



Guna memenuhi ketentuan Peraturan Otoritas Jasa Keuangan (POJK) No.37/POJK.03/2019 tanggal 19 Desember 2019 tentang "Transparansi dan Publikasi Laporan Bank" dan Surat Edaran Otoritas Jasa Keuangan (SEOJK) No.9/SEOJK.03/2020 tanggal 30 Juni 2020 tentang "Transparansi dan Publikasi Laporan Bank Umum Konvensional", berikut adalah informasi keuangan yang diambil dari Laporan Keuangan Konsolidasian Commonwealth Bank of Australia pada tanggal dan untuk tahun yang berakhir pada tanggal 30 Juni 2023 (diaudit) dan 30 Juni 2022 (diaudit), yang telah diselesaikan dan diotorisasi untuk terbit oleh Direksi pada tanggal 9 Agustus 2023. Periode pembukuan Commonwealth Bank of 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 PT Bank Commonwealth pada tanggal dan untuk periode yang berakhir pada tanggal 30 Juni 2023 (tidak diaudit) dan 30 Juni 2022 (tidak diaudit) merupakan bagian dari Laporan Keuangan Konsolidasian di bawah ini.

COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES CONSOLIDATED BALANCE SHEETS AS AT 30 JUNE 2023 AND 2022 (in AUD Millions)		
	30 Jun 23 (Audited) \$M	30 Jun 22 (Audited) \$M
Assets		
Cash and liquid assets	116.619	161.154
Receivables from financial institutions	6.079	6.845
Assets at fair value through Income Statement	67.627	25.315
Derivative assets	23.945	35.736
Investment securities:		
At amortised cost	2.032	3.217
At fair value through Other Comprehensive Income	84.072	79.086
Assets held for sale	5	1.322
Loans and other receivables	926.082	878.854
Property, plant and equipment	4.950	4.887
Investments in associates and joint ventures	2.848	2.801
Intangible assets	7.393	6.899
Deferred tax assets	3.811	3.173
Other assets	7.382	5.971
Total assets	1.252.845	1.215.260
Liabilities		
Deposits and other public borrowings	864.995	857.586
Payables to financial institutions	21.910	26.052
Liabilities at fair value through Income Statement	40.103	7.271
Derivative liabilities	25.347	33.899
Current tax liabilities	671	263
Deferred tax liabilities	138	150
Liabilities held for sale	-	1.183
Provisions	3.013	3.636
Term funding from central banks	54.220	54.807
Debt issues	122.267	116.902
Bills payable and other liabilities	15.578	12.656
	1.148.242	1.114.405
Loan capital	32.598	28.017
Total liabilities	1.180.840	1.142.422
Net assets	72.005	72.838
Shareholders' Equity		
Ordinary share capital	33.913	36.467
Reserves	(1.710)	(460)
Retained profits	39.797	36.826
Shareholders' Equity attributable to equity holders of the Bank	72.000	72.833
Non-controlling interests	5	5
Total Shareholders' Equity	72.005	72.838

COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES CONSOLIDATED COMMITMENTS AND CONTINGENCIES AS AT 30 JUNE 2023 AND 2022 (in AUD Millions)		
Credit risk related instruments (Face Value)	30 Jun 23 (Audited) \$M	30 Jun 22 ¹ (Audited) \$M
Financial guarantees	4.098	3.562
Performance related contingencies	12.722	11.139
Commitments to provide credit	188.830	184.942
Other commitments	3.334	887
Total credit risk related instruments	208.984	200.530

¹ Comparative information has been restated to conform to presentation in the current period.

COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES CONSOLIDATED INCOME STATEMENTS FOR THE YEAR ENDED 30 JUNE 2023 AND 2022 (in AUD Millions)		
	30 Jun 23 (Audited) \$M	30 Jun 22 ¹ (Audited) \$M
Interest income:		
Effective interest income	43.182	23.987
Other interest income	1.293	306
Interest expense	(21.419)	(4.820)
Net interest income	23.056	19.473
Net other operating income ²	4.474	5.463
Total net operating income before operating expenses and impairment	27.530	24.936
Operating expenses	(12.079)	(11.609)
Loan impairment (expense)/benefit	(1.108)	357
Net profit before income tax	14.343	13.684
Income tax expense	(4.155)	(4.011)
Net profit after income tax from continuing operations	10.188	9.673
Net (loss)/profit after income tax from discontinued operations	(98)	1.098
Net profit attributable to equity holders of the Bank	10.090	10.771
Earnings per share from continuing operations:		
Basic	603,0	561,7
Diluted	589,3	541,5
Earnings per share:		
Basic	597,2	625,4
Diluted	583,8	601,4

¹ Comparative information has been revised to reflect the changes in presentation.

² 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 YEAR ENDED 30 JUNE 2023 AND 2022 (in AUD Millions)		
	30 Jun 23 (Audited) \$M	30 Jun 22 (Audited) \$M
Net profit after income tax for the period from continuing operations	10.188	9.673
Other comprehensive income/(expense):		
Items that may be reclassified subsequently to profit/(loss):		
Foreign currency translation reserve net of tax	191	(240)
Losses on cash flow hedging instruments net of tax	(961)	(1.326)
Losses on debt investment securities at fair value through Other Comprehensive Income net of tax	(230)	(503)
Total of items that may be reclassified	(1.000)	(2.069)
Items that will not be reclassified to profit/(loss):		
Actuarial (losses)/gains from defined benefit superannuation plans net of tax	(12)	76
Losses on equity investment securities at fair value through Other Comprehensive Income net of tax	(264)	(1.627)
Revaluation of properties net of tax	19	30
Total of items that will not be reclassified	(257)	(1.521)
Other comprehensive (expense)/income net of income tax from continuing operations	(1.257)	(3.590)
Total comprehensive income for the period from continuing operations	8.931	6.083
Net (loss)/profit after income tax from discontinued operations	(98)	1.098
Other comprehensive income net of income tax from discontinued operations	-	-
Total comprehensive income for the period attributable to equity holders of the Bank	8.833	7.181

COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY FOR THE YEAR ENDED 30 JUNE 2023 AND 2022 (Audited) (in AUD Millions)						
	Ordinary share capital \$M	Reserves \$M	Retained profits \$M	Total \$M	Non- controlling interests \$M	Total Shareholders' Equity \$M
As at 30 June 2021	38.420	3.249	37.014	78.683	5	78.688
Net profit after income tax from continuing operations	-	-	9.673	9.673	-	9.673
Net profit after income tax from discontinued operations	-	-	1.098	1.098	-	1.098
Other comprehensive (expense)/income net of income tax from continuing operations	-	(3.666)	76	(3.590)	-	(3.590)
Total comprehensive income for the period	-	(3.666)	10.847	7.181	-	7.181
Transactions with equity holders in their capacity as equity holders:						
Share buy-back ¹	(1.937)	-	(4.534)	(6.471)	-	(6.471)
Dividends paid on ordinary shares	-	-	(6.535)	(6.535)	-	(6.535)
Dividend reinvestment plan (net of issue costs)	(1)	-	-	(1)	-	(1)
Share-based payments	-	(9)	-	(9)	-	(9)
Purchase of treasury shares	(76)	-	-	(76)	-	(76)
Sale and vesting of treasury shares	61	-	-	61	-	61
Other changes	-	(34)	34	-	-	-
As at 30 June 2022	36.467	(460)	36.826	72.833	5	72.838
Net profit after income tax from continuing operations	-	-	10.188	10.188	-	10.188
Net loss after income tax from discontinued operations	-	-	(98)	(98)	-	(98)
Other comprehensive expense net of income tax from continuing operations	-	(1.245)	(12)	(1.257)	-	(1.257)
Total comprehensive income for the period	-	(1.245)	10.078	8.833	-	8.833
Transactions with equity holders in their capacity as equity holders:						
Share buy-back ²	(2.533)	-	-	(2.533)	-	(2.533)
Dividends paid on ordinary shares	-	-	(7.117)	(7.117)	-	(7.117)
Dividend reinvestment plan (net of issue costs)	-	-	-	-	-	-
Share-based payments	-	5	-	5	-	5
Purchase of treasury shares	(101)	-	-	(101)	-	(101)
Sale and vesting of treasury shares	80	-	-	80	-	80
Other changes	-	(10)	10	-	-	-
As at 30 June 2023	33.913	(1.710)	39.797	72.000	5	72.005

¹ 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 per share, 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). On 9 February 2022, the Group announced its intention to conduct an on-market share buy-back of up to \$2 billion. As at 30 June 2022, the Group bought back a total of 4,853,197 ordinary shares (\$468 million) at an average price of \$96.42. The Group recognised \$3 million transaction costs in relation to the capital returns. The shares bought back were subsequently cancelled.

² On 15 February 2023, the Group announced its intention to undertake an on-market share buy-back of up to \$1 billion of CBA ordinary shares in addition to the \$2 billion announcement on 9 February 2022. During the year ended 30 June 2023, the Group completed the previously announced \$3 billion on-market buy backs and bought back a total of 25,369,084 ordinary shares (\$2,532 million) at an average price of \$99.81. The Group recognised \$1 million in transaction costs in relation to the capital returns. The shares bought back were subsequently cancelled.