



Guna memenuhi ketentuan Peraturan Bank Indonesia No. 3/22/PBI/2001 tanggal 13 Desember 2001 sebagaimana telah dirubah terakhir dengan Peraturan Bank Indonesia No. 14/14/PBI/2012 tanggal 18 Oktober 2012 tentang "Transparansi dan Publikasi Laporan Bank", berikut ini adalah informasi keuangan yang diambil dari Laporan Keuangan Konsolidasian Commonwealth Bank of Australia pada tanggal dan untuk tahun yang berakhir pada tanggal 30 Juni 2014 (diaudit) dan 30 Juni 2013 (diaudit), yang telah diselesaikan dan diotorisasi untuk terbit oleh Direksi pada tanggal 12 Agustus 2014. 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 Konsolidasian PT Bank Commonwealth dan Anak Perusahaan pada tanggal dan untuk periode yang berakhir pada tanggal 30 Juni 2014 (diaudit) dan 30 Juni 2013 (diaudit) merupakan bagian dari Laporan Keuangan Konsolidasian di bawah ini.

**COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES
CONSOLIDATED BALANCE SHEET
AS AT 30 JUNE 2014 AND 2013
(in AUD Millions)**

Assets	30 June 14 (Audited) \$M	30 June 13 (Audited) \$M
Cash and liquid assets	26.409	20.634
Receivable due from other financial institutions	8.065	7.744
Assets at fair value through Income Statement:		
Trading	21.459	19.617
Insurance	15.142	14.359
Other	760	907
Derivative assets	29.247	45.340
Available-for-sale investments	66.137	59.601
Loans, bills discounted and other receivables	597.781	556.648
Bank acceptances of customers	5.027	6.063
Property, plant and equipment	2.816	2.718
Investment in associates and joint ventures	1.844	2.281
Intangible assets	9.792	10.423
Deferred tax assets	586	916
Other assets	6.386	6.606
Total assets	791.451	753.857
Liabilities		
Deposits and other public borrowings	498.352	459.429
Payables due to other financial institutions	24.978	25.922
Liabilities at fair value through Income Statement	7.508	8.701
Derivative liabilities	27.259	38.580
Bank acceptances	5.027	6.063
Current tax liabilities	688	1.529
Deferred tax liabilities	366	471
Other provisions	1.265	1.249
Insurance policy liabilities	13.166	13.004
Debt issues	142.219	132.808
Managed fund units on issue	1.214	891
Bills payable and other liabilities	10.467	9.986
	732.509	698.633
Loan capital	9.594	9.687
Total liabilities	742.103	708.320
Net assets	49.348	45.537
Shareholders' Equity		
Share capital:		
Ordinary share capital	27.036	26.323
Other equity instruments	939	939
Reserves	2.009	1.333
Retained profits	18.827	16.405
Shareholders' equity attributable to Equity holders of the Bank	48.811	45.000
Non-controlling interests	537	537
Total Shareholders' equity	49.348	45.537

**COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES
CONSOLIDATED INCOME STATEMENT
FOR THE YEAR ENDED 30 JUNE 2014 AND 2013
(in AUD Millions)**

	30 June 14 (Audited) \$M	30 June 13 (Audited) \$M
Interest income	33.645	34.739
Interest expense	(18.544)	(20.805)
Net interest income	15.101	13.934
Other banking income	4.320	4.172
Net banking operating income	19.421	18.106
Funds management income	2.356	2.147
Investment revenue	840	942
Claims, policyholder liability and commission expense	(1.162)	(1.242)
Net funds management operating income	2.034	1.847
Premiums from insurance contracts	2.604	2.353
Investment revenue	547	449
Claims, policyholder liability and commission expense from insurance contracts	(2.118)	(1.879)
Net insurance operating income	1.033	923
Total net operating income before impairment and operating expenses	22.488	20.876
Loan impairment expense	(918)	(1.146)
Operating expenses	(9.573)	(9.085)
Net profit before income tax	11.997	10.645
Corporate tax expense	(3.221)	(2.899)
Policyholder tax expense	(126)	(112)
Net profit after income tax	8.650	7.634
Non-controlling interests	(19)	(16)
Net profit attributable to Equity holders of the Bank	8.631	7.618
	30 June 14 (Audited)	30 June 13 (Audited)
Earnings per share:		
Basic	533.8	474.2
Diluted	521.9	461.0

**COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED 30 JUNE 2014 AND 2013
(in AUD Millions)**

	30 June 14 (Audited) \$M	30 June 13 (Audited) \$M
Net profit after income tax for the period	8.650	7.634
Other comprehensive income/(expense):		
Items that may be reclassified subsequently to profit or loss:		
Gains and losses on cash flow hedging instrument:		
Recognised in equity	338	(575)
Transferred to Income Statement	(596)	226
Gains and losses on available-for-sale investments:		
Recognised in equity	509	553
Transferred to Income Statement on disposal	(12)	(31)
Foreign currency translation reserve	399	476
Income tax on items transferred directly to/from equity:		
Cash flow hedge reserve	114	73
Available-for-sale investments revaluation reserve	(159)	(158)
Foreign currency translation reserve	(14)	(10)
Total of items that may be reclassified	579	554
Items that will not be reclassified to profit or loss:		
Actuarial gain and losses from defined benefit superannuation plans net of tax	42	367
Gains and losses on liabilities at fair value due to changes in own credit risk net of tax	6	-
Revaluation of properties	28	4
Income tax on revaluation of properties	(2)	(1)
Total of items that will not be reclassified	74	370
Other comprehensive income/(expense) net of income tax	653	924
Total comprehensive income for the period	9.303	8.558
Total comprehensive income for the period is attributable to:		
Equity holders of the Bank	9.284	8.542
Non-controlling interests	19	16
Total comprehensive income for the period	9.303	8.558

**COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 30 JUNE 2014 AND 2013
(in AUD Millions)**

	Ordinary share capital \$M	Other equity instruments \$M	Reserves \$M	Retained profits \$M	Shareholders' equity attributable to Equity holders of the Bank \$M	Non-controlling interests \$M	Total shareholders' equity \$M
As at 30 June 2013	26.323	939	1.333	16.405	45.000	537	45.537
Net profit after income tax	-	-	-	4.207	4.207	10	4.217
Net other comprehensive income	-	-	460	107	567	-	567
Total comprehensive income for the period	-	-	460	4.314	4.774	10	4.784
Transactions with Equity holders in their capacity as Equity holders:							
Dividends paid on ordinary shares	-	-	-	(3.224)	(3.224)	-	(3.224)
Dividends paid on other equity instruments	-	-	-	(16)	(16)	-	(16)
Other equity movements:							
Share based payments	-	-	(53)	-	(53)	-	(53)
Purchase of treasury shares	(804)	-	-	-	(804)	-	(804)
Sale and vesting of treasury shares	808	-	-	-	808	-	808
Other changes	-	-	40	(24)	16	(11)	5
As at 31 December 2013	26.327	939	1.780	17.455	46.501	536	47.037
Net profit after income tax	-	-	-	4.424	4.424	9	4.433
Net other comprehensive income	-	-	145	(59)	86	-	86
Total comprehensive income for the period	-	-	145	4.365	4.510	9	4.519
Transactions with Equity holders in their capacity as Equity holders:							
Dividends paid on ordinary shares	-	-	-	(2.950)	(2.950)	-	(2.950)
Dividends paid on other equity instruments	-	-	-	(16)	(16)	-	(16)
Dividend reinvestment plan (net of issue costs)	707	-	-	-	707	-	707
Other equity movements:							
Share based payments	-	-	46	-	46	-	46
Purchase of treasury shares	(9)	-	-	-	(9)	-	(9)
Sale and vesting of treasury shares	11	-	-	-	11	-	11
Other changes	-	-	38	(27)	11	(8)	3
As at 30 June 2014	27.036	939	2.009	18.827	48.811	537	49.348

Sydney, 12 August 2014

Board of Directors
Commonwealth Bank of Australia