



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 year ended 30 June 2023 (audited) and 30 June 2022 (audited), which were completed and authorized to be issued by the Directors on 9 August 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 30 June 2023 (unaudited) and 30 June 2022 (unaudited) were part of the following Consolidated Financial Statements.

| COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES<br>CONSOLIDATED BALANCE SHEETS<br>AS AT 30 JUNE 2023 AND 2022<br>(in AUD Millions) |                               |                               |
|--|-------------------------------|-------------------------------|
|  | 30 Jun 23<br>(Audited)<br>\$M | 30 Jun 22<br>(Audited)<br>\$M |
| <b>Assets</b>  |                               |                               |
| 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                         |
| <b>Total assets</b>  | <b>1,252,845</b>              | <b>1,215,260</b>              |
| <b>Liabilities</b>   |                               |                               |
| 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                        |
|  | <b>1,148,242</b>              | <b>1,114,405</b>              |
| Loan capital   | 32,598                        | 28,017                        |
| <b>Total liabilities</b>   | <b>1,180,840</b>              | <b>1,142,422</b>              |
| <b>Net assets</b>  | <b>72,005</b>                 | <b>72,838</b>                 |
| <b>Shareholders' Equity</b>  |                               |                               |
| Ordinary share capital   | 33,913                        | 36,467                        |
| Reserves   | (1,710)                       | (460)                         |
| Retained profits   | 39,797                        | 36,826                        |
| <b>Shareholders' Equity attributable to equity holders of the Bank</b>   | <b>72,000</b>                 | <b>72,833</b>                 |
| Non-controlling interests  | 5                             | 5                             |
| <b>Total Shareholders' Equity</b>  | <b>72,005</b>                 | <b>72,838</b>                 |

| COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES<br>CONSOLIDATED COMMITMENTS AND CONTINGENCIES<br>AS AT 30 JUNE 2023 AND 2022<br>(in AUD Millions) |                               |  |
|---|-------------------------------|--|
| Credit risk related instruments<br>(Face Value)   | 30 Jun 23<br>(Audited)<br>\$M | 30 Jun 22 <sup>1</sup><br>(Audited)<br>\$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  |
| <b>Total credit risk related instruments</b>  | <b>208,984</b>                | <b>200,530</b>                             |

<sup>1</sup> Comparative information has been restated to conform to presentation in the current period.

| COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES<br>CONSOLIDATED INCOME STATEMENTS<br>FOR THE YEAR ENDED 30 JUNE 2023 AND 2022<br>(in AUD Millions) |                               |  |
|--|-------------------------------|--|
|  | 30 Jun 23<br>(Audited)<br>\$M | 30 Jun 22 <sup>1</sup><br>(Audited)<br>\$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 <sup>2</sup>  | 4,474                         | 5,463                                      |
| <b>Total net operating income before operating expenses and impairment</b>   | <b>27,530</b>                 | <b>24,936</b>                              |
| Operating expenses   | (12,079)                      | (11,609)                                   |
| Loan impairment (expense)/benefit  | (1,108)                       | 357  |
| <b>Net profit before income tax</b>  | <b>14,343</b>                 | <b>13,684</b>                              |
| Income tax expense   | (4,155)                       | (4,011)                                    |
| <b>Net profit after income tax from continuing operations</b>  | <b>10,188</b>                 | <b>9,673</b>                               |
| Net (loss)/profit after income tax from discontinued operations  | (98)                          | 1,098                                      |
| <b>Net profit attributable to equity holders of the Bank</b>   | <b>10,090</b>                 | <b>10,771</b>                              |
| 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                                      |

<sup>1</sup> Comparative information has been revised to reflect the changes 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<br>CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME<br>FOR THE YEAR ENDED 30 JUNE 2023 AND 2022<br>(in AUD Millions) |                               |                               |
|---|-------------------------------|-------------------------------|
|   | 30 Jun 23<br>(Audited)<br>\$M | 30 Jun 22<br>(Audited)<br>\$M |
| <b>Net profit after income tax for the period from continuing operations</b>  | <b>10,188</b>                 | <b>9,673</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   | 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)                         |
| <b>Total of items that may be reclassified</b>  | <b>(1,000)</b>                | <b>(2,069)</b>                |
| <b>Items that will not be reclassified to profit/(loss):</b>  |                               |                               |
| 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 income tax   | (264)                         | (1,627)                       |
| Revaluation of properties net of tax  | 19                            | 30                            |
| <b>Total of items that will not be reclassified</b>   | <b>(257)</b>                  | <b>(1,521)</b>                |
| <b>Other comprehensive (expense)/income net of income tax from continuing operations</b>  | <b>(1,257)</b>                | <b>(3,590)</b>                |
| <b>Total comprehensive income for the period from continuing operations</b>   | <b>8,931</b>                  | <b>6,083</b>                  |
| Net (loss)/profit after income tax from discontinued operations   | (98)                          | 1,098                         |
| Other comprehensive income net of income tax from discontinued operations   | -                             | -                             |
| <b>Total comprehensive income for the period attributable to equity holders of the Bank</b>   | <b>8,833</b>                  | <b>7,181</b>                  |

| COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES<br>CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY<br>FOR THE YEAR ENDED 30 JUNE 2023 AND 2022 (Audited)<br>(in AUD Millions) |                                     |                 |                            |               |   |   |
|--|-------------------------------------|-----------------|----------------------------|---------------|---|---|
|  | Ordinary<br>share<br>capital<br>\$M | Reserves<br>\$M | Retained<br>profits<br>\$M | Total<br>\$M  | Non-<br>controlling<br>interests<br>\$M | Total<br>Shareholders'<br>Equity<br>\$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   | -                                   | -               | 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 <sup>1</sup>  | (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                         | -             | -                                       | -                                       |
| <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   | -                                   | -               | 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 <sup>2</sup>  | (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                         | -             | -                                       | -                                       |
| <b>As at 30 June 2023</b>  | <b>33,913</b>                       | <b>(1,710)</b>  | <b>39,797</b>              | <b>72,000</b> | <b>5</b>                                | <b>72,005</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 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.

<sup>2</sup> 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.

Sydney, 9 August 2023

Board of Directors  
Commonwealth Bank of Australia