



Green, Social and Sustainability Funding Impact Report

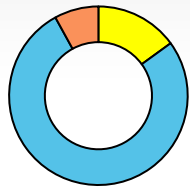
For the full year ended 30 June 2025

Commonwealth Bank of Australia

Eligible asset allocation and impacts^{1,2}



Eligible assets by category \$4.26 billion

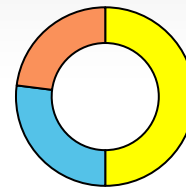


8% Low carbon transport

15% Energy efficient commercial buildings

77% Renewable energy

Geographical split of eligible green assets



23% UK/Europe

50% Australia

27% North America

Lending type

40%

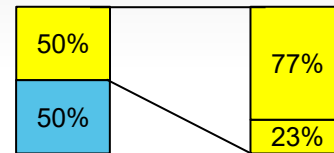
Financed



60%

Refinanced

Eligible asset pool funding \$2.13 billion



◆ Unfunded ◆ Funded

EUR €1,000 million
Tier 2 subordinated

AUD \$500 million
Senior unsecured

Renewable energy

1,611 MW
Renewable energy supplied

390,858
Equivalent households powered by renewable energy

830,031 tCO₂-e
Estimated annual GHG emissions avoided

Low carbon transport

175
Vehicles deployed

42 million
Passengers carried per annum

244 tCO₂-e
Estimated annual GHG emissions avoided

Energy efficient commercial buildings

5.5 star
Average NABERS energy rating of low carbon buildings

801,309 sqm
Net lettable area

2,091 tCO₂-e
Estimated annual GHG emissions avoided

1. Drawn facility as at 30 June 2025. The Sustainable Funding Instruments have been allocated to Eligible Assets in accordance with the requirements in CBA's Green, Social & Sustainability Funding (GSSF) Framework dated February 2024. Total eligible assets recorded in the GSSF Impact Report is a subset of CBA's eligible assets and does not represent all eligible assets on CBA's balance sheet as at 30 June.

2. All foreign currency amounts have been converted to AUD at the spot FX rate as at 30 June 2025.



PwC has provided limited assurance in respect of our GSSF Impact Report, available at commbank.com.au/sustainabilityinstruments

Green, Social & Sustainability Funding eligible asset register and impacts

The Green, Social and Sustainability Funding Steering Committee notes that the calculation of financed avoided emissions is complex with a lack of definitive guidance and inconsistent application globally of methodologies. We have reported performance measures in line with our requirements under the Framework, and highlighted the methodology adopted and assumptions made. Performance measures are subject to a number of uncertainties and factors and should be read in conjunction with the Important Information on page 9. We will continue to monitor best practice to support our performance measures (such as the release of PCAF's guidance of financed avoided emissions) and we will review and develop our approach in line with investor expectations.

Energy efficient commercial buildings	Facility start date	Maturity	CBA share of total capital	Financed vs refinanced	Facility drawn (\$m)	Facility limit (\$m)	NABERS energy rating	Annual GHGs avoided (tCO ₂ -e)	CBA proportion annual GHGs avoided (tCO ₂ -e)	Net lettable area
Energy efficient commercial buildings 1 (portfolio)	Dec 13	Mar 29	3%	Refinanced	175.1	370.0	5.4	15,918	551	298,774
Energy efficient commercial buildings 2 (portfolio)	Sep 21	Jul 28	3%	Refinanced	40.0	40.0	5.5	7,387	192	194,354
Energy efficient commercial buildings 3 (portfolio)	Dec 19	Jun 29	6%	Refinanced	117.4	117.4	5.7	8,076	485	244,709
Energy efficient commercial buildings 4	Nov 24	Nov 29	100%	Refinanced	179.2	202.0	5.0	N/A	N/A	32,868
Energy efficient commercial buildings 5	Jul 09	May 28	47%	Refinanced	127.0	130.3	6.0	1,835	864	30,604
Total					638.7	859.6	5.5	33,215	2,091	801,309

Low carbon transport	Facility start date	Maturity	CBA share of total capital	Financed vs refinanced	Facility drawn (\$m)	Facility limit (\$m)	Passengers carried pa (m)	Annual GHGs avoided (tCO ₂ -e)	CBA proportion annual GHGs avoided (tCO ₂ -e)	Number of low carbon vehicles deployed
Low carbon transport 1	Jul 21	Sep 33	22%	Refinanced	260.5	260.5	42.0	Not reported	Not reported	46
Low carbon transport 2	May 21	May 26	10%	Refinanced	70.3	70.3	Not reported	Not reported	Not reported	75
Low carbon transport 3	Portfolio	Portfolio	N/A	Portfolio	1.7	1.7	N/A	106	Portfolio	50
Low carbon transport 4	Portfolio	Portfolio	N/A	Financed	0.6	0.6	N/A	244	244	4
Total					333.2	333.2	42.0	350	244	175

N/A is not available as at date of the report and/or not able to disclose due to confidentiality and/or not applicable due to asset being under construction.

All foreign currency amounts have been converted to AUD at the spot FX rate as at 30 June 2025.

Any discrepancies between total and sums of components in tables contained in this Report are due to rounding.

Renewable energy	Facility start date	Maturity	CBA share of total capital	Financed vs refinanced	Facility drawn (\$m)	Facility limit (\$m)	Energy capacity (MW)	Annual GHGs avoided (tCO ₂ -e)	CBA proportion annual GHGs avoided (tCO ₂ -e)	CBA share of equivalent houses powered
Solar farm 1	Mar 22	Mar 26	12%	Refinanced	20.7	20.7	N/A	26,338	3,069	5,198
Solar farm 2	Mar 22	Mar 26	12%	Refinanced	22.4	22.4	N/A	28,715	3,354	5,680
Solar farm 3	Apr 25	Apr 30	5%	Refinanced	31.8	31.8	N/A	474,395	21,729	6,356
Solar farm 4	Feb 24	Feb 29	2%	Financed	40.8	40.8	N/A	830,580	14,651	3,861
Solar farm 5	Feb 23	Feb 28	5%	Refinanced	62.4	70.5	N/A	581,004	26,532	6,947
Solar farm 6	Mar 23	Mar 30	8%	Financed	20.8	20.8	N/A	157,441	12,947	3,199
Solar farm 7	Jun 23	Jun 28	2%	Refinanced	6.9	8.6	N/A	155,495	2,412	706
Solar farm 8	Nov 23	Jun 29	6%	Refinanced	27.0	27.0	N/A	116,236	6,673	2,883
Solar farm 9	Aug 21	Aug 26	16%	Refinanced	30.9	30.9	N/A	41,485	6,732	2,908
Solar farm 10	Nov 23	Sep 29	5%	Refinanced	26.9	26.9	N/A	38,810	2,125	942
Solar farm 11	Mar 20	Mar 27	8%	Refinanced	67.9	67.9	N/A	219,187	17,474	7,549
Solar farm 12	Dec 23	May 29	13%	Refinanced	61.6	64.2	N/A	N/A	N/A	N/A
Solar farm 13	Jun 21	Mar 35	19%	Refinanced	41.5	41.5	N/A	23,915	4,457	1,925
Solar farm 14	Jul 21	Oct 27	1%	Refinanced	7.7	8.6	N/A	351,507	1,949	842
Solar farm 15	Sep 22	Oct 28	1%	Refinanced	10.9	10.9	N/A	334,337	2,022	874
Solar farm 16	Sep 22	May 26	7%	Refinanced	29.3	29.3	N/A	59,070	4,425	1,911
Solar farm 17	Jul 23	Aug 25	1%	Refinanced	50.8	55.2	N/A	N/A	N/A	N/A
Solar farm 18	Feb 24	Apr 30	28%	Refinanced	59.9	71.5	N/A	N/A	N/A	N/A
Solar farm 19	Mar 24	Jan 31	7%	Refinanced	44.9	44.9	N/A	N/A	N/A	N/A
Solar farm 20	Dec 24	May 29	0%	Financed	0.00	30.1	N/A	N/A	N/A	N/A
Solar farm 21	Dec 24	Mar 32	0.4%	Financed	15.4	43.6	N/A	N/A	N/A	N/A
Solar farm 22	Aug 23	May 28	6%	Refinanced	117.3	150.5	N/A	N/A	N/A	N/A
Solar farm 23	Dec 22	Dec 32	6%	Financed	4.2	4.6	N/A	N/A	N/A	30,971
Solar farm 24	Jun 24	Jun 43	35%	Financed	262.3	282.1	N/A	N/A	N/A	15,544
Solar farm 25	May 24	Jun 30	9%	Refinanced	23.8	28.0	N/A	N/A	N/A	285
Solar equipment 1	Dec 21	Jun 27	5%	Financed	61.3	71.2	N/A	N/A	N/A	N/A

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Renewable energy	Facility start date	Maturity	CBA share of total capital	Financed vs refinanced	Facility drawn (\$m)	Facility limit (\$m)	Energy capacity (MW)	Annual GHGs avoided (tCO ₂ -e)	CBA proportion annual GHGs avoided (tCO ₂ -e)	CBA share of equivalent houses powered
Wind farm 1	Feb 24	Feb 29	2%	Financed	18.3	18.3	N/A	332,770	5,870	1,998
Wind farm 2	Feb 23	Feb 28	5%	Refinanced	30.1	34.0	N/A	325,158	14,848	4,432
Wind farm 3	Mar 23	Mar 30	8%	Financed	102.3	102.3	N/A	333,569	27,430	27,599
Wind farm 4	Jun 23	Jun 28	2%	Refinanced	73.6	91.4	N/A	2,716,167	42,133	11,720
Wind farm 5	Sep 24	Oct 27	7%	Financed	30.0	79.9	N/A	N/A	N/A	N/A
Wind farm 6	Nov 13	Jun 29	16%	Refinanced	38.5	38.5	N/A	428,500	68,896	19,670
Wind farm 7	Aug 21	Aug 26	11%	Financed	63.8	63.8	N/A	704,008	74,810	18,484
Wind farm 8	Feb 18	Feb 30	30%	Financed	28.0	28.0	N/A	117,998	35,757	10,209
Wind farm 9	Feb 23	Feb 28	5%	Financed	195.0	195.0	N/A	1,484,331	68,485	18,051
Wind farm 10	Oct 22	Dec 27	8%	Refinanced	80.4	80.4	N/A	1,277,643	99,665	31,336
Wind farm 11	Dec 23	Dec 28	6%	Financed	80.4	99.9	N/A	N/A	N/A	N/A
Wind farm 12	Nov 14	Oct 31	29%	Refinanced	46.7	46.7	N/A	27,932	8,195	13,880
Wind farm 13	Mar 21	Sep 27	20%	Financed	86.8	86.8	N/A	476,140	94,001	26,838
Wind farm 14	Aug 23	May 28	2%	Refinanced	27.4	35.1	N/A	N/A	N/A	N/A
Wind farm 15	Dec 24	Jan 31	15%	Financed	53.0	102.5	N/A	N/A	N/A	N/A
Wind farm 16	Mar 18	Dec 25	3%	Refinanced	12.9	17.1	N/A	290,771	9,612	4,152
Wind farm 17	May 21	May 26	6%	Refinanced	48.9	48.9	N/A	179,139	11,608	5,015
Wind farm 18	Jun 21	Jun 28	9%	Refinanced	32.8	32.8	N/A	116,123	10,719	4,631
Wind farm 19	May 16	Dec 32	1%	Refinanced	4.3	4.3	N/A	302,221	3,064	1,324
Wind farm 20	Dec 22	Dec 32	6%	Financed	71.9	78.1	N/A	N/A	N/A	N/A
Wind farm 21	Dec 22	Jul 34	3%	Financed	40.8	40.8	N/A	600,000	18,754	6,487
Wind farm 22	Sep 24	Sep 30	5%	Financed	314.7	314.7	N/A	2,200,000	105,636	44,767
Wind farm 23	Jul 24	Jan 41	15%	Refinanced	169.6	169.6	N/A	N/A	N/A	41,684

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Renewable energy	Facility start date	Maturity	CBA share of total capital	Financed vs refinanced	Facility drawn (\$m)	Facility limit (\$m)	Energy capacity (MW)	Annual GHGs avoided (tCO ₂ -e)	CBA proportion annual GHGs avoided (tCO ₂ -e)	CBA share of equivalent houses powered
Storage 1	Feb 24	Feb 29	2%	Financed	31.4	31.4	N/A	N/A	N/A	N/A
Storage 2	Oct 23	Oct 28	25%	Financed	68.6	85.4	N/A	N/A	N/A	N/A
Storage 3	Jul 21	Oct 27	1%	Refinanced	12.7	14.2	N/A	N/A	N/A	N/A
Storage 4	Sep 22	Oct 28	2%	Refinanced	30.4	30.4	N/A	N/A	N/A	N/A
Storage 5	Sep 22	May 26	1%	Refinanced	5.6	5.6	N/A	N/A	N/A	N/A
Storage 6	Jul 23	Aug 25	3%	Refinanced	120.6	131.2	N/A	N/A	N/A	N/A
Storage 7	Feb 24	Apr 30	14%	Refinanced	29.0	34.6	N/A	N/A	N/A	N/A
Storage 8	Mar 24	Jan 31	4%	Refinanced	30.0	30.0	N/A	N/A	N/A	N/A
Storage 9	Dec 24	May 29	0%	Financed	0.00	30.1	N/A	N/A	N/A	N/A
Storage 10	Dec 24	Mar 32	1%	Financed	33.4	94.5	N/A	N/A	N/A	N/A
Storage 11	Feb 22	Dec 26	6%	Refinanced	31.3	31.3	N/A	N/A	N/A	N/A
Storage 12	Oct 21	Oct 28	8%	Financed	89.5	99.7	N/A	N/A	N/A	N/A
Storage 13	May 24	Jun 30	9%	Refinanced	3.2	3.8	N/A	N/A	N/A	N/A
Storage equipment 1	Dec 21	Jun 27	0.3%	Financed	4.4	5.2	N/A	N/A	N/A	N/A
Total					3,290.0	3,740	28,841	15,350,983	830,031	390,858

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Glossary and calculations



Term	Description
Annual GHGs avoided – energy efficient commercial buildings	Calculated by multiplying emissions target set out in Climate Bonds Initiative criteria and net lettable area and deducting the actual emissions of the base building.
Annual GHGs avoided – low carbon transport	Grams/kilometres (average petrol or diesel vehicle emissions – average electric vehicle emissions) x average kilometres travelled per year x number of electric vehicles/1,000,000 (grams/tonnes).
Annual GHGs avoided – renewable energy	For Australian assets, state-based emissions intensity data is sourced from publicly available information from the Australian Energy Market Operator (AEMO) and the Clean Energy Regulator. A state-specific emissions intensity factor is calculated based on the electricity generation profile of that state in the preceding calendar year. The appropriate emissions intensity factor (depending on the state in which the project is located) is then multiplied by the total MWh per annum generated by each renewable energy asset. The MWh per annum generated (solar and wind) is based on actual (where available) or forecast generation data. The data is sourced from the project's financial or operating reports, management accounts, due diligence reports or origination documentation. For overseas assets, emissions data is sourced from relevant information providers. For example for the US, United States Environmental Protection Agency https://www.epa.gov/energy/greenhouse-gas-equivalencies-calculator .
CBA proportion annual GHGs avoided	Calculation is CBA Share of Total Capital multiplied by the total avoided emissions of the asset.
CBA share of equivalent houses powered	Equivalent number of houses supplied with 100% renewable energy from wind and solar farms is calculated by dividing the total MWh produced by the solar/wind farm by the average household electricity use, obtained by state from the Australian Energy Regulator. The national electricity usage figure is used if the asset is in WA, multiple states or is international.
CBA share of total capital	Calculation is the CBA drawn debt amount as a proportion of the total capital with each asset obtained from latest operating reports. Lease liabilities are excluded from the debt calculation for renewable energy assets.
CO₂-e	Carbon dioxide equivalent (CO ₂ -e) is a measurement used to compare emissions from various GHGs based on their global warming potential. Other gas amounts are converted into the equivalent amount of carbon dioxide to provide a single emissions metric. Conversion factors vary based on the underlying assumptions.
Eligible assets	Asset category definitions and eligibility criteria as set out in CBA's Green, Social and Sustainability Funding Framework, February 2024, available at commbank.com.au/gssfframework .

Term	Description
Emissions intensity metric	Emissions per a specific unit. There is a difference between economic intensity (e.g. tCO ₂ -e/\$million financing, tCO ₂ -e/\$million company revenue) and physical intensity which compares emissions to a unit of output (e.g. tCO ₂ -e/MWh, tCO ₂ -e/t-steel produced).
Energy capacity	Refers to the maximum amount of electrical power that the asset can produce under ideal conditions.
Facility drawn	The amount of CBA debt that is drawn under the loan agreement as at reporting date.
Facility limit	The maximum amount available to be drawn under the loan agreement.
Facility start date and maturity	The date that CBA's debt facility became available to client and the date that it is no longer available. For assets with multiple facilities, start date is the earliest date and maturity is the latest date.
Financed versus refinanced	Financed represents a new lending exposure for the Bank. Refinanced represents re-lending to an existing exposure. Facilities are reported as refinanced if they are a combination.
Greenhouse gas emissions (GHGs)	The release of greenhouse gases into the atmosphere. Greenhouse gases are those covered by the UNFCCC/Kyoto Protocol – currently, carbon dioxide (CO ₂), methane (CH ₄), nitrous oxide (N ₂ O), hydrofluorocarbons (HFCs), perfluorocarbons (PFCs), sulphur hexafluoride (SF ₆) and nitrogen trifluoride (NF ₃).
NABERS energy rating	National Australian Built Environment Rating System. Eligible assets includes buildings rated 5 stars and above, with an average rating shown for portfolio assets.
Net lettable area	A square metre measure of total occupiable floor space of the base building.
Passengers carried per annum	The annual number of passengers carried via low carbon transport (electrified metro or suburban rail). Data has been obtained from the latest operating reports.
PCAF	Partnership for Carbon Accounting Financials. A financial industry-led initiative that helps financial institutions assess and disclose the GHG emissions associated with their financial activities.

Our reporting suite

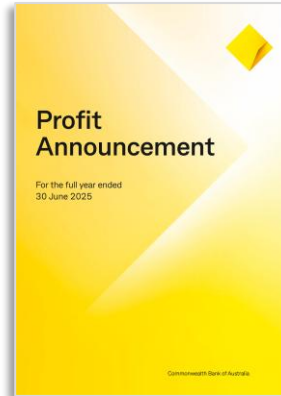
Committed to transparent reporting



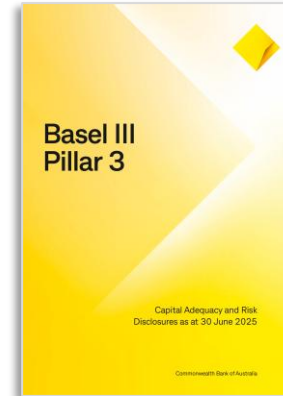
Annual Report



Corporate Governance Statement



Profit Announcement



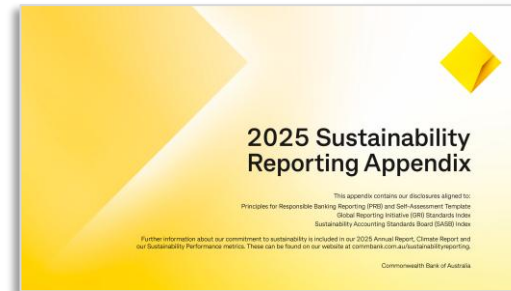
Pillar 3 Report



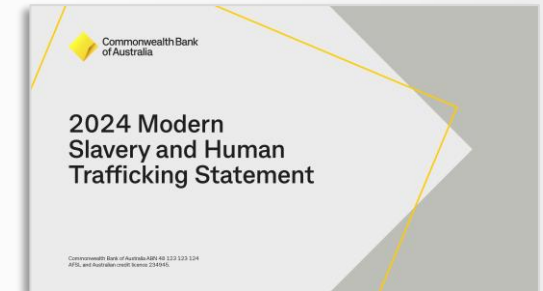
Investor Discussion Pack



Sustainability Performance Metrics



UN PRB, GRI and SASB reporting



Modern Slavery and Human Trafficking Statement

Important information



The material in this report is general background information about the Group and its activities current as at the date of the report, 14 August 2025. It is information given in summary form and does not purport to be complete. Information in this report 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. Investors should consider these factors and consult with their own legal, tax, business and/or financial advisers in connection with any investment decision.

The distribution of this report and of the information it contains may be the subject of legal restrictions in some countries. Persons who might come into possession of it must make inquiries as to the existence of such restrictions and comply with them. The information contained in this report does not constitute an offer, a solicitation of an offer, or an inducement to subscribe for, purchase or sell any financial instrument or to enter a legally binding contract.

There is currently no standard definition (legal, regulatory or otherwise) of, nor market consensus as to what constitutes, a "green", "social" or "sustainable" or an equivalently-labelled project, nor can any assurance be given that such a standard definition or consensus will develop over time or that any prevailing market consensus will not significantly change.

This report also includes climate-related data and metrics such as estimated annual GHG emissions avoided. There are inherent limitations in climate-related data and metrics such as differing methodologies, uncertainties, assumptions and judgments that limit the extent to which they can be relied upon. The measures in this report reflect best estimates, assumptions, guidance and judgements at the date of this report. These measures are, in many cases, based on estimates, and rely on data that the Group does not generate or control, including solar and wind emissions intensity data for renewables energy calculations, NABERS ratings used to calculate Green commercial buildings, and operating reports for clean transportation.

There is a risk that the estimates or assumptions may subsequently prove to be inaccurate or not be in line with future guidance. The statements may be affected by a number of uncertainties and factors, including but without limitation to:

- lack of common definitions and standards for climate-related data;
- reliance on third party data can lead to lags in time between available data and the publishing of the Group's reporting;
- variation in climate-related approaches, guidance, and outcomes;
- climate-data, modelling and methodology is rapidly evolving, and this may directly or indirectly affect the metrics and data points used in the preparation of this report, and the targets contained in it; and
- changes arising out of market practices and standards, including emerging and developing ESG standards.

This report may contain certain climate-related forward looking-statements and metrics. Any such forward-looking statements speak only as at the date of this report, 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 and targets set forth in the Group's forward-looking statements to differ materially from those expressed or implied in such statements. While the Group has prepared the information in this report 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.

Forward-looking statements may also be made – verbally and in writing – by members of the Group's management in connection to this report. Such statements are also subject to the same limitations, uncertainties and assumptions which are set out in this report.

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