



Guna memenuhi ketentuan Peraturan Bank Indonesia No. 3/22/PBI/2001 tanggal 13 Desember 2001 sebagaimana telah dirubah terakhir dengan Peraturan Bank Indonesia No. 14/14/PBI/2012 tanggal 18 Oktober 2012 tentang "Transparansi dan Publikasi Laporan Bank", berikut ini adalah informasi keuangan yang diambil dari Laporan Keuangan Konsolidasian Commonwealth Bank of Australia pada tanggal dan untuk periode enam bulan yang berakhir pada tanggal 31 Desember 2012 (tidak diaudit) dan 31 Desember 2011 (tidak diaudit), yang telah diselesaikan dan diotorisasi untuk terbit oleh Direksi pada tanggal 13 Februari 2013. Periode pembukuan Bank Commonwealth Australia dimulai dari 1 Juli sampai dengan 30 Juni yang mana berbeda dengan PT Bank Commonwealth yang dimulai dari 1 Januari sampai dengan 31 Desember. Laporan Keuangan Konsolidasian PT Bank Commonwealth dan Anak Perusahaan pada tanggal dan untuk tahun yang berakhir pada tanggal 31 Desember 2012 (tidak diaudit) dan 31 Desember 2011 (tidak diaudit), merupakan bagian dari Laporan Keuangan Konsolidasian di bawah ini.

COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES
CONSOLIDATED BALANCE SHEET
AS AT 31 DECEMBER 2012 AND 2011
(in AUD Millions)

Assets	31 Dec 12 (Unaudited) \$M	31 Dec 11 (Unaudited) \$M
Cash and liquid Assets	18.837	19.220
Receivable due from other financial institutions	9.650	8.428
Assets at fair value through income statement:		
Trading	17.736	16.512
Insurance	14.136	14.410
Other	1.211	1.227
Derivative assets	36.838	37.191
Available-for-sale Investments	58.792	59.971
Loans, bills discounted and other receivables	534.645	513.108
Bank acceptances of customers	8.155	10.732
Property, plant and equipment	2.598	2.448
Investment in associates	2.029	1.863
Intangible assets	10.366	10.026
Deferred tax assets	840	1.471
Other assets	5.488	5.345
	721.321	701.952
Assets held for sale	18	34
Total assets	721.339	701.986
Liabilities		
Deposits and other public borrowings	448.410	431.827
Payables due to other financial institutions	23.479	17.424
Liabilities at fair value through income statement	7.195	9.986
Derivative liabilities	37.203	38.212
Bank acceptances	8.155	10.732
Current tax liabilities	1.287	1.428
Deferred tax liabilities	395	394
Other provisions	1.223	1.255
Insurance policy liabilities	13.032	12.881
Debt issues	119.284	119.307
Managed fund units on issue	710	1.028
Bills payable and other liabilities	7.840	8.204
	668.213	652.678
Loan capital	9.827	10.433
Total liabilities	678.040	663.111
Net assets	43.299	38.875
Shareholder's Equity		
Share capital:		
Ordinary share capital	26.126	24.651
Other equity instruments	939	939
Reserves	1.262	829
Retained profits	14.440	11.928
Shareholder's equity attributable	42.767	38.347
Non-controlling interests	532	528
Total Shareholders equity	43.299	38.875

COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES
CONSOLIDATED INCOME STATEMENTS
FOR THE SIX MONTHS ENDED 31 DECEMBER 2012 AND 2011
(in AUD Millions)

	31 Dec 12 (Unaudited) \$M	31 Dec 11 (Unaudited) \$M
Interest income	17.780	19.472
Interest expense	(10.928)	(12.842)
Net interest income	6.852	6.630
Other banking income	2.120	2.079
Net banking operating income	8.972	8.709
Funds management income	1.030	981
Investment revenue/(expense)	550	(135)
Claims and policyholder liability (expense)/revenue	(540)	111
Net funds management operating income	1.040	957
Premiums from insurance contracts	1.157	1.006
Investment revenue	281	218
Claims and policyholder liability expense from insurance contracts	(811)	(602)
Net insurance operating income	627	622
Total net operating income before impairment and operating expenses	10.639	10.288
Impairment expense	(680)	(545)
Operating expense	(4.792)	(4.682)
Net profit before income tax	5.167	5.061
Corporate tax expense	(1.414)	(1.388)
Policyholder tax expense	(84)	(40)
Net profit after income tax	3.669	3.633
Non-controlling interests	(8)	(9)
Net profit attributable to Equity holders of the Bank	3.661	3.624
	31 Dec 12 (Unaudited) Cents per Share	31 Dec 11 (Unaudited) Cents per Share
Earnings per share:		
Basic	228.6	230.8
Diluted	221.7	222.1

COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE SIX MONTHS ENDED 31 DECEMBER 2012 AND 2011
(in AUD Millions)

	31 Dec 12 (Unaudited) \$M	31 Dec 11 (Unaudited) \$M
Net profit after income tax for the period	3.669	3.633
Other comprehensive income/(expense):		
Items that may be reclassified subsequently to profit or loss:		
Gains and losses on cash flow hedging instrument:		
Recognised in equity	(447)	710
Transferred to Income Statement	220	193
Gains and losses on available-for-sale investments:		
Recognised in equity	323	(410)
Transferred to Income Statement on disposal	(36)	(53)
Foreign currency translation reserve	21	11
Income tax on items transferred directly to/from equity:		
Foreign currency translation reserve	(1)	(8)
Available-for-sale investments revaluation reserve	(66)	135
Cash flow hedge reserve	68	(267)
Total of items that may be reclassified	62	311
Items that will not be reclassified to profit or loss:		
Actuarial gain and losses from defined benefit superannuation plans net of tax	235	(420)
Revaluation of properties	-	4
Income tax of revaluation of properties	-	-
Total of items that will not be reclassified	235	(416)
Other comprehensive income/(expense) net of income tax	297	(105)
Total comprehensive income for the period	3.966	3.528
Total comprehensive income for the period is attributable to:		
Equity holders of the Bank	3.958	3.519
Non-controlling interests	8	9
Total comprehensive income for the period	3.966	3.528

COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE SIX MONTHS ENDED 31 DECEMBER 2012 AND 2011 (Unaudited)
(in AUD Millions)

	Ordinary share capital \$M	Other Equity Instruments \$M	Reserve \$M	Retained profits \$M	Shareholders equity attributable to equity holders of the bank \$M	Non-controlling interests \$M	Total Shareholders equity \$M
As at 31 December 2011	24.651	939	829	11.928	38.347	528	38.875
Net profit after income tax	-	-	-	3.466	3.466	7	3.473
Net other comprehensive income	-	-	640	197	837	-	837
Total comprehensive income for the period	-	-	640	3.663	4.303	7	4.310
Transactions with equity holders in their capacity as equity holders:							
Dividends paid on ordinary shares	-	-	-	(2.166)	(2.166)	-	(2.166)
Dividends paid on other equity instruments	-	-	-	(15)	(15)	-	(15)
Dividend reinvestment plan (net of issue costs)	531	-	-	-	531	-	531
Other equity movements							
Share based payments	-	-	41	-	41	-	41
Purchase of treasury shares	(23)	-	-	-	(23)	-	(23)
Sale and vesting of treasury shares	16	-	-	-	16	-	16
Other changes	-	-	61	(54)	7	(4)	3
As at 30 June 2012	25.175	939	1.571	13.356	41.041	531	41.572
Net profit after income tax	-	-	-	3.661	3.661	8	3.669
Net other comprehensive income	-	-	62	235	297	-	297
Total comprehensive income for the period	-	-	62	3.896	3.958	8	3.966
Transactions with equity holders in their capacity as equity holders:							
Dividends paid on ordinary shares	-	-	-	(3.137)	(3.137)	-	(3.137)
Dividends paid on other equity instruments	-	-	-	(14)	(14)	-	(14)
Dividend reinvestment plan (net of issue costs)	929	-	-	-	929	-	929
Other equity movements							
Share based payments	-	-	(46)	-	(46)	-	(46)
Purchase of treasury shares	(55)	-	-	-	(55)	-	(55)
Sale and vesting of treasury shares	77	-	-	-	77	-	77
Other changes	-	-	(325)	339	14	(7)	7
As at 31 December 2012	26.126	939	1.262	14.440	42.767	532	43.299

Sydney, 13 February 2013

Board of Directors
Commonwealth Bank of Australia