



Independent Limited Assurance Report to the Commonwealth Bank of Australia

Our limited assurance conclusion

Based on the procedures performed, as described below, nothing has come to our attention to indicate that the Metrics for the year ended 30 June 2013 as presented in the “Commonwealth Bank sustainability performance data 2013” table on the Commonwealth Bank website have not been prepared and presented, in all material respects, in accordance with the Definitions established by management.

Scope

We have been engaged by the Commonwealth Bank of Australia (CBA) to provide limited assurance over the Sustainability Metrics (the Metrics) for the year ended 30 June 2013 as presented in the “Commonwealth Bank sustainability performance data 2013” table on the Commonwealth Bank website (the 2013 Data table).

Management responsibility

The management of CBA are responsible for the preparation and presentation of the Metrics in accordance with the Definitions as described in the 2013 Data table. This responsibility includes establishing and maintaining internal control over the preparation of the Metrics that are free from material misstatement whether due to fraud or error. There are no mandatory requirements for the preparation, publication or review of sustainability performance metrics. As such CBA applies its own internal reporting guidelines and definitions for sustainability reporting (the Definitions), which can be found in the 2013 Data table.

Our Responsibility

Our responsibility is to carry out an independent limited assurance engagement and to express a conclusion based on the work performed over the Metrics for the year ended 30 June 2013.

The Metrics in respect of the year ended 30 June 2008 have not been included within the scope of our engagement and we therefore provide no assurance in respect of this information. Our independent limited assurance reports in relation to the Metrics for the years ended 30 June 2009 to 30 June 2012 can be

found in the CBA Sustainability Reporting for the appropriate year.

Our limited assurance engagement was conducted in accordance with the Standard on Assurance Engagements ASAE 3000 “Assurance Engagements other than Audits or Reviews of Historical Financial Information” and other relevant assurance standards issued by the Auditing and Assurance Standards Board.

ASAE 3000 requires that we comply with applicable ethical requirements, including independence, and plan and perform the engagement to obtain limited assurance about whether the Metrics are free from material misstatement.

A limited assurance engagement consists of making enquiries of persons responsible for the management, monitoring and preparation of the Metrics, and applying analytical and other evidence gathering procedures, as appropriate. These procedures included:

- Inquiries of relevant staff responsible for preparing the Metrics;
- Inquiries about the design of the internal controls and systems used to collect and process the Metrics;
- Where applicable, inquiries of third parties responsible for the preparation of data that is included in the Metrics;
- Inquiries about the design of the systems used by third parties to collect and process the Metrics;

- Comparing the Metrics to relevant underlying sources on a sample basis; and
- Reading the Metrics presented in the 2013 Data table to determine whether they are in line with our overall knowledge of, and experience with, the sustainability performance of CBA.

The extent of evidence gathering procedures performed in a limited assurance engagement is less than that for a reasonable assurance engagement, and therefore a lower level of assurance is provided.

We performed procedures in order to obtain all the information and explanations that we considered necessary to provide sufficient evidence for us to state whether anything has come to our attention that would indicate that the Metrics have not been prepared and presented, in all material respects, in accordance with the Definitions established by management.

Our limited assurance report is prepared solely for the use of CBA in accordance with the terms of our engagement. We disclaim any assumption of responsibility for any reliance on this review report to any person other than CBA or for any other purpose other than that for which it is prepared.

Independence

In conducting our limited assurance engagement, we have complied with the applicable independence requirements of the Accounting Professional and Ethical Standards Board.



KPMG

Sydney

12 August 2013



Independent Limited Assurance Report to the Bank of Western Australia

Our limited assurance conclusion

Based on the procedures performed, as described below, nothing has come to our attention to indicate that the Metrics for the year ended 30 June 2013 as presented in the "Bankwest sustainability performance data 2013" table on the Commonwealth Bank website have not been prepared and presented, in all material respects, in accordance with the Definitions established by management.

Scope

We have been engaged by the Bank of Western Australia (Bankwest) to provide limited assurance over the Sustainability Metrics (the Metrics) for the year ended 30 June 2013 as presented in the "Bankwest sustainability performance data 2013" table on the Commonwealth Bank website (the 2013 Bankwest Data table).

Management responsibility

The management of Bankwest are responsible for the preparation and presentation of the Metrics in accordance with the Definitions as described in the 2013 Bankwest Data table. This responsibility includes establishing and maintaining internal control over the preparation of the Metrics that are free from material misstatement whether due to fraud or error. There are no mandatory requirements for the preparation, publication or review of sustainability performance metrics. As such Bankwest applies its own internal reporting guidelines and definitions for sustainability reporting (the Definitions), which can be found in the 2013 Bankwest Data table.

Our Responsibility

Our responsibility is to carry out an independent limited assurance engagement and to express a conclusion based on the work performed over the Metrics for the year ended 30 June 2013.

The Metrics in respect of the years ended 30 June 2008 and 30 June 2009 have not been included within the scope of our engagement and we therefore provide no assurance in respect of these Metrics. Our independent limited assurance reports in relation to the Metrics for the years ended 30 June 2010 to 30

June 2012 can be found in the Bankwest Sustainability Reporting for the appropriate year.

Our limited assurance engagement was conducted in accordance with the Standard on Assurance Engagements ASAE 3000 "Assurance Engagements other than Audits or Reviews of Historical Financial Information" and other relevant assurance standards issued by the Auditing and Assurance Standards Board.

ASAE 3000 requires that we comply with applicable ethical requirements, including independence, and plan and perform the engagement to obtain limited assurance about whether the Metrics are free from material misstatement.

A limited assurance engagement consists of making enquiries of persons responsible for the management, monitoring and preparation of the Metrics, and applying analytical and other evidence gathering procedures, as appropriate. These procedures included:

- Inquiries of relevant staff responsible for preparing the Metrics;
- Inquiries about the design of the internal controls and systems used to collect and process the Metrics;
- Where applicable, inquiries of third parties responsible for the preparation of data that is included in the Metrics;
- Inquiries about the design of the systems used by third parties to collect and process the Metrics;

- Comparing the Metrics to relevant underlying sources on a sample basis; and
- Reading the Metrics presented in the 2013 Bankwest Data table to determine whether they are in line with our overall knowledge of, and experience with, the sustainability performance of Bankwest.

The extent of evidence gathering procedures performed in a limited assurance engagement is less than that for a reasonable assurance engagement, and therefore a lower level of assurance is provided.

We performed procedures in order to obtain all the information and explanations that we considered necessary to provide sufficient evidence for us to state whether anything has come to our attention that would indicate that the Metrics have not been prepared and presented, in all material respects, in accordance with the Definitions established by management.

Our limited assurance report is prepared solely for the use of Bankwest in accordance with the terms of our engagement. We disclaim any assumption of responsibility for any reliance on this review report to any person other than Bankwest or for any other purpose other than that for which it is prepared.

Independence

In conducting our limited assurance engagement, we have complied with the applicable independence requirements of the Accounting Professional and Ethical Standards Board.



KPMG

Sydney

12 August 2013