

In order to comply with Financial Services Authority Regulation No.37/POJK.03/2019 dated 19 December 2019 regarding "Transparency and Published Financial Statements of the Bank" and Financial Services Authority Circular Letter No.9/SEOJK.03/2020 dated 30 June 2020 regarding "Transparency and Published Financial Statements of Conventional Bank", below is the financial information extracted from the Consolidated Financial Statements of Commonwealth Bank of Australia as at and for the half year ended 31 December 2022 (unaudited) and 31 December 2021 (unaudited), which were completed and authorized to be issued by the Directors on 15 February 2023. Accounting period of Commonwealth Bank of Australia is from 1 July to 30 June which is different to PT Bank Commonwealth accounting period (from 1 January to 31 December). The Financial Statements of PT Bank Commonwealth as at and for the year ended 31 December 2022 (unaudited) and 31 December 2021 (audited) were part of the following Consolidated Financial Statements.

COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES CONSOLIDATED BALANCE SHEETS AS AT 31 DECEMBER 2022 AND 2021 (in AUD Millions)		
	31 Dec 22 (Unaudited) \$M	31 Dec 21 (Unaudited) \$M
<b>Assets</b>		
Cash and liquid assets	156,140	134,355
Receivables from financial institutions	7,598	5,072
Assets at fair value through Income Statement	24,885	32,269
Derivative assets	29,668	19,904
Investment securities:		
At amortised cost	2,581	3,930
At fair value through other comprehensive income	80,202	85,406
Assets held for sale	3	1,051
Loans, bills discounted and other receivables	906,324	843,950
Property, plant and equipment	5,068	4,999
Investments in associates and joint ventures	2,751	5,151
Intangible assets	7,136	7,073
Deferred tax assets	3,283	2,186
Other assets	6,797	4,467
<b>Total assets</b>	<b>1,232,436</b>	<b>1,149,813</b>
<b>Liabilities</b>		
Deposits and other public borrowings	879,152	815,124
Payables to financial institutions	19,863	21,487
Liabilities at fair value through Income Statement	7,015	7,444
Derivative liabilities	33,194	18,892
Current tax liabilities	305	112
Deferred tax liabilities	137	264
Liabilities held for sale	-	952
Provisions	3,163	3,776
Term funding from central banks	56,011	52,828
Debt issues	118,843	117,466
Bills payable and other liabilities	13,314	8,647
	<b>1,130,997</b>	<b>1,046,992</b>
Loan capital	28,896	28,158
<b>Total liabilities</b>	<b>1,159,893</b>	<b>1,075,150</b>
<b>Net assets</b>	<b>72,543</b>	<b>74,663</b>
<b>Shareholders' Equity</b>		
Ordinary share capital	35,140	36,949
Reserves	(986)	2,848
Retained profits	38,384	34,861
<b>Shareholders' Equity attributable to equity holders of the Bank</b>	<b>72,538</b>	<b>74,658</b>
Non-controlling interests	5	5
<b>Total Shareholders' Equity</b>	<b>72,543</b>	<b>74,663</b>

COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES CONSOLIDATED COMMITMENTS AND CONTINGENCIES AS AT 31 DECEMBER 2022 AND 2021 (in AUD Millions)		
Credit risk related instruments (Face Value)	31 Dec 22 (Unaudited) \$M	31 Dec 21 (Unaudited) \$M
Financial guarantees	6,286	5,981
Performance related contingencies	6,393	5,328
Commitments to provide credit	192,221	198,022
Other commitments	1,739	1,130
<b>Total credit risk related instruments</b>	<b>206,639</b>	<b>210,461</b>

COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES CONSOLIDATED INCOME STATEMENTS FOR THE HALF YEAR ENDED 31 DECEMBER 2022 AND 2021 (in AUD Millions)		
	31 Dec 22 (Unaudited) \$M	31 Dec 21 <sup>1</sup> (Unaudited) \$M
Interest income:		
Effective interest income	19,301	11,874
Other interest income	324	125
Interest expense	(7,988)	(2,251)
Net interest income	11,637	9,748
Net other operating income <sup>2</sup>	2,311	2,419
<b>Total net operating income before operating expenses and impairment</b>	<b>13,948</b>	<b>12,167</b>
Operating expenses	(5,992)	(5,596)
Loan impairment (expense)/benefit	(511)	75
<b>Net profit before income tax</b>	<b>7,445</b>	<b>6,646</b>
Income tax expense	(2,229)	(1,905)
<b>Net profit after income tax from continuing operations</b>	<b>5,216</b>	<b>4,741</b>
Net (loss)/profit after income tax from discontinued operations	(71)	1,129
<b>Net profit after income tax</b>	<b>5,145</b>	<b>5,870</b>
Earnings per share from continuing operations:		
Basic	307.8	272.5
Diluted	298.7	262.8
Earnings per share:		
Basic	303.6	337.4
Diluted	294.8	323.6

<sup>1</sup> Comparative information has been revised to reflect the change in presentation.

<sup>2</sup> Net other operating income is presented net of directly attributable fees and commission expenses, depreciation and impairment charges.

COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME FOR THE HALF YEAR ENDED 31 DECEMBER 2022 AND 2021 (in AUD Millions)		
	31 Dec 22 (Unaudited) \$M	31 Dec 21 (Unaudited) \$M
<b>Net profit after income tax for the period from continuing operations</b>	<b>5,216</b>	<b>4,741</b>
<b>Other comprehensive income/(expense):</b>		
<b>Items that may be reclassified subsequently to profit/(loss):</b>		
Foreign currency translation reserve net of tax	295	234
Losses on cash flow hedging instruments net of tax	(377)	(508)
(Losses)/gains on debt investment securities at fair value through other comprehensive income net of tax	(249)	112
<b>Total of items that may be reclassified</b>	<b>(331)</b>	<b>(162)</b>
<b>Items that will not be reclassified to profit/(loss):</b>		
Actuarial (losses)/gains from defined benefit superannuation plans net of tax	(20)	24
Losses on equity investment securities at fair value through other comprehensive income net of tax	(157)	(161)
Revaluation of properties net of tax	-	5
<b>Total of items that will not be reclassified</b>	<b>(177)</b>	<b>(132)</b>
<b>Other comprehensive income net of income tax from continuing operations</b>	<b>(508)</b>	<b>(294)</b>
<b>Total comprehensive income for the period from continuing operations</b>	<b>4,708</b>	<b>4,447</b>
Net (loss)/profit after income tax for the period from discontinued operations	(71)	1,129
<b>Total comprehensive income for the period</b>	<b>4,637</b>	<b>5,576</b>

COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY FOR THE HALF YEAR ENDED 31 DECEMBER 2022 AND 2021 (Unaudited) (in AUD Millions)						
	Ordinary share capital \$M	Reserves \$M	Retained profits \$M	Total \$M	Non- controlling interests \$M	Total Shareholders' Equity \$M
<b>As at 30 June 2021</b>	<b>38,420</b>	<b>3,249</b>	<b>37,014</b>	<b>78,683</b>	<b>5</b>	<b>78,688</b>
Net profit after income tax from continuing operations	-	-	4,741	4,741	-	4,741
Net profit after income tax from discontinued operations	-	-	1,129	1,129	-	1,129
Net other comprehensive income from continuing operations	-	(318)	24	(294)	-	(294)
Total comprehensive income for the period	-	(318)	5,894	5,576	-	5,576
Transactions with Equity holders in their capacity as Equity holders:						
Share buy-backs <sup>1</sup>	(1,467)	-	(4,534)	(6,001)	-	(6,001)
Dividends paid on ordinary shares	-	-	(3,548)	(3,548)	-	(3,548)
Dividend reinvestment plan (net of issue costs)	(1)	-	-	(1)	-	(1)
Share-based payments	-	(48)	-	(48)	-	(48)
Purchase of treasury shares	(61)	-	-	(61)	-	(61)
Sale and vesting of treasury shares	58	-	-	58	-	58
Other changes	-	(35)	35	-	-	-
<b>As at 31 December 2021</b>	<b>36,949</b>	<b>2,848</b>	<b>34,861</b>	<b>74,658</b>	<b>5</b>	<b>74,663</b>
Net profit after income tax from continuing operations	-	-	4,932	4,932	-	4,932
Net profit after income tax from discontinued operations	-	-	(31)	(31)	-	(31)
Net other comprehensive income from continuing operations	-	(3,348)	52	(3,296)	-	(3,296)
Total comprehensive income for the period	-	(3,348)	4,953	1,605	-	1,605
Transactions with Equity holders in their capacity as Equity holders:						
Share buy-backs <sup>2</sup>	(470)	-	-	(470)	-	(470)
Dividends paid on ordinary shares	-	-	(2,987)	(2,987)	-	(2,987)
Share-based payments	-	39	-	39	-	39
Purchase of treasury shares	(15)	-	-	(15)	-	(15)
Sale and vesting of treasury shares	3	-	-	3	-	3
Other changes	-	1	(1)	-	-	-
<b>As at 30 June 2022</b>	<b>36,467</b>	<b>(460)</b>	<b>36,826</b>	<b>72,833</b>	<b>5</b>	<b>72,838</b>
Net profit after income tax from continuing operations	-	-	5,216	5,216	-	5,216
Net profit after income tax from discontinued operations	-	-	(71)	(71)	-	(71)
Net other comprehensive income from continuing operations	-	(488)	(20)	(508)	-	(508)
Total comprehensive income for the period	-	(488)	5,125	4,637	-	4,637
Transactions with Equity holders in their capacity as Equity holders:						
Share buy-backs <sup>2</sup>	(1,331)	-	-	(1,331)	-	(1,331)
Dividends paid on ordinary shares	-	-	(3,571)	(3,571)	-	(3,571)
Share-based payments	-	(34)	-	(34)	-	(34)
Purchase of treasury shares	(69)	-	-	(69)	-	(69)
Sale and vesting of treasury shares	73	-	-	73	-	73
Other changes	-	(4)	4	-	-	-
<b>As at 31 December 2022</b>	<b>35,140</b>	<b>(986)</b>	<b>38,384</b>	<b>72,538</b>	<b>5</b>	<b>72,543</b>

<sup>1</sup> On 4 October 2021, the Group announced the successful completion of its \$6 billion off-market buy-back of CBA ordinary shares. 67,704,807 ordinary shares were bought back at \$88.62, and comprised a fully franked dividend component of \$66.96 per share (\$4,534 million) and a capital component of \$21.66 per share (\$1,466 million). The Group recognised \$1 million transaction costs in relation to the capital return. The shares bought back were subsequently cancelled.

<sup>2</sup> On 9 February 2022, the Group announced the intention to conduct an on-market share buy-back of up to \$2 billion. During the half year ended 30 June 2022, 4,853,197 ordinary shares were bought back at an average price of \$96.42 (\$468 million). During the half year ended 31 December 2022, an additional 13,124,237 ordinary shares were bought back at an average price of \$101.33 per share (\$1,330 million). The Group recognised transaction costs of \$2 million during the half year ended 30 June 2022 and \$1 million in the half year ended 31 December 2022 in relation to the capital returns. The shares bought back were subsequently cancelled.

Sydney, 15 February 2023

Board of Directors  
Commonwealth Bank of Australia