

In order to comply with Financial Services Authority Regulation No.37/POJK.03/2019 dated 19 December 2019 regarding "Transparency and Published Financial Statements of the Bank" and Financial Services Authority Circular Letter No.9/SEJK.03/2020 dated 30 June 2020 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 2020 (unaudited) and 31 December 2019 (unaudited), which were completed and authorized to be issued by the Directors on 10 February 2021. Accounting period of Commonwealth Bank of Australia is from 1 July to 30 June which is different with PT Bank Commonwealth which from 1 January to 31 December. The Financial Statements of PT Bank Commonwealth as at and for the year ended 31 December 2020 (unaudited) and 31 December 2019 (audited) were part of the following Consolidated Financial Statements.

COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES CONSOLIDATED BALANCE SHEETS AS AT 31 DECEMBER 2020 AND 2019 (in AUD Millions)		
	31 Dec 20 ¹ (Unaudited) \$M	31 Dec 19 (Unaudited) \$M
Assets		
Cash and liquid assets	63,019	37,105
Receivables from financial institutions	7,280	7,710
Assets at fair value through Income Statement	50,702	39,813
Derivative assets	32,398	24,818
Investment securities:		
At amortised cost	4,391	6,285
At fair value through other comprehensive income	89,672	73,113
Loans, bills discounted and other receivables	785,429	765,464
Property, plant and equipment	5,468	5,205
Investments in associates and joint ventures	2,865	3,054
Intangible assets	6,943	7,729
Deferred tax assets	2,522	1,892
Other assets	5,428	6,474
Assets held for sale	1,617	1,206
Total assets	1,057,734	979,868
Liabilities		
Deposits and other public borrowings	746,466	662,824
Payables to financial institutions ²	31,010	23,822
Liabilities at fair value through Income Statement	7,255	4,752
Derivative liabilities	33,482	24,692
Current tax liabilities	105	458
Deferred tax liabilities	224	-
Provisions	3,552	2,999
Debt issues	122,548	153,327
Bills payable and other liabilities	9,826	9,854
Liabilities held for sale	655	562
	955,123	883,290
Loan capital	27,608	25,425
Total liabilities	982,731	908,715
Net assets	75,003	71,153
Shareholders' Equity		
Ordinary share capital	38,417	38,126
Reserves	2,287	1,910
Retained profits	34,294	31,066
Shareholders' Equity attributable to equity holders of the Bank	74,998	71,102
Non-controlling interests	5	51
Total Shareholders' Equity	75,003	71,153

¹ Current period balances have been impacted by the announced divestment of Aussie Home Loans and the completed disposal of BoCommLife.

² Payables to financial institutions as at 31 December 2020 include \$19,163 million in relation to funds drawn under the RBA's Term Funding Facility (TFF). The Group's total available TFF allocation as at 31 December 2020 was \$40,958 million.

COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES CONSOLIDATED COMMITMENTS AND CONTINGENCIES AS AT 31 DECEMBER 2020 AND 2019 (in AUD Millions)		
	31 Dec 20 (Unaudited) \$M	31 Dec 19 (Unaudited) \$M
Guarantees	6,086	6,217
Documentary letters of credit	142	319
Performance related contingencies	5,342	4,265
Commitments to provide credit	183,992	167,157
Other commitments	1,378	1,963
Total credit risk related instruments	196,940	179,921

COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES CONSOLIDATED INCOME STATEMENTS FOR THE HALF YEAR ENDED 31 DECEMBER 2020 AND 2019 (in AUD Millions)		
	31 Dec 20 (Unaudited) \$M	31 Dec 19 (Unaudited) \$M
Interest income		
Effective interest income	12,642	15,719
Other interest income	144	227
Interest expense	(3,415)	(6,596)
Net interest income	9,371	9,350
Other banking income ¹	2,354	2,594
Net banking operating income	11,725	11,944
Net funds management operating income	80	98
Net insurance operating income	91	32
Total net operating income before operating expenses and impairment	11,896	12,074
Operating expenses	(5,627)	(5,211)
Loan impairment expense	(882)	(649)
Net profit before income tax	5,387	6,214
Income tax expense	(1,610)	(1,762)
Net profit after income tax from continuing operations	3,777	4,452
Non-controlling interests in net profit after income tax from continuing operations	-	-
Net profit attributable to equity holders of the Bank from continuing operations	3,777	4,452
Net profit after income tax from discontinued operations	1,100	1,712
Non-controlling interests in net profit after income tax from discontinued operations	-	(3)
Net profit attributable to equity holders of the Bank	4,877	6,161
Earnings per share from continuing operations:		
Basic	213.4	251.7
Diluted	202.4	243.4
Earnings per share:		
Basic	275.5	348.4
Diluted	259.4	334.0

¹ Other banking income is presented net of directly associated depreciation and impairment charges.

COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME FOR THE HALF YEAR ENDED 31 DECEMBER 2020 AND 2019 (in AUD Millions)		
	31 Dec 20 (Unaudited) \$M	31 Dec 19 (Unaudited) \$M
Net profit after income tax for the period from continuing operations	3,777	4,452
Other comprehensive income/(expense):		
Items that may be reclassified subsequently to profit/(loss):		
Foreign currency translation reserve net of tax	(296)	18
(Losses) and gains on cash flow hedging instruments net of tax	(519)	(239)
Gains and (losses) on debt investment securities at fair value through other comprehensive income net of tax	463	(122)
Total of items that may be reclassified	(352)	(343)
Items that will not be reclassified to profit/(loss):		
Actuarial (losses) and gains from defined benefit superannuation plans net of tax	(272)	(94)
Gains on equity investment securities at fair value through other comprehensive income net of tax	226	2
Revaluation of properties net of tax	1	2
Total of items that will not be reclassified	(45)	(90)
Other comprehensive income net of income tax from continuing operations	(397)	(433)
Total comprehensive income for the period from continuing operations	3,380	4,019
Net profit after income tax for the period from discontinued operations	1,100	1,712
Other comprehensive income/(expense) for the period from discontinued operations net of income tax ¹	33	(39)
Total comprehensive income for the period	4,513	5,692
Total comprehensive income for the period is attributable to:		
Equity holders of the Bank	4,513	5,689
Non-controlling interests	-	3
Total comprehensive income net of tax	4,513	5,692

¹ The half year ended 31 December 2020 includes \$2 million loss on foreign currency translation net of tax (31 December 2019: \$47 million loss) and \$35 million gain on revaluation of investment securities net of tax (31 December 2019: \$8 million gain).

COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY FOR THE HALF YEAR ENDED 31 DECEMBER 2020 AND 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 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	-	-	4,452	4,452	-	4,452
Net profit after income tax from discontinued operations	-	-	1,709	1,709	3	1,712
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: ¹						
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
Net profit after income tax from continuing operations	-	-	3,007	3,007	-	3,007
Net profit after income tax from discontinued operations	-	-	466	466	-	466
Net other comprehensive income from continuing operations	-	733	210	943	-	943
Net other comprehensive income from discontinued operations	-	(17)	-	(17)	-	(17)
Total comprehensive income for the period	-	716	3,683	4,399	-	4,399
Transactions with Equity holders in their capacity as						
Equity holders: ¹						
Dividends paid on ordinary shares	-	-	(3,540)	(3,540)	-	(3,540)
Share-based payments	-	42	-	42	-	42
Purchase of treasury shares	(11)	-	-	(11)	-	(11)
Sale and vesting of treasury shares	16	-	-	16	-	16
Other changes	-	(2)	2	-	(46)	(46)
As at 30 June 2020	38,131	2,666	31,211	72,008	5	72,013
Net profit after income tax from continuing operations	-	-	3,777	3,777	-	3,777
Net profit after income tax from discontinued operations	-	-	1,100	1,100	-	1,100
Net other comprehensive income from continuing operations	-	(125)	(272)	(397)	-	(397)
Net other comprehensive income from discontinued operations	-	33	-	33	-	33
Total comprehensive income for the period	-	(92)	4,605	4,513	-	4,513
Transactions with Equity holders in their capacity as						
Equity holders: ¹						
Dividends paid on ordinary shares	-	-	(1,735)	(1,735)	-	(1,735)
Dividend reinvestment plan (net of issue costs)	264	-	-	264	-	264
Share-based payments	-	(74)	-	(74)	-	(74)
Purchase of treasury shares	(62)	-	-	(62)	-	(62)
Sale and vesting of treasury shares	84	-	-	84	-	84
Other changes	-	(213)	213	-	-	-
As at 31 December 2020	38,417	2,287	34,294	74,998	5	75,003

¹ Current year and prior years include discontinued operations.

Sydney, 10 February 2021

Board of Directors
Commonwealth Bank of Australia