

Guna memenuhi ketentuan Peraturan Otoritas Jasa Keuangan (POJK) No.37/POJK.03/2019 tanggal 19 Desember 2019 tentang "Transparansi dan Publikasi Laporan Bank" dan Surat Edaran Otoritas Jasa Keuangan (SEOJK) No.9/SEOJK.03/2020 tanggal 30 Juni 2020 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 2021 (diaudit) dan 30 Juni 2020 (diaudit), yang telah diselesaikan dan diotorisasi untuk terbit oleh Direksi pada tanggal 11 Agustus 2021. 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 30 Juni 2021 (tidak diaudit) dan 30 Juni 2020 (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 2021 AND 2020 (in AUD Millions)		
	30 Jun 21 ² (Audited) \$M	30 Jun 20 ¹ (Audited) \$M
Assets		
Cash and liquid assets	100.041	44.165
Receivables from financial institutions	5.085	8.547
Assets at fair value through Income Statement	36.970	46.545
Derivative assets	21.449	30.285
Investment securities:		
At amortised cost	4.278	5.173
At fair value through other comprehensive income	86.560	79.549
Assets held for sale	1.201	1.770
Loans, bills discounted and other receivables	811.356	772.980
Property, plant and equipment	5.284	5.602
Investments in associates and joint ventures	3.941	3.034
Intangible assets	6.942	6.891
Deferred tax assets	2.067	2.091
Other assets	6.788	8.839
Total assets	1.091.962	1.015.471
Liabilities		
Deposits and other public borrowings	766.381	703.432
Payables to financial institutions	19.059	14.929
Liabilities at fair value through Income Statement	8.381	4.397
Derivative liabilities	18.486	31.347
Current tax liabilities	135	795
Deferred tax liabilities	228	30
Liabilities held for sale	405	594
Provisions	3.733	3.461
Term funding from central banks	51.856	1.500
Debt issues	103.003	142.503
Bills payable and other liabilities	12.217	13.188
	983.884	916.176
Loan capital	29.360	27.357
Total liabilities	1.013.244	943.533
Net assets	78.718	71.938
Shareholders' Equity		
Ordinary share capital	38.420	38.131
Reserves	3.249	2.666
Retained profits	37.044	31.136
Shareholders' Equity attributable to equity holders of the Bank	78.713	71.933
Non-controlling interests	5	5
Total Shareholders' Equity	78.718	71.938

¹ Comparative information has been restated to conform to presentation in the current year and to reflect the change in accounting policy and the prior period restatements.
² Current year balances have been impacted by the completed divestments of Aussie Home Loans, AUSIEX and BoComm Life.

COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES CONSOLIDATED COMMITMENTS AND CONTINGENCIES AS AT 30 JUNE 2021 AND 2020 (in AUD Millions)		
Credit risk related instruments (Face value)	30 Jun 21 (Audited) \$M	30 Jun 20 ¹ (Audited) \$M
Financial guarantees	5.909	6.720
Performance related contingencies	5.401	5.071
Commitments to provide credit	187.572	168.537
Other commitments	1.639	2.015
Total credit risk related instruments	200.521	182.343

¹ Comparative information has been restated to conform to presentation in the current year.

COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES CONSOLIDATED INCOME STATEMENTS FOR THE YEAR ENDED 30 JUNE 2021 AND 2020 (in AUD Millions)		
	30 Jun 21 (Audited) \$M	30 Jun 20 ¹ (Audited) \$M
Interest income		
Effective interest income	24.448	29.726
Other interest income	210	436
Interest expense	(5.819)	(11.552)
Net interest income	18.839	18.610
Other banking income ²	5.265	5.002
Net banking operating income	24.104	23.612
Net funds management operating income	165	173
Net insurance operating income	145	141
Total net operating income before operating expenses and impairment	24.414	23.926
Operating expenses	(11.485)	(11.030)
Loan impairment expense	(554)	(2.518)
Net profit before income tax	12.375	10.378
Income tax expense	(3.532)	(2.990)
Net profit after income tax from continuing operations	8.843	7.388
Non-controlling interests in net profit after income tax from continuing operations	-	-
Net profit attributable to equity holders of the Bank from continuing operations	8.843	7.388
Net profit after income tax from discontinued operations	1.338	2.207
Non-controlling interests in net profit after income tax from discontinued operations	-	(3)
Net profit attributable to equity holders of the Bank	10.181	9.592
Earnings per share from continuing operations:		
Basic	499,2	417,8
Diluted	470,6	404,8
Earnings per share:		
Basic	574,8	542,4
Diluted	539,7	521,0

¹ Comparative information has been restated to reflect the change in accounting policy and the prior period restatements.
² 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 YEAR ENDED 30 JUNE 2021 AND 2020 (in AUD Millions)		
	30 Jun 21 (Audited) \$M	30 Jun 20 ¹ (Audited) \$M
Net profit after income tax for the period from continuing operations	8.843	7.388
Other comprehensive income/(expense):		
Items that may be reclassified subsequently to profit/(loss):		
Foreign currency translation reserve net of tax	(212)	(186)
(Losses)/gains on cash flow hedging instruments net of tax	(1.046)	726
Gains/(losses) on debt investment securities at fair value through other comprehensive income net of tax	522	(199)
Total of items that may be reclassified	(736)	341
Items that will not be reclassified to profit/(loss):		
Actuarial (losses)/gains from defined benefit superannuation plans net of tax	(95)	116
Gains on equity investment securities at fair value through other comprehensive income net of tax	1.521	34
Revaluation of properties net of tax	18	19
Total of items that will not be reclassified	1.444	169
Other comprehensive income net of income tax from continuing operations	708	510
Total comprehensive income for the period from continuing operations	9.551	7.898
Net profit after income tax for the period from discontinued operations	1.338	2.207
Other comprehensive income/(expense) for the period from discontinued operations net of income tax ²	33	(56)
Total comprehensive income for the period	10.922	10.049
Total comprehensive income for the period is attributable to:		
Equity holders of the Bank	10.922	10.046
Non-controlling interests	-	3
Total comprehensive income net of tax	10.922	10.049

¹ Comparative information has been restated to reflect the change in accounting policy and the prior period restatements.
² Current year includes \$2 million loss on foreign currency translation net of tax (30 June 2020: \$48 million loss) and \$35 million gain on revaluation of debt investment securities measured at fair value through other comprehensive income net of tax (30 June 2020: \$8 million loss).

COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY FOR THE YEAR ENDED 30 JUNE 2021 AND 2020 (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 2019	38.020	3.092	28.482	69.594	55	69.649
Change on adoption of AASB 16	-	-	(146)	(146)	-	(146)
Prior period restatement ¹	-	-	(33)	(33)	-	(33)
Restated opening balance	38.020	3.092	28.303	69.415	55	69.470
Net profit after income tax from continuing operations ¹	-	-	7.388	7.388	-	7.388
Net profit after income tax from discontinued operations ¹	-	-	2.204	2.204	3	2.207
Net other comprehensive income from continuing operations	-	394	116	510	-	510
Net other comprehensive income from discontinued operations	-	(56)	-	(56)	-	(56)
Total comprehensive income for the period¹	-	338	9.708	10.046	3	10.049
Transactions with equity holders in their capacity as equity holders: ²						
Dividends paid on ordinary shares	-	-	(7.629)	(7.629)	-	(7.629)
Dividend reinvestment plan (net of issue costs)	(1)	-	-	(1)	-	(1)
Share-based payments	-	(23)	-	(23)	-	(23)
Purchase of treasury shares	(65)	-	-	(65)	-	(65)
Sale and vesting of treasury shares	98	-	-	98	-	98
Decrease in treasury shares on deconsolidation of Commlnsure Life	79	-	-	79	-	79
Other changes ³	-	(741)	754	13	(53)	(40)
As at 30 June 2020¹	38.131	2.666	31.136	71.933	5	71.938
Net profit after income tax from continuing operations	-	-	8.843	8.843	-	8.843
Net profit after income tax from discontinued operations	-	-	1.338	1.338	-	1.338
Net other comprehensive income from continuing operations	-	803	(95)	708	-	708
Net other comprehensive income from discontinued operations	-	33	-	33	-	33
Total comprehensive income for the period	-	836	10.086	10.922	-	10.922
Transactions with equity holders in their capacity as equity holders: ²						
Dividends paid on ordinary shares	-	-	(4.396)	(4.396)	-	(4.396)
Dividend reinvestment plan (net of issue costs)	264	-	-	264	-	264
Share-based payments	-	(35)	-	(35)	-	(35)
Purchase of treasury shares	(59)	-	-	(59)	-	(59)
Sale and vesting of treasury shares	84	-	-	84	-	84
Other changes ³	-	(218)	218	-	-	-
As at 30 June 2021	38.420	3.249	37.044	78.713	5	78.718

¹ Comparative information has been restated to reflect the change in accounting policy and the prior period restatements.
² Current year and prior year include discontinued operations.
³ Current year includes \$207 million reclassification from foreign currency translation reserve to retained profits related to a historical Group restructure where the Group no longer holds exposure to foreign exchange risk. Prior year includes \$733 million transfer from general reserve to retained profits.

Sydney, 11 Agustus 2021

Board of Directors
Commonwealth Bank of Australia