



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 tahun yang berakhir pada tanggal 30 Juni 2019 (diaudit) dan 30 Juni 2018 (diaudit), yang telah diselesaikan dan diotorisasi untuk terbit oleh Direksi pada tanggal 7 Agustus 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 tahun yang berakhir pada tanggal 30 Juni 2019 (tidak diaudit) dan 30 Juni 2018 (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 2019 (in AUD Millions)		
	30 Jun 19 (Audited) \$M	30 Jun 18 (Audited) \$M
Assets		
Cash and liquid assets	29.387	36.417
Receivables due from other financial institutions	8.093	9.222
Assets at fair value through Income Statement:		
Trading	32.506	32.254
Insurance	-	372
Other	1.171	258
Derivative assets	25.215	32.133
Investment securities :		
At amortised cost	7.355	-
At fair value through other comprehensive income	78.912	-
Available-for-sale investments	-	82.240
Loans, bills discounted and other receivables	755.141	743.365
Bank acceptances of customers	32	379
Property, plant and equipment	2.383	2.576
Investment in associates and joint ventures	3.001	2.842
Intangible assets	7.965	9.090
Deferred tax assets	1.675	1.439
Other assets	7.115	6.924
Assets held for sale	16.551	15.654
Total assets	976.502	975.165
Liabilities		
Deposits and other public borrowings	636.040	622.234
Payables due to other financial institutions	23.370	20.899
Liabilities at fair value through Income Statement	8.520	10.247
Derivative liabilities	22.777	28.472
Bank acceptances	32	379
Current tax liabilities	326	952
Other provisions	2.751	1.860
Insurance policy liabilities	-	451
Debt issues	163.990	172.294
Bills payable and other liabilities	10.285	11.625
Liabilities held for sale	15.796	14.900
	883.887	884.313
Loan capital	22.966	22.992
Total liabilities	906.853	907.305
Net assets	69.649	67.860
Shareholders' Equity		
Ordinary share capital	38.020	37.270
Reserves	3.092	1.676
Retained profits	28.482	28.360
Shareholders' Equity attributable to equity holders of the Bank	69.594	67.306
Non-controlling interests	55	554
Total Shareholders' Equity	69.649	67.860

COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES CONSOLIDATED COMMITMENTS AND CONTINGENCIES AS AT 30 JUNE 2019 (in AUD Millions)		
	30 Jun 19 (Audited) \$M	30 Jun 18 (Audited) \$M
Credit risk related instruments (Face Value)		
Guarantess	6.506	6.265
Documentary letters of credit	326	761
Performance related contingents	4.722	4.610
Commitments to provide credit	162.202	162.090
Other commitments	2.050	1.470
Total credit risk related instruments	175.806	175.196

COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES CONSOLIDATED INCOME STATEMENTS FOR THE YEAR ENDED 30 JUNE 2019 (in AUD Millions)		
	30 Jun 19 (Audited) \$M	30 Jun 18 (Audited) \$M
Interest income		
Effective Interest Income	34.089	33.643
Other	499	501
Interest expense	(16.468)	(15.802)
Net interest income	18.120	18.342
Other banking income	4.994	5.423
Net banking operating income	23.114	23.765
Net funds management operating income	1.073	1.124
Net insurance operating income	150	241
Total net operating income before impairment and operating expenses	24.337	25.130
Loan impairment expense	(1.201)	(1.079)
Operating expenses	(11.373)	(11.029)
Net profit before income tax	11.763	13.022
Corporate tax expense	(3.391)	(3.952)
Net profit after income tax from continuing operations	8.372	9.070
Non-controlling interests in net profit after income tax from continuing operations	(12)	(13)
Net profit attributable to equity holders of the Bank from continuing operations	8.360	9.057
Net profit after income tax from discontinued operations	218	278
Non-controlling interests in net profit after income tax from discontinued operations	(7)	(6)
Net profit attributable to Equity holders of the Bank	8.571	9.329
Earnings per share from continuing operations:		
Basic	473,7	518,8
Diluted	457,5	503,2
Earnings per share:		
Basic	485,6	534,3
Diluted	468,6	517,7

COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 30 JUNE 2019 (in AUD Millions)		
	30 Jun 19 (Audited) \$M	30 Jun 18 (Audited) \$M
Net profit after income tax for the period continuing operations	8.372	9.070
Other comprehensive income/(expense):		
Items that may be reclassified subsequently to profit/(loss):		
Foreign currency translation reserve net of tax	457	(12)
Gains and (losses) on cash flow hedging instruments net of tax	947	(53)
Losses on debt investment securities at fair value through other comprehensive income net of tax	103	-
Losses on available-for-sale investments net of tax	-	(68)
Total of items that may be reclassified	1.507	(133)
Items that will not be reclassified to profit/(loss):		
Actuarial (losses) and gains from defined benefit superannuation plans net of tax	(49)	161
Losses on liabilities at fair value due to changes in own credit risk net of tax	-	(2)
Losses on equity investment securities at fair value through other comprehensive income net of tax	(6)	-
Revaluation of properties net of tax	34	31
Total of items that will not be reclassified	(21)	190
Other comprehensive income/(expense) net of income tax	1.486	57
Total comprehensive income for the period from continuing operations	9.858	9.127
Net profit after income tax for the period from discontinued operations	218	278
Other comprehensive (expense)/income for the period from discontinued operations net of income tax	14	(6)
Total comprehensive income for the period	10.090	9.399
Total comprehensive income for the period is attributable to:		
Equity holders of the Bank	10.071	9.380
Non-controlling interests	19	19
Total comprehensive income net of income tax	10.090	9.399

COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY FOR THE YEAR ENDED 30 JUNE 2019 (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 2017	34.971	1.869	26.274	63.114	546	63.660
Net profit after income tax from continuing operations	-	-	9.057	9.057	13	9.070
Net profit after income tax from discontinued operations	-	-	272	272	6	278
Net other comprehensive income from continuing operations	-	(102)	159	57	-	57
Net other comprehensive income from discontinued operations	-	(6)	-	(6)	-	(6)
Total comprehensive income for the period	-	(108)	9.488	9.380	19	9.399
Transactions with Equity holders in their capacity as Equity holders:						
Dividends paid on ordinary shares	-	-	(7.484)	(7.484)	-	(7.484)
Dividends reinvestment plan (net of issue costs)	2.105	-	-	2.105	-	2.105
Issue of shares (net of issue costs)	164	-	-	164	-	164
Share-based payments	-	(19)	-	(19)	-	(19)
Purchase of treasury shares	(95)	-	-	(95)	-	(95)
Sale and vesting of treasury shares	125	-	-	125	-	125
Other changes	-	(66)	82	16	(11)	5
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	-	-	8.360	8.360	12	8.372
Net profit after income tax from discontinued operations	-	-	211	211	7	218
Net other comprehensive income from continuing operations	-	1.535	(49)	1.486	-	1.486
Net other comprehensive income from discontinued operations	-	14	-	14	-	14
Total comprehensive income for the period	-	1.549	8.522	10.071	19	10.090
Transactions with Equity holders in their capacity as Equity holders:						
Dividends paid on ordinary shares	-	-	(7.606)	(7.606)	-	(7.606)
Dividends reinvestment plan (net of issue costs)	748	-	-	748	-	748
Issue of shares (net of issue costs)	-	-	-	-	-	-
Share-based payments	-	16	-	16	-	16
Purchase of treasury shares	(93)	-	-	(93)	-	(93)
Sale and vesting of treasury shares	95	-	-	95	-	95
Other changes	-	(149)	161	12	(518)	(506)
As at 30 June 2019	38.020	3.092	28.482	69.594	55	69.649

Sydney, 07 Agustus 2019

Board of Directors
Commonwealth Bank of Australia