



# 2025 Sustainability Reporting Appendix

This appendix contains our disclosures aligned to:  
Principles for Responsible Banking Reporting (PRB)  
Global Reporting Initiative (GRI) Standards Index  
Sustainability Accounting Standards Board (SASB) Index

Further information about our approach to sustainability is included in our 2025 Annual Report and Sustainability Performance metrics. These can be found on our website at [commbank.com.au/sustainabilityreporting](https://commbank.com.au/sustainabilityreporting).

Commonwealth Bank of Australia

# Responsible Banking Progress Statement

## Principles

| Principle 1: Alignment  | Principle 2: Impact & Target Setting   | Principle 3: Clients & Customers   |
|---|--|--|
| <p>Our strategy, business model, customer segments, main activities and geographies are explained in our 2025 Annual Report (including climate disclosures) and Results Presentation. Our Environmental and Social (E&amp;S) Framework provides a reference point for our stakeholders on the minimum standards we seek to abide by. Our E&amp;S Framework is underpinned by our internal Group E&amp;S Policy and relevant business unit specific procedures. This year we reviewed the settings in our E&amp;S Policy and updated our E&amp;S Framework.</p> <p><b>Climate strategy:</b></p> <p>We continue to support Australia’s transition to net zero by 2050. To do this our focus is on providing banking services, predominantly lending, to retail and business banking customers in Australia and New Zealand. We have established 2030 sector-level financed emissions goals and targets to contribute to achieving net zero by 2050. This year we clarified how we classify our aspirations as goals or targets resulting in some previously reported targets now being described as goals.</p> <p>There are three ways we are working towards our sector-level financed emissions goals and targets:</p> <ol style="list-style-type: none"><li><b>1. Taking steps that can help our customers reduce their emissions:</b> Our approach varies by sector but can include engaging with customers, providing insights, data and dedicated products, services and tools, as well as advocating for government policies that can help them reduce their emissions.</li><li><b>2. Rebalancing our portfolio towards less emissions-intensive customers:</b> Through risk appetite and in some instances, pricing incentives, we can actively steer our</li></ol> | <p>We continue to review the Bank’s impact areas through performing annual sustainability materiality assessments. This year we enhanced our materiality assessment process to better identify topics that are potentially material to our stakeholders (impact materiality) and, for the first time, the Bank (financial materiality). We intend to use the results from our impact materiality assessment to inform our reporting. The material topics determined were aligned to our findings in FY24, supporting the existing PRB priority impact areas.</p> <p><b>Priority impact area 1: Climate change</b></p> <p>This year we have taken the opportunity to clarify how we classify our aspirations as targets or goals. This resulted in some previously reported targets now being described as goals. This change is intended to better align to where our pathways to achieving outcomes are subject to key external dependencies, for example the pace of Australia’s energy transition. We are below the reference scenario for 12 of our 15 sector-level financed emissions goals and targets. Our primary reporting for our climate strategy, metrics, targets and progress is included in our 2025 climate disclosures, within our 2025 Annual Report.</p> <p><b>Priority impact area 2: Financial inclusion and wellbeing, with a focus on victims of domestic violence and financial abuse, and First Nations peoples</b></p> <p>We have reaffirmed our partnership with Good Shepherd Australia New Zealand from July 2024 until June 2028 to continue supporting Financial Independence Hub participants on their road to long-term financial independence. No new targets have been set for this priority impact area. We have reached our target to support over 10,000 people impacted</p> | <p><b>Engaging with our customers:</b></p> <p>To progress on our climate strategy, we recognise the importance of helping our customers reduce their emissions. This includes engaging with customers, providing insights, data, dedicated products, services and tools, as well as advocating for government policies. We continue to engage with our large corporate and institutional customers. Our approach focuses on understanding their long-term transition plans and funding needs and providing financing solutions where it may assist their plans.</p> <p><b>Lending in line with our E&amp;S Framework:</b></p> <p>Our Group E&amp;S Framework outlines the Bank’s minimum requirements that seek to manage the climate impacts of our financing activities, including bond facilitation. This includes requirements for certain clients in the fossil fuel sectors, which can help us work towards our 2030 financed emissions targets for thermal coal mining, upstream oil and gas extraction, and power generation. These requirements are subject to Australia having a secure energy platform.</p> <p><b>Client Transition Plan assessments and criteria:</b></p> <p>In 2023 we clarified our expectations for certain clients to have a Transition Plan from 2025. We expect certain upstream oil and gas extraction and coal-fired power generation customers to have Transition Plans, including Scope 3 emissions, before we provide corporate or trade finance, or bond facilitation. This year we expanded our Transition Plan requirements to include thermal coal clients who derive 25% or more of their revenue from the sale of thermal coal.</p> |

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|--|---|--|
| <p>exposures within a sector towards less emissions-intensive customers.</p> <p>3. <b>Reducing our exposures to the sector:</b> In some sectors, we may choose to reduce our overall exposures.</p> <p><b>Our approach to nature:</b></p> <p>This year we are progressing our approach to better understand our customers’ impacts and dependencies on nature, so that we can manage the risks and opportunities these create. We aim to continue to develop our measurement capabilities to assess where our operations and lending activities intersect with nature.</p> | <p>by domestic and family violence and financial abuse by the end of FY24 through the Financial Independence Hub, since inception in July 2020.</p> <p>This year we reviewed our 2025–2028 Diversity, Equity and Inclusion strategy and have set 2028 as the target date for these refreshed goals. This applies to our goal of 3% Aboriginal and/or Torres Strait Islander representation in our domestic workforce, with current representation at 1.4%.</p>  | <p>To determine whether a Transition Plan meets the commitments in our E&amp;S Framework, the assessment focuses on a subset of core criteria, which are our minimum requirements. For more information on our core criteria, see page 115 of the Climate disclosures in our 2025 Annual Report.</p> |
| <p><b><u>2025 Annual Report</u></b></p> <p>Climate disclosures; Message from our Chair and CEO – pages 102–103</p> <p>Climate disclosures; Strategy – pages 108–134</p> <p><u>Environmental and Social Framework</u></p>   | <p><b><u>2025 Annual Report</u></b></p> <p>Listening to our stakeholders – page 70–71</p> <p>Our materiality assessment – page 72–73</p> <p>Customer experience, support and community impact; Supporting financial inclusion – page 78</p> <p>Customer experience, support and community impact; Contributing to our communities – pages 78–79</p> <p>Climate disclosures; Strategy – pages 108–134</p> <p><u>Environmental and Social Framework</u></p> <p><u>Next Chapter website</u></p> <p><u>Reconciliation Action Plan</u></p> <p><u>Sustainability at CBA</u></p> | <p><b><u>2025 Annual Report</u></b></p> <p>Listening to our stakeholders – page 70–71</p> <p>Climate disclosures; Strategy – pages 108–134</p> <p><u>Environmental and Social Framework</u></p>  |

Principles (continued)

| Principle 4: Stakeholders   | Principle 5: Governance & Culture  | Principle 6: Transparency & Accountability  |
|---|--|---|
| <p>Engaging meaningfully with our stakeholders helps us to better understand and respond to their needs and perspectives. We proactively engage with our key stakeholders to understand their perspectives, build trusted relationships, and gather insights that can help shape our products and services.</p> <p>Our key stakeholders are individuals and groups in our value chain whose interests are, or could be, materially impacted by the Bank’s activities. Our key stakeholders have been identified as customers; our people; community, industry groups and society; investors and shareholders; governments and regulators; and suppliers. Guided by our values and Code of Conduct, we engage with key stakeholders through our regular business activities and dedicated feedback channels. Stakeholder insights are shared through internal forums and committees to support informed decision making across the Bank.</p> <p>Details of how we engage our specific stakeholder groups, including understanding our stakeholders' views on climate change, are set out in the 'Listening to our Stakeholders' section in our 2025 Annual Report.</p> | <p>The Board is responsible for considering the E&amp;S impact of the Bank’s activities, overseeing adherence to the E&amp;S Framework and approving climate-related disclosures. The Board has delegated the management of the Bank to the CEO, except for certain powers retained by the Board or delegated to others. For more information on governance and management responsibilities, see our 2025 Annual Report.</p> <p>The Board and its Committees consider a range of topics where they are responsible for oversight, including the E&amp;S Impact of the Bank’s activities. Key topics considered are disclosed in our 2025 Annual Report.</p> <p>We also disclose in our 2025 Annual Report how the Board assesses the appropriate mix of skills, including E&amp;S skills, continuing education programs for Directors and how our Executive performance and remuneration frameworks consider a variety of matters including climate.</p> | <p>This year our climate disclosures are included within our Annual Report, not in a separate Climate Report. We continue to evolve our climate disclosures in preparation for new mandatory climate reporting requirements that will apply from our 2026 reporting period. Our Modern Slavery Statement has been prepared in response to the reporting requirements of both Section 14 of the <i>Modern Slavery Act 2018 (Cth)</i> and Section 54 of the <i>Modern Slavery Act 2015 (UK)</i>.</p> <p>We have not obtained independent limited assurance for any responses in our FY25 Responsible Banking Progress Statement. Certain sustainability metrics and information in the 2025 Annual Report and 2025 climate disclosures receive reasonable and limited assurance by PwC. Copies of PwC’s assurance report for sustainability metrics are available on pages 430–437 of our 2025 Annual Report.</p> <p>Our 2025 Sustainability Reporting Appendix (this document) also includes our: Global Reporting Initiative (GRI) Standards Index; and Sustainability Accounting Standards Board (SASB) Index.</p> |
| <p><b><u>2025 Annual Report</u></b><br/>Listening to our stakeholders – pages 70–71</p> <p><u>Supplier Code of Conduct</u><br/><u>Stakeholder Engagement Approach</u></p>   | <p><b><u>2025 Annual Report</u></b><br/>Our approach to corporate governance – pages 34–57<br/>Social and governance performance metrics; Governance – page 99<br/>Climate disclosures; Governance – pages 135–140</p> <p><u>CBA Code of Conduct</u><br/><u>Board Charter</u><br/><u>Corporate governance</u><br/><u>Corporate Governance Statement</u></p>  | <p><b><u>2025 Annual Report</u></b><br/><u>Environmental and Social Framework</u><br/><u>Modern Slavery and Human Trafficking Statement</u></p>   |

# Global Reporting Initiative (GRI) Index

## GRI 2: General Disclosures

| GRI No.                                       | Title  | 2025 Report location / other references or information   |
|---|--|--|
| <b>Organisation &amp; reporting practices</b> |  |  |
| 2-1   | Organisational details   | <p><b>Commonwealth Bank of Australia</b></p> <p><b><u>2025 Annual Report</u></b><br/> Who we are – pages 8–9<br/> Directors' report; Operating and financial review – page 176<br/> Notes to the financial statements; Overview – pages 229–230<br/> Notes to the financial statements; Financial reporting by segments – page 247–251<br/> Contact Us – page 453</p> <p><b><u>CBA Website</u></b><br/> <a href="#">About us</a><br/> <a href="#">International locations</a></p>                      |
| 2-2   | Entities included in the Organisation's sustainability reporting | <p><b><u>2025 Annual Report</u></b><br/> Social and governance performance metrics – pages 94–99<br/> Independent Limited Assurance Report on sustainability metrics – pages 430–437<br/> Notes to the financial statements; Group Structure – pages 353–359<br/> Glossary – pages 438–451<br/> Climate disclosures; Operational greenhouse gas emissions – pages 167–171<br/> Climate disclosure appendix; Basis of preparation – pages 390–391</p> <p><b><u>ASB Sustainability Reporting</u></b></p> |
| 2-3   | Reporting period, frequency and contact point                    | <p>Reporting period FY25: 1 July 2024 – 30 June 2025<br/> Reporting frequency: Annual<br/> Contact point: CbaInvestorRelations@cba.com.au</p>  |

## GRI 2: General Disclosures

| GRI No.                       | Title  | 2025 Report location / other references or information  |
|-------------------------------|--|---|
| 2-4                           | Restatements of information                              | <p>All material restatements are noted within the relevant data sets</p> <p><b><u>2025 Annual Report</u></b></p> <p>2025 highlights – pages 2–3</p> <p>Delivering financial performance – pages 26–33</p> <p>Social and governance performance metrics – pages 94–99</p> <p>Climate disclosures; Metrics and targets – pages 160–173</p> <p>Financial report – pages 221–368</p> <p>Climate disclosures appendix; Financed emissions restatement policy – pages 393–394</p> <p>Glossary – pages 438–451</p>   |
| 2-5                           | External assurance                                       | <p><b><u>2025 Annual Report</u></b></p> <p>Auditor's independence declaration – page 220</p> <p>Independent auditor's report – pages 369–376</p> <p>Independent Limited Assurance Report for sustainability metrics – pages 430–437</p>   |
| <b>Activities and workers</b> |  |   |
| 2-6                           | Activities, value chain and other business relationships | <p><b><u>2025 Annual Report</u></b></p> <p>2025 highlights – pages 2–3</p> <p>Chair and CEO message – pages 6–7</p> <p>Who we are – pages 8–9</p> <p>How we create value – pages 12–13</p> <p>Creating value for our stakeholders – pages 14–25</p> <p>Delivering financial performance – pages 26–33</p> <p>Our approach to corporate governance – pages 34–57</p> <p>Managing our risks – pages 58–67</p> <p>Our stakeholders' views – page 71</p> <p>Governance, culture and accountability; Meeting stakeholder expectations – pages 86–87</p> <p>Supporting Australia's energy transition; Our value chain of emissions-producing activities and where we can have the most impact page 106</p> <p>Directors' report – pages 176–181</p> <p>Notes to the financial statements; Overview – pages 229–230</p> <p>Notes to the financial statements; Financial reporting by segments – pages 247–251</p> <p>Notes to the financial statements; Group Structure – pages 353–359</p> <p><b><u>CBA Website</u></b></p> <p><u>Modern Slavery and Human Trafficking Statement</u></p> <p><u>Supplier Code of Conduct</u></p> |

## GRI 2: General Disclosures

| GRI No.           | Title   | 2025 Report location / other references or information  |
|-------------------|---|---|
| 2-7               | Employees   | <p><b><u>2025 Annual Report</u></b><br/> Our stakeholders' views – page 71<br/> Engaged and supported workforce – pages 80–83<br/> Social and governance performance metrics; Our people – pages 96–97<br/> Glossary – pages 438–451</p> <p><b><u>CBA Website</u></b><br/> <a href="#">2025 Full year sustainability performance metrics and disclosures – People tab</a></p>   |
| 2-8               | Workers who are not employees   | <p><b><u>2025 Annual Report</u></b><br/> Our stakeholder views'; Suppliers – page 71<br/> Governance, culture and accountability; Respecting human rights – page 87<br/> Governance, culture and accountability; Working with our suppliers – page 88<br/> Glossary – pages 438–451</p> <p><b><u>CBA Website</u></b><br/> <a href="#">CBA Code of Conduct</a><br/> <a href="#">Modern Slavery and Human Trafficking Statement</a><br/> <a href="#">Supplier Code of Conduct</a></p> |
| <b>Governance</b> |   |   |
| 2-9               | Governance structure and composition  | <b><u>2025 Annual Report</u></b>  |
| 2-10              | Nomination and selection of the highest governance body                     | Our approach to corporate governance – pages 34–57  |
| 2-11              | Chair of the highest governance body  | Governance, culture and accountability – pages 84–88  |
| 2-12              | Role of the highest governance body in overseeing the management of impacts | Directors' report – pages 174–220<br>Climate disclosures; Governance – pages 135–140  |
| 2-13              | Delegation of responsibility for managing impacts                           | Financial Statements; Related party disclosures – page 358  |
| 2-14              | Role of the highest governance body in sustainability reporting             |   |
| 2-15              | Conflicts of interest   | <b><u>CBA Website</u></b>   |
| 2-16              | Communication of critical concerns  | <a href="#">Board Charter</a><br><a href="#">Corporate governance</a><br><a href="#">Corporate Governance Statement</a>   |
| 2-17              | Collective knowledge of the highest governance body                         | <b><u>2025 Annual Report</u></b>  |
| 2-18              | Evaluation of the performance of the highest governance body                | Our approach to corporate governance – pages 34–57  |
|                   |   | <p><b><u>CBA Website</u></b><br/> <a href="#">Corporate Governance Statement</a></p>  |

## GRI 2: General Disclosures

| GRI No.                                 | Title   | 2025 Report location / other references or information  |
|---|---|---|
| 2-19                                    | Remuneration policies                         | <b><u>2025 Annual Report</u></b><br>Our approach to corporate governance; Message from our Chair – pages 36–37<br>Our approach to corporate governance; Committee matters – page 41<br>Engaged and supported workforce; Workplace Gender Equality Agency (WGEA) median pay gap – page 83<br>Remuneration report – pages 182–218<br><br><b><u>CBA Website</u></b><br><a href="#">Board Charter</a><br><a href="#">Remuneration principles</a><br><a href="#">2024-2025 Report to the Workplace Gender Equality Agency (WGEA)</a> |
| 2-20                                    | Process to determine remuneration             |   |
|   |   |   |
|   |   |   |
| 2-21                                    | Annual total compensation ratio               | <b><u>2025 Annual Report</u></b><br>Social and governance performance metrics; Our people – pages 96–97<br>Remuneration report – pages 182–218  |
| <b>Strategy, policies and practices</b> |   |   |
| 2-22                                    | Statement on sustainable development strategy | <b><u>2025 Annual Report</u></b><br>Chair and CEO message – pages 6–7<br>Delivering on our strategic priorities – pages 16–25<br>Our approach to corporate governance – pages 34–57<br>Remuneration report – pages 182–218<br>Climate disclosures; Message from our Chair and CEO – pages 102–103<br>Climate disclosures; Strategy – pages 108–134<br><br><b><u>CBA Website</u></b><br><a href="#">Environmental and Social Framework</a><br><a href="#">Board Charter</a><br><a href="#">Remuneration principles</a>           |



**GRI 2: General Disclosures**

| GRI No. | Title                        | 2025 Report location / other references or information   |
|---------|------------------------------|--|
| 2-23    | Policy commitments           | <p><b><u>2025 Annual Report</u></b><br/>Managing our risks – pages 58–67<br/>Governance, culture and accountability – pages 84–88<br/>Climate disclosures; Chair and CEO message – pages 102–103<br/>Climate disclosures; Strategy – pages 108–134<br/>Climate disclosures; Governance – page 135–140<br/>Climate disclosures; Risk – pages 141–159</p> <p><b><u>CBA Website</u></b><br/><a href="#">CBA Code of Conduct</a><br/><a href="#">Corporate Governance Statement</a><br/><a href="#">Environmental and Social Framework</a><br/><a href="#">Modern Slavery and Human Trafficking Statement</a><br/><a href="#">Supplier Code of Conduct</a></p>   |
| 2-24    | Embedding policy commitments | <p><b><u>2025 Annual Report</u></b><br/>Delivering on our strategic priorities – pages 1–25<br/>Our approach to corporate governance – pages 34–57<br/>Managing our risks – pages 58–67<br/>Customer experience, support and community impact – pages 74–79<br/>Engaged and supported workforce– pages 80–83<br/>Governance, culture and accountability – pages 84–88<br/>Social and governance performance metrics – pages 94–99<br/>Climate disclosures; Strategy pages 108–134<br/>Climate disclosures; Governance – pages 135–140<br/>Climate disclosures; Risk – pages 141–159<br/>Climate disclosures; Metrics and targets – 160–173<br/>Glossary – pages 438–451</p> <p><b><u>CBA Website</u></b><br/><a href="#">Corporate Governance Statement</a><br/><a href="#">Environmental and Social Framework</a><br/><a href="#">Modern Slavery and Human Trafficking Statement</a><br/><a href="#">Supplier Code of Conduct</a></p> |

## GRI 2: General Disclosures

| GRI No. | Title  | 2025 Report location / other references or information   |
|---------|--|--|
| 2-25    | Processes to remediate negative impacts            | <b><u>2025 Annual Report</u></b>   |
| 2-26    | Mechanisms for seeking advice and raising concerns | Listening to our stakeholders – pages 70–71<br>Governance, culture and accountability – pages 84–88<br>Social and governance performance metrics – pages 94–99<br>Glossary – pages 438–451<br><br><b><u>CBA Website</u></b><br><a href="#">2025 Full year sustainability performance metrics and disclosures – Governance tab</a><br><a href="#">CBA Code of Conduct</a><br><a href="#">Complaints handling principles</a><br><a href="#">Environmental and Social Framework</a><br><a href="#">Human Rights of First Nations Stakeholder Grievance Process Framework</a><br><a href="#">Supplier Code of Conduct</a><br><a href="#">Whistleblower policy</a>  |
| 2-27    | Compliance with laws and regulations               | <b><u>2025 Annual Report</u></b><br>About this report – page 4<br>Governance, culture and accountability – pages 84–88<br>Social and governance performance metrics – pages 94–99<br>Directors’ report; Litigation and regulatory matters – page 177<br>Directors’ report; Environmental reporting – page 178<br>Notes to the financial statements; Other liabilities – page 287–292<br>Glossary – pages 438–451<br><br><b><u>CBA Website</u></b><br><a href="#">2025 Full year sustainability performance metrics and disclosures – Customers tab</a><br><a href="#">2025 Full year sustainability performance metrics and disclosures – Governance tab</a><br><a href="#">Modern Slavery and Human Trafficking Statement</a> |
| 2-28    | Membership associations                            | <b><u>2025 Annual Report</u></b><br>Listening to our stakeholders – page 70–71<br>Governance, culture and accountability; Advocating responsibly – page 88<br>Climate disclosures; Supporting Australia’s transition to net zero by 2050 – page 109<br><br><b><u>CBA Website</u></b><br><a href="#">Corporate Governance Statement</a>   |

## GRI 2: General Disclosures

| GRI No.                               | Title                                | 2025 Report location / other references or information  |
|---------------------------------------|--------------------------------------|---|
| <b>Stakeholder engagement</b>         |                                      |   |
| 2-29                                  | Approach to stakeholder engagement   | <p><b><u>2025 Annual Report</u></b><br/> Who we are – pages 8–9<br/> Our approach to corporate governance – page 46<br/> Listening to our stakeholders – pages 70–71<br/> Governance, culture and accountability – pages 84–88<br/> Climate disclosures; Supporting Australia’s transition to net zero by 2050 – page 109<br/> Climate disclosures; Lending to support the transition – page 110–115</p> <p><b><u>CBA Website</u></b><br/> <a href="#">Corporate Governance Statement</a><br/> <a href="#">Environmental and Social Framework</a><br/> <a href="#">Human Rights of First Nations Stakeholder Grievance Process Framework</a><br/> <a href="#">Stakeholder Engagement Approach</a><br/> <a href="#">Supplier Code of Conduct</a></p>   |
| 2-30                                  | Collective bargaining agreements     | <p>As at 30 June 2025, approximately 92% of employees are covered by the Commonwealth Bank Group EA or the Bankwest EA.</p> <p><b><u>CBA Website</u></b></p>  |
| <b>Disclosures on material topics</b> |                                      |   |
| 3-1                                   | Process to determine material topics | <b><u>2025 Annual Report</u></b>  |
| 3-2                                   | List of material topics              | Our approach to sustainability – pages 68–93  |
| 3-3                                   | Management of material topics        | <p><b><u>2025 Annual Report</u></b><br/> Our approach to sustainability – pages 68–93<br/> Social and governance performance metrics – pages 94–99<br/> Managing our risks – pages 58–67<br/> Our approach to corporate governance – pages 34–57<br/> Climate disclosures; Strategy – pages 108–134<br/> Climate disclosures; Risk – pages 141–159</p> <p><b><u>CBA Website</u></b><br/> <a href="#">Accessibility and Inclusion Strategy</a><br/> <a href="#">Environmental and Social Framework</a><br/> <a href="#">Independent Review of the Commonwealth Bank of Australia’s Remedial Action Plan- Thirteenth Report</a><br/> <a href="#">Our Response to APRA’s Prudential Inquiry</a><br/> <a href="#">Reconciliation Action Plan</a><br/> <a href="#">Stakeholder Engagement Approach</a></p> |

## GRI: Material Topics

| GRI No.                     | Title  | 2025 Report location / other references or information  |
|-----------------------------|--|---|
| <b>Economic Performance</b> |  |   |
| 201-1                       | Direct economic value generated and distributed                                | <p><b><u>2025 Results Presentation and Investor Discussion Pack</u></b><br/>How we contribute to Australia – FY25 Result – slide 43</p> <p><b><u>2025 Annual Report</u></b><br/>2025 highlights; Creating value for stakeholders – pages 2–3<br/>Helping build Australia’s future economy – pages 18–19<br/>Delivering simpler, safer and better banking – pages 24–25<br/>Customer experience, support and community impact – pages 74–79<br/>Social and governance performance metrics – pages 94–99<br/>Delivering financial performance – pages 26–33</p> |
| 201-2                       | Financial implications and other risks and opportunities due to climate change | <p><b><u>2025 Annual Report</u></b><br/>Climate disclosures; Strategy – pages 108–134<br/>Climate disclosures; Risk – pages 141–159</p> <p><b><u>CBA Website</u></b><br/><u>Environmental &amp; Social Framework</u></p>  |
| 201-3                       | Defined benefit plan obligations and other retirement plans                    | <p><b><u>2025 Annual Report</u></b><br/>Notes to the financial statements; Operating expenses – pages 241–242<br/>Notes to the financial statements; Employee benefits – pages 345–352</p>  |
| 201-4                       | Financial assistance received from government                                  | We did not receive any financial assistance from government in the 2025 financial year.   |
| <b>Anti-corruption</b>      |  |   |
| 205-1                       | Operations assessed for risks related to corruption                            | <p><b><u>2025 Annual Report</u></b><br/>Social and governance performance metrics; Group compliance training – page 99 and definition, page 450<br/>Managing our risks – pages 58–67<br/>Notes to the financial statements; Other liabilities; litigation – pages 287–291<br/>Notes to the financial statements; Risk management; risk management framework – pages 303–310</p> <p><b><u>CBA Website</u></b><br/><u>CBA Anti Bribery and Corruption Policy</u><br/><u>CBA Code of Conduct</u></p>   |
| 205-2                       | Communication and training about anti-corruption policies and procedures       |   |
| 205-3                       | Confirmed incidents of corruption and actions taken                            |   |

## GRI: Material Topics

| GRI No.                    | Title   | 2025 Report location / other references or information  |
|----------------------------|---|---|
| <b>Emissions</b>           |   |   |
| 305-1                      | Direct (Scope 1) GHG emissions  | <a href="#"><u>2025 Annual Report</u></a>   |
| 305-2                      | Energy indirect (Scope 2) GHG emissions   | Climate disclosures; Strategy – pages 108–134   |
| 305-3                      | Other indirect (Scope 3) GHG emissions  | Climate disclosures; Metrics and targets – pages 160–173  |
| 305-4                      | GHG emissions intensity   | Climate disclosures appendix; Financed emissions – pages 392–399  |
| 305-5                      | Reduction of GHG emissions  | Climate disclosures appendix; Group operational emissions – pages 419–428   |
| 305-7                      | Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions | Glossary – pages 438–451  |
|                            |   | <a href="#"><u>CBA Website</u></a><br><a href="#"><u>2025 Full year sustainability performance metrics and disclosures – GHG emissions</u></a>  |
| <b>Water and Effluents</b> |   |   |
| 303-1                      | Interactions with water as a shared resource                                    | <a href="#"><u>2025 Annual Report</u></a>   |
| 303-2                      | Management of water discharge-related impacts                                   | Climate disclosures; Waste, water and paper used in our Australian operations – page 169  |
| 303-3                      | Water withdrawal  | Climate disclosures; Nature and biodiversity – page 134   |
| 303-4                      | Water discharge   | Climate disclosures; Understanding the impact of climate and nature issues on Australian agriculture page -   |
| 303-5                      | Water consumption   | 133<br>Climate disclosures; Our approach to climate-related risks and opportunities – pages 142–157<br>Climate disclosures appendix; Group operational emissions – pages 419–427<br>Glossary – pages 438–451  |
|                            |   | <a href="#"><u>CBA Website</u></a><br><a href="#"><u>2025 Full year sustainability performance metrics and disclosures – GHG emissions tab</u></a><br><a href="#"><u>2025 Full year sustainability performance metrics and disclosures – Water, waste and paper tab</u></a>                                       |
| <b>Waste</b>               |   |   |
| 306-1                      | Waste generation and significant waste-related impacts                          | <a href="#"><u>2025 Annual Report</u></a>   |
| 306-2                      | Management of significant waste-related impacts                                 | Strategy; Nature and biodiversity – page 134  |
| 306-3                      | Waste generated   | Climate disclosures; Embedding climate into our credit risk framework – pages 147–148, 159  |
| 306-4                      | Waste diverted from disposal  | Metrics and targets; Waste, water and paper used in our Australian operations – page 169  |
| 306-5                      | Waste directed to disposal  | Metrics and targets; Greenhouse gas emissions by category – pages 170–171<br>Metrics and targets; Sustainability Funding Target – page 172<br>Climate disclosures appendix; CBA Sustainability Funding Target – pages 416–418<br>Appendix, Selected Scope 3 emissions – pages 423–427<br>Glossary – pages 438–451 |
|                            |   | <a href="#"><u>CBA Website</u></a><br><a href="#"><u>2025 Full year sustainability performance metrics and disclosures – Water, waste and paper tab</u></a>   |

## GRI: Material Topics

| GRI No.                                 | Title   | 2025 Report location / other references or information   |
|---|---|--|
| <b>Employment</b>                       |   |  |
| 401-1                                   | New employee hires and employee turnover  | <p><b><u>2025 Annual Report</u></b><br/> Reimagining customer experiences; Building world-class capability in engineering and AI – page 23<br/> Engaged and supported workforce; Building tomorrow’s workforce today – page 82<br/> Social and governance performance metrics; Our people – page 96<br/> Glossary – pages 438–451</p> <p><b><u>CBA Website</u></b><br/> 2025 Full year sustainability performance metrics and disclosures – People tab</p> |
| 401-2                                   | Benefits provided to full-time employees that are not provided to temporary or part-time employees            | <p><b><u>2025 Annual Report</u></b><br/> Engaged and supported workforce – pages 80–83<br/> Notes to the financial statements; Our performance; Operating expenses – pages 241–242<br/> Notes to the financial statements; Employee benefits – pages 345–352<br/> Glossary – pages 438–451</p>   |
| 401-3                                   | Parental leave  | <p><b><u>2025 Annual Report</u></b><br/> Social and governance performance metrics; Our people – page 96<br/> Glossary – pages 438–451</p> <p><b><u>CBA Website</u></b><br/> 2025 Full year sustainability performance metrics and disclosures – Flexible working tab</p>  |
| <b>Occupational Health &amp; Safety</b> |   |  |
| 403-1                                   | Occupational health and safety management system  | <p><b><u>2025 Annual Report</u></b><br/> Engaged and supported workforce; Helping our people thrive – page 83<br/> Governance, culture and accountability; Meeting stakeholder expectations – page 87<br/> Social and governance performance metrics; Our people – page 96<br/> Glossary – pages 438–451</p>   |
| 403-2                                   | Hazard identification, risk assessment, and incident investigation  |  |
| 403-3                                   | Occupational health services  |  |
| 403-4                                   | Worker participation, consultation, and communication on occupational health and safety                       |  |
| 403-5                                   | Worker training on occupational health and safety   | <p><b><u>CBA Website</u></b><br/> 2025 Full year sustainability performance metrics and disclosures – Training, health and safety tab<br/> Rewards &amp; benefits – Careers<br/> Workplace health and safety policy</p>  |
| 403-6                                   | Promotion of worker health  |  |
| 403-7                                   | Prevention and mitigation of occupational health and safety impacts directly linked by business relationships |  |
| 403-8                                   | Workers covered by an occupational health and safety management system  |  |
| 403-9                                   | Work-related injuries   |  |
| 403-10                                  | Work-related ill health   |  |

## GRI: Material Topics

| GRI No.                                | Title  | 2025 Report location / other references or information  |
|--|--|---|
| <b>Training and Education</b>          |  |   |
| 404-1                                  | Average hours of training per year per employee                                      | <b><u>2025 Annual Report</u></b>  |
| 404-2                                  | Programs for upgrading employee skills and transition assistance programs            | Our approach to corporate governance; Board education and training – pages 48–49<br>Reimagining customer experience; Building world-class capability in engineering and AI– page 23   |
| 404-3                                  | Percentage of employees receiving regular performance and career development reviews | Engaged and supported workforce – pages 80–83<br>Governance, culture and accountability – pages 84–88<br>Social and governance performance metrics – pages 94–99<br>Glossary – pages 438–451  |
|  |  | <b><u>CBA Website</u></b><br><a href="#">2025 Full year sustainability performance metrics and disclosures – Training, health and safety tab</a>  |
| <b>Diversity and Equal Opportunity</b> |  |   |
| 405-1                                  | Diversity of governance bodies and employees   | <b><u>2025 Annual Report</u></b><br>Engaged and supported workforce – pages 80–83<br>Our approach to corporate governance; Board performance, composition and renewal – page 47<br>Our approach to corporate governance; Board of Directors – pages 50–53<br>Our approach to corporate governance; Executive Leadership Team – pages 54–57<br>Social and governance performance metrics; Our people – pages 96–97<br>Glossary – pages 438–451 |
|  |  | <b><u>CBA Website</u></b><br><a href="#">2025 Full year sustainability performance metrics and disclosures – Diversity and inclusion tab</a><br><a href="#">Inclusion &amp; diversity policy</a><br><a href="#">Commitment to diversity, equity and inclusion</a><br><a href="#">Corporate Governance Statement</a><br><a href="#">Reconciliation Action Plan</a>   |
| 405-2                                  | Ratio of basic salary and remuneration of women to men                               | <b><u>2025 Annual Report</u></b><br>Engaged and supported workforce; Helping people thrive – page 83<br>Social and governance performance metrics; gender pay equity – page 97  |
|  |  | <b><u>CBA Website</u></b><br><a href="#">2025 Full year sustainability performance metrics and disclosures – Diversity and inclusion tab</a><br><a href="#">Commitment to diversity, equity and inclusion</a><br><a href="#">Corporate Governance Statement</a><br><a href="#">2024-2025 Report to the Workplace Gender Equality Agency (WGEA)</a>  |

## GRI 2: Material Topics

| GRI No.                           | Title   | 2025 Report location / other references or information  |
|-----------------------------------|---|---|
| <b>Child Labor</b>                |   |   |
| 408-1                             | Operations and suppliers at significant risk for incidents of child labour                | <p><b><u>2025 Annual Report</u></b><br/> Governance, culture and accountability; Respecting human rights – page 87<br/> Listening to our stakeholders; Suppliers – page 71<br/> Social and governance performance metrics; ESG training – page 97<br/> Climate disclosures; Embedding climate into our credit risk framework – page 148<br/> Climate disclosures; Supplier risk governance tool – page 159<br/> Directors’ report; Modern slavery reporting – page 178<br/> Notes to the financial statements; Operational risk – page 308</p> <p><b><u>CBA Website</u></b><br/> <a href="#">Corporate Governance Statement</a><br/> <a href="#">Environmental and Social Framework</a><br/> <a href="#">Modern Slavery and Human Trafficking Statement</a><br/> <a href="#">Supplier Code of Conduct</a></p> |
| <b>Forced or Compulsory Labor</b> |   |   |
| 409-1                             | Operations and suppliers at significant risk for incidents of forced or compulsory labour | <p><b><u>2025 Annual Report</u></b><br/> Governance, culture and accountability; Respecting human rights – page 87<br/> Listening to our stakeholders; Suppliers – page 71<br/> Social and governance performance metrics; ESG training – page 97<br/> Directors’ report; Modern slavery reporting – page 178<br/> Climate disclosures; Embedding climate into our credit risk framework – page 148<br/> Notes to the financial statements; Operational risk – page 308</p> <p><b><u>CBA Website</u></b><br/> <a href="#">Corporate Governance Statement</a><br/> <a href="#">Environmental and Social Framework</a><br/> <a href="#">Modern Slavery and Human Trafficking Statement</a><br/> <a href="#">Supplier Code of Conduct</a></p>  |



## GRI 2: Material Topics

| GRI No.                             | Title  | 2025 Report location / other references or information   |
|-------------------------------------|--|--|
| <b>Rights of Indigenous Peoples</b> |  |  |
| 411-1                               | Incidents of violations involving rights of indigenous peoples                           | <p><b><u>2025 Annual Report</u></b><br/> Customer experience support and community impact; Supporting financial inclusion – page 77<br/> Customer experience support and community impact; Contributing to our communities – pages 78–79<br/> Governance, culture and accountability; Meeting stakeholder expectations – page 87<br/> Social and governance performance metrics; Our communities – page 98</p> <p><b><u>CBA Website</u></b><br/> <a href="#">Environmental and Social Framework</a><br/> <a href="#">Human Rights of First Nations Stakeholder Grievance Process Framework</a><br/> <a href="#">Modern Slavery and Human Trafficking Statement</a><br/> <a href="#">Reconciliation Action Plan</a></p>   |
| <b>Local communities</b>            |  |  |
| 413-1                               | Operations with local community engagement, impact assessments, and development programs | <p><b><u>2025 Annual Report</u></b><br/> 2025 highlights – creating value for stakeholders – page 3</p>  |
| 413-2                               | Operations with significant actual and potential negative impacts on local communities   | <p>How we create value – pages 12–13<br/> Chair and CEO’s message – pages 6–7<br/> Helping build Australia’s future economy – pages 18–19<br/> Listening to our stakeholders – pages 70–71<br/> Customer experience, support and community impact – pages 74–79<br/> Social and governance performance metrics; Our communities – page 98<br/> Climate disclosures; Supporting Australia’s energy transition – pages 104–107<br/> Climate disclosures; Supporting our retail and business customers – pages 113<br/> Climate disclosures; Our approach to climate-related risks and opportunities – page 142<br/> Glossary – pages 438–451</p> <p><b><u>CBA Website</u></b><br/> <a href="#">Accessibility and Inclusion Strategy</a><br/> <a href="#">Community Investment</a><br/> <a href="#">Corporate Governance Statement</a><br/> <a href="#">Next Chapter website</a><br/> <a href="#">Reconciliation Action Plan</a><br/> <a href="#">Sustainability at CBA</a></p> |

GRI 2: Material Topics

| GRI No.          | Title  | 2025 Report location / other references or information   |
|------------------|--|--|
| Customer privacy |  |  |
| 418-1            | Substantiated complaints concerning breaches of customer privacy and losses of customer data | <p><b><u>2025 Annual Report</u></b></p> <p>Social governance and performance metrics; Our customers – pages 95, 99</p> <p>Notes to the financial statements; Other liabilities – pages 287–292</p> <p><b><u>CBA Website</u></b></p> <p><u>2025 Full year sustainability performance metrics and disclosures – Customers tab</u></p> <p><u>2025 Full year sustainability performance metrics and disclosures – Governance tab</u></p> |

# Sustainability Accounting Standards Board (SASB) Index

## SASB Index: Commercial Banks Standards

| Accounting Metric   | Category                | Unit of measure        | Code         | Response (FY25)  | Supporting documents (FY25)   |
|---|-------------------------|------------------------|--------------|--|---|
| <b>Data Security</b>  |                         |                        |              |  |   |
| 1. Number of data breaches  | 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 2025 Annual Report for information on our voluntary Enforceable Undertaking and privacy-related complaints. See our 2025 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 <a href="https://commbank.com.au/privacy">commbank.com.au/privacy</a> | <b><u>2025 Annual Report</u></b><br>Social and governance performance metrics; Our customers; and Governance – pages 95, 99<br>Notes to the financial statements; Other liabilities – pages 287–292<br><br><b><u>CBA Website</u></b><br><a href="#">2025 Full year sustainability performance metrics and disclosures – Customers tab</a><br><a href="#">2025 Full year sustainability performance metrics and disclosures – Governance tab</a><br><a href="#">Availability of Payments Services to Individuals and Businesses</a><br><a href="#">Group Privacy Statement</a>   |
| 2. percentage involving personally identifiable information (PII),        |                         |                        |              |  |   |
| 3. number of account holders affected                                     |                         |                        |              |  |   |
| 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 2025 Annual Report. See our Privacy Statement and CommBank Safe webpage for detail on the actions we take to protect customers from data breaches and security incidents. See our Code of Conduct for our expectations for staff on customers' privacy.   | <b><u>2025 Annual Report</u></b><br>Delivering simpler, safer and better banking – pages 24–25<br>Our approach to corporate governance; Cyber security – page 45<br>Managing our risks – pages 58–67<br>Our material themes – page 73<br>Customer experience, support and community impact; Making banking safer for our customers page – 76<br>Cyber security, privacy and data management – pages 89–91<br><br><b><u>CBA Website</u></b><br><a href="#">CBA Code of Conduct</a><br><a href="#">CommBank Safe</a><br><a href="#">Information Classification Standards</a><br><a href="#">Information Security Statement</a><br><a href="#">Group Privacy Statement</a> |

## SASB Index: Commercial Banks Standards

| Accounting Metric  | Category     | Unit of measure            | Code         | Response (FY25)   | Supporting documents (FY25)   |
|--|--------------|----------------------------|--------------|---|---|
| <b>Financial Inclusion and Capacity Building</b>   |              |                            |              |   |   |
| 1. Number and<br>2. amount of loans outstanding qualified to programs designed to promote small business and community development             | Quantitative | Number, Reporting currency | FN-CB-240a.1 | Business Banking provides fee-free or discounted products and services for not-for-profit organisations. In 2025, business forgone revenue accounted for \$4,241,610.<br><br>See the 2025 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.                    | <b><u>2025 Annual Report</u></b><br>How we create value – pages 12–13<br>Helping build Australia’s future economy – pages 18–19<br>Delivering financial performance; Business unit performance – pages 32–33<br>Customer experience, support and community impact; Financial inclusion – page 77<br>Customer experience, support and community impact; Contributing to our communities – pages 78–79<br>Social and governance performance metrics; Community investment – page 98 |
| 1. Number and<br>2. amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development | Quantitative | Number, Reporting 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 2025, 106,930 requests for hardship were approved. These are broken down by category in our 2025 Sustainability performance metrics and disclosures.   | <b><u>CBA Website</u></b><br><b><u>2025 Full year sustainability performance metrics and disclosures – Customers tab</u></b>  |
| Number of no-cost retail checking accounts provided to previously unbanked or underbanked customer   | 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 2025, retail forgone revenue accounted for \$277.99 million.  | <b><u>2025 Annual Report</u></b><br>Social and governance performance metrics; Forgone revenue – page 98<br>Glossary – pages 438–451  |
| Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers                                   | Quantitative | Number                     | FN-CB-240a.4 | See our 2025 sustainability performance for details on our Indigenous Customer Assistance Line calls, Next Chapter team interactions and Financial Independence Hub participants.<br><br>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 2025 Annual Report. | <b><u>2025 Annual Report</u></b><br>Sustainability performance; Our communities – page 98<br>Customer experience, support and community impacts – pages 74–79<br><br><b><u>CBA Website</u></b><br><b><u>2025 Full year sustainability performance metrics and disclosures – Customers tab</u></b><br><b><u>CommBank Safe</u></b><br><b><u>Next Chapter</u></b>  |

## SASB Index: Commercial Banks Standards

| Accounting Metric  | Category                | Unit of measure                       | Code         | Response (FY25)  | Supporting documents (FY25)  |
|--|-------------------------|---------------------------------------|--------------|--|--|
| <b>Incorporation of Environmental, Social, and Governance Factors in Credit Analysis</b>                           |                         |                                       |              |  |  |
| Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis | Discussion and Analysis | n/a                                   | FN-CB-410a.2 | <p>Environmental and Social (E&amp;S) risk is discussed as a material risk in our 2025 Annual Report. The report outlines our position and approach to climate change, as well as our progress and commitments. See our Annual Report for more information on our ESG risk assessment tool.</p> <p>The E&amp;S Framework provides a reference point for our stakeholders on the minimum standards we seek to abide by. Our E&amp;S Framework is underpinned by our internal Group E&amp;S Policy and relevant business unit specific procedures. This year we reviewed the settings in our E&amp;S Policy and updated our E&amp;S Framework.</p> <p>As per the Equator Principles (EP), during the year ending December 2024, CBA had 13 EP project finance transactions that reached financial close. No EP project-related corporate loans or EP project related refinance transactions reached financial close.</p> | <p><b><u>2025 Annual Report</u></b></p> <p>Managing our risks – pages 58–67</p> <p>Climate disclosures; Lending in line with our E&amp;S Framework – page 115</p> <p>Climate disclosures; Client Transition Plan assessments and criteria – page 115</p> <p>Climate disclosures; Governance – 135–140</p> <p>Climate disclosures; Our climate-related risk policies, processes and tools – page 146</p> <p>Climate disclosures; Embedding climate into our credit risk framework – pages 147–148</p> <p>Climate disclosures; Resilience of our business to climate change – pages 149–158</p> <p><b><u>CBA Website</u></b></p> <p><a href="#"><u>Environmental and Social Framework</u></a></p> <p><a href="#"><u>Equator Principles</u></a></p> |
| <b>Financed Emissions</b>  |                         |                                       |              |  |  |
| Absolute gross financed emissions, disaggregated by<br>1. Scope 1,<br>2. Scope 2 and<br>3. Scope 3                 | Quantitative            | Metric tons (t)<br>CO <sub>2</sub> -e | FN-CB-410b.1 | For more information on our financed emissions, see the climate disclosures section of our 2025 Annual Report.   | <p><b><u>2025 Annual Report</u></b></p> <p>Climate disclosures; Progress summary – pages 162–163</p> <p>Climate disclosures; Financed emissions – pages 164–166</p> <p>Climate disclosures appendix; Financed emissions – pages 392–399</p>  |
| Gross exposure for each industry by asset class  | Quantitative            | Presentation currency                 | FN-CB-410b.2 | For more information on our financed emissions, see the climate disclosures section of our 2025 Annual Report.   | <p><b><u>2025 Annual Report</u></b></p> <p>Climate disclosures; Strategy – pages 108–134</p> <p>Climate disclosures; Performance summary – pages 162–163</p> <p>Climate disclosures; Financed emissions – pages 164–166</p> <p>Climate disclosures appendix; Financed emissions – pages 392–399</p>  |

## SASB Index: Commercial Banks Standards

| Accounting Metric  | Category                | Unit of measure       | Code         | Response (FY25)   | Supporting documents (FY25)   |
|--|-------------------------|-----------------------|--------------|---|---|
| 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 climate disclosures section of our 2025 Annual Report.  | <b><u>2025 Annual Report</u></b><br>Climate disclosures; Performance summary – pages 162–163<br>Climate disclosures; Financed emissions – pages 164–166<br>Climate disclosures appendix; Financed emissions – pages 392–399   |
| 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 Climate disclosures appendix within our 2025 Annual Report.   | <b><u>2025 Annual Report</u></b><br>Climate disclosures appendix; Financed emissions – pages 392–399  |
| <b>Business Ethics</b>   |                         |                       |              |   |   |
| 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 287–292 of the 2025 Annual Report.<br>Customer remediation may be required and recognised in provisions, as explained on these pages.<br>Our 2025 Annual Report provides more detail on how we seek to prevent and mitigate the opportunity for financial crime, fraud and other unethical behaviour. | <b><u>2025 Annual Report</u></b><br>Cyber security, privacy, and data management – pages 89–91<br>Managing our risks – pages 58–67<br>Notes to the financial statements; Other liabilities – pages 287–292  |
| Description of whistleblower 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.<br>Our Annual Report highlights our commitment to fostering a 'speak up' culture. The number of SpeakUP Programs disclosures was 408 in FY25 of which 68 were Whistleblower cases.   | <b><u>2025 Annual Report</u></b><br>Cyber security, privacy, and data management; Meeting stakeholder expectations – pages 86–87<br>Social and governance performance metrics; Governance – page 99<br>Glossary – 438–451<br><br><b><u>CBA Website</u></b><br><u>Speaking up - Whistleblower Policy</u> |
| <b>Systemic Risk Management</b>  |                         |                       |              |   |   |
| 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.  | <b><u>CBA Website</u></b><br><u>G-SIB reporting</u>   |

**SASB Index: Commercial Banks Standards**

| Accounting Metric   | Category                | Unit of measure               | Code         | Response (FY25)   | Supporting documents (FY25)   |
|---|-------------------------|-------------------------------|--------------|---|---|
| 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 | <p>The Group submits results of stress testing to the regulator as required. We provide information on our stress testing in the 2025 Annual Report and disclose how we are addressing the risks associated with climate change in our Climate disclosures.</p> <p>This year, we have tested the resilience of 47% and 89% of our lending portfolios to potential climate-related physical and transition risks, respectively. For more information see the climate disclosures section of our Annual Report.</p> | <p><b><u>2025 Annual Report</u></b><br/> Managing our risks – pages 58–67<br/> Notes to the financial statements, Risk management – pages 303–310<br/> Climate disclosures; Risk – pages 141–159<br/> Climate disclosures appendix; Approach to climate scenario analysis – pages 406–414</p> <p><b><u>2025 Results Presentation and Investor Discussion Pack</u></b><br/> Credit quality – slide 16<br/> Provisioning – slides 32–33<br/> Capital – slides 100–115</p> |
| <b>Activity Metrics</b>   |                         |                               |              |   |   |
| 1. Number and<br>2. value of checking and savings accounts by segment:<br>a. personal and<br>b. small business  | Quantitative            | Number, Presentation currency | FN-CB-000.A  | <p>Transaction balances as at 30 June 2025 were \$322 billion.</p> <p>As at 30 June 2025, our total number of retail transaction accounts was 11.7 million, and business transaction accounts was 1.3 million. The total customer deposits for FY25 were \$909 billion.</p>   | <p><b><u>2025 Results Presentation and Investor Discussion Pack</u></b><br/> Highlights – slide 18<br/> Deposit funding – slide 95</p>  |
| 1. Number and<br>2. value of loans by segment:<br>a. personal,<br>b. small business, and<br>c. corporate  | Quantitative            | Number, Presentation currency | FN-CB-000.B  | <p>Our loan value by category for FY25 is:</p> <p>Home loans = \$707.9 billion<br/> Consumer finance = \$17.1 billion<br/> Business loans = \$195.8 billion<br/> Institutional Loans = \$92.5 billion</p>   | <p><b><u>2025 Results Presentation and Investor Discussion Pack</u></b><br/> Balance sheet – slide 56</p>   |

## SASB Index: Mortgage Finance Standards

| Accounting Metric  | Category     | Unit of measure            | Code         | Response (FY25)  | Supporting documents (FY25)  |
|--|--------------|----------------------------|--------------|--|--|
| <b>Lending practices</b>   |              |                            |              |  |  |
| 1. Number and<br>2. value of residential mortgages of the following types:<br>a. Hybrid or Option Adjusted-rate Mortgages (ARM),<br>b. Prepayment Penalty,<br>c. Higher Rate,<br>d. Total, by FICO scores above or below 660 | Quantitative | Number, reporting currency | FN-MF-270a.1 | The Australian lending system does not use FICO scores to assess home loan applications. During the application process, savings, borrowing and repayments histories are also considered along with the credit score. See the Home and Consumer Lending overview of our FY25 Results for detail on serviceability assessments, borrowing capacity, portfolio quality and interest-only home loans. | <b><u>2025 Results Presentation and Investor Discussion Pack</u></b><br>Home & Consumer lending – slides 71–83 |
| 1. Number and<br>2. value of<br>a. residential mortgage modifications,<br>b. foreclosures, and<br>c. short sales or deeds in lieu of foreclosure, by FICO scores above and below 660   | Quantitative | Number, reporting currency | FN-MF-270a.2 | The Australian lending system does not use FICO scores to assess home loan applications. 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 FY25 Results Presentation and Investor Discussion Pack.   | <b><u>2025 Results Presentation and Investor Discussion Pack</u></b><br>Home loans – slide 73                  |



**SASB Index: Mortgage Finance Standards**

| Accounting Metric  | Category                | Unit of measure    | Code         | Response (FY25)  | Supporting documents (FY25)   |
|--|-------------------------|--------------------|--------------|--|---|
| 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 | <p>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 2025 Annual Report alongside provisions for these matters.</p> <p>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.</p> <p>This 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?'.</p> | <p><b>2025 Annual Report</b></p> <p>Listening to our stakeholders – pages 70–71</p> <p>Engaged and supported workforce; A culture focused on customer excellence and continuous improvement – page 80</p> <p>Governance, culture and accountability; Operating responsibly for our customers – page 85</p> <p>Notes to the financial statements; Other liabilities – pages 287–292</p> <p><b>CBA Website</b></p> <p><a href="#">Annual Reports</a></p> <p><a href="#">CBA CEO Customer Forums</a></p> <p><a href="#">Independent Review of the Commonwealth Bank of Australia's Remedial Action Plan - Thirteenth Report</a></p> <p><a href="#">Our Response to APRA's Prudential Inquiry Responsible lending</a></p> <p><a href="#">The Model Litigant Principles</a></p> <p><a href="#">Update on Prudential Inquiry Remedial Action Plan</a></p> |
| Description of remuneration structure of loan originators  | Discussion and Analysis | n/a                | FN-MF-270a.4 | <p>Our remuneration principles are available on our policies webpage. We report on our senior leader and Board remuneration for 2025 Annual Report. 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.</p>   | <p><b>2025 Annual Report</b></p> <p>Remuneration Report – pages 182–218</p> <p><b>CBA Website</b></p> <p><a href="#">CBA Remuneration Principles</a></p> <p><a href="#">CBA Royal Commission implementation update</a></p> <p><a href="#">Independent Review of the Commonwealth Bank of Australia's Remedial Action Plan - Thirteenth Report</a></p> <p><a href="#">Update on Prudential Inquiry Remedial Action Plan</a></p>  |

**SASB Index: Mortgage Finance Standards**

| Accounting Metric  | Category     | Unit of measure                            | Code         | Response (FY25)  | Supporting documents (FY25)  |
|--|--------------|--|--------------|--|--|
| <b>Discriminatory Lending</b>  |              |  |              |  |  |
| 1. Number,<br>2. value, and<br>3. weighted average Loan-to-Value (LTV) ratio of mortgages issued to<br>a. minority and<br>b. all other borrowers, by FICO scores above and below 660 | 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.<br>Total home loan numbers, balances and LVRs are disclosed in our FY25 Results presentation.<br>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.  | <b><u>2025 Results Presentation and Investor Discussion Pack</u></b><br>Home & Consumer lending – slides 71–83<br><br><b><u>CBA Website</u></b>  |
| 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.<br>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.<br>Our 2025 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.<br>Further information about the Remedial Action plan can be found in our FY18–24 Annual Reports, our Response to APRA’s Prudential Inquiry and our CEO Customer Forum webpages. | <b><u>2025 Annual Report</u></b><br>Engaged and supported workforce; A culture focused on customer excellence and continuous improvement – page 80<br>Notes to the financial statements; Other liabilities – pages 287–292<br><br><b><u>CBA Website</u></b><br><b><u>CBA CEO Customer Forums</u></b><br><b><u>Independent Review of the Commonwealth Bank of Australia’s Remedial Action Plan – Thirteenth Report</u></b><br><b><u>Our Response to APRA’s Prudential Inquiry</u></b><br><b><u>Responsible lending</u></b><br><b><u>The Model Litigant Principles</u></b> |

## SASB Index: Mortgage Finance Standards

| Accounting Metric   | Category                | Unit of measure               | Code         | Response (FY25)  | Supporting documents (FY25)  |
|---|-------------------------|-------------------------------|--------------|--|--|
| Description of policies and procedures for ensuring non-discriminatory mortgage origination | Discussion and analysis | n/a                           | FN-MF-270b.3 | <p>The Bank has a number of policies, practices and processes in place to ensure our customers receive the right outcome.</p> <p>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 2025 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.</p> | <p><b>2025 Annual Report</b></p> <p>Customer experience, support and community impact – pages 74–77</p> <p>Engaged and supported workforce; A culture focused on customer excellence and continuous improvement – page 80</p> <p>Governance, culture and accountability; Managing our business responsibility – pages 84</p> <p>Governance, culture and accountability; Operating responsibly for our customers – pages 85</p> <p>Notes to the financial statements; Other liabilities – pages 287–292</p> <p><b>CBA Website</b></p> <p><a href="#">Accessibility and Inclusion Strategy</a></p> <p><a href="#">Banking Code of Practice</a></p> <p><a href="#">CBA Code of Conduct</a></p> <p><a href="#">Environmental and Social Framework</a></p> <p><a href="#">Reconciliation Action Plan</a></p> <p><a href="#">Responsible lending</a></p> |
| <b>Environmental risk to mortgaged properties</b>   |                         |                               |              |  |  |
| 1. Number and value of mortgage loans in 100-year flood zones                               | Quantitative            | Number, presentation currency | FN-MF-450a.1 | <p>As at 30 June 2025, CBA's exposure to increased flood risk was \$17.5 billion or around 40,000 properties. See page 144 of the Annual Report for more information.</p> <p>Environmental and social risks including more frequent and severe weather events are considered a material risk for the Bank, and our response actions are detailed in the 2025 Annual Report.</p>  | <p><b>2025 Annual Report</b></p> <p>Climate disclosures; Risk – pages 144–145</p>  |

**SASB Index: Mortgage Finance Standards**

| Accounting Metric  | Category                | Unit of measure                       | Code         | Response (FY25)   | Supporting documents (FY25)  |
|--|-------------------------|---------------------------------------|--------------|---|--|
| 1. Total expected loss and<br>2. Loss Given Default (LGD) attribute to mortgage loan default and delinquency due to 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.<br>We currently do not report losses based on extreme weather events, natural catastrophes or by geographic location. Refer to the climate disclosures section of our 2025 Annual Report for more information on our climate scenario analysis.  | <b><u>2025 Annual Report</u></b><br>Climate disclosures; Supporting our retail and business customers – page 113<br>Climate disclosures; Australian housing – 116–117<br>Climate disclosures; Our portfolio exposure to physical and transition risk – pages 144–145<br>Climate disclosures; the scenarios we performed this year – pages 150–151<br>Climate disclosures appendix; Approach to climate scenario analysis – pages 406–415<br><br><b><u>2025 Results Presentation and Investor Discussion Pack</u></b><br>Home & Consumer lending – slides 71–83 |
| 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 | The E&S Framework applies across the Bank, and provides a reference point for our people and stakeholders on our minimum standards, and the governance and oversight in place.<br>We have developed innovative products for home loan customers to address and consider environmental risks. See our website for more information.  | <b><u>2025 Annual Report</u></b><br>Helping build Australia's future economy – pages 18–19<br>Climate disclosures; Lending in line with our E&S Framework – page 115<br>Climate disclosures; Client Transition Plan assessments and criteria – page 115<br><br><b><u>CBA Website</u></b><br><b><u>Environmental and Social Framework</u></b><br><b><u>Sustainable solutions</u></b>  |
| <b>Activity Metric</b>   |                         |                                       |              |   |  |
| 1. Number and<br>2. value of mortgages originated by category:<br>a. residential and<br>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 FY25 Results Presentation:<br>Value: \$634 billion (spot); \$623 billion (average)<br>New funding: \$172 billion<br>Total number of accounts: 1.9 million<br>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. | <b><u>2025 Results Presentation and Investor Discussion Pack</u></b><br>Home & Consumer lending – slides 71–83<br>Total committed exposure and sector summary – slides 84–92   |

## SASB Index: Mortgage Finance Standards

| Accounting Metric   | Category     | Unit of measure                  | Code        | Response (FY25)   | Supporting documents (FY25)   |
|---|--------------|----------------------------------|-------------|---|---|
| 1. Number and<br>2. value of mortgages<br>purchased by category:<br>a. residential and<br>b. commercial | Quantitative | Number,<br>reporting<br>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. | <a href="#"><u>CBA Website</u></a><br><a href="#"><u>Securitisation</u></a> |

## 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, 13/08/2025. 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 2025 Annual Report available at [commbank.com.au/annualreport](https://commbank.com.au/annualreport).