

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 periode enam bulan yang berakhir pada tanggal 31 Desember 2021 (tidak diaudit) dan 31 Desember 2020 (tidak diaudit), yang telah diselesaikan dan diotorisasi untuk terbit oleh Direksi pada tanggal 9 Februari 2022. 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 2021 (tidak diaudit) dan 31 Desember 2020 (diaudit) merupakan bagian dari Laporan Keuangan Konsolidasian di bawah ini.

COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES CONSOLIDATED BALANCE SHEETS AS AT 31 DECEMBER 2021 AND 2020 (in AUD Millions)		
	31 Dec 21 <sup>2</sup> (Unaudited) \$M	31 Dec 20 <sup>1</sup> (Unaudited) \$M
<b>Assets</b>		
Cash and liquid assets	134.355	63.019
Receivables from financial institutions	5.072	7.280
Assets at fair value through Income Statement	32.269	50.702
Derivative assets	19.904	32.398
Investment securities:		
At amortised cost	3.930	4.391
At fair value through other comprehensive income	85.406	89.672
Assets held for sale	1.051	1.617
Loans, bills discounted and other receivables	843.950	786.943
Property, plant and equipment	4.999	5.468
Investments in associates and joint ventures	5.151	2.865
Intangible assets	7.073	6.880
Deferred tax assets	2.186	2.570
Other assets	4.467	5.428
<b>Total assets</b>	<b>1.149.813</b>	<b>1.059.233</b>
<b>Liabilities</b>		
Deposits and other public borrowings	815.124	747.980
Payables to financial institutions	21.487	11.847
Liabilities at fair value through Income Statement	7.444	7.255
Derivative liabilities	18.892	33.482
Current tax liabilities	112	105
Deferred tax liabilities	264	224
Liabilities held for sale	952	655
Provisions	3.776	3.650
Term funding from central banks	52.828	19.146
Debt issues	117.466	122.548
Bills payable and other liabilities	8.647	9.843
	<b>1.046.992</b>	<b>956.735</b>
Loan capital	28.158	27.608
<b>Total liabilities</b>	<b>1.075.150</b>	<b>984.343</b>
<b>Net assets</b>	<b>74.663</b>	<b>74.890</b>
<b>Shareholders' Equity</b>		
Ordinary share capital	36.949	38.417
Reserves	2.848	2.287
Retained profits	34.861	34.181
<b>Shareholders' Equity attributable to equity holders of the Bank</b>	<b>74.658</b>	<b>74.885</b>
Non-controlling interests	5	5
<b>Total Shareholders' Equity</b>	<b>74.663</b>	<b>74.890</b>

<sup>1</sup> Comparative information has been restated to reflect the prior period adjustments.  
<sup>2</sup> Current period balances have been impacted by the announced divestment of Commisure General Insurance and the completed sale of a 55% interest in Colonial First State (CFS).

COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES CONSOLIDATED COMMITMENTS AND CONTINGENCIES AS AT 31 DECEMBER 2021 AND 2020 (in AUD Millions)		
Credit risk related instruments (Face Value)	31 Dec 21 (Unaudited) \$M	31 Dec 20 (Unaudited) \$M
Financial guarantees	5.981	6.228
Performance related contingencies	5.328	5.342
Commitments to provide credit	198.022	183.992
Other commitments	1.130	1.378
<b>Total credit risk related instruments</b>	<b>210.461</b>	<b>196.940</b>

COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES CONSOLIDATED INCOME STATEMENTS FOR THE HALF YEAR ENDED 31 DECEMBER 2021 AND 2020 (in AUD Millions)		
	31 Dec 21 (Unaudited) \$M	31 Dec 20 <sup>1</sup> (Unaudited) \$M
<b>Interest income</b>		
Effective interest income	11.874	12.818
Other interest income	125	197
<b>Interest expense</b>	<b>(2.251)</b>	<b>(3.415)</b>
<b>Net interest income</b>	<b>9.748</b>	<b>9.600</b>
Other banking income <sup>2</sup>	2.419	2.125
<b>Net banking operating income</b>	<b>12.167</b>	<b>11.725</b>
Net funds management operating income	80	80
Net insurance operating income	18	91
<b>Total net operating income before operating expenses and impairment</b>	<b>12.265</b>	<b>11.896</b>
Operating expenses	(5.694)	(5.652)
Loan impairment benefit/(expense)	75	(882)
<b>Net profit before income tax</b>	<b>6.646</b>	<b>5.362</b>
Income tax expense	(1.905)	(1.603)
<b>Net profit after income tax from continuing operations</b>	<b>4.741</b>	<b>3.759</b>
Net profit after income tax from discontinued operations	1.129	1.110
<b>Net profit after income tax</b>	<b>5.870</b>	<b>4.869</b>
<b>Earnings per share from continuing operations:</b>		
Basic	272.5	212.3
Diluted	262.8	201.4
<b>Earnings per share:</b>		
Basic	337.4	275.0
Diluted	323.6	258.9

<sup>1</sup> Comparative information has been restated to reflect the prior period adjustments.  
<sup>2</sup> 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 2021 AND 2020 (in AUD Millions)		
	31 Dec 21 (Unaudited) \$M	31 Dec 20 <sup>1</sup> (Unaudited) \$M
<b>Net profit after income tax for the period from continuing operations</b>	<b>4.741</b>	<b>3.759</b>
<b>Other comprehensive income/(expense):</b>		
<b>Items that may be reclassified subsequently to profit/(loss):</b>		
Foreign currency translation reserve net of tax	234	(296)
Losses on cash flow hedging instruments net of tax	(508)	(519)
Gains on debt investment securities at fair value through other comprehensive income net of tax	112	463
<b>Total of items that may be reclassified</b>	<b>(162)</b>	<b>(352)</b>
<b>Items that will not be reclassified to profit/(loss):</b>		
Actuarial gains/(losses) from defined benefit superannuation plans net of tax	24	(272)
(Losses)/gains on equity investment securities at fair value through other comprehensive income net of tax	(161)	226
Revaluation of properties net of tax	5	1
<b>Total of items that will not be reclassified</b>	<b>(132)</b>	<b>(45)</b>
<b>Other comprehensive income net of income tax from continuing operations</b>	<b>(294)</b>	<b>(397)</b>
<b>Total comprehensive income for the period from continuing operations</b>	<b>4.447</b>	<b>3.362</b>
Net profit after income tax for the period from discontinued operations	1.129	1.110
Other comprehensive income for the period from discontinued operations net of income tax	-	33
<b>Total comprehensive income for the period</b>	<b>5.576</b>	<b>4.505</b>

<sup>1</sup> Comparative information has been restated to reflect the prior period adjustments.

COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY FOR THE HALF YEAR ENDED 31 DECEMBER 2021 AND 2020 (Unaudited) (in AUD Millions)						
	Ordinary share capital \$M	Reserves \$M	Retained profits \$M	Total \$M	Non-controlling interests \$M	Total Shareholders' Equity \$M
<b>As at 30 June 2020</b>	<b>38.131</b>	<b>2.666</b>	<b>31.211</b>	<b>72.008</b>	<b>5</b>	<b>72.013</b>
Prior period restatements <sup>1</sup>	-	-	(105)	(105)	-	(105)
<b>Restated opening balance</b>	<b>38.131</b>	<b>2.666</b>	<b>31.106</b>	<b>71.903</b>	<b>5</b>	<b>71.908</b>
Net profit after income tax from continuing operations <sup>1</sup>	-	-	3.759	3.759	-	3.759
Net profit after income tax from discontinued operations <sup>1</sup>	-	-	1.110	1.110	-	1.110
Net other comprehensive income from continuing operations	-	(125)	(272)	(397)	-	(397)
Net other comprehensive income from discontinued operations	-	33	-	33	-	33
<b>Total comprehensive income for the period</b>	<b>-</b>	<b>(92)</b>	<b>4.597</b>	<b>4.505</b>	<b>-</b>	<b>4.505</b>
Transactions with Equity holders in their capacity as Equity holders:						
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	(57)	-	-	(57)	-	(57)
Sale and vesting of treasury shares	79	-	-	79	-	79
Other changes <sup>2</sup>	-	(213)	213	-	-	-
<b>As at 31 December 2020</b>	<b>38.417</b>	<b>2.287</b>	<b>34.181</b>	<b>74.885</b>	<b>5</b>	<b>74.890</b>
Net profit after income tax from continuing operations	-	-	5.084	5.084	-	5.084
Net profit after income tax from discontinued operations	-	-	228	228	-	228
Net other comprehensive income from continuing operations	-	928	177	1.105	-	1.105
<b>Total comprehensive income for the period</b>	<b>-</b>	<b>928</b>	<b>5.489</b>	<b>6.417</b>	<b>-</b>	<b>6.417</b>
Transactions with Equity holders in their capacity as Equity holders:						
Dividends paid on ordinary shares	-	-	(2.661)	(2.661)	-	(2.661)
Share-based payments	-	39	-	39	-	39
Purchase of treasury shares	(2)	-	-	(2)	-	(2)
Sale and vesting of treasury shares	5	-	-	5	-	5
Other changes	-	(5)	5	-	-	-
<b>As at 30 June 2021</b>	<b>38.420</b>	<b>3.249</b>	<b>37.014</b>	<b>78.683</b>	<b>5</b>	<b>78.688</b>
Net profit after income tax from continuing operations	-	-	4.741	4.741	-	4.741
Net profit after income tax from discontinued operations	-	-	1.129	1.129	-	1.129
Net other comprehensive income from continuing operations	-	(318)	24	(294)	-	(294)
<b>Total comprehensive income for the period</b>	<b>-</b>	<b>(318)</b>	<b>5.894</b>	<b>5.576</b>	<b>-</b>	<b>5.576</b>
Transactions with Equity holders in their capacity as Equity holders:						
Share buy-back <sup>3</sup>	(1.467)	-	(4.534)	(6.001)	-	(6.001)
Dividends paid on ordinary shares	-	-	(3.548)	(3.548)	-	(3.548)
Dividend reinvestment plan (net of issue costs)	(1)	-	-	(1)	-	(1)
Share-based payments	-	(48)	-	(48)	-	(48)
Purchase of treasury shares	(61)	-	-	(61)	-	(61)
Sale and vesting of treasury shares	58	-	-	58	-	58
Other changes	-	(35)	35	-	-	-
<b>As at 31 December 2021</b>	<b>36.949</b>	<b>2.848</b>	<b>34.861</b>	<b>74.658</b>	<b>5</b>	<b>74.663</b>

<sup>1</sup> Comparative information has been restated to reflect the prior period adjustments.  
<sup>2</sup> Includes \$207 million reclassification from foreign currency translation reserve to retained profits related to a historical restructuring where the Group no longer holds exposure to foreign exchange risk.  
<sup>3</sup> On 4 October 2021, the Group announced the successful completion of its \$6 billion off-market buy-back of CBA ordinary shares. 67,704,807 ordinary shares were bought back at \$88.62, and comprised a fully franked dividend component of \$66.96 per share (\$4.534 million) and a capital component of \$21.66 per share (\$1.466 million). The Group recognised \$1 million transaction costs in relation to the capital return. The shares bought back were subsequently cancelled.

Sydney, 9 Februari 2022

Board of Directors  
Commonwealth Bank of Australia