



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 2019 (tidak diaudit) dan 31 Desember 2018 (tidak diaudit), yang telah diselesaikan dan diotorisasi untuk terbit oleh Direksi pada tanggal 12 Februari 2020. 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 2019 (tidak diaudit) dan 31 Desember 2018 (diaudit) merupakan bagian dari Laporan Keuangan Konsolidasian di bawah ini.

**COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES
CONSOLIDATED BALANCE SHEETS
AS AT 31 DECEMBER 2019
(in AUD Millions)**

	31 Dec 19 (Unaudited) \$M	31 Dec 18 (Unaudited) \$M
Assets		
Cash and liquid assets	37.105	37.220
Receivables due from other financial institutions	7.710	7.744
Assets at fair value through Income Statement:		
Trading	38.609	33.615
Other	1.204	1.029
Derivative assets	24.818	28.569
Investment securities :		
At amortised cost	6.285	6.990
At fair value through other comprehensive income	73.113	75.246
Loans, bills discounted and other receivables	765.464	753.560
Property, plant and equipment	5.205	2.417
Investments in associates and joint ventures	3.054	2.831
Intangible assets	7.729	8.161
Deferred tax assets	1.892	1.735
Other assets	6.474	6.097
Assets held for sale	1.206	15.216
Total assets	979.868	980.430
Liabilities		
Deposits and other public borrowings	662.824	637.010
Payables due to other financial institutions	23.822	22.545
Liabilities at fair value through Income Statement	4.752	9.030
Derivative liabilities	24.692	26.305
Current tax liabilities	458	401
Provisions	2.855	2.196
Debt issues	153.327	168.904
Bills payable and other liabilities	9.998	8.280
Liabilities held for sale	562	14.350
	883.290	889.021
Loan capital	25.425	22.831
Total liabilities	908.715	911.852
Net assets	71.153	68.578
Shareholders' Equity		
Ordinary share capital	38.126	38.015
Reserves	1.910	2.051
Retained profits	31.066	27.959
Shareholders' Equity attributable to equity holders of the Bank	71.102	68.025
Non-controlling interests	51	553
Total Shareholders' Equity	71.153	68.578

**COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES
CONSOLIDATED COMMITMENTS AND CONTINGENCIES
AS AT 31 DECEMBER 2019
(in AUD Millions)**

	31 Dec 19 (Unaudited) \$M	31 Dec 18 (Unaudited) \$M
Credit risk related instruments (Face Value)		
Guarantees	6.217	6.257
Documentary letters of credit	319	535
Performance related contingencies	4.265	4.884
Commitments to provide credit	167.157	161.912
Other commitments	1.963	2.198
Total credit risk related instruments	179.921	175.786

**COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES
CONSOLIDATED INCOME STATEMENTS
FOR THE HALF YEAR ENDED 31 DECEMBER 2019
(in AUD Millions)**

	31 Dec 19 (Unaudited) \$M	31 Dec 18 (Unaudited) \$M
Interest income		
Effective interest income	15.719	17.252
Other	166	263
Interest expense	(6.592)	(8.381)
Net interest income	9.293	9.134
Other banking income	2.654	2.531
Net banking operating income	11.947	11.665
Net funds management operating income	491	571
Net insurance operating income	32	70
Total net operating income before impairment and operating expenses	12.470	12.306
Operating expenses	(5.434)	(5.317)
Loan impairment expense	(649)	(577)
Net profit before income tax	6.387	6.412
Income tax expense	(1.814)	(1.831)
Net profit after income tax from continuing operations	4.573	4.581
Non-controlling interests in net profit after income tax from continuing operations	-	(6)
Net profit attributable to equity holders of the Bank from continuing operations	4.573	4.575
Net profit after income tax from discontinued operations	1.591	28
Non-controlling interests in net profit after income tax from discontinued operations	(3)	(4)
Net profit attributable to equity holders of the Bank	6.161	4.599
Earnings per share from continuing operations:		
Basic	258,6	259,6
Diluted	249,8	249,8
Earnings per share:		
Basic	348,4	261,0
Diluted	334,0	251,1

**COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME
FOR THE HALF YEAR ENDED 31 DECEMBER 2019
(in AUD Millions)**

	31 Dec 19 (Unaudited) \$M	31 Dec 18 (Unaudited) \$M
Net profit after income tax for the period from continuing operations	4.573	4.581
Other comprehensive income/(expense):		
Items that may be reclassified subsequently to profit/(loss):		
Foreign currency translation reserve net of tax	18	397
(Losses) and gains on cash flow hedging instruments net of tax	(239)	217
(Losses) and gains on debt investment securities at fair value through other comprehensive income net of tax	(122)	(84)
Total of items that may be reclassified	(343)	530
Items that will not be reclassified to profit/(loss):		
Actuarial (losses) and gains from defined benefit superannuation plans net of tax	(94)	(79)
Gains and (losses) on equity investment securities at fair value through other comprehensive income net of tax	2	(7)
Revaluation of properties net of tax	2	6
Total of items that will not be reclassified	(90)	(80)
Other comprehensive (expense)/income net of tax	(433)	450
Total comprehensive income for the period from continuing operations	4.140	5.031
Net profit after income tax for the period from discontinued operations	1.591	28
Other comprehensive (expense)/income for the period from discontinued operations net of income tax	(39)	(20)
Total comprehensive income for the period	5.692	5.039
Total comprehensive income for the period is attributable to:		
Equity holders of the Bank	5.689	5.029
Non-controlling interests	3	10
Total comprehensive income net of tax	5.692	5.039

**COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
FOR THE HALF YEAR ENDED 31 DECEMBER 2019 (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 2018	37.270	1.676	28.360	67.306	554	67.860
Change on adoption of AASB 9 and AASB 15	-	-	(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	-	529	(79)	450	-	450
Net other comprehensive income from discontinued operations	-	(20)	-	(20)	-	(20)
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)
Dividend reinvestment plan (net of issue costs)	748	-	-	748	-	748
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
Net profit after income tax from continuing operations	-	-	3.785	3.785	6	3.791
Net profit after income tax from discontinued operations	-	-	187	187	3	190
Net other comprehensive income from continuing operations	-	1.037	30	1.067	-	1.067
Net other comprehensive income from discontinued operations	-	3	-	3	-	3
Total comprehensive income for the period	-	1.040	4.002	5.042	9	5.051
Transactions with Equity holders in their capacity as Equity holders:						
Dividends paid on ordinary shares	-	-	(3.541)	(3.541)	-	(3.541)
Dividend reinvestment plan (net of issue costs)	-	-	-	-	-	-
Share-based payments	-	58	-	58	-	58
Purchase of treasury shares	(19)	-	-	(19)	-	(19)
Sale and vesting of treasury shares	24	-	-	24	-	24
Other changes	-	(57)	62	5	(507)	(502)
As at 30 June 2019	38.020	3.092	28.482	69.594	55	69.649
Change on adoption of AASB 16	-	-	(146)	(146)	-	(146)
Restated opening balance	38.020	3.092	28.336	69.448	55	69.503
Net profit after income tax from continuing operations	-	-	4.573	4.573	-	4.573
Net profit after income tax from discontinued operations	-	-	1.588	1.588	3	1.591
Net other comprehensive income from continuing operations	-	(339)	(94)	(433)	-	(433)
Net other comprehensive income from discontinued operations	-	(39)	-	(39)	-	(39)
Total comprehensive income for the period	-	(378)	6.067	5.689	3	5.692
Transactions with Equity holders in their capacity as Equity holders:						
Dividends paid on ordinary shares	-	-	(4.089)	(4.089)	-	(4.089)
Dividend reinvestment plan (net of issue costs)	(1)	-	-	(1)	-	(1)
Share-based payments	-	(65)	-	(65)	-	(65)
Purchase of treasury shares	(54)	-	-	(54)	-	(54)
Decrease in treasury shares on deconsolidation of CommInsure Life	79	-	-	79	-	79
Sale and vesting of treasury shares	82	-	-	82	-	82
Other changes	-	(739)	752	13	(7)	6
As at 31 December 2019	38.126	1.910	31.066	71.102	51	71.153

Sydney, 12 Februari 2020

Board of Directors
Commonwealth Bank of Australia