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Additional information

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Additional information

Security holder information

Top 20 holders of fully paid ordinary shares as at 20 July 2020

Rank	Name of holder	Number of shares	%
1	HSBC Custody Nominees	398,411,636	22.51%
2	J P Morgan Nominees Australia Limited	242,160,962	13.68%
3	Citicorp Nominees Pty Limited	99,817,390	5.64%
4	BNP Paribas Noms Pty Ltd	50,441,624	2.85%
5	National Nominees Limited	48,817,928	2.76%
6	Australian Foundation Investment	7,900,000	0.45%
7	Bond Street Custodians Limited	7,640,244	0.43%
8	Netwealth Investments Limited	4,672,163	0.26%
9	Milton Corporation Limited	3,140,470	0.18%
10	Argo Investments Limited	3,103,731	0.18%
11	Australian Executor Trustees Limited	3,040,780	0.17%
12	Navigator Australia	2,881,118	0.16%
13	Nulis Nominees (Australia)	1,872,713	0.11%
14	Mr Barry Martin Lambert	1,643,613	0.09%
15	McCusker Holdings Pty Ltd	1,370,000	0.08%
16	Invia Custodian Pty Limited	1,275,216	0.07%
17	Joy Wilma Lambert	1,068,250	0.06%
18	BNP Paribas Noms (NZ) Ltd <DRP>	1,067,687	0.06%
19	CS Third Nominees Pty Limited	1,050,513	0.06%
20	BKI Investment Company Limited	1,030,023	0.06%

The top 20 shareholders hold 882,406,061 shares which is equal to 49.85% of the total shares on issue.

Substantial shareholding

The following organisations have disclosed a substantial shareholding notice to ASX. As at 20 July 2020, the Bank has received no further update in relation to these substantial shareholdings.

Name	Number of shares	Percentage of voting power
BlackRock Group ¹	106,300,321	6
The Vanguard Group, Inc. ²	88,022,378	5

¹ Substantial shareholding as at 6 March 2020, as per notice lodged on 10 March 2020.

² Substantial shareholding as at 20 July 2018, as per notice lodged on 25 July 2018.

Stock exchange listing

The shares of the Commonwealth Bank of Australia (Bank) are listed on the Australian Securities Exchange (ASX) under the trade symbol of CBA. The Bank is not currently in the market conducting an on market buy-back of its shares.

Range of shares (fully paid ordinary shares and employee shares) as at 20 July 2020

Range	Number of shareholders	Percentage of shareholders	Number of shares	Percentage of issued capital	Number of rights holders ¹
1 – 1,000	669,797	75.74	187,489,360	10.59	148
1,001 – 5,000	186,155	21.05	388,582,359	21.95	68
5,001 – 10,000	19,881	2.25	135,125,306	7.63	9
10,001 – 100,000	8,352	0.94	156,741,683	8.86	37
100,001 and over	161	0.02	902,300,799	50.97	0
Total	884,346	100.00	1,770,239,507	100.00	262
Less than marketable parcel of \$500	14,728	1.67	43,557	0.00	–

¹ The total number of rights on issue is 965,095 rights which carry no entitlement to vote.

Voting rights

Under the Bank's Constitution, shareholders entitled to vote at a general meeting may vote in person, directly or by proxy, attorney or representative, depending on whether the shareholder is an individual or a company.

Subject to any rights or restrictions attaching to shares, each ordinary shareholder present at a general meeting has:

- On a show of hands - one vote; and
- On a poll - one vote for each fully paid share held. If shares are not fully paid, on a poll the number of votes attaching to the shares is pro-rated accordingly.



Additional information (continued)

Security holder information (continued)

If a person at a general meeting represents personally or by proxy, attorney or official representative more than one shareholder, on a show of hands the person is entitled to one vote only even though he or she represents more than one shareholder.

Where a shareholder appoints two proxies or attorneys to vote at the same general meeting:

- If the appointment does not specify the proportion or number of the shareholder's votes each proxy or attorney may exercise, each proxy or attorney may exercise half the shareholder's votes;
- On a show of hands, neither proxy or attorney may vote if more than one proxy or attorney attends; and
- On a poll, each proxy or attorney may only exercise votes in respect of those shares or voting rights the proxy or attorney represents.

Top 20 holders of CommBank PERLS VII Capital Notes ("PERLS VII") as at 20 July 2020

Rank	Name of holder	Number of securities	%
1	HSBC Custody Nominees	3,010,104	10.03%
2	BNP Paribas Noms Pty Ltd	1,195,841	3.99%
3	J P Morgan Nominees Australia Limited	844,602	2.82%
4	Netwealth Investments Limited	841,942	2.81%
5	Australian Executor Trustees Limited	382,295	1.27%
6	National Nominees Limited	277,276	0.92%
7	Bond Street Custodians Limited	262,224	0.87%
8	Navigator Australia	234,077	0.78%
9	Citicorp Nominees Pty Limited	204,881	0.68%
10	Nulis Nominees (Australia)	198,651	0.66%
11	Berne No 132 Nominees Pty Ltd	167,386	0.56%
12	Mutual Trust Pty Ltd	164,988	0.55%
13	Invia Custodian Pty Limited	92,249	0.31%
14	Marrosan Investments Pty Ltd	84,286	0.28%
15	Tsco Pty Ltd	80,000	0.27%
16	Alwood Pty Ltd	79,730	0.27%
17	Seymour Group Pty Ltd	73,700	0.25%
18	Willimbury Pty Ltd	70,673	0.24%
19	Limeburner Investments Pty Ltd	67,245	0.22%
20	Eastcote Pty Limited	59,300	0.20%

The top 20 PERLS VII security holders hold 8,391,450 securities which is equal to 27.97% of the total securities on issue.

Stock exchange listing

PERLS VII are subordinated unsecured notes issued by the Bank. They are listed on the ASX under the trade symbol CBAPD.

Range of securities (PERLS VII) as at 20 July 2020

Range	Number of security holders	Percentage of security holders	Number of securities	Percentage of issued capital
1 – 1,000	26,888	86.63	9,191,476	30.64
1,001 – 5,000	3,687	11.88	7,395,606	24.65
5,001 – 10,000	258	0.83	1,813,407	6.04
10,001 – 100,000	190	0.61	4,363,585	14.55
100,001 and over	15	0.05	7,235,926	24.12
Total	31,038	100.00	30,000,000	100.00
Less than marketable parcel of \$500	19	0.06	52	0.00

Voting rights

PERLS VII do not confer any voting rights in the Bank but if they are exchanged for ordinary shares of the Bank in accordance with their terms of issue, then the voting rights of the ordinary shares will be as set out on pages 278 and 279 for the Bank's ordinary shares.

Additional information (continued)

Security holder information (continued)

Top 20 holders of CommBank PERLS VIII Capital Notes (“PERLS VIII”) as at 20 July 2020

Rank	Name of holder	Number of securities	%
1	BNP Paribas Noms Pty Ltd	3,150,171	21.73%
2	HSBC Custody Nominees	1,334,386	9.20%
3	J P Morgan Nominees Australia Limited	238,862	1.65%
4	Netwealth Investments Limited	120,358	0.83%
5	Piek Holdings Pty Ltd	93,000	0.64%
6	Snowside Pty Ltd	83,983	0.58%
7	Navigator Australia	83,134	0.57%
8	Nulis Nominees (Australia)	73,636	0.51%
9	Australian Executor Trustees Limited	70,073	0.48%
10	Bond Street Custodians Limited	63,740	0.44%
11	Dimbulu Pty Ltd	50,000	0.34%
12	Marrosan Investments Pty Ltd	50,000	0.34%
13	Mifare Pty Ltd	50,000	0.34%
14	V S Access Pty Ltd	48,084	0.33%
15	Adirel Holdings Pty Ltd	47,000	0.32%
16	Resthaven Incorporated	45,500	0.31%
17	Federation University Australia	45,000	0.31%
18	Mutual Trust Pty Ltd	44,049	0.30%
19	Citicorp Nominees Pty Limited	39,263	0.27%
20	Mr Vincent David Smart + Mrs Susan May Smart	36,160	0.25%

The top 20 PERLS VIII security holders hold 5,766,399 securities which is equal to 39.77% of the total securities on issue.

Stock exchange listing

PERLS VIII are subordinated unsecured notes issued by the Bank. They are listed on the ASX under the trade symbol CBAPE.

Range of securities (PERLS VIII) as at 20 July 2020

Range	Number of security holders	Percentage of security holders	Number of securities	Percentage of issued capital
1 – 1,000	13,314	89.40	4,168,836	28.75
1,001 – 5,000	1,383	9.29	2,865,944	19.76
5,001 – 10,000	119	0.80	878,443	6.06
10,001 – 100,000	72	0.48	2,014,856	13.90
100,001 and over	4	0.03	4,571,921	31.53
Total	14,892	100.00	14,500,000	100.00
Less than marketable parcel of \$500	4	0.03	10	0.00

Voting rights

PERLS VIII do not confer any voting rights in the Bank but if they are exchanged for ordinary shares of the Bank in accordance with their terms of issue, then the voting rights of the ordinary shares will be as set out on pages 278 and 279 for the Bank's ordinary shares.

Additional information (continued)

Security holder information (continued)

Top 20 holders of CommBank PERLS IX Capital Notes ("PERLS IX") as at 20 July 2020

Rank	Name of holder	Number of securities	%
1	BNP Paribas Noms Pty Ltd	2,343,186	14.29%
2	HSBC Custody Nominees	1,553,860	9.47%
3	J P Morgan Nominees Australia Limited	643,242	3.92%
4	Navigator Australia	207,840	1.27%
5	Australian Executor Trustees Limited	189,662	1.16%
6	Bond Street Custodians Limited	164,623	1.00%
7	Dimbulu Pty Ltd	147,700	0.90%
8	National Nominees Limited	138,700	0.85%
9	Mutual Trust Pty Ltd	129,315	0.79%
10	Netwealth Investments Limited	117,924	0.72%
11	Nulis Nominees (Australia)	98,273	0.60%
12	Citicorp Nominees Pty Limited	72,577	0.44%
13	Fibora Pty Ltd	64,740	0.39%
14	Invia Custodian Pty Limited	57,623	0.35%
15	Errron Pty Ltd	34,530	0.21%
16	Sir Moses Montefiore Jewish Home	30,660	0.19%
17	Pendant Realty Pty Ltd	30,000	0.18%
18	Port Stephens Veterans and Aged Care Ltd	30,000	0.18%
19	J C Family Investments Pty Limited	27,218	0.17%
20	888 Corporation Pty Ltd	25,000	0.15%

The top 20 PERLS IX security holders hold 6,106,673 securities which is equal to 37.24% of the total securities on issue.

Stock exchange listing

PERLS IX are subordinated unsecured notes issued by the Bank. They are listed on the ASX under the trade symbol CBAPF.

Range of securities (PERLS IX) as at 20 July 2020

Range	Number of security holders	Percentage of security holders	Number of securities	Percentage of issued capital
1 – 1,000	17,473	90.23	5,562,105	33.92
1,001 – 5,000	1,706	8.81	3,428,049	20.90
5,001 – 10,000	110	0.57	815,120	4.97
10,001 – 100,000	64	0.33	1,428,025	8.71
100,001 and over	11	0.06	5,166,701	31.50
Total	19,364	100.00	16,400,000	100.00
Less than marketable parcel of \$500	3	0.02	5	0.00

Voting rights

PERLS IX do not confer any voting rights in the Bank but if they are exchanged for ordinary shares of the Bank in accordance with their terms of issue, then the voting rights of the ordinary shares will be as set out on pages 278 and 279 for the Bank's ordinary shares.



Additional information (continued)

Security holder information (continued)

Top 20 holders of CommBank PERLS X Capital Notes (“PERLS X”) as at 20 July 2020

Rank	Name of holder	Number of securities	%
1	HSBC Custody Nominees	1,480,864	10.85%
2	BNP Paribas Noms Pty Ltd	1,224,850	8.97%
3	Netwealth Investments Limited	167,057	1.22%
4	Citicorp Nominees Pty Limited	157,675	1.16%
5	J P Morgan Nominees Australia Limited	129,916	0.95%
6	Navigator Australia	122,714	0.90%
7	Dimbulu Pty Ltd	100,000	0.73%
8	Bond Street Custodians Limited	85,667	0.63%
9	Australian Executor Trustees Limited	84,385	0.62%
10	Marrosan Investments Pty Ltd	80,000	0.59%
11	Rakio Pty Ltd	77,000	0.56%
12	Eastcote Pty Ltd	50,000	0.37%
13	Federation University Australia	50,000	0.37%
14	Harriette & Co Pty Ltd	50,000	0.37%
15	National Nominees Limited	41,468	0.30%
16	Mutual Trust Pty Ltd	40,786	0.30%
17	Mr Roni G Sikh	40,492	0.30%
18	Mr Wei Cai	38,960	0.29%
19	Taverners No 11 Pty Ltd	38,710	0.28%
20	Nulis Nominees (Australia)	38,481	0.28%

The top 20 PERLS X security holders hold 4,099,025 securities which is equal to 30.03% of the total securities on issue.

Stock exchange listing

PERLS X are subordinated unsecured notes issued by the Bank. They are listed on the ASX under the trade symbol CBAPG.

Range of securities (PERLS X) as at 20 July 2020

Range	Number of security holders	Percentage of security holders	Number of securities	Percentage of issued capital
1 – 1,000	12,924	88.09	4,524,257	33.14
1,001 – 5,000	1,555	10.60	3,360,115	24.62
5,001 – 10,000	110	0.75	833,523	6.11
10,001 – 100,000	77	0.52	2,059,174	15.08
100,001 and over	6	0.04	2,872,931	21.05
Total	14,672	100.00	13,650,000	100.00
Less than marketable parcel of \$500	8	0.05	20	0.00

Voting rights

PERLS X do not confer any voting rights in the Bank but if they are exchanged for ordinary shares of the Bank in accordance with their terms of issue, then the voting rights of the ordinary shares will be as set out on pages 278 and 279 for the Bank's ordinary shares.

Additional information (continued)

Security holder information (continued)

Top 20 holders of CommBank PERLS XI Capital Notes (“PERLS XI”) as at 20 July 2020

Rank	Name of holder	Number of securities	%
1	HSBC Custody Nominees	1,734,713	10.91%
2	BNP Paribas Noms Pty Ltd	374,960	2.36%
3	J P Morgan Nominees Australia Limited	309,073	1.94%
4	Netwealth Investments Limited	253,550	1.59%
5	Australian Executor Trustees Limited	230,913	1.45%
6	Dimbulu Pty Ltd	150,000	0.94%
7	Bond Street Custodians Limited	136,794	0.86%
8	National Nominees Limited	128,835	0.81%
9	Navigator Australia	111,802	0.70%
10	Eastcote Pty Limited	100,000	0.63%
11	G Harvey Investments Pty Ltd	100,000	0.63%
12	Pamdale Investments Pty Ltd	89,578	0.56%
13	Citicorp Nominees Pty Limited	87,192	0.55%
14	Nulis Nominees (Australia)	84,104	0.53%
15	V S Access Pty Ltd	80,000	0.50%
16	Mutual Trust Pty Ltd	62,562	0.39%
17	Edgelake Proprietary Limited	49,267	0.31%
18	J Santini Development Pty Ltd	46,000	0.29%
19	Margen Biggs Pty Limited	36,000	0.23%
20	Invia Custodian Pty Limited	34,275	0.22%

The top 20 PERLS XI security holders hold 4,199,618 securities which is equal to 26.41% of the total securities on issue.

Stock exchange listing

PERLS XI are subordinated unsecured notes issued by the Bank. They are listed on the ASX under the trade symbol CBAPH.

Range of securities (PERLS XI) as at 20 July 2020

Range	Number of security holders	Percentage of security holders	Number of securities	Percentage of issued capital
1 – 1,000	16,689	88.49	5,782,006	36.36
1,001 – 5,000	1,933	10.25	4,002,455	25.17
5,001 – 10,000	154	0.82	1,130,004	7.12
10,001 – 100,000	74	0.39	1,884,752	11.85
100,001 and over	10	0.05	3,100,783	19.50
Total	18,860	100.00	15,900,000	100.00
Less than marketable parcel of \$500	9	0.05	13	0.00

Voting rights

PERLS XI do not confer any voting rights in the Bank but if they are exchanged for ordinary shares of the Bank in accordance with their terms of issue, then the voting rights of the ordinary shares will be as set out on pages 278 and 279 for the Bank's ordinary shares.



Additional information (continued)

Security holder information (continued)

Top 20 holders of CommBank PERLS XII Capital Notes (“PERLS XII”) as at 20 July 2020

Rank	Name of holder	Number of securities	%
1	HSBC Custody Nominees	1,912,212	11.59%
2	BNP Paribas Noms Pty Ltd	305,822	1.85%
3	Netwealth Investments Limited	228,852	1.39%
4	Royal Freemasons Benevolent Institution	202,500	1.23%
5	J P Morgan Nominees Australia Limited	200,114	1.21%
6	Dimbulu Pty Ltd	200,000	1.21%
7	Citicorp Nominees Pty Limited	124,540	0.75%
8	Australian Executor Trustees Limited	121,927	0.74%
9	Tandom Pty Ltd	120,000	0.73%
10	Diocese Development Fund - Catholic Diocese of Paramatta	101,472	0.61%
11	Bond Street Custodians Limited	98,417	0.60%
12	National Nominees Limited	89,427	0.54%
13	Navigator Australia	74,161	0.45%
14	UBS Nominees Pty Ltd	55,799	0.34%
15	Tsco Pty Ltd	48,650	0.29%
16	Invia Custodian Pty Limited	46,360	0.28%
17	Nulis Nominees (Australia)	46,117	0.28%
18	Mr Bruce Hampel	45,000	0.27%
19	Lightningedge Pty Ltd	40,000	0.24%
20	Taverners No 11 Pty Ltd	39,264	0.24%

The top 20 PERLS XII security holders hold 4,100,634 securities which is equal to 24.85% of the total securities on issue.

Stock exchange listing

PERLS XII are subordinated unsecured notes issued by the Bank. They are listed on the ASX under the trade symbol CBAPI.

Range of securities (PERLS XII) as at 20 July 2020

Range	Number of security holders	Percentage of security holders	Number of securities	Percentage of issued capital
1 – 1,000	16,112	87.63	5,836,220	35.37
1,001 – 5,000	2,018	10.97	4,213,197	25.54
5,001 – 10,000	166	0.90	1,241,074	7.52
10,001 – 100,000	82	0.45	2,191,113	13.28
100,001 and over	9	0.05	3,018,396	18.29
Total	18,387	100.00	16,500,000	100.00
Less than marketable parcel of \$500	4	0.02	15	0.00

Voting rights

PERLS XII do not confer any voting rights in the Bank but if they are exchanged for ordinary shares of the Bank in accordance with their terms of issue, then the voting rights of the ordinary shares will be as set out on pages 278 and 279 for the Bank's ordinary shares.

Relevant exchanges

In addition to the ASX, the Bank has securities quoted on the London Stock Exchange (LSE), Swiss Exchange (SIX) and the New Zealand Exchange (NZX).

Five-year financial summary

	30 Jun 20 \$M	30 Jun 19 ¹ \$M	30 Jun 18 ¹ \$M	30 Jun 17 \$M	30 Jun 16 \$M
Net interest income	18,610	18,224	18,465	17,546	16,858
Other operating income ²	5,151	5,355	5,646	6,831	7,043
Total operating income	23,761	23,579	24,111	24,377	23,901
Operating expenses	(10,895)	(10,824)	(10,653)	(10,129)	(9,957)
Loan impairment expense	(2,518)	(1,201)	(1,079)	(1,095)	(1,256)
Net profit before tax	10,348	11,554	12,379	13,153	12,688
Income tax expense	(3,052)	(3,321)	(3,779)	(3,752)	(3,497)
Non-controlling interests	–	(12)	(13)	(13)	(20)
Net profit after tax from continuing operations ("cash basis")	7,296	8,221	8,587	9,388	9,171
Net profit after tax from discontinued operations	153	485	825	493	274
Net profit after tax ("cash basis")	7,449	8,706	9,412	9,881	9,445
Treasury shares valuation adjustment	–	6	2	(23)	4
Hedging and IFRS volatility	93	(79)	101	73	(199)
(Loss)/gain on disposal of controlled entities/investments	2,092	(61)	(183)	–	–
Bankwest non-cash items	–	(1)	(3)	(3)	(27)
Net profit after income tax attributable to equity holders of the Bank "statutory basis"	9,634	8,571	9,329	9,928	9,223
Contributions to profit (after tax)					
Retail Banking Services	3,997	3,907	4,465	4,423	4,540
Business and Private Banking	2,654	2,931	3,134	2,736	1,522
Institutional Banking and Markets	655	1,117	1,226	1,360	1,190
Wealth Management	–	–	–	201	400
New Zealand	811	1,059	975	871	785
Bankwest	–	–	–	–	778
IFS & other	(821)	(793)	(1,213)	(203)	(44)
Net profit after tax from continuing operations ("cash basis")	7,296	8,221	8,587	9,388	9,171
Investment experience after tax	(4)	(3)	(2)	(7)	(24)
Net profit after tax "underlying basis"	7,292	8,218	8,585	9,381	9,147
Balance Sheet					
Loans, bills discounted and other receivables	771,547	755,173	743,744	731,762	695,398
Total assets	1,014,060	976,502	975,165	976,318	932,945
Deposits and other public borrowings	701,999	636,040	622,234	626,655	588,045
Total liabilities	942,047	906,853	907,305	912,658	872,437
Shareholders' Equity	72,013	69,649	67,860	63,660	60,508
Net tangible assets (including discontinued operations)	64,359	59,580	56,844	53,090	49,630
Risk weighted assets – Basel III (APRA)	454,948	452,762	458,612	437,063	394,667
Average interest earning assets	897,409	871,418	861,884	834,741	790,596
Average interest bearing liabilities	771,982	761,115	759,583	755,612	733,754
Assets (on Balance Sheet) – Australia	855,219	824,651	811,491	817,519	783,114
Assets (on Balance Sheet) – New Zealand	103,531	99,661	94,622	89,997	83,832
Assets (on Balance Sheet) – Other	55,310	52,190	69,052	68,802	65,999

¹ Comparative information for 2019 and 2018 has been restated and presented on a continuing operations basis, and to reflect the change in accounting policy detailed in Note 1.1 as well as refinements to the allocation of customer balances.

² Includes investment experience.



Five-year financial summary (continued)

		30 Jun 20	30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16
Shareholder summary from continuing operations ¹						
Earnings per share (cents)						
Basic						
Statutory	(cents)	421.8	458.3	500.0	549.9	525.6
Cash basis	(cents)	412.5	465.5	491.5	545.4	538.3
Fully diluted						
Statutory	(cents)	408.5	443.2	485.5	532.9	513.3
Cash basis	(cents)	399.9	449.9	477.5	528.7	525.4
Shareholder summary including discontinued operations						
Earnings per share						
Basic						
Statutory	(cents)	544.8	485.6	534.3	577.3	542.0
Cash basis	(cents)	421.1	493.0	538.8	574.1	554.5
Fully diluted						
Statutory	(cents)	523.2	468.6	517.7	558.8	529.0
Cash basis	(cents)	407.9	475.4	522.0	555.8	540.9
Dividends per share – fully franked	(cents)	298	431	431	429	420
Dividend cover – statutory	(times)	1.8	1.1	1.2	1.3	1.3
Dividend cover – cash	(times)	1.4	1.1	1.2	1.3	1.3
Dividend payout ratio						
Statutory	(%)	54.76	89.02	81.15	74.62	78.37
Cash basis	(%)	70.82	87.64	80.44	74.97	76.51
Net tangible assets per share including discontinued operations	(\$)	36.4	33.7	32.3	30.7	28.9
Weighted average number of shares (statutory basis)	(M)	1,768	1,765	1,746	1,720	1,692
Weighted average number of shares (statutory fully diluted)	(M)	1,895	1,897	1,852	1,816	1,771
Weighted average number of shares (cash basis)	(M)	1,769	1,766	1,747	1,721	1,694
Weighted average number of shares (cash fully diluted)	(M)	1,896	1,898	1,853	1,817	1,773
Number of shareholders ^{1,2}		888,214	831,655	851,539	844,527	857,052
Share prices for the year						
Trading high	(\$)	91.05	83.99	85.12	87.74	88.88
Trading low	(\$)	53.44	65.23	67.22	69.22	69.79
End (closing price)	(\$)	69.42	82.78	72.87	82.81	74.37

¹ Comparative information for 2019 and 2018 has been restated and presented on a continuing operations basis, and to reflect the change in accounting policy detailed in Note 1.1.

² This includes employees.

Five-year financial summary (continued)

		30 Jun 20	30 Jun 19	30 Jun 18	30 Jun 17	30 Jun 16
Performance ratios from continuing operations¹						
Return on average Shareholders' Equity						
Statutory	(%)	10.5	11.9	13.4	15.4	15.8
Cash basis	(%)	10.3	12.1	13.1	15.3	16.1
Return on average total assets						
Statutory	(%)	0.7	0.8	0.9	1.0	1.0
Cash basis	(%)	0.7	0.8	0.9	1.0	1.0
Net interest margin	(%)	2.07	2.09	2.14	2.10	2.13
Performance ratios including discontinued operations						
Return on average Shareholders' Equity						
Statutory	(%)	13.6	12.6	14.3	16.2	16.3
Cash basis	(%)	10.5	12.8	14.4	16.0	16.6
Return on average total assets						
Statutory	(%)	1.0	0.9	1.0	1.0	1.0
Cash basis	(%)	0.7	0.9	1.0	1.0	1.0
Capital adequacy – Common Equity Tier 1 – Basel III (APRA)	(%)	11.6	10.7	10.1	10.1	10.6
Capital adequacy – Tier 1 – Basel III (APRA)	(%)	13.9	12.7	12.3	12.1	12.3
Capital adequacy – Tier 2 – Basel III (APRA)	(%)	3.6	2.8	2.7	2.1	2.0
Capital adequacy – Total – Basel III (APRA)	(%)	17.5	15.5	15.0	14.2	14.3
Leverage Ratio Basel III (APRA)	(%)	5.9	5.6	5.5	5.1	5.0
Liquidity Coverage Ratio – "Spot Basis"	(%)	145	129	131	129	120
Net interest margin	(%)	2.08	2.10	2.15	2.11	2.14
Other information						
Full-time equivalent employees from continuing operations ¹		41,778	41,458	41,024	42,359	43,178
Full-time equivalent employees including discontinued operations		43,585	45,165	45,753	45,614	45,129
Branches/services centres (Australia)		967	1,014	1,082	1,121	1,131
Agencies (Australia)		3,547	3,560	3,589	3,664	3,654
ATMs		3,542	3,963	4,253	4,398	4,381
EFTPOS terminals (active)		190,118	217,608	219,245	217,098	217,981
Productivity from continuing operations^{1,2}						
Total operating income per full-time equivalent employee	(\$)	568,744	568,744	587,729	579,023	552,805
Employee expense/total operating income	(%)	24.3	24.2	21.8	22.4	24.1
Total operating expenses/total operating income	(%)	45.9	45.9	44.2	41.6	41.7
Productivity including discontinued operations^{1,2}						
Total operating income per full-time equivalent employee	(\$)	568,361	568,449	585,033	568,685	545,237
Employee expense/total operating income	(%)	24.6	25.3	23.0	24.0	24.4
Total operating expenses/total operating income	(%)	47.1	47.5	45.2	41.7	42.4

¹ Comparative information for 2019 and 2018 has been restated and presented on a continuing operations basis, and to reflect the change in accounting policy detailed in Note 1.1.

² The productivity metrics have been calculated on a cash basis.



Profit reconciliation

Full year ended 30 June 2020							
Profit reconciliation	Net profit after tax "cash basis" \$M	(Loss)/gain on disposal and acquisition of controlled entities ¹ \$M	Hedging and IFRS volatility \$M	Bankwest non-cash items \$M	Treasury shares valuation adjustment \$M	Investment experience \$M	Net profit after tax "statutory basis" \$M
Group							
Interest income ²	30,162	–	–	–	–	–	30,162
Interest expense	(11,552)	–	–	–	–	–	(11,552)
Net interest income	18,610	–	–	–	–	–	18,610
Other banking income	4,837	29	136	–	–	–	5,002
Total banking income	23,447	29	136	–	–	–	23,612
Funds management income	172	–	–	–	–	1	173
Insurance income	139	–	–	–	–	2	141
Total operating income	23,758	29	136	–	–	3	23,926
Investment experience	3	–	–	–	–	(3)	–
Total income	23,761	29	136	–	–	–	23,926
Operating expenses	(10,895)	(34)	–	–	–	–	(10,929)
Loan impairment expense	(2,518)	–	–	–	–	–	(2,518)
Net profit before tax	10,348	(5)	136	–	–	–	10,479
Income tax (expense)/benefit	(3,052)	75	(43)	–	–	–	(3,020)
Non-controlling interests	–	–	–	–	–	–	–
Net profit after income tax from continuing operations	7,296	70	93	–	–	–	7,459
Net profit after income tax from discontinued operations ³	153	2,022	–	–	–	–	2,175
Net profit after income tax	7,449	2,092	93	–	–	–	9,634

1 Continuing operations net profit after tax includes gains and losses net of transaction and separation costs associated with the disposal of Aegis, AUSIEX, Count Financial and other businesses, and the dilution of the Group's interest in Bank of Hangzhou. Discontinued operations net profit after tax includes gains and losses net of transaction and separation costs associated with the disposal of CFS, CFGAM, PT Commonwealth Life, and other businesses, and the deconsolidation and divestment of CommInsure Life.

2 Interest income includes total Effective interest income and Other interest income.

3 Statutory Net profit after income tax from discontinued operations is presented net of non-controlling interests.

Profit reconciliation (continued)

Profit reconciliation	Full year ended 30 June 2019 ¹						Net profit after tax "statutory basis" \$M
	Net profit after tax "cash basis" \$M	(Loss)/gain on disposal and acquisition of controlled entities ² \$M	Hedging and IFRS volatility \$M	Bankwest non-cash items ³ \$M	Treasury shares valuation adjustment \$M	Investment experience \$M	
Group							
Interest income ⁴	34,709	–	–	–	–	–	34,709
Interest expense	(16,485)	–	–	–	–	–	(16,485)
Net interest income	18,224	–	–	–	–	–	18,224
Other banking income	4,951	42	(116)	–	–	–	4,877
Total banking income	23,175	42	(116)	–	–	–	23,101
Funds management income	255	–	–	–	–	(1)	254
Insurance income	147	–	–	–	–	3	150
Total operating income	23,577	42	(116)	–	–	2	23,505
Investment experience	2	–	–	–	–	(2)	–
Total income	23,579	42	(116)	–	–	–	23,505
Operating expenses	(10,824)	(102)	–	(2)	–	–	(10,928)
Loan impairment expense	(1,201)	–	–	–	–	–	(1,201)
Net profit before tax	11,554	(60)	(116)	(2)	–	–	11,376
Income tax (expense)/benefit	(3,321)	8	37	1	–	–	(3,275)
Non-controlling interests	(12)	–	–	–	–	–	(12)
Net profit after income tax from continuing operations	8,221	(52)	(79)	(1)	–	–	8,089
Net profit after income tax from discontinued operations ⁵	485	(9)	–	–	6	–	482
Net profit after income tax	8,706	(61)	(79)	(1)	6	–	8,571

1 Comparative information has been restated to conform to presentation in the current year.

2 Continuing operations net profit after tax includes demerger costs for NewCo and impairment loss and transaction costs associated with the disposal of Count Financial, partly offset by a net gain on acquisition and disposals of other businesses. Discontinued operations net profit after tax includes gains and losses net of transaction and separation costs associated with the disposal of CommInsure Life, CFSGAM, Sovereign, TymeDigital SA and a net gain on acquisition and disposal of other businesses.

3 Includes merger related amortisation.

4 Interest income includes total Effective interest income and Other interest income.

5 Statutory net profit after income tax from discontinued operations is presented net of non-controlling interests.



Glossary of terms

Financial and remuneration related definitions

Term	Description
Assets Under Management	Assets Under Management (AUM) represents the market value of assets for which the Group acts as an appointed manager. Growth and volatility in this balance is a key performance indicator for the Wealth Management and New Zealand businesses.
Board	The Board of Directors of the Group.
Common Equity Tier 1 Capital (CET1)	The highest quality of capital available to the Group reflecting the permanent and unrestricted commitment of funds that are freely available to absorb losses. It comprises Ordinary share capital, Retained earnings and Reserves less prescribed deductions.
Corporations Act	<i>Corporations Act 2001</i> (Cth)
Customer satisfaction – Roy Morgan	This represents satisfaction with Main Financial Institution (MFI) based on the relationship with the financial institution as measured by Roy Morgan Research. The figures are six months rolling averages and are based on respondents aged 14+. The measure is the percentage of customers who answered as being either “very satisfied” or “fairly satisfied” with their MFI. Net Promoter Score (NPS) is now the primary metric by which we assess customer satisfaction. Advocacy is measured on a scale of 1 to 10, with 1 being “Very Unlikely” and 10 being “Very likely” to recommend. (Measuring our customers’ satisfaction is important as satisfied customers usually return, they tell other people about their experiences, and they may well pay a premium for the privilege of doing business with an institution they trust.) Our aim is to retain our customers by providing quality service to them.
Deferred rights	Deferred rights to ordinary shares in CBA are used for deferred STVR awarded under Executive General Manager arrangements. These equity awards are subject to forfeiture if the Executive ceases to be employed by the Group prior to the vesting date as a result of resignation or serious misconduct, Board risk and reputation review and malus provisions.
Deferred shares	Awarded from the 2018 financial year, deferred shares are ordinary shares in CBA, which are restricted until vesting and used for deferred STVR arrangements and sign-on awards. These equity awards are subject to forfeiture if the Executive ceases to be employed by the Group prior to the vesting date as a result of resignation or serious misconduct, Board risk and reputation review and malus provisions.
Dividend payout ratio (“cash basis”)	Dividends paid on ordinary shares divided by net profit after tax (“cash basis”).
Dividend payout ratio (“statutory basis”)	Dividends paid on ordinary shares divided by net profit after tax (“statutory basis”).
DPS	Dividends per share.
DRP	Dividend reinvestment plan.
DRP participation	The percentage of total issued capital participating in the dividend reinvestment plan.
Earnings per share (EPS) (basic)	Basic earnings per share is the net profit attributable to ordinary equity holders of the Bank, divided by the weighted average number of ordinary shares on issue during the year per the requirements of relevant accounting standards.
Earnings per share (EPS) (diluted)	Diluted earnings per share adjusts the net profit attributable to ordinary equity holders of the Bank and the weighted average number of ordinary shares on issue used in the calculation of basic earnings per share, for the effects of dilutive potential ordinary shares per the requirements of relevant accounting standards.
Expense to income ratio	Represents operating expenses as a percentage of total operating income. The ratio is a key efficiency measure.
Executives	Collective term referring to the individuals in the following Executive groups: CEO, Group Executives and CEO ASB.
Full-time equivalent staff	Includes all permanent full-time staff, part-time staff equivalents and external contractors employed through third-party agencies.

Glossary of terms

Term	Description
Funds Under Administration	Funds Under Administration (FUA) represents the market value of funds administered by the Group and excludes AUM. Growth and volatility in this balance is a key performance indicator for the Wealth Management business and New Zealand businesses.
Group	Commonwealth Bank of Australia and its subsidiaries.
Group Executive (GE)	Members of the Executive Leadership Team (excludes the CEO and the CEO ASB).
Interest Rate Risk in the Banking Book (IRRBB)	Interest Rate Risk in the Banking Book is the risk that the Bank's profit derived from Net Interest Income (interest earned less interest paid), in current and future periods, is adversely impacted by changes in interest rates. This is measured from two perspectives: quantifying the change in the net present value of the Balance Sheet's future earnings potential, and the anticipated change to the Net Interest Income earned over 12 months. This calculation is driven by APRA regulations with further detail outlined in the Group's Basel III Pillar 3 report.
Key Management Personnel (KMP)	Persons having authority and responsibility for planning, directing and controlling the activities of an entity, directly or indirectly, including any Director (whether Executive or otherwise) of that entity.
Long-Term Variable Remuneration (LTVR)	A variable remuneration arrangement that grants instruments to participating Executives that may vest over a period of four years if performance hurdles are met.
Net profit after tax ("cash basis")	Represents net profit after tax and non-controlling interests before non-cash items including hedging and IFRS volatility, Bankwest non-cash items, treasury shares valuation adjustment, and losses or gains on acquisitions, disposal, closure and demerger of businesses. This is Management's preferred measure of the Group's financial performance.
Net profit after tax ("statutory basis")	Represents net profit after tax and non-controlling interests, calculated in accordance with Australian Accounting Standards. This is equivalent to the statutory item "Net profit attributable to Equity holders of the Bank".
Net Promoter Score Consumer	Refer to pages 297 - 298 .
Net Promoter Score Business	Refer to pages 297 - 298 .
Net Promoter Score Mobile App	Refer to pages 297 - 298 .
Net Promoter Score Internet Banking	Refer to pages 297 - 298 .
Net Stable Funding Ratio (NSFR)	The NSFR more closely aligns the behaviour terms of assets and liabilities. It is the ratio of the amount of available stable funding (ASF) to the amount of required stable funding (RSF). ASF is the portion of an Authorised Deposit-taking Institution's (ADI) capital and liabilities expected to be a reliable source of funds over a one year time horizon. RSF is a function of the liquidity characteristics and residual maturities of an ADI's assets and off Balance Sheet activities.
Net tangible assets per share	Net assets excluding intangible assets, non-controlling interests and other equity instruments divided by ordinary shares on issue at the end of the period (excluding Treasury Shares deduction).
Non-Executive Director	Key Management Personnel who are not Executives.
Other overseas	Represents amounts booked in branches and controlled entities outside Australia and New Zealand.
Profit after capital charge (PACC)	The Group uses PACC, a risk-adjusted measure, as a key measure of financial performance. It takes into account the profit achieved, the risk to capital that was taken to achieve it, and other adjustments.
Return on equity – cash basis	Based on cash net profit after tax ("cash basis") and non-controlling interests less other equity instruments' distributions applied to average shareholders' equity, excluding non-controlling interests, other equity instruments and the treasury shares deduction relating to life insurance statutory funds.
Return on equity – statutory basis	Based on net profit after tax ("statutory basis") less other equity instruments' distributions applied to average shareholders' equity, excluding non-controlling interests and other equity instruments.



Glossary of terms

Term	Description
Rights	Rights to ordinary shares in CBA granted under LTVR award and subject to performance hurdles.
Short-Term Variable Remuneration (STVR)	Variable remuneration paid subject to the achievement of predetermined performance hurdles over one financial year.
Total Committed Exposure (TCE)	Total Committed Exposure is defined as the balance outstanding and undrawn components of committed facility limits. It is calculated before collateralisation and excludes settlement exposures on derivatives.
Weighted average number of shares ("cash basis")	The calculation incorporates the bonus element of any rights issue, discount element of any DRP and excludes "Treasury Shares" related to investment in the Bank's shares held by the employee share scheme trust.
Weighted average number of shares ("statutory basis")	The calculation incorporates the bonus element of any rights issue, discount element of any DRP and excludes "Treasury Shares" related to investments in the Bank's shares held by both the life insurance statutory funds and by the employee share scheme trust.

Glossary of terms

Our business definitions

Statement	Source
#1 banking app in Australia	The Forrester Digital Experience Review™: Australian Mobile Banking Apps, Q3 2020. Commonwealth Bank of Australia was named the Overall Digital Experience Leader™ among mobile apps in Australia in Forrester's proprietary Digital Experience Review™. Forrester Research does not endorse any company included in any Digital Experience Review™ report and does not advise any person or organization to select the products or services of any particular company based on the ratings included in such reports.
#1 in home lending, household deposits and credit cards	Home lending: RBA Lending and Credit Aggregates. Household deposits and credit cards: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS).
#1 mobile app and internet banking Net Promoter Score	Refer to pages 297-298 .
#1 mobile banking	Commonwealth Bank won Canstar's <i>Bank of the Year - Mobile Banking</i> award for 2020 (for the 5th year in a row). Awarded June 2020.
#1 online banking	Commonwealth Bank won Canstar's <i>Bank of the Year - Online Banking</i> award for 2020 (for the 11th year in a row). Awarded June 2020.
#1 payments provider with largest merchant base	Total volume of transactions processed in Australia for credit and debit cards based on RBA and quarterly Mastercard reported data. RBA: Credit and Charge Cards – Original Series – Personal and Commercial Cards. RBA: Debit Cards – Original Series.
6.1 million active customers	The total number of customers that have logged into the CommBank mobile app at least once in the month of June 2020. Includes Face ID logons.
CommBank transactions made digitally (by value)	The total value (\$) of transfers and BPAY payments made in digital (NetBank, the CommBank mobile app, CommBank tablet app and old mobile app) as a proportion of the total value (\$) of transfers in over-the-counter, ATM, EFTPOS and digital transactions over the period of July 2019 – June 2020.
Main Financial Institution (MFI) for more than 1 in 3 Australians	MFI Share measures the proportion of Banking and Finance MFI Customers that nominated each bank as their Main Financial Institution. MFI definition: In the Roy Morgan Single Source Survey MFI is a customer determined response where one institution is nominated as the primary financial institution they deal with (when considering all financial products they hold). Peers include ANZ Group, NAB Group and Westpac Group (including St George Group). CBA Group includes Bankwest. Source: Roy Morgan Single Source survey conducted by Roy Morgan, Australian population 14+ (12 month average to June 2020), excludes unable to identify MFI.
New business lending for Australian businesses	Includes Commercial Lending, Asset Finance and Institutional Lending (excluding other interest earning lending assets, primarily Cash Management Pooling Facilities, Leasing, Trade Finance, and Debt Markets).
New home lending for Australian home buyers	Includes RBS internal refinancing, excludes Viridian Line of Credit (VLOC) and excludes Bankwest internal refinancing.
People and delivery partners enabled to work remotely during COVID-19	Number of people (both CBA staff and partners, e.g. IT vendors) provided with the infrastructure needed to work remotely (e.g. Office 365, Virtual Desktop).
RepTrak score	The RepTrak Company (formerly Reputation Institute), June 2020. Reputation score amongst top 16 ASX customer-facing companies.
The largest share of new migrant segments	Main Financial Institution (MFI) Share measures the proportion of Banking and Finance MFI Customers who were not born in Australia and have been in Australia for less than 6 years that nominated each bank as their Main Financial Institution. MFI definition: In the Roy Morgan Single Source Survey MFI is a customer determined response where one institution is nominated as the primary financial institution they deal with (when considering all financial products they hold). Peers includes ANZ Group, NAB Group and Westpac Group (including St George Group). CBA Group includes Bankwest. Source: Roy Morgan's Single Source survey conducted by Roy Morgan, Australian population 14+ (12 month average to June 2020).
The largest share of youth segments	Main Financial Institution (MFI) Share measures the proportion of Banking and Finance MFI Customers aged 14-24 that nominated each bank as their Main Financial Institution. MFI definition: In the Roy Morgan Single Source Survey MFI is a customer determined response where one institution is nominated as the primary financial institution they deal with (when considering all financial products they hold). Peers includes ANZ Group, NAB Group and Westpac Group (including St George Group). CBA Group includes Bankwest. Source: Roy Morgan's Single Source survey conducted by Roy Morgan, Australian population 14+ (12 month average to June 2020).



Glossary of terms

Sustainability performance metrics definitions

Metric	Description
Absenteeism	Absenteeism refers to the average number of sick leave days (and carer's leave days for CommSec employees) per Australia-based full-time equivalent employees. Bankwest is included from FY19.
Age diversity	Percentage of permanent employees (full-time, part-time, job share or on extended leave), casuals, employees on international assignment and those contractors paid directly by the Group, by age group as at 30 June (excluding ASB businesses in New Zealand).
Australian Indigenous supplier spend	Refers to direct (first tier) supplier spend with Indigenous businesses in Australia. It includes any payments (including grant payments) made to an Indigenous business registered or certified by Supply Nation.
Cash contributions	Total donations contributed by the Group (excluding Aussie Home Loans) through charitable gifts, community partnerships and matched giving. Matched giving excludes staff contributions.
Community investment as a percentage of pre-tax profit	Total community investment as a percentage of the Group's cash net profit from continuing operations before tax as at 30 June.
Cultural diversity index (CDI)	The concentration mix of all cultures of the Group's employees resulting in an index between 0 and 1, where the higher the score, the more diverse the population. CDI is calculated using demographic information disclosed in the Group's biannual people and culture survey and benchmarked against the ancestry question in the 2016 Australian Census. The CDI excludes Aussie Home Loans, Bankwest, and ASB businesses in New Zealand, businesses in Indonesia, China and Vietnam.
Customer Advocate:	
Average business days to review complaint	Average number of business days taken to review a complaint, from the date it was received by the Office of the Customer Advocate until the review was finalised and an outcome is provided to the customer. It excludes Aussie Home Loans, ASB businesses in New Zealand and other overseas operations.
Complaints reviewed by the Office of the Customer Advocate (OCA)	Number of customer complaints reviewed by the OCA and recorded in the feedback management system (Firstpoint). It excludes Aussie Home Loans, ASB businesses in New Zealand and other overseas operations.
Outcomes from review process	Portion of complaints reviewed by the Office of the Customer Advocate where the internal dispute resolution (IDR) decision was; confirmed (no further action taken), enhanced (agreed with IDR decision but provided alternative financial/non-financial outcome) or substituted (IDR decision was incorrect). It excludes Aussie Home Loans, and ASB businesses in New Zealand and overseas operations.
Customer complaints – resolved	The number of complaints resolved for the Group during the reporting period as defined by the Australian Securities and Investments Commission Regulatory Guide 165, and recorded in the feedback management system (Firstpoint). In FY20 the methodology has been revised to consider only those complaints resolved after five business days. FY19 and FY18 figures have been restated using this revised methodology. It excludes Aussie Home Loans, Bankwest and overseas operations.
Electricity generated from on-site solar panels	Electricity generated during the reporting period from photovoltaic solar panels installed on approximately 80 bank branches. Electricity may be used on site or returned to the grid.
Employee engagement index – CBA	The index shows the proportion of employees replying with a score of 4 or 5 to four engagement questions in the Group's biannual people and culture survey. The questions relate to satisfaction, retention, advocacy and pride on a scale of 1-5 (where 1 is 'Strongly Disagree' and 5 is 'Strongly Agree'). The index excludes Aussie Home Loans, Bankwest and ASB businesses in New Zealand.
Employee turnover – involuntary	Refers to all involuntary exits of permanent employees as a percentage of the average permanent headcount paid directly by the Group (full-time, part-time, job share or on extended leave), excluding ASB businesses in New Zealand. Involuntary exits include redundancies and terminations for disciplinary reasons.
Employee turnover – voluntary	Refers to all voluntary exits of permanent employees as a percentage of the average permanent headcount paid directly by the Group (full-time, part-time, job share or on extended leave), excluding ASB businesses in New Zealand. Voluntary exits are determined to be resignations and retirements.

Glossary of terms

Metric	Description
Employees who identify as having a disability	The proportion of employees that have selected one or more of the disability conditions (including, but not limited to, physical or intellectual conditions, vision impairment, etc.) in the Group's biannual people and culture survey. It excludes Aussie Home Loans, Bankwest, ASB businesses in New Zealand, and businesses in Indonesia.
Employees who identify as LGBTI	The proportion of employees that identify as Lesbian, Gay, Bisexual, Transgender, Intersex (LGBTI) or other, by nominating one or more of the LGBTI options in the Group's biannual people and culture survey. It excludes Aussie Home Loans, Bankwest, ASB businesses in New Zealand and businesses in Indonesia, China, Vietnam and Singapore.
Employees with caring responsibilities	The proportion of employees that have selected any of the caring responsibility options (including, but not limited to, caring for elderly, children, people with chronic conditions, etc.) in the Group's biannual people and culture survey. It excludes Aussie Home Loans, Bankwest and ASB businesses in New Zealand.
Employees working flexibly	The proportion of employees that indicated they have used any of the flexible work options in the Group's biannual people and culture survey. It excludes Aussie Home Loans, Bankwest, and ASB businesses in New Zealand, and businesses in Indonesia, China and Vietnam.
Employees who have accessed parental leave	Number of employees eligible for parental leave benefit who had started primary or secondary carer parental leave during the reporting period, as recorded in the Group's human resources system. It excludes Aussie Home Loans, and ASB businesses in New Zealand and employees of discontinued operations.
Employees who have returned from parental leave and are still employed after 12 months	Number of employees who returned from a period of primary or secondary carer parental leave in the prior year and were still employed after 12 months within the reporting period, as recorded in the Group's human resources system. Excludes parental leave recorded prior to the introduction of a new HR System (2 March 2018) and employees that returned to a major business or subsidiary that is now a discontinued operation (refer to Note 11.3 on page 258 in the Financial Report for details on discontinued operations). Also excludes Aussie Home Loans and ASB businesses in New Zealand.
Employees working part-time or job sharing	The proportion of employees as at 30 June who are employed on a part-time or job share basis, as a percentage of permanent employees (full-time, part-time, job share or on extended leave).
Employment type	The number of Australian employees as at 30 June who are permanent employees working in full-time, part-time or casual positions, including job share or on extended leave. It excludes ASB businesses in New Zealand, fixed contractors and contingent workers.
Environmental, Social and Governance (ESG) training	Number of employees who have completed ESG learning modules, as recorded in CBA's learning management system (PeopleLink) as at 30 June, measured by headcount. This metric excludes Aussie Home Loans, Bankwest and ASB businesses in New Zealand.
Escalated complaints to an external dispute resolution (EDR) scheme	Number of complaints escalated to an EDR scheme for the Group, excluding Bankwest and ASB businesses in New Zealand. This includes complaints that have been through the Bank's internal dispute resolution process and have been escalated to an EDR scheme. FY19 has been restated based on an estimate modelled on the percentage of these complaints in FY20, and to exclude Bankwest. These complaints are recorded in the Group's feedback management system (Firstpoint) and are managed by Group Customer Relations. EDR schemes include, but are not limited to, the Australian Financial Complaints Authority (AFCA) and the Office of the Australian Information Commissioner (OAIC).
Female Directors on Board	The number of female Directors as a percentage of the number of Directors on the Board as at 30 June.
Forgone revenue	Forgone revenue consists of the aggregate value of fee-free or discounted CBA products and services during the reporting period for customers who have been assessed as low income earners, in vulnerable circumstances or not-for-profit organisations. It relates to monthly account and transaction fees only and does not include discounts on interest rates.
Fuels – natural gas, diesel and transport	Energy from the use of natural gas and diesel in retail and commercial operations, and transport fuels, under CBA's operational control during the reporting period.
Full-time equivalent employees (FTE)	Total FTE of the Group (excluding CBA employees based in New Zealand) by geographical work locations as at 30 June. FTE includes full-time, part-time, job share employees, employees on extended leave and contractors. One full-time role is equal to 38 working hours per week.



Glossary of terms

Metric	Description
Gender pay equity – female to male base salary comparison	Gender pay equity is defined as the ratio of weighted average base salary of males and females for Australia-based employees of the Group, as at 31 March. The data reflects roles in similar functions, role scope and responsibilities. The data refers to permanent full-time and part-time employees. It excludes the CEO, Board members, contractors, casual employees, seconded employees and employees who have not responded with a defined gender. Methodology changed in FY20, to improve representation of management levels.
Graduates	The number of graduates who accepted and commenced in a graduate position with CBA or Bankwest under the Talent Acquisition program. Graduate positions commence in February each year.
Greenhouse gas emissions:	
Scope 1 emissions	Relates to the consumption of natural gas and stationary fuel used in retail, commercial and data centre properties under the Group's operational control, and business use of Tool of Trade vehicles. Emissions are calculated using the relevant emissions factors noted in the regional definitions below.
Scope 2 emissions	Emissions from the electricity used by ATMs, retail, commercial, residential and data centre properties under the Group's operational control. Emissions are calculated using the relevant emission factors noted in the regional definitions below.
Scope 3 emissions	Indirect greenhouse gas emissions as a result of sources outside the Group's operational control, but support the Group's business activities. It includes rental car and taxi use, business use of private vehicles, dedicated bus services, business flights, hotel accommodation, emissions associated with electricity and diesel consumption at data centres not under CBA's operational control, and base building emissions. Emissions are calculated using the relevant emission factors noted in the regional definitions below.
Scope 1 and 2 emissions per FTE	Greenhouse gas emissions intensity based on total Scope 1 and 2 emissions for the Group or by geographical locations, and divided by the relevant FTE number. Calculations for FY20 exclude the reclassified Scope 2 emissions from the two data centres now under operational control.
Scope 1, 2 and 3 emissions – New Zealand	New Zealand emissions are based on emission factors sourced from Measuring Emissions: A Guide for Organisations (2020). In FY20, ASB businesses in New Zealand have reclassified a portion of their leased fleet fuel usage from Scope 3 emissions to Scope 1 emissions.
Scope 1, 2 and 3 emissions – Other overseas	Other overseas emissions are estimated by multiplying the Australian emissions per FTE as at 30 June by the number of FTEs of all the Group's other overseas offices.
Scope 1 – Natural gas and stationary emissions (Australia operations)	Emissions from the consumption of diesel and natural gas in retail, commercial and data centre properties in Australia under the Group's operational control as defined under the National Greenhouse and Energy Reporting Act. Source of emissions factors: National Greenhouse Accounts Factors (NGA) (2019).
Scope 1 – Transport emissions (Australia operations)	Emissions from the consumption of diesel, ethanol E10 and petrol from our business use of our Tool of Trade vehicle fleet in Australia. Source of emissions factors: NGA (2019).
Scope 2 – Purchased electricity – property portfolio emissions (Australia operations)	Emissions from the electricity used by ATMs, retail, commercial and residential properties under the Group's operational control in Australia as defined under the National Greenhouse and Energy Reporting Act. Source of emissions factors: NGA (2019).
Scope 2 – Purchased electricity – data centre emissions (Australia operations)	Emissions from the electricity used by data centres under the Group's operational control in Australia as defined under the National Greenhouse and Energy Reporting Act. Source of emissions factors: NGA (2019).
Scope 3 – Natural gas and diesel stationary (Australia operations)	Indirect emissions associated with the use of diesel and natural gas in retail, commercial and data centre properties in Australia under the Group's operational control as defined under the National Greenhouse and Energy Reporting Act. Source of emissions factors: NGA (2019).

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Metric	Description
Scope 3 – Purchased electricity – data centre (Australia operations)	Indirect emissions from the electricity and diesel consumption in the Group's Australian data centres not under the Group's operational control as defined under the National Greenhouse and Energy Reporting Act. Source of emissions factors: NGA (2019).
Scope 3 – Transport (Australia operations)	Indirect emissions from rental car and taxi use, business use of private vehicles, dedicated bus service, business flights, and indirect emissions from business use of our tool-of-trade vehicle fleet. Source of emissions factors: NGA (2019) and DEFRA (2019) for flights.
Scope 3 – Hotel accommodation (Australia operations)	Indirect emissions from hotel accommodation used by employees and calculated based on the value of the spend on accommodation. Source of emissions factors: Energetics (2020).
Scope 3 – Transmission and distribution losses (Australia operations)	Indirect emissions associated with the electricity used by ATMs, retail, commercial and residential properties under the Group's operational control in Australia. Source of emissions factors: NGA (2019).
Scope 3 – Office paper (Australia operations)	Indirect emissions generated from the Group's use of office paper in the Group's commercial operations and retail branches under the Group's operational control in Australia. Source of emissions factors: DEFRA (2019).
Scope 3 – Base building (Australia operations)	Indirect emissions generated from CBA's proportion (by net lettable area) of base building electricity and natural gas usage for the Group's Australian Commercial offices. Source of emissions factors: NGA (2019).
Headcount	Total number of employees, including permanent headcount (full-time, part-time, job share, on extended leave), and contractors (fixed term arrangements) paid directly by the Group as at 30 June.
Health, safety and wellbeing training	Number of employees who completed health, safety and wellbeing training, as recorded in the Group's learning management system (PeopleLink) as at 30 June, measured by headcount. Excludes Aussie Home Loans, Bankwest and ASB businesses in New Zealand.
Indigenous Customer Assistance Line (calls received)	Number of calls received via the dedicated Indigenous Customer Assistance Line (ICAL) during the 12 months to 30 June. It excludes calls that were abandoned by customers.
Indigenous workforce	Represents the proportion of employees that have indicated they most strongly identify with Australian Aboriginal and/or Torres Strait Islander ancestry in the Group's biannual people and culture survey. It excludes businesses in Indonesia. Aboriginal and Torres Strait Islander representation in Australia is based on the 2016 Australian Census.
Lost Time Injury Frequency Rate (LTIFR)	LTIFR is the reported number of occurrences of lost time arising from injury or disease that have resulted in an accepted workers compensation claim, for each million hours worked by Australia and New Zealand employees. The metric captures claims relating to permanent, casual and contractors paid directly by the Group. It is reported using the information available as at 30 June. FY19 has been restated due to claims received after year-end reporting date. New Zealand employees included from FY18.
Low carbon funding	Financing provided to low carbon assets is based on total committed exposure (TCE) or total drawn lending facility (TDLF) as at 30 June. The Group's low carbon funding target is \$15bn by 2025. Asset categories include large-scale renewable energy projects (based on TCE), low carbon commercial buildings (based on TCE and 6 star NABERS rating criteria), low carbon transport (based on TDLF) and energy efficient assets (includes small-scale renewable energy assets, based on TDLF). For the full definition, including definitions of each asset category, refer to the Non-financial performance metrics excel spreadsheet at www.commbank.com.au/CRreporting
Misconduct breaches resulting in termination	Represents closed substantiated misconduct cases which resulted in termination and were managed in Australia by the Workplace Relations and Group Investigations teams. Various policies within the Group govern staff conduct obligations, including the 'Code of Conduct' which is the guiding framework for the Group. It excludes incidents reported by local associates and joint ventures.
Net Promoter Score (NPS)	Net Promoter, Net Promoter System, Net Promoter Score, NPS and the NPS-related emoticons are registered trademarks of Bain & Co Inc., Satmetrix Systems, Inc., and Fred Reichheld. See more on page 298.



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Metric	Description
NPS – ASB – Business and rural banking	Business Finance Monitor Net Promoter Score measures the net likelihood of recommendation to others of the business or rural customer's Main Financial Institution. Using a scale of 1 to 10 (1 means 'extremely unlikely' and 10 means 'extremely likely'), the 1-6 raters (detractors) are deducted from the 9-10 raters (promoters). Four quarter rolling average data is used. The ranking refers to ASB's position relative to the other main three New Zealand banks.
NPS – ASB – Retail banking	Retail Market Monitor Net Promoter Score measures the net likelihood of recommendation to others of the customer's Main Financial Institution. Using a scale of 1 to 10 (1 means 'extremely unlikely' and 10 means 'extremely likely'), the 1-6 raters (detractors) are deducted from the 9-10 raters (promoters). 11 month rolling average data has been used pending the build-up of a continuous 12 month sample. The ranking refers to ASB's position relative to the other main four New Zealand banks.
NPS – Bankwest – Business	DBM Business Net Promoter Score measures the net likelihood of recommendation to others of the customer's Main Financial Institution. Using a scale of 0 to 10 (0 means 'extremely unlikely' and 10 means 'extremely likely'), the 0-6 raters (detractors) are deducted from the 9-10 raters (promoters). 6 month rolling average data is used. Businesses with lending under \$500,000 nationally or lending over \$500,000 in West Australia are included in the metric.
NPS – Bankwest – Retail	DBM Consumer Main Financial Institution (MFI) Net Promoter Score. Australian Population 14+ (from Aug 16; 18+ for data prior). Refers to customers' likelihood to recommend their MFI using a scale from 0-10 (where 0 being 'Not at all likely' and 10 being 'Extremely likely') and is calculated by subtracting the percentage of Total Detractors (0-6) from the percentage of Promoters (9-10). Note that percentage signs are not used to report NPS 6 month rolling average. The metric is based on two of Bankwest's priority segments - Home Owner and Property Investors (HOPI) and those intending to purchase property within the next 12 months (Pre-HOPI).
NPS – CBA – Business	DBM Business Net Promoter Score measures the net likelihood of recommendation to others of the customer's Main Financial Institution. Using a scale of 0 to 10 (0 means 'extremely unlikely' and 10 means 'extremely likely'), the 0-6 raters (detractors) are deducted from the 9-10 raters (promoters). A 6-month rolling average data is used.
NPS – CBA – Consumer	DBM Consumer Main Financial Institution (MFI) Net Promoter Score. Australian Population 14+ (from Aug 16; 18+ for data prior). Refers to customers' likelihood to recommend their MFI using a scale from 0-10 (where 0 being 'Not at all likely' and 10 being 'Extremely likely') and is calculated by subtracting the percentage of Total Detractors (0-6) from the percentage of Promoters (9-10). Note that percentage signs are not used to report NPS. 6 month rolling average. CBA excludes Bankwest and Westpac excludes St George.
NPS – CBA – Internet banking	Internet banking (via the website or mobile app on a mobile phone or tablet): Roy Morgan Research. Australian population 14+ who used the internet banking services of their (self-nominated) Main Financial Institution in the last 4 weeks, rolling average of the last 6 months of spot scores as at June 2020. Rank based on comparison to ANZ, NAB and Westpac (at brand level).
NPS – CBA – Mobile app	Mobile app (via mobile app on a mobile phone or tablet): Roy Morgan Research. Australian population 14+ who used the internet banking services of their (self-nominated) Main Financial Institution in the last 4 weeks, rolling average of the last 6 months of spot scores, as at June 2020. Rank based on comparison to ANZ, NAB and Westpac (at brand level).
Office paper	A3 and A4 office paper used in retail and commercial operations under the Group's operational control. Invoiced reams of paper used to estimate usage as a weight. Excludes operations outside Australia.
Privacy complaints	Number of privacy related complaints escalated to the Office of the Australian Information Commissioner (OAIC) for the Group, excluding Aussie Home Loans, Bankwest and ASB businesses in New Zealand. This includes complaints that have been through the Bank's internal dispute resolution process and have escalated to the OAIC, or have been raised directly with the OAIC. These complaints are recorded in the Group's feedback management system (Firstpoint) and are managed by Group Customer Relations.
Program implementation costs	Total costs incurred by the Group to implement community investment programs and manage the Indigenous Customer Assistance Line call centre, the Corporate Affairs team, Women in Focus, school programs as well as other not-for-profit activities. These costs include salary and wages, occupancy, IT and other administration costs. It excludes Aussie Home Loans.

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Metric	Description
Purchased electricity	Purchased electricity used in Australian retail and commercial properties under operational control, two data centres under operational control and two data centres outside operational control.
Renewable energy via power purchase agreements or retail contracts	Energy value of purchased electricity that has been sourced through power purchase agreements or renewable electricity retail contracts.
School banking students (active)	The number of active students who participated in the Commonwealth Bank's School Banking program during the 12 months to 30 June. Active students are those who banked at least once during the 12 month period through the School Banking Portal under the School Banking program.
SpeakUP Program cases	Number of SpeakUP cases recorded in the Group's SpeakUP Program during the 12 months to 30 June. The reports include both whistleblower and non-whistleblower disclosures.
Start Smart students (booked)	Number of students booked to attend the Commonwealth Bank's Start Smart financial education programs during the 12 months to 30 June. Start Smart sessions cover a range of topics and the same student may be booked to attend a number of sessions.
Substantiated misconduct cases	Represents closed substantiated misconduct cases managed in Australia by the Workplace Relations and Group Investigations teams. Various policies within the Group govern staff conduct obligations, including the 'Code of Conduct' which is the Group's guiding framework. It excludes incidents reported by local associates and joint ventures.
Time volunteering	Total estimated cost of pro bono and volunteering hours contributed by Australia-based CBA employees through volunteering activities as captured in the Group's volunteering database. Average hourly rates are calculated using Australia-based permanent employees' salaries as at 30 June, excluding the salary of the executive leadership and management teams.
Total community investment	Total voluntary investment contributed to communities in the form of cash contributions, time volunteering, forgone revenue and program implementation costs.
Training completion rates – Code of Conduct	Percentage of employees who have been assigned and completed the 'Code of Conduct' learning module recorded in the Group's learning management system (PeopleLink) as at 30 June. This metric excludes the training completion rates of the employees of Aussie Home Loans, Bankwest and ASB businesses in New Zealand. Numbers prior to FY19 are for completion of 'Our Commitments' training.
Training completion rates – mandatory learning	Percentage of employees who have been assigned and completed the Group's mandatory learning modules recorded in the Group's learning management system (PeopleLink) as at 30 June. This metric excludes the training completion rates of the employees of Aussie Home Loans, Bankwest and ASB. The Group's mandatory learning modules are Anti-Bribery and Corruption, Anti-Money Laundering and Counter-Terrorism Financing, Code of Conduct, Conflicts of Interest, Fraud, Security and Privacy, Resolving Customer Complaints, Workplace Conduct and Health and Safety.
Training hours	This represents the total completed training hours recorded in the Group's learning management system (PeopleLink) as at 30 June. Training hours are allocated to each training item such as face-to-face or online training. Executive Managers, General Managers, Executive General Managers and the Chief Executive Officer are included in 'Executive Managers and above' and 'Others' includes team managers and team members. This metric excludes the training completion rates of the employees of Aussie Home Loans, Bankwest and ASB businesses in New Zealand.
Training hours per employee	This metric represents the average completed training hours per employee that is recorded in CBA's learning management system (PeopleLink) as at 30 June, measured by headcount. This metric excludes the training completion rates of the employees of Aussie Home Loans, Bankwest and ASB businesses in New Zealand.
Water	Water consumption includes tenanted usage from CBA and Aussie Home Loans commercial buildings in Australia. As at 30 June 2020, 51% of water usage is based on invoiced amounts, the remainder is estimated based on an average usage per m2 of net lettable area. From FY18, water related metrics are reported on all commercial buildings. FY17 and FY16 were reported for nine commercial buildings. It includes invoiced water use for the two data centres that are under the Group's operational control.
Whistleblower cases	Number of whistleblower cases on-boarded into the Group's SpeakUP Program during the 12 months to 30 June.



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Metric	Description
Women in Executive Manager and above roles	The percentage of roles at the level of Executive Manager and above filled by women, in relation to the total headcount at these levels as at 30 June. Excludes ASB businesses in New Zealand.
Women in Manager and above roles	The percentage of roles at the level of Manager and above (including Branch Managers) filled by women, in relation to the total headcount at this level as at 30 June. Excludes ASB businesses in New Zealand.
Women in Senior Leadership (Group Executives)	The percentage of executive roles that are currently filled by women as at 30 June. These roles are direct reports of the Chief Executive Officer with authority and responsibility for planning, directing and controlling the Group's activities. Excludes ASB businesses in New Zealand. For the list of current executives, please refer to the 2020 Annual Report pages 70-71 .
Women in workforce	The percentage of roles filled by women, in relation to the total headcount as at 30 June. Excludes ASB businesses in New Zealand.