

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/SE/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 2021 (unaudited) and 31 December 2020 (unaudited), which were completed and authorized to be issued by the Directors on 9 February 2022. Accounting period of Commonwealth Bank of Australia is from 1 July to 30 June which is different to PT Bank Commonwealth accounting period (from 1 January to 31 December). The Financial Statements of PT Bank Commonwealth as at and for the year ended 31 December 2021 (unaudited) and 31 December 2020 (audited) were part of the following Consolidated Financial Statements.

COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES CONSOLIDATED BALANCE SHEETS AS AT 31 DECEMBER 2021 AND 2020 (in AUD Millions)		
	31 Dec 21 ² (Unaudited) \$M	31 Dec 20 ¹ (Unaudited) \$M
Assets		
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
Total assets	1,149,813	1,059,233
Liabilities		
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
	1,046,992	956,735
Loan capital	28,158	27,608
Total liabilities	1,075,150	984,343
Net assets	74,663	74,890
Shareholders' Equity		
Ordinary share capital	36,949	38,417
Reserves	2,848	2,287
Retained profits	34,861	34,181
Shareholders' Equity attributable to equity holders of the Bank	74,658	74,885
Non-controlling interests	5	5
Total Shareholders' Equity	74,663	74,890

¹ Comparative information has been restated to reflect the prior period adjustments.
² 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
Total credit risk related instruments	210,461	196,940

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 ¹ (Unaudited) \$M
Interest income		
Effective interest income	11,874	12,818
Other interest income	125	197
Interest expense	(2,251)	(3,415)
Net interest income	9,748	9,600
Other banking income ²	2,419	2,125
Net banking operating income	12,167	11,725
Net funds management operating income	80	80
Net insurance operating income	18	91
Total net operating income before operating expenses and impairment	12,265	11,896
Operating expenses	(5,694)	(5,652)
Loan impairment benefit/(expense)	75	(882)
Net profit before income tax	6,646	5,362
Income tax expense	(1,905)	(1,603)
Net profit after income tax from continuing operations	4,741	3,759
Net profit after income tax from discontinued operations	1,129	1,110
Net profit after income tax	5,870	4,869
Earnings per share from continuing operations:		
Basic	272.5	212.3
Diluted	262.8	201.4
Earnings per share:		
Basic	337.4	275.0
Diluted	323.6	258.9

¹ Comparative information has been restated to reflect the prior period adjustments.
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 HALF YEAR ENDED 31 DECEMBER 2021 AND 2020 (in AUD Millions)		
	31 Dec 21 (Unaudited) \$M	31 Dec 20 ¹ (Unaudited) \$M
Net profit after income tax for the period from continuing operations	4,741	3,759
Other comprehensive income/(expense):		
Items that may be reclassified subsequently to profit/(loss):		
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
Total of items that may be reclassified	(162)	(352)
Items that will not be reclassified to profit/(loss):		
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
Total of items that will not be reclassified	(132)	(45)
Other comprehensive income net of income tax from continuing operations	(294)	(397)
Total comprehensive income for the period from continuing operations	4,447	3,362
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
Total comprehensive income for the period	5,576	4,505

¹ 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
As at 30 June 2020	38,131	2,666	31,211	72,008	5	72,013
Prior period restatements ¹	-	-	(105)	(105)	-	(105)
Restated opening balance	38,131	2,666	31,106	71,903	5	71,908
Net profit after income tax from continuing operations ¹	-	-	3,759	3,759	-	3,759
Net profit after income tax from discontinued operations ¹	-	-	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
Total comprehensive income for the period	-	(92)	4,597	4,505	-	4,505
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 ²	-	(213)	213	-	-	-
As at 31 December 2020	38,417	2,287	34,181	74,885	5	74,890
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
Total comprehensive income for the period	-	928	5,489	6,417	-	6,417
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	-	-	-
As at 30 June 2021	38,420	3,249	37,014	78,683	5	78,688
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)
Total comprehensive income for the period	-	(318)	5,894	5,576	-	5,576
Transactions with Equity holders in their capacity as Equity holders:						
Share buy-back ³	(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	-	-	-
As at 31 December 2021	36,949	2,848	34,861	74,658	5	74,663

¹ Comparative information has been restated to reflect the prior period adjustments.
² 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.
³ 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 \$86.62, 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 February 2022

Board of Directors
Commonwealth Bank of Australia