

In relation to CBA's financing of Wilmar and Wilmar's relationship with PT Sandabi Indah Lestari:

a) What is CBA's internal policy on financing palm oil companies using land; and

b) Has the policy been reviewed in light of Wilmar's relationship with PT SIL, who is linked to human rights abuses in its sourcing of palm oil?

- a) The Commonwealth Bank's *Group Environment Policy* sets out our approach to managing the direct and indirect environmental impacts of our business decisions. A copy of the *Group Environment Policy* is attached.
- b) While Commonwealth Bank does not have a specific policy in relation to palm oil, we have a number of environmental, social and governance (ESG) policies and practices that allow us to rigorously and consistently examine the environmental and social impacts of our decisions. These include:
- we are a signatory of the Equator Principles III and published our nine ESG Lending Commitments in 2014;
 - we developed an ESG Risk Assessment Tool that is integral to the lending decision process; and
 - our approach to human rights is guided by the *United Nations Guiding Principles on Business and Human Rights*. A copy of the *Group Human Rights Position Statement* is attached.

Wilmar was assessed through our ESG Risk Assessment Tool. Commonwealth Bank has no direct lending exposure to Wilmar's Indonesian operations.