

Sustainability performance

To provide transparency for all our stakeholders, we set targets, measure and report on a range of customer, environmental, social and governance metrics.

Women in leadership

in Executive Manager and above roles by 2025

41.7% FY21

Target
47–50% by 2025

Low carbon funding

\$6.4bn FY21

Target
\$15bn by 2025

Australian Indigenous supplier spend

\$6.1m FY21

▲ 39% on FY20

Target
3% of total domestic contestable spend by 2024

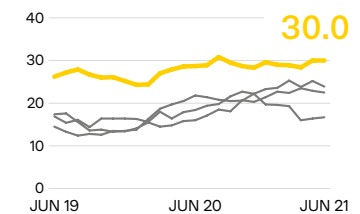
Mobile banking app NPS

Target: #1

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

Key — CBA — Peers

▲ 1.4 on FY20



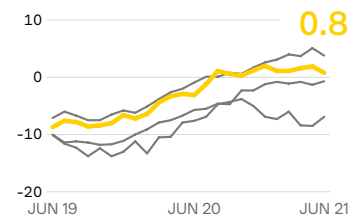
Consumer NPS

Target: #1

By focusing on delivering better outcomes for our customers, we have seen an almost four point improvement, and are reporting a positive NPS.

Key — CBA — Peers

▲ 3.7 on FY20



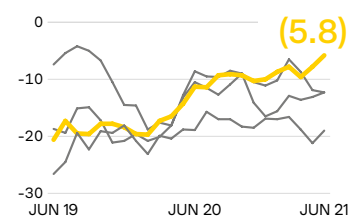
Business NPS

Target: #1

We are now ranked #1 in business NPS.

Key — CBA — Peers

▲ 8.5 on FY20





Customer metrics

We aim to deliver the best products, service and outcomes for our customers to ensure we are meeting their needs and supporting their financial wellbeing. We believe Net Promoter Score (NPS) 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. This year, we have been focused on enhancing complaint handling and prevention reporting.

Customer advocacy ¹	#	30 Jun 21	30 Jun 20	30 Jun 19	30 Jun 18	30 Jun 17
Commonwealth Bank – Net Promoter Score						
Consumer NPS		0.8	(2.9)	(10.0)	(2.7)	(0.3)
– Rank		2nd	2nd	3rd	2nd	3rd
Business NPS		(5.8)	(14.3)	(22.4)	(19.6)	(13.1)
– Rank		1st	3rd	3rd	4th	1st
Online banking NPS ²		19.0	17.2	12.6	–	–
– Rank		1st	1st	2nd	–	–
Mobile banking app NPS ²		30.0	28.6	24.5	–	–
– Rank		1st	1st	1st	–	–
Bankwest – Net Promoter Score³						
Consumer NPS		11.8	9.4	0.0	12.2	–
– Rank		4th	3rd	5th	4th	–
Business NPS		23.8	12.1	6.6	9.5	–
– Rank		2nd	3rd	3rd	3rd	–
ASB – Net Promoter Score						
Retail banking NPS ⁴		32.5	32.0	–	–	–
– Rank		3rd	3rd	–	–	–
Business and rural banking NPS		4.0	4.2	3.7	9.2	9.9
– Rank		1st	1st	1st	1st	1st
Customer complaints⁵						
	#	30 Jun 21	30 Jun 20	30 Jun 19	30 Jun 18	
Resolved		52,186	45,324	40,588	33,530	
Escalated to an external dispute resolution (EDR) scheme		4,758	5,480	4,695	–	
– Privacy complaints		10	22	22	22	

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

2 NPS methodology and service provider changed to DBM Atlas in 2020. FY20 and FY19 numbers have been restated. Numbers prior to FY19 are not available.

3 NPS definition changed in 2020. FY20, FY19 and FY18 numbers have been restated. FY17 numbers are not available.

4 NPS methodology changed in 2019. Numbers prior to FY20 are not comparable.

5 The Office of the Customer Advocate's operating model changed on 30 November 2020 in response to new regulatory guidance on dispute resolution (ASIC RG271). Customers remain able to escalate to Australian Financial Complaints Authority (AFCA) if they are unhappy with the outcome of their complaint. However, customers are no longer offered the option of having their complaint reviewed by the Advocate.

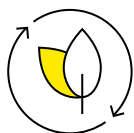


Limited assurance report

PwC has provided limited assurance on these metrics pages 58–64, for the year ended 30 June 2021, unless otherwise indicated.

+ The PwC Limited Assurance Report is provided on [pages 65–66](#).





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 committed to supporting the transition to net zero emissions by 2050 and report our progress against our target to fund low carbon projects. We have replaced our Low Carbon Funding Target with a broader Sustainability Funding Target of \$70 billion in cumulative finance by 2030.

Low carbon transition		30 Jun 21	30 Jun 20	30 Jun 19	30 Jun 18	30 Jun 17	
Low carbon funding ¹	\$m	6,367	5,374	5,134	4,575	–	
– Renewable energy exposure ¹	\$m	4,790	4,225	3,644	3,716	2,800	
ESG bond arrangement ²	\$m	6,922	9,016	2,172	2,015	1,018	
Greenhouse gas emissions ³		tCO ₂ -e	30 Jun 21	30 Jun 20	30 Jun 19	30 Jun 18	30 Jun 17
Group⁴							
Scope 1 emissions ⁵		8,768	12,526	7,624	8,739	9,694	
Scope 2 emissions		95,514	103,528	78,756	87,278	96,595	
Scope 3 emissions ⁶		47,579	57,454	99,580	85,754	91,150	
Total		151,861	173,508	185,960	181,771	197,439	
Scope 1 and 2 per FTE⁷		1.5	1.8	1.9	2.1	2.3	
		tCO ₂ -e	30 Jun 21	30 Jun 20	30 Jun 19	30 Jun 18	30 Jun 17
Australia⁴							
		Market-based ⁸	Location-based				
Scope 1 emissions ⁵		6,095	6,095	9,992	6,983	7,257	7,411
Scope 2 emissions		–	87,035	96,262	71,128	76,866	83,723
Scope 3 emissions ⁶		32,228	43,189	53,644	88,282	72,430	77,553
Total		38,323	136,319	159,898	166,393	156,553	168,687
Scope 1 and 2 per FTE⁷			1.6	1.9	2.1	2.3	2.6
		tCO ₂ -e	30 Jun 21	30 Jun 20	30 Jun 19	30 Jun 18	30 Jun 17
New Zealand							
Scope 1 emissions		2,189	2,046	82	733	1,348	
Scope 2 emissions		1,564	1,614	1,938	2,462	2,661	
Scope 3 emissions		959	1,266	4,259	5,834	3,813	
Total		4,712	4,926	6,279	9,029	7,822	
Other overseas							
Scope 1 emissions		484	488	559	750	935	
Scope 2 emissions		6,915	5,652	5,690	7,949	10,211	
Scope 3 emissions		3,431	2,544	7,039	7,490	9,784	
Total		10,830	8,684	13,288	16,189	20,930	

1 Numbers prior to FY20 have not been assured.

2 Assured for the first time in FY21. Definition was refined. Numbers prior to FY21 have been restated.

3 CFS is included in emissions reporting despite being a discontinued operation. This is to align with National Greenhouse and Energy Reporting (NGER) for FY21.

4 From FY20 onwards, 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.

5 From FY20 onwards, scope 1 includes refrigerant emissions. FY20 scope 1 total emissions restated to reflect restated natural gas data.

6 From FY20 onwards, scope 3 includes additional emissions from waste, water, work from home and couriers. From FY19 onwards, scope 3 include emissions from base buildings and paper use.

7 From FY20 onwards, the emissions intensity calculations exclude reclassified scope 2 emissions from the two data centres now under operational control and additional scope 1 refrigerant emissions.

8 Reported for the first time in FY21. Emissions based on greenhouse gas emissions emitted by the generators from which CBA has contractually purchased electricity bundled with Large Generation Certificates (LGCs).

Energy – Australia ¹	gigajoules	30 Jun 21	30 Jun 20	30 Jun 19	30 Jun 18	30 Jun 17
Fuels – natural gas, diesel and transport ²		75,572	112,968	112,675	112,671	129,671
Purchased electricity – property portfolio		251,141	281,356	313,065	339,270	365,617
Purchased electricity – data centres		141,440	157,578	168,620	173,281	189,456
Electricity generated from on-site solar panels		7,219	6,106	4,059	2,775	1,355
Total energy consumption (including electricity and fuel)		475,372	558,008	598,419	627,997	686,099
Renewable electricity sources						
– Renewable energy via power purchase agreement or retail contracts ¹		392,581	438,934	156,548	–	–
– Electricity generated from on-site solar panels		7,219	6,106	4,059	2,775	1,355
Renewable electricity consumption		399,800	445,040	160,607	2,775	1,355
Renewable electricity	%	100	100	33	1	0
Non-renewable energy consumption		75,572	112,968	437,812	625,222	684,744
Renewable energy	%	84	80	27	0	0
Water, waste and paper – Australia		30 Jun 21	30 Jun 20	30 Jun 19	30 Jun 18	30 Jun 17
Waste (commercial operations)³	tonnes					
Landfill		470	988	1,167	1,088	680
Recycled		308	585	835	804	590
Secure ⁴		414	580	896	999	1,055
Total waste		1,192	2,153	2,898	2,891	2,325
Water ⁵	kilolitres	129,494	177,047	216,102	172,134	171,477
Office paper usage (A3 and A4)	tonnes	343	483	570	629	750

1 Presentation for FY21 has been expanded to demonstrate our progress towards 100% renewable electricity consumption. Prior year presentation not comparable.

2 FY20 restated to reflect updated natural gas data.

3 FY20 waste data not assured by PwC.

4 Secured paper waste is shredded and then recycled.

5 From FY18 onwards, water data includes all commercial buildings and two CBA data centres.





Social – our people metrics

We want our employees to come to work inspired to live our purpose. 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. Our hybrid working model allows our people to balance their goals and commitments so they can pursue our purpose with care, courage and commitment. Inclusion and diversity is an integral part of the Bank's culture, values and the way we do business.

Employees ¹		30 Jun 21	30 Jun 20	30 Jun 19	30 Jun 18	30 Jun 17
Total full-time equivalent (FTE)	#	46,189	43,585	45,165	45,753	45,614
– Australia		37,570	36,330	37,137	36,446	35,701
– New Zealand		5,634	5,122	5,038	5,538	5,409
– Other		2,985	2,133	2,990	3,769	4,504
Graduates		191	153	183	188	149
Headcount	#	50,278	48,167	50,482	51,371	51,779
Employee turnover – voluntary	%	11.0	10.1	11.3	11.8	10.1
Employee turnover – involuntary ²	%	1.9	4.2	4.0	4.2	–
Employment type (headcount)³	#					
Full-time		31,112	32,178	33,125	–	–
Part-time		7,007	7,565	7,900	–	–
Casual		294	399	438	–	–
Safety and wellbeing						
Lost Time Injury Frequency Rate ⁴	rate	0.6	1.1	1.6	1.5	1.8
Absenteeism	days	7.5	7.8	7.2	6.0	5.9
Health, safety and wellbeing training ⁵	#	51,926	49,385	49,977	–	–

Employee engagement and flexible working ⁶	%	Mar 21	Sep 20	Apr 20	Oct 19	Apr 19	Apr 18	Apr 17
Employee engagement index – CBA ⁷		78	80	81	72	68	72	78
Employees working flexibly ⁸		–	81.1	–	66.0	73.9	73.7	69.4
Employees with caring responsibilities		–	54.0	–	47.5	50.7	53.0	–

Parental leave		30 Jun 21	30 Jun 20	30 Jun 19
Employees who have accessed parental leave	#			
– Female employees		1,284	1,433	1,479
– Male employees		1,013	913	917
Employees who have returned to work and are still employed after 12 months⁹	%			
– Female employees		87.2	85.7	–
– Male employees		87.2	84.5	–

1 Includes discontinued operations.

2 FY21 decreased due to employee reskilling and redeployment programs.

3 Excludes fixed term contractors, contingent workers and ASB businesses in New Zealand.

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

5 The health, safety and wellbeing training number is higher than FTE as the training is assigned annually and to new employees.

6 Bankwest is included from FY21. Numbers prior to FY21 are not comparable. Not all metrics are surveyed during the survey period. Participation and disclosure in the survey is voluntary and can vary from year to year.

7 The engagement index was enhanced in September 2020 from a four-item metric to a five-item metric to include items related to discretionary effort and work involvement and the removal of work satisfaction as a predictor of engagement.

8 Businesses in China are included from FY21.

9 Reported for the first time in FY21. FY20 restated as a percentage and split by male and female. Not assured by PwC.

Employee training	hrs	30 Jun 21			30 Jun 20		
		Female	Male	Total	Female	Male	Total
Per employee							
Executive Managers and above roles		23.3	22.8	23.0	21.3	19.9	20.5
Others		30.0	27.1	28.6	29.1	25.6	27.5
Average per employee		29.7	26.8	28.3	28.8	25.2	27.1
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		#	30 Jun 21	30 Jun 20	30 Jun 19	30 Jun 18	30 Jun 17
ESG training			6,240	1,560	4,043	3,577	2,768
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Gender diversity		%	30 Jun 21	30 Jun 20	30 Jun 19	30 Jun 18	30 Jun 17
Women in workforce			56.1	56.9	57.2	57.4	57.8
Women in Manager and above roles			45.2	45.0	45.0	44.6	44.4
Women in Executive Manager and above roles			41.7	41.2	39.1	37.6	36.7
Women in Senior Leadership (Group Executives) ¹			27.3	33.3	30.0	20.0	–
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Gender pay equity (female to male base salary)		ratio	31 Mar 21	31 Mar 20	31 Mar 19	31 Mar 18	31 Mar 17
Executive General Manager			0.86	0.90	0.95	0.94	0.95
General Manager			0.99	1.00	0.97	0.99	1.00
Executive Manager			0.98	0.98	1.00	0.98	0.99
Manager/Professional			0.97	0.98	0.98	0.98	0.98
Team Member			1.00	1.00	1.00	1.00	1.00
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Age diversity		%	30 Jun 21	30 Jun 20	30 Jun 19	30 Jun 18	30 Jun 17
<25 years			7.1	7.9	7.4	7.3	8.1
25–34 years			30.7	30.8	31.4	33.2	34.8
35–44 years			32.5	31.9	31.8	31.0	29.7
45–54 years			19.9	19.6	19.9	19.5	18.9
55–64 years			8.6	8.6	8.4	8.0	7.6
65+ years			1.1	1.0	0.9	0.8	0.6
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Other diversity dimension ²		%	Sep 20	Oct 19	Apr 19	Apr 18	
CBA Indigenous workforce (ancestry) ³			0.8	1.5	0.9	1.0	
Employees who identify as having a disability ⁴			6.5	8.7	10.5	11.9	
Employees who identify as LGBTI and gender non-binary ⁵			4.9	3.3	3.4	3.4	
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Cultural diversity based on ancestry (Sep 2020) ²	Cultural Diversity Index #	Australia, NZ, British, Irish %	Europe %	Asia %	Africa, Middle East %	Americas %	Indigenous, Pacific Islanders %
CBA overall	0.75	52.30	12.10	28.57	3.44	1.34	2.25
General Manager and above	0.54	72.68	10.70	9.58	3.38	2.25	1.41
Executive Manager and above	0.62	66.82	14.93	12.06	3.49	1.97	0.73
2016 Australian Census (ancestry)	0.59	69	12	14	4	1	1

1 In FY21 methodology changed to include ASB businesses in New Zealand. FY20 and FY19 have been restated. Prior to FY19, the role of Chief Executive and Managing Director, ASB Bank Ltd, was not considered Key Management Personnel. FY18 and FY17 are not comparable. On 31 May 2021, Priscilla Sims Brown ceased as Group Executive, Marketing and Corporate Affairs. Monique Macleod will be commencing as Group Executive, Marketing and Corporate Affairs mid-September 2021, increasing the percentage to 33.3%.

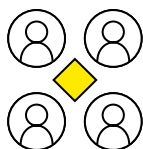
2 Bankwest is included from FY21. Numbers prior to FY21 are not comparable. Not all metrics are surveyed during the survey period. Participation and disclosure in the survey is voluntary and can vary from year to year.

3 Metric can be volatile due to small sample size. 2016 Australian Census (Aboriginal or Torres Strait Islander) was 2.8%.

4 Businesses in Indonesia are included from FY21. In FY21, the format of the question changed. Employees are no longer asked to disclose their specific disability, chronic illness or other medical condition.

5 In FY21, the metric changed to include employees who identify as gender non-binary.





Social – community metrics

We are committed to improving the wellbeing of the communities in which we live and work. We make a meaningful contribution through community investment and financial education. We also provide support for Indigenous communities and have extended our support for vulnerable customers and those experiencing financial hardship.

		30 Jun 21	30 Jun 20	30 Jun 19	30 Jun 18	30 Jun 17
Community investment	\$m					
Total community investment ¹		247.4	250.5	204.3	204.0	180.6
– Cash contributions		47.3	57.5	41.6	55.5	37.2
– Time volunteering ²		1.2	0.7	1.1	1.1	1.2
– Forgone revenue ¹		187.5	178.5	147.4	134.2	130.5
– Program implementation costs ³		11.4	13.8	14.2	13.2	11.7
Community investment as a percentage of pre-tax profit ⁴	%	2.0	2.4	1.8	1.6	1.4
Financial literacy programs⁵	#					
School banking students (active) ⁶		75,773	174,997	244,636	299,074	321,389
Start Smart students (booked) ⁷		291,548	377,214	427,527	568,649	574,246
Indigenous community support						
Indigenous Customer Assistance Line (calls received)	#	181,460	206,436	202,444	180,225	168,218
Australian Indigenous supplier spend – first tier ⁸	\$'000	6,093	4,395	2,959	–	–

1 In FY21, the methodology for forgone revenue changed to exclude Youthsaver and a number of products no longer available. Historical numbers have been restated.

2 In FY21, the methodology for calculating the employee hourly rate changed. Historical numbers have not been restated.

3 FY20 restated for consistency with programs included in FY21.

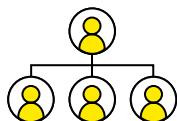
4 Cash net profit from continuing operations before tax. Comparative information for FY20 and FY19 has been restated. For further details, refer to Note 1.1 in the Financial report on pages 122-123.

5 FY21 metrics impacted by COVID-19.

6 In November 2020, the State Government of Victoria announced it would no longer allow financial institutions to deliver school banking programs in Victorian government schools. Change effective from Term 1 (January 2021).

7 Start Smart program for vocational students ceased in FY19.

8 FY21 spend increased due to embedding an Indigenous stationery supplier and the purchase of carbon credits.



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 provides adequate oversight and supports sound decision-making by our Board. It is also important that our people know what is expected of them and that they are confident to speak up about any issues or concerns.

		30 Jun 21	30 Jun 20	30 Jun 19	30 Jun 18	30 Jun 17
Board composition¹	#					
Total Directors		10	9	10	10	10
– Female		4	5	5	4	4
– Male		6	4	5	6	6
Independent Directors		9	8	9	9	9
Female Directors on Board	%	40	56	50	40	40
Group compliance training²	%					
Training completion rate – Code of Conduct ³		99.5	99.6	96.7	99.4	97.6
Training completion rate – mandatory learning ⁴		99.5	99.5	99.5	98.7	98.9
Conduct and whistleblowing	#					
Substantiated misconduct cases		1,825	1,851	1,869	1,259	1,022
– Misconduct cases resulting in termination		105	136	187	–	–
SpeakUP Program cases		335	284	311	143	171
– Whistleblower cases		123	103	30	33	44

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

2 Training completion rates are not 100% as allocated training may be overdue. There are remuneration consequences for employees who do not meet their training obligations. In FY21, methodology changed to include employees who have been allocated training that may be due after 30 June.

3 FY20 has been restated for the change in methodology. Numbers prior to FY19 are for completion of 'Our Commitments' training and have not been restated.

4 Historical numbers have been restated for the change in methodology.

Independent assurance report on sustainability performance metrics

for the year ended 30 June 2021



To: the Board of Directors of the Commonwealth Bank of Australia

Scope

In accordance with the terms of engagement letter dated 23 February 2021, we were engaged by Commonwealth Bank of Australia and its subsidiaries (the Group) to perform an independent limited assurance engagement in respect of the Sustainability Performance Metrics (Customer, Environmental, Social and Governance metrics) and the Energy Value Chain (the Performance Metrics) for the Group for the year ended 30 June 2021, presented on page 31 and pages 58 to 64 on the 2021 Annual Report. The definitions (the Criteria) against which we assessed the Performance metrics are established by management and are presented on pages 293 to 308 of the 2021 Annual Report.

Management's responsibilities

The Management of the Group is responsible for the Performance Metrics and for the preparation of the Performance Metrics in accordance with the Criteria.

Our Independence and Quality control

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

In accordance with 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* the firm 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.

Our responsibilities

Our responsibility is to express a limited assurance conclusion based on the procedures we have performed and the evidence we have obtained.

Our engagement has been conducted in accordance with the Australian Standard on Assurance Engagements (ASAE 3000) *Assurance Engagements Other Than Audits or Reviews of Historical Financial Information*. That standard requires that we plan and perform this engagement to obtain limited assurance about whether anything has come to our attention to indicate that the Performance Metrics have not been prepared, in all material respects, in accordance with the Criteria, for the year ended 30 June 2021. The procedures we performed were based on our professional judgement and included:

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

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The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement and consequently the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Accordingly, we do not express a reasonable assurance opinion.

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

Use of report

This report was prepared for the Board of Directors of the Commonwealth Bank of Australia. We disclaim any assumption of responsibility for any reliance on this report to any persons or users other than the Board of Directors of the Commonwealth Bank of Australia, or for any purpose other than that for which it was prepared.

Inherent limitations

Because of the inherent limitations of any assurance engagements due to the selective testing of the information examined, it is possible that fraud, error or non-compliance may occur and not be detected. A limited assurance engagement is not designed to detect all instances of non-compliance of the Performance Metrics with the Criteria, as it is limited primarily to making enquiries, of management, and applying analytical procedures. The limited assurance conclusion expressed in this report has been formed on the above basis.

Conclusion

Based on our review, which is not an audit, nothing has come to our attention that causes us to believe that the Performance Metrics have not been prepared, in all material respects, in accordance with the Criteria for the year ended 30 June 2021.

PricewaterhouseCoopers

PricewaterhouseCoopers

Matthew Lunn

Matthew Lunn
Partner
Sydney
11 August 2021

Glossary of terms

Term	Definition
Absenteeism	Absenteeism refers to the average number of sick leave days (and carer's leave days for CommSec employees) per Australia-based full-time equivalent employee. Bankwest is included from FY19. Accompanying sustainability performance metric assured by PwC.
Age diversity	Percentage of permanent employees (full-time, part-time, job share or on extended leave), casuals, employees on international assignment and those contractors paid directly by the Group, by age group as at 30 June (excluding Aussie Home Loans and ASB businesses in New Zealand). Accompanying sustainability performance metric assured by PwC.
Assets Under Management	Assets Under Management (AUM) represents the market value of assets for which the Group acts as an appointed manager.
Australian debt markets (#1)	Based on combined league table credit for Australian Bonds excluding self-led transactions, Australian Syndicated Loans and Australian Securitisation excluding private placements. Source: Bloomberg.
Australian Indigenous supplier spend	Refers to direct (first tier) supplier spend with Indigenous businesses in Australia. It includes any approved invoice (including grants) from an Indigenous business registered or certified by Supply Nation, or is a member of an Indigenous Chamber of Commerce. Accompanying sustainability performance metric assured by PwC.
Board	The Board of Directors of the Group.
Cash contributions	Total donations contributed by the Group (excluding Aussie Home Loans) through charitable gifts, community partnerships and matched giving. Matched giving excludes staff contributions. Accompanying sustainability performance metric assured by PwC.
Chairman	A person chosen to preside over a meeting.
CommBank transactions made digitally (% of total by value)	The total value (\$) of transfers and BPAY payments made in digital (NetBank, CommBank mobile app and CommBank tablet app) as a proportion of the total value (\$) of transfers in over-the-counter, ATM, EFTPOS and digital transactions over the 12 months to June 2021.
Common Equity Tier 1 Capital (CET1)	The highest quality of capital available to the Group reflecting the permanent and unrestricted commitment of funds that are freely available to absorb losses. It comprises Ordinary share capital, Retained earnings and Reserves less prescribed deductions.
Community investment as a percentage of pre-tax profit	Total community investment as a percentage of the Group's cash net profit from continuing operations before tax as at 30 June. Accompanying sustainability performance metric assured by PwC.
Corporations Act	<i>Corporations Act 2001 (Cth)</i>
Cultural diversity index (CDI)	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. CDI is calculated using demographic information disclosed in the Group's biannual people and culture survey and benchmarked against the ancestry question in the 2016 Australian Census. The CDI excludes Aussie Home Loans, ASB businesses in New Zealand, and businesses in Indonesia. Accompanying sustainability performance metric assured by PwC.
Customer complaints – resolved	The number of complaints resolved in greater than five business days for the Group during the reporting period, as defined by the Australian Securities and Investments Commission Regulatory Guide 165 and recorded in the feedback management system (Firstpoint). Excludes Aussie Home Loans, Bankwest and overseas operations. Accompanying sustainability performance metric assured by PwC.



Glossary of terms (continued)

Term	Definition
Customer satisfaction – Roy Morgan	This represents satisfaction with Main Financial Institution (MFI) based on the relationship with the financial institution as measured by Roy Morgan Research. The figures are six months rolling averages and are based on respondents aged 14+. The measure is the percentage of customers who answered as being either “very satisfied” or “fairly satisfied” with their MFI. Net Promoter Score (NPS) is now the primary metric by which we assess customer satisfaction. Advocacy is measured on a scale of 1 to 10, with 1 being “Very Unlikely” and 10 being “Very likely” to recommend. (Measuring our customers’ satisfaction is important as satisfied customers usually return, they tell other people about their experiences, and they may well pay a premium for the privilege of doing business with an institution they trust.) Our aim is to retain our customers by providing quality service to them.
Deferred rights	Deferred rights to ordinary shares in CBA are used for deferred STVR awarded under Executive General Manager arrangements. These equity awards are subject to forfeiture if the Executive ceases to be employed by the Group prior to the vesting date as a result of resignation or serious misconduct, Board risk and reputation review and clawback and malus provisions.
Deferred shares	Awarded from the 2018 financial year, deferred shares are ordinary shares in CBA, which are restricted until vesting and used for deferred STVR arrangements and sign-on awards. These equity awards are subject to forfeiture if the Executive ceases to be employed by the Group prior to the vesting date as a result of resignation or serious misconduct, Board risk and reputation review and clawback and malus provisions.
Dividend payout ratio (“cash basis”)	Dividends paid on ordinary shares divided by net profit after tax (“cash basis”).
Dividend payout ratio (“statutory basis”)	Dividends paid on ordinary shares divided by net profit after tax (“statutory basis”).
DPS	Dividends per share.
DRP	Dividend reinvestment plan.
DRP participation	The percentage of total issued capital participating in the dividend reinvestment plan.
Earnings per share (EPS) (basic)	Basic earnings per share is the net profit attributable to ordinary equity holders of the Bank, divided by the weighted average number of ordinary shares on issue during the year per the requirements of relevant accounting standards.
Earnings per share (EPS) (diluted)	Diluted earnings per share adjusts the net profit attributable to ordinary equity holders of the Bank and the weighted average number of ordinary shares on issue used in the calculation of basic earnings per share, for the effects of dilutive potential ordinary shares per the requirements of relevant accounting standards.
Electricity generated from on-site solar panels	Electricity generated during the reporting period from photovoltaic solar panels installed on approximately 91 bank branches. Electricity may be used on site or returned to the grid. Accompanying sustainability performance metric assured by PwC.
Employee engagement index – CBA	The Employee Engagement Index (EEI) measures how engaged our people are including their connection, motivation and commitment to the organisation. EEI is calculated based on the proportion of employees replying with a score of 4 or 5 to five engagement questions in the Group’s biannual people and culture survey. These questions relate to pride, advocacy, intent to stay, discretionary effort and work involvement on a scale of 1–5 (where 1 is ‘Strongly Disagree’ and 5 is ‘Strongly Agree’). Bankwest included from September 2020. Excludes Aussie Home Loans and ASB businesses in New Zealand. Accompanying sustainability performance metric assured by PwC.
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), excluding ASB businesses in New Zealand. Involuntary exits include redundancies and terminations for disciplinary reasons. Accompanying sustainability performance metric assured by PwC.

Term	Definition
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), excluding ASB businesses in New Zealand. Voluntary exits are determined to be resignations and retirements. Accompanying sustainability performance metric assured by PwC.
Employees who have accessed parental leave	Number of employees eligible for parental leave benefit who had started primary or secondary carer parental leave during the reporting period, as recorded in the Group's human resources system. It excludes Aussie Home Loans, and ASB businesses in New Zealand and employees of discontinued operations. Accompanying sustainability performance metric assured by PwC.
Employees who have returned from parental leave and are still employed after 12 months	The proportion of employees who returned from a period of primary or secondary carer parental leave in the prior year and were still employed after 12 months within the reporting period, as recorded in the Group's human resources system. Excludes employees that returned to a major business or subsidiary that is now a discontinued operation (refer to Note 11.3 on pages 262–263 in the Financial Report for details on discontinued operations). Also excludes Aussie Home Loans and ASB businesses in New Zealand.
Employees who identify as having a disability	The proportion of employees that have confirmed they have a disability in the last 12 months in the Group's biannual people and culture survey. It excludes Aussie Home Loans, and ASB businesses in New Zealand. Accompanying sustainability performance metric assured by PwC.
Employees who identify as LGBTI and gender non-binary	The proportion of employees that identify as Lesbian, Gay, Bisexual, Transgender, Intersex (LGBTI), gender-non binary or other, by nominating one or more of the options in the Group's biannual people and culture survey. It excludes Aussie Home Loans, ASB businesses in New Zealand, and businesses in Indonesia, China, and Singapore. Accompanying sustainability performance metric assured by PwC.
Employees with caring responsibilities	The proportion of employees that have selected any of the caring responsibility options (including, but not limited to, caring for elderly, children, people with chronic conditions, etc.) in the Group's biannual people and culture survey. It excludes Aussie Home Loans, and ASB businesses in New Zealand. Accompanying sustainability performance metric assured by PwC.
Employees working flexibly	The proportion of employees that indicated they have used any of the flexible work options in the Group's biannual people and culture survey. It excludes Aussie Home Loans, ASB businesses in New Zealand, and businesses in Indonesia. Accompanying sustainability performance metric assured by PwC.
Employment type	The number of Australian employees as at 30 June who are permanent employees working in full-time, part-time or casual positions, including job share or on extended leave. It excludes ASB businesses in New Zealand, fixed contractors and contingent workers. Accompanying sustainability performance metric assured by PwC.
Energy Value Chain (EVC)	For the full definition, including definitions of each asset category, refer to pages 304–306. Accompanying exposure balances as at 30 June 2021 assured by PwC.
Environmental, Social and Governance (ESG) training	Number of employees who have completed ESG learning modules, as recorded in CBA's learning management system (PeopleLink) as at 30 June, measured by headcount. This metric excludes Aussie Home Loans, Bankwest and ASB businesses in New Zealand. Accompanying sustainability performance metric assured by PwC.
Escalated complaints to an external dispute resolution (EDR) scheme	Number of complaints escalated to an EDR scheme for the Group, excluding Bankwest and ASB businesses in New Zealand. This includes complaints that have been through the Bank's internal dispute resolution process and have been escalated to an EDR scheme. These complaints are recorded in the Group's feedback management system (Firstpoint) and are managed by Group Customer Relations. EDR schemes include, but are not limited to, the Australian Financial Complaints Authority (AFCA) and the Office of the Australian Information Commissioner (OAIC). Accompanying sustainability performance metric assured by PwC.



Glossary of terms (continued)

Term	Definition
ESG bond arrangement	<p>The full value of all Green, Social, Sustainable, Sustainability-linked and Transition bonds arranged during the 12 months ended 30 June, in which CBA acted as Global Coordinator, Manager/Bookrunner or Lead Arranger (as the roles are defined by Bloomberg). The definition of these bonds are derived from the following sources:</p> <ul style="list-style-type: none"> • Climate Bond Initiative • International Capital Markets Association <p>These bonds must have received a third party verification or a second party opinion. Accompanying sustainability performance metric assured by PwC.</p>
Executives	Collective term referring to the individuals in the following Executive groups: CEO, Group Executives and CEO ASB.
Expense to income ratio	Represents operating expenses as a percentage of total operating income. The ratio is a key efficiency measure.
Forgone revenue	Forgone revenue consists of the aggregate value of fee-free or discounted CBA products and services during the reporting period to a range of customers; such as, young customers, students, Government benefit recipients, not-for-profit organisations and the elderly. It relates to monthly account fee and transaction fees only and does not include discounts on interest rates. Accompanying sustainability performance metric assured by PwC.
Fuels – natural gas, diesel and transport	Energy from the use of natural gas and diesel in retail and commercial operations, and transport fuels, under CBA's operational control during the reporting period. Accompanying sustainability performance metric assured by PwC.
Full-time equivalent employees (FTE) (page 62)	Total FTE of the Group by geographical work locations as at 30 June. FTE includes 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. Accompanying sustainability performance metric assured by PwC.
Full-time equivalent staff	Includes all permanent full-time staff, part-time staff equivalents and external contractors employed through third-party agencies.
Funds Under Administration	Funds Under Administration (FUA) represents the market value of funds administered by the Group and excludes AUM.
Gender pay equity – female to male base salary comparison	Gender pay equity is defined as the ratio of weighted average base salary of males and females for Australia-based employees of the Group, as at 31 March. The data reflects roles in similar functions, role scope and responsibilities. The data refers to permanent employees who are full-time, part-time, job sharing or on extended leave. It excludes the CEO, Board members, contractors, casual employees, seconded employees and employees who have not responded with a defined gender. Accompanying sustainability performance metric assured by PwC.
Graduates	The number of graduates who accepted and commenced in a graduate position with CBA or Bankwest under the Talent Acquisition program. Graduate positions commence in February each year. Accompanying sustainability performance metric assured by PwC.

Term	Definition
Greenhouse gas emissions:	
Scope 1 emissions	Relates to the consumption of natural gas, stationary fuel and refrigerants used in retail, commercial and data centre properties under the Group's operational control, and business use of Tool of Trade vehicles. Emissions are calculated using the relevant emissions factors noted in the regional definitions below. Accompanying sustainability performance metric assured by PwC.
Scope 2 emissions	Emissions from the electricity used by ATMs, retail, commercial, residential and data centre properties under the Group's operational control. Emissions are calculated using the relevant emission factors noted in the regional definitions below. Accompanying sustainability performance metric assured by PwC.
Scope 3 emissions	Indirect greenhouse gas emissions as a result of sources outside the Group's operational control, but support the Group's business activities. It includes rental car and taxi use, business use of private vehicles, business flights, hotel accommodation, water, waste, couriers, emissions associated with employees working from home and emissions associated with electricity and diesel consumption at data centres not under CBA's operational control, base building emissions. Emissions are calculated using the relevant emission factors noted in the regional definitions below. Accompanying sustainability performance metric assured by PwC.
Scope 1 and 2 emissions per FTE	Greenhouse gas emissions intensity based on total Scope 1 and 2 emissions for the Group or by geographical locations, and divided by the relevant FTE number. Calculations for FY21 exclude the reclassified Scope 2 emissions from the two data centres now under operational control. Accompanying sustainability performance metric assured by PwC.
Scope 2 emissions (market based emissions)	Emissions from the electricity used by ATMs, retail, commercial, residential and data centre properties under the Group's operational control. Emissions based on greenhouse gas emissions emitted by the generators from which CBA has contractually purchased electricity bundled with Large Generation Certificates (LGCs). Accompanying sustainability performance metric assured by PwC.
Scope 1, 2 and 3 emissions – Australia	Australian emissions are based on emission factors sourced from Climate Active Carbon Neutral Standard (2021), National Greenhouse Accounts Factors (NGA) (2020) and DEFRA (2020). Accompanying sustainability performance metric assured by PwC.
Scope 1, 2 and 3 emissions – New Zealand	New Zealand emissions are based on emission factors sourced from Ministry for Environment NZ, Measuring Emissions: A Guide for Organisations (2020) and BEIS (2020). In FY20, ASB businesses in New Zealand have reclassified a portion of their leased fleet fuel usage from Scope 3 emissions to Scope 1 emissions. Accompanying sustainability performance metric assured by PwC.
Scope 1, 2 and 3 emissions – Other overseas	Other overseas emissions are estimated by multiplying the Australian emissions per FTE as at 30 June by the number of FTEs of all the Group's other overseas offices. Accompanying sustainability performance metric assured by PwC.
Group	Commonwealth Bank of Australia and its subsidiaries.
Group Executive (GE)	Members of the Executive Leadership Team (excludes the CEO and the CEO ASB).
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 as at 30 June. Accompanying sustainability performance metric assured by PwC.
Health, safety and wellbeing training	Number of employees who completed health, safety and wellbeing training, as recorded in the Group's learning management system (PeopleLink) as at 30 June, measured by headcount. Excludes Aussie Home Loans, Bankwest and ASB businesses in New Zealand. Accompanying sustainability performance metric assured by PwC.
Indigenous Customer Assistance Line (calls received)	Number of calls received via the dedicated Indigenous Customer Assistance Line (ICAL) during the 12 months to 30 June. It excludes calls that were abandoned by customers. Accompanying sustainability performance metric assured by PwC.



Glossary of terms (continued)

Term	Definition
Indigenous workforce	Represents the proportion of employees that have indicated they most strongly identify with Australian Aboriginal and/or Torres Strait Islander ancestry in the Group's biannual people and culture survey. It excludes Aussie Home Loans, ASB businesses in New Zealand, and businesses in Indonesia. Aboriginal and Torres Strait Islander representation in Australia is based on the 2016 Australian Census. Accompanying sustainability performance metric assured by PwC.
Interest Rate Risk in the Banking Book (IRRBB)	Interest Rate Risk in the Banking Book is the risk that the Bank's profit derived from Net Interest Income (interest earned less interest paid), in current and future periods, is adversely impacted by changes in interest rates. This is measured from two perspectives: quantifying the change in the net present value of the Balance Sheet's future earnings potential, and the anticipated change to the Net Interest Income earned over 12 months. This calculation is driven by APRA regulations with further detail outlined in the Group's Basel III Pillar 3 report.
Key Management Personnel (KMP)	Persons having authority and responsibility for planning, directing and controlling the activities of an entity, directly or indirectly, including any Director (whether Executive or otherwise) of that entity.
Long-Term Alignment Remuneration (LTAR)	Remuneration that is subject to a pre-grant assessment and vests subject to vesting conditions after a period of four and five years for the CEO, and four years for Group Executives.
Long-Term Variable Remuneration (LTVR)	A variable remuneration arrangement that grants instruments to participating Executives that may vest over a period of four years if performance hurdles are met.
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. It is reported using the information available as at 30 June. Prior year numbers have been re-stated due to claims received after year-end reporting date. New Zealand employees included from FY18. Accompanying sustainability performance metric assured by PwC.
Low carbon funding	For the full definition, including definitions of each asset category, refer to pages 307–308 . Accompanying sustainability performance metric assured by PwC.
Low carbon funding – Renewable energy exposure	For full definition, refer to page 307 . Accompanying sustainability performance metric assured by PwC.
Main Financial Institution (MFI) for more than 1 in 3 Australians	MFI Share measures the proportion of Banking and Finance MFI Customers that nominated each bank as their Main Financial Institution. Main Financial Institution (MFI) definition: In the Roy Morgan Single Source Survey MFI is a customer determined response where one institution is nominated as the primary financial institution they deal with (when considering all financial products they hold). Peers include ANZ Group, NAB Group and Westpac Group (including St George Group). CBA Group includes Bankwest. Source: Roy Morgan Single Source survey conducted by Roy Morgan, Australian population 14+ (12 month averages to June 2021), excl. unable to identify MFI. Roy Morgan has re-calibrated the results from April 2020 to March 2021 to take into account methodology changes since COVID-19. This has resulted in small differences to some of the previously published figures.
Misconduct breaches resulting in termination	Represents closed substantiated misconduct cases which resulted in termination and were managed in Australia by the Workplace Relations and Group Investigations teams. Various policies within the Group govern staff conduct obligations, including the 'Code of Conduct' which is the guiding framework for the Group. It excludes incidents reported by local associates and joint ventures. Accompanying sustainability performance metric assured by PwC.
Mobile banking (#1)	Mobile banking: CBA won Canstar's Bank of the Year – Mobile Banking award for 2021 (for the 6th year in a row). Awarded June 2021.
Most Innovative Major Bank (#1)	DBM Australian Financial Awards – Most Innovative Major Bank. Presented March 2021. Award based on DBM Atlas data January to December 2020.

Term	Definition
Net profit after tax ("cash basis")	Represents net profit after tax and non-controlling interests before non-cash items including hedging and IFRS volatility, and losses or gains on acquisitions, disposal, closure and demerger of businesses. This is Management's preferred measure of the Group's financial performance.
Net profit after tax ("statutory basis")	Represents net profit after tax and non-controlling interests, calculated in accordance with Australian Accounting Standards. This is equivalent to the statutory item "Net profit attributable to Equity holders of the Bank".
Net Promoter Score (NPS)	NPS is a trademark of Bain & Co Inc., Satmetrix Systems, Inc., and Mr Frederick Reichheld.
Net Stable Funding Ratio (NSFR)	The NSFR more closely aligns the behaviour terms of assets and liabilities. It is the ratio of the amount of available stable funding (ASF) to the amount of required stable funding (RSF). ASF is the portion of an Authorised Deposit-taking Institution's (ADI) capital and liabilities expected to be a reliable source of funds over a one year time horizon. RSF is a function of the liquidity characteristics and residual maturities of an ADI's assets and off Balance Sheet activities.
Net tangible assets per share	Net assets excluding intangible assets, non-controlling interests and other equity instruments divided by ordinary shares on issue at the end of the period (excluding Treasury Shares deduction). Right of use assets are included in net tangible assets per share.
Non-Executive Director	Key Management Personnel who are not Executives.
NPS – ASB – Business and rural banking	Business Finance Monitor (BFM) Net Promoter Score measures the net likelihood of recommendation to others of the business or rural customer's main financial institution. Using a scale of 1 to 10 (1 means 'extremely unlikely' and 10 means 'extremely likely'), the 1–6 raters (detractors) are deducted from the 9–10 raters (promoters). Four quarter rolling average data is used. The ranking refers to ASB's position relative to the other three main New Zealand banks.
NPS – ASB – Retail banking	Retail Market Monitor (RMM) measures the net likelihood of recommendation to others of the customer's main financial institution. Using a scale of 1 to 10 (1 means 'extremely unlikely' and 10 means 'extremely likely'), the 1–6 raters (detractors) are deducted from the 9–10 raters (promoters). 12 month rolling average data is used. The ranking refers to ASB's position relative to the other four main New Zealand banks.
NPS – Bankwest – Business	DBM Business Main Financial Institution (MFI) Net Promoter Score. 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 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 6 month rolling average. NPS is reported for each brand, therefore CBA excludes Bankwest, and Westpac excludes St George.
NPS – Bankwest – Consumer	DBM Consumer Main Financial Institution (MFI) Net Promoter Score. Australian Population 14+ (from Jan 17; 18+ for data prior). Refers to customers' likelihood to recommend their MFI using a scale from 0–10 (where 0 is 'Not at all likely' and 10 is 'Extremely likely') and is calculated by subtracting the percentage of Detractors (scores 0–6) from the percentage of Promoters (scores 9–10). Note that percentage signs are not used to report NPS 6 month rolling average. NPS is reported for each brand, therefore CBA excludes Bankwest, and Westpac excludes St George.
NPS – CBA – Business	DBM Business Main Financial Institution (MFI) Net Promoter Score. 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 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 6 month rolling average. For the major banks, NPS is reported for main brand only.



Glossary of terms (continued)

Term	Definition
NPS – CBA – Consumer	DBM Consumer Main Financial Institution (MFI) Net Promoter Score. Australian Population 14+ (from Jan 17; 18+ for data prior). Refers to customers' likelihood to recommend their MFI using a scale from 0–10 (where 0 is 'Not at all likely' and 10 is 'Extremely likely') and is calculated by subtracting the percentage of Detractors (scores 0–6) from the percentage of Promoters (scores 9–10). Note that percentage signs are not used to report NPS 6 month rolling average. CBA excludes Bankwest and Westpac excludes St George.
NPS – CBA – Mobile banking app	DBM Main Financial Institution (MFI) Mobile Banking Net Promoter Score. Based on Main Financial Institution (MFI) customers rating their likelihood to recommend their MFI Mobile Banking App used in the last 4 weeks. NPS refers to customer likelihood to recommend their MFI's Mobile Banking App 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. For the major banks, NPS is reported for main brand only.
NPS – CBA – Online banking	DBM Main Financial Institution (MFI) Online Banking Net Promoter Score. Based on Main Financial Institution (MFI) customers rating their likelihood to recommend their MFI Online Banking used in the last 4 weeks. NPS refers to customer likelihood to recommend their MFI's Online Banking 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 6-month rolling average. For the major banks, NPS is reported for main brand only.
Office paper	A3 and A4 office paper used in retail and commercial operations under the Group's operational control. Invoiced reams of paper used to estimate usage as a weight. Excludes operations outside Australia. Accompanying sustainability performance metric assured by PwC.
Online banking (#1)	Online banking: CBA won Canstar's Bank of the Year – Online Banking award for 2021 (for the 12th year in a row). Awarded June 2021.
Other overseas	Represents amounts booked in branches and controlled entities outside Australia and New Zealand.
Overall digital experience leader (5 years in a row)	The Forrester Digital Experience Review™: Australian Mobile Banking Apps, Q3 2021. Commonwealth Bank of Australia was named the Overall Digital Experience Leader™ among mobile apps in Australia in Forrester's proprietary Digital Experience Review™. Forrester Research does not endorse any company included in any Digital Experience Review™ report and does not advise any person or organization to select the products or services of any particular company based on the ratings included in such reports.
Privacy complaints	Number of privacy related complaints escalated to the Office of the Australian Information Commissioner (OAIC) for the Group, excluding Aussie Home Loans, Bankwest and ASB businesses in New Zealand. 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 the Group's feedback management system (Firstpoint) and are managed by Group Customer Relations. Accompanying sustainability performance metric assured by PwC.
Profit after capital charge (PACC)	The Group uses PACC, a risk-adjusted measure, as a key measure of financial performance. It takes into account the profit achieved, the risk to capital that was taken to achieve it, and other adjustments.
Program implementation costs	Total costs incurred by the Group to implement community investment programs and manage the Indigenous Customer Assistance Line call centre, the Corporate Affairs team, Women in Focus, school programs as well as other not-for-profit activities. These costs include salary and wages, occupancy, IT and other administration costs. It excludes Aussie Home Loans. Accompanying sustainability performance metric assured by PwC.
Purchased electricity	Purchased electricity used in Australian retail and commercial properties under operational control, two data centres under operational control and two data centres outside operational control. Accompanying sustainability performance metric assured by PwC.

Term	Definition
Renewable energy via power purchase agreements or retail contracts	Energy value of purchased electricity that has been sourced through power purchase agreements or renewable electricity retail contracts. Accompanying sustainability performance metric assured by PwC.
RepTrak score	The RepTrak Company (formerly Reputation Institute), June 2021. CBA reputation score, and the average of 16 selected ASX customer-facing companies.
Restricted Share Units (RSU)	Rights to ordinary shares in CBA granted under the LTAR and subject to vesting conditions.
Return on equity – cash basis	Based on cash net profit after tax (“cash basis”) and non-controlling interests less other equity instruments’ distributions applied to average shareholders’ equity, excluding non-controlling interests, other equity instruments and the treasury shares deduction relating to life insurance statutory funds.
Return on equity – statutory basis	Based on net profit after tax (“statutory basis”) less other equity instruments’ distributions applied to average shareholders’ equity, excluding non-controlling interests and other equity instruments.
Rights	Rights to ordinary shares in CBA granted under LTAR award and subject to performance hurdles.
School banking students (active)	The number of active students who participated in the Commonwealth Bank’s School Banking program during the 12 months to 30 June. Active students are those who banked at least once during the 12 month period through the School Banking Portal under the School Banking program. Accompanying sustainability performance metric assured by PwC.
Scope 1&2 greenhouse gas (GHG) emissions reduction	The Scope 1&2 target is based on a 1.5 degree trajectory, requiring 4.2% annual linear contraction. Emissions relate to the consumption of Natural Gas, Stationary Fuel, Refrigerant and Electricity used in retail, commercial and data centre properties under the Group’s operational control, and business use of Tool of Trade vehicles. Australian electricity emissions are zero as the equivalent of 100% of our Australian operational electricity needs have been sourced from renewable sources. Only electricity is included in Other Overseas emissions due to data limitations. For more information on this target refer to the Sustainability performance metrics excel spreadsheet at commbank.com.au/CRreporting .
Short-Term Variable Remuneration (STVR)	Variable remuneration paid subject to the achievement of predetermined performance hurdles over one financial year.
SpeakUP Program cases	Number of SpeakUP cases recorded in the Group’s SpeakUP Program during the 12 months to 30 June. The reports include both whistleblower and non-whistleblower disclosures. Accompanying sustainability performance metric assured by PwC.
Start Smart students (booked)	Number of students booked to attend the Commonwealth Bank’s Start Smart financial education programs during the 12 months to 30 June. Start Smart sessions cover a range of topics and the same student may be booked to attend a number of sessions. Includes face-to-face and online delivery. Accompanying sustainability performance metric assured by PwC.
Substantiated misconduct cases	Represents closed substantiated misconduct cases managed in Australia by the Workplace Relations and Group Investigations teams. Various policies within the Group govern staff conduct obligations, including the ‘Code of Conduct’ which is the Group’s guiding framework. It excludes incidents reported by local associates and joint ventures. Accompanying sustainability performance metric assured by PwC.
Time volunteering	Total estimated cost of volunteering hours contributed by Australia-based CBA and Bankwest employees through volunteering activities as captured in the Group’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. Accompanying sustainability performance metric assured by PwC.



Glossary of terms (continued)

Term	Definition
Total Committed Exposure (TCE)	Total Committed Exposure is defined as the balance outstanding and undrawn components of committed facility limits. It is calculated before collateralisation and excludes settlement exposures on derivatives.
Training completion rates – Code of Conduct	Percentage of employees who have been assigned or completed the 'Code of Conduct' learning module recorded in the Group's learning management system (PeopleLink) as at 30 June. This metric excludes the training completion rates of the employees of Aussie Home Loans and ASB Businesses in New Zealand. In FY21 methodology changed to include employees who have been assigned 'Code of Conduct' learning with a due date after 30 June. FY20 has been restated. Numbers prior to FY19 are for completion of 'Our Commitments' training. Accompanying sustainability performance metric assured by PwC.
Training completion rates – mandatory learning	Percentage of employees who have been assigned or completed the Group mandatory learning modules recorded in the Group's learning management system (PeopleLink) as at 30 June. This metric excludes the training completion rates of the employees of Aussie Home Loans and ASB Businesses in New Zealand. In FY21 methodology changed to include employees who have been assigned mandatory learning with a due date after 30 June. All prior year numbers have been restated. The Group's mandatory learning modules are Code of Conduct; Conflicts of Interest; Valuing Privacy; Health, Safety and Wellbeing; Workplace Conduct (which includes Sexual Harassment); Group Securities Insider Trading; Financial Crime (which includes Anti-Bribery and Corruption, Anti-Money Laundering and Counter-Terrorism Financing); Fraud; Customer Complaints; Information Security; and The Group Risk Management Approach. Accompanying sustainability performance metric assured by PwC.
Training hours per employee	Average completed training hours per employee recorded in CBA's learning management system (PeopleLink) as at 30 June, measured by headcount. Training hours are allocated to each training item such as face-to-face or online training, excludes external training and video 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 Aussie Home Loans, Bankwest and ASB businesses in New Zealand. Accompanying sustainability performance metric assured by PwC.
Upstream Scope 3 greenhouse gas (GHG) emissions (excluding financed emissions) reduction	The Scope 3 target is based on a well below 2 degree trajectory, requiring a 2.5% annual linear contraction. To ensure the baseline is representative of a typical year, Scope 3 Business Travel emissions are adjusted to FY19 values to normalise for the impacts of the COVID-19 pandemic. Includes indirect greenhouse gas emissions as a result of sources outside the Group's operational control, but support the Group's business activities. Base building, Business Use of Private Vehicles and Work From Home emissions are excluded. Due to data limitations New Zealand emissions exclude upstream Stationary and Transport fuels, and Courier emissions. Only Flight emissions are included for Other Overseas due to data limitations. For more information on this target refer to the Sustainability performance metrics excel spreadsheet at commbank.com.au/CRreporting .
Waste (commercial operations) – landfill	Tonnes of waste to landfill generated per annum from CBA and Bankwest commercial buildings under our operational control in Australia. As at 30 June 2021, 82% 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 FY18, organic waste stream is diverted from waste to landfill to waste recycled for properties where data can be reported separately. Accompanying sustainability performance metric assured by PwC.
Waste (commercial operations) – recycled	Tonnes of recycled waste generated per annum from CBA and Bankwest buildings under our operational control in Australia. 75% 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 FY18, organic waste stream is diverted from waste to landfill to waste recycled for properties where data can be reported separately. Accompanying sustainability performance metric assured by PwC.

Term	Definition
Waste (commercial operations) – secure	Tonnes of secured waste collected from CBA and Bankwest 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. Accompanying sustainability performance metric assured by PwC.
Water	Water consumption includes tenanted usage from CBA and Bankwest commercial buildings in Australia. As at 30 June 2021, 83% of water usage is based on invoiced amounts, the remainder is estimated based on an average usage per m2 of net lettable area. From FY18, water related metrics are reported on all commercial buildings. FY17 were reported for nine commercial buildings. It includes invoiced water use for the two data centres that are under the Group's operational control. Accompanying sustainability performance metric assured by PwC.
Weighted average number of shares ("cash basis")	The calculation incorporates the bonus element of any rights issue, discount element of any DRP and excludes "Treasury Shares" related to investment in the Bank's shares held by the employee share scheme trust.
Weighted average number of shares ("statutory basis")	The calculation incorporates the bonus element of any rights issue, discount element of any DRP and excludes "Treasury Shares" related to investments in the Bank's shares held by both the life insurance statutory funds and by the employee share scheme trust.
Whistleblower cases	Number of whistleblower cases on-boarded into the Group's SpeakUP Program during the 12 months to 30 June. Accompanying sustainability performance metric assured by PwC.
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. Excludes ASB businesses in New Zealand. Accompanying sustainability performance metric assured by PwC.
Women in Manager and above roles	The percentage of roles at the level of Manager and above (including Branch Managers) filled by women, in relation to the total headcount at this level as at 30 June. Excludes ASB businesses in New Zealand. Accompanying sustainability performance metric assured by PwC.
Women in Senior Leadership (Group Executives)	The percentage of executive roles that are currently filled by women as at 30 June. These roles are direct reports of the Chief Executive Officer with authority and responsibility for planning, directing and controlling the Group's activities. In FY21 the methodology changed to include ASB businesses in New Zealand. FY20 and FY19 have been restated. Prior to FY19 the role of Chief Executive and Managing Director, ASB Bank Ltd was not considered Key Management Personnel. FY18 and FY17 are not comparable. For the list of current executives, please refer to pages 76–77 .
Women in workforce	The percentage of roles filled by women, in relation to the total headcount as at 30 June. Excludes ASB businesses in New Zealand. Accompanying sustainability performance metric assured by PwC.



Energy Value Chain (EVC)

The Energy Value Chain reports the financing provided to certain energy-related sectors as at 30 June.

The reported amounts are based on total committed exposure (TCE), excluding Commitment at Offer and trading securities exposures. Exposure amounts have not been netted off against any insurance or guarantees that mitigate the Group's risk exposure to clients.

Domestic and offshore exposures are included. An exposure that is at the head company level, or benefits from a parent company guarantee, can still be classified into one of the categories if the purpose of the product is to be used for the needs of certain assets/projects/subsidiaries of the counterparty that fit the criteria for the category. Where a counterparty has business activities that fit in multiple categories (mainly in Oil & Gas and Diversified Mining), the exposure is allocated to the categories based on percentage contribution of each category to the client's EBITDA (where available) or revenue.

The following table provides more detail of the assets that are included in the scope of this report.

Metric category	Metric	Included assets	Exclusions	Exposure type
Oil	Oil extraction	Entities whose principal operations include the exploration and development of oil fields for the purposes of extracting and producing crude oil.		TCE with adjustments as described above
Gas	Gas extraction	Entities whose principal operations include exploration, ownership, development and management of gas fields, that are utilised for the purposes of natural gas production.		TCE with adjustments as described above
Thermal Coal	Thermal Coal Mining	Entities that own or operate mines to develop and produce predominantly thermal coal. Where a coal mining entity produces a mix of thermal and metallurgical coal, the total exposure will be allocated to the category with the greatest share of the production mix.	Excludes exposures under \$1 million in the Coal Mining ANZSIC	TCE with adjustments as described above
Thermal coal exposure within diversified miners	Pro-rata exposure to miners with significant thermal coal business	Calculated as the Group's exposure to the miner, excluding exposure to thermal coal subsidiaries, multiplied by the percentage EBITDA contribution of thermal coal in its latest annual financial statements.	Exposures to thermal coal subsidiaries of diversified miners, i.e. subsidiaries whose business activities are predominantly related to thermal coal mining, are allocated to thermal coal.	TCE with adjustments as described above
Liquefied Natural Gas (LNG) terminals	LNG terminals	Entities that own and operate shipping ports, terminals and infrastructure that are specifically developed and used for the liquefaction / regasification, storage and transportation of liquefied natural gas.		TCE with adjustments as described above
Coal terminals	Coal terminals	Entities that operate ports and terminals that are principally used for the purposes of transporting and exporting coal. The businesses within this sector do not produce coal, but specifically provide transportation and storage facilities for coal producers and exporters.		TCE with adjustments as described above
Electricity Generation – Gas	Gas-fired electricity generation	<ol style="list-style-type: none"> Entity's main business is electricity generation (more than 50% of EBITDA derived from electricity generation), and At least 90% of the generation is gas-fired 	Excludes exposures under \$1 million	TCE with adjustments as described above

Metric category	Metric	Included assets	Exclusions	Exposure type
Electricity Generation – Renewables	Large scale renewable energy projects including wind, solar and hydro	<ol style="list-style-type: none"> 1. Entity's main business is electricity generation (more than 50% of EBITDA derived from electricity generation), and 2. At least 90% of the generation is sourced from the following: <ul style="list-style-type: none"> – Wind – Solar (photovoltaics, concentrated solar power / solar thermal) – Hydro – Geothermal – Wave – Tidal – Landfill gas (if asset is classified as an eligible generator under the Australian Renewable Energy Target (RET)) – Any other asset classified as an eligible generator under the RET or other Australian energy policy 	Excludes exposures under \$1 million	TCE with adjustments as described above
Electricity Generation – Coal	Coal-fired electricity generation	<ol style="list-style-type: none"> 1. Entity's main business is electricity generation (more than 50% of EBITDA derived from electricity generation), and 2. At least 90% of the generation is coal-fired 	Excludes exposures under \$1 million	TCE with adjustments as described above
Electricity and gas transmission, distribution and retailing	Electricity and gas transmission, distribution and retailing	<p>Entities whose operations involve transmitting and distributing electricity and gas, or providing retail electricity and gas products to end-customers. This includes entities that may operate across the electricity and gas supply chain and not exclusively in either the transmission, distribution, or retailing parts of the supply chain.</p> <p>This category also includes entities which operate domestic gas pipeline, processing and storage facilities, and entities which have some electricity generation capacity but do not fit under one of the "Electricity Generation" categories. Examples include vertically integrated gentailers, and generators with a diverse mix of fuel type/technologies.</p>	Excludes exposures under \$1 million	TCE with adjustments as described above
Oil distribution and refining	Oil distribution and refining	Entities whose operations include the distribution and refining of oil into petroleum products.		TCE with adjustments as described above
Other energy-related exposures	Other energy-related exposures	<p>Exposures to wholesale energy trading entities, as well as exposures under \$1 million in the Gas Supply and Electricity related ANZSICs where classification is unclear.</p> <p>This is shown in the footnote, not in the main diagram of the EVC.</p>		TCE with adjustments as described above

Energy Value Chain (EVC) (continued)

Metric category	Metric	Included assets	Exclusions	Exposure type
Metallurgical Coal	Metallurgical Coal Mining	<p>Entities that own or operate mines to develop and produce predominantly Metallurgical coal. Where a coal mining entity produces a mix of thermal and metallurgical coal, the total exposure will be allocated to the category with the greatest share of the production mix.</p> <p>This is shown in the footnote, not in the main diagram of the EVC.</p>	Excludes exposures under \$1 million in the Coal Mining ANZSIC	TCE with adjustments as described above
Metallurgical coal exposure within diversified miners	Pro-rata exposure to miners with significant Metallurgical coal business	<p>Calculated as the Group's exposure to the miner, excluding exposure to Metallurgical coal subsidiaries, multiplied by the percentage EBITDA contribution of Metallurgical coal in its latest annual financial statements.</p> <p>This is shown in the footnote, not in the main diagram of the EVC.</p>	Exposures to Metallurgical coal subsidiaries of diversified miners, i.e. subsidiaries whose business activities are predominantly related to Metallurgical coal mining, are allocated to Metallurgical coal.	TCE with adjustments as described above

Low Carbon Funding Target

Target: Fund \$15 billion towards low carbon projects by 2025.

Low carbon funding is financing provided to low carbon assets in line with the \$15 billion target, based on total committed exposure (TCE) or total drawn lending facility (TDLF) as at 30 June 2021.

Asset categories include large-scale renewable energy projects, low carbon commercial buildings (6 star NABERS rating), low carbon transport and energy efficient assets. The following table provides more detail of the assets that are included in the scope of this target:

Metric category	Metric	Included assets	Exclusions	Exposure type
Renewable energy	Large scale renewable energy projects including wind, solar and hydro	<ol style="list-style-type: none"> Domestic and offshore assets Entity's main business is electricity generation (more than 50% of EBITDA derived from electricity generation), and At least 90% of the generation is sourced from the following: <ul style="list-style-type: none"> Wind Solar (photovoltaics, concentrated solar power/solar thermal) Hydro Geothermal Wave Tidal Landfill gas (if asset is classified as an eligible generator under the Australian Renewable Energy Target) Any other asset classified as an eligible generator under the RET or other Australian energy policy An exposure that is at the head company level, or benefits from a parent company guarantee, can still be included if the purpose of the CBA product is to be used for the needs of certain assets/projects/subsidiaries of the counterparty that fit the above criteria Includes new financing or refinancing 	Excludes exposures under the value of \$1 million.	TCE excluding Commitment at Offer and trading securities exposures. Exposure amounts have not been netted off against any insurance or guarantees that mitigate CBA's risk exposure to clients.
Low carbon transport	Large-scale low carbon transport and related infrastructure	<ol style="list-style-type: none"> Low Carbon/Clean Transport defined as the following public/private vehicles: <ul style="list-style-type: none"> Electric passenger and freight vehicles Hydrogen passenger and freight vehicles Hybrid fuel efficient passenger and freight vehicles Trains: Non-diesel rolling stock and vehicles for electrified public transport, such as electrified trams, trolleybuses and cable cars Buses: electric or hydrogen buses Other alternative fuel vehicles Supporting infrastructure defined as the following: <ul style="list-style-type: none"> Dedicated charging and alternative fuel infrastructure Dedicated infrastructure for electrified transport Public walking and cycling infrastructure and cycling schemes Bus Rapid Transit Systems All infrastructure for electrified freight rail 	Excludes exposures under the value of \$20 million.	TDLF



Low Carbon Funding Target (continued)

Metric category	Metric	Included assets	Exclusions	Exposure type
Low carbon commercial buildings	6 Star NABERS rated commercial green buildings	<ol style="list-style-type: none"> Buildings that are used for commercial purposes such as office space Buildings that are 6 Star NABERS rated at time of origination - refinancing does not impact this assessment. Where origination date is unknown, NABERS assessment undertaken as at reporting date Apportionment undertaken on loans with multiple underlying securities so that only the security that satisfies the definition are captured (apportionment based on property value of the security that satisfies the definition) Includes new financing or refinancing. 		TCE
Energy efficiency	Asset finance for assets that improve energy efficiency or generate renewable energy	<ol style="list-style-type: none"> Assets funded through the Clean Energy Finance Corporation (CEFC). Includes Energy Efficient Loans (EEL) CEFC and Energy Efficient Finance (EEF) CEFC programs. Assets funded by CBA's Energy Efficient Loans (EEL) program. Assets that comply with the Emissions Reduction Fund methodologies. Small scale renewable energy projects that are not reported in the large-scale renewable energy category. 	Excludes exposure to assets reported under other categories.	TDLF