



Guna memenuhi ketentuan Peraturan Otoritas Jasa Keuangan (POJK) No.32/POJK.03/2016 tanggal 8 Agustus 2016 tentang "Perubahan atas Peraturan Otoritas Jasa Keuangan No.6/POJK.03/2015 tanggal 31 Maret 2015 tentang Transparansi dan Publikasi Laporan Bank" dan Surat Edaran Otoritas Jasa Keuangan (SEOJK) No.43/SEOJK.03/2016 tanggal 28 September 2016 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 periode enam bulan yang berakhir pada tanggal 31 Desember 2018 (tidak diaudit) dan 31 Desember 2017 (tidak diaudit), yang telah diselesaikan dan diotorisasi untuk terbit oleh Direksi pada tanggal 5 Februari 2019. 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 31 Desember 2018 (tidak diaudit) dan 31 Desember 2017 (diaudit) merupakan bagian dari Laporan Keuangan Konsolidasian di bawah ini.

**COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES
CONSOLIDATED BALANCE SHEET
AS AT 31 DECEMBER 2018 AND 2017
(in AUD Millions)**

	31 Dec 18 (Unaudited) \$M	31 Dec 17 (Unaudited) \$M
Assets		
Cash and liquid assets	37.220	37.322
Receivables due from other financial institutions	7.744	6.955
Assets at fair value through Income Statement:		
Trading	33.615	34.696
Insurance	-	382
Other	1.029	1.038
Derivative assets	28.569	25.228
Investment securities :		
At amortised cost	6.990	-
At fair value through other comprehensive income	75.246	-
Available-for-sale investments	-	83.913
Loans, bills discounted and other receivables	753.507	736.316
Bank acceptances of customers	53	222
Property, plant and equipment	2.417	2.635
Investments in associates and joint ventures	2.831	2.750
Intangible assets	8.161	9.140
Deferred tax assets	1.735	1.291
Other assets	6.097	5.147
Assets held for sale	15.216	14.895
Total assets	980.430	961.930
Liabilities		
Deposits and other public borrowings	637.010	624.897
Payables due to other financial institutions	22.545	24.466
Liabilities at fair value through Income Statement	9.030	9.350
Derivative liabilities	26.305	23.563
Bank acceptances	53	222
Current tax liabilities	401	642
Other provisions	2.171	2.120
Insurance policy liabilities	-	481
Debt issues	168.851	166.510
Bills payable and other liabilities	8.305	8.861
Liabilities held for sale	14.350	14.543
	889.021	875.655
Loan capital	22.831	20.184
Total liabilities	911.852	895.839
Net assets	68.578	66.091
Shareholders' Equity		
Ordinary share capital	38.015	36.776
Reserves	2.051	1.494
Retained profits	27.959	27.267
Shareholders' Equity attributable to equity holders of the Bank	68.025	65.537
Non-controlling interests	553	554
Total Shareholders' Equity	68.578	66.091

**COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES
CONSOLIDATED COMMITMENTS AND CONTINGENCIES
AS AT 31 DECEMBER 2018 AND 2017
(in AUD Millions)**

Credit risk related instruments (Face Value)	31 Dec 18 (Unaudited) \$M	31 Dec 17 (Unaudited) \$M
Guarantees	6.257	6.492
Documentary letters of credit	535	1.290
Performance related contingents	4.884	4.180
Commitments to provide credit	161.912	168.226
Other commitments	2.198	1.282
Total credit risk related instruments	175.786	181.470

**COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES
CONSOLIDATED INCOME STATEMENT
FOR THE HALF YEAR ENDED 31 DECEMBER 2018 AND 2017
(in AUD Millions)**

	31 Dec 18 (Unaudited) \$M	31 Dec 17 (Unaudited) \$M
Interest income	17.836	17.181
Interest expense	(8.702)	(7.924)
Net interest income	9.134	9.257
Other banking income	2.531	2.908
Net banking operating income	11.665	12.165
Net funds management operating income	571	572
Net insurance operating income	70	114
Total net operating income before impairment and operating expenses	12.306	12.851
Loan impairment expense	(577)	(596)
Operating expenses	(5.317)	(5.458)
Net profit before income tax	6.412	6.797
Corporate tax expense	(1.831)	(2.033)
Net profit after income tax from continuing operations	4.581	4.764
Non-controlling interests in net profit after income tax from continuing operations	(6)	(6)
Net profit attributable to equity holders of the Bank from continuing operations	4.575	4.758
Net profit after income tax from discontinued operations	28	151
Non-controlling interests in net profit after income tax from discontinued operations	(4)	(3)
Net profit attributable to equity holders of the Bank	4.599	4.906
Earnings per share from continuing operations (cents per share):		
Basic	259.6	273.7
Diluted	249.8	265.3
Earnings per share (cents per share):		
Basic	261.0	282.2
Diluted	251.1	273.2

**COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE HALF YEAR ENDED 31 DECEMBER 2018 AND 2017
(in AUD Millions)**

	31 Dec 18 (Unaudited) \$M	31 Dec 17 (Unaudited) \$M
Net profit after income tax for the period from continuing operations	4.581	4.764
Other comprehensive income/(expense):		
Items that may be reclassified subsequently to profit/(loss):		
Foreign currency translation reserve net of tax	386	(250)
Gains and (losses) on cash flow hedging instruments net of tax	217	(44)
Losses on debt investment securities at fair value through other comprehensive income net of tax	(84)	-
Losses on available-for-sale investments net of tax	-	(37)
Total of items that may be reclassified	519	(331)
Items that will not be reclassified to profit/(loss):		
Actuarial (losses) and gains from defined benefit superannuation plans net of tax	(79)	44
Losses on liabilities at fair value due to changes in own credit risk net of tax	-	(1)
Losses on equity investment securities at fair value through other comprehensive income net of tax	(7)	-
Revaluation of properties net of tax	6	-
Total of items that will not be reclassified	(80)	43
Other comprehensive income/(expense) net of tax	439	(288)
Total comprehensive income for the period from continuing operations	5.020	4.476
Net profit after income tax for the period from discontinued operations	28	151
Other comprehensive (expense)/income for the period from discontinued operations net of income tax	(9)	16
Total comprehensive income for the period	5.039	4.643
Total comprehensive income for the period is attributable to:		
Equity holders of the Bank	5.029	4.634
Non-controlling interests	10	9
Total comprehensive income net of tax	5.039	4.643

**COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE HALF YEAR ENDED 31 DECEMBER 2018 AND 2017 (Unaudited)
(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 2017	34.971	1.869	26.274	63.114	546	63.660
Net profit after income tax from continuing operations	-	-	4.758	4.758	6	4.764
Net profit after income tax from discontinued operations	-	-	148	148	3	151
Net other comprehensive income from continuing operations	-	(331)	43	(288)	-	(288)
Net other comprehensive income from discontinued operations	-	16	-	16	-	16
Total comprehensive income for the period	-	(315)	4.949	4.634	9	4.643
Transactions with Equity holders in their capacity as Equity holders:						
Dividends paid on ordinary shares	-	-	(3.979)	(3.979)	-	(3.979)
Dividends reinvestment plan (net of issue costs)	1.572	-	-	1.572	-	1.572
Issue of shares (net of issue costs)	164	-	-	164	-	164
Share-based payments	-	(49)	-	(49)	-	(49)
Purchase of treasury shares	(12)	-	-	(12)	-	(12)
Sale and vesting of treasury shares	81	-	-	81	-	81
Other changes	-	(11)	23	12	(1)	11
As at 31 December 2017	36.776	1.494	27.267	65.537	554	66.091
Net profit after income tax from continuing operations	-	-	4.299	4.299	7	4.306
Net profit after income tax from discontinued operations	-	-	124	124	3	127
Net other comprehensive income from continuing operations	-	229	116	345	-	345
Net other comprehensive income from discontinued operations	-	(22)	-	(22)	-	(22)
Total comprehensive income for the period	-	207	4.539	4.746	10	4.756
Transactions with Equity holders in their capacity as Equity holders:						
Dividends paid on ordinary shares	-	-	(3.505)	(3.505)	-	(3.505)
Dividends reinvestment plan (net of issue costs)	533	-	-	533	-	533
Issue of shares (net of issue costs)	-	-	-	-	-	-
Share-based payments	-	30	-	30	-	30
Purchase of treasury shares	(83)	-	-	(83)	-	(83)
Sale and vesting of treasury shares	44	-	-	44	-	44
Other changes	-	(55)	59	4	(10)	(6)
As at 30 June 2018	37.270	1.676	28.360	67.306	554	67.860
Change on adoption of new accounting standards	-	-	(955)	(955)	-	(955)
Restated opening balance	37.270	1.676	27.405	66.351	554	66.905
Net profit after income tax from continuing operations	-	-	4.575	4.575	6	4.581
Net profit after income tax from discontinued operations	-	-	24	24	4	28
Net other comprehensive income from continuing operations	-	518	(79)	439	-	439
Net other comprehensive income from discontinued operations	-	(9)	-	(9)	-	(9)
Total comprehensive income for the period	-	509	4.520	5.029	10	5.039
Transactions with Equity holders in their capacity as Equity holders:						
Dividends paid on ordinary shares	-	-	(4.065)	(4.065)	-	(4.065)
Dividends reinvestment plan (net of issue costs)	748	-	-	748	-	748
Issue of shares (net of issue costs)	-	-	-	-	-	-
Share-based payments	-	(42)	-	(42)	-	(42)
Purchase of treasury shares	(74)	-	-	(74)	-	(74)
Sale and vesting of treasury shares	71	-	-	71	-	71
Other changes	-	(92)	99	7	(11)	(4)
As at 31 December 2018	38.015	2.051	27.959	68.025	553	68.578

Sydney, 05 February 2019

Board of Directors
Commonwealth Bank of Australia