



In order to comply with Otoritas Jasa Keuangan Regulation No.32/POJK.03/2016 dated 8 August 2016 regarding "Changes of Otoritas Jasa Keuangan Regulation No.6/POJK.03/2015 dated 31 March 2015 regarding "Transparency and Published Financial Statements of the Bank" and Otoritas Jasa Keuangan Circular Letter No.43/SEOJK.03/2016 dated 28 September 2016 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 half year ended 31 December 2019 (unaudited) and 31 December 2018 (unaudited), which were completed and authorized to be issued by the Directors on 12 February 2020. Accounting period of Commonwealth Bank of Australia is from 1 July to 30 June which is different with PT Bank Commonwealth which is from 1 January to 31 December. The Financial Statements of PT Bank Commonwealth as at and for the year ended 31 December 2019 (unaudited) and 31 December 2018 (audited) were part of the following Consolidated Financial Statements.

COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES CONSOLIDATED BALANCE SHEETS AS AT 31 DECEMBER 2019 (in AUD Millions)			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		31 Dec 19 (Unaudited) \$M	31 Dec 18 (Unaudited) \$M
Assets			Interest income		
Cash and liquid assets	37,105	37,220	Effective interest income	15,719	17,252
Receivables due from other financial institutions	7,710	7,744	Other	166	263
Assets at fair value through Income Statement:			Interest expense	(6,592)	(8,381)
Trading	38,609	33,615	Net interest income	9,293	9,134
Other	1,204	1,029	Other banking income	2,654	2,531
Derivative assets	24,818	28,569	Net banking operating income	11,947	11,665
Investment securities:			Net funds management operating income	491	571
At amortised cost	6,285	6,990	Net insurance operating income	32	70
At fair value through other comprehensive income	73,113	75,246	Total net operating income before impairment and operating expenses	12,470	12,306
Loans, bills discounted and other receivables	765,464	753,560	Operating expenses	(5,434)	(5,317)
Property, plant and equipment	5,205	2,417	Loan impairment expense	(649)	(577)
Investments in associates and joint ventures	3,054	2,831	Net profit before income tax	6,387	6,412
Intangible assets	7,729	8,161	Income tax expense	(1,814)	(1,831)
Deferred tax assets	1,892	1,735	Net profit after income tax from continuing operations	4,573	4,581
Other assets	6,474	6,097	Non-controlling interests in net profit after income tax from continuing operations	-	(6)
Assets held for sale	1,206	15,216	Net profit attributable to equity holders of the Bank from continuing operations	4,573	4,575
Total assets	979,868	980,430	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)
Liabilities			Net profit attributable to equity holders of the Bank	6,161	4,599
Deposits and other public borrowings	662,824	637,010	Earnings per share from continuing operations:		
Payables due to other financial institutions	23,822	22,545	Basic	258.6	259.6
Liabilities at fair value through Income Statement	4,752	9,030	Diluted	249.8	249.8
Derivative liabilities	24,692	26,305	Earnings per share:		
Current tax liabilities	458	401	Basic	348.4	261.0
Provisions	2,855	2,196	Diluted	334.0	251.1
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)			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		31 Dec 19 (Unaudited) \$M	31 Dec 18 (Unaudited) \$M
Credit risk related instruments (Face Value)			Net profit after income tax for the period from continuing operations	4,573	4,581
Guarantees	6,217	6,257	Other comprehensive income/(expense):		
Documentary letters of credit	319	535	Items that may be reclassified subsequently to profit/(loss):		
Performance related contingencies	4,265	4,884	Foreign currency translation reserve net of tax	18	397
Commitments to provide credit	167,157	161,912	(Losses) and gains on cash flow hedging instruments net of tax	(239)	217
Other commitments	1,963	2,198	(Losses) and gains on debt investment securities at fair value through other comprehensive income net of tax	(122)	(84)
Total credit risk related instruments	179,921	175,786	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 Commlnsure 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 February 2020

Board of Directors
Commonwealth Bank of Australia