

In order to comply with Bank Indonesia Regulation No. 3/22/PBI/2001 dated 13 December 2001 which were last amended by Bank Indonesia Regulation No. 14/14/PBI/2012 dated 18 October 2012 regarding "Transparency and Published Financial Statement of the Bank", below is the financial information extracted from the Consolidated Financial Statements of Commonwealth Bank of Australia as at and for the six months period ended 31 December 2012 (unaudited) and 31 December 2011 (unaudited), which were completed and authorised to be issued by the Directors on 13 February 2013. 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 Consolidated Financial Statements of PT Bank Commonwealth and Subsidiary as at and for the years ended 31 December 2012 (unaudited) and 31 December 2011 (unaudited), which were part of the following Consolidated Financial Statements.

**COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES**  
**CONSOLIDATED BALANCE SHEET**  
AS AT 31 DECEMBER 2012 AND 2011  
(in AUD Millions)

Assets	31 Dec 12 (Unaudited) \$M	31 Dec 11 (Unaudited) \$M
Cash and liquid Assets	18.837	19.220
Receivable due from other financial institutions	9.650	8.428
Assets at fair value through income statement:		
Trading	17.736	16.512
Insurance	14.136	14.410
Other	1.211	1.227
Derivative assets	36.838	37.191
Available-for-sale Investments	58.792	59.971
Loans, bills discounted and other receivables	534.645	513.108
Bank acceptances of customers	8.155	10.732
Property, plant and equipment	2.598	2.448
Investment in associates	2.029	1.863
Intangible assets	10.366	10.026
Deferred tax assets	840	1.471
Other assets	5.488	5.345
Assets held for sale	18	34
<b>Total assets</b>	<b>721.339</b>	<b>701.986</b>
<b>Liabilities</b>		
Deposits and other public borrowings	448.410	431.827
Payables due to other financial institutions	23.479	17.424
Liabilities at fair value through income statement	7.195	9.986
Derivative liabilities	37.203	38.212
Bank acceptances	8.155	10.732
Current tax liabilities	1.287	1.428
Deferred tax liabilities	395	394
Other provisions	1.223	1.255
Insurance policy liabilities	13.032	12.881
Debt issues	119.284	119.307
Managed fund units on issue	710	1.028
Bills payable and other liabilities	7.840	8.204
Loan capital	9.827	10.433
<b>Total liabilities</b>	<b>678.040</b>	<b>663.111</b>
<b>Net assets</b>	<b>43.299</b>	<b>38.875</b>
<b>Shareholder's Equity</b>		
Share capital:		
Ordinary share capital	26.126	24.651
Other equity instruments	939	939
Reserves	1.262	829
Retained profits	14.440	11.928
<b>Shareholder's equity attributable</b>	<b>42.767</b>	<b>38.347</b>
Non-controlling interests	532	528
<b>Total Shareholders equity</b>	<b>43.299</b>	<b>38.875</b>

**COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES**  
**CONSOLIDATED INCOME STATEMENTS**  
FOR THE SIX MONTHS ENDED 31 DECEMBER 2012 AND 2011  
(in AUD Millions)

	31 Dec 12 (Unaudited) \$M	31 Dec 11 (Unaudited) \$M
Interest income	17.780	19.472
Interest expense	(10.928)	(12.842)
Net interest income	6.852	6.630
Other banking income	2.120	2.079
Net banking operating income	8.972	8.709
Funds management income	1.030	981
Investment revenue/(expense)	550	(135)
Claims and policyholder liability (expense)/revenue	(540)	111
Net funds management operating income	1.040	957
Premiums from insurance contracts	1.157	1.006
Investment revenue	281	218
Claims and policyholder liability expense from insurance contracts	(811)	(602)
Net insurance operating income	627	622
<b>Total net operating income before impairment and operating expenses</b>	<b>10.639</b>	<b>10.288</b>
Impairment expense	(680)	(545)
Operating expense	(4.792)	(4.682)
<b>Net profit before income tax</b>	<b>5.167</b>	<b>5.061</b>
Corporate tax expense	(1.414)	(1.388)
Policyholder tax expense	(84)	(40)
<b>Net profit after income tax</b>	<b>3.669</b>	<b>3.633</b>
Non-controlling interests	(8)	(9)
<b>Net profit attributable to Equity holders of the Bank</b>	<b>3.661</b>	<b>3.624</b>
	<b>31 Dec 12 (Unaudited)</b>	<b>31 Dec 11 (Unaudited)</b>
	<b>Cents per Share</b>	
Earnings per share:		
Basic	228.6	230.8
Diluted	221.7	222.1

**COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES**  
**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**  
FOR THE SIX MONTHS ENDED 31 DECEMBER 2012 AND 2011  
(in AUD Millions)

	31 Dec 12 (Unaudited) \$M	31 Dec 11 (Unaudited) \$M
<b>Net profit after income tax for the period</b>	<b>3.669</b>	<b>3.633</b>
<b>Other comprehensive income/(expense):</b>		
<b>Items that may be reclassified subsequently to profit or loss:</b>		
Gains and losses on cash flow hedging instrument:		
Recognised in equity	(447)	710
Transferred to Income Statement	220	193
Gains and losses on available-for-sale investments:		
Recognised in equity	323	(410)
Transferred to Income Statement on disposal	(36)	(53)
Foreign currency translation reserve	21	11
Income tax on items transferred directly to/from equity:		
Foreign currency translation reserve	(1)	(8)
Available-for-sale investments revaluation reserve	(86)	135
Cash flow hedge reserve	68	(267)
<b>Total of items that may be reclassified</b>	<b>62</b>	<b>311</b>
<b>Items that will not be reclassified to profit or loss:</b>		
Actuarial gain and losses from defined benefit superannuation plans net of tax	235	(420)
Revaluation of properties	-	4
Income tax of revaluation of properties	-	-
<b>Total of items that will not be reclassified</b>	<b>235</b>	<b>(416)</b>
<b>Other comprehensive income/(expense) net of income tax</b>	<b>297</b>	<b>(105)</b>
<b>Total comprehensive income for the period</b>	<b>3.966</b>	<b>3.528</b>
Total comprehensive income for the period is attributable to:		
Equity holders of the Bank	3.958	3.519
Non-controlling interests	8	9
<b>Total comprehensive income for the period</b>	<b>3.966</b>	<b>3.528</b>

**COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES**  
**CONSOLIDATED STATEMENT OF CHANGES IN EQUITY**  
FOR THE SIX MONTHS ENDED 31 DECEMBER 2012 AND 2011 (Unaudited)  
(in AUD Millions)

	Ordinary share capital \$M	Other Equity Instruments \$M	Reserve \$M	Retained profits \$M	Shareholders equity attributable to equity holders of the bank \$M	Non-controlling interests \$M	Total Shareholders equity \$M
<b>As at 31 December 2011</b>	<b>24.651</b>	<b>939</b>	<b>829</b>	<b>11.928</b>	<b>38.347</b>	<b>528</b>	<b>38.875</b>
Net profit after income tax	-	-	-	3.466	3.466	7	3.473
Net other comprehensive income	-	-	640	197	837	-	837
<b>Total comprehensive income for the period</b>	<b>-</b>	<b>-</b>	<b>640</b>	<b>3.663</b>	<b>4.303</b>	<b>7</b>	<b>4.310</b>
Transactions with equity holders in their capacity as equity holders:							
Dividends paid on ordinary shares	-	-	-	(2.166)	(2.166)	-	(2.166)
Dividends paid on other equity instruments	-	-	-	(15)	(15)	-	(15)
Dividend reinvestment plan (net of issue costs)	531	-	-	-	531	-	531
Other equity movements:							
Share based payments	-	-	41	-	41	-	41
Purchase of treasury shares	(23)	-	-	-	(23)	-	(23)
Sale and vesting of treasury shares	16	-	-	-	16	-	16
Other changes	-	-	61	(54)	7	(4)	3
<b>As at 30 June 2012</b>	<b>25.175</b>	<b>939</b>	<b>1.571</b>	<b>13.356</b>	<b>41.041</b>	<b>531</b>	<b>41.572</b>
Net profit after income tax	-	-	-	3.661	3.661	8	3.669
Net other comprehensive income	-	-	62	235	297	-	297
<b>Total comprehensive income for the period</b>	<b>-</b>	<b>-</b>	<b>62</b>	<b>3.896</b>	<b>3.958</b>	<b>8</b>	<b>3.966</b>
Transactions with equity holders in their capacity as equity holders:							
Dividends paid on ordinary shares	-	-	-	(3.137)	(3.137)	-	(3.137)
Dividends paid on other equity instruments	-	-	-	(14)	(14)	-	(14)
Dividend reinvestment plan (net of issue costs)	929	-	-	-	929	-	929
Other equity movements:							
Share based payments	-	-	(46)	-	(46)	-	(46)
Purchase of treasury shares	(55)	-	-	-	(55)	-	(55)
Sale and vesting of treasury shares	77	-	-	-	77	-	77
Other changes	-	-	(325)	339	14	(7)	7
<b>As at 31 December 2012</b>	<b>26.126</b>	<b>939</b>	<b>1.262</b>	<b>14.440</b>	<b>42.767</b>	<b>532</b>	<b>43.299</b>

Sydney, 13 February 2013

Board of Directors  
Commonwealth Bank of Australia