Annual Report for more information on our climate scenario analysis.	**2026 Annual Report** Notes to the financial statements; Climate-related risk – page 278 Sustainability Report; Climate risk management – 118-127 Sustainability Report Appendix; Climate scenario analysis – pages 373-375 **2026 Results Presentation and Investor Discussion Pack** Home & Consumer lending – slides 74–85

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Accounting Metric	Category	Unit of measure	Code	Response (FY26)	Supporting documents (FY26)
Description of how climate change and other environmental risks are incorporated into mortgage origination and underwriting	Discussion and analysis	n/a	FN-MF-450a.3	We apply a range of policies, standards, processes and tools to support a consistent, risk-based approach to assessing ESG risks across our activities, including assessments at a portfolio level and, where certain criteria are met, for individual customers and suppliers. See our website for more information. The E&S Framework provides a reference point for our stakeholders on the minimum standards we seek to abide by. Our E&S Framework reflects the minimum requirements through which we seek to manage the impacts of climate change, nature and human rights in relation to the Group's operations, supplier management, and financing and bond facilitation. We have developed innovative products for home loan customers to address and consider environmental risks including the Natural Hazard feature in the CommBank app. See our website for more information.	**CBA Website** ESG policies, standards, processes & tools Environmental and Social Framework Sustainable solutions
Activity Metric					
1. Number and 2. value of mortgages originated by category: a. residential and b. commercial	Quantitative	Number, reporting currency	FN-MF-000.A	For the Australian home loan portfolio, we report balances, new funding and total accounts in our FY26 Results Presentation: Value: $680 billion (spot); $668 billion (average) New funding: $200 billion Total number of accounts: 1.9 million For the Australian commercial property portfolio, we report total committed exposure (TCE) and a number of other metrics to assess the performance of the portfolio.	**2026 Results Presentation and Investor Discussion Pack** Home & Consumer lending – slides 74–85 Total committed exposure and sector summary – slides 88-96
1. Number and 2. value of mortgages purchased by category: a. residential and b. commercial	Quantitative	Number, reporting currency	FN-MF-000.B	CBA does not provide purchased mortgage products to customers. We do have a Residential Mortgage Back Security (RMBS) program that is used as part of the Group's funding program. However, the purchase of RMBS products are only available to institutional investors and large wholesale clients. Details of our RMBS program can be found on our website.	**CBA Website** Securitisation

Important information

The material in this appendix is general background information about the Group and its activities current as at the date of this appendix, 12/08/2026. It is information given in summary form and does not purport to be complete. Information in this appendix is not intended to be relied upon as advice to investors or potential investors and does not take into account the investment objectives, financial situation or needs of any particular investor. Readers should consider these factors, and consult with their own legal, tax, business and/or financial advisors in connection with any investment decision.

This appendix contains certain forward-looking statements and metrics. Such forward looking statements speak only as at the date of this appendix, and are provided to assist sophisticated readers with their understanding of the Group, and undue reliance should not be placed upon such statements. 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, performance, conditions, circumstances or the ability to meet commitments, goals, and targets set forth in the Group's forward-looking statements to differ materially from those expressed or implied in such statements. Readers are cautioned not to place undue reliance on forward-looking statements particularly in light of: current economic conditions, increasingly complex geopolitical setting, competition intensity, and the evolving technological landscape.

While the Group has prepared the information in this appendix based on its current knowledge and understanding and in good faith, it reserves the right to change its views in the future. 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.

This appendix contains certain climate-related statements which are subject to uncertainties, limitations, risks and assumption associated with climate-related information and the ever-changing environment we operate in. The information in this notice should be read in conjunction with the qualifications and guidance included in 2026 Annual Report available at **commbank.com.au/annualreport.**