

Answer:

(a)-(f) A key element of Commonwealth Bank's strategy is to simplify our business in order to deliver better services for our customers. To this end, we have invested to ensure we make lending decisions in as timely a manner as possible, while also supporting our customers to make informed decisions about borrowing. On average, we currently make home loan assessments within 5-6 days.

The data requested relates to a very large number of loan documents across a wide variety of products and a considerable period of time. This data is not consistently maintained for the time periods requested. With additional time, we could carry out further data analysis, in order to provide more information that may assist the Committee in relation to these matters.

An example of the ways we have sought to reduce the burden on customers is the introduction of innovations like BizExpress for business customers, which has dramatically reduced application complexity (e.g. pages per application and number of supporting documents), by using CBA's market leading digital, data and analytics capability to enable same-day loan submission and decisions.

The Australian Prudential Regulation Authority publicly reports data from Authorised Deposit-taking Institutions on a monthly basis, including lending to personal and business customers. We recommend the Committee may also consider the data made available in these reports, to ensure consistency in data provided by lenders. The data is available on APRA's website: <https://www.apra.gov.au/monthly-authorised-deposit-taking-institution-statistics>

In addition, CBA provides in-depth market disclosures on lending performance in its bi-annual results announcements and investor presentations and its Annual Report, all of which are publicly available.