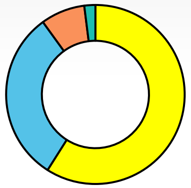
Green, Social and Sustainability Funding Impact Report

For the full year ended 30 June 2026

Commonwealth Bank of Australia

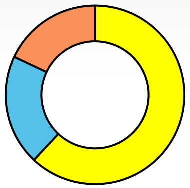
Eligible asset allocation and impacts[1,2]

Eligible assets by category $4.68 billion



59% Renewable energy
31% Energy efficient commercial buildings
8% Low carbon transport
2% Sustainable water

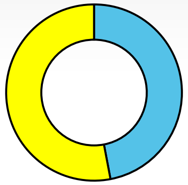
Geographical split of eligible green assets



62% Australia
20% North America
18% UK/Europe

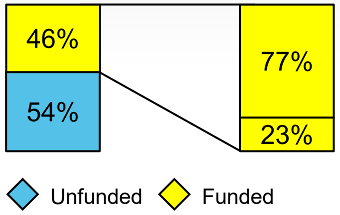
Lending type

53%
Financed



47%
Refinanced

Eligible asset pool funding $2.13 billion



EUR €1,000 million
Tier 2 subordinated

AUD $500 million
Senior unsecured

Renewable energy	Low carbon transport	Energy efficient commercial buildings	Sustainable water
26,988 MW Renewable energy capacity of assets	**138** Vehicles deployed	**5.5 star** Average NABERS energy rating	**59,141,285 tonnes** Water treatment capacity
1,402 MW Renewable energy capacity financed by CBA	**42 million** Passengers carried per annum	**1,130,697 sqm** Net lettable area	**100%** Water recycled

1. Drawn facility as at 30 June 2026. 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 2026.

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

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	Net lettable area
Energy efficient commercial buildings 1 (portfolio)	Dec 13	May 30	7%	Refinanced	320.5	320.5	5.5	307,926
Energy efficient commercial buildings 2 (portfolio)	Oct 25	Jan 30	7%	Refinanced	100.0	100.0	5.5	208,495
Energy efficient commercial buildings 3 (portfolio)	Dec 19	Jun 29	6%	Refinanced	115.9	115.9	5.7	244,858
Energy efficient commercial buildings 4 (portfolio)	Mar 26	Jun 30	9%	Refinanced	80.3	80.3	5.3	186,989
Energy efficient commercial buildings 5	Nov 24	Apr 30	100%	Refinanced	176.7	185.0	5.5	32,868
Energy efficient commercial buildings 6	Jul 09	May 28	48%	Refinanced	127.0	130.3	6.0	30,213
Energy efficient commercial buildings 7	Sep 25	Sep 27	52%	Financed	90.4	96.2	5.5	23,674
Energy efficient commercial buildings 8	Dec 25	Dec 28	53%	Financed	160.1	160.1	6.0	46,029
Energy efficient commercial buildings 9	Oct 25	Oct 30	48%	Financed	109.3	135.9	5.0	21,896
Energy efficient commercial buildings 10	Jan 26	Jan 31	50%	Financed	180.0	180.0	5.5	27,748
Total					**1,460.2**	**1,504.2**	**5.5**	**1,130,697**

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)	Number of low carbon vehicles deployed
Low carbon transport 1	May 21	Mar 31	13%	Refinanced	125.4	125.4	Not reported	75
Low carbon transport 2	Jul 21	Sep 33	22%	Refinanced	235.2	235.2	42.0	46
Low carbon transport 3	Portfolio	Portfolio	N/A	Portfolio	0.5	0.5	N/A	17
Total					**361.0**	**361.0**	**42.0**	**138**

Sustainable water	Facility start date	Maturity	CBA share of total capital	Financed vs refinanced	Facility drawn ($m)	Facility limit ($m)	Water treatment capacity (t)	Water recycled (%)	Waste recycling (%)	Population served (# people)
Water treatment plant 1	Mar 26	Mar 31	39%	Refinanced	84.4	84.4	59,141,285	100	99.9	100,000
Total					**84.4**	**84.4**	**59,141,285**	**100**	**99.9**	**100,000**

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 2026.
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)
Solar farm 1	Apr 25	Apr 30	7%	Refinanced	63.1	63.1	500–1,000
Solar farm 2	Jun 23	Sep 30	0.2%	Refinanced	3.0	10.3	<250
Solar farm 3	Feb 24	Feb 29	2%	Financed	42.9	42.9	>1,000
Solar farm 4	Dec 25	Dec 32	2%	Refinanced	35.9	37.0	500–1,000
Solar farm 5	Aug 21	Aug 26	25%	Financed	41.5	41.5	<250
Solar farm 6	Jun 21	Mar 35	16%	Refinanced	34.1	34.1	<250
Solar farm 7	Mar 20	Mar 27	6%	Financed	51.0	51.0	250–500
Solar farm 8	Nov 23	Jun 29	5%	Financed	24.8	24.8	<250
Solar farm 9	Nov 23	Sep 29	5%	Financed	24.7	24.7	<250
Solar farm 10	Jul 21	Oct 27	1%	Financed	6.9	7.8	250–500
Solar farm 11	Sep 22	Oct 28	1%	Financed	9.7	9.7	<250
Solar farm 12	Feb 24	Apr 30	3%	Financed	25.1	25.1	250–500
Solar farm 13	Mar 24	May 30	5%	Financed	41.6	41.6	250–500
Solar farm 14	Dec 24	Mar 32	1%	Financed	71.1	85.3	250–500
Solar farm 15	Dec 24	May 29	4%	Financed	64.5	72.7	500–1,000
Solar farm 16	Mar 26	Mar 33	11%	Financed	18.9	90.0	500–1,000
Solar farm 17	Aug 23	May 28	1%	Financed	109.9	143.3	>1,000
Solar farm 18	Jun 24	Jun 43	53%	Financed	224.2	242.3	250–500
Solar farm 19	May 24	Jun 30	23%	Refinanced	85.7	146.0	500–1,000
Solar farm 20	Dec 22	Dec 32	3%	Financed	3.1	3.5	<250
Solar equipment 1	Dec 21	Jun 27	0%	Financed	0.0	61.1	>1,000

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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)
Wind farm 1	Jun 23	Sep 30	2%	Refinanced	39.5	135.9	>1,000
Wind farm 2	Feb 24	Feb 29	0.2%	Financed	5.5	5.5	<250
Wind farm 3	Dec 25	Dec 32	2%	Refinanced	48.6	50.2	500–1,000
Wind farm 4	Nov 13	Jun 29	9%	Refinanced	27.8	27.8	<250
Wind farm 5	Aug 21	Aug 26	11%	Financed	62.2	62.2	<250
Wind farm 6	Feb 23	Feb 28	7%	Financed	190.8	190.8	>1,000
Wind farm 7	Oct 22	Dec 27	7%	Refinanced	78.9	78.9	500–1,000
Wind farm 8	Dec 23	Dec 28	7%	Financed	99.9	99.9	250–500
Wind farm 9	Nov 14	Oct 31	32%	Financed	38.9	38.9	<250
Wind farm 10	Mar 21	Sep 27	19%	Financed	81.6	81.6	<250
Wind farm 11	Aug 23	May 28	0.3%	Financed	25.6	33.4	250–500
Wind farm 12	Mar 18	Feb 31	8%	Refinanced	29.0	37.0	<250
Wind farm 13	May 21	Mar 31	8%	Refinanced	56.6	56.6	<250
Wind farm 14	Jun 21	Jun 28	10%	Refinanced	27.5	27.5	<250
Wind farm 15	May 16	Dec 32	3%	Refinanced	3.6	3.6	250–500
Wind farm 16	Dec 24	Jan 31	6%	Financed	37.4	37.4	<250
Wind farm 17	Dec 22	Dec 32	3%	Financed	54.0	59.7	>1,000
Wind farm 18	Dec 22	Jul 34	3%	Financed	27.0	27.0	250–500
Wind farm 19	Sep 24	Sep 30	5%	Refinanced	288.9	288.9	>1,000
Wind farm 20	Jul 24	Jan 41	4%	Financed	148.6	148.6	250–500
Wind equipment 1	Dec 21	Jun 27	0%	Financed	0.0	7.2	<250

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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)
Storage 1	Jun 23	Sep 30	0.1%	Refinanced	1.9	6.6	<250
Storage 2	Feb 24	Feb 29	1%	Financed	35.7	35.7	>1,000
Storage 3	Jul 25	Jul 29	33%	Financed	44.2	50.5	<250
Storage 4	Nov 25	Oct 28	24%	Financed	84.0	85.8	<250
Storage 5	Dec 25	Dec 32	0.2%	Refinanced	5.7	5.9	<250
Storage 6	Mar 20	Mar 27	2%	Financed	12.2	12.2	<250
Storage 7	Jul 21	Oct 27	1%	Financed	11.5	12.9	500–1,000
Storage 8	Sep 22	Oct 28	2%	Financed	27.1	27.1	250–500
Storage 9	Feb 24	Apr 30	2%	Financed	12.1	12.1	<250
Storage 10	Mar 24	May 30	3%	Financed	27.8	27.8	250–500
Storage 11	Dec 24	Mar 32	1%	Financed	38.6	46.2	<250
Storage 12	Dec 24	May 29	4%	Financed	64.5	72.7	500–1,000
Storage 13	Mar 26	Mar 33	11%	Financed	18.9	90.0	500–1,000
Storage 14	Feb 22	Dec 26	7%	Financed	27.9	27.9	<250
Storage 15	May 24	Jun 30	23%	Refinanced	11.7	19.9	<250
Storage equipment 1	Dec 21	Jun 27	0%	Financed	0.0	4.4	<250
Total					**2,777.4**	**3,294.1**	**26,988**
						CBA share of energy capacity (MW):	**1,402**

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Glossary and calculations

Term	Description
CBA share of energy capacity (MW)	Calculation is CBA Share of Total Capital multiplied by the energy capacity of the asset.
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.
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.
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 facility start date is the date that CBA's debt facility became available to a client. For refinanced facilities, it is the date the refinanced facility became available. For assets with multiple facilities, the reported date is the first date one of the facilities became available. The facility maturity date is the date that CBA's debt facility will no longer be available to a client. For assets with multiple facilities, it is the date where none of the facilities will be available.
Financed versus refinanced	Refinanced represents re-lending by the bank to an existing exposure. Financed represents the initial lending by the bank (i.e. not refinance of an existing exposure). Facilities are reported as refinanced where they are a combination of initial and pre-existing exposures.
NABERS energy rating	National Australian Built Environment Rating System. Eligible assets include 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.

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The material in this report is general background information about the Group and its activities current as at the date of the report, 12 August 2026. It is information given in summary form and does not purport to be complete. It is intended to be read by a professional analyst audience, 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 advisors in connection with any investment decision.

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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. There are inherent limitations in climate-related data and metrics such 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:

- The inherent limits in the current scientific understanding of climate change and its impacts;
- Lack of common definitions and standards for climate-related data;
- The availability and quality of historical emissions data
- Reliance on third party data can lead to lags in time between available data and the publishing of the Group's reporting;
- Variations and other challenges in climate-related data and methodologies may lead to under of overestimates;
- The complexity of calculations may require the assistance of one or more external data and methodology providers; and
- Changes arising out of market practices and standards, including emerging and developing standards.

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